

**When Tithes and Offerings Are Not Enough**  
*Alternative Financial Models for Churches and Church Plants*  
By W. Jay Moon, PhD

Abstract:

Many churches are facing financial strain, and many of these will be forced to close this year. In addition, potential church plants may be delayed or disbanded due to a lack of finances. Instead of relying solely on tithes and offerings, this article provides five non-traditional financial approaches that churches can implement to promote financial viability and missional impact. To assist churches in knowing where to start, a paradigm is presented based on the combination of the church's financial liquidity (frozen or fluid) vs. access to relational networks (closed or open). Practical applications are demonstrated through examples of contemporary churches using these approaches.

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### Changing Financial Picture

First Church USA dwindled in size from its glory days of several hundred people to only 30 or so faithful members. One consequence of the church's slow decline is that tithes and offerings gradually plummeted. If a big expenditure arises such as a leaky roof or water boiler failure, then the church will not know where to turn financially since their tithes and offerings are simply not enough. The remaining few people scattered throughout the large worship space are silently asking themselves, "When will we need to close our doors?"

A church planting team has a similar problem. They are passionate about their vision. After several months of difficult fundraising though, the team leader asks himself, "Will we ever raise the money that we need to get this church started?" Traditional church planting financial models ask the planting team to raise money up front for the first three years' budget prior to planting – that amounts to \$300,000 - \$500,000 on average for a church plant in the U.S., according to Stadia (one of the larger church planting networks in the U.S.).<sup>1</sup> How many teams can actually raise this amount of money? Even more critical, how many more churches could be planted if this limitation was not looming overhead?

Both of these examples are all too common in the North American church. This year alone, 4,000 churches will likely close. There are various reasons behind the closures but financial reasons are often an important consideration. In addition, 4,000 churches will likely be planted this year.<sup>2</sup> Many will not be planted (or survive) due to financial considerations. Is it possible that we have relied upon traditional church financial models that are not as viable in the 21<sup>st</sup> century? Perhaps, there are other non-traditional options to finance churches and church plants that need to be explored.

How do you inject new life into older churches and plant more churches in light of current financial challenges? What if tithes and offerings are not enough to meet the church budget? This article explores five non-traditional opportunities to use finances for churches to flourish in healthy ways. Instead of a “one size fits all” approach, I will describe context specific factors that indicate which option is most suitable. In addition, specific examples will be provided to demonstrate that this is not simply wishful thinking; rather, existing churches and church plants are already utilizing these approaches, resulting in both financial viability and missional impact.

## Background

Mark DeYmaz and Harry Li (2019), in their book *The Coming Revolution in Church Economics* warns that the financial models of many American churches will not be sustainable into the future. The Boomer and Builder generations are responsible for most of the church giving presently. As they age, the generations behind them are not only attending church less but they are often more prone to tipping instead of tithing. This is reflected in less percentage giving

to the American church (even though giving to charitable causes overall has risen slightly). While the church has benefited from property tax exemption and clergy housing credit, there has been talk in recent years of these benefits being rescinded, particularly as governments are looking for ways to support the social services that voters are requesting.<sup>3</sup> DeYmaz and Li conclude that tithes and offerings will no longer be enough to financially support many churches in the 21<sup>st</sup> century.<sup>4</sup> How will pastors and church planters, who are called by God, find sufficient finances to support themselves and their churches?

Not MINCE words

I will use the acronym “MINCE” to explain five non-traditional approaches that churches may use to weather the financial storms. I will not mince words when talking about finances; instead, I will be clear and straight to the point as we consider the following five approaches:

1. **M**onetize existing church resources
2. **I**ncubate new businesses
3. **N**on-profits form mission arms of the church
4. **C**o-vocational pastoring opens multiple income streams
5. **E**ntrepreneurial churches locate church inside the marketplace

Each of these approaches can more effectively utilize the assets already available in the church. Much like the parable of the talents, many churches are simply sitting on their talents, not knowing that there is great capacity that is underutilized. Profit (earned in a godly manner) is not

a dirty word; rather, the Lord is pleased when five talents are turned into ten and he is also angered when the one talent is buried (Matthew 25: 14-30). What could happen if churches stop sitting on their assets and consider other financial approaches?

In short, I predict that these non-traditional approaches can reduce the number of church closures in half and increase the number of church plants by 50%! I hope this underscores the importance of this task. For the last five years, I have been visiting churches that are using non-traditional financial approaches in the U.S. and abroad. These methods are actually working! This is not simply wishful thinking. Like any movement, there are some that are ahead of the curve and we will lean into their wisdom and experience. I will draw widely from Mark DeYmaz and Harry Li's book mentioned above since they are among those pastor/church planters that are already ahead of the curve.

