



“Money: The Most Critical Issue in North American Church Planting?”
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“We just need more money. You know, you have to have money to start churches.”

-- Denominational worker responsible for supervising church planters

In the church planting courses that I teach, I used to play a guessing exercise with my students. On a particular day near the start of the semester, I would come into the class and begin asking the students what was necessary for a church to exist as a church. I would start the exercise by asking if certain absurd concepts were a necessity (i.e., piano and organ, a lectern, carpet, business meetings, etc.). Next, asking for their response, I began to state more culturally cherished concepts (i.e., a Bible written in the language of the people, worship leader, youth ministry, etc.). At some point during the exercise, I would ask how much money was needed for a church to exist as a church, and then I would ask how much money was needed to plant a church. Of the many times I used this exercise, I do not recall a time when any student stated that money was ever needed for a church to exist, or for a church to be planted.

The purpose of this article is to address the relationship between finances and church planting. Based on my observations and research, the number one most commonly mentioned critical issue in North American church planting today is the lack of money.² This article is divided into three major sections. First, I will describe the two

most common areas mentioned whenever church planters speak of the need for money. Second, I will offer some theological and missiological reflections on this critical issue in North American church planting. Finally, I will suggest several responses to this critical issue. Overall, I have learned at least one thing from my work in this area of church planting: When it comes to money, many church planters are concerned about it and willing to talk about it.

The North American Church, however, does not like to spend much time discussing the value of money as related to ministry. This concern is the natural result of who we are. North American culture in general, though thoroughly materialistic, does not like to talk publicly about personal finances. Also, within the last two decades the Church has been impacted by numerous high profile stories of financial scandals and tax evasion. We are also aware of the Scriptural warnings of the dangers of the love of money. I must confess . . . I was not very excited when I realized that my research revealed that the most critical issue in North American church planting would be related to financial issues. Despite my uneasiness, the church planters have spoken from their hearts, and we need to listen to them.

Two Categories

The responses that I received related to finances were separated into two general categories. On the one hand, many church planters spoke of a lack of finances to be used directly in the church planting work. A lack of finances for start-up costs, space rentals, and promotional resources was mentioned.

On the other hand, the second category was related to the church planter's personal finances. Many individuals noted that it was difficult to make ends meet.

Financial resources that were provided in some cases were not enough, or were only given to the church planter for a temporary period of time.

Finances—Related to the Work. Is money needed to plant churches? One individual from Illinois stated “Money is always necessary in new work situations even when the church planter is not paid.”³ Some denominations and churches provide church planters with financial resources to be applied directly to the church planting work. These funds are used to purchase items such as literature for Bible studies, promotional resources, sound systems, and rental property. In some situations, a lack of start-up funding has turned potential church planters away from a particular area. A church planter in Washington State wrote, “Our system of funding is inadequate for starting churches in secularized urban areas, where it takes as much as five times more outside funding to start viable churches as in the Southwest and the Southeast. Some of the most gifted church planters I’ve spoken to choose to plant churches in the Bible Belt because the prospects of success are much greater there. These are guys that could make it in the urban Northeast or Northwest but choose not to go there because they see the size of the challenge and realize that the resources they are being offered will not be adequate.”⁴ Another church planter in the Northwestern United States commented, “Many plants quite honestly fail because they run out of money and the church planters’ time and thoughts are stressfully divided between trying to start something from nothing and the need to take care of his family.”⁵

Elmer Towns has observed that a lack of financing is a reason many church planting attempts fail.⁶ A church planter from Ohio noted that funding is one of the most critical issues in North American church planting, and then stated, “As ugly as this

sounds, there's tight 'competition' for planting dollars within the normal sources (sending agencies, denominations, etc.), particularly in the light of September 11, when giving overall is down."⁷ One church planter from Utah stated, "My sponsor church is a mission church and is unable to provide any financial support. This means I have had to do all the fund raising. This can be time draining, and most churches don't want to give away any of their money."⁸ Even when start-up funds are present, some church planters have been hesitant in their work due to the concern that their start-up costs will become exhausted too soon. A church planter from California noted, "To be honest, God has provided, but the fear of running out of money has kept me from taking some risks, and slowed some of our plans."⁹

Finances—Related to the Planter. Fred G. King once wrote, "Church planting is not the most financially lucrative ministry, but many will say it is the most spiritually rewarding. The new pastor often finds himself in difficult financial straits yet expressing confidence, enthusiasm and trust in the all-sufficiency of God which frequently shines like a light in a dark place."¹⁰ The church planters in my study would whole-heartily agree with King. They know of the blessings of God. They have seen the Lord's hand accomplish the miraculous. They know the joy of their salvation, and love to share the gospel with others. These individuals have a dynamic faith in the God of Abraham, Isaac, and Jacob.

Despite their agreement with King and the fullness of the Spirit in their lives, the issue of personal finances is a major concern for church planters. Arnell Arn Tessoni, offered a unique glimpse into this area of the life of the church planting family, in her

excellent work, *Gentle Plantings: A Personal Journal for Church Planters' Wives*. She wrote:

There's probably not one of us who hasn't spent a worry-filled night tossing and turning thinking about money—or the lack of it. Gary and I found out two days ago that the salary support funding from our denomination has suddenly stopped and we're on our own, even though church giving isn't yet covering our church budget. After hearing the news my first instinct (which I only barely controlled myself from actually doing) was to grab Gary by the neck and shake him screaming, 'We've got to do something! We're in the middle of our house lease! We've got to get money! Money! Go get that tin mug and hit the streets! We need money!'"¹¹

Many of the church planters in my study, received a personal income from a denomination or church. In most of the cases where this type of funding occurred, the personal finances were limited to a commitment of a few years at the most. The church planters entered into the church planting work with the knowledge that at the end of the designated time, their personal funding would cease. In many of the cases, the expectation was that the church planter would become the pastor of the newly planted church. By the end of the financial commitment from the denomination or church, therefore, the new church was to be financially supporting the church planter/pastor.

Of the two categories related to finances and church planting that manifested themselves within this study, personal finances received more detailed and more emotionally-charged comments than the area of finances related directly to the church planting work. The following are some of the responses that surfaced throughout this study in emails that I received. A warning, however, is needed: Read at your own risk. The statements are poignant.

“Many church planters have only a short amount of time to become self-supporting. That is a pressure-cooker atmosphere that promotes much stress.”

-- Church Planter from New York

“We are supported, at this point, far better than the majority of planters in this area. However, the duration of support being three to five years is simply not long enough for most plants. Historically, it is the unusual plant that can become self supporting in that length of time.”

-- Church Planer from New York

“Many of our current systems of support are limiting and narrow. [One of which] says we will give you \$2000 a month and you cannot have any outside employment or ask others for money. Let’s see the rule makers live on that income for two years.”

-- Church Planter from South Carolina

“Financial resources from conventions and sponsoring churches are usually not adequate, especially for a planter who has a family.”

-- Church Planter from South Carolina

“[Certain groups] say that church planting is one of the highest priorities, but we make funding basically a two year-and-out plan. That may work in some areas but I don’t think that is a very good plan for the majority of church plants.

-- Church Planter from West Virginia

“I have received more financial support than most of the church planters that I know. The problem for me is not the amount of support so much as the length of support. I am supported for three years. At the rate we are going there is no way our congregation will be able to support my family at the end of the three years. This is disturbing to say the least. There are times I think I would have been better off working a full-time job to support my family and not being dependent on support.”

