



Ministries need help and guidance to become effective and wise stewards of the resources entrusted to us by God. When pastors and nonprofit leaders are good at the business side of their ministry, more people can be supported. This book helps us maximize our resources for greater kingdom impact.

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## *Chapter 1*

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# **JOB VS. CALLING**

**When I was in college**, my dream was to be a Christian businessman like my dad. I don't think ministry and business are mutually exclusive; in fact, our God is the One who created us to accomplish goals and tasks. There is much that Christians can learn from business leaders, and vice versa. And, as we do, we grow and help each other become better equipped to fulfill our calling.

By God's grace, I came to know the Lord early in my life. Growing up I always thought I would be a Christian businessman like my father and many of the people I looked up to at church. I graduated with a degree in business—a BA in finance and marketing. I worked hard during school to prepare, secured internships, and studied in one of the best business schools around. I wanted to have a great job, make money, teach Sunday school for students, serve on committees, go on mission trips, and tithe generously to my local church to build God's church and His kingdom. I am so thankful for all the Christian businessmen and -women out there who live out their faith in Jesus. However—God had another plan for my life.

After graduation, I had the opportunity to interview for a big job in a major US city. The job was in their management training program, and it

had a great starting salary with international travel. It was what I always thought I wanted. The company flew me to their headquarters and put me up in a nice hotel. I spent a full day in interviews that all went well. I thought this was it. Until . . .

Until that night. As I lay in the hotel room, I couldn't sleep. I tossed and turned. I didn't feel at peace and felt like God was trying to speak to me. Have you ever been there? You know something is not right, but you don't know what it is. I got up in the middle of the night, knelt by my bed, and asked God to speak to me. In that moment, I felt like He was saying, "I called you to ministry." I remembered in ninth grade at our church's summer camp that I had a time with God where I fully committed my life to Him. I wasn't sure if this was a call to ministry then, but God took me back to that moment.

I wrestled with God that night. I did not know what a full-time job in ministry would look like. I had a plan for my life, and now God was changing that plan. After hours of prayer, tears, and frustration, it really came down to a matter of obedience. Would I trust God? Would I submit to His will for my life? The business job held money and (I thought) stability, but businesses and jobs come and go. God was calling me to a life of faith and trust. I didn't know how I would support myself, but I had to trust in the One who would be my Provider. This was a defining moment in my life.

I went into the business the next day and thanked them for flying me there, then told them I felt like God had other plans for my life. They were nice about it, and in a strange way, I had peace. I didn't know what the future held, but I did walk out trusting God. I knew He had a plan, and I was ready to follow Him.

In a short time, a church called and asked if I would consider working with middle school and college students. I thought, "Middle schoolers. That would be crazy." But I went that first night, and I knew this was what God had called me to do. I loved the students and soon found myself being a student pastor serving with hundreds of middle school,

high school, and college students. I loved it! It was what I was created to do. I loved teaching, discipling, and seeing students come to know and grow in Jesus. It was so exciting to see God working in the hearts and lives of students, parents, and leaders. I was overflowing with joy each day, and so thankful that God would call and allow me to serve Him.

After I had been a student pastor for ten years, God called my wife, Lisa, and me to plant a church. I had a great job (with a salary and this amazing thing called “benefits”), so I was not as excited about the call as I should have been. I prayed for clarity and talked with many of my mentors and friends. Lisa and I had hours of conversation and prayers about it. Then, it became a matter of obedience and not success. Ultimately, it didn’t matter if it worked or not. What mattered was whether we would be obedient to God’s call.

I remember quoting Philippians 4:6–7 over and over, “Don’t worry about anything, but in everything, through prayer and petition with thanksgiving, let your requests be made known to God. And the peace of God, which surpasses every thought, will guard your hearts and minds in Christ Jesus.” I knew that if this was what God called us to do, then He would accomplish His will. If you can do it without an ounce of faith, then it is probably not of God.

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On a Thursday night twenty years ago, fifteen people gathered in an apartment clubhouse for a Bible study. What started then became a journey few of us could have ever imagined. Today, the church that God

was launching that night, Rolling Hills Community Church, has grown to impact many lives both in Middle Tennessee and around the world. In addition, God has blessed us with an amazing church body whom I truly love.

