

## Faith Raising, Not Fund Raising

Does a building campaign change the way a church teaches stewardship? For our congregation, the answer is dramatic, but not in the way you might expect.

You see, for 15 years, our church did not own a building. Saddleback Community Church grew from a few people meeting in an apartment, to renting facilities in various schools, to meeting in a tent. Then in 1995, with over 10,000 regular weekly attenders, we built our first building. And now we're in the process of raising \$14 million for additional facilities for our Children's Ministry Center.

Recently a journalist asked me, "For years your church found much of its identity in being a people without property. You had a pioneer mentality, not a settler mentality. Now you've got a multi-million-dollar campus, and you're adding on. How has that changed you, especially the way you teach stewardship?" My answer surprised him.

"It hasn't." And it's true.

Our pastor, Rick Warren, is an entrepreneurial evangelist, whose personal anthem is "reach one more for Jesus." He's committed to seeing the church grow. In fact, he believes we're never going to stop growing, not because we simply want to get bigger, but because there are people around us who need Jesus. He doesn't want us to become settled in or satisfied with the status quo. He told us, "If any building gets in the way of reaching this community, we'll blow it up. If it starts making us feel too comfortable, we're moving."

This commitment to growth, spiritually and in community impact, has influenced every aspect of our church, including how we create a climate for growing generous givers.

Rather than viewing stewardship development as a "fund raising" program or annual giving campaign, we integrate it throughout our church culture.

We're not "stupid"

It all starts with how we approach the subject. No question, Rick Warren has a uniquely effective communication style, one that respectfully begins with where people are,

irrespective of where that may be, and leads them toward what they were created for.

Recently, a guest speaker came and preached about stewardship. Though his message was right on the money, biblically speaking, he used phrases and logic noticeably foreign to our church's culture.

For instance, when talking about laying up treasure in heaven versus spending money on earthly things, he said, "God is telling us that spending money on stuff that isn't built to last is really pretty stupid. Now I don't know if you want to be stupid, but I don't."

True as that statement may be, being called "stupid," or even inferring it, is not something our people are used to hearing. Many in the crowd sensed a disconnect, wondering where that came from? That's just not how we teach at Saddleback.

By contrast, Rick would have preached the same biblical content by starting with how the world thinks about, worries about, obsesses about, and dreams about money. He'd summarize the philosophy and the results of managing money the world's way.

Then he'd compare that to managing money God's way. For instance, the world teaches us to:

Earn our money.

Enjoy it. Usually we over-enjoy it, which lands us in debt.

Repay our debt from overspending.

Save for future needs once you're out of debt.

Give, if and when anything is left over!

But God teaches us to manage our money by inverting the order after we've earned it: give first, then save, repay, enjoy. Simply put, we teach on reordering priorities. The

point is that prioritizing our use of money by God's principles results in more peace, generosity, and financial freedom. Sounds good!

When combined with testimonies of people who got out of debt by reordering their finances God's way, the light goes on, the message gets through, and lives change.

Instead of "don't be stupid," the message is "Isn't that great? The God who created us had a plan. And when we live by that plan, life goes better. It just makes sense." The congregation has a collective V-8 moment: "I could have been doing it God's way all my life."

Rick's communication style and our "next step" strategy, helping each person take a step of faith in God's direction, allows us to openly address the sensitive area of becoming a financially fit, faithful steward.

Seekers' sensitivity

We know guests and "seekers" will attend, even on the Sundays we preach on money.

So we don't use church jargon, and we don't presume people are ready to take up the responsibilities of a mature believer, like tithing. Our style is to connect with the listeners and help them grow from wherever they are, and help them take the next step toward where God wants them to be.

In preaching, Rick starts with the felt needs of his listeners and moves to their spiritual needs. It's the primary methodology Jesus used. When Jesus met the woman at the well, he started within the context of her life, her physical thirst. Then he led her to a truth that was deeper and richer than the one she sought: her spiritual thirst. The question at the surface isn't the one Jesus ultimately answers.

At least once a year Rick preaches on one of the most common felt needs: managing your money. He jokes, "Hey, folks, when we get this right I'll stop talking about it. But this is too important for your life and our life, so until we get our handles around this issue, I need to keep talking about it."

He usually starts with common challenges like overspending and debt. Then he describes God's view of money management, which is what financial stewardship is all about. Rarely does Rick preach on giving. Not even during a capital campaign. But when he

does, the listeners will know that the challenge he presents them will be in their best interest. ... not just the church's.

What are we raising anyway?

Saddleback doesn't do fundraising. For us, it's all about faith raising.

Why? Because we believe God is primarily interested in growing our faith, not getting our money. We also believe that if the first happens, the second will naturally occur.

