

DECEMBER TOOL

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“Moving the kingdom forward in refreshing ways.”

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FUNDING BIG VISION

Where God guides, he provides. I know you have heard that statement before and it is absolutely true. When God grants vision, it is on him to resource it. Now, we must lead well and give big, but in the end God provides. I often tell my clients, God owns a calculator with buttons that are much different than mine. Every capital project I am a part of is filled with a special movement of God that spurs more faith for a bigger future. So let's learn to lead and lean on God's calculator for big vision.

In last month's tool I addressed Leading With Vision. Now, let's talk about funding God's future activity which is most often measured in terms of millions or tens of millions of dollars.

Here Are Four Major Funding Options:

1. **Increase Your Debt Service:** Debt alone does not create financial bondage. However, spending as much or more than you receive does. Financial freedom in part is found in maintaining a strong cash flow position. Church leaders should not be afraid of debt or be overly concerned about paying debt off early. Both of these can actually produce a limited vision with unnecessary pressure. When it comes to accomplishing a big vision, sometimes you can simply increase your debt service then manage it with cash flow. This option does not eliminate some element of fund raising which is always a good opportunity to disciple on generosity. However, it can put less pressure on it.
2. **Pay Cash:** Of course this requires that you have the cash or can raise it quickly. Paying cash for a significant project takes years of planning. First you need to have a multi-year plan that projects when major construction is needed. Then, you must have the discipline to spend less than you receive storing up resources over a number of years. Finally, I would engage in an above and beyond giving program every year enjoying a 10-30% increase in usable revenue to increase both your available resources in the present and future.

It is typically a failed approach, when churches announce a building program, seek to raise funds, but make a decision to not break ground until the funds are received in advance. Donors rarely make contributions of significant faith when there is no immediate plan of action. Additionally, every year you wait, the cost of construction rises.

3. **Raise Capital:** Capital Fund Raising Plans still work. I lead several of them every year for all kinds of churches, large and small, metropolitan and small towns, modern and traditional. The good news is you can re-invent them into an authentic discipleship process that is true to your culture and leadership style. One time cash offerings can be significant. I have seen 10-50% of three year pledges received in one day. Three Year Pledges and the Cash Offering can be anywhere from 1x-5x your annual revenue. The more large donors participating, the greater the multiplying factor you can expect.

You can do one, two, or three year campaigns pending your congregation culture and project needs. When done well, my experience is, momentum surges, volunteerism increases, attendance rises, and giving grows. Do not hesitate to explore this option.

4. **A Combination of 1-3:** This has actually become very common with a ton of upside. Here is the formula to make this reality.
 - a. Create an annual ministry budget that is at least 10% less spending than previous year's receipts. If your congregation is growing, this will create a surplus in excess of 10% every year because of the additional donations you will experience in the new budget year due to consistent church growth. Your church may not be able to begin year one at the 90% spending mark of previous year's receipts. However, you could stair step yourself there little by little over a number of years.
 - b. Create an ongoing above and beyond giving ministry that provides the opportunity for your most generous people to fund the future with motivating items that are both in and outside your budget. When churches do this well, you can see above and beyond giving growth in the 10-30% range of budget receipts over several years. I have referred to this approach multiple times in my tools related to growing the different types of givers and stakeholder ministry.
 - c. Maximize your ministry space to increase growth and revenue while you save and prepare for the next project. Programming changes cost very little money in comparison to building construction. Multiple services, moving key age groups off campus, leveraging video venues, and remote parking are just some of the options.

- d. While strategies A-C can create a solid nest egg for pre-construction costs and ground breaking they most likely will not be enough to move forward without leveraging debt. However, the margin you have created annually gives you a perspective on how much debt service you could reasonably manage. This nest egg plus margin for a reasonable amount of debt service may still not be enough to fully fund your project. The financial gap can be navigated with a 1, 2, or 3 Year Capital Campaign pending your need.

Biblical Texts for Funding Big Vision:

Above I have provided several strategies churches often deploy. However, if you need some biblical confidence to move forward here you go. Take the time to read, pray, and seek God's confidence in your next fund raising project.

1 Chronicles 29

David's Project and Offering

This is a powerful text of vision being led through God's designated leaders that results in the overwhelming affirmation from God's people with overflowing generosity.

"Lord our God, all this wealth that we've provided for building you a house for your holy name comes from your hand; everything belongs to you. I know, my God, that you test the heart and that you are pleased with what is right. I have willingly given all these things with an upright heart, and now I have seen your people who are present here giving joyfully and willingly to you." 1 Chronicles 29:16-17 (CSB)

Nehemiah 1-6

Nehemiah's Project and Offering

There is much to love about this text. It begins with heartbreak, prayer, and fasting. Which leads to a courageous ask before the king. People are gathered for a journey, then they are organized for the vision while fighting off multiple attacks of the enemy. However, it can not be overlooked how God funds the project, in part, through foreign entities. Where God guides he provides.

"I also said to the king, "If it pleases the king, let me have letters written to the governors of the region west of the Euphrates River, so that they will grant me safe passage until I reach Judah. And let me have a letter written to Asaph, keeper of the king's forest, so that he will give me timber to rebuild the gates of the temple's fortress, the city wall, and the home where I will live." The king granted my requests, for the gracious hand of my God was on me." Nehemiah 2:7-8 (CSB)

2 Corinthians 8-9

Paul's Project and Offering

So much stands out in this text. Paul leads a well organized offering collection to go toward a missionary cause in another part of the world. Regardless of the local financial pressure or challenge, the call of generously funding kingdom vision is still the standard of excellence. The leaders organize, collect, account, and deliver the offering to the highest standard while affirming those who are living so generously despite their ongoing experience.

“Now as you excel in everything — in faith, speech, knowledge, and in all diligence, and in your love for us — excel also in this act of grace.” 2 Corinthians 8:7 (CSB)