



TURBO-CHARGE YOUR CHURCH FINANCES

ALEX COOK



Wealth with Purpose

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www.wealthwithpurpose.com

A WORD FROM OUR FOUNDER

Dear Reader,

I am delighted to provide you with a free copy of this e-book on “Turbo-Charge your Church Finances”.

Over the years I have witnessed many Pastors with great ideas, a heart to serve and genuine vision but with one big problem – no money to achieve it. This e-book is my small contribution to changing that. It is an introduction to provide you with a starting point for getting your Church finances on track.

In my conversations with many Pastors, I often detect a discomfort around money. There are no shortages of reasons for this. For some it is based on a feeling of being out of depth around money or for others it may be a case of not wanting to be known as the Leader that talks about the money all the time. Whatever the reason, this desperately needs to change.

The truth is your members want and need your help when it comes to money, and at the moment, they are getting their financial knowledge from the world, with all the consequences that this brings. You have both an amazing opportunity, not to mention a responsibility, to provide solid financial discipleship.

Getting your Church on track will be immensely rewarding as you begin to fulfill the calling that God has put on you as a Leader. Check out www.wealthwithpurpose.com for our courses and tools to help you build a culture of extravagant generosity!



God Bless,

Alex Cook
CEO & Founder

Wealth with Purpose

MONEY FOLLOWS VISION

As Christians we are called to be generous, yet when we look at the level of giving amongst Christians in the western world, it sits at a rather abysmal 2% of disposable income or thereabouts, depending on which survey you refer to. Sure it varies widely from Church to Church, but when you consider the age of prosperity that we have been living in since World War 2, it makes you wonder where we are going wrong.

In my experience most Christians want to be generous, they understand and see the needs around them. However there is a problem. Many of us are distracted by the world around us. The world sells us a very different picture of what is truly important, compared to the Bible. Many Christians struggle financially, however in the developed world this is rarely likely due to lack of money. In most cases the true source of the problem lies in their lack of understanding on how to adequately manage their financial resources.

The antidote to this problem is simple, yet absolutely vital. That is, you must have a compelling vision of what the future would look like if your Church had sufficient financial resources. Sadly, many Christians believe the Church is a poor investment. They will happily give to the latest social justice cause, or mission agency or a project that interests them rather than their local Church. They will of course give something to their Church, but nowhere near their capacity. So the question then is why?

The truth is MONEY follows VISION!

As I alluded to earlier, most Christians want to give generously, but they need a compelling reason. They need to see that their giving is going to make a difference for eternity. People don't give large amounts to their Church because they are unable. They don't give because they perceive the contribution will make very little difference.

WHAT ARE THE CHARACTERISTICS OF A GREAT VISION? YOUR VISION NEEDS TO BE:

Compelling – people want to be inspired by the opportunity to “make a difference”, such as ‘genuinely’ transforming their community.

Realistic – it needs to find the balance between being realistic and stepping out in faith. If you are a Church of 50, and you talk about saving your entire nation, people won't believe you, but if you talk about your local community of 10,000 people then it becomes more realistic. Start with smaller goals and build your way up from there.

Reinforced & Memorable – The best visions are those that everyone can remember and will still be able to quote even if they left your Church. One of the best visions I ever heard was from a Church that had what they called a “2020 Vision”. It was to plant 1000 Churches, with an average of 500 members by the year 2020. At the time they had already planted about 100 Churches and 2020 was about 11 years away. Chances are they will reach their target!

Guided by the Holy Spirit – Last but not least, follow the lead of the Spirit in everything you do. Whose vision is it? Is it yours or the Holy Spirit’s? The bible makes it very clear that God is the one that prospers our plans. Seeking His will at all levels is essential to ensure success. Not only does he have a personal plan for us as individuals, but as a congregation, as a community and even as a nation.

***In their hearts humans plan their course, but the Lord establishes their steps.
Proverbs 16:9***

***Many are the plans in a person’s heart, but it is the Lord’s purpose that
prevails.
Proverbs 19:21***

Reflection

How is your Vision? Is it memorable, compelling and attainable? And most importantly, was it Holy Spirit inspired?

Call to Action

Get your leadership team together – Review, Refine and Create an Awesome Vision!

WHAT TRUE GENEROSITY LOOKS LIKE

Many Churches acknowledge they have a 'generosity' problem, but can't "put their finger on" why.

