

Money Matters: Cultivating Generosity Every Day

Does asking for money and discussing financial needs not feel very spiritual at times?

Ministry income is a subject many church leaders struggle to think about from a spiritual perspective. We often see fundraising as a necessary but unpleasant secular activity to support spiritual action. Or we might even believe that the need to ask for financial support reflects a failure to plan well or trust God enough to provide for our needs. Unfortunately, we wait until a crisis to engage the spiritual potential in financial participation.

Generosity is cultivated, not discovered.

THE QUICK SUMMARY - [God and Money](#) by John Cortines and Gregory Baumer

Two young Harvard MBAs on the fast track to wealth and success tell their story of God's transforming power and how Scripture brought them to the startling conclusion that **they should give the majority of their money away to those in need.**

Packed with compelling case studies, research, and practical strategies, *God and Money* offers an honest look at what the Bible says about generous giving. No matter what your salary may be, *God and Money* shows you how you can reap the rewards of radical generosity in your own life.

John Cortines and Gregory Baumer met as Harvard MBA candidates in a men's Bible study and stopped asking, "How much should I give?" and started asking, "How much do I need to keep?" With their top-notch education and rising careers, Cortines and Baumer were guaranteed comfort and security for the rest of their lives. However, when their plans for saving and spending collided with God's purposes for extravagant generosity, they were each compelled to make a life-changing decision that challenges the values held by mainstream America and many Christian commentators. Cortines and Baumer show not only how to radically give, but also explain how to do so responsibly.

A SIMPLE SOLUTION

The model of a generous church comes in all shapes and sizes. We must patiently pursue God's unique calling as our part in the kingdom. We need to cooperate with the people down the road and around the world to present the complete gospel to those who are not walking with Him. Your church has a generous future that is God's perfect design.

To embrace your unique future requires hard choices. Generosity ministry is a mountain to climb, not a sprint to run.

The love of money causes us to become insecure, unsatisfied, and self-absorbed. It deceives us into embracing a false system for measuring our self-worth. Conversely, being generous with our wealth eliminates its power over us.

Once we decide to up the ante in our financial generosity, what are the nuts and bolts of doing so in the right way? As we reflected on stories and case studies, some common characteristics of giving well emerged. We believe that there are three key criteria we see as best practices for getting the giving game right.

- First, gifts must be Gospel-centered. If not, they lose their eternal value. We are indeed called to address material needs where we find them, but to do so in a strictly humanitarian sense, devoid of the Gospel, is to leave out the greatest cause for hope that we have to offer.
- Second, great gifts are aligned with the giver's personal ministry calling. Why not give our money to the same place we give our time and talent, where we have strong relationships, to an area where God has called and enabled us to make a difference? When we take on a piece of God's mission on the earth, it is only natural to apply every resource we have, including money, toward advancing that mission.
- And finally, giving is best done when it is done with maximum effectiveness. This is a self-evident statement, but it's often hard to work out in practice. Watching giving veterans has shown that we should bring our whole suite of abilities and knowledge to the charitable giving process, ensuring before God that we maximize the Kingdom-utility of the dollars He allows to pass through our hands.

We believe that the best giving manages to satisfy all three of these key criteria.

John Cortines and Gregory Baumer, [God and Money](#)

A NEXT STEP

Have you heard the saying "Your vision will always outpace your resources"? Can you relate? Do you find yourself in the position where you always need more money for more ministry? For the majority of churches the answer is a resounding YES! When it comes to money there always seems to be more month than money. Unfortunately, great opportunities come and go simply because we lack the resources to take advantage of them.

What if it doesn't have to be this way! What if the issue isn't a lack of available resources? What if the lack of resources is a leadership issue? For many of us I believe this is the case. Let's be honest. Many of us lack the skill and competency to move from a deficit to an abundance of resources for kingdom impact. It isn't that we are bad leaders. It just happens to be where we are at and the good news now is we can do something about it. Where do we start? Why not determine that the one big thing for this next year is going to be moving our financial needle from deficit to abundance.

Review the following five thoughts and best practices developed by the [Resourcing Team at Auxano](#) and begin a process of moving from deficit to abundance.

