



Funding a FamilyLife Ministry

GLOBAL TRAINING MANUAL



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INTRODUCTION: FUNDING A FAMILYLIFE MINISTRY

Providing funds for a ministry activity is often a challenge. Funding an entire ministry is an even bigger challenge, but it is also an opportunity to apply good stewardship principles and to trust God for His provision. The Bible contains more than two thousand verses dealing with money and money management. In this manual, first we will consider a few Bible verses and briefly review basic principles for money management as related to a FamilyLife ministry. Second, this manual presents sources and ideas to consider for funding opportunities.

A NOTE ON MINISTRY AS A SINGLE

We encourage couples to do marriage and family ministry together because it provides a visible demonstration of the power of teamwork in marriage. However, we realize that some individuals (married or single) may choose to develop a ministry to families on their own. If this applies to you, we affirm and appreciate your contribution to the Kingdom of God. Although our training manuals are worded to address couples who are doing ministry together, please adapt and apply the material to fit your situation



SESSION 1: SEEING THE ENTIRE MINISTRY

We desire to reach families with the good news of Jesus Christ and help them learn how to apply biblical principles to develop godly families. We want to move forward with building ministries, so what does that have to do with the topic of money? Plenty! Most of us are not interested in money for its own value; we are more interested in investing our time and skills in God's kingdom. However, God usually sustains and expands Christian ministries through the use of money. Therefore, a successful FamilyLife ministry requires taking responsibility for managing money and keeping track of financial matters.

The Bible makes it very clear that God expects us to wisely use the resources he gives us (see Matthew 25:14-30). Failure to meet our financial obligations, especially as a Christian organization, dishonors God. Therefore, we must be conscientious and wise about financial matters. If God has called us to serve through FamilyLife, part of our ministry includes sound financial management.



PARTICIPANT OBJECTIVES:

- Participants will be able to describe how effective stewardship of resources is a basic requirement in building a FamilyLife ministry.
- Participants will understand the need to overcome potential stigma related to using money to conduct ministry.



FAITH &
PRAYER



RESOURCES



KEY COUPLE



EVENTS,
SMALL
GROUPS,
TRAINING



FINANCIAL
SUSTAINABILITY

FALSE ASSUMPTIONS

The following are a few false assumptions about money and ministry.

1. Dealing with money is unspiritual.

The Bible has a lot to say about money. Moreover, money is a resource God provides to do His work. Just like the talents Jesus spoke of in Matthew 25, God expects us to use money wisely. Dealing with money is a vital part of the ministry.

2. We will be successful if we run the ministry using business practices.

Just as standard business practices do not necessarily make a business successful, neither will they make a ministry successful. However, poor money management can handicap or even destroy an otherwise productive ministry.

3. All we need to do is pray.

Prayer is important. However, if all God required was prayer, virtually every ministry would thrive financially once they discovered that principle. Like in many things, God expects us to do our part in faith to fund the ministry to which He has called us. St. Augustine said, “Pray as though everything depended on God. Work as though everything depended on you.” Both prayer and hard work are necessary to fund a ministry.

Activity 1

Biblical Principles of Stewardship

Divide into groups of eight to twelve people.


Let each person or couple introduce themselves.

Read Matthew 25:14-30.

Discuss the following questions:

1. What are some of the “talents” God provides for conducting ministry?
2. How can failure to carefully utilize money dishonor God?
3. Why are some ministries reluctant to talk about money?
4. What can be the results of avoiding conversations about money?

6. Give examples of how the false assumptions on page 4 could lead a ministry astray. Use true examples, if possible.



SESSION 2: MANAGING MONEY

How well we manage God's resources is a clear indicator of our stewardship. God expects us to be good stewards in growing a FamilyLife ministry.

FOUR IMPORTANT PRINCIPLES IN PLANNING FINANCIALLY:

1. Budgeting

Sometimes you hear Christian leaders say, "I don't like a budget. A budget limits God." These Christians have the erroneous perception that living without careful financial management demonstrates faith.

There are plenty of anecdotal stories about how God miraculously provided the funds at the last minute to salvage financially overextended ministries. However, those stories do not override clear admonition from Scripture about being wise stewards and being very cautious about debt and debt decisions.

Frequently those who fail to plan or budget create a crisis of their own making from which God bails them out. It is certainly God's prerogative to save a failing ministry even if the leaders have been unwise stewards. Although those



PARTICIPANT OBJECTIVES:

- Participants will be able to explain why budgeting and planning are essential elements needed to build a sustainable FamilyLife ministry.
 - Participants will be able to define three other important principles in financial planning: counting the cost, taking care of your own, and avoiding debt.
-

anecdotes may cause us to praise God (and we should), seldom do we hear the rest of the story about the difficult consequences these same people must suffer because of their poor stewardship. Frequently those who suffer are the families or followers of those who fail to plan. These anecdotes don't reveal what could have resulted had the leaders been wiser. God expects us to be of sound mind in our decisions about money.