Whilst there are a myriad of reasons for this, I believe that one of the core problems is that your members probably don't know what true generosity looks like. We've forgotten what it means to be generous. So let's look at the early Church for some inspiration:

“They devoted themselves to the apostles’ teaching and to fellowship, to the breaking of bread and to prayer. Everyone was filled with awe at the many wonders and signs performed by the apostles. All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved.”
Acts 2:42-47 (NIV)

These short verses explore many issues, but I want to focus one or two core elements. Notice they sold property & possessions – these days when people think of giving, they tend to think of giving a portion of their income. Wouldn't it be nice if our members living in big houses where the kids have left home, downsized and considered how they could use that money for the kingdom? Or gave away their cars to a single mother? I know an amazing single mother of six, who despite limited financial means gave away four cars over a couple of years. Yes, four cars!

The people of the early Church, like today, were all of varying means, some had a little and some had a lot, but together they had all that they needed. We need to get back to this model, where everyone in our Church is properly taken care of, and where we can reach out and extend that help and grace to those in our communities. I believe generosity is one of the missing pillars for the next big revival. We want God to bring revival to our nations, yet when it comes to funding it, we withhold. Christians need to not only be on their knees, but opening their wallets, and then we will see God do amazing things! If our hearts aren't right with money, then our hearts aren't right at all.

Reflection

Do your members know what true generosity looks like? What stories can you think of, that inspire generosity? What can you do to encourage your members to be generous to each other, to your Church and to your local community?

Call to Action

Write down a list of stories from amongst your members that will inspire true generosity. Arrange for people to share stories and testimonials during your Church service and celebrate what it means to be extravagantly generous!

IDENTIFY THE PROBLEM

In order to fix a problem, first you need to understand its roots. Likewise, when it comes to the level of generosity, or lack thereof, we need to identify what is “lying beneath the surface”. On face value, it may just look like an issue of an absence of generosity, but the truth is that there is a range of reasons why our members could be holding back on their giving. We can only fix something when we truly understand its cause.

Consider the Global Financial Crisis that engulfed most of the world in 2008, what did the majority of Politicians do across the globe? Instead of exercising caution and explaining to their citizens the need to live within the nation’s means, they borrowed even more money, to solve a debt problem! Clearly they don’t understand the cause, so much so, that they have added an additional \$58 trillion to the debt pile since then! Madness!

SO WHAT ARE SOME OF THE PROBLEMS IN OUR CHURCHES THAT WE CAN IDENTIFY?

Differentiation – one of the most upsetting aspects about modern Church life is that there is so little difference between a Christian and a non-Christian. We worry about the same things, we are preoccupied by things of this world and not consumed with a passion for God’s kingdom. We are focused on the here and now rather than the eternal. We want what the world wants, but with a dash of Christian spirituality to as a way to justify our behavior and cleanse our conscience! This needs to change quickly. Taking up our cross could be a good start! We need to get back our “saltiness”....

They don’t know the Word of God – Church Leaders today feel a real pressure to deliver messages that are engaging, exciting and humorous. But I sense that in many cases we are neglecting to teach the full word of God almost fearful to deliver the full message in case someone feels offended or upset about it. Could it be that we have become too politically correct? It is easy to preach on the bits we like and avoid the bits that we think may upset some members. The famous “cherry picking” approach to preaching can lead us to compromise on what should be “a full message”. For instance, preaching on money, will probably upset a few people and “shake things up” a little. However we must remember that the word of God is powerful and transforms lives. It is the only sure thing in a world that is increasingly chaotic. A generous culture can only come if your members know what true biblical generosity looks like.

Fear – when it comes to money, there is enormous fear. Will I have enough to pay my bills, mortgage, and school fees? What if I lose my job? Fear stems from not having sufficient grasp of God's characters, his goodness, his provision and his power. If you want to beat fear, you need to help your members, go beyond knowing about God, to truly knowing him.

Is your Church worth giving to? – Ouch! Shouldn't your members just give because they are really giving to God? Whilst that may be true, your members aren't going to give to your Church if they don't think it will make any difference. As tough as it may sound, your Church needs to demonstrate that it will be, and has been a good steward with the funds that it receives and that the generous donations of your members are going to have a kingdom impact! It may be uncomfortable to think of it this way, but there are a lot of other great Christian organizations out there competing for the same funds. The good news is you have the home field advantage of being in front of them each week, a luxury that none of the others have.

