

## The Ministry of Asking

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There was a time when "stewardship" simple meant "fund raising". Then church leaders expanded the meaning of the term to embrace "taking responsibility for all creation". The focus of the first was too narrow; and the focus of the second too broad. In recent years thriving churches have got it right. Stewardship is really about creating a "culture of generosity" in the church. One of the best recent books on stewardship is *Contagious Generosity* by Chris Willard and Jim Sheppard (Zondervan, 2012).

The FAQ I get most often responding to this book is: "How do we create a culture of asking?" The stress behind this question is the popular criticism of the church that is *always asking for money*. How do we ask for money without sounding like we are always asking for money?

The first reminder for church leaders, of course, is not to allow fear of public opinion to block them from doing the right thing. The "right thing" is to resource God's mission. The church is in competition with every other charity, and if it is convinced of the value of God's mission to overcome sin and bless the world with unconditional love (just as the Cancer Society, for example, is convinced of the value to defeat cancer and bless the world with renewed health), then we should *ask for money!*

A more accurate understanding of public opinion is not that the church always asks for money, but that the church doesn't spend money in the way they promised. Nobody worries that the Cancer Society always asks for money, for example. They would only worry if the Cancer Society spent the money in ways that had little to do with defeating cancer. That's one problem for the church. It is embarrassing to ask for money, knowing that the lion's share of receipts has little to do with blessing the world with unconditional love, and more to do with paying overhead for property and personnel.

Therefore, in order to free the church to ask for money, church leaders do everything in their power to reduce overhead costs. Fund raising emphasizes program development and outreach ... not heating bills and salaries. When you think about it, that's exactly what a successful charity does. They have overhead and personnel costs, too, but you never hear them raising money just to cover those expenses. It's all about programs and ministries that are unambiguously about mission. People love to give to the mission, which motivates them to give extra to support the institution that makes it happen. *Ask* for the sake of the mission, not to support overhead.

A second problem for the church asking for money is that "overcoming sin" is not particularly popular or motivating. When you think of it, overcoming cancer isn't very motivating either. Most people don't like to even think about either sin or cancer. What motivates them is to think about unconditional love and health. Short term "scare" tactics actually don't work well for charities. Short term "emergency appeals" don't work well for churches. A great deal of money might be raised quickly ... but that income can't be sustained and people growing tired of being scared all the time. Charities sustain giving with positive messages of hope, not negative messages of doom. It's the same with churches. *Ask* in the context of hope, not with the threat of disaster.

Wise church leaders ask for money as a means of self-fulfillment, not self-sacrifice. I think this is a generational shift. People over 60 (i.e. most church members) grew up in a culture of self denial. If it doesn't hurt, it can't be holy! People under 60 have grown up in a culture of self fulfillment. If it doesn't generate joy, bring satisfaction, and provide a sense of personal purpose, it can't be holy! Churches that ask for money through self sacrifice can raise a lot of money among people over 60, but unfortunately many of these people are on fixed incomes and won't be able to give much in the future. Churches that ask for money as a means of self-fulfillment tend to raise less money, among more people under 60, and in the end have larger, sustainable capital pools. This is why *asking for money* today is often tied to personal and family debt reduction among people under 60.

Wise church leaders ask for money in three steps.

First, they provide accurate information about mission. The focus here is not on problems but outcomes. Successful charities and churches always define measureable outcomes for the coming year (or years) that are both realistically achievable and genuinely challenging. I call this the "doable-stretchable" continuum. The information you provide

defines outcomes that people can actually imagine accomplishing, yet which challenge them to work harder. It's a bold vision that can be grasped. This is why thriving churches never just ask for money in order to keep pace with inflation. They always add between 3-10% more to present a "challenge budget" that will allow the church to *grow* and *expand* mission (not just "maintain" mission).

Second, church leaders ask for money in order to connect with a "heart burst". Asking for money is both inspired and inspirational. The request for money arises from the heart, not the head, and focuses on blessing a particular public in need. This is why some charities provide a photograph of the kind of people they want to bless whenever they ask for money. There is a target; a person; a public; some definable, describable demographic that keeps people awake at night. It is like the Macedonian who appears in Paul's dreams and says: *Come over and help us!* You don't ask for money to respond to a denominational demand. You raise money to bless a public that has touched your heart.

So many churches launch their stewardship campaigns with long lectures, longer letters, and announcements that sound more like doctors preparing you for a diagnostic procedure. ("Don't worry; it will be good for you!"). The celebration only comes after the stewardship campaign is over, and it is less about fund raising success than personal relief that it is over for another year. Thriving churches launch their campaigns with joy and fanfare. They kick them off with a concert, sing their way through the process, and feast when it is over. It's so joyful that people look forward to it next year.