That's not to say we don't put funding opportunities before our people that they can and should give to. We do. We just do it a bit differently.

Leading up to a giving opportunity, Rick always teaches a "purpose-driven life" series focused on personal spiritual growth in all five areas: fellowship; discipleship; ministry; evangelism; and worship.

Toward the end of the series, he connects their personal growth to the continued growth of the church, casting vision for what that growth will look like. Then he presents the giving opportunity.

Only after laying the groundwork for growing their faith will he ask them to exercise that faith through giving.

Recently, in our "Fifty Days of Love" spiritual growth campaign, Rick delivered one message on giving as a primary expression of love. The giving opportunity focused on providing a home for our kids ministry. The result: that week people committed to give \$10 million toward the Children's Ministry Center.

As people grow in faith, they grow in the "grace of giving." That growth is a process.

Discipleship 101

Our strategy for guiding that stewardship development infuses every level of the faith-formation process, starting with understanding the character of the God we're to become like. John 3:16 tells us "For God so loved the world. ... he gave." God's nature is to be a giver. As disciples conform to His character, they grow in their desire to give.

At the center of our spiritual-growth strategy is our four-class system: 101, 201, 301, 401. And each class contains an element on stewardship, at an increasingly challenging level.

Our 101 class is about membership in the church. This covers the joy of giving, and giving as an element of being a part of the church family. Everyone contributes to the work of the family. New members learn that giving is expected and that giving benefits the giver, as well as the church.

In our 201 class, we invite growing believers to sign a covenant, a commitment to grow in the spiritual disciplines of maturity. These include having a quiet time, and joining a small group. A third discipline is tithing, proportional regular giving to the local church.

In 301, we focus on helping people find a personal ministry fit. Financially we talk about strategic giving. Here we differentiate between tithes and an offering (given above and beyond the tithe). After their tithe is given, 301 grads seek ways to invest in strategic opportunities for ministry expansion (like our property development needs).

Then, in 401, we focus on the biblical purpose of missions and outreach. We cover sacrificial giving, an even more mature understanding of an individual's mission in this world. As committed believers ask, "What am I called to do in a world that's going to hell?" we learn to give, even when it hurts, to allow God to utilize everything we have, that we might fulfill his plan for our life.

A comprehensive approach

Our class system matures believers from worldly spenders to eternal money managers. But most people still need practical tools to help manage their money in a God-honoring way. So we incorporate practical stewardship development across the board.

Here are six aspects of our church-wide stewardship development strategy.

Communication. Teaching the biblical principles and practices through the weekend messages and the 101-401 classes. After Christmas, when the credit card bills are rolling in, the felt need for help in managing money is the greatest. Many people are trying to recalculate their budgets to cover holiday spending, and many are desperate enough to consider reprioritizing their finances to align with godly principles. So every year in January or early February, we do a short sermon series on finances.

Curriculum.Processing and applying the principles of stewardship in a small group. After that sermon series, we encourage our small groups to consider doing a six-week study on "Managing Finances God's Way." Our goal is for every small group to go through this material once in a three-year period. We also offer a 12-week Crown Ministry study format.

Coaching.Providing practical assistance workshops and web-based tools. Our coaching team of staff and volunteer leaders provide workshops and seminars on areas such as budgeting, debt-reduction, and estate planning. We also provide financial resources and tools on our web site.

Counseling.Personalized one-on-one assistance. We make counseling available for people who are sinking and know it. This is our "urgent care" financial ministry. Trained volunteers help people with urgent problems to build budgets, get out of debt, prevent bankruptcy, and then celebrate recovery.

Champions.Promoting the gift of giving and the testimonies of those who give generously. Giving is a spiritual gift, according to the Bible, and we want to nurture and affirm those who have this gift. We also want to use them as models to encourage others toward generosity, in the same way that we would want to have prayer warriors encourage others to pray.

These are people who can give testimony of what God has done financially in their lives. They're not just the wealthy and blessed, but also those who were steeped in debt and God is bringing them out. They're the real-life examples of the freedom and joy that comes from maturing as a giver.

Campaigns.Producing faith-raising programs connected to vision based giving opportunities. The giving opportunity might focus on a need beyond our general fund, such as the property development, a mission's emphasis, or a compassion focus.

Beginning with the end in mind

Our goal is to grow fully mature followers of Jesus who are faithful stewards of His resources, invested in increasing His kingdom, and who through their giving have experienced His pleasure in their life while storing up treasures in heaven. That kind of maturity requires a growth process.

Because stewardship is so woven into the fabric of our church, we don't need an annual kick in the pants "fund drive" to sustain giving and growth.

Our church's culture of stewardship is about growing God's people, not growing our budget. And not even our next multi-million dollar project can change that.

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