Reflection

Reflect on the level of giving in your Church. Would you say it is generous? Or does your Church have a generosity problem? If so, what do you think may be some of the reasons that people are withholding?

Call to Action

Conduct an anonymous survey to find out the attitudes of your members towards giving, to your Church, to Christian Stewardship. It should also gather basic demographic information and financial information (confidentiality is critical) so that you can get an accurate impression of the state of your flock and indeed the potential.

In addition make a list of the common reasons members of your Church may not be generous. In conjunction with your leadership team, identify the 'true' source of the problem. It is unlikely to be one thing and may vary amongst the different demographics of your Church. Be honest, what may you need to change about yourself or your Church in order to turn it around? For each problem you identify, write what you believe will be the best solution to that problem.

BREAK YOUR FEAR - TALK ABOUT MONEY

A significant majority of Church Leaders I have spoken to, feel uncomfortable around money. For some, it is lack of knowledge that they believe they should have, for others, it is because they have their own personal struggles, and for many they don't want to be seen talking about it, as their income is dependent on it. The list of reasons and often (excuses) goes on!

The big surprise however, is that your members actually want you to talk about money. They are hearing about it in the world, but they want, and frankly need, to hear from you the truth about money from God's word. Most will also be shocked to find that Jesus talked about money more than any other topic!

SO HEAR ARE SOME TIPS:

- **Do talk about money regularly** (once per month is enough) – although having an annual four-week series around the concept of Stewardship (not just money) is advisable as well.
- **Do it in a casual, natural manner** as well as mentioning it more formally (i.e. in a sermon)
- **Place the right value on money and material possessions**, do not over-do-it, still do not undermine it. It has a very important place in measuring good stewardship and spiritual health.
- **Encourage people from your church to share their own testimonies** on how applying money principles has changed their lives.
- **Apply the principles you teach to your own life.** This tip might seem obvious but you would be surprised about how rare it is for people to do so consistently. Remember, you are what you preach in a way! Your sheep are watching.
- **Do not be afraid of counseling people on the subject, follow the Holy Spirit's lead and apply biblical principles to your guidance.** Naturally you should not give personal financial advice as to what someone should do as that may expose you to legal issues, if you were perceived to have given unlicensed advice.

Reflection

How often do you talk about money? Do your members know what you believe about money? What the bible says about money?

Call to Action

Repent of any fear, and entrust the raising of funds and building a generous culture in your Church to God. Plan your next talk about money now! Set a date and start preparing it. Get some of your team to read over it and help you refine it.

WHAT SHOULD YOU TEACH?

As a Church leader you may be asking yourself “ok, so I should talk more about money, but what should I say?” Well there is a lot you can talk about.

There are more than 2300 verses in the Bible on money, wealth and possessions so there is no lack of wisdom to share.

However you need to bring it to life, by making it readily applicable.

But let me make it really simple for you, I break it up into four key areas:

SPIRITUAL PRINCIPLES & PRACTICES

Our members need to truly know God, not just know about him.

Principle	Practice
God desires our intimacy	Spend time with God - Everyday.
God's Character	Be generous, like he is generous.
God's Power	If we seek him, he can help us resolve our problems. Develop trust in the fact that He is the overcomer.
God's Provision	Trust in his Provision.
God's Design	Living as faithful stewards of all that he provides us with.
God is first in our lives	Apply this principle also when it comes to your finances! Does their budget reflect God as being Lord of all?

DAY-TO-DAY PRINCIPLES & PRACTICES

Your members live in the real world, and they need to know what the Bible says about day-to-day living. You don't need to have a great deal of financial knowledge; you just need to have some of the basics that are supported by scripture.

Principle	Practice
Debt leads to slavery (Proverbs 22:7)	Get out of debt fast and live debt free
Before building, count the cost (Luke 14:28-30)	Do a Budget
Bad things happen in a fallen world	Get Insurance
Trouble may come upon the land (Ecclesiastes 11:2)	Diversify your investments
Honesty	Pay taxes properly
Rainy days come often	Have an emergency fund
Save but don't hoard (Ecclesiastes 5:13-14)	Save for the future, but don't accumulate for no purpose
Don't Retire (it has no basis in scripture)	Use your latter years share the love of Jesus to the end!
Invest for Eternity	Build and use wealth for kingdom purposes!