-- Church Planter from California

“We need to better support our planters financially. I have friends in New England who are making \$1,200 a month.”

-- Church Planter from Michigan

Many church planters have come to realize that the theory of a church financially being able to support the church planter is not always a reality by the time the denominational or sponsoring church's funding ceases. King's comments echoed in agreement with the church planters in this study:

Often a church planter may receive partial subsidy from his denomination as well as private gifts. He must guard against becoming overly dependent on these temporary funds. One day they will cease. . . .

When the district establishes a declining salary of subsidy, it becomes apparent that either church growth must occur or soon the pastor will not have adequate support.¹²

In his work, *Life Cycle of a New Congregation*, Floyd Tidsworth, Jr. noted the following:

The target group for the new church governs budget requirements. Low-income church starts need less funding per year. But they will be slower to reach self-support. The average church can support a full-time pastor, a building program, and church ministries when it has about two hundred members. Some missions in small neighborhoods may never become self-supporting in this sense.¹³

Tidsworth's comments reflect some of the above comments of the church planters.

Certain fields experience a slower growth rate than other fields. Also, some church planters may find themselves in areas where the church will never be able to support financially a full-time pastor.

One of my former students at The Southern Baptist Theological Seminary, Chis Bonts, estimated from his research of personal finances in church planting that two common concerns affect church planters in regard to finances. First, many church

planters find it difficult to be excited about church planting when they are concerned about how they will feed and clothe their families. Second, some church planters locate to ministry fields that have a drastically higher cost of living than the planters can afford.

Comments from church planters in my study illustrate these two realities. A church planter from California wrote that “I am so gracious for the financial support that I am receiving from [denominational entity], but it is just too little and too short. My net income from [denominational entity], is less than \$1000 per month, and in Northern California where I live you cannot get a one-bedroom apartment with this amount. It is very tough for someone like myself with a family.”¹⁴ A church planter from Utah stated: “My personal finances have been a struggle. What I am paid to be a church planter is not enough to survive in the area in which I am to minister. I am full time with the mission board so I cannot get a second job. I cannot afford to live in the area/housing of which I minister, which is a hindrance.”¹⁵

The following lengthy quote from a church planter in Louisiana is also noteworthy:

I know that as a young man with a new family this has been difficult. God has provided beautifully for us and he does for others, but the stress over it can distort our sight and focus on the vision and purpose. I spent the majority of the time prior to coming to the field raising personal income support and then spent a large amount of time on the field raising money for the work of the church. Church planters are also typically sent into fast growing areas with very high living costs and asked to live among the people, yet we make less than half of the typical salary (I do at least.). Once again, God provides. We have a nice home, not exactly in our target area because we could not afford that, but a nice home. We drive cars that work (most of the time.). And we never go hungry or naked. But it would be nice to not have to stress about our budget every two weeks when we divvy up my paycheck for bills that are already owed. One thing that would have helped us would have been more help on relocation. We could have used some financial advising and more money in helping us get here and get started. It pretty much took all the savings we had. . . .I had to find a home in two quick weekend visits. . . . We probably bought too expensive a home, but it was close enough to

be usable and had a big enough place so that we could use it for meetings as we started.¹⁶

Theological and Missiological Reflections

As mentioned before, the issue of money as related to the church is always a *very* sensitive issue. On the one hand, the Lord has blessed the North American Church with many financial resources. We are, of course, supposed to be wise stewards of these resources. Money is not an evil in and of itself; but “the love of money is a root of all sorts of evil” (1 Timothy 5:10, NASB). Money can, and should be, used for the glory of God.

On the other hand, the North American Church has been blessed with so many financial resources that in many cases we have become enamored with the blessings, and forgotten about the required faithfulness. In general, Jonathan Campbell was on to something when he made the poignant claim that “In Jerusalem, Christianity was a lifestyle, in Rome, it became an institution, and in North America, it has become an enterprise.”¹⁷

As I write the words of this section, I do so with much concern for the numerous families involved in North American church planting. I realize that there are many church planters who are very concerned about their lack of finances. I understand and have heard from those who have experienced many stressors in their ministries due to the issue of money. I talk to, work with, instruct, and even assist in funding many of these individuals on a regular basis. My heart is burdened for the church planting families.

Before venturing into the rest of this article, the reader must know a few things about the author. I have served as pastor of churches in Kentucky and Indiana. In each ministry setting I received a regular salary from the churches, a salary that I considered a

blessing from the Lord. In one of the church planting ministries in which I was involved, I received a stipend from a mission agency, a stipend that I considered a blessing from the Lord. Currently, as a professor at a Southern Baptist seminary, a portion of my salary comes from the thousands and thousands of Southern Baptist churches across the United States.¹⁸ Again, I am very thankful for my salary and consider it a blessing from the Lord. Please understand I am not opposed to the use of money in the ministry of church planting, or for church planters to receive a salary from a mission board or local churches. However, in light of the Scriptures and Church history, we must recognize the limitations and even problems that are related to money and missionary work, and we must do all that we can to avoid those limitations and problems, even if it upsets the status quo and leads to the demise of certain contemporary uses of funding.

Some Questions to Ask. In my church planting classes, it is not uncommon for the class to spend an entire month addressing the question, “What is the church?” Obviously, it is difficult to talk about church planting if you do not know the answer. The answer to this question is profound; it will affect *every* area of the *entire* church planting ministry.

There is a close relationship between a group’s ecclesiology and the finances involved in planting churches. In his classic work on church planting, C. Peter Wagner wrote of the following situation:

Back in 1980 I was invited to do a pastors’ seminar for a presbytery in Texas. They were rather pleased to tell me that they had started two new churches in the past decade and that they were planning another for the 1980s I asked them why only one. “That’s all we can afford right now,” they replied. On impulse I asked them how much each one cost and they told me it was \$500,000 per church. I made a mental note.

One month later I did a similar seminar for the pastors of an Assemblies of God district in North Carolina. The district was about the same size as the presbytery.

As I was having lunch with the district superintendent, Charles Cookman, I asked him how many new churches they had started in the 1970s “Oh,” he said, “I’m glad you asked. We set a goal of 70 new churches for the seventies, but we actually planted 85.” Again on impulse I asked him how much they cost. He did some calculation on his paper place mat and said, “Each one cost about \$2,500.”¹⁹

Wagner continued to reveal that the major difference was related to ecclesiology.

No wonder the growth rate of the Assemblies of God is several times that of the Presbyterian Church (U.S.A.). It costs Presbyterians 200 times as much to start a new church!

Of course, the Presbyterians operate on a set of assumptions that the Assemblies of God do not. They assume that the founding pastor needs a college and seminary education, that he or she needs to be paid a full salary on par with pastors of established churches, and that land and a building are necessary up front. Those assumptions require a substantial budget. In the long run the Assemblies of God church is also worth \$500,000, but their assumption is that the money to pay for staff, land, and buildings should come from the people subsequently won into the new church rather than up front.²⁰

One’s understanding of “church” will impact the cost involved in planting the church. In fact, one of the common objections for why churches should not be involved in church planting is related to the cost involved. It is no wonder that this barrier to church planting is fostered in North American circles when we read and hear of those suggesting the involvement of enormous quantities of money. For example, once I attended a church planting conference in which the keynote speaker told the participants that to plant the particular model of church he was advocating required \$100,000-\$150,000. Also, in his book, *High Impact Church Planting*, John Jackson wrote that “We believe that \$100-200k is probably a minimum startup number in most settings.”²¹ One individual in the Western United States noted that in his area \$300,000-\$400,000 should be raised to plant a church.²²

Though many evangelistic churches have been planted and will continued to be planted with great amounts of financial resources, one thing must be kept in mind: this

church planting methodology will never result in church planting movements. Both historical and contemporary missiological studies have revealed the barriers to church planting movements that have arisen from the use of large quantities of financial subsidies. Also, when the money runs out, church planting will cease; this approach results in methodologies that are not highly reproducible. On a practical and a theological level, I am not convinced that a necessary characteristic of church planters should be the ability to raise money, especially raising enough funds equal to starting small corporations.

