Money and Offerings

It goes with the territory!

Quite of few of us pastors would probably list last on our job descriptions the need to help the church raise money for the regular offerings and special projects. We do not like to ask for money nearly as much as we like to ask for conversions or growth in spirit.

But everyone who pastors for a decent amount of time knows that the ministry depends on offerings, and the offerings depend on spirit. Some of it even depends on how we lead, communicate, love, and ask.

It goes with the ministry.

Actually, the ministry territory involved includes not only what we believe, but what we do in the area where our church meets, around this country, and around the world. The territory includes the need to effect change, and to do that anywhere demands people, products, literature, and love. And all that demands money, generosity, and teamwork.

The pastor must lead that. It goes with the calling.

So please allow us to share what helps us, and see what you should grab.

Enjoying most of the territory,

Knute, Jeff, and Jim
How often should we talk about it in the services?

**Jeff Bogue**

- Probably weekly or at least every other week. Money should be tied to vision. Every time you take an offering, it should be engaged, in one way or another, and connected to the vision the offering is going to finance.
- You cast a vision for children's ministry, missions, youth, etc., and then say this is what these offerings are used for. Thank people for their faithfulness in giving. It should become a regular part of your service.

**Jim Brown**

- Every subject of the Bible is open for preaching. There is no reason to be afraid to talk about money, because many people in the church are in horrible financial condition.
- Teach on it to remind your church to be good stewards of God’s money. Jesus talked freely about money and we should too. Help your church understand that they can honor God by the way they handle the money He has given them.
- We have a sermon series that addresses money about once a year, especially since new people join the church each year. It also reminds people of the needs in their church. How else will the church operate unless the people give?
- As far as offerings in our worship services, we have tried to create an atmosphere of celebration and even have people that cheer and clap when the offering plate is passed.

**Knute Larson**

- Regularly, with at least a brief word when you worship with offerings. This is a great time to say where it is going and why it is an act of love! (And this is a good reason to keep the act of giving in the worship services, says one pastor.)
- It is clearly a prominent subject in the Bible and in our Lord’s teachings also, and we are committed to teach those words.
- We must say more when there are larger needs. Some people respond more to needs as they know of them, than they do to thoughts about disciplined giving.
- Sunday and home groups should also have guidance for talking about needs after first clarifying the mission you have embraced as a church.
- No one doubts that it is good to have various people talk about offerings and the worship through giving, but the pastor must himself embrace the thought that he is the main motivator in the church. It is easy for us to excuse ourselves because, “we did not sign up for this,” as some like to say, but really...
What does our giving tell us about the spirit of our people?

Jeff Bogue

- A lot. When giving drops off, usually enthusiasm has dropped off, which is an indication that people have lost sight of the vision and mission of the church.
- People do not give to pay the utilities; they give to reach people and to effect life change. When giving falls off they usually have lost sight of what they’re really giving for in the first place.

Jim Brown

- Giving reflects the attitudes of their hearts toward God. Generous people understand what they have received in Christ, and realize that everything they have comes from God.
- Stingy people reveal that they don’t trust God and believe on some level that they control their lives.
- When we understand surrender, we freely give. Faith is directly connected to our giving. Do we think God can do more with our money than we can?
- People who live in fear give sparingly.

Knute Larson

- Sometimes, though they may be positive about the Lord and His church, they are struggling financially personally. We must always allow for that.
- But everything else being normal, you can tell a lot by how people give—if they love Jesus, like you, think the church ministries are effective, or feel like the church is on mission. If there are warning signs, we must heed them.
- Giving is often closely tied to communication from us. It is so easy to take for granted that they know what our mission is and how and why we are using the money for true mission. Even Madison Avenue says people respond to an ad after seeing it 17 times! Okay, it's not the same, but it is related. That gives new or no meaning to the phrase, “As I said last week.”

What is the greatest motivation for giving cheerfully? How do we help that?

