

Money Talk

A Church/Agency Discussion about Missions Financial Issues

by *Ellen Livingood*

Because I'm seen as a neutral "third party," it is not unusual for me to get complaints from agencies about churches, and from churches about agencies. While some of the accusations may be unfair or just plain inaccurate, they reveal complex issues that can create serious fissures in the church/agency relationship. Nowhere are the tensions more evident than in the area of finance, where discussions are too often problem focused rather than solution focused.

The following dialog is hypothetical and, I acknowledge, contrived to fit this space. But the topics surfaced here need to be discussed in various church-agency settings with a healthy balance of grace, candor, and good listening skills that I have attempted to illustrate.

Church: Support requirements for new missionaries seem totally out of control. Many are moving well into six figures. Agencies need to recognize that financial realities require belt tightening. These numbers can't just keep going up!

Agency: We hear you, and we are really concerned about these numbers. Let's sit down and talk about where there are ways we can reduce costs without endangering ministry.

But can we present the question a bit differently? Let's ask, "To accomplish the vision we believe God has given to all three of us (missionary, church, and agency), what amount of financial resources will best utilize our people and by His grace, reach the goal most quickly?" While we want to keep costs down, the real issue is not how little we can spend to get these workers out, but rather, what funds are needed to achieve greatest Kingdom effectiveness. God may not choose to provide all we dream to be the ideal, but we believe it is better to envision the goal and start from "what will it take" than to go into it with a "how little can they survive on?" mentality.

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Church: We like reframing the question that way. No businessman in our congregation would ask how little he should invest to be able to just scrape by. So let's sit down together and talk about what we believe God wants to do and what it might cost. However, our giving has plateaued in the last couple of years. We aren't an endlessly deep pocket, yet sometimes it seems like agencies look at the church as a big dollar sign.

Agency: With sadness, we admit that too often we mission organizations have focused on churches' funding role. Please forgive us for implying that missions is all about money. We want to change that, and we ask you to point out where we communicate money-driven priorities; work with us to practice a more biblical approach.

At the same time, missions does require money. We are concerned when we see many churches cutting back on the percentage of their budget designated for missions at a time when global opportunities are exploding. We believe that local churches need to take seriously their mandate to develop new generations of disciples committed to generosity and biblical, whole-life stewardship that frees more and more resources for what matters for eternity.

Church: It is easy to present excuses—we all know it's extremely difficult to overcome the pervasive materialism and selfishness of our culture. But it's our turn to confess that we have often failed in this, and admit it is part of our disciple-making responsibility. Frankly, too often we have been afraid to confront the issues, or even to set a high enough standard as leaders. Please pray and work with us to inculcate countercultural financial values in our people as we live in a society saturated by consumerism.

Agency: Thanks for sharing your heart on this. Sometimes it is easy for us to stand back and be critical instead of coming alongside to pray and seek solutions together. Let's continue to dialog on this topic.

Meanwhile, we would like to bring up another issue—responsibility for support raising. In recent years, churches have been recognizing and embracing a leading role in sending out workers—and we applaud that. But that leadership role stops short of taking any responsibility in fundraising. Isn't funding part of sending? You wouldn't expect an employer to make a new hire and then tell her to go find her own salary. Shouldn't the sending church shoulder some or all of the responsibility to raise the funding, understanding that the missionary will need to do his/her part too?

Church: You keep forgetting that we don't have endless resources.

Agency: It's not that you have to give it all, but rather team with the missionary to find it. In essence you would be saying, "We believe God has called you, and we believe He has called us to send you. That means we will engage our congregation's God-given gifts to identify the funds needed." To the missionary, that sharing of the task is huge. Not to mention that it lays a healthy foundation for ongoing, reciprocal accountability between you and your missionary.

Church: Wow. You're suggesting a major shift in our thinking, yet it rings true. How will you as an agency work with us?

Agency: This is a paradigm shift for us too, but we want to work closely with you and your missionary to make the fundraising task truly a shared effort. And we want to be more proactive in trying new funding models. Business as mission is one alternative, but it doesn't fit everyone or everywhere. As agencies and churches, we need to wrestle more with this question and be willing to take some risks in trying new approaches.

Church: It's exciting to hear you say that. One of our elders has expertise in future casting. I wonder if he could bring together some strategic thinkers from our church and your agency to brainstorm some out-of-the-box possibilities?

Agency: That would be exciting. Let's put it on our list to explore further.


Church: Before we leave the topic of missionary support requirements, we need to say that we think it is unfair to expect missionaries to raise so much money for agency overhead. It's tough enough to raise the funds they need, and then you make them fund the organization.

