10 Things Every Pastor Needs to Know About Funding Ministry

Important truths for increasing generosity in your church and financial peace in your people

By Brian Kluth, National and International Stewardship Speaker, Author & Pastor

1 - Aim for transformed lives, not institutional survival
Too many churches only get interested in teaching generosity truths when there is a budget crisis or building project in the church. With more than 2,300 verses in the Bible on finances, generosity and material possessions, God obviously intended His people to learn His ways in these matters so they can glorify God with their resources and live in financial peace.

2 - Christians are in trouble
With record bankruptcies, corporate downsizing, out-of-control credit card spending, rampant materialism, and giving patterns at 30 year lows, people in your congregation are desperately in need of the insights available in God's Owner's Manual, The Bible. You can proclaim God's word with clarity, conviction and confidence to people who truly need to hear what God has to say.

3 - Provide spiritual vision
I learned of one church that had a member who was considering giving his church a $100,000 gift. He went to the pastor and asked him “if you had available some unexpected financial resources, what would you do with them? The pastor thought for a moment, and said he would like to rewallpaper the ladies restroom. The man gave him the funds for the project, and gave more than $99,000 away to another ministry that had a vision big enough to worthily put his gift to work for kingdom purposes.*

4 - Get God's written blueprint for your ministry
In Scripture, resources always followed a God given plan. In Exodus 30-35, God gave Moses detailed instructions and in Exodus 35 the provisions came forth. In Nehemiah's day, when the king asked him "what he needed", Nehemiah gave him a detailed answer. When David challenged people to give in I Chron. 29, he had a detailed plan he was asking them to resource. Do you have a detailed godly vision that can be clearly communicated in writing? Are your plans tangible and measurable?

5 - Connect people's giving to the ministry of the church
Often we ask people to "fund the budget". But the reality is we are asking people to give to help teach children, to provide full-time spiritual leadership for our children and teens, to help fund mission work worldwide, etc. You need to creatively learn to connect the church budget line items with actual ministry that is touching people's lives. For example, If you are raising money for Christian Education facilities, talk about a family that was turned away because of a lack of CE space.

6 - Tell stories of how God is creatively stretching your financial resources
In our church's recent expansion project, we recently had a $10,000 phone system donated to us, a retired electrician donated more than 300 hours of work over a 10 week period, a gravel company donated rock for our parking lot expansion, we were able to purchase a $35,000 office cubicule system at an auction for $4,000, a marble company donated marble for all of our bathrooms, a plumbing

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company installed all of our plumbing fixtures for free, etc., etc. When you can report how God is “stretching” the financial gifts God is giving, they are encouraged in their personal giving and have a growing confidence that their resources are being wisely used.

7 - Use personal testimonies about how God has taught people to give
Once I was asked to come and give a stewardship message at a church in Iowa. I agreed to come under one condition. I told the pastor he needed to with the help of the treasurer, determine four individuals or couples who by their giving records, appeared to be giving 10% or more of their income to the Lord’s work. (Notice, I did NOT say, the largest givers. Someone might give thousands of dollars each year, but it might only be 1 or 2% of their income). Each week for four weeks, one of the couples or individuals was to give a 2-3 minute testimony of how God taught them to be faithful givers. When I came to preach, people’s hearts and pocketbooks had been touched and softened through these testimonies. During the next year, that little church’s budget grew from $125,000 to over $200,000! The message to the congregation was not the needs of the congregation, but the grace of God in allowing people to become faithful givers to the Lord’s work. In my own church, from time to time, we have people in the congregation tell their giving stories. One Sunday, we had a single mom give her story. She had been recently divorced, had 3 young children, was making $20,000/year, and had $24,000 in accumulated debts when she began to have a desire to give at least 10% of her income to the Lord’s work. She told how God helped her with this decision, how he slowly began to increase her income, how she began to live on a budget, and that within 3 years, she had paid off all of her debts. She also explained how after learning to give 10%, she increased her giving to help missionaries and support the church’s expansion projects. Many people were deeply moved and deeply motivated to become faithful givers after hearing her story of God’s help and grace.

8 - Encourage God’s people to personally read and study God’s word
In a Barna Research poll, 52% of the people who read the Bible on their own were givers to their church. The less someone reads the bible, the less likely they are to be faithful givers at church. To help people learn God’s perspective on finances, provide financial teaching in Sunday school classes, seminars, or Bible studies from Crown Financial Ministries or Willow Creek’s Good Sense Ministry. If you want to reap a spiritual harvest of generosity in the future, you need to be regularly planting the seeds of God’s financial truth today.

9 - Recognize faithful Christian giving increases with age
Barna Research reports what percentages of people in the following ages donate financially to their church: 31% of Babybusters, 43% of Baby boomers, 54% of Builders, and 61% of Seniors. Your most generous gifts will often come from older and more mature saints, but your church needs to be actively teaching younger saints God’s word in the area of finances and generosity through a multifaceted financial ministry.

10 - Don’t reinvent the wheel, utilize available resources for your church
Years ago, there were very few models and methods for emphasizing financial faithfulness and Biblical generosity in churches. Today, there is a growing number of outstanding ministries and organizations ready to help you and your church. Crown Financial Ministries, Willow Creek Association’s Good Sense Ministry, Generous Giving, Brian Kluth’s Maximum Generosity, The National Christian Foundation, PhilanthroCorp, Christian Stewardship Association, and denominational resources are available to help you and your people be all that God destined you to be.