# Not Thinking about or Talking About Money Until It’s Critical

Adapted from ‘Surviving the Maze of Church Planting, Rev. Carlton Coon

# Church stewardship failure is a common cause for church plant stress and failure.

## Here is what I see happen quite often – a Home Missionary starts a church on a shoe-string budget, perhaps in their home or a library meeting room. There is not a huge amount of cost. He and his family are bearing all the expense.

## New people begin coming – each new person involves additional cost. Word of revelation: church growth costs money!!! The missionary uncomfortable to talk to people about giving continues to pay all the bills . . . even as those costs increase – more paper goods, more social events, the cost of fuel to drive over and pick people up for church . . .

## The Home Missionary runs into a wall when he no longer personally has the money to fund this young church.

## How does this happen . . .

### Perhaps, the church planter is hesitant to take an offering – because we want to make new people feel that an offering is not our only objective.

### The “I’m taking an offering for me,” syndrome.

### Only a few people are here . . . not much money, so today we are going to forego the offering.

## As young couples should not expect to live the same lifestyle as their well-established parents, neither should church plants expect to live like well established churches from day one.

### Learn to say “yes” to fewer things and “no” to more things.

### Fewer yes now will lead to more in the future.

# What really happened? The church planter is himself or herself uncertain about the “Doctrine of Money.”

## When one does not have the “Doctrine of Money” worked out in one’s own mind – the Home Missionary cannot teach it to others.

## In a new church – what does not get talked about and taught will seldom happen.

## Choices you make today will have a long term impact on the stewardship health of your church plant. There will be results – those results can be good or bad.

## To say we are young and this is not important would be similar to saying, “He is just a baby, so he doesn’t need to take a bath.” Just dumb . . . Christian principles are applied to baby churches.

### God’s people have historically begun their movement from a portable position.

#### Abraham left Ur for a city whose builder and maker was God – a city he never found;

#### Israel built a tabernacle where the glory of God came in extra-ordinary fashion while they were vagabonds.

#### Actually, what Israel built came as a result of both resources and abilities they brought out of Egypt. The prosperity of Egypt became the foundation for Israel developing this thing for God.

## Your church plant will largely be funded by people you win.

## What does the Bible say about money? How can I worship Him in giving? Learn how to talk about money in a spiritually healthy way.

## Use the Bible, testimonies and music to talk about money on a regular basis.

### Treat money as a life issue – it is.

### Jesus talked about money more than He talked about heaven or hell.

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## Use offering scripts. Don’t just ‘wing it’ when it comes to offering time. The old, “Well, it’s time to take up the offering, the ushers are coming now” gets old after a few times. Keep it fresh with Bible scriptures, stories, jokes, stats, etc. Know what you will say, who will receive it and how, with what.

## Consider online giving, and electronic giving (square reader, and similar apps)

## What you do about these decisions is important: Zig Ziglar said, “Money isn’t everything, but it’s right up there with oxygen.”

## You cannot grow a strong church where the congregation have a “welfare” mentality about someone else covering the cost of evangelizing and discipling the community.

## Decide how you will talk about money and talk about it in a positive way.

### We tend to treat money as a negative subject, but money is only a negative subject if you are doing something wrong with it.

# Now let me tell you how a donor feels who comes into your church . . . they want to imagine you know what you are doing. They will give you some flexibility for a time, but for that person to feel comfortable giving to you

## Three policies need to exist:

### Strong benefit for monies spent

### Accounting

### Missions

## A high percentage of your stewardship direction can be put in place before the first service.

# Now . . . an overcoming Home Missionary –

## Goes into this realizing it will cost money to start and as the group grows it will cost more money to sustain it. An excellent resource – the three sessions of Mission – North America done by T. Miller in early 2012. These are archived. Count the “cost!”

## You personally live the principles of stewardship. If your money is a mess and you do not personally give – you’ll have little success getting others to give.

## The need to develop “givers” has been thought about . . . there is some sort of strategy to transition new converts into people who are stewards rather than owners.

### Let me ask you, “Do you believe in giving? Do you believe that giving is a blessing to you personally as you give?”

### Then why would you rob new people of the opportunity to be blessed by their giving?

### You have to let people know there is a need, a responsibility and a privilege in their giving.

## From the outset handle the church’s business in a positive way. Record every contribution . . . one time each quarter print out each contribution report . . . even if it is the giving of a child. One Sunday of each month mention that the quarterly contribution report is ready for their review. Don’t make a “big deal” out of it . . . and let someone else hand out the folded and stapled report.

## Make offering time a season of celebration. Hold that envelope up . . . “This is my obedience regarding your things that you allow me to manage.”

### One book I’d recommend is Randy Alcorn’s ***The Treasure Principle.***

## As your church gets a bit further along, have an annual stewardship campaign.

### Sometime back in a phone conference Bro. Drury recommended a website that has many resources for leading a church . . . including a Home Missions church to give. We are reposting that website on your screen. Also – we have a cd of Bro. Drury’s session available for $10.

### Art Hodges has some good material inviting people to make a commitment to tithe and to then give 5% to the Lord. I’m sure the SouthBay Pentecostal Church in San Diego could has cds of such sessions.

## On occasion . . . as part of a series I’d commit to new tithe payers that if at the end of one year they were in worse shape than they were today – I’d personally give them their money back (not out of church funds) with 10% interest. I never had to give a single cent to anyone. God keeps His promises!

## Don’t wait for a crisis to talk about money. Regularly teach this . . . talk it. The more frequent the discussion about money and church finances, the more generous people become. Use celebratory stories! God’s people are to give their first fruits, 10% is the beginning not the end.

## Involve the people in giving to things beyond themselves. “Friends of American Missions” is one area where your investment is multiplied. Each year make a big deal out of ***Christmas for Christ***. Pentecostal churches need traditions and a well-thought out Sunday service focusing people on giving their biggest Christmas gift to Jesus works!

## Plan to give, and to participate in the missions program of your fellowship. You cannot wait until you are large enough to give a lot of money. Give money away, celebrate giving it away and share the results with the people who give. Connect them to the mission.

## Keep records from the first contributions.

## Quarterly giving statements – from the outset. Treat handing those out as a time of celebration and time for you as pastor to review their stewardship.

## When a new contributor starts giving – always . . . always send them a personal hand-written note – thanking them.

## Use the language of abundance.

## Second offering strategies.

### People don’t get excited about “crisis” giving, or giving to pay operational expenses, but they will passionately give if you can connect “giving” to changed lives. Missions is exciting.

# Some final thoughts:

## Be willing to be accountable. The tithe is holy. It is holy when it is given and holy when it is spent. Do you view church money different than you view church funds?

## As early as possible involve someone other than you or your spouse in handling income and payouts.

## Save money from day 1.

# I believe in you . . . the pastors and Home Missionaries of the United Pentecostal Church . . . at the same time . . . these pieces of the maze of frustration are things I see men constantly running into.

# What is unfortunate – it does not have to end up that way.