Reflection

What are some great stories you can share with your members?

Call to Action

Develop a 4-week sermon series, building in both spiritual and practical principles.

BUILD INTIMACY WITH GOD

Perhaps one of the biggest issues in Church today is 'fear' when it comes to money. There is a deep 'poverty' mentality within a significant number of Churches, which is really holding back the advancement of the kingdom. As a result, there is a massive withholding of the wealth God has blessed people with. Resources are simply not being used for extending the kingdom.

I believe that one of the key reasons for this, is that some church members do not really "know" God. Yes, they know 'about' him, but they simply don't know him. I know 'about' Barack Obama from what I read and hear, but I don't really know him, that would require me spending time with him. Sadly, for many people sitting in Church each week, the same disconnection with God occurs. As a result, they can't trust him as they should, which leads them into allocating their financial resources elsewhere, somewhere else where they feel will provide for them materially.

When someone really knows God, that is, they know his character, his power, his provision, his love and mercy, then fear will dissipate and they can begin to build trust in their heavenly father. As the bible says, "perfect love casts out fear" (1 John 4:18). They will begin to realize that God is a God of abundance and provision and that he delights in blessing his people just the way any parent does when they do things for their kids.

I'm blessed to be able to say that when my kids get up in the morning, they don't spend a moment worrying about whether there will be breakfast, lunch or dinner available. They just 'assume' that it will be there. They have no reason to believe otherwise. But when we grow up all of a sudden we start worrying about what the future holds, where money will come from and we forget that we have a supernatural father in heaven, who is more than capable of meeting our needs.

Sometimes the trust issue amongst our members could be based on "past hurts". Some people become less generous or even "hoarders" because when they were growing up as kids they did have to worry about whether there would be breakfast, or they had that memory of that pair of shoes they were never able to afford. Even now there may be circumstances in their lives that limit their ability to trust in God, such as the loss of a job or struggle with their mortgage repayments. These issues will need to be addressed first in order to move onto the next step.

So there is one solution, as a Church leader, you need to help you have a role in this situation helping your members to build intimacy with the Father.

They need to be taught how to spend time with their heavenly Father, who desires intimacy with them. Prayer, reading the word, praise & worship and fasting are all vital ways of building intimacy with the Father. Let's not underestimate the power

of worship and praise, after all, David, one of the most significant bible characters, was a passionate worshiper. It appears to be that despite David's human flaws he had God's favor over his life. Why? In the midst of adversity, David worshiped and believed God for a triumphant rescue. He knew God would not disappoint him. Men look at the outward appearance but God looks at the heart. The bible refers to David as someone "after God's own heart". Wow! What a wonderful remark. That was David's secret to intimacy with God. Women for example, more commonly embrace worship and praise. In general, men tend to get less involved. This should not be the case at all. It is important to encourage men to spend time with God in that way, even if it is in private. They will most assuredly be pleasantly surprised.

They need to not only 'learn' and 'know about', but to really get to know God and build their faith and trust in the only reliable one!

This will of course have a flow on impact to your Church. People can give freely and willingly when they know and truly understand that they have a father in heaven who is willing, and more than able to meet their needs!

Reflection

Do your members really know God? What percentage of your congregation do you know have that kind of intimacy with God? What are you doing to build their intimacy with the creator?

Remember to be particularly sensitive to address specific issues in private with any members whenever you see the need for it. Pray to God for wisdom and good judgment.

Call to Action

Above all else, God desires our intimacy with him. After all that is why he created us! Start by making sure you have an intimate relationship yourself and then help your members to build their relationship with the Father.

FINANCIAL DISCIPLESHIP

As Church leaders we often feel at ease asking questions like: 'how is your prayer life?' or 'are you getting into the word?' but when it comes to money how many leaders are asking their members about what they are doing with their money? The answer is very few.

So let me ask you a question. If you as a Church leader are called to 'disciple' your members using the word of God, and Jesus talks about money more than any other topic, are we not failing in our role if we ignore money? Surely something as seductive and potentially as deceiving as money, should be front and center in our discipleship planning.

How?

Well financial discipleship can and should be multi-faceted. Here are some ways you can do it:

Small Groups – get a study guide on money and run it through your home groups. Often, people are more likely to “open up” if they feel they are in a safe and friendly environment.

