

Is Moon's MINCE Approach a Viable and Biblical Model to Help with Church Revitalization and Church Planting Efforts?

Edward E. Moody, Jr.

In 2019, 4,500 churches closed in the United States. Many more are struggling in various ways, including financially. The National Association of Free Will Baptists currently has 209 churches without pastors. Most are unable to support a pastor full-time. Would we benefit from taking a look at Jay Moon's Missional Vibrancy and Financial Vitality approach? This paper will examine Moon's MINCE approach to determine if it is a viable and biblical approach to church planting and revitalization efforts.

Moon has suggested the acronym MINCE as an approach for dealing with some of the financial difficulties that churches are facing. MINCE stands for monetize existing church resources; incubate new businesses; nonprofits form mission arms of the church; co-vocational pastoring opens multiple income streams, and entrepreneurial churches locate church inside the marketplace.¹

The Problem

A perfect storm is brewing for churches in America. The storm is impacting the financial and missional vitality of churches.

Declining Church Attendance

In 2020, church membership fell below 50 percent in America.² There are 40 million people (15% of the population) that are dechurched in America. The dechurched are described as someone who used to go to church once a month and now goes less than once a year. No theological tradition, age group, ethnicity, political affiliation, educational level, geographic location, or income bracket has escaped the dechurched in America.³ Fewer people are attending or committed to church in America than previously. Such a decline decreases churches' social networks, making it more difficult for them to impact their communities with the gospel.

Shifts in Giving

¹ Jay Moon, "Alternative financial models for churches and church plants: When tithes and offerings are not enough," *Great Commission Research Journal* 12 (1) (2020): 19-42.

² Jeffrey M. Jones, "U.S. Church Membership Falls Below Majority for First Time," *Gallup*, March 29, 2021, <https://news.gallup.com/poll/341963/church-membership-falls-below-majority-first-time.aspx>

³ Jim Davis, Michael Graham, & Ryan P. Burge (2023). *The Great Dechurched: Who's Leaving, Why They Are Going, and What Will It Take to Bring Them Back?* (Grand Rapids: Zondervan Reflective, 2023, xxii, 22-24.

At the same time, generational shifts in giving attitudes are occurring. Hartnett and Matan looked at generational giving by cause. Increasingly, giving to “place of worship” is dropping. Generational giving priorities to places of worship can be broken down as follows: Silent Generation (37 percent), Baby Boomers (38 percent), Generation X (36 percent), and Generation Y (22 percent). Generation Y is significantly less likely than previous generations to give to a religious organization.⁴

There is also a shift away from gifts to religious organizations or the church. When adjusted for inflation, giving in 2017 to religious organizations increased only 0.7 percent, while giving to the arts, culture, and humanities increased 6.5 percent and giving to environmental and animal organizations increased 7.2 percent. Even as early as 2014, these trends appear to have been impacting church budgets. A Faith Communities Today report indicated the median church budget fell from \$150,000 in 2009 to \$125,000 in 2014.⁵

Increasingly, giving comes from foundations or other groups rather than individuals. This appears to be a result of the Tax Cuts and Jobs Act of 2017. The act significantly increased the standard deduction, reducing the number of taxpayers itemizing deductions on Schedule A (Form 1040) from 30 percent to 5 percent. The bottom 95 percent of taxpayers have lost the ability to receive a charitable deduction.⁶

The Demise of the Middle Class

While attitude toward giving is shifting, another factor is that the middle class increasingly has less to give. The American church has been largely built by the financial resources of the middle class, which has steadily contracted in the past five decades. The share of adults who live in middle-class households has fallen from 61% in 1971 to 50% in 2021.⁷ The middle class share of wealth is down to its lowest level since 1947.⁸ One reason for the demise of the middle class is that U.S. household debt has swelled to \$17.06 trillion. Thirty-five percent of Americans report they are in the most debt of their lives.⁹ These giving shifts and financial realities decrease the financial vitality of local churches, resulting in greater difficulty for financial vibrancy.

⁴ Bridget Hartnett, Ron Matan, *Generational Differences in Philanthropist Giving*, Sobel & Co, Fall 2014. And Mark DeYmaz and Harry Li. *The Coming Revolution in Church Economics: Why Tithes and Offerings Are No Longer Enough, and What You Can Do About It*. (Grand Rapids: Baker Books, 2019), 36.

⁵ DeYmaz and Li, *The Coming Revolution in Church Economics*, 32.

⁶ DeYmaz and Li, *The Coming Revolution in Church Economics*, 60-61.

⁷ “How the American Middle Class Has Changed in the Past Five Decades,” *Trust Magazine*, September 20, 2022, <https://www.pewtrusts.org/en/trust/archive/fall-2022/how-the-american-middle-class-has-changed-in-the-past-five-decades>.

⁸ Mark Gongloff, “The Sad State of America’s Middle Class, in 6 Charts,” *Huffpost*, January 20, 2015, https://www.huffpost.com/entry/middle-class-charts_n_6507506.

⁹ Mary Ellen Cagnassola, “Here’s How Much Debt the Average American Has in 2023,” *Money*, August 28, 2023, <https://money.com/average-american-personal-debt-amount/>.

