



Eternal Investment Decisions

Philosophy

Charitable giving decisions are eternal investment decisions (Matthew 6:19-21), and as we make these decisions, we want to give serious thought to Biblical direction and the leading of the Holy Spirit in our lives. God says, “from everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more” (Luke 12:48). Thus as our ability to give increases, our consideration of where we give must be given increased attention.

Biblical Guidelines

God’s word clearly instructs us regarding areas in which we should be investing our financial resources.

1. The local church
 - ◆ Galatians 6:6; I Corinthians 9:11,14; Romans 15:27; I Timothy 5:18
2. The fulfillment of the Great Commission
 - ◆ Matthew 28:18-20; Mark 16:15
3. The needy – (including the poor, widows, and orphans)
 - ◆ I John 3:17; James 2:15-16; I Timothy 6:17-19; Matthew 25:35; I Timothy 5:9,16

Development of a Giving Strategy

As you begin to develop your giving strategy, it will be helpful for you to consider some of the various alternatives available. Then, as you pray and seek God’s guidance you can make decisions based upon those alternatives. To help you develop your personal giving strategy, we will walk you through a process that will include:

1. Eight Basic Decisions to Make
2. Personal Preferences in Your Giving Strategy
3. Evaluation of Your Past Giving History
4. Redesigned Strategy for the Current Year
5. Giving Strategy Charts
6. Implementing Decisions

Also, we have attached an “Organization/Project Evaluation” which lists a series of questions that you could use in evaluating giving opportunities.

Basic Decisions to Make

As you begin to develop your giving strategy, some of the issues you should give thought to are:

1. **Local Church vs. Other Giving** – How much or what percentage of your giving do you want to go to your local church as opposed to other investment opportunities? You may want to distinguish whether your giving to your local church should be toward general operations, missions, or building funds.
2. **World Missions vs. Home Missions** – What percentage of your giving do you want to go towards world (international) mission efforts as opposed to home (U.S. – local and national) mission efforts? This is especially important in light of the fact that 96% of all Christian giving in the U.S. goes to local and national ministries and only 4% goes internationally where 96% of the worlds population lives. You church most probably will be viewed as a home mission depending upon how they allocate their resources.
3. **Monthly Commitments vs. Special Gifts** – How much of your giving do you want to commit on a monthly basis as opposed to making special gifts?
4. **Geographical Preferences** – Are there certain areas of the world that you sense God wants you to focus on in your giving?
5. **Type of Ministry Being Accomplished** – Apart from your local church, is there a particular type of ministry that you sense God wants you to focus on in your giving?
 - ◆ Three basic types of ministries to consider are:
 1. Outreach ministries – evangelism and church planting
 2. Equipping ministries – nurture, equipping, training, seminary, translation
 3. Support/mercy ministries – administrators, nurses, teachers, relief work, poor, etc.
 - ◆ Examples of projects that might fit in with these are: Bible translation and distribution, Radio ministry, Evangelistic Crusades, JESUS film translation, training centers, etc.
6. **Organizations and Projects vs. Individuals** – Would you rather invest in organizations that accomplish certain objectives (i.e., evangelism, discipleship, church planting, Bible translation, relief work, mercy ministry, etc.) or would you rather invest in individuals (whether they be North American missionaries or national workers)?
7. **Supporting North American Missionaries vs. National Workers** – If you are looking to support individuals, how much of your giving do you want to go towards supporting missionaries from North America as opposed to supporting national workers? This is an especially important decision in light of the fact that national workers can often be more effective and considerably less expensive than North American missionaries.
8. **Reached Peoples vs. Unreached Peoples** – How much of your giving do you want to go toward individuals or projects that are helping to reach already reached peoples as oppose to unreached peoples? An unreached people group is one in which there is not a good evangelical church planted in that people group that is seeking to win and disciple others in that group.

Personal Preferences in Your Giving Strategy

Please complete this form not on the basis of where you are in your giving, but on the basis of **where you would like to be**.

1. What percentage or amount of your total giving do you want to go towards?

Local church _____ Other giving _____
 Comments: _____

2. What percentage or amount of your total giving do you want to go towards?

World (International) Missions _____ Home (Local & National) Missions _____
 Comments: _____

3. What percentage or amount of your total giving do you want to go towards?

Monthly commitments _____ Special gifts _____
 Comments: _____

4. Is there any particular area in the world that God has impressed you with?

1. _____
2. _____
3. _____

5. Is there any particular type of ministry you would like to direct your giving towards?

	<u>Percentage</u>	or	<u>Amount</u>
1. Local church	_____ %		_____
2. Outreach ministries	_____ %		_____
3. Equipping ministries	_____ %		_____
4. Support/mercy ministries	_____ %		_____

6. What percentage or amount of your total giving do you want to go towards?

Organizations/Projects _____ Individuals _____
 Comments: _____

7. What percentage or amount of your total giving do you want to go towards?

North American missionaries _____ National Workers _____
 Comments: _____

8. What percentage or amount of your total giving do you want to go towards?

Reached Peoples _____ Unreached Peoples _____
 Comments: _____

Evaluation of Your Past Giving History

Please complete this form based upon how you have allocated your giving **over the past year**.

