

(Out of the Comfort Zone) Finance for the Work

by George Verwer

The sermon emphasizes the importance of understanding biblical principles of finance, developing a respect for different methods of support raising, and cultivating a balance between prayer, taking action, and trusting God.

Scripture: Luke 10:7

Topics: "Faith And Finance", "Kingdom Support"

Description

George Verwer preaches on the challenges of raising finances for missions work, emphasizing the need for individuals to trust God for their needs regardless of how He provides. He discusses the various approaches to raising money, highlighting the importance of good communication, gratitude towards supporters, and biblical principles of finance. Verwer also delves into the scriptural foundation for supporting Christian workers, stressing the importance of workers receiving pay for their labor in the kingdom. He addresses the difficulties faced by those entering full-time ministry and the significance of open communication with churches and individuals regarding financial needs.

Transcript

Where Will the Money Come From?

One of the greatest challenges faced by the individual who is led by God to go overseas to the mission field is raising the finance. Traditionally pastors throughout the world are paid salaries. Some larger denominations also pay salaries to their missionaries, especially in the wealthier countries. Most missionaries who go overseas, however, live 'by faith'. I don't really like this term 'by faith' because it suggests a distinction that should not really apply. In the end, we are all supposed to live by faith, trusting God for our needs regardless of the way He supplies. The term is used as a kind of Christian shorthand to describe workers who are not paid a salary in the usual sense, but who rely on God to provide for them, often through churches and individuals giving towards the cost of the work which they do. The term 'faith missions' is used to describe missions whose personnel are provided for mainly in this way. Basically, it means raising your own support.

RAISING MONEY

In this chapter I want first of all to look at finance for missions from the standpoint of a person who is thinking of entering this type of work and who intends to live 'by faith' in the sense described above. In the second section I want to say something about giving from the church to the work of missions.

Organisations and individuals vary enormously in their approach to this complex topic of raising money. In his excellent book, *People Raising*, subtitled *A Practical Guide to Raising Support*, William Dillon suggests a spectrum of different methods with George Mueller advocating prayer alone at one end, D.L. Moody proposing prayer, information and solicitation at the other end and Hudson Taylor calling for prayer and information but no solicitation in the middle. He then says, 'The question is, which model for support raising does Scripture teach exclusively? Answer: There is no one model. There are many different models and methods.'

As with all complex debates in the church, we need a balanced view that looks at the whole picture of the church's responsibility to build the kingdom of God. This, as Dillon implies, will involve developing a respect for the methods of other groups and individuals. It will involve a sense of gratitude to those who give to the work of the kingdom, whether they give out of their riches or out of their poverty.

Good communication on the topic of money is essential if people are to understand the worldwide picture. We must move away from the attitude which says that it is unspiritual to talk about money. I would plead for a greater understanding of the biblical principles of finance and above all for an attitude which says that, no matter what our 'so-called' fund-raising activities may be and no matter who may sign the cheques, it is ultimately God who provides all our resources and who deserves our gratitude.

One of the main scriptural foundations for teaching on the payment of Christian workers is 1 Corinthians 9:7-14.

Who serves as a soldier at his own expense? Who plants a vineyard and does not eat of its grapes? Who tends a flock and does not drink of the milk? Do I say this merely from a human point of view? Doesn't the law say the same thing? For it is written in the Law of Moses: 'Do not muzzle an ox while it is treading out the grain.' Is it about oxen that God is concerned? Surely he says this for us, doesn't he? Yes, this was written for us, because when the ploughman ploughs and the thresher threshes, they ought to do so in the hope of sharing in the harvest. If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? If others have this right of support from you, shouldn't we have it all the more?

But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.

The truth of this passage is that the person who is led into overseas missions, has been accepted into the work of the kingdom and because of this, should expect to receive pay, either as a salary in the normal sense, or through the giving of concerned fellow Christians. If you are in God's work you do not have to feel guilty about receiving this pay. You do not even have to feel guilty if people make sacrifices for you to get this pay. You do not need to be obsessed about having a simple lifestyle. As a worker you deserve your wages. (Lk. 10:7). You are the ox referred to in the passage from 1 Corinthians and as Paul points out, God says this for our benefit.