## Context

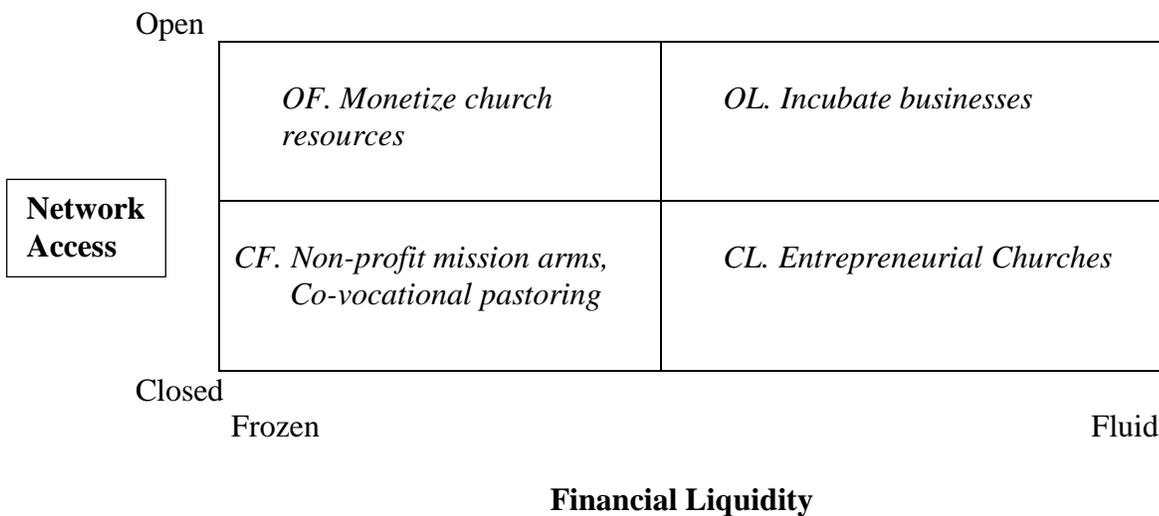
To start off, there is no silver bullet. Simply put, each church needs to consider contextual approaches that will determine which approach to consider. To help understand the most favorable context for each approach, Figure 1 describes the combination of Financial Liquidity vs. Access to Relational Networks. I will first describe these terms and then relate them to the financial approaches for churches.

*Financial Liquidity:* From a business standpoint (Mueller, 2019), "Financial liquidity refers to how easily assets can be converted into cash. Assets like stocks and bonds are very liquid since they can be converted to cash within days. However, large assets such as property, plant, and equipment are not as easily converted to cash." A church can have a range of assets

available, between the extremes of cash being scarce (or tied up in a building or land) to cash being readily available. At one extreme, the financial assets are frozen such that there is a scarcity mentality with limited access to cash, and low risk taking. On the other extreme, assets are fluid such that there is an abundance mentality with access to cash, and entrepreneurial thinking. In Figure 1, the x axis considers the present financial position of the church, from frozen to fluid.

*Relational Networks:* When researching how people came to faith, Win and Charles Arn (1988) found that the vast majority (75-90%) came to church due to an invitation from a friend or family member.<sup>5</sup> These relational networks are crucial then for church planters. Donald McGavran (1981) considered these relational networks of family and friends so important to church growth and health that he labeled them “bridges of God.” Church growth specialist, George Hunter (2009, p. 66) summarizes, “churches grow as they reach out across the social networks of their people, especially their newest converts...” When these relational networks are still open, then there are frequent and easy access to discussions between church members and those outside the church. Relational networks can close, however, due to several reasons, such as moving, interpersonal conflicts, and even neglect. One particular reason that networks close is when new Christians stop hanging around their old friends.<sup>6</sup> There is a range then whereby churches have access to their relational networks. At one extreme, some churches have closed access to the networks of people that they can contact and invite them to their church. On the other extreme, churches maintain wide open access such that they regularly and freely engage people outside the church (in the neighborhood, at work, on social media, etc.). In Figure 1, the y axis considers the church’s access to relational networks, from closed to open.

