

# **MONEY MATTERS**



**SEND Network**

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CHAPTER ONE

# GETTING YOUR HEAD IN THE GAME

**MATT ROGERS**

You've probably been in a meeting or a conversation with someone who seemed to have something else on his mind. There's a distant look in his eyes and it's clear that he's not really engaged or interested in what's happening around him.

Spend time around the typical church planter, and you are likely to notice the same vacant stare at times. There are many things to distract a planter—he's got sermons to preach, meetings to lead and people to deal with. These challenges are compounded by the fact that every planter is also a sinner, so there's no shortage of fears and failures that he must face as well. One factor can rise above all the rest and constantly weigh on a pastor's mind. Money.

Most are scared to admit how much they think about finances—both the financial stability of their family and the survivability of the

church they are planting. To talk about fears related to money is to admit a lack of faith or to show a worldly heart, right?

Wrong.

Money is a reality for every church planter. Regardless of the planting philosophy, there are financial realities that must be addressed for the church to develop, grow and thrive. If the planter isn't honest about these financial issues, far more deadly consequences can result. The planter may be tempted to make foolish decisions based on finances alone. They may manipulate others or fail to take risks because of the perceived implications to the finances of the church.

At home, the family of the planter might suffer. Thinking they are suffering for Christ's sake, the needs of the home may not be met because the planter failed to make wise financial decisions. The spiritual vitality of the family may suffer greatly.

Finally, the pressure caused by inadequate financial planning may fan the flame of sin in the life of the planter. Limited accountability in a church plant has made it possible for more than a fair share of planters to harm their integrity or ruin their ministries because they've mishandled money.

The major themes found in the book of Proverbs provide guidance for how a planter should approach the issue of money.

## **SEEK WISDOM.**

Ask God to give you insight regarding the financial plan for your church's growth and to guide you to the best plan for securing the money needed to plant well.

## **DEVELOP A PLAN.**

Planning is not an enemy to biblical faith. You can trust God deeply to meet your needs, while also working to develop a strategy for raising support and growing the financial base of your church.

## **GUARD AGAINST PRIDE.**

At the heat of both financial sin and a failure to seek wisdom, is pride that keeps others, and the accountability they bring, at a distance. Humble yourself, and admit how much you have to learn and how much you need others in your life.

## **MAKE WISE DECISIONS.**

Each move you make heightens or lessens the financial pressure of the church. The decisions to plant bi-vocationally, raise support, buy land, rent a building, buy an expensive sound system and hundreds of others factors, shape your financial realities. Make these decisions with concern for how each move will affect the overall financial health of the church.

## **TAKE RESPONSIBILITY FOR WHAT'S YOURS.**

Your family is your first priority, and it's imperative you care for their

needs. Do whatever is necessary to develop a planting plan that will meet the financial needs of those you are called to care for at home.

## **FIND GODLY COUNSEL.**

Don't go at it alone. Glean from the wisdom of skillful practitioners who have navigated the financial challenges of planting. Find out what they did well and follow their example. This e-book intends to provide counsel in money matters for church planters. Our prayer is that the wisdom provided will protect you from harm and propel your church to missionary effectiveness.

## CHAPTER TWO

# DEVELOPING A CHURCH BUDGET

**ANDY METZGER**

Even if you're not a "spreadsheet" kind of guy, developing a budget for your first year of church planting is strangely exciting for some. It requires a tremendous amount of faith (since you're largely just *declaring* numbers out of thin air with no past years' performance to compare to), but it's also one of those incredibly helpful steps that begins to transform a lofty 30,000-foot vision into a more "boots on the ground" reality.

As you look at that blank spreadsheet and you're wondering where to start, here are three principles that hopefully both simplify the process and ensure healthy financial patterns from the very beginning.

### **1. LEARN FROM LOCALS.**

Most church planting budgets are generally broken down into three broad categories: personnel, operating expenses and missions. You

can easily find metrics out there from professionals that tell you what percentage of your annual budget each category *should* fulfill (e.g. 40/50/10), but hold these ratios loosely. Why? Because **these ratios are often geared toward more traditional, established churches in self-sustaining, suburban contexts.** They don't typically consider bi-vocational strategies, the rising (and ridiculous) cost of urban ministry or post-Christian contexts where tithing to your local church is not a cultural norm.

