

Funding Your Ministry

A Field Guide for
Raising Personal Support



**SCOTT
MORTON**

This thoroughly revised edition of *Funding Your Ministry* by Scott Morton provides even more helpful, hopeful guidance for those in ministry fundraising. Expanded in cross-cultural, universal application while deeply rooted in timeless biblical truth, Scott's book provides encouragement and hands-on practical application for those just starting out as well as for the long-termers who may have become weary and disillusioned.

BETTY BARNETT

Author of *Friend Raising: Building a Missionary Support Team That Lasts*

Scott Morton has produced one of the most practical and needful books that I have ever seen for self-supported foreign missionaries. This is a must-read book for an itinerant missionary. I highly recommend it.

DR. HOWARD FOLTZ

Professor emeritus at Regent University

If you raise support, then *Funding Your Ministry* is a must-read. Scott Morton's biblical and practical insights hit the bull's-eye on the issues that Christian workers and missionaries wrestle with in raising up financial partners.

ELLIS GOLDSTEIN

Director of ministry partner development for Cru

Whether seeking personal or institutional funding, principles such as face-to-face solicitation and the importance of writing a plan are totally interchangeable. Morton has done all of us in resource development a favor by writing this book. Crafted in a light, airy way, it takes the mystery out of fundraising without taking out the teeth. I intend to refer to it repeatedly in presentations. It has great crossover appeal and application.

CHRIS WITHERS

President of D. Chris Withers, Inc.

This is more than a book on fundraising. It's a book on biblical thinking about money and ministry, and it's filled with intensely practical guidelines on how to involve people in your ministry through giving and praying. I'm impressed with this guide. It works and has been tested in the fire of experience with hundreds of our Navigator staff. This is the best resource I have seen—a must for those who raise financial support.

JERRY E. WHITE, PHD

International president emeritus of The Navigators

Scott Morton is one of the best nonprofit development professionals I have ever been associated with. He has trained more faith-based nonprofit individuals in personal fundraising than anyone.

LAUREN LIBBY

President and CEO of TWR International

Funding Your Ministry



A Field Guide for Raising Personal Support

Third Edition

SCOTT MORTON

NAVPRESS 

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The Team:

Don Pape, Publisher

David Zimmerman, Acquisitions Editor

Mark Anthony Lane II, Designer

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Acknowledgments

THIS BOOK DID NOT arise out of a vacuum. I'd like to thank especially the gospel-workers from many ministries who had the courage to try my stuff in the early days, then passed it on to others. And . . .

Rod Sargent (1927–1987), Navigator pioneer, who encouraged me to put my teaching on video.

Ray Hoo, who suggested that if I was going to teach funding, I should be at 100 percent of budget—not 92 percent.

Noel Owuor, who came to my office from Kenya to say, “This book doesn't work!” And for his partnership and friendship to bring success to Africa.

The international staff of The Navigators, who took a risk to invite me to help slay the “Goliath of fundraising.”

Finally, I'd like to thank my parents, John and Mildred, who taught me to say thank you.

Introduction

IF YOU ARE in Christian ministry anywhere in the solar system, this book is for you.

Whether you raise personal support, lead a ministry, or pastor a church, you understand the pressure of poor funding. And you know the challenge of staying fully funded month by month, year by year. You also understand the importance of *biblical* fundraising as opposed to secular best practices. You've come to the right place.

Why a new edition of *Funding Your Ministry*? Because in ten years the world has changed—and I have changed! The first two editions were written for a mostly American audience, but in the last ten years I have focused on international ministry. I learned a ton that needs to be passed on to you.

International leaders tell me, “Scott, this stuff won't work in our culture!” Beginning with Noel Owuor from Kenya, who showed up unannounced in my office eleven years ago. This stranger asked if I was the author of *Funding Your Ministry*.

“Yes,” I said confidently.

Then he held up a copy of my precious book, looked me in the eye, and said pointedly, “It doesn't work!”

I was taken aback, but I had the good sense to say, “What about it doesn't work?” And so Noel and I went to a flip chart. He drew a map of Africa, and for two hours we discussed why personal-support fundraising “doesn't work” in Africa. That was the start of a great friendship.

Soon, Noel and I were traveling to other countries to work with local leaders to put biblical cross-cultural funding principles into practice. After Bible study, prayer, animated discussions, disagreements, and scary on-the-job training, God showed up. Biblical fundraising does work—but it must be customized to each situation. The

Bible has answers for funding the work of His Kingdom—in every culture. Let us not doubt that for a moment!

In this new edition I bring you important, fresh insights on tested fundraising guidelines, plus insights from non-American gospel-workers. And I have added new teaching on

- social media and email fundraising,
- helping supervisors and mission leaders overcome fundraising blind spots,
- cultural views of money versus a biblical view,
- new funding insights for gospel-workers of color in America, and
- four money-words gospel-workers must know well.