*Intersection of Liquidity and Networks:* The real benefit to church sustainability comes from the intersection of these two factors. This will then indicate which of the MINCE approaches are most suitable as a starting point. I will now explain Figure 1 further and describe the corresponding financial approaches to consider in each context. These five approaches are not exclusive; rather, churches may use a combination of approaches. Figure 1 is simply meant to provide a starting point to help churches know where to begin.



*Figure 1. Access to Relational Networks vs. Position of Financial Liquidity*

**A. Monetize existing church resources**

Some churches have very little access to cash (frozen), yet their relational networks are still strong and open (OF position in Figure 1, top left). This means that they still have access to people outside the church that interact with them and trust them. First Church USA was in this precise situation. As their attendance dwindled, so did the cash reserves. This is an opportune time for the church to recognize and then monetize their existing resources. For example, many

churches heat and cool a building that is left empty most of the week (except Sunday and Wednesday nights). This resource (a building) is a huge asset that can be monetized. In the process, it can provide an income stream as well as meet a missional need in the community.

Wilmore United Methodist Church recognized that their building space was greatly under-utilized. In addition, millennials in the gig economy were looking for work space. Sure, these millennials can work at home in their pajamas – for a while. Then, they often get bored and want to connect with others for personal and professional reasons. This has led to a movement of coworking spaces across the country whereby young entrepreneurs will rent a desk with access to a copier, board room, coffee machine, bathroom, and important relational connections. They will even pay rent for use of this space. E. Mazareanu (2019) notes, “Coworking is a new but fast-growing trend in the United States - from only 14 spaces in 2007, the number of coworking and other shared, collaborative office spaces increased to 4,043 in 2017.” Several coworking companies have arisen to fill this need.<sup>7</sup> What could happen if churches fill this need and offer coworking space for rent? When Wilmore UMC was approached by some millennials for this reason, 23 folks (largely seminary students) signed up. This not only provides an income stream for the church, but it also addresses a need for millennials that now recognize the church as relevant and engaged in their issues and concerns.

Several churches are now opening their buildings for coworking space during the week. Svetlana Papazov (2019) calls this a “church for Monday” since its missional purpose is to “close the perilous Sunday to Monday gap by uniting worship on Sunday to work on Monday” (p. 24). As a result, Real Life Church in Richmond, VA offers coworking spaces. Pastor Papazov, however, has taken this a step further by providing business and life coaching in the Real Life Center for Entrepreneurial and Leadership Excellence.

Consider the popularity of Airbnb among millennials who are looking for an experience as they travel<sup>8</sup>. Regarding this from a missional perspective, Airbnb also encourages Christians to do what they should do. I.e., we should be hospitable but we get lazy – Airbnb incentivizes us to practice hospitality by opening a room for rent. At the same time, Airbnb connects us to others for faith discussions. Churches can open a parsonage or other space to travelers who are thankful for the accommodation. Again, this not only provides an income stream but it also engages the church to meet the needs of the community via hospitality. The result can be fresh missional engagement. The Airbnb that I operate in my house has led to many faith discussions as well as some guests even coming to church with me.

These financial approaches are open to churches who are limited in their cash since it usually requires very little cash to operate. In fact, entrepreneurs will often gladly spend the money up front to re-arrange or repair the space so that it can be monetized.<sup>9</sup> What could happen, though, if cash was more available in the church?

#### B. Incubate new businesses

When cash is more available (fluid) and the church has open networks in the community, then they are in a position to incubate new businesses (position OL in Figure 1, top right). This requires some up-front cash but it can produce cash flow in a short manner of time. When a church has some cash available, this approach can often provide a better return on investment (ROI) than simply parking the money in a bank.

Shadowland Community Church (SCC) in Nicholasville, KY purchased a coffee shop in the center of the city. The goal was to provide a third space for the community during the work week as well as provide a church venue for Sundays<sup>10</sup>. This provided a venue to incubate several businesses. Of course, the coffee shop business provided a rental income stream to the church.<sup>11</sup> In addition, one of the church members opened a Counseling Center, which provided rent to the church. On Sunday, this room is used for child care. In addition, they rent out the upstairs as an event space throughout the week. This event space became very popular as it served over fifty different groups in the first year. Some of these groups pay rent (wedding rehearsal dinners, birthday parties, photo shoots) while others are not charged. Once again, this provided not only a financial stream but it also helped the church to engage missionally in the community. For example, SCC has opened the space for some funeral wakes of high school students as well as opened the space for the nearby high school students to study during their final exams (the church has provided free pancakes for students as they study). On Sundays, the event space is used for Sunday School.

