

Money and Mission

We have all watched some sporting event, whether American football or soccer or baseball. Every team has coaches, players and fans. Too often the church mimics what we see in sports, where the majority of the people are spectators and only a few are coaches and players. But when the church mimics this approach we end up with more spectators than participants.

What if the coaches and players became equippers to equip all the people to get into the game? This would be revolutionary thinking, and it would mean everybody becomes a participant. This is the power of church as movement, for God has made all of us participants. We are all missionaries. We are all priests. As we immerse people in Trinitarian community, we like God become, a sent people to bring reconciliation to those in our sphere of influence, and renewal to our neighborhoods.

So with the entire body being participants, how do we look at money and mission? How do we live as a church on mission in a sustainable way? What can we learn from the early church in this matter? What are the different ways to fund the mission-shaped church?

Bi-vocational Ministry

When Paul first arrived in Corinth, he worked as a tentmaker (Acts 18:1-3), but then he devoted himself entirely to preaching when gifts for his support came from Macedonia (Acts 18:3-5, Phil. 4:15). He commended the believers in Macedonia for supplying his needs, even though he wasn't directly ministering to them. The sense you get here and in other places in scripture is that a local congregation should take care of the needs of those who are leading the church forward in her mission and ministering to their spiritual needs (Gal. 6:6-10; I Cor. 9:14; I Tim. 5:17,18), but that Paul as a rule didn't accept funds from the people to whom he was preaching.¹ "He refused to do anything from which it might appear that he came to receive, that his object was to make money."² This is why he was able to say to the elders at Ephesus,

"I have never coveted anyone's silver or gold or fine clothes. You know that these hands of mine have worked to supply my own needs and even the needs of those who were with me. And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: "It is more blessed to give than to receive" (Acts 20:33-35 NLT).

In our growing post-Christendom and post-attractational culture, more churches have chosen to start tent-making churches, where the leaders live bi-vocationally. They find a smart vocation, if possible, (one that doesn't require as much time but is financially rewarding) that sustains them financially and they give the rest of their "free" time to moving the church forward on mission. Some intentionally choose this model while others engage in it because the lack of finances available, and the fact that their mission is focused on those who are not yet Christians.

¹ Roland Allen makes the case that Paul did not seek financial help for himself, though accepted it when others freely gave it, that he too no financial help to those whom he preached, and that he did not administer local church funds in *Missionary Methods: St. Paul's or Ours*, pg. 49

² Roland Allen, *Missionary Methods: St Paul's or Ours* (Grand Rapids: Wm. B. Eerdmans Publishing Co, 1962), pg. 51.

If Paul ever sensed that the people he was preaching to, questioned his motives, like those in Corinth, he never took a penny from them. He would rather support himself bi-vocationally or receive from others he helped come to the faith in another location, but he would do anything to hinder the spread of the gospel to new people, especially those who might be skeptical of his motives.

God specifically calls people to live bi-vocationally for many reasons. Living bi-vocationally allows us to meaningfully connect with people in a natural way, to demonstrate that one can work and still be a full-time missionary and to allow the budget of the church to be spent for the good of the neighborhood. While there are these significant strengths to bi-vocational ministry, you get the sense that if Paul were ever in a position where he could be freed up to preach and teach and lead, without being a stumbling block to those whom he was ministering, he would accept funds to live by, even if they came from another church.

For when passionate people are able to give themselves and all of their time to fulfilling the mission of the church, the mission tends to move forward with greater energy, vigor and fruit. Which leads to the second picture we see in the New Testament.

Living as a Missionary Supported by Others

While Paul was extremely careful to not ask for funds from people who may have imputed false motives on him, he was fully willing to receive funds from those who gladly gave them. When he wrote the Corinthians he said, “I ‘robbed’ other churches by accepting their contributions so I could serve you at no cost. And when I was with you and didn’t have enough money to live on, I did not become a financial burden to anyone. For the brothers who came from Macedonia brought me all that I needed. I have never been a burden to you, and I never will be” (II Cor. 11:8-9)

While Paul did not accept a penny from the church at Corinth, he gladly “took money” from the Macedonia church, which was extremely generous, even though they were poor and going through hard times (II Cor. 8:1-5).

This missionary model of funding, receiving support from believers in other churches in order to minister to others has been around for some time. It is the way most missionaries to other countries have been and are supported. It is also prominent in collegiate ministries as well as ministries to the poor and under resourced. When we choose to receive resources from people in other churches in order to serve the Lord with all of our time to another group of people, we are living out this mode of being funded.

When I meet church planters today, I ask them if they want to start a missional church that reaches people who are not yet living in Christ. If they say yes, I say, “Then you should seriously consider raising money like a missionary.”

Why is that? Because most places in the West are skeptical of truth, cynical of power and are suspicious of people who preach good news and then ask for money. If you are seeking to plant a church for people who are not living in Christ, while both Jesus and Paul preached that “a worker is worthy of his wages”, the time it takes for people to come to faith and understanding stewardship has grown longer. If you desire missional growth, not just transfer growth, this option is important to

consider.

