



Money and Fresh Expressions

When and how to talk about money with new worshipping communities

This guide isn't just about financing your church. In fact, it isn't even mostly about raising the money you need. Instead, it offers a broad view of what it takes to have a healthy approach to talking about money, generosity and giving – so that generosity is clearly positioned as a core part of discipleship, it becomes a value of the church, and through living generously in its community, the church can grow. Oh, and almost as a by-product, that generosity will enable the church to attract the giving necessary to fund the mission and ministry that God is calling you to.

This guide makes a couple of assumptions - that your Fresh Expression is making new Christians, even if only a few, and that you're engaged in some teaching and discipleship programme as part of the life of your worshipping community.

It looks at four areas.

4. Funding Your Fresh Expression

Although this is the fourth of the areas we've put it first. Why? Because this is where many churches start, but without getting the other three areas right, there is a real risk of communicating a wrong perspective on the Christian view of money, on giving, and on how mission and ministry are funded.

Clearly you need to fund the life of your Fresh Expression – but in the early stages it is often better to find more mature Christians who are willing to provide regular giving to support you. That isn't to say that you shouldn't talk about money – the first three priorities below address this, but provide a different context to doing so other than funding the cost of the church.

The resource highlighted below includes seven top tips for getting finance right in the context of establishing a fresh expression. They are:

1. Separate out start-up costs from regular/periodic costs – they need to be funded differently
2. Vision unlocks money if it is compelling and clearly communicated
3. A significant part of your funding in the early years is likely to come from mature Christians who find your vision compelling.
4. Individual funding can trigger grants.
5. Sustainable projects are ones which deliver benefits to groups of people – there is an impact that can be identified.

6. Employing people and having buildings are major costs which impact a project's viability. These need to be a particular focus for prayer and careful evaluation.
7. Regular costs will need to be met by regular income. Whilst initial funding might be provided by grants and people external to the project, over time, the regular costs of the worshipping community will need to be borne by the worshipping community. However it's helpful to have a grace period to allow people to find faith and give out of a response to God's generosity and grace.

RESOURCE: **How can we finance a fresh expression?** by John Preston and Andrew Roberts is one of the Share series of booklets. (www.freshexpressions.org.uk/share/booklets/08)

1. Modelling generosity

Before thinking about asking individuals to give generously to support the Fresh Expression, it is helpful think about how the community will model generosity to those who engage with it. An organisation's communications can be negated by the values the organisation actually holds (which may be quite different from those on a poster created at some long past vision day) and by the messages that we unwittingly communicate. Mixed messages at best merely create confusion, at worst they can portray a lack of integrity and authenticity. Authenticity is key for many people, especially those born after 1980, and

The previous section has explained the need to continue to teach and preach about generous giving whatever the financial position of the church or worshipping community. Modelling generosity takes it one step further – and in this section we raise a checklist of four areas to consider in relation to whether generosity is a core value of the church.

- ① **First, what is the hospitality like?** This is the first part of a church's life that a newcomer will encounter. So what will they find? It's not just about the provision of good quality refreshments, but also about whether a church is genuinely keen to welcome people on their terms, for them to come as they are – even if that doesn't conform to the expectations and culture of the current members.
- ② Next, **how generous is the church in supporting wider expressions of mission and in meeting the needs of the local community?** Whether this is financial or with time and engagement, it raises the question as to whether the church is purely interested in themselves, or has a wider vision and purpose.
- ③ **Within generous churches the dominant narrative is that of the abundance of God's provision, and thankfulness for it, rather than the fear of scarcity.** God's grace is never ending – his provision for us is renewed daily. We are blessed and yet we can easily lose sight of God's blessing. Is the primary narrative accompanying your times of worship and fellowship one of thanksgiving, and acknowledging God's grace and provision? What about during finance discussions during church meetings? – that's perhaps where it's hardest to maintain this narrative.
- ④ **Are your church finances transparent** – how easy is it for someone to look at your report and accounts? Most people haven't got the slightest interest in doing so, but if they are hidden away, it can create suspicion.

Most churches will have some reserves – have you explained to your church members what they are there for? It can be counter intuitive being asked to increase giving if the church is sitting on tens of thousands of pounds.