SCC is not unique, however. A church in Kansas City, MO rents out their building for a wedding space for \$3,000 a night. The pastor informed me that this is booked both Friday and Saturday for most weekends in the year. In addition, the church provided space for an event planner and a photographer to incubate their businesses inside the church building. The equipment is put away and the rooms are then used for Sunday School by the church on Sundays.

Several churches are getting creative with the use of their space to incubate businesses. Mark DeYmaz and Harry Li's church in Little Rock, AR opened a part of their building to the 10 Fitness workout facility that is now heavily used during the week. Since this facility generates income that is not directly related to the mission of the church, 10 Fitness pays the income tax

liability based on the percentage of the building that they use.<sup>12</sup> This business, though, provides a significant portion of the church budget.<sup>13</sup>

This approach is not simply for wealthy neighborhoods. Bible Center Church in Pittsburgh, PA is located in a neighborhood that is long plagued with poverty and crime. Pastor John Wallace's passion for black-owned businesses has resulted in the church incubating a variety of businesses through the Oasis Project. This project has resulted in businesses such as a transportation company, café, farm & fishery, business development center, property maintenance and management company, and entrepreneurship academy. Several small business startups slated for this year include a jewelry maker, a chef, a web designer and an event planner. Pastor Wallace (2019) explains that this approach is driven by missional vision, "I believe that the proliferation of small [business], even microbusiness, ownership can have a tremendously powerful impact, not only economically, but also psychologically, on communities like Homewood."

Jeff Greer and Chuck Proudfit (2013) in Cincinnati, OH are taking similar steps by establishing what they call biznistry, meaning a "faith-based business that generates profits for ministry" at the Grace Chapel (p. 18). The Grace Chapel campus, a former manufacturing plant, provides new business incubation, acceleration, funding, training, and team building in order to launch several biznistries. They now have over two-dozen biznistries connected to the Grace Chapel campus, which have generated over 100 jobs, bringing thousands of people to Grace Chapel's campus each week, and are releasing about \$200K in profits annually for ministry reinvestment (20% of the annual operating costs of the church).<sup>1</sup> The motivation for each of

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<sup>1</sup> According to an email from Chuck Proudfit on 12/12/19.

these biznistris is “to create purpose-filled, meaningful work in the business world that advances the kingdom of God” (Greer and Proudfit, 2013, p. 52).

While biznistris attempt to use market skills and networks to change lives and reveal the kingdom of God, others are using non-profit organizations to do the same.

### C. Non-Profit Organizations Form Mission Arms of the Church

Many churches find themselves in a position whereby cash is limited (frozen) and their relational networks are shrinking or closed (position CF in Figure 1, bottom left). While this situation appears bleak, there is hope for this church to become missionally vibrant and financially viable again.

How would your church board respond if someone said that the church can increase their mission budget to over half a million dollars without asking for more tithes and offerings? This is what Mosaic church in Little Rock, AR accomplished through the formation of their non-profit arm called “Vine and Village.” Since this non-profit is separate from the church, Vine and Village can attract government grants and donations from other entities that would not give to the church. Even other churches are donating to this non-profit due to their missional impact. This separate non-profit then becomes a mission arm of the church as they tackle issues, such as: serving immigration needs, training teen moms, offering fresh produce to ‘food deserts,’ providing extended family for those with disabilities, in addition to offering a chess club, clothes closet, employment training, etc.<sup>14</sup>

Joy Skjogstad has worked with over 50 churches to assist in the formation of non-profits. She currently directs the Park Avenue Foundation, which is a non-profit connected to Park Avenue

United Methodist Church in South Minneapolis. Skjegstad (2002) notes that “Setting up a non-profit at your church can bring together the very best aspects of the church with the outside resources that a non-profit can draw” (p. 3). She further explains how churches have several advantages for starting non-profits, such as:

1. Churches often have the trust of the community so that the church can draw participants that may not otherwise feel safe at other locations.
2. Churches have a “captive audience” among the church members, which form a volunteer pool to make the non-profit function well. This can mobilize the talents within the church in order to provide substantial services to the community. Skegstad (2002) explains from her own experience at Park Avenue UMC, “Volunteer tutors, mentors, lawyers, doctors, and nurses were all mobilized from within the congregation to do good works every day of the week in the church building” (p. 3).
3. Since a church itself is considered a non-profit entity by the IRS, the church understands the necessary structure and paperwork for a non-profit to run.