The practical worksheets in previous editions are revised and simplified and, rather than tightly packed into the back of the book, offered online at scottmorton.net for your convenience. Feel free to download and print them for your personal use. The website is created with you in mind and features continually updated articles, videos, and Q and As.

It is my prayer that this book will bring you hope! You may be

- a new missionary, not knowing where to begin;
- a veteran missionary with much to offer, but frustrated financially;
- experienced in raising support but somehow not consistently funded;
- a missionary's friend who winces when you see God's servants underfunded;
- a pastor who is asked for fundraising advice and needs a resource to offer;
- a missions committee member who wants to help missionaries succeed;
- a missionary spouse who feels trapped; or
- a mission-agency executive whose staff are underfunded.

This book is for you if you've ever struggled with questions such as the following:

- Is it biblical to *ask*?
- Why do I feel so worldly when I raise funds?
- Why can't I just "pray it in" like the famous British orphanage director George Mueller?
- Where will we get the money to make our house a warm, loving home?
- Will we ever be able to save or invest? Own a home? Send our kids to college?
- What can I do—besides give—to help my missionary friends be fully funded?

- What do I say when I'm asked for fundraising advice?
- What is the role of social media in my fundraising?

I welcome you on this wonderful, scary journey. You can count on three things:

1. The Scriptures will be our guide. I long for your fundraising to be anchored in the Bible rather than worldly best practices.
2. The direction in this book shows concern for the spiritual growth of your giving partners. I won't advise you to use tactics that abuse your friends just to get a financial transaction.
3. I will be genuine with you. I'll admit my own fears and mistakes.

What does this book seek to accomplish? I pray that *Funding Your Ministry* will do the following:

- Enable you to reach full funding—110 percent of your approved budget—in less time than you imagine. You will break through the glass ceiling of “get-by” missionary funding.
- Guide you in preparing a fundraising plan that recruits giving partners who enthusiastically share your vision. You are not merely “finding money” but building and blessing a team of people who care about you and your vision.
- Protect you from discouragement. Fundraising can be lonely and defeating.
- Move you toward joyfully embracing biblical fundraising as a ministry rather than an unfortunate “have-to.” Gone are the days of resenting fundraising!
- Empower you to successfully manage the funding you raise so you can accomplish your God-given life dreams.

Let's get started!

SECTION ONE

As You Begin

Chapters 1–4 are about you—*your* opinions, *your* obstacles, *your* conscience, and *your* attitudes about fundraising. We cannot dive into what you will *do* in funding until we review who you *are* in funding. Just as a smooth-looking automobile is going nowhere without a well-built engine, so a smooth-looking fundraising plan is going nowhere without a gospel-worker whom God has touched in the inner person on the topic of money. Please surrender your financial biases and opinions to the One who has called you to ministry as you begin.

1

HALF-TRUTHS I BELIEVED

My Total Fundraising Makeover

MY FUNDRAISING ADVENTURE BEGAN the day I took my boss to lunch at Lum's Restaurant. I confidently told Carl I would soon quit my well-paying job at the newspaper to go into full-time Christian service. How I looked forward to it! No more hassles with the accounting department. No more criticism from penny-pinching shopkeepers. No more office politics.

Carl didn't seem impressed. "How are you going to support yourself?" he asked.

"Not to worry," I said. "The Lord will provide!" I knew that was the "right" answer, but little did I know how much I would be tested about it.

Pause. Long pause.

A skeptic, I mused. *I'll show him*. Nothing could deter me. After all, the old adage "Where He guides, He provides" was surely true, wasn't it?

Two weeks later, the office gang sponsored a going-away party and presented me with a huge penny in the shape of a plaque. The inscription read, "In God we trust. All others strictly cash."

And so it began.

My first fundraising appointment was at the home of two elderly, blue-haired ladies from the church my wife and I attended during our university days. As I

knocked on the door, I noticed the dilapidated front porch and wondered whether I had the right house.

After a few pleasantries, I asked whether I could tell them about our ministry. They eagerly rearranged the chairs so they could see the pictures in my presentation notebook. They were beaming. Expectations were high. But as I turned the pages, I couldn't help noticing the worn furniture and the bare spots in the carpet.

My mind raced ahead to the financial appeal on the last page. I couldn't concentrate. I couldn't remember whether I had mentioned finances when I phoned to make the appointment. A voice inside me said: *Scott, you can't ask these ladies for money. Look at that worn carpet. Look at that old sofa. Look at this dilapidated house! You're better off than they are.*

I retorted: *No, I've quit my job. I'm in God's work now. These ladies are glad I've come. Go ahead, turn to the money page.*

Back and forth the mind game raged as I flipped pages and answered questions, smiling on the outside but sweating on the inside. Should I ask or not?