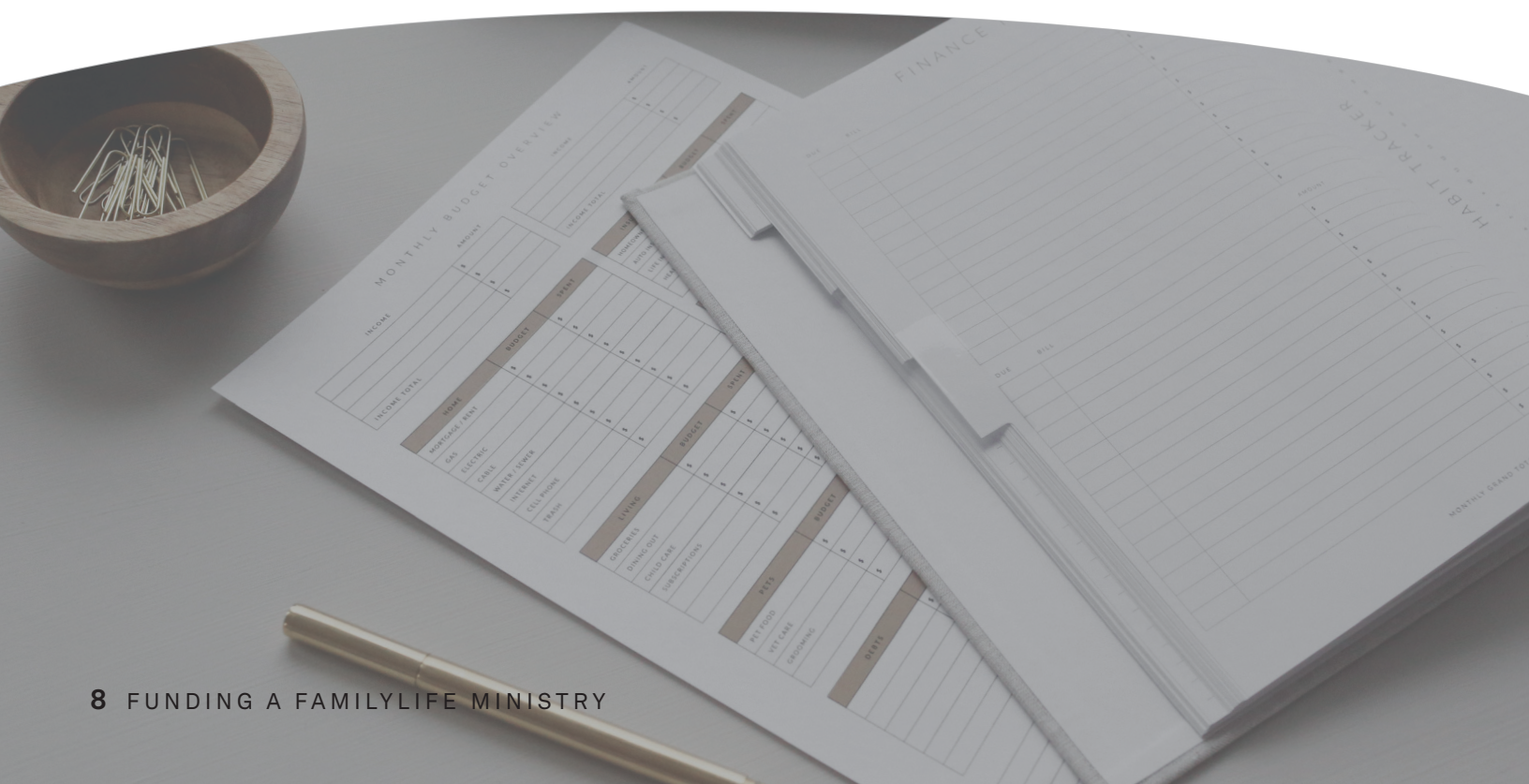
2. Count the Cost

Jesus talked about counting the cost of discipleship in Luke 14. The text indicates individuals are expected to count financial costs in their basic decision making. In the context of Christian ministry, this would mean planning and budgeting.

In counting the costs, it is important to consider both variable and fixed costs, plus general overhead. For example, suppose you are planning a meeting and you need to buy a lunch for each person attending. Your total cost for lunches depends on the number of attendees. This is called a variable cost.