The Scriptures are clear that the church is a spiritual and communal entity that is trans-cultural, trans-geographical, and trans-chronological (Matt 16:18; 28:18-20; Acts 1:8; 2:42-47). In other words, within the Scriptures one can find the answer to the aforementioned question: “What is the church?” The answer should therefore be the same for any culture, for any place, for any time in world history. The church obviously will look different from culture to culture, from place to place, and from time to time. It is not wrong for a local church in Africa to worship differently and have different ministries than a church in the Mid-western United States. The genetic make up of the church must be universal; the cultural manifestations of that genetic code must differ.

A major problem arises whenever church planters and the new churches begin to equate the genetic code of the church with their cultural understandings of the church, or the cultural understandings of what should be the church among their target population. For example, if one’s definition of church requires that for a church to exist, a worship service complete with praise band, sound system, one individual who preaches a sermon, a budget, and nursery must exist, then the entire church planting strategy is going to

consist of the necessary components (including money) that will result in this type of church being planted.

All of these cultural expressions of a local church are not necessarily wrong. There is nothing in the Scriptures that prohibits such expressions. The problem, however, is that in many cases we are attempting to plant something that resembles the church culture of the church planter. Since the planter is comfortable with certain ways of “doing” church, then the church is planted after that fashion. The logic seems to follow: “Since I prefer these cultural [non-essential] elements that make up a church, therefore, this is the type of church I will plant, and therefore, this type of church will reach the target people.”

An alternative to this scenario is when the church planter reverts to an unhealthy degree of pragmatism that results in methodologies that are done just because they “work.” The logic seems to follow: “Since the culture prefers these [non-essential] elements that make up a church, therefore, this is the type of church I will plant.” The end result can be a church that understands “church” in light of all the non-essentials.

Both of these types of church planting become problematic whenever the concern is for a global disciple making movement (church planting movement) to occur. By importing non-essentials, especially ones that require outside funding, onto a new group of believers, the natural expansion of the church among the culture(s) of those new believers is hindered. By importing non-essentials onto a new group of believers hinders them from discovering for themselves what it means to exist and function as a church under the guidance of the Holy Spirit with leaders from among themselves. A church planter in Colorado stated: “A church planting strategy dependent upon external

financial aid. . .is destined to mediocrity and possible failure and a CPM [church planting movement] dependent on external aid is *absolutely doomed* to failure.”²³

A second question that must be addressed in light of the current financial crisis in North American church planting circles is: “What is a church planter?” Though the term is never used in the Scriptures, church planters are missionaries who pattern their ministries after Jesus and the Apostolic Church that sent out missionary teams to plant churches across the world.²⁴ A cursory reading of the Gospels and Acts will reveal this latter statement to be the case.

John Nevius once likened church planters to a scaffold on a construction site. While the building is being constructed, the scaffold is directly attached to the building and is necessary for a temporary period of time. When the building is complete, the scaffold is removed and used to construct another building. The missionaries entered into the area, planted the church, raised up pastoral leaders from among the people, and then phased out to repeat the process elsewhere. According to Nevius, the missionaries were not permanent pastors of the congregations, but temporarily manifested pastoral leadership until pastors came from among the new believers. This pattern can be found throughout the ministry of the Apostle Paul.

Some have argued that the exception to this common scriptural practice is that of the Apostle Peter with the Jerusalem Church, Timothy in Ephesus, and Titus on Crete. Though I admit that Peter is probably the best example advocating the permanence of the missionary in the local church, as of the present, I have been unable to locate enough Scriptural evidence that suggests Peter permanently pastored the congregation, instead of remaining in his Apostolic role performing pastoral functions when necessary.²⁵ Even

the writings to Timothy and Titus inform us that these men were left behind (temporarily?) in Ephesus and Crete, respectively, at least to instruct teachers (2 Tim 2:2) and appoint elders (Tit 1:5).

Another possible example of the missionaries remaining as permanent fixtures in the local church is related to Priscilla and Aquila. We know they were tentmakers with Paul in Corinth (Acts 18:3). Also, we know they traveled with Paul to Ephesus soon after his time in Corinth, and Paul left them in the city (Acts 18:19-21). Later, in the first Corinthian epistle, written from Ephesus (1 Cor 16:8), Paul wrote, “The churches of Asia greet you. Aquila and Prisca greet you heartily in the Lord, with the church that is in their house” (1 Cor 16:19, NASB). Were they permanent leaders in this particular church? Would Aquila have been considered a pastor? Though the Scriptures are unclear, the evidence seems to affirm at least the possibility of their permanence.

It seems that both understandings of church planters (i.e., permanent and temporary) are acceptable according to the Scriptures; however, the majority of the Scriptural evidence points clearly in favor of the missionaries existing as scaffolds. I have not written the above paragraphs to say that the methodology that allows for the church planters not only to plant the congregation but also pastor the congregation is wrong. It is just that the Scriptural evidence in reference to this methodology is very limited and unclear, while an itinerant ministry takes precedence. Within North American contexts, however, the general consensus is that it is expected, for the church planters to become the pastors of the congregations. This common ideology is clearly reflected in the North American church planting literature that has been published in the last thirty years. Coupled with this expectation, is the derivative that the planter/pastor

should be receiving a salary from the church, and in many cases that individual must be “full-time.”

For example, Roy Thomas wrote in his book *Planting and Growing a Fundamental Church*:

The leadership of the church rests in the hands of a full-time executive who is paid a full-time salary to think and plan ahead and lead the church on to victory. No one can do this but the pastor. The Bible is crystal clear. The pastor is God’s appointed leader of the church.²⁶

Elmer Towns noted that the church planter “must be called into full time Christian work.”²⁷

If the general understanding of the church planter is that he is to become the full-time, salaried pastor of the church, then North American church planting strategies will be developed to carry out this goal. If Tidsworth’s quote noted above (end note #12) is true, that approximately 200 people are necessary for a church to offer a full-time salary, then the church planting strategies will work toward this end. Though I have never heard any church planting leaders state that church planters should strategize for financial support from the new churches, this issue is always present in the back of many planters’ minds. During one conversation with a church planter from the Midwest, I was told that he was approaching the date in which his personal funding would begin to decrease according to his denomination’s policy. Though this individual’s primary reason for being involved in church planting was to glorify God through making disciples, he did inform me that in the back of his mind was the prosaic reality that if his strategy did not entail reaching others quickly, soon he would be out of money for his family.

It must be stated candidly that there is absolutely no Scriptural support for money being a reason driving our disciple-making strategies. In fact, the Scriptures contain many warnings against those who see godliness as a means to financial gain, even in light of the argument that states church planters should be wise stewards who need to take care of their families and thus should strategize accordingly, even in light of the biblical mandate to provide for one's family (1 Tim 5:8).