Shifting Attitudes toward the Church

There is also a cultural shift taking place in America regarding how churches are viewed in the U.S. Increasingly, there are those who question the legitimacy of some of the tax breaks that churches receive. Some are making the case for ending tax exempt status for religious institutions,¹⁰ including some politicians.¹¹

Though the income tax began in 1861, Congress did not act to exempt churches until 1894. That law was declared unconstitutional. Exemption was reinstated in 1913 with the Revenue Act of 1913. The U.S. Supreme Court interpreted the reason for the exemption in 1924 saying, “Evidently the exemption is made in recognition of the benefit which the public derives from churches’ ‘corporate activities.’”¹²

That which the government gives can be taken away. Increasingly, the government will be seeking ways to fund entitlements like Social Security and Medicare which are two-thirds of the federal budget. By 2034, the Social Security Trustees project both the Old-Age and Survivors Insurance Trust, and the Disability Insurance Trust fund, will be fully depleted. At that point, the Social Security Administration will be limited to spend only as much as incoming revenues, resulting in an across-the-board benefit cut.¹³

Local governments are already rethinking the implications of the tax-exempt status of churches in relation to property they own. Long Beach, California, prevents churches from acquiring and repurposing available property in large part because of the loss in tax revenue. These governments view churches as a drain on their economy, which has zoning and permit implications. Further, many believe the U.S. Supreme Court’s 2015 decision guaranteeing same-sex couples marriage leaves the church at risk as well. What if tax-exempt status is removed for “practices that are contrary to compelling public policy?”¹⁴

Implications

DeYmaz and Li challenge churches to ask: How much would it cost yearly if taxes were assessed on the property your church owns? Where would the money for the property tax assessment come from (e.g., tithes and offerings)? How many people would need to be

¹⁰ Mark Oppenheimer, “Now’s the Time to End Tax Exemptions for Religious Institutions,” *TIME Magazine*, June 28, 2015, <https://time.com/3939143/nows-the-time-to-end-tax-exemptions-for-religious-institutions/>.

¹¹ Jeffrey Cook, “Beto O’Rourke said he would revoke tax-exempt status from religious organizations that oppose same-sex marriage,” *ABC News*, October 11, 2019, <https://abcnews.go.com/Politics/beto-orourke-revoke-tax-exempt-status-religious-organizations/story?id=66213718>.

¹² DeYmaz and Li, *The Coming Revolution in Church Economics*, 59-60.

¹³ *Ibid*, 60.

¹⁴ *Ibid*, 61-62.

added to the congregation to cover the bill? How much staff and programming would need to be cut to address the shortfall?¹⁵

Nearly twenty years ago, Law Professor Erwin Chemerinsky hypothesized that if the parsonage exemption on religious ministers' housing costs were removed, American clergy would lose \$2.3 billion in revenue over five years.¹⁶ This would be a significant financial change for many cash-strapped churches.

It is hard to quantify the cost to churches if they are required to pay property taxes. But we can make estimates. Let us use the average U.S. property tax of 0.83%, which is a liberal estimate.¹⁷ (The business tax would likely be higher in most municipalities).¹⁸ Consider that in 2021 National Association of Free Will Baptists (NAFWB) churches estimated their property to be worth \$823,555,158. If we use a property tax estimate factor of 0.83%, that results in an estimated \$6,835,507 paid in property taxes by NAFWB churches each year. Consider that in 2021 NAFWB churches reported a combined income of \$118,394,486. That would mean an estimated 5.8% of church income would be used for property taxes. Considering that all NAFWB churches gave a total of \$16,372,670 to all national ministries in 2020, you can see this would have a significant impact upon them.¹⁹ This would be a major change for churches and the entire denomination, limiting financial vitality.

Needs

While churches are experiencing and anticipating financial challenges, churches are needed now perhaps more than ever before. Recently, Pew released a survey indicating that 17.8 percent of Americans say they are suffering from depression. Church involvement has been found to significantly decrease the impact of depression.²⁰ Furthermore, the life expectancy of Americans continues to decline largely because of suicide, drug overdoses,

¹⁵ DeYmaz and Li, *The Coming Revolution in Church Economics*, 62.

¹⁶ Kathryn M. Vanden Berk, "Freedom from Religion Foundation v. Lew: Is the Ministerial Housing Allowance Unconstitutional?" *Taxation of Exempts*, July/August 2014, accessed on <https://www.beavandenberk.com/nonprofits/churches-religious/freedom-from-religion-foundation-v-lew-is-the-ministerial-housing-allowance-unconstitutional-2/>.

¹⁷ ATTOM Team, "Total Property Taxes On Single-Family Homes Up 4 Percent Across U.S. In 2022, To \$340 Billion," April 6, 2023, <https://www.attomdata.com/news/market-trends/home-sales-prices/attom-2022-property-tax-analysis/>

¹⁸ Janelle Fritts, "Ranking Property Taxes on the 2022 State Business Tax Climate Index," May 10, 2022, <https://taxfoundation.org/data/all/state/ranking-property-taxes-2022/>

¹⁹ "2023 Digest of Reports: National Association of Free Will Baptists," <https://nafwb.org/site/wp-content/uploads/2023/06/2023-Digest-of-Reports.pdf>

²⁰ Li S, Okereke OI, Chang SC, Kawachi I, VanderWeele TJ. (2016). Religious Service Attendance and Lower Depression Among Women-a Prospective Cohort Study. *Annals of Behavior Medicine*, 50(6), 876-884.

