

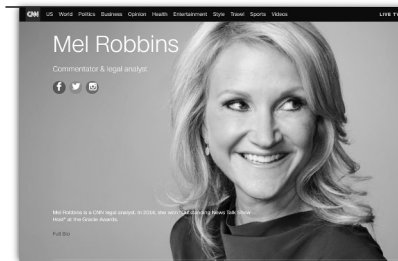
I Chronicles 12:32



"...the men of Issachar understood the times and knew what was right for Israel to do..."

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The Concept of Disruption



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Disrupters

- Create new ways of doing things that open new markets, doors, and possibilities.¹
- Don't innovate from inside the system; rather, they turn systems upside down to effect systemic change.
- Break current molds and change our way of thinking about the molds, and then...
- Hand us the new rules for how things work.²

¹ Clayton Christensen, *Disruptive Technologies* (HBR, 1997)
² Mel Robbins, CNN Commentator
<http://www.cnn.com/2016/05/18/technology/disruptive-technologies-robberies/>

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Disruptive Companies



4

Disruptive Leaders

- See around the curve
- Create their own platforms
- Simplify complexity and articulate nuance
- Say what needs to be said, and do what needs to be done, before others even know what needs to be said or done

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Our Disruptive God

Jesus disrupted...

- Darkness and gave us light (Genesis 1:2-3)
- The Law and gave us faith (Galatians 3:23)
- Sin and gave us salvation (Romans 10:9)
- Death and gave us life (Romans 6:23)
- Time and gave us eternity (John 1:1-2, 14; 3:16)

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An American Football Team *A Team of Teams*



7

Structural Shift • Sustainable Future *Building a Team of Teams*



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Disruptive Church

Model Reconciliation • Reflect Community • Promote Inclusion



Spiritual
Team



Lead Pastor/Team • Tithes & Offerings

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Disruptive Witness

Umbrella Non-Profit • Holistic Needs • Specific Community



Social
Team



Executive Director • Grants & Donations

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Disruptive Economics

Leverage Assets • Bless Communities • Generate Income



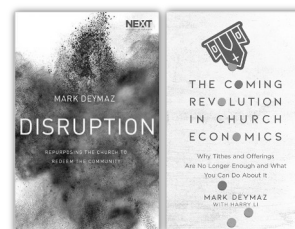
Financial
Team



CEO/Marketplace Leaders • ROI

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Church Economics: Defined



1. Leverage Church Assets
2. Bless the Community
3. Generate Sustainable Income

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1. Leverage Your Assets

- People
- Money
- Facilities



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2. Bless the Community

- Advance organizational mission & vision
- Advance the common good
- Advance the Gospel of Jesus Christ



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3. Generate Sustainable Income

- Avoid docile acquiescence
- Practice disruptive innovation
- Stop managing decline



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Sustainability Defined

- Describes an organization's ability to be maintained at a certain rate or level.
- The avoidance of the depletion of resources in order to remain viable.

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Yes, But It Won't Be Enough...



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It's a Matter of Faith... Isn't It?

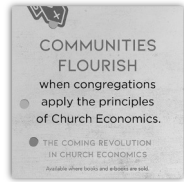


Erroneous Assumption

A church is faith based and should wholly depend on God for its funding.

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It's a Matter of Faith... Isn't It?



Factual Response

Taking intentional steps for one's livelihood and the well-being of his or her family does not render faith inoperative. On the contrary, God expects us to trust him as well as to be deliberate, responsible, and accountable.

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A House of Prayer Not Profit

Matthew 21:12-13

- Some will say that a church should not conduct profitable business on its property.
- A den of robbers and thieves...
 - a) Money Changers
 - b) Merchants
- Jesus was not against fair or reasonable profit. Jesus was against unjust profiteering.

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It's a Matter of Stewardship



Seeking additional income beyond tithes & offerings does not imply a lack of faith... It's about being a good steward of the Master's resources.

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Good Stewardship

Typically Defined

- Tending to and well managing those things that God has given us (i.e., maintenance of property and facilities)

22

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- Tending to and well managing those things that God has given us (i.e., maintenance of property and facilities)
- Properly accounting for the tithes, donations, and tuitions we receive

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Good Stewardship

Typically Defined

- Tending to and well managing those things that God has given us (i.e., maintenance of property and facilities)
- Properly accounting for the tithes, donations, and tuitions we receive
- Clearly communicating to our members and constituents why and how the money is spent

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Good Stewardship

Biblically Defined • Matthew 25:14-29

²⁰ The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' ²¹ "His master replied, 'Well done, good and faithful steward! ...' ²² "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' ²³ "His master replied, 'Well done, good and faithful steward! ...