Several churches in the past have operated schools and day cares as non-profit entities. The non-profit can then pay rent to the church based on the market price (or less). This allows the church to once again receive an income stream as well as missionally impact the community through the social services provided by the non-profit. A pastor in a small community in Kentucky recently informed me that his church would have closed a long time ago if it were not for the preschool in the church providing both an income stream and new relationships. Once again, both missional impact and financial viability can be achieved through this approach.

#### D. Co-vocational Pastoring Opens Multiple Income Streams

Another approach for churches that are both cash challenged (frozen) and closed (or shrinking) networks (position CF in Figure 1, bottom left) is to consider co-vocational pastoring. Previously, the term bi-vocational was used to describe a pastor who worked another job outside the church. The implication was that this was a temporary situation until the church could afford a full salary. Once the church could afford a full salary, however, then the pastor would leave their secular job and work full-time for the church. The term ‘co-vocational’ assumes that the pastor will continue to work outside the church even when the church can afford a full salary.<sup>15</sup> In this way, the church can be more generous to serve the community as well as create relational networks through the pastor’s job (Briscoe, 2018).

Shadowland Community Church is a co-vocational church. Five teaching pastors share the preaching but only one is paid part-time for mission mobilization. The church has a goal to give away 51% of the tithes and offerings to impact the community to reveal the kingdom of God. This is unheard of for most churches since the personnel and building costs absorb the vast majority of the budget.

After discussing alternate church financial models with a Bishop for the Church of God In Christ (COGIC), he revealed that this co-vocational approach is used by almost all of their churches. This is due to financial reasons as well as missional purposes. This was not a new practice; instead, he assumed that this was (and would continue to be) the normal practice for COGIC pastors.

Pastor Johnson Asare in Ghana, West Africa, said, “In the garden of Eden, God provided multiple streams. Perhaps, this is to ensure that there was water even if one stream dried up. Pastors also need more than one income stream because you never know which one will dry

up.”<sup>16</sup> Pastor Asare is a co-vocational pastor who has started businesses such as a hotel, shea butter processing station, cashew farm, etc. He states that he does not need money from outside of Ghana to do church planting and ministry in Ghana. Located in a Muslim majority city, he explains that the money for Christian ministry comes from Muslims who patronize his businesses!

Karl Vaters (2017), in *Christianity Today*, recently called bi-vocational ministry the “new normal” since this has increased 32% from 2010 to 2015.<sup>17</sup> There is a growing number of pastors that are adopting this approach for both financial and missional reasons. Since the marketplace is a relational network whereby people exchange value, the co-vocational approach is particularly helpful to open relational networks in addition to providing another source of income. What if the marketplace was not simply a venue for the pastors’ job/ministry? I.e., what could happen if the marketplace became a mission venue for churches to be located?

#### E. Entrepreneurial Churches Locate Church Inside the Marketplace

If cash in the church is more available (fluid) and the church has closed networks (Position CL in Figure 1, bottom right), then entrepreneurial churches should be considered.

Entrepreneurial church plants (ECP) are defined as,

Entrepreneurial approaches to form communities of Christ followers among unchurched people through businesses in the marketplace. ECP addresses the need to engage public society through the marketplace via entrepreneurial means. Such entrepreneurial church planters either start new businesses or work within existing businesses to plant churches in business venues (Moon & Long, 2018, p. 6).

Paul Unsworth in London, England noticed that 20,000 people a day walked down his street each weekend, yet there was no vital Christian witness<sup>18</sup>. Only 5% of the British attend

church on a regular basis (Brierly Consultancy, 2015). How could he gain access to this large network of people and lead them to Jesus? His response was to open the Kahaila coffee shop that serves excellent coffee and cake. Unsworth explains his rationale,

We need to find out how to form community. This is why we chose a coffee shop. It is a third space where people share life. We aim to build community in the café.

For evangelism, if you like doing something, do it with others. Invite others to do it with you. You build community and listen to others.<sup>19</sup>

This has resulted in a church plant that also meets in the same building on Wednesday nights. He is motivated by a missional impulse to connect with the unchurched or dechurched – and it is working! Unsworth shared,

I have had more spiritual conversations with people in a week than I had in working in a church for a whole year... people that don't know anything about Jesus. We need to create opportunities to genuinely listen to people. In time, they will be interested in what I believe. Church is more than a service on a Sunday. Church is a spiritual family that comes together to redeem the lost.<sup>20</sup>

Unsworth is not unique in this approach (Moon & Long, 2018). Instead of starting a new business, Sean Mikschl works as a waiter in an existing business (Copper River restaurant). This provides an open network for his church plant that meets on Thursdays at 11 PM (yes, that is in the evening) since they get off work at that time and are ready to meet.