and other “deaths of despair.”²¹ Recently, researchers hypothesized the rise in deaths of despair is tied to decreased church attendance. In particular, they hypothesized the repealing of “blue laws” led to a 5-10 percent negative impact on weekly attendance of religious services for middle-aged Americans and increased the rate of deaths of despair by two deaths per 100,000 people.²²

Interestingly, many non-Christians believe it is the church’s role to address these problems. In a recent Barna study, non-Christians were asked, “What is a church’s role in a community?” Non-Christians most frequently endorsed “provide hands-on help to people in need” (39 percent), “offer counseling and care” (38 percent), “physically assist those in need” (38 percent), “help Christians grow” (32 percent), and “tell others about Jesus” (30 percent).²³

Perhaps intuitively, non-Christians know the church is the answer to these problems. A great need is arising for a more vibrant church. Nelson warns the church is in danger of having compassion for its community but lacking in capacity to help it. He suggests the Levite and Pharisee may have lacked the capacity to help the wounded traveler (Luke 15). However, the Samaritan had both the compassion and capacity in that he gave the equivalent of a credit card to the innkeeper to care for the wounded traveler.²⁴ Financially viable churches are necessary to have missional vibrancy.

Possible Solutions

Could it be possible that the church can address its financial needs and impact the community at the same time? There are two underlying principles at work: God will provide for our needs, and He will build His church. It is under this backdrop that Moon developed the MINCE approach to describe five non-traditional approaches churches can use to weather financial storms. He also notes the acronym describes how we should not mince words when talking about finances. He suggests these approaches can reduce the number of church closures and increase the number of church plants. He has five years of research

²¹ Harvard T.H. Chan School of Public Health, “What’s Behind the ‘Shocking’ U.S. Life Expectancy Decline—And What to Do About It,” April 13, 2023, <https://www.hsph.harvard.edu/news/hsph-in-the-news/whats-behind-shocking-u-s-life-expectancy-decline-and-what-to-do-about-it/>

²² Tyler Giles, Daniel M. Hungerman, and Tamar Oostroom, “Opiates of the Masses? Deaths of Despair and the Decline of American Religion,” *National Bureau of Economic Research*, January 2023, <https://www.nber.org/papers/w30840>.

²³ “How Pastors & Non-Christians See the Church’s Role,” Barna, May 31, 2023, <https://www.barna.com/research/church-pastor-role/>.

²⁴ T. Nelson, *The Economics of Neighborly Love: Investing in Your Community’s Compassion and Capacity* (Downers Grove, IL: IVP Books, 2017).

indicating these approaches are working. There are context-specific factors that can be identified by looking at two variables: financial liquidity and access to relational networks.²⁵

Financial Liquidity

Financial liquidity refers to how easily assets can be converted into cash. For example, assets like stocks and bonds can be converted quickly and would be considered fluid. On the other hand, assets tied to a building or land are considered frozen because they are not readily available. In Figure 1, the x axis considers the financial position of the church as frozen (limited access to cash) or fluid (abundant access to cash).

When a church has low financial liquidity (frozen) assets, it can develop a scarcity mentality and low risk-taking approach. On the other hand, churches with high financial liquidity (fluid) often have an abundance mentality and even an entrepreneurial mindset because of the ready availability of cash.²⁶

Relational Networks

Another variable is relational networks, either open or closed. When they are open, there is frequent discussion between church members and those outside of the church. People within the church are engaged with people at work, in their neighborhoods, and on social media. On the other hand, closed access is seen where people within the church are not actively inviting others to come and live within what Chuck Lawless has described as “the bubble.”

For some time, we have known that many people who come to Christ and come to church do so because of an invitation from a family member.²⁷ Relational networks of family and friends have been termed “bridges to God.”²⁸ Churches grow as they reach out across social networks.

²⁵ W. Jay Moon, *Missional Vibrancy and Financial Viability: Alternative Financial Models for Churches and Church Plants When Tithes and Offerings Are Not Enough*, (Carol Stream, IL: Tyndale House Publishers, 2021), 21.

²⁶ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

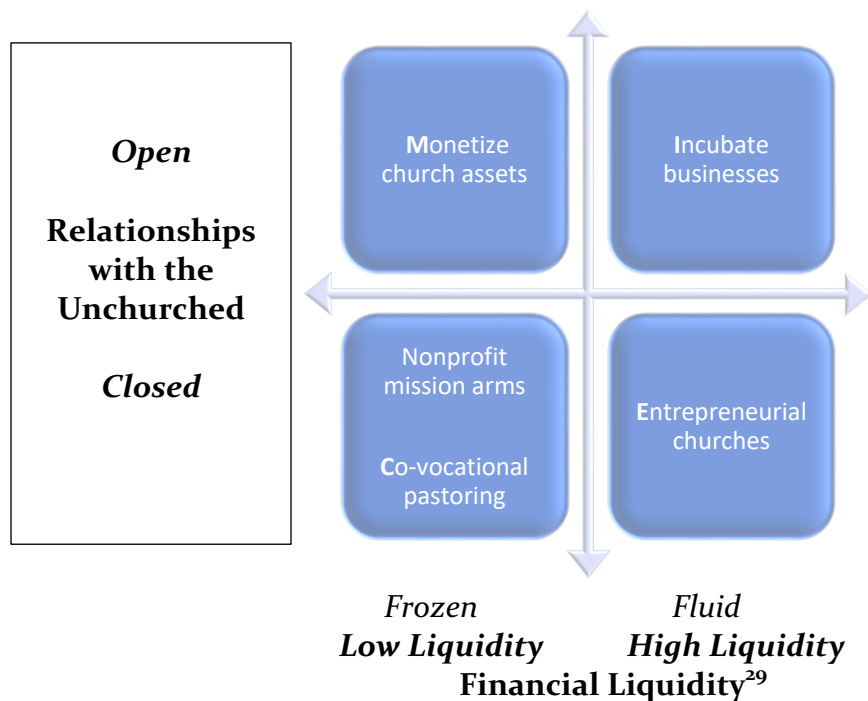
²⁷ Win Arn, & Charles Arn (1988). *The Master's Plan for Making Disciples: Every Christian an Effective Witness Through and Enabling Church*. (Ada, MI: Baker Publishing, 1998).

