

Embracing, engaging and disciplining your financial leaders

By Joel Mikell

Several years ago, the pastor at a church I worked with told the story of an affluent family in a nearby church giving two significant gifts in the same year — both of which made the local newspaper.

The first gift was to the church where several generations of the family regularly attended. The second gift was to a nearby university where several family members had attended and received various degrees.

The gift to the church was \$250,000. The gift to the university was \$2.5 million — 10 times the amount given to the church.

When the minister asked why the difference in the two amounts, the answer was simply, “The university asked for \$2.5 million.”

This situation has occurred in countless congregations, large and small, in all denominations, all over this country: a pastor surprised to discover someone in the church has made a substantial contribution elsewhere, even though the church is also in need of resources.

What causes this to happen — and what you can do about it

For the church to receive gifts of this magnitude, they must understand how to identify, engage and involve people with major resources in their mission and ministry. People of wealth are typically among the most generous in your congregation, and although they will give generously to your church, they are also giving to other organizations.

It is important to know this group is likely to approach their giving differently than other donors. Financial leaders approach their giving — especially gifts of significant size — with caution. They want to be sure their gift will be used wisely and not hinder the giving of others within the congregation. They are typically more concerned with the long-term vision of the church, the stability of the leadership, and the transformational impact that a gift of unique capacity could have on the future of the church. They are captivated and inspired by big ideas and grand visions with the potential to change their world and the lives of people.

Consider the following observation from Dr. Mike Guffee, retired Senior Minister at Shandon United Methodist Church in Columbia, S.C.:

“What I have learned is this: people who have been blessed with much want to give, and they understand that they can help a church accomplish their vision in a manner most church members can’t. They want to use their resources to advance the cause of Christ and the church’s ministry.

“The approach to them is easy: just put the need before them, and ask them to pray about a gift of a particular size. Major donors feel that as a result of being blessed with wealth, they have a responsibility to use what they have to bless others. I am sure that because of their wealth they are often approached about sizeable gifts to worthy causes. They expect to be asked and sometimes will be disappointed if you don’t ask them.

“I think, because of their wealth, many understand the principles of stewardship better than others. At least, that is what I have observed in our three giving initiatives.”

Common characteristics of financial leaders

Several years ago, I co-wrote a book called *The Ministry Of Giving – Fund Your Vision By Developing Financial Leaders* with Bill McMillan and Kimberly Stewart. To my knowledge, it is still the only book of its kind written for the local church about creating a relationship-focused, disciplining ministry to people of affluence.

In Chapter 4 of the book, we discuss our collective observations of the common characteristics of financial leaders. Here are my top 10:

- 1) Financial leaders want a relationship with the senior leaders of the organizations they support — including their church.
- 2) Financial leaders see giving as a privilege, not an obligation. They have been blessed and want to give back, but they will not give — significantly — out of a sense of duty.
- 3) Financial leaders understand the need for things such as technology, buildings and staff. They understand the cost and benefits of assembling the right set of tools to accomplish the task.
- 4) Financial leaders desire a personal relationship with their pastor.
- 5) Financial leaders want their pastors and church leaders to see them as human — not superhuman.
- 6) Financial leaders feel they have a lot more to offer than just financial resources. They are experienced decision-makers. Typically, they have been at the decision-making table in other areas of their lives and would value an opportunity to contribute to the success of their church in that way.
- 7) Financial leaders are results-oriented. Speak to financial leaders about specifics, results, expectations and plans. This is their language.
- 8) Financial leaders recognize what they have is the result of their effort and God’s blessing. As a result, they want to give back in meaningful ways.
- 9) Financial leaders understand it is difficult for church leaders to talk about money. They want to help church leaders overcome that and be successful. Financial leaders are on your side!
- 10) Financial leaders rarely see church giving as a part of tax planning, but they always see it as an investment plan. Large gifts are seldom motivated by tax deductions; instead, they are driven by need and an opportunity to see a positive return on their investment.

Consider the following from Dr. Tom Pfizenmaier, Director of Formation and Leadership Development and Associate Professor of Formation and Leadership Development at Gordon-Conwell Theological Seminary in South Hamilton, Mass.