Jeff Bogue

- The biggest motivation for giving cheerfully is life change. When people see others embracing the teachings of Jesus, engaging, and walking with Him, they’re very motivated to give.
- To help with that we tell those stories, whether it's a teenager/baptism/missions work story—whatever it is, keep the stories of people's lives actually changing, in front of your people. There's nothing more encouraging for them than to know their sacrifice is making an eternal impact.
Jim Brown

- Help them see that everything belongs to God!
- Share testimonies of others who have faithfully and regularly given to God.
- How can we ever expect our people to live obedient lives if they are not encouraged to give back to God what He has already given to them? We give because we love God!

Knute Larson

- First, we give cheerfully ourselves. Not that they know how much we give, but we can talk about the joy of giving and participate generously and cheerfully.
- Certainly love for Christ and an understanding of His grace, is the highest motivation. Duty only goes so far. Grace keeps pulling us forward towards selflessness and generosity. Therefore, we preach this and model it also.
- Part of the makeup of a generous and healthy church is the clear and joyful teaching of the Word of God by someone who knows and loves God, His people, and His creation. Mood and content are both huge. They are motivating.
- Stories, stories, stories; mission, mission, mission—we all respond to how our giving is being used and how effective it is to minister to needy people and to promote the gospel.

What are some lessons you have learned about percentages going to missions, staff, or local outreach?

Jeff Bogue

- I’ve learned that if you don’t keep the main thing the main thing then you are not able to support the other things you love.
- We say at Grace, “If Mama is not healthy she can’t feed her puppies.” Percentages change from church to church and they also change based on how fast that church is growing and where that church is in a particular phase of its life.
- The principle is that we must be reaching people and discipling them locally. The resources necessary for us to be an effective local church must be invested so that the other resources (supporting missions or parachurch ministries) are available over the long haul.

Jim Brown

- Your budget must reflect your mission. I always ask pastors I am coaching to let me see their outreach budget or evangelism budget. That line item will reveal your heart for your world.
- There are many resources out there, depending on church size, that will show you the healthy balances between staff, ministries, and outreach. Be sure to use them. We try to keep our staff budgets and benefits around the 40-45 percent range. We have a heavy budget in our outreach and missions.
- We also take special offerings at Christmas for needs both locally and globally.
- Just keep your church looking outward, and if you are unable to give financially then send the people out to serve other ministries when possible.
• Teach your people to give and they will never regret it! God keeps giving back as we give because He longs to see churches reaching the lost in the world! God will send resources and people to churches that have a heart for the nations!

**Knute Larson**

• There are some reliable guidelines about budgets and spending by a church:
  
  – Missions is often closer to 10% of the church’s giving and should be closer to 20-35%.
  
  – Money used “outside the walls” of the church ministries for programs, staff, and ministries should be used as a goal, and here the prize might be 30-40%.
  
  – Usually a percentage of money generalized for missions should be allocated by the leadership team for local missions, as many think only “salt water” and will give mostly to global missions needs. —Each church must decide what it wants to do for local missions of course. My own experience was to lead the church to designate 15-22% of missions giving to local needs. —The maximum for staff expenses for years was 40%, then 45% of the budget, and now is often stated as 50% by many church consultants.
  
• As implied or stated, the pastor must lead the way in all this.

*Pastorpedia is a resource provided to you by CE National, a church effectiveness ministry. Please contact us at cenational@cenational.org or 574.267.6622 if we may be of any help to you or your ministry!*

*Jeff Bogue, of Grace Church, in several locations in the Bath-Norton-Medina areas of Ohio; Jim Brown, of Grace Community Church in Goshen, Indiana, a church known for its strong growth, family and men’s ministries, and community response teams; and Knute Larson, a coach of pastors, who previously led The Chapel in Akron for 26 years. Pastorpedia is brought to you by CE National. Visit cenational.org/pastorpedia for more issues and to read the bios of our contributors.*