If you also rent a room, there is one price for the room regardless of how many attend. This is a fixed cost. Although the cost is fixed, the price per person will go down as the number of attendees goes up.

Finally, your overhead includes items, such as the ministry phone bill, that are not directly attributed to the event, but are necessary for your daily operations.



3. Take Care of Your Own

In 1 Timothy 5, Paul talks about a failure to meet family financial needs. He leaves no doubt about God's view on this subject. Paul wrote, "He has denied the faith and is worse than an unbeliever." These are strong, unequivocal words. In the same passage, Paul talks about paying those who labor in the gospel: "The laborer deserves his wages."

In the spirit of these admonitions, we have a responsibility to take care of those under our leadership. That means paying salaried employees adequately and giving supported staff opportunities to raise personal support to care for their families.

In a sense, a ministry is like a family and part of the family of God. Leaders must take their financial responsibilities seriously.

4. Avoid Debt

"The wicked borrow and do not repay, but the righteous give generously"
(Psalm 37:21).

"The rich rule over the poor, and the borrower is slave to the lender" (Proverbs 22:7).

"Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you" (Proverbs 22:26-2).

Borrowing money for ministry activities puts you and your FamilyLife efforts at risk. It presumes upon the future. In James 4:13-14 we see a warning about presuming about the future: "Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes."

Many ministries have gone into debt with the best intentions. Perhaps the debt was incurred to make an event successful. The organizers think, "We'll lose money this year. But after people have seen how good the event was, they'll be

willing to pay for it in the future.” This almost never works. Once the expectation has been established of subsidizing costs, few people will be willing to start paying.

Here’s another example: You may need to place a deposit or make a down payment to reserve a facility for a FamilyLife event. Then you expect to pay the bill when people register for the event. If you have not successfully hosted this type of event previously, you are accepting a risk that not enough people will register and you will be short of revenue. The ministry can be forced into debt to pay for empty seats. Usually, a ministry should begin by accepting fewer financial risks. Indebtedness will encumber a ministry that is trying to expand. However, if you have previously hosted this type of event, the attendance was good and the registration fees from the guests covered your expenses, the risk is less.

A similar example develops when you print or buy resources at wholesale and then expect to sell them at retail prices. This can happen when printing FamilyLife small-group studies or the FamilyLife Weekend to Remember® manual. Your initial printing costs are at risk until you sell the resources. Debt presumes on the future. You are presuming the money will come in so you can pay the bill. Don’t do it.

Be careful about following the “ways of the world.” In many countries, credit card debt (consumer debt) is a growing problem. The problem can easily spill over into a ministry if anyone uses credit cards to purchase resources or make deposits without having the money on hand to pay the bills.

So what do we recommend? Pay as you go. Grow the ministry as God provides the funds. Don’t try to grow a ministry by borrowing money or going in to debt.

“And my God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19).

Activity 2

Principles of Money Management

Divide into groups of eight to twelve people.

Discuss the following questions:

1. Why are some ministries reluctant to establish a budget?
2. Does your ministry have a budget? How has that worked for you?
3. What can be some consequences of failing to count the cost?
4. Have you see ministries fail to take care of their own? What were the results?

5. What factors might drive a ministry into debt?

6. Why could debt be a burden to future ministry plans?

Activity 3

Budgeting

Part I

In small groups, plan out the expenses or budget necessary to sponsor an event in your area. Consider both fixed and variable costs. Determine how these expenses should be met. (This is a hypothetical exercise. You may not have the information at hand to do the actual budget for your ministry.) (30 minutes)

Part II

In groups, evaluate the expenses necessary to conduct the ministry for a year. Determine how these expenses should be met. (30 minutes)

Present your proposal to the large group. (30 minutes)

Funding Evaluation

Look at the sample budgets from this activity and ask questions of the group. In particular, evaluate the following:

- Are any of the biblical financial principles violated?
- Have any probable expenses been overlooked?
- Are the plans or budgets sustainable?
- Do the plans allow for the expansion of the ministry?



SESSION 3: SOURCES OF FUNDING

EVENT REVENUES

We urge you to plan your events so you will end up with a positive operating margin. The operating margin is your revenues minus both your fixed and variable costs. We recommend you do not subsidize the expenses of couples (attendance or materials) from donated money or money you have raised. If you do, you may help make your event successful in the short term, but this approach will hurt the expansion of the ministry in the long term. Here's why. First, if you are subsidizing attendance, expansion of your ministry will quickly overstretch your available money. Later on when you then must raise the price in order to cover expenses, you could create a backlash if your previous guests have come to expect artificially low prices. Second, if you use your donors to subsidize event revenue, they may not be available to give money for staff salaries or ministry overhead expenses.