2. Teaching generous giving as part of discipleship

The next really important point is to teach and preach about generosity in the context of discipleship – with a focus on equipping Christians to live generously 24-7. Indeed, our research has shown that preaching and teaching the single most important factor in encouraging a church to have a healthy approach to giving. Why? Because the Bible has distinctive teaching about how and why we give. Without such teaching, we're simply engaged in secular fundraising.

Scripture is amazingly rich when it comes to teaching on money, stewardship, generosity, and the Kingdom. Preaching and teaching about money has little to do with raising the funds needed for the work of the church, but much more about communicating the generosity of God and our response to that grace.

A holistic theology of money goes beyond giving to consider God's relentless generosity to us, and our response to grace received. God's amazing generosity to His creation is a single narrative woven throughout Scripture. From creation to the fall to redemption and the end times, God's generous nature to His people should motivate us to follow His example. Disciples need to be generous not because the church needs their money, but because generosity is at the heart of God's character.

But even if a church has all the money it needs to fulfil its vision, it still needs to talk about giving and generosity – because generosity is right at the heart of God's character – he is relentlessly, persistently generous.

And it creates generous disciples – just imagine what happens when people 'get' generosity - people willing to open their homes, share their possessions, volunteer with community and other organisations, support charities financially, dedicate time to praying for them and so on. The mission of the church takes off too.

RESOURCES: **Preaching and Teaching Generosity** has been the first 'key task' in the Giving for Life programme since its launch in 2009. Without preaching and teaching the wider Christian view of money, wealth and possessions, we are simply engaged in secular fundraising. Find out more at: www.parishresources.org.uk/giving/preaching/

The **Pilgrim Course** has a session on Living Generously as part of its Church And Kingdom book. Order it at: [www.pilgrimcourse.org/books/church-kingdom-\(book-8\)](http://www.pilgrimcourse.org/books/church-kingdom-(book-8))

3. Giving in the context of worship

This is hard to get right. Whilst we don't want to over-focus on asking for money, the act of offering money has been an important element of acts of worship for centuries. However, the role of the offering is often misunderstood – and all too often it becomes a collection, rather than an offering.

Although the offering does receive gifts for the mission and ministry of the Church, there is a wider purpose. Money acts as a proxy for us – our values and our priorities are represented by our spending decisions. And by offering money we are offering a microcosm of ourselves, and just as the financial gift will be used in the mission and ministry of the church, so too we pray that we in

making the offering will also be used more broadly – our time, our gifts and all that we have to offer.

Yet in many churches there is little sense of this. The collection may proceed unannounced, there is often nothing on the service sheet to explain why this part of the worship happens at this point, or why it is being done at all.

There is a range of practice in Fresh Expressions – some do not provide any opportunity at all for people to give, others simply seek donations to support the cost of the church. New worshipping communities are not bound by years of tradition (although they can quickly establish traditions of their own) and therefore have a wonderful opportunity to establish new models and patterns of considering how to encourage sacrificial, generous giving amongst its community, and to represent that in the context of worship.

RESOURCE: **Reimagining the Offertory: From Collection to Offering** has been produced to help parishes consider new and exciting ways of encouraging people to offer themselves in worship. Find it free at: www.parishresources.org.uk/offering/

Further help available...

1. Those who are under 35 think and give differently to older generations. In general, Fresh Expressions have a larger proportional representation from that age group, and thinking about how you are supporting that group in giving may therefore be more important to a new worshipping community. See our guide at: www.parishresources.org.uk/giving/millennials
2. See the Parish Resources guide on Text, Mobile and Web Giving. Find this and other giving resources at: www.parishresources.org.uk/giving/
3. Coming shortly a guide to Church Apps – many of which have ways that church members can give through their phones.

Have you experience to share?

We'd love to hear of the experiences of Fresh Expressions and other new worshipping communities in relation to issues of generosity, money and giving. We'd like to assemble some brief case studies and add some helpful tips to this resource. You may not have it cracked, but if feel you've got some interesting experiences to share, please get in touch with the C of E's national stewardship team: nso@parishresources.org.uk