

WHERE'S THE MONEY

COMING FROM?

MONEY AND CHURCH: FROM DESPAIR TO HOPE.

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Fund raising is probably the greatest hindrance to increasing giving—strange as that may sound. Now it is true that Fund Raising events can have great benefits for fellowship and general social bonding. And some Fund Raising events could continue to be useful for those reasons.

However most Fund Raising is a poor income generator. Although some say that “we wouldn’t have made it through the year with out our fete/op shop/ bazaar...” in fact for most churches Fund Raising accounts for less than 10% of income.

Furthermore Fund Raising tends to operate as an avoidance of personal giving. Although its origins may go back to times of serious recession or the Depression, where people had little disposable income but could make cakes for sale, at present this is much less likely to be the case. Some may need to be encouraged to give what they can and let others carry more of the weight of giving. Others may need to be encouraged to look more seriously at how generous they are with the money they do have.

Where Fund Raising does provide a significant part of a church’s income (eg major rental income), the danger is that the generosity of the people and their ownership of the mission can be weakened. Financially they may be secure but spiritually poor.

Fund Raising is related to another hindrance, which is asking for money from those outside of the church. Now this is a bit tricky because it may be legitimate where a church is operating a program on behalf of the community to ask the community to contribute to its costs. But where the church is raising funds for its own ministries the matter is different. The hindrance lies in the mind-set that does not trust God to supply the church’s needs through its own members.

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Where's the Money Coming From? is a supplement to the booklet *Explaining Christian Giving* by Dale Appleby

Tricky Questions

Should a church accept **outside donations**? may seem a foolish question. Generally, unsolicited gifts from outside should be accepted with gratitude as coming from the Lord's generosity. Except where the source of funds may be out of line with the gospel – gambling, illegal activity for example, or where inappropriate strings are attached.

Another aspect of church giving is what is contributed to **missions**. Some churches give a proportion of their income to missions. Others encourage members to give specifically to missions through the church offertories. A church that feels it is struggling financially may be tempted not to give to missions. But this would be counter productive in my view. The heart that wants to give to missions is the kind of heart that will give generously to the local church.

Subsidies. Nowadays many churches are subsidised by central church funds, or by the generosity of other churches. Generally this is good. However mission research and anecdotal observation indicate that there is a downside. Dependency weakens the ability and opportunity for a church to take responsibility for its own life. In practice some transition needs to be planned where a church can take on more responsibility for its own income.

Hindrances and Poor Methods

There are a number of things that can get in the way of helping a congregation increase its giving.

One of them is **bad experiences** of Planned Giving Programs. Some still have memories of pledging, recording of what was given in envelopes and matching them against the pledge. For Church Council members there may be memories of failed budgeting based on pledges.

The treasurer presented yet another bill to the Council meeting. Another one which we didn't have the funds to pay. It was only the second statement, so it was decided to wait until the Final Demand notice arrived. This was a new parish set in a new housing development, with lots of young families on high mortgages, and not yet very high incomes.

It isn't the only church that has struggled to pay their bills and to provide adequate funds for the ministries they believe God has called them to undertake. It is not just new and young parishes that struggle. Declining and ageing congregations can also find themselves becoming more discouraged especially if they are using methods of fund raising that most secular groups abandoned long ago.

This particular parish had other challenges. Over the next five or six years it built two church buildings and a rectory, employed two full-time clergy and divided into two parishes.

For some the high-light (or low-light) was a very exciting Lamington Drive. Someone knew where to hire all the equipment, someone else set about the task of getting orders, and a large group of people turned up one Saturday to dunk and sprinkle, pack and deliver a very large number of lamingtons. For some that was the time they ate their last lamington. Some can still smell lamington chocolate on their fingers. But it raised a bit of money. And it was a great bonding time for the parishioners. But it was not sustainable as a means of providing either regular income for the monthly bills or for raising funds for buildings. Even if it did help the people stick together.

There was a better way. This and other churches I have been part of have seen great increases in giving without fund raising. Here are some of the big ideas that work as well as some practical suggestions that may help your church increase its income.