In order to maintain a positive operating margin, design the event with the audience in mind. For example, if the guests are not able to pay for a hotel room, then host the event in a church or community center. FamilyLife US will not contribute to event revenue to subsidize the attendance of couples. If we were to subsidize attendance, the events would not be reproducible without pouring in financial resources. Our limited resources are directed towards higher priorities than attendance size.



PARTICIPANT OBJECTIVES:

- Participants will be able to analyze and evaluate three sources for funding a ministry.
- Participants will understand the rudiments of soliciting donations.

The quality of the event will determine the price couples will pay. The primary determination of event quality is the skill of the speakers. That is why developing excellent speakers is crucial to the development of a self-supporting event ministry. In the US, couples pay \$350 to attend a Weekend to Remember. For the registration fee, they get a chair to sit in while they listen to the speakers, a manual, and ice water. Hotel, transportation costs, and food costs are all the couple's responsibility. People are willing to pay because the speakers are entertaining and present a practical, life-changing message.

We recognize that no one is involved in the ministry of FamilyLife with the primary motive of making a profit. However, FamilyLife US operates marriage events at a positive margin. The result is that we are able to honor God by meeting our obligations. Operating with a positive margin allows us to be generous. We then offer many free services to those who need them. FamilyLife Today® radio broadcasts, for example, are given to millions of listeners for free. Because of the positive margin, FamilyLife US is able to donate many conference registrations to pastors and other deserving couples.

Note: *We are able to invite pastors to attend our events at no charge; this has played a significant role in the ongoing growth of our ministry.*

MATERIAL SALES

We encourage you to sell FamilyLife books and other resources for a price greater than you pay for them. This profit can help you to pay for ministry overhead expenses, and more importantly, it allows you to be generous. You can give away some books to those who genuinely can't afford them.

In some cases, FamilyLife US has been able to help international ministries with some of the costs for translation or printing, especially for FamilyLife small-group resources like HomeBuilders or Art of Marriage Connect. Our hope is that international ministries print enough copies to sell so they can use the money to grow their ministry and pay for subsequent reprintings. Generally, people appreciate and use what they pay for. People usually have a lower appreciation for what costs them nothing.

You may also choose to design and publish materials locally. You can then sell these for a positive operating margin. One international FamilyLife ministry wrote and published a book on parenting that they sold in bookstores. The revenues helped support their ministry.

International FamilyLife ministries may also purchase resources from FamilyLife US at a discount to re-sell at events. For information, contact global@familylife.com.

DONATIONS

Is it biblical to make appeals to donors? Our parent organization, Cru, believes that donor appeals are not only biblical, but an integral part of the ministry based on the following scriptures:

God is the provider	(1 Kings 17)
Moses commands giving	(Exodus 25, 35, 36)
David makes an example of giving	(1 Chronicles: 29:12)
Nehemiah asks an unbelieving King	(Nehemiah 1, 2)
Women support Jesus and disciples	(Luke 8:13)
Paul commends the church in Macedonia	(2 Corinthians 8, 9)

Sources of Donations

- **Mail or other broad-based solicitation**

Although this approach might seem easy, we don't recommend it unless you are certain you would not be able to approach the potential donor in a more effective manner. The response rates are very low. Once someone has turned you down by not responding to the mail solicitation, it is awkward to approach him in a more effective manner.

- **Group solicitation**

One opportunity that you should not miss is to give a gentle challenge to support the ministry at the various events you conduct. This will not put the guests in an uncomfortable position if done carefully and discreetly. Do not beg or threaten. Just explain the goals and needs of the ministry and give them a private means, such as an envelope, to respond. You will get a better response by passing a collection device for the envelopes at the event rather than waiting for responses to be mailed back to you.

Group solicitation can also be accomplished by inviting potential donors to a dinner or other activity and then making the appeal. Let them know prior to the event that you'll be explaining "needs of the ministry" or they may feel they were tricked into coming. At the meeting, make certain that they know that you are appealing to them directly to prayerfully consider becoming financially involved in the ministry. If the participants don't respond immediately, ask permission to phone later for a decision.

- **Individual solicitation**

This is by far the most personal and effective means to raise funds. Make a list of prospective donors. Include those people on your list who have given any amount when solicited at a previous event. Ask for an appointment with them to discuss the needs of the ministry. Explain the ministry goals and needs clearly. Include a summary with stories of changed lives to let them know that God is working in your ministry. Finally, ask them directly if they will consider becoming part of your ministry team by contributing financially. If necessary, ask permission to phone later for a decision.