This is where you will be served well to reach out to other local church planters—or even established churches—to learn and imitate. Honest conversations with other like-minded pastors in the same city with similar ministry philosophies, will be an invaluable resource. Most church planters will be happy to share their first-year budgets with you and give you a real-life picture of how much it costs to do both life and ministry in your context. **My greatest encouragement here:** Don't be afraid to ask the most personal questions! “How much should my salary be?” “How much is the cost of living here?” “How much should I pay a part-time worship leader in our city?” “What's a reasonable amount to spend on \_\_\_\_\_?”

Traditional ratios might be helpful, and a lot of times they are good benchmarks to move toward, but other local planters and pastors will be invaluable. Don't feel the need to reinvent the wheel—take someone out for coffee, and learn everything you can! You can also check out NAMB's [Church Planting Growth Projector](#) for a fantastic step-by-step guide to the many different types of budget expenses!

There are aspects of ministry that you might consider outsourcing at the beginning. It's tempting to save money and do bookkeeping in-house. If at all possible, avoid this. Starting with a professional (and scaleable!) accountant/bookkeeper from the *very* beginning can seriously simplify your life. Many Christian firms offer substantial discounts the first year and can actually help you in establishing a budget based on their experience. We've had great success with [Finch Accounting](#), but whoever you choose, this is definitely an item worth outsourcing!

## **2. THINK LONG-TERM.**

There's no doubt that the early years of church planting require a tremendous amount of sacrifice, often with very little compensation in return. For most church plants (let's just be honest) this is the normal path, and not much can be done about it. But what's *survivable* in the first year or two is rarely *sustainable* in the long run. The church planting journey is already, by its very nature, filled with dozens of stressful realities that make life and ministry incredibly challenging. But the tendency to absorb a "poverty theology"—believing we are more loved, accepted and righteous before God *because* we are foregoing a sustainable salary—is both dangerous and wrong. In fact, in my opinion, it's often the reason planters' families are unhealthy, unhappy and burning out. It's not because they don't have enough money. It's because they have an incorrect view of God and their role in His mission, and one of the many implications of that is undue financial stress. As one of my pastor colleagues has said, "Sustaining a significant work load for little compensation for

an indefinite period of time is the perfect recipe for burning out a leader.”

Asking, “Is this sustainable?” shouldn’t necessarily prevent us from budgeting a certain way, particularly in the first few years, but it is a healthy guardrail as you look into the future. Ensuring that you, your staff and your family are financially healthy as quickly as possible is a great contribution toward long-term effectiveness.

### **3. LET YOUR BUDGET REFLECT A GOD-SIZED VISION.**

Admittedly, there aren’t a whole lot of guarantees in the church planting journey, and we’re certainly not promised “success” year after year. This is about taking a giant step of faith and taking uncomfortable risks for God, right? So it only makes sense that our church budgets would reflect that!

That being said, from the very first budget you scratch out on a napkin, to subsequent years long after you’re off and running, your annual budget development is a fantastic time to breathe life into your leadership and church as well as remind yourselves what it practically looks like to take big steps of faith.

In the first year, it is wise to have someone double check and sign off on your budget once it’s finalized—perhaps your Sending Church or a local partner church. The reason is twofold: on one hand, you’re getting an outside set of eyes on it in case there’s anything you missed and secondly, your people will appreciate the fact that you’ve gone to others for counsel (and trust me, someone will ask).

I'll be honest, revisiting our budget every year is a time filled with a little bit of anxiety—we're taking risks, making jumps and asking, "Do you really think *that's* possible?" **But the more we look at God's past faithfulness, the more we trust Him for future provision.** I hope we never face a day where we walk away from a budget meeting essentially saying "we're asking very little from God this year." No, we want to put everything on the table and give it all we got. And so, each year as we finalize a budget, we simply ask, "Does this reflect the very things we believe God has called us to?" When it does, we can look forward in anticipation to God doing great things!

CHAPTER THREE

# RAISING FUNDS

**WARREN MAINARD**

Church planting takes money. I get it. As a church planter in greater Seattle, I certainly get it. You have the vision. You have the training. You have the prospectus. All you need now is the money. Where will the money come from? How will you fund these amazing plans?

Scripture reminds us that all of our resources come from the God who owns “the cattle on a thousand hills” (Psalm 50:10), but which hills does God want you to climb? What will your approach be? Will you go Dale Carnegie and pull out the old rolodex or George Muller and roll out the prayer rug? We must first recognize that apart from an abiding dependence upon Jesus Christ, we “can do nothing” (John 15:5). I encourage other planters to apply diligent dependence in their efforts by fully trusting in the Lord by depending upon Him in prayer, *and* working as hard as possible when seeking to raise funds for their church plant. In the fundraising process, here are the six hills you should be sure to climb.