One church planting leader from Indiana stated "I talked to a man from South Carolina and he told me, 'I'll come plant a church, but I have to have a minimum of \$40,000 to come. I have a family and bills to pay.'"²⁸ An independent church planter in the Midwest referred to this problem as a "package" mentality. He wrote, "Many potential church planters are limited by a secular mentality. This is when the young man just graduating from seminary is approached by a northern state concerning a church planting need, and his chief interest is not God's will but the financial package offered. He comes or stays depending upon the 'package'."²⁹ Another church planter from Wisconsin told of the following situation: "Our sponsor church had their pastor leave within a month of the five year funding expiring. This is just another convenient excuse to have God 'call' them to a new location. A church planters' vision must break free from a 3 or 5 or 7 year future. I read about a church planter out West who didn't get anywhere in his ministry until he and his wife bought a grave plot in town. It was a 'til death do us part' commitment. With their commitment came effective ministry."³⁰ I greatly fear that we have so blurred the lines between the ministry and professionalism, that it is *extremely* difficult to separate the two.

Responses to the Issue

Responding to the financial issues related to mission work is no easy task. The relationship of money and missions has been discussed and debated for many years. It is my belief that we see at least three ways the Lord met the financial needs of church planters throughout the Scriptures.³¹

First, in Philippians 4:15-20 it is noted that the *church* assisted Paul along his journey. Second, examples can be found of *individuals* who assisted in the missionary endeavors (1 Cor 16:6, 2 Cor 1:16, Tit 3:14). Third, Paul was willing to *work* to provide for his own needs as well as the needs of others on the church planting team (Acts 20:33-35). More will be said regarding this latter source of provision later in this article. In differing ministry contexts, church planters may have to rely on more than one source of finances. Regardless, in the New Testament sense, church planters are missionaries, and can learn much from the Scriptures regarding the issue of finances. In some way or another, these three sources are related to the following responses to this critical issue.

An Ecclesiological Shift. Church planters must determine what they are trying to plant before they embark on a missional journey. In making this statement, I am not saying that church planters need to determine whether or not they are going to plant a Gen X church, a purpose-driven church, a cell church, a house church, a traditional church, a contemporary church, a ministry-based church, a relationally-based church, etc. Before planting a church, church planters must identify what they mean when they say “church.”

The greatest problem in contemporary North American church planting is theological in nature. It is not related to strategy, models, methodology, or even

finances, rather we lack a clear understanding of the irreducible ecclesiological elements necessary for a church to exist in any culture, at any time, in any place. One's understanding of "church" will affect *everything* in the church planting ministry, especially the finances.

Roland Allen once stated that the Apostle Paul succeeded in his missionary work in exactly the areas in which we fail. Why was the issue of money *not* a major problem for church planting work in the New Testament?³² One simple conclusion that can be argued is that the Apostolic Church had a different understanding of the essential nature of "church" than many of us do today. They not only seemed to have held to a different understanding of the essential nature of the local church, but this understanding affected their church planting work in at least one sense: money was rarely mentioned as a necessity for mission work. This fact is not just because the churches were liberal givers offering money to send missionaries on their way and to help one another in times of need (as they did), but that their *essential* understanding of "church" was void of the necessity of money for the church's origin and healthy existence.

Obviously, the Apostolic understanding of the church was culturally different than the North American understanding of the church. A natural result of a church being planted is that of cultural manifestations among the regenerate body. The church is supposed to look differently from culture to culture, place to place, and time to time. Cultural expressions of church are natural and should be expected. This fact is illustrated within the New Testament when we see the racial concerns that followed with the planting of the Samaritan and Gentile church (Acts 8, 10), and the Jerusalem conference (Acts 15), as well as Paul being willing to adapt to both Jewish and Gentile culture

depending on his situation (1 Cor 9). The twenty-first century North American churches are expected and *supposed* to be culturally different from their first century counterparts.

A problem arises whenever the church begins to equate the cultural expressions of church with the biblical essence of church that transcends culture, place, and time.

Church planters must have a clear understanding of this biblical essence, this irreducible ecclesiological minimum (IEM). Anything less than the IEM fails to be a church; anything more than the IEM, does not necessarily fail to be a church, but does affect the possibility of a church planting movement.

In the theoretical sense the IEM can never be planted by itself because of the church always manifests herself within a culture. Like the church planting team, the church can never be culturally neutral. Understand, culture is not necessarily an evil; it is the cultural structures that affect the health, including the growth, of the church. Even in the New Testament, this minimum alone was never planted; it was always cloaked with the culture of the first century believers and the various cultures of the target groups as found in the New Testament. Those who are attempting to plant the first century church in the twenty-first century are not only attempting the impossible, but they are hindering church planting movements by attempting to translate a first century culture to a twenty-first century target.

The question arises, “Then why bother planting something that cannot be planted?” The answer to this question can be observed in **Figure One**. The IEM is a theoretical concept that is culturally neutral, yet an impossibility to observe in this world. Church history and missiology, however, have revealed to church planters that the less of their cultural understandings of church they import into the new churches and the more

the church planters teach the truths of the Scriptures, allowing the Spirit to shape the cultural manifestation of the church among the new believers, the potential for a church planting movement increases. The converse is true. As the team plants a church that is farther from the IEM and more engulfed in cultural understandings of church which generally include problematic cultural structures, then the potential for a church planting movement decreases.

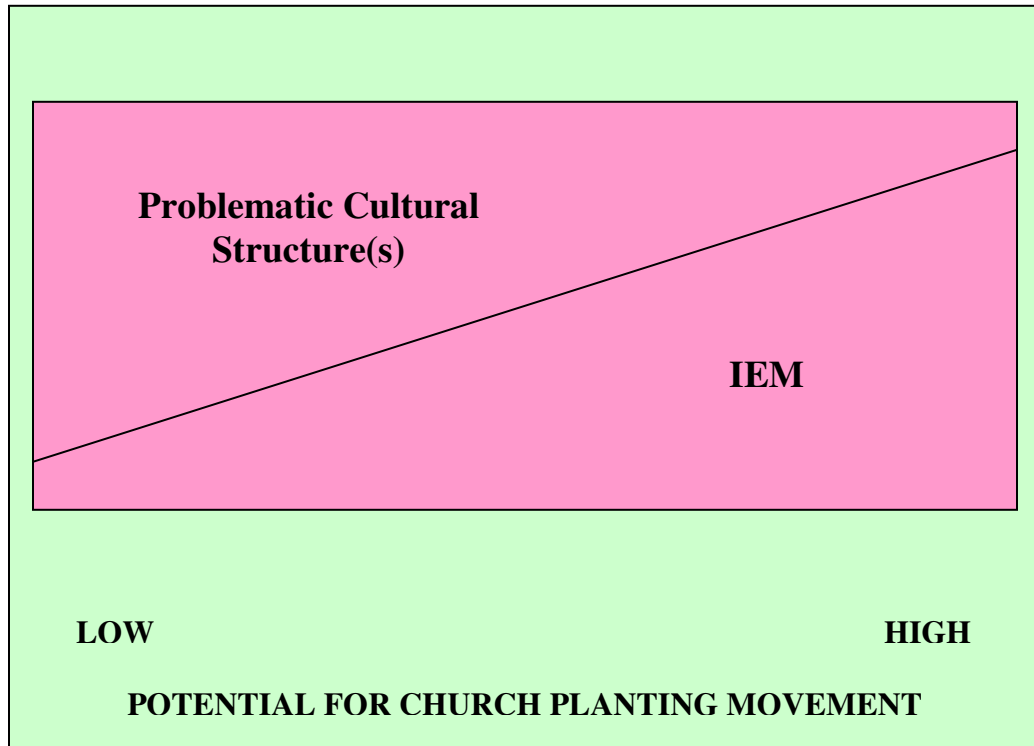


Figure One. Church Planting Movement Potential

The first suggested response to this critical issue of discussion is an ecclesiological shift from attempting to plant a church that is laden with problematic cultural understandings of what is “necessary” for a church to be planted to an

ecclesiology that is more concerned with returning to the Scriptures to exegetically discern the IEM. We must allow the Scriptures to strip us of our time-honored traditions and expectations that are not a part of the IEM (e.g., cultural items that hinder church planting movements).