Several venues have been used successfully to start ECP's to include workout facilities, bakeries, barber shops, hotels, cafes, in addition to numerous coffee shops. This approach can open up relational networks but it requires some up-front cash to get started.

Like any good idea, though, there are also some cautions that need to be considered so that it does not get off track. I will briefly share a few.

## Cautions to Consider

Theologian John Wesley recognized the great potential for wealth to be created and used to transform society. David Wright (2012, p. 95) notes, “Wesley’s publishing enterprise was enormously successful. It made Wesley very wealthy. Some estimate he earned as much as 30,000 pounds (more than \$6 million today) over his life from this highly successful entrepreneurial business.” Reflecting on the missional significance of business and money in the marketplace, Wesley concluded, “It is therefore of the highest concern that all who fear God know how to employ this valuable talent [money]; that they be instructed how it may answer these glorious ends, and in the highest degree.”<sup>21</sup>

Wesley also recognized the dangers of riches. While money can be used for great good, it can also be used for selfish gain and harm. As a result, there are some precautions to consider as pastors and church planters apply economic wisdom.<sup>22</sup> I will briefly discuss a few.

*Single vs. Triple Bottom Line:* Instead of relying upon a single bottom line for business (i.e., profit), Wesley was careful to warn employers not to hurt workers physically or mentally through their work. In addition, he warned against some work that was profitable but not beneficial for society to flourish. Today, we would term these social capital considerations. Those making business decisions must consider social and spiritual capital (in addition to financial capital; otherwise, the business will not last long) in order to mitigate against the excesses of the free market system. In short, just because a business deal CAN be done does not mean that it should be done. If you will lose social and spiritual capital, even though you create financial capital, then it is not a good deal.<sup>23</sup>

*Accountability:* Wesley was adamant that Christians should be in accountability groups. For entrepreneurs, they should ask questions like, “How much money did you make this month?” and “What did you do with it?” For Wesley, he encouraged entrepreneurship but not for selfish accumulation. His dictum, “Make all you can, save all you can, and give all you can” is best understood by looking at the final goal – to have money to give to the poor. Accountability in business is one way to guard against selfish excess.

*Generosity:* Wesley felt that money should not find a resting place in your soul. Money is called currency, hinting that it should move and not become stagnant. He felt that it was not a sin to be wealthy but it would be sinful to die wealthy. In Wesley’s own example, “He kept none of this money [\$6 million earned] for himself. All but the barest of necessities was reinvested in the work of the movement” (Wright, 2012, p. 95). I.e., generosity is a guard against greed and stockpiling wealth.

*Taxes:* For churches to operate businesses that are not crucial to the mission of the church, then the IRS requires the church to pay Unrelated Business Income Tax (UBIT), even though the church is a non-profit entity. To be very clear – simply pay the tax! The best way to do this is to require the business that is operating in the church space to pay this tax.

*Commodification:* In a market society, there is a temptation to put a value on everything, which can dehumanize people as simply customers or objects of exchange, thereby harming relationships. This can be particularly harmful in a church where relationships are meant to be more familial than market-based. For example, I encourage pastors to be wary of pyramid schemes in church since this can devolve into ulterior motives. Making decisions based on the triple bottom line mentioned above can also reduce the pull toward commodification.

*Jesus overturned the money tables:* Some claim that this verse warns against mixing business and money. Actually, this is a rebuke against greedy business (particularly business that robs the poor) as well as a lack of prayer in church. The approaches described above attempt to return prayer to the marketplace as well as promote business that is done with integrity and honesty. DeYmaz and Li (2019) recommend that the church considers itself a ‘benevolent owner’ such that the businesses operated inside the church are given a fair and even generous rent for the use of the church space. Jesus actually commends the faithful steward who makes five talents from the five talents that were given. I wonder how many churches are simply sitting upon their talent instead of engaging the marketplace to create more. They may mistakenly use this one passage in Scripture at the temple to justify their actions.

*Teamwork:* Several of the above approaches highlight the need for team work. Since pastors seldom make good bankers (Greer & Smith, 2016), it is best to gather with others who have skill in accounting, finance, marketing, strategic planning, etc. There are often people in the church who are skilled in these lines of work since that is what they do in their jobs. They are often excited to hear that their skills are needed in the church and can be put to great use for the kingdom.