## **1. ESTABLISH A SENDING CHURCH.**

If you do not have a primary church which will serve as your mother or Sending Church, this should be your first step. Your Sending Church will ideally be one that already has a strong relationship with you and will be committed to a significant, long-term investment. One responsibility of the Sending Church should be to serve as an advocate for your church plant, introducing you to other potential partners and supporters.

## **2. CHOOSE YOUR NETWORK(S).**

There are many great benefits involved with choosing to associate with a church planting network. For SBC churches, the North American Mission Board's Send Network is a wonderful choice, providing not only funding, but also care, training, coaching and a family to belong to. You may also investigate other church planting networks, which provide opportunity to find additional partners and streams of support. However, be mindful of the fact that it is possible to have too many networks. Association with a network requires commitment and capacity, so beware of spreading yourself too thin. Find the network that works best for you, your vision and philosophy of ministry and give 100 percent.

## **3. REACH FAR AND WIDE.**

Most church plants will need the support of many partner churches. Those churches will range from large and mid-size to small. As you enter this phase, do not eliminate any friend, acquaintance or ministry connection as a possible partner. I have found in this process that

God will often surprise you in who He leads to partner with your church. Search through all your contact lists (phone, email, social media), and create a master list of every potential contact you have. End every conversation with a potential partner by asking, “Is there anyone else you would recommend I talk to?” When possible, set up as many face-to-face conversations as possible. Prepare yourself. This process can be a time consuming and discouraging journey. Yet, it will also be important in building your resolve in the face of rejection as well as sharpening the presentation of your vision.

#### **4. CONSIDER FRIENDS AND FAMILY.**

In addition to partner churches and networks, many church planters have friends and family members supporting them or their church on a personal level. If you are currently serving on staff at your Sending Church, be sensitive to their expectations and desires when it comes to reaching out to individual members for support.

#### **5. LOOK AT BI-VOCATIONAL OPPORTUNITIES.**

For many church planters, a full-time job may be the biggest source of church planting funds. However, even for the planter who feels led to be full-time in ministry, there may be an opportunity or need to find a creative and flexible part-time income that supplements the salary coming from the church plant.

## **6. START WITH A STRONG CORE TEAM.**

Every strong, tithing family you can recruit to join you in the vision to plant the church, is the equivalent of a partner church. A church plant that begins with five to ten core families who are committed to tithing will be exponentially more likely to be self-sustained financially than the church with one or two core families.

Climbing “hills” is never easy. Welcome to church planting. Yet, throughout the fundraising process, the faith-fueled church planter will find a special blessing that comes from seeing God provide for the needs of the church plant. God will work through your prayers, your hard work, your relationships and in unique ways beyond your expectations. Just remember, these are God’s hills...and God’s cows.

CHAPTER FOUR

# GIVING TO MISSIONS

**COLBY GARMAN**

A few years ago in our church, our elders were working hard to prepare a budget to present to our members and just couldn't make the numbers work. The reality was we felt strongly that we needed to increase some of our giving in the area of church planting and missions in a way that was going to significantly outpace our giving trajectory from the previous year.

After weeks of trying to figure out how to make the numbers work, we decided to present two options to our members. One that fit our current giving trajectory but left out the increase in church planting and one that included it but would require our church to significantly increase its giving. When the time came, we presented both options, and the church responded with overwhelming support to increase our generosity to church planting in missions. Our giving went up 33 percent that month and has grown stronger ever since. I learned four things about missions giving as I reflected on that experience.

## **1. MAKE GIVING PERSONAL.**

At Pillar Church, our support of missions and church planting aims to make giving personal. One of the reasons we felt the need for the increase is because we stay in close, personal touch with our church planters and missionaries. Many of them were members we have sent out, and others have been prayed for often in our services. Because of that, our people have come to know the joys and challenges the people we support face. We are not giving to support a cause; we are giving to support a family who are taking risks on our behalf to extend the gospel into new places.

## **2. MAKE GIVING A PRIORITY.**

In everything we do, we want to communicate that our highest priority is the spread of the gospel. From the time we start a new church, we ask that plant to put a line in their budget for supporting other works. I was just with our church planting pastor in Iceland, and he was excited about the fact that they have been able to increase their involvement and generosity toward a church planter in Belarus. Even greater were the personal ways in which their members were praying and connecting with that work. Prioritized missions giving has caused their church to be continually reminded that the mission is bigger than their church. At Pillar Church, our leaders have tried to consistently communicate that our efforts to spread the gospel are more important than our own survival.