²⁸ Donald McGavran, & Win Arn. *Back to Basics in Church Growth*. (Wheaton, IL: Tyndale House Publishers, 1981).

And Donald McGavran. *Bridges of God: A Study in the Strategy of Missions*. (Chester Heights, PA: Friendship Press, 2005).

In Figure 1, the y axis considers relationships with the unchurched and dechurched as open (involvement with the unchurched and dechurched) and closed (limited relationships with the unchurched and dechurched). It is important for churches to assess where they are on the axis to determine which activities they may utilize to increase financial viability and missional vibrancy.

Figure 1
Financial Approaches Available to Churches as a Function of Relationships with Unchurched People and Financial Liquidity



Assess Your Situation

How do you know what approaches to increase missional vibrancy and financial vitality you should consider? Moon suggests using the quick ratio (QR) to determine the financial liquidity of the church.

$$\text{QR} = \frac{\text{Cash} + \text{Marketable Securities}}{\text{Current Liabilities}}$$

Cash is the money in checking and savings accounts, while marketable securities would be investments like stocks, bonds, and money market funds that can quickly be converted to cash.

Current liabilities are debts that need to be paid in a year. So, if a church has cash savings of \$20,000, \$4,000 in investments, and a yearly mortgage payment of \$30,000, the QR calculation would be 0.8 ($\$20,000 + \$4,000 = \$24,000 / \$30,000$).

²⁹ Moon, *Missional Vibrancy and Financial Viability*, Exponential Resources, 26-27.

If the QR is less than 1, the church is not able to meet its debt obligations and would be in the frozen financial liquidity category. If the church has a QR over 1, it can meet its debt obligation with money left over and be considered fluid.³⁰

Churches in the frozen category would consider the following interventions: monetize church assets, nonprofit mission arms, and co-vocational pastoring. This would allow them to increase financial liquidity for ministry. Churches in the fluid category would use their fluid access to cash to increase network access and consider the following interventions: incubate businesses and entrepreneurial churches.

To determine whether a church has open or closed relational networks, consider how many within the church have relationships with unchurched and dechurched people. How many unchurched or dechurched people can they list? How many are they interacting with monthly that they know well enough to invite to church? If a church of 100 can list at least ten such relationships, then it is considered open. If it has less than ten of these relationships, it is considered closed.³¹

Churches with open network access would consider interventions such as: monetize church assets and incubate businesses. These churches have some advantages because of their access to the unchurched and dechurched. Churches with closed network access would consider nonprofit mission arms, co-vocational pastoring, and entrepreneurial churches to help increase involvement with the community. Let's walk through the models.

Monetize Existing Church Resources

In Figure 1, churches in the top quadrant have limited access to cash (frozen) but open relationships with the unchurched and dechurched. Though cash is limited, they can utilize their network to monetize existing resources. These financial approaches are open to churches with limited cash and usually require very limited funds to operate.

Possible assets include the church building(s), land, and parking lot. Additionally, spiritual assets within the church include individuals gifted in counseling, teaching, or mentoring. Consider the daily jobs of those in the church that might be possible to utilize. Are there people in your network that are engaged in activities that could utilize these assets?

Many church buildings are empty most of the week. This is an opportunity since most buildings still need some heating and cooling despite being empty. Utilizing these resources can provide an income stream as well as meet a need in the community.³²

³⁰ Ibid, 27.

³¹ Ibid, 25.

³² Moon, "Alternative financial models," 29-33.

This is a case where current trends can be helpful to churches. It appears increasingly many in the “gig economy” are looking for workplaces to connect with others. Some are willing to “rent a desk” and access to copiers, meeting rooms, coffee, and restrooms, creating an opportunity for relational connections.³³

Co-working is a new and growing trend in the United States.³⁴ The popularity of Airbnb challenges Christians to practice hospitality by opening rooms for rent. Churches can also use parsonages or other space for travelers thankful for the accommodation. Using Airbnb to find paying guests and welcome them can result in gospel-focused discussions and even in guests visiting the church, further expanding network connections.³⁵

There are mixed opportunities with this model for Free Will Baptist churches. Some of the activities seem more conducive to cities. Only 48.65 percent of Free Will Baptist churches describe themselves as located in the city, while 51.35 report they are in a rural area. However, with the right network, perhaps even rural churches can utilize their assets. Also, consider that 20 percent of NAFWB churches report having a parsonage, a resource that can be utilized.

Incubate New Businesses

In Figure 1, churches in the top right quadrant have access to cash (fluid) and open relationships with the unchurched and dechurched. These churches are well-suited to engage in activities that may require some up-front financing. Doing so may provide a better financial return on investment than simply parking their money in a bank. Also, there is an opportunity to further increase relationships with the unchurched and dechurched.