Difficulties arise when people say they are being led into full-time ministry but, for one reason or another, the people in the local church don't accept this person; this often happens when they are not in any discussion, but are just told that this person is going to be a missionary. We have seen for years the interesting phenomena where people claim to get their guidance directly from God, but then turn around and criticise the church for not coming up with the money. I have known people who claim to walk by faith

and not to ask others for money, but who quickly develop a wrong attitude if the church is not enthusiastic and the money not forthcoming. This is all tied in with the need for a higher level of communication and accountability from the earliest stage of a person getting interested in world mission.

Some would say that the problem is not so much the difficulty of accepting money from others as a Christian worker, but at finding that often what is received is barely enough to live on and that sending churches have to be convinced of the value of investing in this kind of work. It should not have to be like this. Churches need to develop a biblical view of money. One of the ways to help them do that, and so improve the situation of those who live by the support of fellow Christians in the churches, is to make certain that they are well informed about the needs.

This communication with the local church is vital. It is the local church who are most important in sending people out and receiving them back. If you have a leading to missions work, and the church is not already involved, then share it with them and look for their confirmation. You will need to be open and honest with them about your needs, in a loving way which wins their support for the work. There can sometimes be a conspiracy of silence in churches over people's needs. Whoever you are speaking with, your church or other groups and individuals, develop good communication skills to help to overcome this. Some churches actually have more people who want to go than they can support. This can cause disappointment and tension if not handled in a grace-awakened way.

The skills of simply speaking lovingly and effectively with one another, face to face, on the phone and by letter, need to be worked on. This requires a knowledge and understanding of the life context out of which people may be considering giving. Use printed materials to communicate. Think about preparing an introductory letter about yourself. Perhaps you could ask someone, who knows your work, to write something about you. As you develop these skills in raising your own support, think about and communicate the needs of the wider work as well. It is well known that the largest and most faithful financial support comes from personal friends and church family. I believe that many of these people are ready and willing to give cheerfully to support you, but you will need to make certain that each one has the opportunity to do so.

As you communicate your needs, develop your own vision. Without a vision, the work of raising support becomes a drudgery. Remember that the purpose of the work you are entering, is to take the gospel to the lost. This is the vision that guides and inspires me as I work and pray towards financial breakthroughs. The money really is needed. If people can avoid hell by some other method, then we do not need to bother. This reality should cause us to fight for the resources we need and not to be intimidated by the setbacks and discouragement which we are bound to encounter.

Part of having a healthy attitude toward the provision of resources for the individual, is the cultivation of a balance between prayer, taking action and, through it all, trusting God. I can illustrate this general principle with a very painful story. In 1982 Jonathan McRostie, the then European Director of Operation Mobilisation, was involved in a serious car crash that left him paralysed. When we heard about the accident, we mobilised thousands of people to pray about the situation. At the same time, we did absolutely everything we could to get the best medical care for him. A helicopter took him to one of the best hospitals in Europe, for his condition, and there he received treatment from the very best doctors. Finally, however, all we could do was to trust God to care for him. We prayed, we took what action we could and then we left it to God.

In Operation Mobilisation we have often found this balance difficult to establish in the area of finance. In our early days it was policy not to mention financial needs outside the organisation, unless specifically asked, nor to allow young people coming on our programmes to mention their needs or ours directly. We believed that we should rely entirely on intercessory prayer for the mobilisation of finances, while respecting other groups for the methods that they used. I have to confess that sometimes this policy led to feelings of superiority and super-spirituality as we looked at the more direct fundraising efforts of others. It also caused divisions as some people applied the policy more rigorously than others. It was obvious that information got out about our needs. Visitors to prayer meetings heard about them and many people wrote about them in their personal letters. The gifts of generous people were obviously based on information from within OM. The policy was never intended to say in a simplistic way that we relied only on God and not on people, but to many it looked like that.