What started in that apartment clubhouse has grown to be a large, multifaceted ministry. And that ministry requires a substantial infrastructure. We gather in a 143,000-square-foot building, with three tenants. The monthly income from these tenants pays the mortgage on our building. God has also blessed us with three other large buildings in and around the Nashville area. These buildings host our other campuses and a nonprofit mission ministry called Justice & Mercy International, which provides housing and care for orphaned and vulnerable children in Moldova. Our ministry also has a mission center in the middle of the Amazonian jungle for pastor trainings as well as two boats for taking medical, dental, and mission teams to remote villages throughout the jungle. We also have two Learning Centers with more than 350 children in weekday programs.

God has moved in a mighty way, and I am simply in awe of Him. All glory to Him. It has also taken an incredible team of staff and lay leaders, plus a lot of work and business principles, to navigate and to manage. Our God is so faithful, and it continues to be an amazing journey. Every day I wake up and say, “Thank You, Father, and what are You going to do today?” Our God is so good, and every day I grow more excited about what He is doing.

### **Ministry’s Need for Business**

When God first called me into ministry, what surprised me most was how much business was involved in the work. My first month at the church was during budget season. I found myself looking at revenue and expenses from the prior year and then needing to make budget projections for the coming year. The calendar planning also needed dollars allotted for each

event. I thought, “I’m a pastor. I just want to love and help people, and here I am doing business.” Since I had majored in business in college, I did have some knowledge to draw from in the process. So much of ministry is business. In fact, the most effective ministries, I have discovered, are the best-run organizations. If you and your organization are going to succeed, you need to learn and grow in the business side of ministry.

Yet, in seminary, I did not have one business class. I had some wonderful theological training, and I am grateful for my time in seminary, but I wish there had been resources to help prepare me for the real world of ministry. This is why in my first ministry job I was so surprised to find out how much time the business side actually consumes. Creating a ministry budget and understanding how it fits in the overall church or nonprofit budget is essential. My job also included booking mission trips, camps, and retreats with payments from kids and adults. I had to learn about travel insurance and specific budgets for each trip. I had to hire employees and interns. I had to know about contract staff, employment laws, and benefits. Add to this my own personal financial decisions—W-2 employment, self-employment, retirement, disability, and supplemental insurance. I tried to get advice from other pastoral staff, only to find that this was an area in which they struggled.

The business knowledge needed for my first staff position was more than I expected, and yet it paled in comparison to the business knowledge that is required for church planting. When God called Lisa and me to plant a church, I quickly realized that we were not only planting a church, but in the eyes of the law, we were essentially starting a small nonprofit organization. There were incorporation documents to draw up, bylaws to write, tax-exempt status to file, bank accounts to set up, leases to read, web presence to establish, business cards to design and print . . . and so much more. You needed to have some understanding of legal, IT, HR, banking, and accounting—or at least know people who did.

I remember thinking, “All I want to do is to tell people about Jesus and help those in need, but I am spending a lot of time establishing

good business principles.” I quickly realized how thankful I was that God allowed me to major in business! Throughout my ministry career, the business background helped prepare me just as much for what God was going to do in me and through me. From student ministry to senior pastor and nonprofit leader, ministry board leader, and launching a private Christian preschool, among other roles—the business background God gave me has been invaluable, and I pray I can pass on some of this wisdom that I have gained through the years to help you as well.

### **What Our World Needs Today**

We desperately need a thriving church and ministries in our society. We need spiritual influence today more than ever. It is the teachings of Jesus that call us to take care of the poor and needy. It is the influence and impact of Jesus that show us the importance of building strong marriages and families. It is the influence and impact of Jesus that call us to justice and racial reconciliation in our cities and communities.

Governments can't do it. Businesses can't do it. Both are important, but they can't change the human heart. Only God and His power working through people can do that. The need is so great. Just look at 9/11. Or economic downturns. Or the mental health crisis coming out of COVID. When people needed help and healing spiritually, mentally, and emotionally, the government couldn't respond. The government and businesses don't know what to do, and again, it is the church and Christian ministries that are stepping in to provide counseling, care, help, and hope that people so desperately need today.