Moon suggests beginning by looking for problems the church can solve in the community or for ways the church can love and serve others. Next, ask if there is an unmet need that can be turned into a product or service. Who within the church has the skills, resources, and experiences to get started? Next, think about ways people in the community can be informed about the service. This step is followed by looking into the specific logistics needed for this type of activity like accounting and finance. As a church, ask, “What is the minimum overhead or cost of the service?” Finally, how will the church, as a Christian business, measure the social and spiritual capital?³⁶

³³ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

³⁴ L. Bliss. March 2018. How WeWork Has Perfectly Captured the Millennial Id: The company sells a somewhat uneasy combination of capitalist ambition and cooperative warmth. *The Atlantic*. Assessed at <https://www.theatlantic.com/magazine/archive/2018/03/wework-the-perfect-manifestation-of-the-millennial-id/550922/>

³⁵ Moon, “Alternative financial models,” 31

³⁶ Moon, *Missional Vibrancy and Financial Viability*, 35-39.

What does this look like practically? Consider the community of a current Free Will Baptist church plant. When examining the household income of the community, the largest segment of the population makes less than \$15,000 a year. This segment is 15.8 percent higher than the U.S. population. The majority of the entire community population has income significantly below \$50,000. A full 25 percent of the population is below the poverty level. One reason for the difficulty is likely the high rate of unemployment in the community. The current unemployment rate is 12.5 percent while the U.S. unemployment rate is 3.8 percent, and single parents almost outnumber two parent households.³⁷

With minimal wealth, it will be difficult to plant a financially sustainable church in this community. However, the community is a white harvest field where only 22 percent of the population attends religious services of any kind. We should ask ourselves what happens when a community lacks the resources to support a local church? If we are not careful, communities like this will be left behind without a gospel presence.

This is an opportunity for the church plant to use some up-front financing to create a business that is also a ministry meeting a specific need in the community. Greer and Proudfit call this “biznistry,” which they define as “faith-based business that generates profits for ministry.” The motivation for each biznistry is to create purpose-filled, meaningful work in the business world that advances the kingdom of God.³⁸

For some time, churches have rented out their buildings for wedding space. One church has created a gym. Others have attempted to help their communities with businesses needed for particular ministries.³⁹

When leaders leverage church assets to stimulate economic recovery, repurpose abandoned property, encourage small businesses, create jobs, and more, they help reduce local crime, generate tax revenue, advance the gospel, and promote the common good, all in the name of Christ while producing income to help fund their long-term mission.

DeYmaz and Li ask if it is possible for churches to become benevolent owners. They begin by asking why people pay so much for a cup of coffee. As they describe the process, they note that in most cases the coffee shop proprietor pays rent to the person who owns the building and demands top dollar of tenants. The high rent is passed on to the customers. They suggest, if a benevolent owner has space to rent, that owner can lease space at much less than would otherwise be expected. The cheaper rent results in a less expensive product.

³⁷ These results are derived from a *Know Your Community Report* we conducted on a Free Will Baptist church plant.

³⁸ Jeff Greer, Chuck Proudfit (2013). *Biznistry: Transforming Lives Through Enterprise*. (Mason, OH: P5 Publications, 2023), 59-86.

³⁹ Moon, “Alternative financial models,” 39-34.

Such an arrangement can result in increased revenue for a church or ministry while providing services at more affordable prices that help build a community.⁴⁰

There will be tax implications. It is possible property taxes will need to be paid. However, DeYmaz and Li note they passed that expense on to their renters. It should also be noted this can be a winning situation for local governments who are able to recoup revenue on property that was previously exempt.⁴¹

DeYmaz and Li note this can be an opportunity to love one's neighbor and help their community (Jeremiah 29:7). Sometimes churches are able to resurrect abandoned spaces and repurpose them for something that helps the community. For example, the church might rent to a fitness center but not to a payday loan establishment. The community is changed by the types of services provided.⁴²

Some Free Will Baptists are already taking advantage of this kind of approach. 1.76% of all Free Will Baptist churches report having a daycare. Also, there is the example of the South Carolina Association of Free Will Baptists Solid Grounds Coffee Shop. This ministry helps with the funding of the office while serving as a bridge to the community.⁴³

Nonprofit Organizations Form Mission Arms of the Church

Some churches find themselves in the bottom left quadrant of Figure 1. They have a closed network and frozen liquidity. There are limited relationships with the unchurched and limited cash. The situation often seems dire, but Moon notes there are options to help the church be missionally vibrant and financially viable. One option is to form a nonprofit entity. The church takes this step to open up their network and increase financial liquidity.⁴⁴

In this model, a separate nonprofit organization becomes a mission arm of the church when it contributes to the well-being of the community. Some examples include assisting immigrants, training teen moms, offering fresh food in "food deserts," and assisting those with disabilities. Any service that meets the needs of a community using limited resources (or by acquiring resources) qualifies.⁴⁵

⁴⁰ DeYmaz and Li, *The Coming Revolution in Church Economics*, 155.

⁴¹ DeYmaz and Li, *The Coming Revolution in Church Economics*, 63.

⁴² DeYmaz and Li, *The Coming Revolution in Church Economics*, 170.

⁴³ "Solid Grounds Coffee Shop," South Carolina State Association of Free Will Baptists, accessed September 18, 2023, <https://scfwb.com/solid-ground-coffee-shop>.