Church Services – the golden opportunity. You see your members every week so you have the chance to build financial lessons into your weekly talks. You can also run it as a “series”.

Courses & Workshops – Run a course on financial stewardship. Give your members both the practical tools and the principles to actually apply it in their lives. Workshops are a great way to get people actively involved and thinking about their circumstances. In addition, they may be able to incorporate other members' contributions to their situation in the sharing experiences, ideas, tools and tips. They also create a good environment to develop fellowship amongst the participants.

Materials – provide brochures, books and other useful tools for your members to learn about money in their own private time.

One-on-One – scary huh? Yes, talking one-on-one with your members about money may seem daunting, but when done properly can be highly effective.

Oh, and just a quick plug here, we have all the courses you need to promote financial discipleship in your Church! Check out www.wealthwithpurpose.com/our-courses

Reflection

Be honest with yourself, have you been discipling your members in the area of finances? What do you need to change?

Call to Action

Review how you are currently doing Financial Discipleship with your leadership team, if at all. What has worked? What hasn't? Plan how you will disciple the different groups of members (youth, young adults, married, elderly) within your Church.

DEBT IS KILLING YOUR CHURCH

The Devil is a liar, and perhaps one of the biggest lies the majority of Christians believe these days is that because debt is so widespread and most people have it, therefore it must be 'normal', acceptable and just a part of everyday life.

The truth on the other hand is that when the Bible talks about debt, the majority of messages are warning messages, consider this from Proverbs:

***“The rich rule over the poor, and the borrower is slave to the lender.”
Proverbs 22:7***

Debt is bad news, both for the Church itself and for its members.

The truth is debt is destroying the Church.

Many of your members are not able to give much, not necessarily due to a lack of willingness to give, but because they are literally 'drowning' in debt, from their mortgage to their credit card.

The Church has a responsibility to our members, indeed to broader society, to warn them of the impact of debt, and teach them that there is a better way. The Church should also be the example and lead the way by living debt free. I will guarantee you that if you have a God given vision, then God has his way of helping you to achieve it!

I love this passage from Deuteronomy:

***“The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.”
Deuteronomy 28:12***

Debt is not sinful, but it sure can be foolish. I love this passage for a simple reason. It is God who is able to bless us, who can meet all our needs, who knows and cares for us. The truth is, most Christians don't trust God and use the world's ways to get what they want, rather than rely on God's provision.

So I have a message for all Pastors – slay the Debt Dragon!!! He is wrecking your Church and holding you back from achieving the Church's vision.

Stop justifying it with modern western expressions like:

- Everybody has debt at some point or another
- If you don't have debt, you will never own a home

- Debt is a necessary part of life

These are a far cry from what the Bible says. It is time the Church set the example and led the way by showing what a debt free, God-provisioned life looks like.

Fifty years ago, few people saw debt as a good thing, and few people embraced debt with such 'gusto'. Today in the United States, between the Government, business and households, they have collectively accumulated greater than \$60,000,000,000,000. This is an accident waiting to happen, and aside from being immoral on future generations, has a massive flow on effect to the Church.

As a Church Leader one of your roles is to help people to live God's ways, rather than the world's.

Reflection

Do you know the true state of your flock? How indebted are they? What are you doing to bring their finances back in line with the word of God? What can you do to prevent them from becoming slaves to debt?

Call to Action

Spend time as a Leader investigating what God's word says about debt. Ask God to reveal to you his will for debt in your own personal life, your Church and the lives of your members. Create a talk for your Church Service that addresses the issue of debt in our society, and teach them what God's word says about debt. We need to offer our members a different approach to what the world is offering and show them that God has the answers.

UNDERSTAND WHY PEOPLE GIVE

If you want to improve the level of giving in your Church, then you need to understand why people actually give. As I mentioned at the start of this eBook, “Money follows Vision”, but assuming you have this in place already, let's take a closer look at it, so we can make sure we have the right pillars in place.

So why do people give?

Trust – people give to organizations and Churches that they trust. Money being the sensitive topic that is, requires us to not only ‘be’ trustworthy, but to actually be ‘perceived’ as trustworthy as well.

“For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man.”
2 Corinthians 8:21

Notice the seriousness of this statement; we are to ‘take pains’. In other words in our Churches we need to have the systems and processes in place to not only make sure we are doing the right thing, but so that people will see we are doing the right thing as well.

