

The Stewardship Challenge...

A study conducted by NAMB in 2007 to identify the factors that helped a church plant survive beyond five years found that church plants that have a proactive stewardship plan enjoy a 178% greater chance of surviving beyond five years than their non-proactive counterparts. The study also found that enacting a positive plan for engaging new members in stewardship is critical to helping a new congregation become financially independent. [1] Finally, the study demonstrated that stewardship plans need to be in place early on in the life of the church plant in order to promote financial health and independence.

These findings may be a surprise to some church planters who purposefully downplay the importance of giving. These are planters who are so fearful that the surrounding community will view them as money-obsessed charlatans that they overly de-emphasize the need for their members to give sacrificially. For them, the need to fill the chairs with warm bodies is sometimes so great that they have chosen to spend countless hours raising money from supporting churches and agencies instead of challenging their membership with God's plan for financial health. For the church planter, the stewardship challenge is this: "How can I teach God's plan for stewardship and giving without making a prospect or new member feel like they are being manipulated for their money?"

Stewardship and Church Planting

A study by The Barna Group found that in 2007, just nine percent of born again adults tithed, and the percentage of born again adults who gave any money to churches dropped to its lowest level this decade (76%). [2] In light of these findings, Barna commented, "If this transition in the perceptions and giving behavior of born again adults continues to accelerate, the service functions of conventional churches will be redefined within the next eight to ten years, and conventional churches will have to adopt new ways of assisting people in need." [3]

While the outlook is grim for established churches, it can be even more difficult for a church plant. For starters, church plants usually attract younger adults. The Barna study revealed that among the groups highly unlikely to tithe are people under the age of 25 and single adults who have never been married. One percent or less of the people in these segments tithed in 2007. [4] Also, church plants are in the unique situation of receiving funding from partnering churches and their denominational offices. As such, the membership may come to overly depend on outside groups for their operational and/or capital needs. Finally, church plants are far less likely to benefit from "legacy giving." ("Legacy giving" refers to receipts that come from wills, bequests, trusts, and gifts made by family members to support a church they grew up in or to which they have strong family ties.)

Bridging the Stewardship Gap

It is possible for church planters to successfully respond to the stewardship challenge. They can develop faithful stewardship within their membership in spite of high gas prices and high inflation by embracing a holistic approach to teaching stewardship. A holistic approach to stewardship is one that focuses on equipping believers with the totality of what Scripture says about money. Tithing is taught, but it is taught within the framework of the larger picture of living as a steward, so that believers can have both peace and victory within their financial lives. The problem with most appeals from the pulpit is they focus too much on the church's need to raise money and not enough on the member's need to experience God-given financial freedom. As such, members begin to view themselves as being appreciated only for what they can give. Giving becomes drudgery. Members soon begin to fight over each dollar of the budget. However, when a genuine shift occurs in the mind of a church planter and he sees teaching stewardship as one of the greatest gifts that he can give to the believers in his care, the membership will begin to investigate God's promises about giving.

There are four keys to approaching stewardship from this perspective:

- **Be straightforward about the costs of ministry.** Members in church plants need to be educated about the costs associated with operating the ministry. Faithfully communicating the needs allows members to have ownership, and it enables them to see the purpose behind their sacrificial giving.
- **Teach the scriptural approach to money management.** God's Word has a great deal to say about money. A wise church planter will teach his people about God's views on debt, living within one's means, and the foolishness of trying to find happiness through possessions. These are just a few of the things the Scripture teaches about money that go far beyond giving.
- **Model giving as a congregation.** A great way to demonstrate God's ability to bless those who give cheerfully is for the church to proactively give to Acts 1:8 types of missions and ministries. When the church gives away a part of its budget, two important things happen. First, the members begin to understand their role in using their gifts to spread God's good news. Second, the members will learn firsthand of God's amazing ability to supply the needs of the person or group that gives joyfully.
- **Model stewardship to your congregation.** Each church planter must be willing to live the life of a steward if he is going to be effective in developing a generous congregation. This includes learning to keep possessions in their place, staying out of debt, and giving to the church regularly and sacrificially. The loudest stewardship message that the church will hear is the message they hear when they examine the financial life of their minister.

There are several tools available to help church planters embrace this approach to stewardship. Crown Ministries has tools including sermons, small group studies, and

financial freedom seminars that help church plants to preach, teach, celebrate, and apply God's truths for financial freedom. They have a partnership with the SBC Executive Committee for an emphasis entitled "It's a New Day." Many of these materials are available without charge for a limited time to SBC Church Planters.

Another great source is the Stewardship Development Association. This is a group of national stewardship leaders who have created a repository of resources for teaching stewardship. They have tools to help a new church with budgets, capital campaigns, and other types of stewardship emphases. You can order most of these resources online at <http://www.stewardshipdirect.com>.

Conclusion

There is no doubt that times are hard. However, when church planters patiently teach biblical stewardship to their congregations, they equip members to live as stewards, regardless of the price of gas or the cost of bread. It takes time to teach the scriptural principals of generosity, but it is time well spent. A planter who teaches God's principals for money management today will give his congregation the blessing of a membership with a legacy of generosity.

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[1] Ed Stetzer, Phillip Conner. "How Many Church Plants Really Survive--and Why?" Part 2 of the Church Planting Survivability and Health Study. Center for Missional Research, North American Mission Board: www.missionalresearch.com (February, 2007).

[2] George Barna. "New Study Shows Trends in Tithing and Donating," The Barna Report. The Barna Group: www.barna.org (April 14, 2008).

[3] Ibid.

[4] Ibid.