Once this shift in the “necessities” for a church to exist occurs, the realization of the fact that we cannot be culturally neutral must then be accepted. Next, we must *attempt* to prayerfully plant churches that more closely reflect the IEM among the target’s culture, guide the new believers and indigenous leaders in the study of the Scriptures, and commend them to the Lord (Acts 14:23) to allow the target’s culture of the church to develop.

In summary, it comes down to the difference between essentials and non-essentials. The words of one of my former students, Chris Bonts, are relevant for the conclusion of this section: “We should focus our resources reproducing the minimum elements in as many target groups as possible rather than producing the maximum [costly?] elements in a smaller number of church starts.”

Churches Planting Churches. There is a proper place for established churches to be involved in financially supporting church planting teams. Churches must recognize their responsibilities to be financially involved in church planting work and fulfill their responsibilities. There is no hard and fast rule that is a panacea to solving the oversubsidizing problem and thus providing the proper balance of financial support that assists, but yet does not hinder church planting movements. Churches and mission agencies will have to prayerfully discern how they can be good stewards of their financial resources as related to church planting.

Balance. Church planters need to understand that the reality of everyday living must be factored into their ministries. Adjusting to this reality is not contrary to trusting in the Lord for provision. As mentioned before, the issue of money as related to the church is always a sensitive issue. One church planter from Kentucky attempted to strike a balance between calling into church planting and financial responsibilities. He wisely commented that church planters should have an understanding of “the importance of financial development and its relationship to one’s call.”

Arn Tessoni also noted the importance of balance between one’s faith for provisions and one’s responsibility for providing. She stated:

There are two Christian extremes in dealing with money. One is to believe that God gave you a brain to use to provide an income, leaving little room to trust God. The other extreme is to trust God completely and live with no knowledge of how you will obtain an income, insurance or retirement, and live simply on a day-by-day basis. . . . The truth is, both are right. Certainly God has given us a desire and capacity to make a living. Yet, the Bible also tells us not to worry about tomorrow and whether we’ll have money to meet the needs.

It’s a balance. And, sometimes being in the balance can feel a little uneasy.³³

The Lord is always faithful to provide for our needs (Matt 6:25-34), and the Lord desires us to have wisdom to live our lives (Prov 1-5). The Lord requires us to walk by faith (2 Cor 5:7), and the Lord requires us to provide for our families (1 Tim 5:8). Church planters must be realistic enough to see their responsibilities regarding finances, both present and future. They cannot always depend on the church or denomination to provide for them.

Church planters must wrestle with God’s call on their lives. A church planter from New York raised a good question, “Would you be willing to plant this church even if there was no funding? I believe that a planter ought to be so committed that he would do this with or without assistance.”³⁴ If God is calling one to church planting, then God

will provide the finances for the individual and anything else needed for the mission work. God's provisions, however, do not always arrive according to our expectations. He may make provision for the church planter to get a secular job while he is involved in the church planting work. He may not give the church planter thousands of dollars in start up funds.

Once I was working with a church planter who believed that God always provides for His work, yet was struggling to receive financial support from his church and denomination. He reminded me "if the provision is not present, then God is not in the work." Though I believe that this individual was correct in that God does provide for His children and for His ministry, there was a significant flaw in this planter's theology. His theology was founded on the assumption that God had to provide a larger salary, building, and other "sufficient" start-up costs in order for a church plant to occur. Though the planter's heart was in the right place, we find no Scriptural support for his assumptions related to his theology or ecclesiology. Church planters cannot simply assume that just because the church or denomination do not have the finances, therefore, God does not want them to be involved in church planting. Ed Stetzer commented on this very assumption:

If God has called a planter to begin a church, the planter must go forward in faith. Congregations and individuals must remember that denominations do not call church planters; *God* calls church planters. If God has called but finances do not follow as expected, the planter cannot argue that God has closed the door. Finances are not the determining factor in God's will; *God* is the determining factor in God's will.³⁵

Maintaining a balance in life between financial responsibility and God's calling is difficult in North America where importance is placed on "full-time ministry," and the Church has dichotomized the sacred vocations from the secular vocations. To be "in the

ministry” means that one has to maintain a 40+ hour occupation that entails “religious stuff” (e.g., sermon preparation, organizing a church newsletter, running a church’s daycare ministry). Anything less than “full-time ministry” (i.e., tentmaking or bi-vocationalism) tends to be seen as something less in value.

Despite what the culture, including the Church culture, believes about the ministry, church planters need to understand that they have a dual responsibility: to obedience, and to provide for their expenses. There is no Scriptural support that states that obedience to God is to be negated because the Church is unable or unwilling to provide for the missionaries’ finances.

Provide Financial Advising and Planning. Churches and denominations need to begin spending time with future church planters to discuss financial matters. Personal budgets and costs of living need to be examined long before the planters arrive on the field. It is here that a visionary is *not* needed; a realist should be in charge of financial advising and planning with church planters. If the planters are scheduled to receive a soon-to-expire personal income from an outside source, the advisor needs to ask the dreaded “What if” question: “What if the church is unable to provide a complementing income?” Though few church planters like to hear these words, they seriously need to consider the possibility. Also, the individual responsible for advising and planning needs to test the motives of church planters to determine if money is the sole motivator for the ministry; and to question what will become of the planters and the works if the money is not present.

Refrain from Unrealistic Expectations. No one knows the field better than those working the field. The church planters in the trenches are the ones who wrestle

with contextualization issues, spiritual warfare, and the day-to-day routine of their area. Those sitting in the offices supervising church planters from afar must be flexible to allow for the church planters to make the major decisions regarding the work in their areas.

Supervisors of church planters, denominational and church workers, please listen. The people who know the field the best are those in the field. Hold them accountable and to high expectations, but please allow them do to what they believe needs to be done as the Spirit guides them.

The following humorous story provides an excellent illustration of the fact of how I learned this point the hard way. One day my wife and daughter went for a walk in our neighborhood. About an hour and a half later they returned. Upon inquiring about the experience, I immediately found out that my wife was upset. “We were unable to take our walk this morning, because of a neighbor,” she said. Obviously my curiosity was piqued, and thus, I enquired about my wife’s peculiar response. “We were stopped by a neighbor, whom I have never met, and she decided to talk to us for about an hour.” Upon hearing of this discussion, I became excited. We just moved into the area and were praying and working hard to meet our neighbors with the desire to ultimately see a church planted within our subdivision. This was an extraordinary opportunity. Though my family and I had met several of the residents around us, we never had a first encounter with someone that lasted so long. “Did you ask her about any church involvement?” I asked. “No,” my wife replied. “I never had the opportunity to get a word in edge-wise.”