Agency: Believe me, we struggle with that too. First, let us clarify that for most agencies, the administrative deduction from missionaries' support only funds one-quarter to one-third of the general fund budget—so we raise a lot of monies from other sources. But this is a strategic question


for us. Can I frame the issue from our perspective?

Churches expect an ever-increasing amount of quality services for their missionaries—things like life-long training, quality health

insurance, crisis intervention, spiritual/psychological care for workers and their families, professional accounting services, etc. The list goes on. These are costly. Churches complain about high admin charges to missionaries, yet they also resist supporting missionaries in home-office positions, and they don't want to give to the general fund. We're in a catch-22. Any suggestions?



We believe God has called you, and we believe He has called us to send you. That means we will engage our congregation's God-given gifts to identify the funds needed.



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Church: You make a valid point. Supporting workers sitting behind a desk in our own country is a really hard sell—for the individual and for the church; for us it's a non-starter. But giving to an organization's general fund isn't motivating either. Our people want their money invested on the field.


Before we talk about how to raise it, we need to broach the issue of how much you really need. To be honest, we often wonder how efficient mission agencies are with funds. We perceive a lot of duplication with so many organizations engaged in very similar ministries. Why don't you consolidate your efforts?

Agency: Our uniquenesses may be greater than you recognize.

Church: In the for-profit world, the demand for higher returns pushes organizations to find ways to surmount differences and collaborate or merge in order to thrive in the marketplace. We don't see evidence of much of that kind of creative problem solving happening in missions. After all, the needs of the world seem to demand that we find ways to

work most efficiently in the management of the King's talents.

Agency: Absolutely. However, we can't resist pointing out that churches like you are busy creating dozens of new agencies—you are setting up 501(c)3s at a rapid clip that seems redundant to us. Before you go off and launch a new ministry based on an assumption that we can't or won't adjust to embrace your vision and be able to serve you, please come and talk to us. Maybe we can eliminate duplication before it begins!



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But back to the consolidation issue. There have been some mergers and merger discussions. There are a growing number of new models of collaboration among agencies. But you're right, we aren't changing very quickly, and often it only happens when an organization is struggling to survive.

Church: Could we help you work on it—you know, collaborate to consider better collaboration?

Agency: What would that look like?

Church: Not sure. But we have businesspeople in our churches with extensive experience in mergers. They might help you ask the right questions. We have HR people with backgrounds in walking personnel through change. We have accountants who might be able to help you look at the financial implications. If you get our people involved, it's likely that some funding will follow to help make things happen.

Agency: There are some unique aspects of missions that we would have to help your church members grasp in order to address the real issues. But if we all come into this as learners, it could have real potential! It is worth exploring.

Regardless of our structures and improved efficiencies going forward, we will continue to need organizational financing. If you as a church are a “shareholder” in our agency, doesn't it make sense that you should be an investor too?


Church: We often don't feel like a shareholder, certainly not a valued one. To be a true shareholder, we would have to have a place at the table that many agencies don't seem willing to concede. And frankly, we may be ambivalent about how deeply we want to be involved. Given the demands on church leaders, sometimes it is easier to see the agency as more of a service provider than a partner.

Agency: It's helpful to hear you articulate these opposite perspectives because we hear or sense both of them. For churches to be active “partners” (a better term, if we infuse it with clear meaning) requires commitment of time and energy on your part **and** ours, so we both need to see it as a win/win.

Framed as part of this discussion on finances, what might a productive church/agency partnership look like?

Church: Such a partnership would go beyond just money, but to focus on the financial: We would want to have input into the support requirements for workers we send with your agency—on issues such as living allowance, pension/retirement savings, ministry funds, etc. Before our worker is cleared for departure/return to the field, we would want to know those agreed-upon funding minimums were met.

To move it to a more significant level of partnership would require that we better understand how you measure effectiveness and are striving for efficiency based on values and organizational priorities. This would take some time, and it might require some trust building before either of us was ready to invest in this way.



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Agency: We have legal accountability first to our board of directors, but we would see the value of the kind of in-depth discussion with churches that you describe, if those church partners are willing to invest the time and expertise of

people from their congregations to both understand the issues and be part of the solution. What you are describing goes beyond a superficial update session. Would you be willing to invest finances for organization-wide solutions that were identified in such a setting?

Church: In terms of both time and money, we couldn't function at this type of a partnership level with every

agency. Even though we may send workers through 10 or 15+ agencies, it would probably mean choosing to partner with just one or two of them, perhaps based on geographic proximity, or shared ministry focuses, or where our potential contribution could be greatest. We would have to build some internal ownership for that kind of a relationship, and that would probably begin in the form of strategic projects.