Third, church leaders ask for money as part of a general invitation to personally participate in God's mission. Financial giving is never tied to church membership. It is always tied to vocational discernment. It is part of discovering spiritual gifts and discerning personal mission. That way, you accompany your money into the mission field. You don't just mail a check; you send yourself. Thriving churches never send money without volunteer support; and never deploy volunteers without financial support. Paying experts to do all the mission is not part of their DNA. Perhaps they can't deploy volunteers in every program and outreach context, but they can make sure that volunteers pray for them regularly and communicate with them constantly.

Traditionally, the church has always connected financial offerings with lifestyle surrender and sacramental seriousness. Traditional liturgies often included presentation of bread and wine at the same time as blessing financial gifts; or linked financial gifts with altar calls to dedicate and rededicate life. The difference in thriving churches today is that the *clergy* are no longer the center of attention. Credible *lay leaders* are visible in the blessing of gifts and the commissioning of servants.

The problem today is that the centrality of *clergy* in stewardship sends a mixed message to people under 60. After all, staff salaries often represent 65% or more of a congregational budget (depending on clergy dependent the church is). When the clergy are at the center of the stewardship campaign, it looks self-serving. But when lay leaders are at the center of the stewardship campaign, it looks God-serving. This is why lay leaders are at the center of stewardship. They are often board members; with strong reputations for spiritual discipline, worship attendance, and outreach participation; who witness to the joy of giving.

The best stewardship resources always urge leaders to lead. In other words, leaders should set a benchmark in giving before they ask others to give. They pledge in advance, and indicate the standard of the pledging (i.e. what percentage of their net income they are willing to "stake" on God's mission). Members and adherents are more likely to match the standards set by credible leaders, or will strive to raise their personal giving to follow their example. You cannot ask others to give to something that the leaders are not already committed to support. This is stressful for many mainstream churches.

The most laudable reason missional leaders resist advanced pledging is that they are afraid to burden church members who are poorer than they are. Unfortunately, the frequent and least laudable reason is that institutional leaders enjoy power without proportionate responsibility. The second issue has to be addressed by spiritual coaching and leadership accountability (a subject for another time). The first issue requires a de-mythologizing of the "scarcity mindset" that dominates so many North American churches.

Many churches are afraid to ask for money because they think their members have no discretionary funds. Willard and Sheppard contrast the mindset of scarcity with the mindset of abundance. The more you believe that our

resources come from God's grace, rather than from our own hard work, the more you trust God to provide enough to both live well and share generously. How many people ... especially people below the poverty line ... have witnessed to the fact that tithing actually *increased* their personal resources instead of *depleting* them.

My own response to the "Scarcity Mindset", however, is less theological and more practical. The myth of scarcity simply isn't true and doesn't bear close examination. Even in the ups and downs of recent recessions, the overall incomes in most communities have gone steadily up. There are some ... but few ... exceptions. Moreover, the discretionary income people spend on themselves (vacations, entertainment, tobacco and alcohol, and other personal indulgences) has also gone up. The overall proportion of "Me Money" vs. "Mission Money" has become increasingly unbalanced. Ironically, the people who complain about "scarcity" the most are often the same people who enjoy more personal indulgences more than anybody else.

The bottom line is that a "Culture of Generosity" challenges Christians to make stewardship a matter of lifestyle adjustment rather than charitable donation. We live in a "Culture of Selfishness". Most of the world knows that, and may even want to get a piece of it, and at the very least Christians should recognize and confront it. Asking for money confronts the hypocrisy of the "Scarcity Mindset". Not asking for money conforms to the "Culture of Selfishness" that surrounds us and bombards North Americans with advertisements.

Should we ask for money? Ask yourself another set of questions first. Do you believe in God's purpose to bless the world? Are you confident that every single person has a place in God's plan? Are you ready to minimize institutional overhead to focus on God's mission? Do you want the church to be a place of acceptance and joy?

If the answer is no to any of these questions, then *don't ask for money*. The future of your institution will be held hostage by a handful of wealthy members who will slowly shape its programming around their personal agendas, preferences, and privileges. Budget cuts and downsizing lie in your future.

However, if you answer yes to all of these questions, then by all means *ask for money!* You *must* ask for money, you *want* to ask for money, and the people out there who are broken, lost, anxious, afraid, abused, and trapped desperately hope that you *will* ask for money. Indeed, if you do not ask for money, expect that at the end of your days God will ask you why you didn't ask for money. Ask for money! Budget increases and mission impact lie in your future.