THE MAIN GAME

The main idea is to trust God to supply our needs. The reason is that it is his church and his mission, and therefore his responsibility. But we are his servants whom he has made responsible for the costs of his church's ministry under his care and rule, and relying on his generous provision (Luke 6.38).

This principle in turn points us to the kind of people we are. Both in the Old Testament and in the New, the main idea of giving is generosity. Tithing is not the main thing in the OT and it is certainly not in the New. Open handed generosity is the mark both of the Lord (Ps 104.27,28; 145.15,16), and his people (Deut 15.7-11; Ps 37.25,26). We are generous people.

We trust God to supply our needs, both as individual Christians and as a church (Matt 6.19-34). For many people it is a big challenge when the Lord asks them to give more than they think they can afford.

In the building programs I referred to above, we made more than one appeal for generous donations. For some the first appeal was quite challenging and some found it hard. They were being challenged to trust God with their income. Could they give away more than God would supply to them. How much could they afford? What we found was that many grew in their trust in God and when the next appeal came round they were able to give much more. Surprisingly they found they didn't need to keep so much back. They changed their focus of where their trust lay. Did they go broke? Interestingly some became missionaries and a number went into the ordained ministry.

Both in this and another parish not all the money for building projects was raised by direct giving. We borrowed from the bank. And the diocese provided subsidies for stipends in the early days (see more below). In one parish the congregation gave a large amount (maybe half the cost) of a building project, and the rest was

Sometimes visual aids are helpful. Thermometers may be still be good for long projects. Power Point visuals and charts in the pewsheet may be helpful. Simplicity is the key. Aim for people who have no understanding of accounting.

Most churches have now embraced various modern **ways of receiving money**. Envelopes are still good for many. Encouraging people to use envelopes or better still direct electronic transfers helps people make decisions about their giving rather than giving whatever happens to be in their wallet on Sunday morning. There are simple and complicated ways of using EFT. Most bank accounts allow PayAnyone to be set up by the person themselves and to specify a regularity (weekly, monthly etc).

Asking people to make a **commitment** can be helpful if it used in conjunction with teaching and other explanations of need – perhaps in relation to Annual Meetings. The chief value of this is to help people think, pray and make a decision about their giving. The results should not be taken too seriously for budgeting purposes. The main value is to help people think and decide. Such commitments could be used annually but don't need to be.

Generally church **budgets** should be deficit budgets. By which I mean that the expenditure should be greater than the realistic income. This is a way of increasing giving. The amount by which budgeted income should exceed expenditure depends on a trade off between what needs to be spent and how much challenge the church can cope with.

A budget could be used as a control on spending, especially if finances are tight. But many church budgets are just indicative of how much income is needed. In smaller budgets most of the items are spoken for and are not easily modified (stipends, utilities etc).

Some churches may need some help in gauging how much is generous weekly giving. There is some danger in this but it may be helpful as a kind of reality check. If the church comprises a significant proportion of retirees (or maybe in any case), then calculate the annual income from the single aged pension and work out 10% of it. Then work out how many incomes are represented in the church and divide the annual offertory income by that number. This will tell how much on average each giver is giving. The comparison with the aged pension tithe may be a useful mirror. The important caveat is that we do not want to promote tithing. The Bible's principle is generosity not tithing. The other caveat is to remember that the 80/20 principle probably applies. So this is only a mirror to help get some perspective.

Helping a congregation to increase their giving may seem like a merely mercenary motive. But in fact it has marvellous spiritual effects. It provides a genuine challenge to trust God. And it does so in the area of modern society's chief idolatry. It helps people increase their ownership of belonging to their church. It grows their faith and confidence in God's good grace.

Lay leadership is very important. The chief lay leaders need to speak on behalf of the Church Council. Which means that the Church Council needs to be united in prayer and in trusting God for their finances. And both Council and Leaders need to model this in their own giving (while keeping how much they give to themselves Matt 6.1-4).

Reporting is more important than may be realised. Most church members have little idea where the money goes that they put in the plate. So regular reporting (more than once a year) should include what the money is spent on, and (probably monthly) how much has been given and how much has been spent. Expenditure is more useful information than budgeted expenditure since the latter tends to be more wish-based (see below).

borrowed. However a year or so later one of the Church Council challenged the congregation that they had withheld what should have been given to the Lord – the people responded, and the whole debt was wiped out.