## **3. MAKE GIVING PRAYERFUL.**

If you are like us, there are many times when we encounter needs in the work of missions and church planting that we are not sure how

to even address. When that is the case, we will often simply communicate these needs to the church and pray for them. As leaders, we often feel like we always have to have a solution before we communicate the problem. In reality, the most important moments are when we share the burden with the church and give our hearts to the cause in prayer together. Solutions often follow but, most importantly, our hearts are already committed when God provides the resources.

#### **4. MAKE GIVING PRACTICAL.**

One simple way to lead your church to be more generous in missions giving is to find a number of practical needs that workers have and strategize to take care of them. Sometimes, we lack motivation for giving to the needs associated with missions and church planting because we cannot see the way our generosity is making a real difference. Over the years, we have helped to pay seminary tuition, bought livestock, paid to dig wells, purchased teaching materials, helped with moving expenses, sent Christmas gifts, funded vision trips, sent encouragement teams and worked to provide for many other practical needs. By presenting these needs to the church, we have found that different people in our church are moved to be generous in the face of different types of needs. If you will work to make your church aware of the many needs that are a part of the work of advancing the gospel, you will be surprised at how God uses it to connect your people to the mission.

Whether you are planting a church or leading an existing congregation, the finances of the church are ultimately going to tell a story

about what is at the heart of your identity. It is my prayer, for our church and for yours, that the gospel of Jesus of whom Paul says, “though he was rich, yet for your sake he became poor, so that you by his poverty might become rich” (2 Cor 8:9) would be the power that motivates our giving until the world is filled with knowledge of Christ among every nation, tribe and tongue.

## CHAPTER FIVE

# DETERMINING STAFF SALARIES

**JON CHASTEEN**

In 2010, my family moved to Boston (one of the most expensive places to live in the U.S.) with a church planting team to plant [Redemption Hill Church](#). Planting as a team raised a number of challenging financial questions for us—many of which we didn't even ask until much later in our journey. Through our journey, we've made many mistakes and seen others make mistakes as well. Learn from us so that you don't make them yourself. Here are a few mistakes to avoid.

## **SETTLING FOR INADEQUATE COMPENSATION.**

For various reasons (lack of funding, unrealistic planning, emptying of personal savings, etc.), many planters are making it by with just the bare minimum to survive. While I applaud their sacrificial hearts, not being adequately compensated causes incredible undue stress on the planter and his family and often times causes planters to

too quickly change their strategy. Don't settle for inadequate compensation, rather:

- **Think holistically** about your compensation plan, and consider the following categories: salary, housing allowance, health insurance and other potential benefits (disability and life insurance, bonuses, retirement, car allowance, social security allowance).
- **Set an adequate salary to begin** with, that also considers increases and raises overtime. It's ok, and even biblical, to be cared for financially (1 Timothy 5:17-18; 1 Corinthians 9:7-14). Aubrey Malphurs and Steve Stroope share great advice in their chapter on "Paying the Staff" in *Money Matters in the Church*, discussing what factors should be considered and even how to think about increases and raises. The best thing we did before moving to Boston was connecting with as many planters and pastors in the area to get a realistic idea for what it was going to cost us to live.

## **FAILING TO THINK CREATIVELY.**

Once you've set an adequate salary, the next step is figuring out how to fund it. Think outside of the box for both yourself and in helping others join you. Funding could come from one or all of the following categories:

- Church budget
- Full or part-time job(s) in the community
- Raised support

One creative way we have added staff without drastically increasing our church budget is through an internship program called [Generation LINK](#). Summer and year-long residents provide for their own needs through a combination of support raising and part-time jobs.

## **IGNORING AND REFUSING TO SEEK THE COUNSEL OF OTHERS.**

Many headaches in church planting related to staffing and salaries can be avoided through the wisdom and counsel of others (Proverbs 11:14; 15:22; 20:18; 24:6). As planters prepare and review their salaries and staffing plans, seek out counsel from your Sending Church, Supporting Church, other church plants (those in the same stage and those ahead) and wise members of your church plant, for accountability and perspective. I'm so grateful for those who have helped us and are currently helping us as we continue to wrestle through staffing and salaries.

## **OVER-PROMISING AND UNDER-DELIVERING.**

In an attempt to persuade potential leaders to join your team, it is very tempting to make promises (often innocently) that you will not be able to keep. When promises go unfulfilled for various reasons (the church doesn't grow as fast as you planned, staffing needs have changed, etc.), relationships can be severely damaged. Instead of over-promising and under-delivering:

- **Be upfront and honest.** Be willing to have the hard conversations beforehand.