Though I believed my wife's story, I did wonder how one could easily spend more than an hour with someone and not be able to talk about spiritual things, since we were praying and looking for these kinds of opportunities everyday. "She is interested in starting up a neighborhood crime watch, and would like to meet with us sometime this week," my wife added. "Great," I thought. We had been talking about being involved in a watch such as this since it would give us an excellent opportunity to meet others. I was excited that my wife had set up a future time for me to meet this neighbor, now I could have an opportunity to meet her and hopefully talk to her about spiritual issues.

A few days later . . . I had the opportunity to meet and talk (uh? Did I say "talk?") with her. I have never found myself in such a poor interpersonal communication situation as I did the day my wife introduced me to this neighbor. From the time we met, until one hour later, I doubt if I spoke for three minutes to this individual! When we met, she started talking, and talking, and talking. She did not stop for anything. She did not pause after periods in her sentences. Words were racing by at the speed of light! Her stories ran together and never ended! Since it was around my daughter's bedtime, she started crying (a common practice for a fifteen month old). Undisturbed by the screams of a child, she continued to talk, and talk, and talk. We tried to excuse ourselves, but she continued to talk!

Did I talk to the woman about spiritual things? No. Did I talk to the woman about anything for that matter?!? No! My wife was correct. Though it was difficult for me to believe that a personality of this nature could actually exist on planet earth, it was true. I found myself making the following confession, one I heard a few days prior: "Though I tried, I could not get a word in edge-wise."

Those who have never walked in the same context and time as the church planters must not develop rigid expectations for church planters. I have found that many in the area of church planting are visionaries, a needed characteristic for supervisors of church planters. The problems, however, arise when the vision is not tempered by God-given wisdom that can look at the present situations and see reality.

A church planter from Louisiana wrote: “We live in the day of the big launch and quickstart, yet that is not reality for the majority of church plants. It takes a lot of upfront startup money to start a church that way and most of us are not given that nor do we have the resources to raise that kind of money. God builds His Church and we trust Him for our resources but the sliding scale of support is the same for me as it is for the guys who got the money upfront to rent a building, buy all kinds of equipment, and do a huge mailout and advertising campaign. That can be real frustrating. I am glad for them but feel it is unfair to be asked to use their model of church starting without having the same resources.”³⁶

Good church planting supervisors and mentors know how to customize their workings with each church planter. Everyone is different. Every context is different. It is very possible that churches and denominations need to reconsider a “one-size-fits-all” approach to funding church planters. Obviously, this is easier said than done. Obviously, whenever a group offers different amounts of funding to different church planting teams, someone will cry, “Unfair!” However, just because all the church planters in one particular church or denomination were able to score high on an assessment interview, does not mean that one group of expectations should be applied to all.

For example, some church planters do an excellent job at deputation and do not need any additional financial support. John Jackson wrote:

God's hand was with us so much that \$250,000 was committed by 3 different entities. A denominational agency gave \$100,000 over 2 ½ years. A local church also committed \$100,000 over 3 years. . . . We also wrote that familiar but dreaded, 'missionary letter' to our Christmas card list. Over \$50,000 was committed by dear and wonderful people and churches that had known, loved, and prayed for us over the course of years. We were awed and humbled! It became clear immediately that I should work full-time to launch this church as a High Impact Ministry.³⁷

Though we should all praise the Lord for such provisions that Jackson (and others) received, I have found situations such as Jackson's to be the exception rather than the norm. One church planter contacted over 100 churches, and received no financial partners, or even prayer partners! Church and denominational leaders should not expect all church planters to be fundraisers, or expect fundraising to be a requirement for the qualification of a church planter.

In fact, there is a danger in placing unrealistic expectations on church planters, especially in the area of fundraising. A church planter from Iowa commented: "Presently I am supported cooperatively but in order to do anything (especially in the beginning days of the plant) I have to go back to the old 'society' method of soliciting funds in order to have some operating revenue, produce brochures, do bulk mail, buy Jesus videos, etc. That means if I am a good speaker and do well with relationships then I raise lots of money; however, I may stink as a church planter. I have seen this happen numerous times, guys who now are no longer planting but raised 10s of thousands of dollars. Eventually, this will come around and bite us, as associations, churches, and individuals get a gad taste in their mouth because they spent big bucks with no apparent results."³⁸

For groups sending funds to various locations throughout North America, rigid restrictions should not be placed on the funds without the input from those in the local fields. An organization in California should not send funding to New York with stipulations on how the monies should be used, unless those in California have clearly consulted with those in New York. Again, those in the trenches know the field the best, and generally should know how to use the funds in the most efficient manner. Expectations established in some distant land without regard or feedback from the field have the tendency to be poor financial expectations.

Bivocational option. In the Southern Baptist Convention, bivocational ministers have been very important within the convention. According to J. T. Burdine, “for years they served with little recognition and were thought to have little impact on the life of the denomination. In 1976 the first total of their number in the ranks of the pastors of the convention was realized.”³⁹ A bivocational church planter is someone who receives a portion of his salary from a church and/or denomination, and a portion of his salary from a non-clergy-type of employment. Bivocational church planters, along with “full-time” church planters, can say that God supplies all of their needs. They understand that God is behind their source of finances as much as He is providing for non-bivocational church planters.

Concerning the potential for bivocational church planters, Luther M. Dorr wrote:

If a self-supporting minister has a secular vocation that is marketable and portable, he can go many places where there is a need for a minister to being a new mission and get a church started. This possibility is a vision that many denominational leaders see for starting new work. . . . Many new churches in all denominations trace their roots to the effective groundwork done by a bivocational minister and his family. This is still an effective approach for starting new work today.⁴⁰

Bivocational church planters are not second-class ministers. A church planter from New Mexico realized the need for bivocational ministers to be seen as legitimate pastors. He commented, “Smaller churches can’t pay pastor enough to live on. Bivocational pastors may see themselves as less valued than full time pastors—this view is often shared by full time pastors.”⁴¹ A church planting leader from North Dakota wrote: “Many of the church planters are looking for a salary that cannot be met in our area. It is hard to tell a church planter that either he or his wife will have to work outside the church to make a living. For this reason we are looking very hard at bi-vo planters.”⁴² A planter from Ohio wrote: “Here in the area of Ohio where I work, we have the bivocational model as the only way to do church planting.”⁴³

Dennis W. Bickers stated that

Starting new churches costs money, and it can be a long time before a new church is self-supporting. No denomination has an unlimited amount of money available for new church development. Bivocational pastors need less money from the denomination or the church to support their families, which means more money is available to start other churches.⁴⁴

Dorr listed several advantages of bivocationalism. A portion of his list included:

- The bivocational minister is able to make an adequate living for his family.
- He is available and able to serve a particular church by being willing to be bivocational.
- He has a sense of independence and not a feeling of total dependence upon his church. If one vocation should fail, he has the other one for support.
- He knows that he isn’t putting a severe financial strain upon the church.
- He often finds a welcomed diversion between his secular job and his church position.
- Secular work often provides additional areas, situations, and opportunities for ministry and/or evangelism.
- Some bivocational ministers report that they gain a layman’s perspective in doing secular work.
- The human distinction between the *secular* and the *religious* is often removed for the bivocational minister because of his two jobs.