Some years ago we changed the emphasis of the policy to give greater recognition, than perhaps we had in the past to the scriptural teaching that God uses individuals and the church to meet the needs of those who serve Him. Indeed, the New Testament speaks much more about this than 'looking to God alone', in regard to financial needs. Once this was widely recognised, then the need for good quality information, for those who might be involved in giving, became important. We engage in fund raising and I believe that now our emphasis is more biblical than it used to be, that is: intense intercessory prayer, followed by sensible action and information giving and, behind it all, a reliance on God to provide for us. (Meanwhile we continue to remind ourselves of the need to esteem others in their different approaches to this complex matter.) God can do the impossible but He also works with His people in a day-by-day, sane, wholesome and peaceful way. Hudson Taylor, a person renowned for his prayer and trust of God to provide money, was also an excellent communicator about his work; we need his balanced approach.

It is important to realise that it is not unspiritual, or even worldly, to concentrate our praying on finance. Watchman Nee, in his book, *A Table in the Wilderness* says:

But when it comes to financial needs, to food, drink and hard cash, the matter is so practical that the reality of our faith is at once put to the test. If we cannot trust God to supply the temporal needs of the work, what is the good of talking about its spiritual needs? We proclaim to others that God is the Living God. Let us prove his livingness in the very practical realm of material things. Nothing will establish in us the confidence in him we shall certainly need to know when those other spiritual demands come.

If we study the parable of the persistent widow, in Luke 18:1-5, we will learn the important lesson of perseverance in prayer. Then, as we pray, we will begin to encounter awkward and difficult situations to test the sincerity of our goals. We must be extremely careful in the area of motives. Do we really have a burden for world evangelism? When we pray for finance, is it with specific God-glorifying goals in mind? God sometimes withholds finance because He is concerned about our wrong view of Him. For example, it is wrong for us to think that we can put God in a box, and attempt to force Him to do what we want. The Book of Job teaches us this and shows us the extent to which God will test a person. It is important, while undergoing a test, not to lose sight of our God-given goals. For God does not want to destroy our goals, but to refine us as we move towards them. God may allow us to be tested, by worry about our finances, but worrying will never bring a spiritual breakthrough. If we are unable to win the victory over worry, then I think it is important to talk and pray about it with a fellow Christian.

In John 3:21-22, we clearly see the relationship between obedience and answered prayer. 'Dear friends, if our hearts do not condemn us, we have confidence before God and receive from him anything we ask,

because we obey his commands and do what pleases him.' That does not mean, however, that every time there is a lack of finance or prayers are not answered immediately, that a person has been disobedient. This area requires a tremendous sense of balance. Although we must avoid false guilt and the tendency to become too introspective, we must also remember that any sin we commit can be a hindrance to prayer. In the Old Testament we are warned that when an unrighteous person prays, those prayers are an abomination. Prayer can never be a substitute for obedience.

Some people react negatively to the pressure that can come with the enormous financial needs of the work they are planning to do. They do not like to be reminded of their need to trust God for such large amounts of money. Nevertheless, I feel that this dependence is one of the greatest realities within missionary work. 75 percent, or more, of the world's population, face one major problem each day, survival. The average, annual income for an individual living in one of the world's poorer nations, is between \$600 and \$800 per year. Many people have to work 16 hours a day just to survive. In the light of this perhaps we need to keep in mind O. Hallesby's words in his book on prayer: 'Prayer is work'. It may be that some of us prefer to avoid this work.

Along with prayer, there is the need to take action. Some of this action will be the vital communication with churches and individuals that I have already mentioned. At the same time there is a need to work on your own fitness to receive funding from others. There may be appropriate training that you could do to enhance the value of any money given by Christians for your support. For a young person two years on a short-term programme may not be enough. Would it be possible to reschedule your time, or make changes to your style of living, so that more could be put into working for funding and increasing the ultimate value of that funding? Many Christian writers speak of the need for Christians from the more affluent countries to modify the way they live in order to take account of world conditions. Paul Borthwick in, *How to be a World Class Christian*, says: 'We can choose to live more simply than others may simply live. There is enough to go around, but sharing our abundance with others will call us to cut back somewhere, to limit ourselves voluntarily, to live a lifestyle that reflects our knowledge of the condition of people in our world.'

