

---

# GROWTH POINTS

---

With Gary L. McIntosh, D.Min., Ph.D.

---

## Funding a Church's Ministry

Money is a major topic covered in the Bible. For example Matthew explains that it is a key aspect of discipleship (6:19-24), stretches our faith (6:25-30), and extends our legacy (6:31-34).

It's a subject that most pastors don't care to talk much about. However, it takes money to build a fruitful church. Here are eight principles of giving to keep in mind as you lead your church.

Principle #1: Giving is an act of generosity.

When Moses called for the people of Israel to give to the building of the Tabernacle. He asked, "Whoever is of a generous heart, let him bring the LORD'S contribution" (Exodus 35:5). Focus on building a generous church.

Principle #2: Generosity is not a function of wealth.

Paul noted how the "extreme poverty [of the Macedonian church] overflowed in a wealth of generosity on their part" (2 Corinthians 8:1-7).

Principle #3: Generosity is a mark of a disciple.

Jesus Christ serves as the example for his disciples to follow. "For you know," explained Paul, "the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich" (2 Corinthians 8:8-15).

Principle #4: People give to vision more than to pay bills.

David first shared his vision to build a house for God, and then included how he personally was investing in its building. After doing so, he invited the people to contribute generously (1 Chronicles 29:1-20). It is a three step process: Share the vision, note the investment by leaders, and share an invitation for others to give. Note: if people are not giving, you don't have a giving problem you have a vision problem.

Principle #5: Financially healthy churches balance allocations.

The following suggested allocations are generally appropriate for most church, but each church is specific, thus adaptations are often necessary.

- Education/Small Groups - 10-15%
- Evangelism/Outreach - 5-10%
- International Missions - 10-15%
- Fixed Costs - 10-15%
- Mortgage/Debt Relief- 15-25%
- Salaries/Benefits - 35-45%

Principle #6: People give from six pockets.

- The Budget Pocket: People enjoy giving to the basic budget of the church.

- The Missions Pocket: People enjoy supporting missionaries or mission projects.

- The Program Pocket: People enjoy financing various programs or ministries conducted by the church.

- The Benevolence Pocket: People enjoy providing assistance to those in need.

- The Facility Pocket: People enjoy funding buildings or construction projects.

- The Projects Pocket: People enjoy sponsoring various special projects.

Principle #7: People give when they are trained to give.

The key to training people in the church is to be systematic. It is the continuous teaching conducted over months and years (drip, drip, drip) that leads to strong support. Here's some ideas to use.

- Set the example by demonstrating that leaders are giving. When asking for financial support, share how much the leaders have already contributed.

- Cultivate generosity by giving to others. For example, consider giving an entire Sunday's offering to a local food shelter, adoption center, or church plant.

- Talk to your donors and say "Thank You" often.

- Use technology for giving. For example, place pay stations in the lobby, recommend online options, etc.

- Invite guest speakers to address the topic of giving.

- Suggest books and articles for leaders and church participants to read on giving generously.

Principle #8: People give when they have different ways to give.

- Check or cash offerings.

- Online options (PayPal, etc.)

- Pay stations (Kiosks in the lobby)

- Regular deductions

- Direct contributions, (Venmo, etc.).

Remember: the best time to plant a tree was 25 years ago; the second best time is today. Get started on training your people to give generously this week.

Follow Dr. McIntosh's blog  
"Wednesday with Dr. Mc"  
[churchgrowthnetwork.com](http://churchgrowthnetwork.com)

**Growth Points** is published twelve times a year. Subscription price is \$29 (US Funds) per year. Permission is granted for use in a local church. For other reprint usage, advance permission must be obtained.

Copyrighted 2022 ISSN 1520-5096