In all these parishes the people learnt to trust God better. Especially they learned to trust God with money. They stopped trusting what they had accumulated – their own assets and income. Instead they learned to trust God to supply all those assets and income.

The key to trusting God is to have a personal love and devotion to the Lord Jesus. This is the starting place and the bedrock of everything. Obeying Jesus as our Lord. Trusting his death and resurrection as the only cause of our forgiveness and the only basis for sharing the eternal life of the Father. Knowing he lives his life in us through the presence of the Holy Spirit. Indeed if this is not the heart of your life you will be a hindrance to the church you are part of.

Likewise a church as a whole must have this convinced common mind that Jesus Christ is the Lord of our church, and that his kingdom and will and his gracious provision and care is the main game. Factions, parties, mini-kingdoms, vested interests or special treasure-protection must be renounced.

The people who are convinced that not only is this Jesus' church but that he is at work in it, will want to have a share in what he is doing (2 Cor 8.1-5). That is, they will want to put their prayers, time, energy, gifts – and money into the work Jesus is doing amongst them and through them. The more we are involved in ministry the more we will give.

When it comes to asking people to contribute to the costs of ministry or to a particular project it is crucial to know that this is what Jesus is doing, or what Jesus is calling us to do. We trust Jesus to supply for his work. So we need to clarify that what we are doing

is not just our bright idea but is, as far as we can tell, his call. That becomes the practical basis for trusting Jesus to supply.

Once we see our church as Jesus' church we will have a better understanding of the principle of fellowship. Jesus gives gifts to everyone in his church. Not everyone does the same thing, but between all of us everything is done (Rom 12.1-8). The same applies to giving. Everyone shares in the giving. Paul calls it a grace (2Cor 8.7). But not everyone at any particular time has the same capacity to give. So people should give as they are able, as the Lord has prospered them (2 Cor 9).

An important implication of this is that guilt should not be part of giving. Sometimes appeals are made in church that make people feel guilty that they are not giving enough. Of course this may be real guilt because they are not trusting God to be generous. But false guilt arises when we are persuaded to follow the urging or coercion of leaders who use guilt to make us give more. The way to prevent this is to make sure we are doing as the Lord wants us to do, and to trust the Lord through the whole church to supply all the needs of the church.

Because everything depends on the Lord Jesus, everything ought to be brought to him in prayer. He is the Lord. He is the one, therefore to whom we should call for supplies – whatever they are. Which means that a crucial principle of church giving is that we should pray without ceasing that God would generously supply the needs of his people and that they in turn would generously supply the needs of his church.

WHAT TO DO

So what can be done at a practical level in a local church to increase income?

Teaching is crucial. The minister must overcome his or her reluctance to talk about money. Teaching along the lines outlined above is needed. Teaching about generous giving. Teaching about trusting God. Providing study outlines for small groups, helping the Church Council understand what the Bible says about money, giving, trusting God and so on.

This is part of a process of changing mind-sets. Many churches and individual Christians have a tradition or background of poverty, frugality, and relying on yourself. Some churches have had bad experiences or have followed poor methods (see below). It does take time to help people realise that things could be different.

People give if they see there is a real **need**. Not many people give just for the sake of emptying their purse. So making clear what the need is, is important. Sometimes the need is to increase the annual income rather than to meet a short term or specific need. In this case some kind of target may be helpful. Probably expressed as a percentage increase. The amount of the increase ought to be a prayerfully considered trade off between what would be a feasible challenge (ie really stretching the congregation) and what was ideally needed. Such increases may need to be done over a number of years to bring a church up to scratch.

It is worth pointing out that there are **two kinds of money**. There is money from people's regular pay packets. And there is also money in the bank – savings or assets. The latter should be recognised for the special one-off appeals. These are what I call (wrongly probably) the Pentecostal method. An appeal for a specific amount for a specific matter within a limited time frame. I think a church could do this a few times a year at the most. But this method is better not used to meet regular expenses.