Agency: We understand that projects are most attractive to any donor, but we also need to address the challenge of ongoing operating funding. Project-focused agencies, such as child sponsorship programs, can fund overhead from the project fees, but agencies focused on fielding workers need to broaden operating income if we are to reduce the amount deducted from missionary support.

Another aspect of agency cost is the growing need to service church-field partnerships. More and more churches are looking to partner with nationals—in a sister-church relationship or in supporting nationals in evangelism, leadership development, etc.—but are looking for our help in facilitating these relationships and want to tap into our expertise in crossing cultural divides in a healthy way. We believe that we have much to offer in these areas, but it demands the time of some of our most experienced personnel.

We also see need for church mobilization services—providing church-based training and advice on things like how to reach out to Muslims or those of other religions in your neighborhood, how to effectively prepare short-term teams, how to develop a missions strategy—to name just a few. Mission agencies have been offering a lot of these partnering and mobilization services free to churches, but they are far from free—there is significant cost involved. To be honest, we find churches reluctant to fund these services.

Church: True, most of us have budgeted little or nothing toward these types of expenses, and since they have been

typically offered to us for free, we seldom consider what they cost. The smaller churches that need this help have more modest budgets to start with. Larger churches don't find much reason to utilize these services.

We would like to challenge all churches, regardless of size, to respond to value-added services with financial generosity to cover the real costs.



Agency: That is not necessarily true today. Many agencies are developing major partnerships with large churches that require the investment of literally hundreds of hours and often quite a bit of travel. The cost is substantial; the funding, often non-existent. We would like to challenge all churches, regardless of size, to respond to value-added services with financial generosity to cover the real costs.

Church: Point well taken. Well, we've talked about a lot of changes in the financial landscape of missions that touch on church-agency financial relationships. We appreciate your candor in this discussion; it has helped us better understand some of the pressures you face. We've noted a number of areas in which greater collaboration could be mutually beneficial, and it suggests that additional honest dialog, mixed with a lot of Spirit-aided creativity, could uncover more ways that we could partner not just on the field but in how we relate on the mobilization side.

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Agency: This discussion has given us a better grasp of your concerns too and pointed up the value of turning what can seem like antagonistic accusations into productive dialog and partnership. After all, we are

about the same ultimate goals!

We need to address some of these issues on a national/regional level, but also keep in mind that we operate in a complex, global context. Local ministries and global partners must be part of future discussions of broader financial issues. Let's keep talking but move to action steps soon.

Church: We're in!

Next-Step Questions

1. What particular aspects of this dialog rang true for you? Which seem too pie-in-the-sky? Why?
2. Which issues struck you as most important?
3. Have you had this kind of frank discussion within your agency-church context? Did you feel like your side was honestly presented and accurately heard? Did you walk away with a better understanding of the issues faced by your potential partners? Did both sides follow through afterward? What concrete changes resulted?
4. What individuals or groups in your organization should be having discussions like this? What preparation do they need to enter into a productive dialog? What debrief and follow up need to occur afterward?
5. If you are a church, can you name three agencies with whom you could have frank dialog? If you are an agency, can you list three churches for such a discussion? What builds trust to open the channels?
6. If you had been represented in this conversation, what action steps would you list afterward? What is the first thing you would do and how would you go about it?
7. If you were to describe a healthy church-agency financial collaboration in action, what would it look like?
8. What are the three biggest hindrances for your church/agency in moving toward greater partnership in these areas? How could they be overcome?
9. How would this dialog shift if your non-Western partners were a part of it? What parts of the financial partnership dialog must include them? What aspects relate primarily to those involved in mobilization in your own country?
10. What aspects of this type of dialog would benefit by having multiple churches and/or multiple agencies in the dialog together?

For more on this topic of financing missions, read the April 2007 issue of *Interchange Postings*: [“Financing the Task—Revisiting the Western Church’s Role in Funding Global Missions.”](#)

If you have ideas on how to build generosity and biblical stewardship into the life of the local church, especially focused on supporting global missions, please drop us a note at info@CatalystServices.org. We are planning a future issue on this topic.

Ellen Livingood launched and leads Catalyst Services to further church-agency collaboration. She is available to help prepare for and/or facilitate dialog on topics such as these.



Interchange Postings

Catalyst's *Postings* e-newsletter is a monthly publication designed for mission agency personnel and local church leaders involved in collaborative global efforts. The practical articles highlight what churches and agencies are doing to mobilize believers, especially those of younger generations, to expand the Kingdom.

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