- A ten-talented bivocational person can avoid being underemployed by working two jobs.⁴⁵

To be fair, Dorr also discussed the possible problems that come with a bivocational ministry. The following is a summary of some of his thoughts:

- Possible lack of time for desired ministry activities
- Possible crisis of identity: Am I a preacher or am I a secular worker?
- Possible neglect of family due to the amount of time devoted to the job and the ministry
- Possible neglect of denominational meetings due to a “full” schedule.⁴⁶

Steve Sjogren and Rob Lewin noted in their work *Community of Kindness* that the church planter should work even if the extra income is not needed. According to Sjogren and Lewin:

You desperately need to get into the community. You need to work no matter what your financial backing looks like. We encourage you to work outside the church until your plant reaches 200 in weekend attendance.⁴⁷

Tentmaking. Tentmaking is the concept whereby the church planter is supported financially by a non-clergy-type of employment; they rely on a marketable profession, skill, or trade. Though some have attempted to equate tentmaking with bivocational ministry, I refrain from doing so.⁴⁸ The concept of tentmaking is derived from Acts 18 where Paul is referred to as a tentmaker by trade.

After these things he left Athens and went to Corinth. And he found a Jew named Aquila, a native of Pontus, having recently come from Italy with his wife Priscilla, because Claudius had commanded all the Jews to leave Rome. He came to them, and because he was of the same trade, he stayed with them and they were working, for by trade they were tent-makers” (NASB).

With my understanding that all church planting is cross-cultural to some degree, I like Don Hamilton’s definition:

“[T]entmaker” refers to a Christian who works in a cross-cultural situation, is recognized by members of the host culture as something other than a “religious

professional,” and yet, in terms of his or her commitment, calling, motivation, and training, is “missionary” in every way.⁴⁹

Many New Testament scholars believe, when necessary, Paul was willing to support himself by this skill.

Elsewhere, Paul himself, comments further on his willingness to give up the right to financial compensation for preaching the gospel. After noting that he had a legitimate right to receive finances from the new believers (1 Cor 9:1-14), Paul, nevertheless stated that he was willing to give up this right (1 Cor 9:18), to the point of becoming all things to all men so he could win some (1 Cor 9:22). Even when offered a gift by the Philippians, Paul clearly noted that he did not “seek the gift itself” (Phil 4:17). At times he was “working night and day so as not to be a burden to any of you” (1 Thes 2:9). In his second Thessalonian correspondence when admonishing the believers to keep away from the one who leads an unruly life not following Paul’s teachings (2 Thes 3:6), he wrote:

For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, nor did we eat anyone’s bread without paying for it, but with labor and hardship we kept working night and day so that we would not be a burden to any of you; not because we do not have the right to this, but in order to offer ourselves as a model for you, so that you would follow our example” (2 Thes 3:7-9, NASB).

Church planters should consider the possibility of being tentmakers as a legitimate missiological approach to church planting. Unfortunately, the North American Church rarely assumes the possibility that church planters could be tentmakers. Just as unfortunate, many church planters do not consider the possibility of learning or developing a marketable profession, skill, or trade that would offer them both personal finances as well as a platform on which to penetrate a society with the gospel. By the

time many individuals even consider the possibility of church planting, they are already on a track to “professional” ministry as a vocation, and the necessary change of course is too radical since they have come so far in their studies and plans. Despite the difficulties some are making a change.

One of my former students is both a full-time specialist in Information Systems at an international automotive manufacturer, a master of divinity student, and a church planter in Georgetown, Kentucky. He is leading a team to plant Oasis Community Church. When I asked him as to why he choose to remain in a tentmaking capacity when he was offered paid church planting opportunities, he stated:

God has blessed me with a wonderful job. I have great benefits and a very good salary. I did not feel the Lord prompting me to quit my job. However, I think he wanted me to be willing to give it up if necessary. [This company] has made it possible for me to attend seminary while starting a new church and still maintain employment.⁵⁰

He noted that the greatest benefit has been the necessary use of a team approach in the tentmaking ministry. After noting that the Lord provided him with a team gifted in a variety of areas, he stated that “The financial or emotional burden has not been placed on any one person; rather the team supports each.”⁵¹

He also noted personal benefits to this form of ministry:

First, I have not placed unnecessary burden on my family or anyone else in fulfilling God’s call to start a new church in Georgetown. Second, when I share the vision with people they understand that it is totally God’s vision and not my own because I am not in it for self-gain or support. A person does not have to suffer financial hardship to fulfill God’s desires; one must only be faithful!

Without reserve, he also noted that there are disadvantages to tentmaking.

Our greatest struggle has been planning our time wisely and communicating our priorities. Sometimes we do not have enough time to focus on the church. If some of the staff were full time, it would help us complete more tasks in a timely

manner. Sometimes simple tasks are drawn out because we do not have the time to spend on them. Personally, it has been very hard to balance the work-life equilibrium between responsibilities to God, to Family, to [my company], to Oasis, and to school.⁵²

Obviously, not all careers are effective for a tentmaker; therefore, prayerful discernment should be used in the selection process. One would need to consider a career that provides flexibility as well as many opportunities to interact with unbelievers. On his web site, "Church Planting Ministries," Jim Allen cites Dan Ramsey as listing several excellent jobs for church planters.⁵³

Creative Financial Options. Church and denominational leaders need to develop creative avenues for assisting church planters with their financial concerns. One church planter from South Carolina noted that "We need to find ways to equip planters to fund their own ministries in a way that will still give them the time to devote to ministry."

Bob Bailey, the Director of Missions in the Southeastern Indiana Baptist Association of the Southern Baptist Convention, is using one of the most creative approaches to funding church planters that I have encountered. When Bailey encountered a lack of denominational funding, he decided to enlist some Christian businessmen to provide jobs for church planters.⁵⁴ These jobs allow church planters to serve in bi-vocational roles.

Describing his approach, Bailey noted:

We have enlisted several businesses in our association who are led by Southern Baptists or other Christians to employ church planters. They have agreed to provide a 3/4 time position that includes health insurance. Because the business owners are committed to seeing the Gospel spread, they have agreed to a flexible schedule that enables the church planter to work with his core group when necessary.⁵⁵

According to Bailey, there are at least two vital components involved in this approach.

He commented that

The business owners are all very active in their local church and are also good friends of the association. I believe these two dynamics are necessary. When enlisting them, I pointed out that this would allow them to play a significant part in the spreading of the gospel and they would also receive a highly competent employee.⁵⁶

Seminaries and Bible Colleges Need to Rethink Ministerial Education.

Though bivocationalism and tentmaking are excellent, and sometimes necessary options to church planting, unfortunately many seminaries and Bible colleges are not prepared for training ministers in these areas. Those schools that are preparing church planters, tend to diminish the significance of bivocational and tentmaking preparation in view of the dominant group that attend these institutions who are planning on finding or continuing ministerial positions with established churches. Part of this institutional inadequacy stems from the notion of yesteryear that the “professionals” attend schools such as these; and therefore, these schools should be preparing men and women for “full-time” ministry. I have a sense however, that a growing number of individuals are attending and graduating from these institutions, and are not considering, in the traditional sense, preparation for the “full-time” ministry. Some of these individuals can be found in church planting circles.

For institutions offering preparations for church planters, a shift in theological and missiological education is a must. Institutions must continually be evaluating their effectiveness in light of the mission of the Church as She journeys through Her continually shifting cultural milieus.

Why not consider an approach to education that allows the student to learn a profession, marketable skill, or trade while studying theological education? The fact is that few employees will hire or even desire someone that only has a master of divinity

degree, or a master of arts in missiology or theological studies. Some schools in the United States have programs for missionaries that will be serving in restricted-access countries. Because of this fact, these students are required to have “platforms” (e.g., education, agriculture, business) on which they can work in these countries. Why not offer “platforms” to students who are North American church planters? This may require creative partnerships between Christian institutions and even secular colleges and universities, or between seminaries and Bible colleges that offer some education in disciplines outside of Bible-related courses.