- **Under promise and over deliver.** Communicate on the front end that they may never receive a dime.

## **MAKING BAD HIRES.**

There are a lot of good resources available to help you think about what to look for when hiring someone, but here are a few encouragements unique to church plants.

- **Don't hire people to just "do" ministry,** hire people who will develop leaders (Ephesians 4:11-13). Additionally, your first few hires should also be "bringers," people who are great at engaging and pursuing others for the sake of the gospel.
- **Don't hire reactively, but proactively.** Resist the pull to fix the "squeaky wheel" or put out the urgent "fires." Rather, strategically hire leaders who will build networks, equip others and mobilize volunteers in ministries poised for the greatest effect.
- **Don't over-hire.** Aim to keep your salaries within appropriate budgeting percentages, no more than 55 percent of your entire church budget.

Learn from the mistakes of those who have gone before you so that God might be glorified and His mission might speed forward through your church planting endeavors.

## CHAPTER SIX

# GROWING IN GENEROSITY

**WHITNEY CLAYTON**

Church planters feel the pressure of money matters on a daily basis. If you are like me, you more frequently feel it on a nightly basis, as you lay in bed. You pray and plan—desperately massaging numbers to keep pressing the mission without losing your house! There is a lot you can do to inspire generosity in the people you lead, but like most aspects of church planting, the first step is to consider your own heart.

God frequently walks planters into seasons of great financial need in order to work on the planter himself—shaping the man as he is into the man God needs him to be. Most church planters I know, including the one I see in the mirror, take great leaps of faith, but many times our faith is in our own ability as much as it is in God's. Financial need is one of the sharpest scalpels God uses to remove the cancer of self-confidence from the heart of a planter.

Generosity, like salvation itself, is fundamentally a heart issue, and your role is to trust God to do the work you cannot. Much like an evangelist's work in salvation, it is your role to prepare the soil, plant the seed and tend the fields—trusting God to bring the harvest. I want to give you three ways you can prepare the way for God to work in the hearts of your people to increase their generosity.

## **BE BOLD WHEN DISCUSSING MONEY.**

No servant of God tiptoes through the garden of an idol. Money has enslaved your people, and it needs to be exposed for the terrible, deceptive, false god it is. People in your church, this week, are holding onto a desperate hope for money to do what it can never accomplish—define their worth, satisfy their heart and secure their future. Only God can do those things, so speak with boldness about how God succeeds when money fails.

## **TREAT ALL OF LIFE AS STEWARDSHIP.**

Money is nothing more or less than a tool given to us by God to be used for His glory. Just like your time, your relationships, your energy and your gifts, money has been given to you to be used for God. So tell your people the truth; Jesus doesn't want their money—He wants everything! Everything they have and are is a gift from God to be used for His glory. If you only use stewardship as a code word for giving to the church, you have simultaneously stripped a crucial kingdom-building doctrine of its awe-inspiring power and robbed people of the chance to leverage everything they have for the glory of Jesus.

## **FOCUS ON THE MISSION, NOT THE MONEY.**

I worked my way through college as a manager of a couple Jimmy John's sandwich shops. Jimmy John's creates a great product around a simple idea: get people their food faster than anyone else in town. Speed is the center of all they do. They have a sign in every store I think about often. It simply says, "Speed fixes a lot of errors." So does mission. "Mission fixes a lot of problems" might be an unofficial slogan for my life. Whatever problem you have in your church it probably started in the absence of, or can be ended by, a heartfelt, Jesus-centered, Bible-saturated commitment to a significant mission. Keep a God-sized, city-shaping, life-transforming mission before your people and you will be asked, "How do I give?" on a weekly basis. Focus on the mission, not the money.

## **FROM PRINCIPLE TO PRACTICE**

Now, these are principles that have to be put into practice, so I want to leave you with a final thought for how you apply these principles in your context. Do it personally. If you really want to raise the level of generosity in your church, sit down face-to-face with the people on your team and in your church and explain the mission to them. Tell them how money is allocated. Explain who provides accountability. Share with them what needs keep you up at night. Ask your people, face-to-face, how they are leveraging all God has given them for His glory, and encourage them to let Jesus's rule spread to whatever areas they are trying to reign over themselves. You cannot short-

cut authentic discipleship, but discipleship is undoubtedly the short cut to creating generous people.