Just as I arrived at the money page, a Scripture came to mind: Jesus saying to the Pharisees, "You devour widows' houses" (Matthew 23:14). There was my answer! Scripture memory saved the day.

I quickly closed the book without mentioning financial support. I asked the ladies to pray for our ministry. They asked me if I wanted cookies. And I drove home wondering if I should try to get my job back at the newspaper. What would Carl say now?

I repeated this "no-ask" scene several times. I wanted to ask for financial support, but I felt guilty doing it. Sometimes I hinted, but nobody took the bait.

Nevertheless, I had confidence that someday, somehow, people would generously give.

A couple of friends volunteered support out of sympathy, but that was it. The months were slipping by. The mailbox was empty.

During this time I received suggestions. One missionary told me, "Money follows ministry." The people to whom we were ministering should support us. He quoted Galatians 6:6: "The one who is taught the word is to share all good things with the one who teaches." But our ministry was start-up evangelism. I couldn't make financial appeals to a few new believers and nonbelievers.

What about friends from Bible studies I had been part of in the past? I assumed they were supporting other missionaries. I felt guilty asking them.

A pastor in Cedar Rapids, Iowa, said, "Scott, don't ask people to give; just ask them to pray. They will catch on." The osmosis method. That didn't work either.

Another adviser said, "Bible study materials. Sell materials to supplement your

income.” Another suggested, “Christian businesspeople, they’ve got money.” Fine, except the businesspeople from my newspaper days didn’t seem interested. And I was scared to ask them anyway. A business friend at church promised to give from the sale of an apartment building, but it didn’t sell.

Some people said they’d support us but never did. And sometimes large gifts came from strangers. But we were always well under budget. It made no sense.

In the back of my mind, I was counting on our mailing list. I sent a letter to 150 friends asking them to pray about our finances. Nothing came in. Not one response. Maybe they did pray—that’s what I asked them to do!

Most of the time I felt secular trying to raise money. I criticized myself, wondering why I couldn’t be like those great missionaries of the 1800s—George Mueller or Hudson Taylor—who saw money pour in by telling only God in prayer. But for me, “Where He guides, He provides” wasn’t working. What was I missing?

In the midst of this frustration, God was abundantly blessing our ministry. Nonbelievers were coming to Christ and growing in discipleship. This was the “real” ministry. Fundraising was a necessary evil—ministry’s icky-tasting medicine. I gladly gravitated toward discipling and away from money matters.

Once a month, I decided to do something about our funding—the day we got our below-budget paycheck. But my motivation faded as I got busy again with ministry.

I had told Carl at the newspaper that the Lord would provide. Did He? Yes. We didn’t starve. We had a roof over our heads. My wife, Alma, heroically stretched our meager funds for food and kids’ clothing. But I overdrew our ministry account a little each month, thinking, *Next month the money will come in . . . next month.* We were in deficit to our mission agency, with little hope of repaying.

I was in denial. Alma paid the bills and handled our finances. She was good at it, but she felt most of the pressure. I felt little. I hated bills arriving in the mail. When donors skipped a month, I criticized their spirituality.

Giving? We gave some, but not consistently. In filing our income taxes, we had only seven receipts from a mission to which we pledged monthly. We should have had twelve.

Finally, out of desperation, I turned to my Bible concordance and searched for the word *fundraising*. Nothing. I was on my own! But I was confident the Bible would help me. Soon I stumbled upon Philippians 4. That day was the turning point. Over several months, one verse led to another as I searched the Scriptures.

I had hoped to find a quick and painless technique for funding, but through my Bible study I discovered that my original opinions about fundraising needed a total makeover. The funding aspect of ministry forced me to look deep within myself, and

I didn't like what I saw. God pointed out deeper issues—such as my sour attitude. I finally understood that I was unbiblical in my view of money. The Word of God clearly pointed out my errors, and the Word of God enabled me to do something about it.

I come to you as a fellow traveler in the adventure of raising personal support. Through the Scriptures, God has brought me from resenting fundraising to enjoying it.

Since those early days, I find I still need makeovers. I've experienced frustration, and I'm still learning. I still get butterflies when I pick up the phone to make an appointment—just as I get butterflies before an evangelistic Bible study. But I've come to see fundraising as a ministry rather than a burden.

And I have also seen that when the biblical guidelines are conscientiously applied, full funding can be achieved—for anyone, of any background, in any part of the world. Resist the temptation to say, "It won't work!"

Let's get started! The first step? Identify the icebergs in your shipping lanes—your personal obstacles to raising support.