“I have learned that financial leaders want (and even long to be) part of what God is doing at their church. Like any other believers with spiritual gifts, they long to exercise theirs for God’s Kingdom glory.

“It’s the pastor’s responsibility to help financial leaders step into the opportunities that allow them to use their gifts. The pastor’s role is spiritual, not

financial — we simply paint the vision picture, call them into the journey, ask for a commitment, and celebrate God's result.

"I have learned to never underestimate God's ability to call deep into the heart of a financial leader."

Financial leaders are curious about vision, mission, strategy and outcomes. They want to make a significant difference in an organization or ministry to which they contribute financially. Financial leaders are more likely to be offended by not being asked, than by being asked, for their financial support.

Financial leaders are often invested in several organizations whose visions they are passionate about. The church needs to make a strong case for why it is worthy of the same type of support. Financial leaders are interested in investing in visions and ministries that are transformational.

What do financial leaders want to know?

What is your vision? More than what is possible, financial leaders want to know how you plan to get there.

Why this particular vision? Your ability to answer this question is important. You have to be honest and articulate. The "why" comes before "what" and "how" every time.

What difference will accomplishing this vision make? Results are always key. Their perception of the potential impact will directly influence their level of support.

Why now? Be prepared to discuss the immediacy and the urgency of achieving your vision. Church leaders are often comfortable speaking in ambiguous terms. Financial leaders are not. They are often very analytical people who think in concrete terms and constructs.

5 strategies to engage your financial leaders

Strategy #1: the team approach

Select someone to own the financial leader initiative and provide overall coordination and support. This could be a staff member, key lay leader or Stewardship Team Chairperson.

Select four to six church leaders to serve as a Financial Leader Team (FLT). These individuals must understand the purpose of a focused ministry around discipling high-capacity donors. Choose individuals with a passion and desire in this area.

Assign to each FLT member four to six high-capacity donors that they would agree to meet with individually on a quarterly basis for ministry and vision updates, personal and spiritual encouragement, and to answer any questions the individuals / couples might have around the vision and financial affairs of the church.

Meet with your Financial Leader Team on a quarterly basis for encouragement. Equip them through sharing of ideas, key learnings and updates from the church. Consider doing this meeting in a group setting. The senior minister should be an integral part of these team meetings.

Topics to consider in the one-on-one conversations with financial leaders include:

- Your families
- Career highlights and life journey
- Personal involvement at the church and what you are excited about
- Two questions to consider asking are: "What is God teaching you right now?" Or, "What is God doing in your life right now?"
- An update with respect to the vision and progress of your capital campaign (if appropriate)
- How you can encourage and pray for each other
- Scheduling a time to meet again ➡

Sample agenda for a large group gathering for Financial Leaders

The objectives are to:

- Affirm and thank this group for their leadership and investment in the church
- Celebrate some recent ministry and financial highlights
- Make Financial Leaders aware of the vision you believe God is calling the church to live out in the future
- Make them aware of any large items / ministry opportunities that might not be funded through the operational budget
- Gain insightful feedback from this group
- Let them know you would like to pull them back together again several times next year for updates and feedback.

The agenda:

- A welcome and overview of the evening
- A blessing for the food
- The meal
- Program components (not necessarily in this order or even all of the components)
 - Let them know they were invited because they have been generous investors in the ministry and work of the church.
 - Take some time to thank them for everything they do for / at the church and what they mean to you.
 - Share with them where you've seen God at work this past year (big picture — ministries and small picture — individuals).
 - Consider an open mic, and ask them to share where they've seen God at work from their viewpoint.
 - Share with them what they can expect the next quarter to look like
 - Questions to ask for feedback:
 - *If money was no object, what ministries / opportunities for service would you like to see take place?*
 - *What are you most excited about regarding the future of the church?*
 - *What are you most concerned about regarding the future of the church?*
 - Consider a life story from someone in attendance (what the church means to them / how the church has impacted their life / why they are excited about the future of the church.)
 - Share with them some "big ticket" ministry needs that will not be funded through the operational budget. *Will you pray about how you might meet that need?*
 - Consider asking them to take their next step as they "grow in the grace of giving."
 - Let them know you would like to meet with them again in six months.
 - Close with a time of directed prayer / prayer around the tables.