He is probably speaking principally here about physical needs, but what he says could be applied equally to the need for resources to get the gospel to those who need it, wherever they may be.

Having prayed and taken action, we must then leave things to God. In saying this, I do not mean that God fills the gaps left between and after our praying and our taking action. As Christians, we know that God is in all these things. Only by His grace is anything achieved through prayer or work. However, there comes a point where we can do no more. We must, without anxiety, allow the Holy Spirit to work in those whom we have contacted, as well as in those whom we have not.

GIVING MONEY

So far, we have been looking at finance from the viewpoint of somebody who intends to enter 'faith' missions work. The other half of the story is the giving by individuals and churches to the work of these people. Scripture teaches us much about finance and giving. Look for example at Acts 2:42-47:

They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer. Everyone was filled with awe, and many wonders and miraculous signs were done by the apostles. All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need. Every day they continued to meet together in the temple courts. They

broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favour of all the people. And the Lord added to their number daily those who were being saved.

This is a wonderful passage and people emphasise different parts of it depending on their particular point of view. I believe that we should take the whole of it, including the part that says that they sold their possessions in order to fulfil the needs of others. I am not saying that there is a law which says that Christians have to sell their possessions and give away the proceeds. These people didn't do this because of any law, but because they loved people, saw a need and wanted to give.

Sadly, as I travel around the world, I see very little of this passion to give. There are, of course, great exceptions, but often I sense among Christians a willingness to excuse the lack of finance for God's work with an easy-sounding clichés. Missionaries having to give up because of lack of money are told, 'God didn't really want you there', or, 'It was God who froze your finance.' In some contexts, of course, these things may be true, but we need to be very careful before we take a fine-sounding phrase out of one context and use it in another, when it is no more than a feeble excuse for a lack of passion to provide the resources. Sometimes it seems to me that non-Christians have more compassion and zeal to get the resources to needy people than Christians do.

Another important scripture is 2 Corinthians 8:1-7:

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything - in faith, in speech, in knowledge, in complete earnestness and in your love for us - see that you also excel in this grace of giving.

God urges us to excel in the grace of giving. Does that sound like the taking of the offering in your church? I am amazed at how low-key the taking of the offering is in many of our churches. Often there is no exhortation or presentation of needs, but just a single, formal sentence. If we are honest about it, we all know that most of the offerings in most of our churches are fairly miserable. There are of course exceptions, but overall, giving among God's people, as the statistics show, is more or less a scandal. Many people do not 'excel in this grace of giving' because they do not know what their money can do. They do not know that a few pence can buy a Gospel of John and that a whole movement, the size of OM, can come out of a single Gospel of John being given to a 16-year-old. Many Christians fail to realise that without their money, things won't happen. They have a feeling that somebody else will take care of it. Some even use the doctrine of God's sovereignty as an excuse for their own materialism or even laziness.

God wants things to happen, but He makes us responsible; so it is we who decide whether it happens or not. There are plans to send out 200,000 new missionaries over the next few years (see Chapter 7). This will not happen unless Christians take action on funding the plans. Poor attitudes to giving are accentuated by the fact that we don't, as Christians, talk openly about money. Sex used to be the hush-hush subject among Christians; now it's money. We need to change this and bring the subject fully into the open.

May we grasp more fully why we should have a passion and a grace for giving; why we should learn to release finance through prayer, individually and in groups; and why we should be more honest and open about the subject of money, even though we may risk offending some people. My reason for strongly emphasising these points, which come out of the two scriptures I have quoted, is one that offends some people. It is this: the lack of finance is a major factor in holding up the work of God. Many people are not comfortable with this statement, but I, along with other writers on missions, am convinced of the truth of it. This is what Stephen Gaukroger says:

As we approach the year 2000 much mission work is in financial crisis. Mission agencies have found themselves making staff redundant, freezing salaries and restricting the development of new projects. Literature remains unprinted; or, if printed, undistributed. Finance for capital expenditure isn't available, so organisations struggle with inadequate premises, out-dated computers and photocopiers, and unreliable vehicles. This makes the organisation expensive to run and relatively inefficient. Yet the resources are available if only God's people would release them.