So, let me ask you a question, can your Church be trusted? If I gave to your Church could I be comfortable that you are going to be good stewards with it?

Relationships – People give to people, not to organizations. A number of years ago, I got a phone call from the head of a mission organization that my wife and I had been giving to for a number of years. I had never actually met him. He said that he was calling around and introducing himself to the organization's supporters and that he wanted to meet me for a coffee to give me an update and share the vision. As a result of this initial contact, we have become friends, still to this day, and have helped each other in many different ways, but most importantly I was also able to understand even more the heart and soul of the organization, and its kingdom impact. As a result I became more involved, not only in terms of increased giving, but also by bringing people along to fundraising events, and so forth.

So, let me ask you this question, how are your relationships with your members? Do they know you? Do they know your driving vision and passion for people to be saved? Sure, you will never be friends with all your members, and they don't expect that, nor can the Pastor of a very large Church know everybody's name, however, where possible and with the help of a leadership team, you can build genuine relationships with people who share your heart for the Gospel.

Results – Yes, people want results. As a businessperson, I am used to assessing new products or services to determine if I will get a reasonable return on my investment. Truthfully, when people give to Church, they want a result greater than just the lights being kept on and staff paid. They desire a kingdom impact!

Don't be disheartened here; ultimately the results are in God's hands. But people want quite rightly want to see the following:

- A clear and compelling, faithful but realistic vision
- Thought out and planned strategies to achieve the vision
- Assessment and reflection on the results
- Intention to alter the strategy and improve based on the assessment.

Your members aren't expecting perfection. But the more you demonstrate a compelling vision, backed up with great strategies and a willingness to assess, reflect and improve, the more people will be willing to give. Over time, the results will improve and it will have a snowball effect.

So, let me leave you with this question: "What are the results from your Church programs and activities, is it same old, same old, or is it wow, this Church is really moving in the right direction?" How can you encourage people to participate in the vision? How can they feel they add value through suggestions/ideas?

Regular Information – it is important that people are kept up to date with what is happening with the funds they have entrusted into your care. This is less about facts and figures, and more about the stories of changed lives. Yes, the money side needs to be discussed, documented and presented, but ultimately people need to be kept up to date with the impact. They want to see that the Church is willing to adjust its strategy based on how things are tracking.

Reflection

Which leaves me with one last question: “Do your members really know what is going on? Can they connect the dots between the vision, the strategies, the execution and the results?” What do you need to do to make sure everyone is up to date and on board?

Call to Action

Review how you communicate with your members. Build a communication strategy to ensure you are providing up-to-date information on the Church’s stewardship and the results being achieved. If you don’t have it already, put into effect policies and procedures that ensure the Church is not only doing the right thing, but also being seen as doing the right thing.

ARE YOU A ROLE MODEL?

No Church can truly become extravagantly generous if their Pastor(s) are not generous themselves. It is just not possible.

People will sense every time you preach to talk about money that you are not living your own message. This ultimately results in the loss of respect and credibility.

We are all on a journey and so, for each of us, this will vary in its difficulty. For some of us, this will be more natural, for others it will be a real faith tester.

It is not about words, but about perception. Do people consider you to be a generous person? Do you just talk the talk or do you also walk the walk? In order to answer this question, here are a few things to consider:

- Do you follow your own advice?
- Have you got examples of God acting in your own life whenever you apply his word and principles on money to your circumstances?
- How much money do you give to God in proportion to your earnings?
- Is it evident to the members of your congregation that you are a committed person when it comes to giving and generosity? (This does not only apply to finances but to time and resources as well).
- Do your members feel blessed by having you as their leader? What value do they feel you add to their lives?

It is about realistically walking your members through your own journey of self-centeredness to God-centeredness. This is of course as much of a lifelong journey for you, as it is for the rest of us. This is about demonstrating to them, the need to be real to themselves and to God. You want to show your members a vision of what it would look like when you reach the destination. Take them on the journey with you. The journey towards being rich towards God.

ARE THERE ANY PRACTICAL STEPS YOU CAN TAKE?

Here's a challenge for you! Tell your members what you actually earn and what you actually give. You might find this very difficult and confronting, but it will be very powerful. Consider the impact it might have. It will show: transparency, honesty, and most importantly true generosity.

Share a personal story on how God met your needs and guided you through a particular period and provided for something you needed during a period of obedience where despite you having to give up things God managed to bless you regardless. Let me

share a true story with you from some pastors I know.