⁴⁴ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

⁴⁵ Moon, "Alternative financial models," 41-45.

Skjegstad has said a church can bring together the very best aspects of the church with outside resources that nonprofits can draw.⁴⁶ Some churches have operated schools and daycares as nonprofits by establishing a relationship with other entities. The nonprofit can pay fair market rent (or less) to the church which provides an income stream to the church, missionally impacts the community, and develops new relationships.⁴⁷

Again, Moon suggests asking the church to consider some of the major issues or concerns of people both in the community and in the church. Moon suggests churches look at other Christian organizations and stakeholders to discuss opportunities. Just the process of discussing the issue with others increases relationships with the unchurched and dechurched. It may be possible to pursue a grant to address a particular need, increasing financial liquidity.⁴⁸

Co-vocational Pastoring Opens Multiple Income Streams

Another option for churches that find themselves in the bottom left quadrant of Figure 1 is bi-vocational or co-vocational pastoring. Of course, this option is pastor-centered, but as the pastor is working in the community, it certainly is a way to open relationships with the unchurched and dechurched.

Although megachurch pastors get most of the headlines, they are far outnumbered by bi-vocational pastors that work as real estate brokers, information technology professionals, house painters, teachers, lawyers, and many other occupations. Only 62.2 percent of churches in the United States have a full-time pastor. That is down from 71.4 percent in 2010.⁴⁹ Free Will Baptists have a long history of bi-vocational pastoring. Currently, 45.74 percent of Free Will Baptist pastors describe themselves as bi-vocational.

In the past, the term bi-vocational was used to describe a pastor who worked another job outside the church. The implication was that this was a temporary situation until the church could provide a full-time salary. Once the church became financially stable, the pastor would leave his secular job. In contrast, co-vocational assumes the pastor will work outside of the church even if the church can afford a full-time salary.⁵⁰

⁴⁶ Joy Skjegstad. *Starting a Nonprofit at Your Church*. Alban Institute Series. Lanham, MD: Rowman & Littlefield, 2002.

⁴⁷ Ibid, 41-45.

⁴⁸ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

⁴⁹ Bob Smietana, "Second Shift: Thriving in Bivocational Ministry," *Lifeway Research*, September 29, 2016, <https://research.lifeway.com/2016/09/29/second-shift-thriving-in-bivocational-ministry/>.

⁵⁰ Daniel Yang, "Convergence of Vocation: A Covocational Primer for Church Planting Networks," February 2019, <https://wheatonbillygraham.com/covocational-primer/>.

However, Vaters has called bi-vocational ministry the “new normal” since it increased 32% from 2010 to 2015.⁵¹ In a 2017 blog, Vaters indicated if he could teach one vocational principle to young pastors, it would be to learn how to pay their bills outside of their pastoral salary whether they planned to be a church planter or to pastor an existing church.

Bi-vocational ministry is not a ministry that needs fixing. It is not inferior, and it is not always temporary. Bi-vocational ministry is a better choice for many pastors. It gets one out of the ministry bubble and puts one in touch with the unchurched with real needs.⁵² The church with a bi-vocational pastor can be more generous to serve the community and can create relational networks through the pastor’s employment.⁵³

Therefore, it is suggested that aspiring young pastors develop skills that are marketable in the secular workplace. This might mean putting a particular college major to work. The key is to find the right second job. The job needs to be the right fit for ministry and cannot be draining. To be successful, one must learn to use his time wisely. The bi-vocational pastor might look at his emails or social media and ask, “Do I have time for this?” Bi-vocational pastors are unable to waste time, so they cut away many things.⁵⁴

There are options for pastors who want to be bi-vocational or co-vocational that can also impact their communities.⁵⁵ Consider the teacher shortage. There are tens of thousands of teacher vacancies in the U.S. — and more than 160,000 jobs are filled by under-qualified teachers, according to research from Tuan Nguyen, a professor at Kansas State University's College of Education. Shortages are most dire in the South and Southwest. Police departments across the country are facing severe staffing shortages as they struggle to recruit and retain officers, and many departments have been forced to find new ways to fill the gaps.⁵⁶

Working as a bi-vocational pastor increases opportunities and can open doors that would be otherwise closed. Consider the *Better Together Podcast* with a college student titled

⁵¹ Karl Vaters. The New Normal: 9 Realities and Trends in Bivocational Ministry: Bivocational ministry is more than a pit-stop along the way to “real” pastoral ministry. It’s as real as pastoring gets. And it’s becoming very common, very fast. *Christianity Today*, December 12, 2017. Assessed at <https://www.christianitytoday.com/karl-vaters/2017/december/new-normal-9-realities-trends-bivocational-ministry.html>.

⁵² *Ibid.*

⁵³ Brad Brisco, *Covocational Church Planting: Aligning Your Marketplace Calling & Mission of God*, Alpharetta, GA: Send Network of North American Mission Board, 2018).

⁵⁴ Smietana, “Second Shift.”

⁵⁵ Erica Pandey, “America’s Empty Classrooms,” *Axios*, August 19, 2023, <https://www.axios.com/2023/08/19/teacher-shortage-schools-education-salaries-training>.

⁵⁶ Ivana Saric, “Police Departments Struggle with Staffing Shortages,” *Axios*, August 8, 2022, <https://www.axios.com/2022/08/08/police-department-staff-shortage>.