I estimate that there are about 35,000 young people who have made a commitment to some kind of missionary service. The shocking fact is that probably 95 per cent will never make it into that work and one of the main reasons is, that in many cases, we don't even have the money to follow up their initial commitment. We do not have the books and the information packs that will enable them to turn their commitment into action - involving their church, telling their parents and raising the finance.

Surveys in the United States have shown that the process of raising money is a major discouragement for young people entering missions work. They need help with this but in many cases we just cannot give it to them because we do not have the money to follow them up. We should have materials ready for people who make this great decision, anywhere in the world, to tell them what to do next. We spend huge amounts of money in evangelistic follow-up and so we should. We are told that much more is needed for that job and I'm sure it is. But with some notable exceptions, follow-up for mission candidates is neglected. I repeat: the work of God is held up for lack of funds.

There isn't enough money to train potential missions candidates. Very few scholarships exist, for example, for people from the Two-Thirds World to do Bible college courses, even though people from the richer countries spend huge sums of money on their own and their children's education.

There is also a tremendous shortage of money for the tools needed by missionaries on the field to do their jobs effectively. They may often need fairly small items - a video player, some books, a bicycle or perhaps a vehicle. I do a lot of flying and I take an interest in planes. I wonder if you know that a single jumbo jet costs about \$500 million! Why do Christians have to specialise in being small-minded about supplying the tools which people need to do their job?

Since the Lausanne Conference in 1974, there has been a greater emphasis among missions on holistic ministry - providing for people's physical and other needs as well as taking the gospel to them. Many missionaries were dismayed by this extra burden placed on them while struggling with limited resources to do the basic job. If the church is concerned to achieve the balance between meeting people's spiritual needs and their other needs then the huge cost of doing so must be accepted. This work too is held up through the lack of funds.

Mobilising the church to raise up missionaries and to pray for mission work takes money. The materials and the communications methods needed to keep Christians informed of the worldwide situation, so that

they can pray and take action, are expensive. We are told that modern communication methods such as e-mail are cheap; e-mail certainly is cheap once you have bought your modem, trained people to use it and employed someone to supervise the network. It all needs funding. I estimate that we have about 10 per cent of what we need to mobilise the church to pray and take action on missions. Yes, even the church's capacity to pray effectively and plan for action is held up through the lack of funds.

I have written in this chapter about the need for those planning to go into mission and ministry to be proactive in their approach to raising their finances and to expect to be funded willingly and cheerfully by individuals and churches, without guilt and with a sense that, as labourers in God's work, they are worthy of their wages. If this is to happen, for all of the people who make a decision to enter this type of work, then there will have to be a change of mind in the church. Many people reading this will already be giving to missions and many will be unable to give more. My aim is not to make you feel guilty, but my plea is for a vision throughout the church of what money could achieve if it was available for missions work. Let us seek God together, learning from His word and from each other, so that as we grow in faith and obedience in this area, we may see finance released to meet our own legitimate needs and to enable the gospel to reach out to the ends of the earth.

Suggested Reading:

Peter Maiden, *Take My Plastic* (OM Publishing).

Hallesby, O., *Prayer* (IVP).

Hilton, Ted, *Building a Support Team*, (OM Canada)

Books Referred to:

Borthwick, Paul, *How to be a World-Class Christian* (Victor Books)

Suggested Tapes:

Verwer, George, *Does The Lack of Funds Hinder God's Work?*

Fund Raising is Team Work

Source: <https://sermonindex.net/speakers/george-verwer/out-of-the-comfort-zone-finance-for-the-work/>

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