God was calling this particular couple to become Pastors. At the time, the husband had a very good job, the kids were in a great school and life was looking good in general. To them, walking into their calling would mean that the husband had to give up his handsomely paid job and of course, that would have a great impact on their finances and their quality of life.

So, the question is, what do we do when God asks us to give up something? Something we want, something we need? Something we could really use but we choose to go without, trusting God to provide for it.

They decided to step into their calling and hence they had to adjust their finances accordingly. One of the decisions they had to make, perhaps the hardest one, was to relinquish the great quality education of their children. To their surprise however, when they had the meeting with the school Principal to explain the situation and their decision to withdraw their three children from the school, something happened they did not expect. The Principal picked up the phone and made a couple of phone calls and it was all arranged. Their kids were staying in the school. The Principal said to them “we like your family and we don’t want to lose you all”. Now, for you to understand the impact in their lives and the size of the blessing, their youngest son was still in preschool! He was three! They got scholarships all the way through to the end of high school. Now that’s what I call heavenly provision!

Your story will be different. The point however is that God knows our needs, and is more than happy to meet them in order to help us fulfill the calling we have over our lives.

Reflection

Let me ask you a tough question. If a member of your Church happened to pick up your household budget, would they be surprised about how generous you are despite your income? To have a Church of true generosity it is going to start with you!

Call to Action

Review your budget and ask yourself does my budget honor God? Is it generous? Seek God’s help and guidance to become more generous. Build generosity in to your daily life. Then be confident and go forward and release your members into the blessing of a life of true generosity! As Jesus himself said, it is more blessed to give than to receive.

BUILD GIVING WARRIORS

Few things make Pastors more uncomfortable than the need to ask for money from people who have significant financial means. It seems we are more than willingly to ask people for prayer and to build a team of 'prayer warriors', but when it comes to money we shy away from releasing people into their calling to be truly generous.

Believers with substantial financial means are called to extravagant generosity just as much as the rest of us. The main difference is that they have significant resources at their disposal that they may or may not be using for God's kingdom.

The natural reaction to talking about discipling big givers is that you don't want to show favoritism. Granted, you should not show favoritism to one member over another. But on the other hand you should not be neglecting any member from true financial discipleship including those who God has blessed with significant resources to fund his kingdom. Failing to unlock the potential of big givers in your Church will severely limit your ability to fund your Mission and achieve your Vision!

This is not about valuing the people with larger financial resources over others. Whilst everyone is equally valuable in the eyes of the Lord, let's remember that their obligations are not the same "to whom much is given, much is expected" (Luke 12:48). This expression applies to all aspects of life, not just money. The determining factor when it comes to giving is the heart.

Giving should be made with joy, as an act of worship. Remember that Jesus valued the actions of the poor widow putting in the temple treasury all she had, even though in natural terms it was a pitiful amount, over the actions of the big givers who only gave out of their abundance or to be seen. Why? She literally gave it all! What an amazing act of generosity on her behalf. She knew where her treasure was. Now, your natural mind might be thinking, she did not have much to lose after all. Well, let's put it into perspective, what would be your natural reaction about having the last hundred dollars in your pocket? Would you give it all away to someone in need?

My point is it's not about the amount; it's about the attitude. Why should a richer person be more generous? Simply because they can! The key is to have the right approach to shepherding their hearts towards God in a way that they are 'willingly' obedient to his requests and set free to give, not 'out of fear' but 'without fear'.

God blesses some people with significant financial means. Your role is not to 'get' money from them. Your role is to help them fulfill one of their roles, which is to fund God's kingdom! Often these people have complicated lives and trust few people. You have an opportunity to become their trusted spiritual adviser and provide them with biblical wisdom, encouragement and provide spiritual covering through prayer.

Focus on how you can build genuine relationships with those of significant means and partner with them to build God's kingdom.

You will be releasing them from the hold that money can have on people and will be empowering them to achieve one of their God given missions in this brief earthly life.

HOW CAN YOU BUILD THAT SORT OF RELATIONSHIP WITH THOSE PEOPLE?

