

Using Money Wisely on the Field

The benefits of money used well can last beyond the initial period of funding and work to bless many, but the risks of 'outside funding' or 'out-of-culture' funding are great. Many church planting movements have been slowed down or have completely stopped due to outside money or resources being poorly used.

Common Dangers of Money from Outside:

- The spread of the Gospel **becomes dependant on outside money**, local initiative is killed.
- **Jealousy and competition emerges** among believers because of outside money, "we want some too".
- People can be **attracted to ministry for profit/economic benefit**, more than calling to serve.
- It can **dis-empower local people** to give. It will disempower leadership initiative.
- Can unintentionally **put power and control in the hands of donors** more than local people.

Even with these risks **there are many opportunities** where outside funding should be used. With prayer, with consultation to consider the consequences, and careful planning, **risks can be minimized** and outside/out-of-culture funding can be released to further the Kingdom around the world. But beware!

Basic Guidelines for Use of Outside Money

1. If outside money is used on the field, **clearly define the ministry relationship** from donor to receiver. When money is involved, it can be perceived as employer and employee, but true ministry partnership is about equals - one supplying funds the other labour, etc under Christ's Lordship.
2. Make a **written agreement** for what is expected between parties.
3. Strongly **consider cultural views about money** and status. Foreign and local.
4. Discuss with receivers **about dependency** and how to guard against it.
5. **Financial reporting**. Establish an expectation for the timing and type of accountability.
6. Use **clearly defined time frames**, rather than it be open-ended funding for outside/out-of-culture funding of locals.
7. Use Catalytic funding where possible. **Funding that triggers** movement DNA, so the results will out last the life and length of the initial funding. Some mission orgs specialize in this. ("Catalytic" could include seeding a business start up that allows access to a mission field)
8. For any continuous on-going repeat funding, consider first **funding only high leverage, capacity building activities** such "just in time training" mentoring, coaching and evaluation, rather than general funding such as "bricks and mortar" maintenance.

Dependency on Outside Funds - a Killer of Movements

Dependency can be created by staying too long and doing too much for people rather than equipping them to make disciples one generation after another and trusting the Holy Spirit to lead them to maturity. **Outsiders should never do for others what they can and should do for themselves.**

Continued dependence on outside funds by local believers in a movement will strangle the development of a Church Planting Movement. Dependence will cripple Gatherings/churches from growing and naturally reproducing disciple makers. An abundance of outside funds can create temptation and will rob local people of initiative to support their own outreach and to discover local resources they need to support their own work.

Foreign funds can never be a substitute for the devoted, passionate involvement of committed local people using locally developed resources to make disciples and establish Gatherings/churches. Whatever strategy or methods we use it must be easily reproducible by locals if we are to see movements emerge.

For Locals

- First look for financial **resources in the harvest**.
- Strive to be independent of foreign funds.
- Develop **simple financial systems** or structures for good local accountability.
- Collections in Gatherings/churches. Always **have two or more people** involved in handling money, and never a married couple.
- Train leaders in the importance of **integrity and freedom from coveting** and greed. Acts 20:33-35.
- Be **aware of outsiders/international people** offering support and not understanding your context.

For Outsiders

- First look for financial **resources in the harvest**. What resources do they already have?
- Do not financially support a **Person of Peace**.
- Never do for others what they can and should **do for themselves**.
- **Ask the locals first**, before you decide what is best about how to use money, consider the consequences.
- **Don't think that money is the solution** to speed up the spread of the Gospel. Keep money second place to anointed, passionate locals who are ready to sacrifice time and effort.
- **Use catalytic funding** where possible. E.g. Training, mentoring, coaching, seeding entry strategies.
- If supporting a worker's personal funds, **leave a margin not funded** so they can exercise faith for God to build a team of financial partners. Fully funding can place temptations on workers to always give the "right answers" to the support donor. If the one source of money stops, the ministry may stop also.