

Fundraising vs. Funding Ministry: Best Practices for Financial Stewardship

by THE REVEREND FRED D. MILLIGAN JR.

A fundraising church “identifies the problem (not enough money because members are not giving) and designs a program to solve the problem (an annual fund campaign),” says Donald Joiner.

“The guiding theology ... is that people do not want to give. Therefore, we design gimmicks and ploys to get people to give up their money. The image is one of a tight fist with the church trying to pry their fingers open to get to the money.”

In his book, “Creating a Climate for Giving,” Joiner distinguishes those churches that take what he refers to as a *fundraising vs. funding ministry* approach to financial stewardship.

Joiner observes that *fundraising* churches believe:

- Ownership is in the individual
- Focus is on institutional needs
- Focus is on money as the key issue
- Focus is on budget as self evident goal
- Focus is on membership vows/obligations
- Focus is on shortfall (scarcity mentality)

In contrast, *funding ministry* churches believe:

- God’s ownership vs. our ownership
- Focus on need of members to give vs. need of institution to receive
- Focus on ministry vision vs. ministry costs
- Focus on results (ministry stories) vs. budget information
- Focus on spiritual growth vs. obligation
- Focus on possibilities vs. shortfall

I would add that funding ministry churches do many of the following as well:

- Engage in congregation-wide discernment processes to determine what God is calling your church to be and do
- Regularly evaluate all of your processes for handling funds with attention to legal and moral conflicts of interest and by operating above reproach
- Focus decisions about the building on ministry goals rather than historic uses
- Ask members for annual commitments in frank discussions about the relationship between their faith and money
- Develop a narrative budget rather than advertising the line-item budget

- Make it clear that the pastor is aware of what each member gives to the church (see Dick Craft’s article on page 18)
- Make sure that the pastor and elders are committed to moving their giving toward the biblical principle of the tithe (or proportional giving) as a commitment to their own spiritual growth and congregational leadership
- Consider different approaches to asking for financial commitments from different age groups of members
- Develop a year-round stewardship calendar that addresses stewardship of all of life
- Enlist your members in hands-on involvement in the ministries of the church in transformative ways
- Celebrate regularly through specific stories ways member giving is enabling life transformation
- Communicate with givers regularly, offering new opportunities to give
- Explore alternative streams for funding the congregations’ ministries such as an endowment fund or rental income
- Begin teaching stewardship to children and new members, keeping expectations high
- Establish ministries to assist members in relating their financial lives to their Christian discipleship
- Preach about financial stewardship at times of the year other than pledge season and don’t always make it about giving to the church.

I look forward to expanding this list while seeking more and better ways to help congregations move from a fundraising to a funding ministry approach and conversations about the money needed to fund our ministries. Like Joiner, I am convinced that the overall health of the congregation is more determinative of the financial stewardship of its members than any of the quick fix techniques and programs being sold today which focus solely on individual response. Changing the way we think about financial stewardship is a tall order. But I am confident that it can be accomplished because we are “surrounded by so great a cloud of witnesses....”

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