“How a State University Student Became a Missionary.”⁵⁷ By becoming an engineer, this young man can support himself as a missionary and work in areas that would be closed to career missionaries.

This kind of pastoring is not for everyone, but can be very rewarding. Moon suggests that when considering becoming a bi-vocational or co-vocational pastor, one should look at his gifts, talents, and abilities. He should also consider whether he can do the job with excellence and if it allows continuity of ministry.⁵⁸

In a survey by LifeWay Research of bi-vocational church planters, the question was asked, “As you think about leading your church toward health and growth, if finances were not a factor, how long would you continue to plant bi-vocationally?” Forty-one percent indicated being bi-vocational was integral to a long-term ministry strategy. On the other hand, 38 percent indicated they would stop being bi-vocational immediately. Clearly, a substantial percentage of the planters had intentions of staying bi-vocational. Reasons included the joy in work outside of the church, stronger identification with the target population, and regular interaction with unchurched people. Lang notes that long-term bi-vocational, or co-vocational church planting, is not abnormal or unideal although it is not for everyone.⁵⁹

Entrepreneurial Churches Locate Church Inside the Marketplace

In Figure 1, churches in the bottom right quadrant have closed networks but access to cash (fluid). Though the network is limited, cash is available.

Entrepreneurial churches are communities of Christ among unchurched people through businesses in the marketplace. Entrepreneurial church planters either start new businesses or work within existing businesses to plant churches in business venues.⁶⁰

Sometimes these ventures involve coffee shops, bakeries, barbershops, hotels, and cafes. The venue is used as a place to start spiritual conversations, but the church plant also meets in the building on Wednesday nights and on Sundays.

Moon provides the example of a church plant in England where only five percent of the community go to church on a regular basis. The plant started in a coffee shop that provided

⁵⁷ JD Greer, “How a State University Student Became a Missionary,” interview by Eddie Moody, Better Together Podcast, May 5, 2023, video, <https://www.youtube.com/watch?v=ZsLgWeDsEgI>.

⁵⁸ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

⁵⁹ Daniel Yang, “Convergence of Vocation: A Covocational Primer for Church Planting Networks,” Wheaton College Billy Graham Center, February 5, 2019, <https://wheatonbillygraham.com/covocational-primer/>.

⁶⁰ Moon, “Alternative financial models,” 59-74.

excellent coffee and cake. They used the coffee shop to build community. The church meets in the same building on Wednesday evenings and Sundays.⁶¹

Moon suggests this approach challenges churches to rethink the way they think about work. From the beginning, these church plants put businesspeople at the church planting table and look for ways to build churches within the marketplace.⁶²

The key ingredients to this model are a good idea (it solves a problem that people are willing to pay for); a good product or service (people love and tell others about it); a good team (people who get things done and work well together), and good execution (delivered with excellence). He suggests using the acronym ABIDES to begin: ask the Lord for discernment and direction, begin with a good idea, incubate a good product or service, develop a good team, excel at good execution, and sustain by introducing metrics.⁶³

Is it Biblical?

This model sounds nice, but is it biblical? Perhaps the first passage that comes to mind is 1 Timothy 6:10. The passage serves as a reminder that the love of money is the root of all kinds of evil. We do not pursue money at the expense of faith but as a means of advancing the faith. Some assume it is wrong to not completely depend upon God for funding. Yet, we go to the doctor when we are sick and apply for jobs when needed, not because we lack faith, but because we are taking intentional steps for our well-being. God expects us to trust Him while utilizing the resources He has entrusted to us (Matthew 25:14-46).⁶⁴

Moon also suggests that profit not be viewed negatively, referring us to the parable of the talents.⁶⁵ In the parable of the talents, the Lord admonishes us to use the resources at our disposal. It is the worker with only one talent that does nothing with it that is reprimanded. This might be analogous to a church with a closed network and frozen financial liquidity. Yet, he is unfaithful because he did not use what he had received. It is also interesting to view the failures of some to help the hungry, the stranger, or those who needed clothes later in the chapter, some of the very outlets that churches are being encouraged to engage in today.

Some will ask, “But what about Matthew 21:12-13?” This passage is a rebuke of greedy business practices, particularly the robbing of the poor, and a lack of prayer in the church. Our goal is to return prayer to the marketplace and to promote integrity and honesty.

⁶¹ Moon, “Alternative financial models,” 59-74.

⁶² *Ibid.*

⁶³ *Ibid.*

⁶⁴ DeYmaz and Li, *The Coming Revolution in Church Economics*, 48-49.

⁶⁵ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

DeYmaz and Li say the church should consider itself as a “benevolent owner” by charging a fair and even below-market rent for the use of church space.⁶⁶

In *Covocational Church Planting*, Brad Brisco notes that Jesus seems to suggest or commend shrewd business practices in Luke 16:8-13. This points to the importance of wisely using the resources we have.⁶⁷

Some have suggested that the church is mandated against paying taxes (Matthew 22:21). Yet, Moon has noted a church that operates a business that is not crucial to the mission of the church will be required by the IRS to pay Unrelated Business Income Tax. He suggests that this should be passed along to the business or businesses that use the church’s property, resulting in the church really being a pass-through for taxes.⁶⁸

As we read the Scripture with an entrepreneurial church planting mindset, we see there is often a mixing of what we think of as the sacred and the secular. Jesus surrounded Himself with men who worked in two prominent regional businesses (fishing and tax collecting). The Jews of His day interacted faithfully and commercially with Gentiles in the Galilee and Decapolis regions.⁶⁹