*Charging for Blessings:* In Acts 8, Simon the sorcerer tries to purchase spiritual blessing from Simon Peter and John. The harsh rebuke by the apostles should remind us that spiritual blessings are gifts from God and should not be charged. This is a stern warning for those in the Prosperity Gospel movement that attempt to create wealthy by promising certain spiritual blessings.

Conclusion

Former Anglican Bishop Graham Cray has noted, “The long established ways of doing church are working less and less.”<sup>24</sup> He could very easily have been referring to the changing financial picture of the church as well as missional effectiveness. The financial challenges facing the church actually offer new approaches for the church budget beyond simply tithes and offerings.

While there is no quick fix to the financial difficulties facing churches and church plants, the combination of network access (closed or open) and financial liquidity (frozen or fluid) indicate typical approaches that should be considered for both financial viability and missional vitality. This article is not meant to belittle tithes and offerings. On the contrary, they are essential for the church and its members. On the other hand, this article attempts to address the question, “How does the church survive if tithes and offerings are not enough to meet the budget?”

After Pastor Mark DeYmaz spoke on the *Real Talk* radio show about the financial changes and opportunities facing the church with Dr. David Anderson (2019), one listener posted her thoughts, “It seems to me that this very concept is what kept the historically "black church" up and running during times of oppression.” For many in the Anglo church, this is a wakeup call to consider how the church has often historically operated both internationally and among minority groups. The above so-called “non-traditional” approaches actually have a long history after all – if we look in the right places.<sup>25</sup> Perhaps, it is time to listen to the church that has operated outside areas of wealth, when they could not simply rely on tithes and offerings alone to support the church budget. This may lead to renewal, both financially and spiritually.

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## About the author

W. Jay Moon, PhD served 13 years as a missionary with SIM, largely in Ghana, West Africa among the Builsa people focusing on church planting and water development, along with his wife and four children. He is presently a Professor of Evangelism & Church Planting and Director of the Office of Faith, Work, and Economics at Asbury Theological Seminary. He authored four books, including *Intercultural Discipleship: Learning from Global Approaches to Spiritual Formation* in the Encountering Mission Series by Baker Academic. He also edited four books, including *Entrepreneurial Church Planting: Innovative Approaches to Engage the Marketplace*. He is a frequent speaker on areas of church planting, evangelism, and marketplace mission. In addition to his role as a teaching pastor in a local church plant, Jay holds a Professional Engineer's license and his MBA focused on social entrepreneurship. His hobbies include tree houses, axe throwing, and small business incubation. He can be contacted at: [jay.moon@asburyseminary.edu](mailto:jay.moon@asburyseminary.edu)

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<sup>1</sup> I heard this figure from a presentation made by a representative of Stadia at the Exponential church planting conference in Orlando, FL in March, 2018. The figure may be even more now.

<sup>2</sup> Accurate numbers for church plants and closing are not easy to obtain. These estimates are from Dr. Winfield Bevins, Director of Church Planting at Asbury Theological Seminary in 2019.

<sup>3</sup> The rescinding of the church property tax exemption was prominent in national news again in November, 2019 when a presidential candidate said, "Yes" when asked if he thought "religious institutions like colleges, churches, charities, should they lose their tax-exempt status if they oppose same-sex marriage?" (Lybrand, H. and Subramaniam, T., 2019).

<sup>4</sup> I whole heartedly affirm the collection of tithes and offerings. This article, though, demonstrates creative approaches to use the resources at the church's disposal to reveal the kingdom of God when tithes and offerings are not sufficient to meet the budget for various reasons.

<sup>5</sup> Win and Charles Arn (1988) interviewed 17,000 people and asked, "What or who was responsible for your coming to Christ and to your church?" Following Arn's research, Gary McIntosh (2014) did a similar survey in 2000 with 1,000 participants and found some changes whereby the friend and family influence reduced to 58.9%, and 17.3% came to Jesus and church through a church staff member. Even still, the family and friend connection was by far the leading influence.

<sup>6</sup> Hunter (2009, p. 62) considered the relational networks of new believers to be particularly crucial for church growth due to the following reasons: "(a) New disciples still have many more contacts with pre-Christian people than long-established members have. (b) They still remember what it was like to try to make sense of one's life without Jesus Christ as Lord; many longtime members have forgotten. (c) Their faces and lives still reflect the contagion of a new discovery; many friends and relatives knew them "BC." (d) They have not yet had time to become linguistically corrupted by theologians and preachers; they still understand and speak the language of the secular marketplace. So, for such reasons, growing churches often have a very intentional, deliberate, ongoing practice of reaching out to people in the networks of their newest members and Christians."