In many ways, when starting churches using the missionary method of funding, we are helping God's people to invest their resources wisely. We are helping people to store up treasure that cannot be stolen, cannot be eaten by moths and will not rust away with disuse. We are helping transform people's lives because where a person's treasure is, there you will find one's heart (Luke 12:34).

Dean Hoge, author of *Money Matters: Personal Giving in American Churches*, did an extensive study of the giving habits of people from five different religious categories. He discovered that conservative Protestants give the highest percentage (just over 3%) of household income, followed by black Protestants (2.5%), mainline Protestants (about 2%), and Catholics (1.5%), and others (Unitarians and Christian Scientist), which gave the least. It is interesting the highest average of giving of those surveyed was by the Mormons, giving over 7% of their income.³

The first ten years of my (JR) ministry, I never took a dime from the congregation I served, I raised money as a missionary. I wanted to set an example for those who were called to fully give their time to equipping the church for ministry. I maintained raising support as a missionary in my plants in LA as well. Though I also receive some funding locally.

If you choose this method of funding your ministry, I would encourage you to check out one of our partners, Reliant Mission, as they will teach you to raise support, coach you along the way, deal with employment issues and insurance, as well as give you the top notch technical services needed for this endeavor.⁴

You can also find other organizations that will train you in ways to fund your plant. Books like *Funding Your Ministry* by Scott Morton and *The God Ask* by Steve Shadrach would be important resources for this journey in a very practical way. *A Spirituality of Fundraising* by Henri Nouwen helps with having a right attitude in developing ministry partners as a missionary planter.

A Self-Sustaining Local Church

The final model I see is one that Paul encourages, but doesn't seem to use himself. It is the model where the congregation fully supports those who are working hard to move the church forward in her mission. We see Paul give us this picture in I Cor. 9:1-12. He quotes a verse from the Old Testament, "Do not keep an ox from eating as it treads out the grain." In other words, those who are working hard to move the church forward in her mission, should be freed up as much as possible to do the work that will enable the church to take the next step forward.

If you plant with a church planting team, certainly you leadingr community could significantly help fund the mission. This is something that is encouraged, for as Paul said, just as the farmer and shepherd reap benefits in their trade, workers in the gospel are worthy of benefits. The "worker is worthy of his wages."

³ Dean Hoge et al. *Money Matters: Personal Giving in American Churches* (), pg. 13.

⁴ I am a little biased as it relates to Reliant Mission, for they have been my missionary agency for the last 25 years and I sit on the board of directors.

A Mixture of Models

Each of these models of funding ministry has both strengths and weaknesses, and each hold promise and benefit in helping the local neighborhood church move forward in her mission. *Church as movement* will always use a mixture of these models.

All of Us are Full-time Workers, Just in Different Ways

As we consider the topic of money and mission, we must remember that we are all full-time missionaries and priests. Some of us are called to focus on equipping the church to live in the world for the sake of the world, and some of us are called to live out our vocations full-time in the world in the way of Christ. The church ought to honor all people's calling, for the church doesn't exist for herself, she exists for God's kingdom. And if we believe in the renewal of all things, we need ministers in every sector of society.

Yet just like any business or institution needs people working full-time to move forward in mission, so the church moves forward in mission with more vigor when people are funded to equip the church for ministry, when the "ox" doesn't have to be concerned about where the food is coming and can focus on the work of ministry.

I've always found it helpful to have both paid and non-paid staff serve as leading elders and equippers to model to the congregation the importance of all people's calling as missionaries.

Develop a Financial Framework Document

In addition, the missional church has a responsibility to develop a budget that helps the church move forward in making disciples, multiplying mid-sized groups and bringing God's blessing to the neighborhood. Each church should develop a financial framework. Here are some items that you might want to include.

- Outline the various ways the church will fund her mission (this section of the book did that)
- Develop a budget process and timeline that reflects the heart of the congregation's mission
- Have an annual assessment process that looks to see if the budget and mission are aligned, this would include a report from anyone who is personally supported by the congregation
- A time for ministry leaders to submit budget needs to the elders/equippers of the church
- A time for the elders, equippers and ministry leaders to have a retreat to seek God through prayer and fasting to gain direction for the budget
- A time for covenant members (those who have covenanted to serve and give) to speak into the budget proposal developed by the elders/equippers
- An outline of responsibilities of the board who makes final decisions
- An outline of how the leaders will communicate progress toward goals and appreciation to all who give
- Basic guidelines when it comes to future hiring

Formation Learning

Meta-Learning

What are the various ways to fund the mission of the church?

Reflective Learning

- Which of the ways of funding appeals most to you and why?
- Which of the ways of funding appeals least to you and why?

Experiential-Learning

- Determine how you will personally stay financially feasible in your church plant
- Map out a schedule with a timeline on when you will develop a financial framework for your plant