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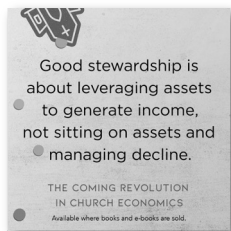
Good Stewardship

Biblically Defined • Matthew 25:14-29

"Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. ²⁵ So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.' ²⁶ "His master replied, 'You wicked, lazy steward! ...' ²⁸ "So take the bag of gold from him and give it to the one who has ten bags.

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GET OFF YOUR ASSETS



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Create Multiple Streams of Income

Factors Driving the Need

- Growing burden on the Middle Class
Middle Class wealth at its lowest point since 1941
- Rise of dual income households
Now normative in a majority of US households
- Shift in generational approaches toward giving
Those born before 1964 = 78.8% of total church giving
- Rapidly changing population and demographics
Wealth gaps & income disparity between people groups
- Declining church attendance and budgets
Down 29% (1999-2019) and 17% (2009-2014) respectively

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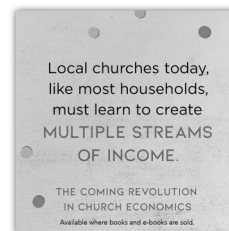
Disruptive Innovation Is Now Necessary

Factors Driving the Need

- Growing burden on the Middle Class
- Rise of dual income households
- Shift in generational approaches toward giving
- Rapidly changing population and demographics
- Declining church attendance and budgets
- Impact of an unforeseen virus (COVID-19)
Churches can't afford to wait and see...

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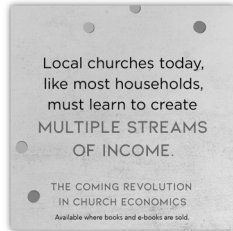
The 7 Directives of Church Economics



1. Free Your Mind
2. Stop Begging for Money
3. Create Multiple Streams of Income
4. Leverage Church Assets
5. Become a Benevolent Owner

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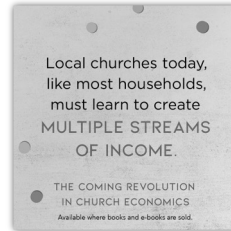
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The 7 Directives of Church Economics



1. Free Your Mind
2. Stop Begging for Money
3. Create Multiple Streams of Income
4. Leverage Church Assets
5. **Become a Benevolent Owner**
6. **Monetize Existing Services**
7. Start New Businesses

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Will We Lose Tax Exempt Status?

- Must pay taxes like any other similar business
Can't leverage non-profit status
- Net profit must be returned to the non-profit
Not to a board, e.g., or individuals

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4 ELEMENTS OF A PITCH

- What's the Problem
Tithes & offerings alone will not develop or sustain the church

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4 ELEMENTS OF A PITCH

- What's the Problem
- What's Your Solution (UVP)
Leverage church assets to create additional streams of revenue

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4 ELEMENTS OF A PITCH

- What's the Problem
- What's Your Solution (UVP)
- Describe the Features (speak to the mind) and Benefits (speak to the heart) of your proposed solution
Good Stewardship • Mission Advance • Sustainable Income

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4 ELEMENTS OF A PITCH

- What's the Problem
- What's Your Solution (UVP)
- Describe the Features & Benefits
- The Ask?

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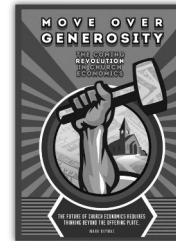
Embrace Church Economics

OUR ENTIRE
UNDERSTANDING
OF CHURCH FUNDING
AND SUSTAINABILITY
MUST CHANGE.

A still small but growing movement of economic innovation is already under way in churches throughout the US & Europe. Embracing this shift can help your church get from financial survival to stability, and in time to sustainability where funding is concerned.

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The Yes/And of Church Economics



- Giving tithes & offerings to ***the Local Church***
- Seeking grants & donations via ***an Umbrella Non-profit***
- Pursuing sustainable income via ***Church Economics***

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