- **Don't start with money**, money is the last thing, the end result of the whole process; start with the heart.
- **You have to earn the right to be able to speak in their lives.** Being their Pastor means you have the responsibility, but not necessarily the right. You earn the right by having a genuine relationship with them whereby you show them Christ's love.
- **Look attentively to their intentions, hopes, needs and dreams.** What do they reflect? Are they heading in the right direction? (i.e. are they overly materialistic, selfish, stressed, and somewhat unrealistic?).
- **Remember not to judge them** but to direct them and correct them with love if necessary.
- **Reflect back to them their thoughts and priorities**, often people are unable to evaluate their life choices until someone else puts 'a mirror' in front of them.
- **Emphasize the need for the church to give** not only generously but also sacrificially.
- **Explain the concept of sacrificial giving** (i.e. would God consider my lifestyle extravagant and lavish? This is not about a poverty mentality where we all need to be poor to be closer to God. Equally, cruising around in a \$2 million dollar boat whilst ignoring the needs of my neighbour, does not seem wise).

It is easy to give out of our abundance, but would you be willing to for example to downsize the boat, buy a \$300,000 one instead and give the rest away? I know what you must be thinking right now, \$300,000 still seems like an awful lot of money to me! That's not the point! As I've said before, it's not about the amount; it's about the heart. If you make it about the amount the sum will never be right. It's the motive that counts. If you give \$100,000 to get \$1,000,000, you're getting it wrong. If you give \$100,000 only to be seen, it is also wrong, remember "do not let your right hand know what the left one does" (Matthew 6:3).

What if you felt guided by the Holy Spirit to sell the boat and give it all away! Maybe

after that act of obedience God decides to give you an even better, bigger one. After all, like a good father, he loves giving good things to his children; but make no mistake 'God sees your heart'. However, should that not be the case, he would still owe you nothing and your joy should only come from giving, without expecting anything in return. That is the attitude of the 'right heart'. That is why Jesus says that it is harder for a rich man to enter the kingdom of heaven than for a camel to go through the eye of a needle. He says so, not because he dislikes rich people, but because their hearts and minds are focused on the things of this world. Their heart is in the wrong place. They are not able to let go of their possessions, not even for God.

Reflection

What are you doing to empower the potential giving warriors in your Church?

Call to Action

Sit down with your leadership team and identify people who have the potential to be your giving warriors. Find out who already has good relationships with them and how they can be nurtured. Pray for them. Determine how you can be their spiritual advisor and bless them.

CONCLUSION

Let's face it, there is much more we can be doing to encourage extravagant generosity in our Churches. This eBook was designed to give you somewhere to start. I pray that it has been a helpful tool for you as you seek to transform your culture and in turn your community.

If I can help you in anyway on your journey, please reach out and get in touch. We're on the same team, building God's eternal kingdom!

May God bless you as you fulfill the God given vision for your Church.

Alex Cook
Founder
Wealth with Purpose

ABOUT THE AUTHOR

Alex Cook is the CEO & Founder of Wealth with Purpose, an organization that equips Christians to honor God with their finances, by teaching them sound financial planning skills based on the wisdom of the Bible. Alex is passionate about helping Christians ensure that their financial house is in order so that they can use and build wealth for kingdom purposes, especially funding the great commission.

Prior to establishing Wealth with Purpose, Alex was a Financial Planner with his own Practice, Arcadian Private Wealth, which he established in 2005 and was located in Sydney, Australia. Alex built the firm from scratch, and directly managed client investable assets of over \$75 million and total client funds in excess of \$200 Million.

Alex sold Arcadian Private Wealth in February 2013 to step into what he believes to be an integral part of his calling, teaching the body of Christ what the Bible has to say about money, wealth and business. Alex has been providing financial advice to individuals and their families for more than 16 years.

Alex also spent four years as a Stockbroker, providing advice on investments listed on the Australian Stock Market, working for Australia's oldest stockbroking firm, Joseph Palmer & Sons, and the American firm, Merrill Lynch.

Alex has also served on the 20-20 Committee of the Financial Planning Association with its primary aim of increasing the professionalism of Financial Planners within the industry.

He has a Commerce Degree from the University of New South Wales, a Graduate Diploma in Finance and Investment from FINSIA, a Graduate Diploma in Self Managed Superannuation Funds from Adelaide University and is a Certified Financial Planner (CFP).

Alex is regularly quoted in Secular and Christian media, including the Australian Financial Review, Vision FM, Hope 103.2FM and has also appeared as a guest expert on TV programs such as Sky Business - Your Money, Your Call.

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