Jesus Himself was a builder who worked with stone and wood. His family was likely in the middle of the broad economic spectrum, something like the middle class of our day. Jesus was likely involved in many construction projects, as evidenced by His knowledge of many building practices (Luke 12:3, 18, 13:4, 17:28, 23:31). Jesus embodied work in His life. In the Gospel of John, work and deeds are repeated themes. For Jesus, to accomplish God’s will and do this work was His “food” (John 4:34, 5:20, 36; 17:4; 19:28, 30).⁷⁰

While proclaiming the gospel, Jesus and His disciples had a money pouch for meeting the needs of the poor (John 12:6; 13:29). Twenty-four of Jesus’ thirty-seven parables involve business settings and the proper use of wealth and resources.⁷¹

In the book of Acts, the work of spreading the good news came alongside and infiltrated many occupations. This can be seen in the houses that were part of worship and likely places where business was conducted. These resources were needed to facilitate ministry

⁶⁶ Ibid, 52-56.

⁶⁷ Brad Brisco, *Covocational Church Planting: Aligning Your Marketplace Calling & Mission of God*, Alpharetta, GA: Send Network of North American Mission Board, 2018).

⁶⁸ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.

⁶⁹ Frederick J. Long, “The Business Behind and the Work Before Jesus,” in *Entrepreneurial Church Planting: Engaging Business and Mission for Marketplace Transformation*, ed. W. Jay Moon and Frederick J. Long (Wilmore, KY: GlossaHouse, LLC, 2018), 37-62.

⁷⁰ Long, *Entrepreneurial Church Planting*, 37-62.

⁷¹ Frederick J. Long, “Jesus’s Entrepreneurial Teaching and His Earliest Disciples,” in *Entrepreneurial Church Planting*, 49-76.

and help those in need (Acts 2:44-45; 4:32). There is also the example of Paul's tentmaking ministry which is a great model for us today.⁷²

Historical Examples

Throughout history there have been examples of Christians using these types of activities. In the 6th century, the Celtic missionary was a premodern example of marketplace witness. Missionaries traveled from Ireland to the Scottish Highlands to spread the gospel. They began working with local authorities and established spiritually and economically integrated monasteries. In their daily activities, they tried to include prayer and Bible study to evangelize the Pict people.⁷³

In the 7th century, Italian monks traveled in the opposite direction of the world to take the gospel to the English. They engaged in entrepreneurial activities to provide a steady financial stream and to proclaim the gospel. Their monasteries became great centers of learning, trade, and community.⁷⁴

Christianity entered Asia and China through the movement of Nestorian merchant missionaries. When they entered a community, they began creating economic activity and sharing their faith.⁷⁵

Martin Luther recovered the notion of the priesthood of believers by transforming the understanding of vocation. He taught that Christians, whether carpenters, farmers, or homemakers, were acting as ministers by serving their neighbors in need. His doctrine of vocation relocated religious life into the realm of ordinary life.⁷⁶

The Moravians are an example of integrating faith, work, and economics in the 18th century. They sent out missionaries to African slaves on the island of Saint Thomas in the Caribbean. One of the missionaries used carpentry skills to support himself, and many followed. The Moravians discovered business could function as a means of gospel proclamation through relational connection.⁷⁷

John Wesley is also an example from the 18th century. Wesley recognized wealth as having the potential to transform society. He is believed to have earned as much as what would equate to \$6 million today. Wesley once noted, "It is therefore of the highest concern that

⁷² Frederick J. Long, "Ecclesial Entrepreneurial in Acts and Paul," in *Entrepreneurial Church Planting*, 63-76.

⁷³ Samuel Lee, "Historical Perspectives on Entrepreneurial Church Planting," in *Entrepreneurial Church Planting*, 102.

⁷⁴ *Ibid*, 103.

⁷⁵ *Ibid*. 103.

⁷⁶ *Ibid*, 104-105.

⁷⁷ *Ibid*, 106.

all who fear God know how to employ this valuable talent [money]; that they be instructed how to answer these glorious ends, and in the highest degree.” He also recognized the danger of riches which could be used for selfish gain and harm. Wesley warned not to harm workers in any way. He also warned that work must be beneficial for society and that decisions should be made considering social and spiritual consequences. Wesley also stressed the importance of accountability groups, and he used the dictum, “Make all you can, save all you can, and give all you can.” Accountability helped guard against selfish excess. Wesley felt that money should not find a resting place in the soul, and he believed it would be a sin to die wealthy. He reinvested all but the barest of necessities into the work of the Lord.⁷⁸ His model and advice seem good for the challenges we face today.

Conclusion

Sometimes as I look at the situation we are in today, I am reminded of that joke about the couple trapped on the roof of their home after it flooded. I am sure you have heard. They asked God to save them. Someone came with a helicopter, another with a boat, and each time they sent the rescuer away saying they were waiting for God. When they got to heaven, they asked God what happened, and He pointed out the help He had sent their way.

Perhaps that is the situation the church is in today. May we look with open eyes at the opportunities that are around us and seize them. Much is at stake. The world needs a financial and missionally vibrant church to reach it. Let us look at Moon’s model and others to see if we can use them.

⁷⁸ W. Jay Moon (2020). Alternative financial models for churches and church plants: When tithes and offerings are not enough. *Great Commission Research Network Journal*, 12 (1), 19-42.