

# Funded and Free

*(Graham, Sangl)*

## Summary

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Funded and Free is a collection of 50 practices that can help leaders fund the mission of their church. Casey Graham is founder of **The Change Group** which is dedicated to helping churches succeed financially. Before launching The Change Group, he was Chief Financial Officer of Mountain Lake Church. Joseph Sangl founded **I Was Broke, Now I'm Not** which helps people accomplish far more than they ever thought possible. Before launching IWBNI, he served as Pastor of Financial Planning and Counseling at NewSpring Church.

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## 01-Understand 5 Reasons People Give

1. Relationship: Those engaged in small groups or ministry are more likely to give.
2. Vision: Strong vision inspires people to give [**Pro 29:18**].
3. Need: People are more likely to give when they hear a clear need that relates to the church's mission.
4. Obedience: Many people give because they are living lives obedient to God's Word.
5. Education: When you teach people what God's Word says about money and you give them methods to manage their money, they are more likely to give.

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## 02-Margin, Margin, Margin

To have a sustainable ministry, you must have financial reserves [**Pro 21:20**].

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## 03-Create an Obstacle and Opportunity Fund

A church should have an obstacle and opportunity fund of at least six times its weekly operating budget.

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## 04-Change Up the Offering

Vary the way you take the offering. Example:

- Mission Moments: Share stories of how the church is meeting its mission through the generosity of its people.
- God's Heart: Use scriptures that share God's heart for people's giving.
- Personal Story: Ask someone who has just started giving to share his experience via video.
- Show Methods: Show how they can give online, where they can get offering envelopes, and mention the idea of automatic withdrawals.

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## 05-Staff Must Give

When an entire staff is giving to the ministry, it unites their hearts toward the God-given mission.

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## 06-Check Staff Giving

- Let your staff know that you will check their giving records annually.
- Put a reminder on your calendar to check staff giving in January.
- Meet with staff members who aren't giving consistently. Help them get on track.

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## 07-Leverage Digital Giving

Provide a way for online recurring giving. Provide giving kiosks to accommodate those who don't carry cash or checks.

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## 08-Teach Giving

Teach them:

- that God owns it all [**Pro 24:1-2**].
- that giving attitude is important [**2Cor 9:7** and **Rom 12:18**].

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## 09-Want Something FOR People Instead of FROM People

Focus on helping people live a complete life in Christ.

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## 10-Connect with High Capacity Donors

Meet with high capacity donors in small groups several times a year. Nurture their gift of giving. Share stories about generosity. Also get to know them individually.

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## 11-Cast Clear Vision-Then Do It Again and Again

- Teach one series a year outlining church vision and how people can be a part of it.
- Offer a new/prospective member class that emphasizes church vision.
- Send a handwritten note to first-time givers explaining how their giving dollars will make a difference in the lives of others.
- Attach a vision letter to contribution statements.
- Make sure ministry descriptions communicate the church vision.

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## 12-Hold Everyone Accountable

Establish clear and measurable objectives. Hold people accountable for meeting them (**Pro 21:5**) including staying within budget.

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## 13-Involve Others

The more people are involved in ministry, the more willing they will be to invest in ministry. Also, it is foolish to think you can do it alone.

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## 14-Recognize the Power of Volunteers

More committed volunteers =

- fewer expenditures
- greater diversity of talents

Recruit and appreciate volunteers.

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## 15-Maximize Capital Campaigns

- It's generally better to hire a consultant.
- Shorter (1-2 year) campaigns work better.
- Ask for a first-fruits offering.
- Be extremely clear on next steps.
- Be aware that some people will leave.
- Spend at least six months laying the groundwork (clarify vision, meet with leaders, meet with high capacity donors).
- Give regular updates on status and how the church is using the resources.

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## 16-Learn How to Say "No!"

Rather than criticize an idea, point out that it does not fit in with the vision. Say "no" to any directed gift that does not align with the church's vision.

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## 17-Seek God's Direction for All Decisions

Do whatever it takes to keep God in the leadership position of your life and ministry.

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## 18-Stay Awhile

For a church to become financially confident, the pastor must stay longer than a few years and must refrain from changing direction every few months.

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## 19-Be OK When People Leave Because You Talk About Money

Realize that some people will leave. Be true to what God has called you to do. Love all people, even those who leave.

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## 20-Be a Generous Church

Why?

- Jesus was generous.
- We can reach more people for Christ when we are generous.
- When the church gives back to the community, it builds trust.

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## 21-Celebrate the Vision

Tell stories of how God has moved in people's lives in your church. Recounting God's past faithfulness leads to future confidence.

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## 22-Win with Your Own Money

Set the example. Spend less than you make. Avoid debt. Invest for the future. Give generously.

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## 23-Don't Hire Broke People

Check the giving records of prospective employees. Only hire givers.

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## 24-Don't Hide Financial Mishaps

The top barrier to maximum giving is unanswered questions. Be open and honest.

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## 25-Don't Strap the Church with Outrageous Debt

Large debt restricts the use of money for ministry ([Pro 22:7](#)).

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## 26-Get Away Often

Work off site one work day a month at a place where you won't be interrupted. Regularly go on vacation with you family.

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## 27-"It" is a Wasteland that Eats Cash

Wasted money means missed opportunities and can lead to a lack of financial confidence. If 'it' is not effective, eliminate it.

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## 28-Pay Your Staff Well

It is difficult for your employees to be passionate about your vision if they are unable to cover their living costs.

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## 29-Provide On-Ramps to Giving

Teach people the various ways they can give. Challenge people to tithe for 90 days.

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## 30-Budget Using Wisdom and Faith

Budget off of past results. Keep the budget simple and specific. Hold people accountable with quarterly budget reviews

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## 31-Communicate with First-Time Givers

Send a thank you note to first-time givers.

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## 32-Be Yourself

Find your strength zone and live in it. Share the church's vision in a way that leverages your strengths.

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## 33-Ask: Do We Really Need This?

Take every spending decision seriously. Always ask, "Do we really need this?"

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## 34-Teach Practical Personal Financial Counseling

Manage your own personal finances well then share how God's Word affects your finances. Teach giving, saving, and spending according to a plan. Offer classes on budgeting and debt elimination.

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## 35-Provide One-on-One Financial Counseling

Address the two main reasons for financial struggles: lack of education and lack of discipline.

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## 36-Don't Rush: Haste Makes Waste

Think things through. Be sure you know the impact on cash flow and the best timing ([Pro 21:5](#)).

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## 37-Hire Consultants

Two times when a consultant is helpful are one shot situations and stuck situations. Be sure to negotiate "pay as you go" terms.

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## 38-Know the Important Financial Numbers

- actual income vs. budgeted income
- actual expenses vs. budgeted expenses
- average per person giving
- number in attendance
- amount of offering per giving methods (offering plate, online, kiosk, mail, direct deposit)
- number of first-time givers

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## 39-Create a Staff Spending System

- an overall budget
- monthly budget amounts by category
- owner for each budget category
- penalties for overspending without approval
- requirement for receipts
- praise for those who use resources wisely and reprimands for those who don't

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## 40-Connect Life Change to Giving

NEVER forget to share stories of life change and how they relate to people's giving. Invite people to share their stories. Life change fuels funding.

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## 41-Connect Relationally with Your Church

Find ways to connect relationally with people in your church. Consider a blog or social media as a way for people to learn a little about you. Invite key ministry and giving leaders to your home occasionally. Keep these key leaders informed. When they are "insiders" they are more likely to support the vision.

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## 42-Maximize Year-End Giving

People are more generous at year end.

- In November, send a letter and special year-end giving envelope to everyone. Send a follow-up email with a link to your online giving portal.
- Send a second letter that states what can be accomplished towards the vision with year-end giving.

- Establish a date just before Christmas for the year-end offering. During worship services, issue a giving challenge.
- Share a life change video one week before special offering.

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## 43-Fix the Summer Slump

After Easter, launch an online giving initiative to promote consistent generosity. Make it easy for people to begin giving online. Share stories of people who have begun giving online.

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## 44-Fund Life Change-Not the Squeaky Wheel

Budget based on ROI (return on investment), not "fairness." More funds should go to those areas that achieve life change and align with the vision.

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## 45-Model the Way-Be a Generous Giver

Generous pastors/leaders produce generous churches.

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## 46-Develop a Generosity Brand

Branding helps people remember why or how to give. Example: Visionary Giving (giving with a vision of your giving dollars equaling life change).

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## 47-Have a Mentor

Find someone who has arrived at where you want to go regarding generosity ([Heb 12:1](#)). Ask that person if he will meet with you regularly for counsel and encouragement.

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## 48-Know How to Ask People for Money

Tips for asking:

1. Ask in person. Look the person in the eye when you share your vision.
2. Care about the person. Engage the person in conversing with you about their vision as well as yours.
3. Be simple. Don't include excessive detail unless the person asks. Focus on the key points for the next step.
4. Make the ask. "Can I count on your financial support for xxx?"

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## 49-Prioritize Your Family

NEVER allow your family to take a back seat to your passion for your vision. Protect family time. While on vacation, leave work behind.

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## 50-Talk to Non-Christians about Giving

- It is okay if people get offended when you talk about money (in the right way).
- Talking about money tends to thin the herd.
- Some people (like the rich young ruler [Luke 18:18-23](#)) are addicted to money and can't fully follow Jesus until they give it away.
- Care about the person's heart more than your immediate funding need.
- If Jesus didn't apologize for talking about money, you can quit apologizing too.