<sup>7</sup> WeWork has capitalized on this need for work space and relational connections across the U.S. (Bliss, 2018).

<sup>8</sup> As of November, 2019, Air Bnb states that they have experienced a 153% compound growth rate since 2009 with 150 million total users worldwide and over half a billion Airbnb stays all-time. Millennials account for roughly 60% of all guests who have ever booked on Airbnb. \$20,619 is the average expected annual profit of Airbnb hosts renting out a full two-bedroom apartment or house in major cities. For these and further statistics, see Bustamante, J. (2019).

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<sup>9</sup> I know entrepreneurs who are willing to enter into rental arbitrage with these type of facilities. This means that the entrepreneur will pay the church a set monthly amount for rent, then they will use the Air Bnb or work collective market to increase their income above the amount of the rent.

<sup>10</sup> Actually, two churches now meet in this same space on Sunday (when the business is closed). In addition to SCC meeting on Sunday morning, a church that ministers to the recovery community meets on Sunday night.

<sup>11</sup> At the time of this writing, the owner of the coffee shop closed her business but another entrepreneur is preparing to open a bakery/ dessert service there. This demonstrates the flexibility and continuance of businesses in a particular space.

<sup>12</sup> This is called Unrelated Business Income Tax or UBIT. Churches should ask the business entity to pay this tax based on the % of the building that they are using. In this way, the church protects their non-profit status while still complying with IRS tax rules.

<sup>13</sup> DeYmaz and Li (2019) recommend that churches start small businesses based on the existing services that the church provides. E.g., instead of the church giving away free (and poor quality) coffee, a group can make this a coffee business that sells coffee and uses some of the profits for ministries in the church (e.g., youth group expenses). In this way, the church can monetize their existing services and turn this into a business opportunity.

<sup>14</sup> Started in 2008, this non-profit seeks to transform the community through spiritual, social, and economic means. Under the leadership of its executive director, Paul Kroger, this ministry continues to expand. See:

<https://vineandvillage.org/>

<sup>15</sup> SEND institute commissioned a survey of bi-vocational pastors in 2018 and found that “41% indicated that being bi-vocational was integral to a long-term ministry strategy,” indicating that they were co-vocational (Yang, 2019).

<sup>16</sup> Based on a personal conversation with Johnson Asare in 2014.

<sup>17</sup> Based on a 2015 Faith Communities Today survey, fewer than two-thirds (62.2 percent) of U.S. churches have a full-time pastor. That’s down from 71.4 percent in 2010. That means that bi-vocational pastoring went from 28.6% in 2010 to 37.8% in 2015. For African-American pastors, the bi-vocational rate soars to 57% (Vaters, 2017). For further trends in bi-vocational ministry, see Earls, A. (2016).

<sup>18</sup> Based on a conversation with Paul at the Kahaila coffee shop in 2019.

<sup>19</sup> <https://www.youtube.com/watch?v=ma-RQfrBmqk>

<sup>20</sup> [https://www.youtube.com/watch?v=eLEEH1K\\_W8g](https://www.youtube.com/watch?v=eLEEH1K_W8g)

<sup>21</sup> Sermon by John Wesley, “The Use of Money.” Wesley’s sermons are available at: Wesley Center Online (n.d.). Several of his sermons dealt with topics related to money, including:

- [Sermon 87 - The Danger Of Riches](#) 1 Tim 6:9
- [Sermon 112 - The Rich Man And Lazarus](#) Luke 16:31
- [Sermon 50 - The Use Of Money](#) Luke 16:9
- [Sermon 51 - The Good Steward](#) Luke 21:2
- [Sermon 108 - On Riches](#) Matt 19:24
- [Sermon 126 - On The Danger Of Increasing Riches](#) Ps 62:10

<sup>22</sup> While there is not space in this article to discuss theological underpinnings for economic wisdom, see the Economic Wisdom Project (n.d.) for helpful resources.

<sup>23</sup> For a further discussion on the balancing of financial, social, and spiritual capital, see Danielson (2015).

<sup>24</sup> Personal conversation with the author and Graham Cray in York, England in January, 2017.

<sup>25</sup> Moon & Long, eds. (2018) provide a biblical, theological, and historical basis for the ECP approach to demonstrate that we are really discussing a renaissance instead of “new methods.”