1. What percentage or amount of your total giving do you want to go towards?

Local church _____ Other giving _____
Comments: _____

2. What percentage or amount of your total giving do you want to go towards?

World (International) Missions _____ Home Missions (Local & National) _____
Comments: _____

3. What percentage or amount of your total giving do you want to go towards?

Monthly commitments _____ Special gifts _____
Comments: _____

4. Is there any particular area in the world that God has impressed you with?

1. _____
2. _____
3. _____

5. Is there any particular type of ministry you would like to direct your giving towards?

	<u>Percentage</u>	or	<u>Amount</u>
1. Local church	_____ %		_____
2. Outreach ministries	_____ %		_____
3. Equipping ministries	_____ %		_____
4. Support/mercy ministries	_____ %		_____

6. What percentage or amount of your total giving do you want to go towards?

Organizations/Projects _____ Individuals _____
Comments: _____

7. What percentage or amount of your total giving do you want to go towards?

North American missionaries _____ National Workers _____
Comments: _____

8. What percentage or amount of your total giving do you want to go towards?

Reached Peoples _____ Unreached Peoples _____
Comments: _____

Redesigned Strategy for the Current Year

After looking at your preferences and your past giving history, please complete this form on the basis of what you want your strategy to be **for the current year**.

1. What percentage or amount of your total giving do you want to go towards?

Local church _____ Other giving _____
Comments: _____

2. What percentage or amount of your total giving do you want to go towards?

World (International) Missions _____ Home (Local & National) Missions _____
Comments: _____

3. What percentage or amount of your total giving do you want to go towards?

Monthly commitments _____ Special gifts _____
Comments: _____

4. Is there any particular area in the world that God has impressed you with?

1. _____
2. _____
3. _____

5. Is there any particular type of ministry you would like to direct your giving towards?

	<u>Percentage</u>	or	<u>Amount</u>
1. Local church	_____ %		_____
2. Outreach ministries	_____ %		_____
3. Equipping ministries	_____ %		_____
4. Support/mercy ministries	_____ %		_____

6. What percentage or amount of your total giving do you want to go towards?

Organizations/Projects _____ Individuals _____
Comments: _____

7. What percentage or amount of your total giving do you want to go towards?

North American missionaries _____ National Workers _____
Comments: _____

8. What percentage or amount of your total giving do you want to go towards?

Reached Peoples _____ Unreached Peoples _____
Comments: _____

Giving Strategy Preferred

Allocation	World (International)	Home (Local & National)	Total
Local Church			
Outreach Ministries			
Equipping Ministries			
Support/Mercy Ministries			
Totals			

Giving Strategy “As Is”

Allocation	World (International)	Home (Local & National)	Total
Local Church			
Outreach Ministries			
Equipping Ministries			
Support/Mercy Ministries			
Totals			

Giving Strategy Redesigned

Allocation	World (International)	Home (Local & National)	Total
Local Church			
Outreach Ministries			
Equipping Ministries			
Support/Mercy Ministries			
Totals			

Implementing Decisions

As you have reviewed your past giving history and compared it to the personal preferences that God has impressed upon you, you may need to take some action to implement changes. The action you take may include the following:

1. Prayerfully commit to make a decision regarding the allocation of your funds. No decision or a delayed decision is a decision to do nothing. Set a date to do this by.
2. Finding out how your local church is spending its monies.
3. Seeking to develop relationships with individuals and/or organizations that are working in the areas of your preferences.
4. Evaluate your current giving in light of the questions on the Organization/Project Evaluation form.

We have listed below the various categories in which you can make decisions. Space is provided for you to write out the action steps that you need to take in each category. We want to be available to help you in any way we can to implement this strategy.

1. Local Church vs. Other Giving _____

2. World Missions vs. Home Missions _____

3. Monthly Commitments vs. Special Gifts _____

4. Geographical Preferences _____

5. Type of Ministry Being Accomplished _____

6. Organizations and Projects vs. Individuals _____

7. Supporting North American Missionaries vs. National Workers _____

8. Reached Peoples vs. Unreached Peoples _____

Organization/Project Evaluation

A. Organizational makeup

- ◆ What is the history? How was it started? Who started it?
- ◆ Who are the leaders and what is their leadership structure? Are they men of vision, faithfulness, humility, and integrity?
- ◆ What stage of development is it in (new ministry/well established ministry)?
- ◆ How are they creatively changing to meet the challenges of a changing world?
- ◆ What is their purpose? Do they have a purpose statement?
- ◆ What are their objectives and how do they accomplish them?
- ◆ How do they finance their ministry? (contributions, sales of materials, or grants)
- ◆ What are the three biggest obstacles facing their organization today?

B. Financial Information

- ◆ Get a financial statement from them. Are they audited?
- ◆ How much cash do they have? How much debt?
- ◆ Are they a member of the Evangelical Council of Financial Accountability (ECFA)? If not, why not?
- ◆ What percentage of their expenses goes toward fundraising costs?
- ◆ What is their administration charge on their people and projects (10-15%)?

C. Ministry Evaluation

- ◆ How long have they been doing this ministry or project?
- ◆ Why do they think their strategy will work?
- ◆ What are the obstacles (faith barriers) that could keep their strategy from working?
- ◆ What track record do they have in this strategy?
- ◆ How much prayer support does the organization have?
- ◆ Do they know other organizations that are doing similar things? What is their relationship with those organizations?
- ◆ Who are their two top competitors and how are they different?
- ◆ What do they see to be the long-term impact of this project?
- ◆ What kind of reports or feedback should you expect from them on the money invested?

D. If a foreign project

- ◆ How is their ministry multiplying itself?
- ◆ How do they work with the national church?
- ◆ What does the national church think about their work?
- ◆ How are national believers involved in the process?
- ◆ If your people and your financial support were pulled from the project/organization, would it continue or would it die? If it would continue, in what form?
- ◆ What has been the track record of previous projects like this one?
- ◆ By when will you work yourself out of a job? Do you have an exit strategy?
- ◆ How is what they are doing fitting in with what God's Spirit is doing in their country at this time?
- ◆ How effective is your ministry? How could it be more effective?