Consider developing degrees that are appealing to secular employers. Many schools have already developed degrees in Intercultural Studies and Islamic Studies. Instead of a degree in divinity, why not a hybrid-degree in divinity and business management, education, etc., with a substantial number of studies fulfilling the theological and missiological requirements? What about the possibility of developing degrees that provide a technological skill while the student receives studies in the theological and missiological disciplines?

I recognize that the majority of North American theological education is based on a tradition of education that has been centuries in the making. Obviously, the educational system will not change overnight. I also recognize that certain accreditation standards and budgetary issues will prevent schools from making any near future changes. Despite the enormous obstacles that would have to be overcome prior to the implementation of any of my suggestions, the Church must begin somewhere. I have included, therefore, this possible response to the financial crisis in North American church planting, if for no other reason than to get people thinking about the possibilities that could exist.

Conclusion

Across North America, church planters state that finances are the most critical issue facing church planters on this continent. My personal hypothesis is that this response is the result of a felt need that is rooted in a poor ecclesiology. I am not belittling the real and present financial crisis that church planters are facing, nor am I suggesting that those struggling in this area are ungodly. Rather, the North American Church is so dependent on money for missionary purposes in particular, that the cultural value of money has become so entwined with our understanding of the nature of the church, that whenever we are denied this cultural value, we have a difficult time understanding the church in general, and church planting in particular.

The Scriptures advocate the financial support of church planters from at least three sources: other churches, individuals, and work. Though financial resources are not an evil, they can be a hindrance to church planting movements. Church planters need to prayerfully consider these three financial options in light of the current situation in which God has placed them, and in conjunction with the vision God has placed on the church planters' hearts. In light of the financial crisis, nevertheless, we must remember the words of Jack Redford in his work *Planting New Churches*, that the first concern related to church planting should not be with the finances involved, but rather "The first priority is reaching people for Christ."⁵⁷

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- ²Based on an open-ended, informal, email survey of 190 church planters and various parachurch and denominational leaders representing thirteen parachurch organizations and denominations from thirty-nine states and four Canadian provinces, who listed the following as the most critical issues in North American church planting (in order of importance): 1) finances; 2) leadership development; 3) unsupportive churches; 4) contextualization issues; and 5) family pressures.
- ³Email sent to author.
- ⁴Email sent to author.
- ⁵Email sent to author.
- ⁶ Elmer L. Towns, *Getting a Church Started*, 3rd ed., Lynchburg, VA: Liberty University School of Lifelong Learning, 1993, 23.
- ⁷Email sent to author.
- ⁸Email sent to author.
- ⁹Email sent to author.
- ¹⁰ Fred G. King, *The Church Planter's Training Manual*, Camp Hill, PA: Christian Publications, 1992, 14.
- ¹¹ Arnell Arn Tesson, *Gentle Plantings: A Personal Journal for Church Planters' Wives* (Concordville, PA: The Church Planters Network, 2001), 41.
- ¹² King, 15.
- ¹³ Floyd Tidsworth, Jr., *Life Cycle of a New Congregation*, Nashville, TN: Broadman Press, 1992.
- ¹⁴Email sent to author.
- ¹⁵Email sent to author.
- ¹⁶Email sent to author.
- ¹⁷ Jonathan Stuart Campbell, "The Translatability of Christian Community: An Ecclesiology for Postmodern Cultures and Beyond," Ph.D. Dissertation, Fuller Theological Seminary, 1999, 51.
- ¹⁸Though a portion of the salaries of SBC seminary professors comes from the churches that make up the convention, the reader should not assume that the seminary professors are wealthy. ☺
- ¹⁹C. Peter Wagner, *Church Planting for a Greater Harvest*, Ventura, CA: Regal Books, 1990, 39.
- ²⁰Ibid.
- ²¹ John Jackson, *High Impact Church Planting: You Can Lead a Harvest Directed Ministry* (n.p.: Vision Question Ministries, 2000), 21.
- ²² Both personal finances for church planters *and* start up costs are usually included in figures such as these.
- ²³Email sent to author.
- ²⁴Since the term missionary is not used in the Scriptures either, in certain circles, church planters are referred to as apostles, evangelists, or preachers.
- ²⁵Other supportive evidence outside of Acts is found in 1 Peter 5:1 where Peter refers to himself as a "fellow elder."
- ²⁶ Roy Thomas, *Planting and Growing a Fundamental Church*, Nashville, TN: Randall House Publications, 1979, 22.
- ²⁷Towns, 26.
- ²⁸Email sent to author.
- ²⁹Email sent to author.
- ³⁰Email sent to author.
- ³¹ I am thankful for the Fellowship of Church Planters that delineated these three ways in one of their publications. See Dick Scoggins, *Building Effective Church Planting Teams* (Middletown, RI: FCPT), 37-39. This resource can be downloaded or read on-line from the Fellowship of Church Planters' website, www.fcpt.org.
- ³²In fact, the Apostle was even willing to refrain from receiving money as discussed in 1 Corinthians 9.
- ³³ Arn Tesson, 43.
- ³⁴Email sent to author.
- ³⁵ Ed Stetzer, *Planting New Churches in a Postmodern Age* (Nashville, TN: Broadman and Holman Publishers, 2003), 226.
- ³⁶Email sent to author.
- ³⁷ Jackson, 20.

³⁸Email sent to author.

³⁹J. T. Burdine, Jr., "Bivocational Ministries Among Southern Baptists," in *Formation for Christian Ministry*, Anne Davis and Wade Rowatt, Jr., eds., (Louisville, KY: The Southern Baptist Theological Seminary, 1981), 115.

⁴⁰Luther M. Dorr, *The Bivocational Pastor* (Nashville, TN: Broadman Press, 1988), 134-135.

⁴¹Email sent to author.

⁴²Email sent to author.

⁴³Email sent to author.

⁴⁴Dennis W. Bickers, *The Tentmaking Pastor* (Grand Rapids, MI: Baker Books, 2000), 28.

⁴⁵Dorr, 64-65.

⁴⁶Ibid., 74-80.

⁴⁷Steve Sjogren and Rob Lewin, *Community of Kindness: A Refreshing New Approach to Planting and Growing a Church* (Ventura, CA: Regal 2003), 172-73.

⁴⁸For example, Bickers wrote: "A bivocational minister is one who has a secular job as well as a paid ministry position in a church. Bivocational ministry is sometimes referred to as tentmaking ministry because our biblical example for ministry is the apostle Paul" *The Tentmaking Pastor*, 10.

⁴⁹Don Hamilton, *Tentmakers Speak: Practical Advice from Over 400 Missionary Tentmakers* (Ventura, CA: Regal Books, 1987), 7.

⁵⁰Personal email to author.

⁵¹Ibid.

⁵²Ibid.

⁵³"Church Planting Ministries" can be located at <http://www.plantingministries.org>. For a list of Ramsey's jobs for church planters see <http://www.plantingministries.org/chapt3.htm>. I am indebted to Ed Stetzer for making me aware of this resource. See Stetzer, 356, endnote eight of chapter nineteen.

⁵⁴Bailey informed me that a few other associations are using similar creative funding options such as this one.

⁵⁵Personal email to author.

⁵⁶Ibid.

⁵⁷Jack Redford, *Planting New Churches*, Nashville, TN: Broadman Press, 1978, 82.