- **Funding proposals**

Through research and a bit of education, you can learn to write funding proposals to submit to foundations that may be interested in your ministry. Many online sources can help you craft an excellent proposal. Make sure your proposal is clear, concise, and persuasive without promising something you cannot achieve. Present the problem (marriages in crisis, broken families, etc) and the solution (how your ministry is making a difference, and how potential funding would be used).

Writing proposals, either for a foundation or to present to an individual donor, also gives you the flexibility to raise money for a particular project. Donations to a specific project or event would be considered “designated funds.” Some donors may be hesitant to give to a general fund because they don’t want their money going towards expenses like office supplies. Therefore, some may be more likely to give to a project that interests them.

If you attempt to raise designated funds, be very cautious. Only use a donor’s money for the exact purpose they have specified. If you need clarification, speak with them directly so there is no miscommunication regarding appropriate uses of the donation. As a courtesy, provide reports to your donors or to the foundation throughout the project. This adds a level of accountability and assures the donor that you are using the money wisely.

Activity 4

Events and Materials Revenue

Divide into groups of eight to twelve people.

Discuss the following questions:

1. What are some obstacles to obtaining revenue through events?
2. Share any successful efforts to get a positive financial result from events.
3. Cost per person can be reduced by increasing attendance at events. Discuss some ways to bring more people to your events.
4. How can a ministry develop speakers good enough so that people will pay to hear them?
5. Have material sales contributed revenue to your ministry? Discuss ways you can increase material sales.

Activity 5

Donation Revenue

As couples, make a list of 100 potential donors (individuals, foundations, etc).

Underline those who might be willing to help host or attend a meeting to hear about the needs of the ministry.

Pray together, asking God how to proceed.

Activity 6

Skit: Sources for Raising Money

(60 minutes)

Part I: Preparation | *30 Minutes*

Divide into groups of six to eight people.

The scene:

The FamilyLife fundraising chairman and his fundraising team are going to make a presentation to the Cru National Director about their plans for raising funds for the FamilyLife ministry. The National Director is very busy and has only seven minutes to listen to the entire presentation from your team.

As you prepare your presentation, consider each of the following sources of funding:

1. Event revenues
2. Material sales
3. Donations
4. Mail solicitation
5. Group solicitation
6. Individual solicitation
7. Funding proposals

Your task: Make a convincing presentation to the Cru National Director that you have great ideas on how to raise funds within your area.

Note: You may add, modify, or delete any of these sources. You may replace them with any sources and means of fundraising that you have seen to be effective.

Part II: Presentation | *30 minutes, 7 minutes per team*



SUMMARY

Few of us enjoy the financial aspects of ministry. But careful money management and sound fundraising strategies are necessary to effectively reach and help the most individuals and families.

The Bible contains more than two thousand verses dealing with money and money management. We need to prayerfully apply biblical principles of stewardship and wise decision-making whenever dealing with financial matters. These principles include: establish a budget, count the cost, take care of your own, and avoid debt.

Finally, consider a range of sources for funding opportunities. In addition to the traditional funding sources, seek God's leading for new and different opportunities. A ministry with a solid financial base will usually grow and prosper if you are a good steward of the resources God provides.

Activity 7

Song Time: Decisions about Money

(50 minutes)

Part I: Preparation | *35 Minutes*

Divide into groups of six to eight people. Review the material about the four principles under Managing Money: establish a budget, count the cost, take care of your own, and avoid debt.

Write the lyrics to a song that includes these principles. Choose any melody. Practice your song. You get “extra credit” if you add hand motions and body movement while you are singing.

Part II: Presentation | *15 minutes*

Each group presents their song.

REFERENCES

This manual shares some ideas about funding a FamilyLife ministry, but it is not intended as a comprehensive guide to raising funds. For more in-depth training we recommend:

1. *Funding Your Ministry* by Scott Morton
<https://www.scottmorton.net/funding-your-ministry>
2. *The Total Money Makeover and Financial Peace Revisited* by Dave Ramsey
www.daveramsey.com
3. *Experience God as your Provider* by Brian Kluth
<http://godisyourprovider.com>

Resources for personal support raising

1. *The God Ask* by Steve Shadrach <http://supportraisingsolutions.org>
2. Scott Morton “Your Fundraising Coach” <http://www.scottmorton.net/>

FamilyLife Global **TRAINING MANUALS**



Global Outreach Strategies and Resources (GOSAR): This manual provides an overview of Global's FamilyLife strategy and is the foundational training document for developing an international FamilyLife ministry.

The following how-to manuals build upon the strategies and resources given in the GOSAR:

