



Developing sustainable income streams for your church

It starts with the heart

“YOU MUST be off your rocker, you must be mad,” said the ruddy-faced church leader, “what have hearts got to do with finding the money to replace our church roof?”

Taking a sip of his tea from a huge builders mug, which temporarily steamed up his glasses, he settled back into his office chair and waited for an explanation. Taking the frames of his spectacles in hand, he quickly wiped the steam away and continued to look at me quizzically, searching the facial features of the young upstart, sat before him, suspiciously for any external signs of inherent insanity.

For the record I’m not mad, but if you have the heart you will get the money, from who ever you ask, and for whatever you need.

I don’t know if you have ever set your heart on a new pair of shoes, a watch, a coat or the latest kitchen gizmo? While you may have had to save for a month or more, the money becomes no object, because you have to have it.

Something else also happens too, long before you have this much sought after item in your hand, you can talk passionately, to anyone who cares to listen, about it and you can convince them why it is wonderful.

Why? Because it is in your heart!

Jesus says in Luke 6:45: “For the mouth speaks what the heart is full of.”

The heart is not just a physical organ it is a spiritual organ too, it is a second brain, it is the centre of your motivation. Without a godly motivation, without a vision, both people and churches perish.

Let’s have a look at what a godly motivation is.

In Exodus 35:20-24, the Israelites are giving towards the building of the Tabernacle, a place for their God to dwell. Everyone ‘who was willing and whose heart moved them’ brought an offering to God, not out of compulsion or fear, but because of what God had done for them. Exodus 36 recalls that they gave so much that they had to be ‘restrained’.

God had delivered them out of slavery in Egypt; they had seen Moses part the Red Sea and the wonders of Mount Sinai, this was their motivation. They were giving and doing things out of the heart of what God had done for them.

True giving, as this passage shows, is about more than money and material things; true giving is about receiving a revelation of what God has done for you, so that it translates into action.

Likewise, what we do in our churches springs from the revelation of what God has done in our lives - this is our motivation. The greatest revelation and motivation that any Christian can have is that it isn’t what we can do for God, in our own strength; rather it is what he can do for us.

This revelation and motivation is the ‘why’ you do what you do in your community, by definition it is the very thing that can help you find God’s will and protect you from unproductive busyness

As you read this booklet, my prayer is that you will allow the Holy Spirit to stir your heart, so that you will look afresh at the 'why' of your church and your motivations.

My Dad has many sayings, and one of my favourites is: "Methods are many, principles are few, methods change, but principles [motivations] never do."

In the chapters that follow there are 'many methods' to help you fund your church, methods that change according to your situation and need, but our motivation for seeking other income streams doesn't change. Put simply, the motivation of the church is that Jesus might be glorified and his Kingdom, his rule and government might be extended in our communities.

While you might not always use this language, my point is that if you are asking for funding for a project and this isn't your motivation, then you won't be able to inspire your congregation, other local churches, community groups or grant funders to support you. And, more likely than not, you'll get lost in the myriad of doing things for the sake of doing things, without really knowing why.

Here's the key, now apply all of the above to your CAP work or any project that the church is currently doing or thinking of doing. If you can talk passionately about your church work you can explain why you are doing, what you are doing, and why you are the best people to do it!

I don't know where you are right now, maybe you are at home with your family, perhaps lying on a sun soaked beach, enjoying a well-earned holiday or else just travelling to work on the train. I don't know what has caused you to read this, but what I do know is that you have got something on your mind. Money.

It may not be at the forefront of your thinking just yet, it maybe lurking in the background; money is a little thing that casts a huge shadow across church life. It is often the dividing line between what you want to do and what you can do, moreover not so much a question of faith but finance.

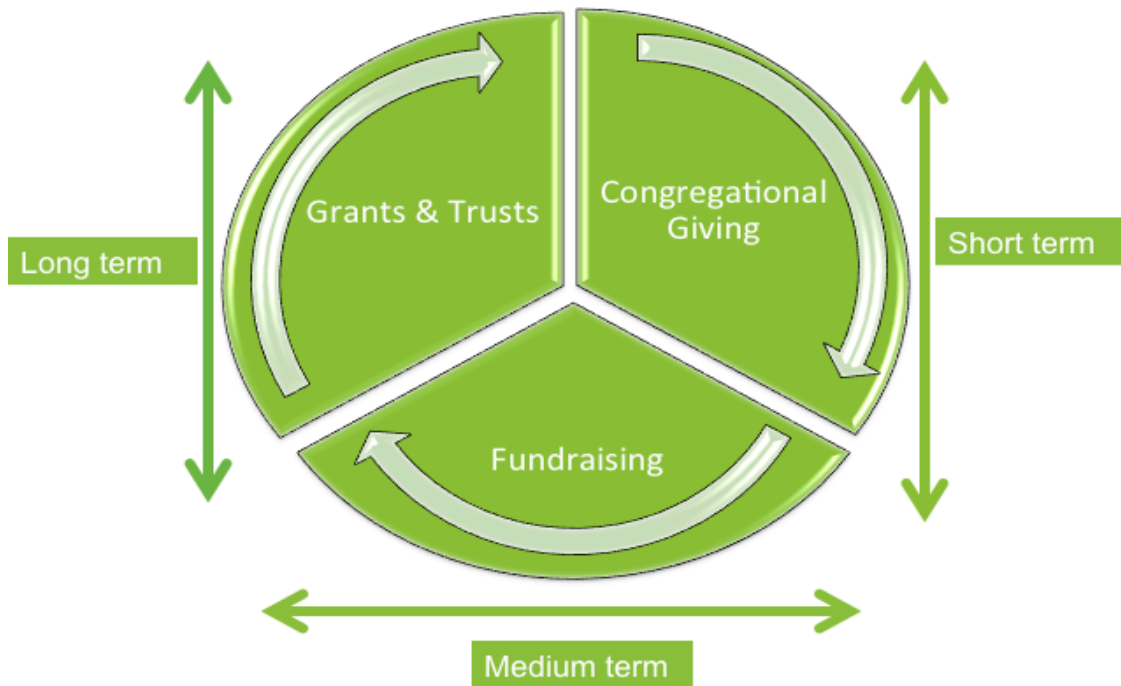
The purpose of this booklet is to help you develop regular income streams that will reduce your reliance on one source to fund the work of your church.