1. Start with Vision Clarity

There must always be a clear and compelling vision behind a cause you ask people to give toward.

General appeals for resources get a general response. Abundance begins when we give people a compelling reason to give within the local church. People want to be a part of something significant. They want to do more than turn on the lights. They want to solve a problem that creates a better world.

2. Budget on Last Year's Income

It doesn't stop with vision. If we are going to have an abundant harvest of resources to invest in the kingdom, we must look at how we operate. A common practice in setting the church budget is to take last year's receipts and add a certain percentage to that number based on anticipated growth in attendance and giving. If last year's income was \$500,000 we may anticipate a 10% growth in giving, so we set our new budget at \$550,000. This is not necessarily a best practice or even a good practice.

What if instead we budget on last year's income or even went a step further and budgeted on less than last year's budget? What if instead of budgeting on \$550,000 or even \$500,000 we budgeted on \$450,000?

What if while we budgeted on \$450,000, our giving grows to \$550,000? Now we get to live in abundance. Instead of fighting for budget we have a surplus to invest in the kingdom, margin for the lean times, and/or a head start on the next big capital need.

3. Rethink Your Percentages

In addition to budgeting on last year's numbers, we need to rethink how we spend our budgets. A consistent model for budget planning allocates 50% on staffing, 25% on facilities, and 25% on ministry and missions. Whenever our staffing cost goes up, it has to come from somewhere. If the cost of our facilities increases, then a church has to cutback on ministry, staffing, raise additional dollars, or they enter into a deficit.

Driving down your numbers can be another way of creating an abundance of financial resources. Some churches have found the best way to do this is by lowering their staffing cost. This doesn't mean that they pay their staff less and reduce the level of their benefits. It simply means that they expect staff to equip volunteers to lead ministries.

These churches often operate with 35% to 40% of their budget going to staff. This is radically different for many churches who budgeted to grow by adding staff even when they can't afford it. Churches often rationalize these actions by saying things like, "A good staff member always pays for himself or herself." To be completely honest, it seldom works like that. The usual response is to cut something or someone deemed less strategic. It was the constant proverbial rearranging of the deck chairs on the Titanic.

4. Develop a Robust Leadership System

You can't reduce your investment in staff without developing a robust leadership system. To do this we need volunteers that can lead. Paul put it this way, "So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, to equip his people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ" (Ephesians 4:11-13, NIV).

It's common to find an abundance of volunteers, but a deficit when it comes to volunteers who are actually leading. Churches that are able to dial back on staffing have an intentional process in place to raise-up an abundant harvest of leaders who can serve in strategic places eliminating the need for paid staff in certain places.

5. Create a Generous Disciple Pathway

At the end of the day we will never experience abundance if we don't develop generous disciples. Disciple making at its core is about worldview transformation. We need to disciple people to think about their resources differently. For abundance to take place, we need the mind of Christ. A generous disciple pathway will help disciples navigate toward this new mindset regardless of where they begin. Imagine an intentional pathway that helps occasional givers become regular givers, and regular givers to become tithers, and tithers to become extravagant givers.

If we did this alone it would have an incredible impact on our ability to impact the kingdom. At the same time let's face the fact that creating generous disciples without the other practices may not lead to abundance. Abundance is the result of a discipline approach that includes all of the practices mentioned above.

Chances are your financial systems are perfectly designed to get the results you are currently getting. Making lasting changes aren't a matter of doing business as usual. We often believe that change is the result of our wills. Unfortunately, we don't know what we don't know.

Lacking the skills or competency as a leader to create abundance isn't a failure. Failing to reach out to those who can help you learn new skills or competencies can be. Don't be a leader that says that you will figure it out and don't. There's too much at stake.

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*This is part of a weekly series posting content from one of the most innovative content sources in the church world: **SUMS Remix** Book Summaries for church leaders. SUMS Remix takes a practical problem in the church and looks at it with three solutions; and each solution is taken from a different book. As a church leader you get to scan relevant books based on practical tools and solutions to real ministry problems, not just by the cover of the book. Each post will*

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