These conversations should be relationally driven. Over time, a relationship built on trust will be established, and the conversations can dive deeper. Question related to generosity will arise, such as:

- “What is God teaching you about money — the use of your resources?”
- “Who first taught you about being generous?”
- “As you look back on your life, what gift has been most meaningful to you?”
- “How do you feel about your giving to the church?”

It is important in these conversations to be oneself. Don't try to script the conversation. Let it unfold and flow naturally. There is no hidden agenda or a specific destination other than connecting relationally and growing spiritually.

Strategy #2: group meetings

As with the one-on-ones, these meetings should be focused on the relationships in the room. Remember, resources follow relationships. This group meeting with your financial leaders should be led by the senior minister. The location and setting should be conducive to an agenda that is more conversational and less presentational.

Large Group Awareness Events should include the following:

- Looking back — where the church has been
- Looking around — how the church is currently doing (Consider points of celebration and areas of challenge through story and testimony.)
- Looking ahead — where you feel God is calling the church to go in the future
- What the vision and plan of action for the church looks like
- What the church financial situation looks like
- Helping them see why the church is a good investment for gifts of capacity.

You'll find a sample agenda for a group meeting on page 11.

Strategy #3: overnight retreats

Consider hosting an overnight retreat with your financial leaders where the senior pastor can share more about the vision of the church and where financial leaders can have an opportunity to share their interests, passions and vision.

Strategy #4: field trips

Sometimes it is helpful to take your financial leaders on a one-day field trip to visit another church or observe firsthand a ministry opportunity to see something God might be calling you to do in your church.

Strategy #5: conferences

This could be the least overwhelming starting point. Invite some of your financial leaders to join you at a conference you are already planning to attend (i.e., ARC, Exponential, Catalyst, The Church Network). The setting is non-threatening and favorable for great conversations and relationship-building. More often than not, those invited will gladly pay their own way.

What I've learned about financial leaders, personally

Now that you're equipped to recruit and deploy your Financial Leaders Ministry Team, here is a reflection of my own.

In my early days in ministry, I served on the staff of a church that was full of high-capacity individuals. One night, I was out with a church member who had become a friend — and also happened to be a multimillionaire.

I grew up in a family of average means and had always been curious about those who had extraordinary wealth. As my friend and I were driving, I decided to ask him what I wanted to ask him many times before: “What does it feel like to be a millionaire?”

He smiled and responded: “Joel, I'm no smarter than you. I'm no better than you. I'm just richer than you. For whatever reason, I was in the right place at the right time to make an investment in a new business startup, and God blessed the business beyond my wildest dreams.

“I don't know why God chose me, but I'll tell you this — I am incredibly thankful for the blessings entrusted to me and grateful I can give

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generously,” he continued. “My greatest desire now is to make a difference in the lives of people. Because I'm blessed, I want to be a blessing.”

Today, when I meet with pastors who have uncertainty about ministering to financial leaders, I share that conversation with them.

Financial leaders aren't big, scary monsters looking to destroy church leaders and foil their ministry plans. That is pure fiction. Financial leaders want to be part of something they are passionate about and leverage their blessings to accomplish Kingdom things. For all the anxiety around the ministry of giving, everyone involved wants to achieve the same thing: life change.

It is gratifying to see more and more churches create and embrace a ministry to those with high-resource capacity. They understand that the person with wealth has spiritual and personal needs just like every other family in the church.

They also understand that the key to a successful ministry in this area is to develop a relational ministry with these individuals when there is no “financial ask” connected. Then it is about the person, not their money.

And when the “ask” does come, it is comfortable, natural, and most importantly — connected to a relationship.

Remember: embracing, engaging and discipling your financial leaders is about so much more than raising money; it's about raising people to fulfill the mission and the vision God has given to your church. Your financial leaders need and want to be a part of your vision and strategy to reach people with the love of God. Don't leave them on the sidelines! They want to be in the game with you! [CE](#)