And that starts with the heart.

Introducing the wheel of fortune

If you have ever played Trivial Pursuits you will know that the aim of the game is to fill your little pie with all the different coloured segments as you move around the board. The 'Funding Wheel of Fortune' is exactly the same with the aim being to ensure that your church income is spread, perhaps not evenly at first, across each of the short, medium and long-term income streams.

We will unpack each of these in more detail over the next few pages, but the key to this is to use the wheel to help you develop a strategic vision, to map out your churches financial future for the next few years.



Look at the wheel for a moment and ask yourself some honest questions:

- Which segment(s) are we missing?
- Which segment(s) do we need to improve on?
- Which segment(s) do we do well?

Keep these questions in mind, because I'm going to suggest to you that you can improve in each segment of the wheel. Why? Because each segment represents a different funding source, a different pool from which you can draw.

The short term

The short term funding is about drawing from your congregation as the title suggests, but it isn't just about money. Think about the example from Exodus 35 in the introduction, the Israelites were giving things that were beyond price, for instance, if you read the whole of chapter 35 they were giving their skills, time and services.

Several years ago I was involved in a large church in the north of England, where I was part of the Stewarding Team on a Sunday. I used to do this a couple of times each month, and over the course of several years I got to know a lot of people and families. One week, I remember a young family leaving our meeting halfway through, just after the offering,

normally they wore a smile, but today he look upset, avoiding eye contact with anyone as they swept from the auditorium at speed, his wife was close to tears.

I followed them out on to the car park and asked them what was wrong, the husband turned to me and said: "I just feel so ashamed, we love the church, the kids love coming, but I've been out of work for two years and I can't afford to give any money on a Sunday. We just feel so wretched, guilty, small and not really part of the congregation unless we are paying in.

"So, we've decided," he said, his face crumpled with disappointment, "that we are not going to come anymore, we just can't face it."

How sad, that this man and his family felt worthless in the face God and the rest congregation because they didn't have any money, when their lives were a valuable commodity. God doesn't want very much from us; he just wants all of our hearts (see Psalm 51:16-17).

It needs to be said some people can't, and shouldn't, give money by virtue of their situation; the essence of 'Congregational giving', for the purposes of this booklet, is about fostering a culture of giving so that every member understands, not only what you are doing but why.

So that when they give to the work of your church they know why, be that their time, their money and, or, their expertise they are giving out of a heart that is eternally thankful for what Jesus Christ has done for them. In its simplest form this could be giving away their parking ticket, as you are leaving a pay-and-display car park.

The medium term

Sometime ago, I had the pleasure of showing an eminent member of the Church of England, and a good personal friend, around CAP's head office. After the tour we adjourned to a private room for tea and a chat, when the conversation turned to his parish funding model, he said: "You see Sam, I've only got about 200 on Sunday, and they are mostly older people, so we have to cast our nets a little wider if we are going to increase our income.

"While they may not be on my Parish Roll, I have about 29,000 people that live in the town, many of whom never cross our doors, even at Christmas or Easter, but they might support a fundraiser or donate to our community work."

The medium term therefore is about drawing income from the wider community beyond your congregation. This could be anyone, from your next-door neighbours, to local interest groups, local government, referral agencies and businesses.

Think for a moment about how many people live in your town, city or area? What if you could get a pound from each one, or 50p? Small amounts of money like this make a big difference to your social outreach budget, plus it has the added bonus of helping you to develop further relationships in your community.

Like short term funding it also has the added bonus of being unrestricted money, meaning that as long as you account for its use, both morally and ethically, then you can decide how best to put it to good use.

The Long term

This segment of the wheel is called long term funding for two reasons, because it relates the amount of time and energy required but also to the development of lasting relationships. Just over two years ago I began working for CAP, and one thing that you cannot miss as you walk around the corridors of Jubilee Mill and Jubilee Centre, is the sense of history and the goodness of God.

Much of this history and grace stems from the many relationships that have been cultivated, and subsequently blossomed. One of the first trusts I ever worked with was a small charity that had supported John Kirkby right at the start, just giving small amount.

Before I wrote the thank you letter for the funding that we had just received, I took a moment to look at our database. I noticed how much time had been invested in this relationship over a 20 year period, to get from a donation of a few hundred to several thousand pounds a year.

A shocking figure is that only ten per cent of people that receive money from a charitable trust, actually bother to send a thank you or any kind of follow up. To be a success at securing a grant or funding from a trust you need to be organised and diligent to the point of being robotic.

You need to manage your expectations in your first year, but I promise that if you commit to consistently writing a set amount of application each month, grants and trusts will become an income stream for you. The industry standard success rate is one application in six, so if you write two applications a month, you should get a minimum of six that grant you money in any one year.

Another of my Dad's little sayings is that 'perseverance is the path of least persistence', if you persevere the rewards are massive. In 2016, the Charities Aid Foundation found that £10.5 billion pounds had been awarded to charities around the UK, this is double the figure (£5.5billion) that charities raised through public donations.