### **Revival Is Coming**

Revival is a movement of God that impacts Christ followers, churches, and communities. Revivals are marked by a return to God. Sometimes revivals in churches lead to spiritual awakenings in our nation. And, I



believe, this is coming. The odds may seem overwhelming, but remember, this is where God does His greatest work. As followers of Christ, and for every Christ-centered ministry, we need to be ready. We need to prepare now. It's not hard to see that government and businesses can't fix our world or an individual's heart. Everyone needs the Lord. And when people are confronted with their own mortality, where do they turn? When major events happen in our world, where do people look for meaning and purpose in life? The only true answer is Jesus. Money, power, and success will never completely satisfy. It is in these times of crisis, war, and fear that we discover our deep need for God.

As we prepare for this coming revival, we must be wise. We need to learn, build, and grow. There is so much ministries can learn from business. Our God is a God of order and structure, systems and organization. Look at the universe, the world, and even the human body. Businesses have taken these principles and applied them well. The church has so much to learn and to apply in order to have a greater impact for the glory of God. Let's be ready when revival comes.

There are two main challenges ministries and nonprofits are up against today. The first is getting started—or restarted. How can we plant a church, add a new ministry, multiply, or expand organizationally for new growth? We will talk more about that in chapters 7 and 8. The second challenge has to do with buildings and space. We need spaces to gather and to do ministry. But buildings are exorbitantly expensive. Finding a place to meet for church or do a local ministry or even have office space is a struggle for most churches and nonprofits. As cities grow, churches and ministries often can't afford to get into the real estate market. But what if God was providing a way? What if God has already been answering this prayer? There are hundreds of church buildings in every major US city. There are thousands of warehouses, movie theaters, schools, and more that are sitting empty or are being under-utilized all across the country.

This presents an incredible opportunity, but we must know how

to utilize these spaces. If ministries can learn business principles and practices, then these transferable principles will help ministries be even more effective in the greater work. Let's learn to grow the ministry He has entrusted to us and implement these principles so we can maximize the impact for God's kingdom!

## *Chapter 2*

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# **BUSINESS PRINCIPLES MATTER**

**The ability to manage** the business side of ministry effectively makes or breaks an organization. The most effective leaders and pastors understand the importance of running a church, ministry, or nonprofit well on the business side. However, business is rarely, if ever, a part of theological education. Even aspiring social workers have very little business training.

We all are stewards of the resources and money God has entrusted to us personally, but pastors and ministry leaders are also stewards of the resources given by their constituents. Everyone in ministry must learn and grow in their financial responsibility in order to handle God's resources effectively. In fact, the better leaders are at handling the business side of their ministry, the greater the impact they can make in the lives of people and for the kingdom of God.

I want you to make a significant difference in your community. I truly believe that churches and nonprofits can change the world by transforming families, communities, cities, and countries with the grace and love of God.

The same power that raised Jesus from the dead is alive in us. The same power that launched the early church and this movement that swept the world is still at work today. The early church learned from Jesus and implemented business practices to organize the church. The Holy Spirit was transforming lives, and the disciples were organizing the ministry. From taking care of widows to evangelism, discipleship, and taking up offerings, the early church was run well, and God was glorified through that work. He is ready to move again today.

Sometimes when we talk about business, it may seem like it shouldn't be associated with the church and nonprofit ministry. After all, Jesus drove the money changers out of the temple in anger (Matt. 21:12–13). But this was because they were abusing the people and hindering them from worship. The money changers were overcharging the people, and this was at the heart of Jesus' anger. Jesus wanted people to come unhindered to His "house of prayer." However, other times Jesus teaches us about how we should "give back to Caesar the things that are Caesar's, and to God the things that are God's" (Mark 12:17). Jesus watched people put their gifts into the offering basket and commended the widow for giving "all she had to live on" (Mark 12:41–44). Jesus teaches us about being good stewards with what we have been given. Ministry and business are not mutually exclusive; in God's order they go together.

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## Learning a New Language

Often when we use business terms—margin, revenue, expenses, return on investment—it can sound like we are speaking a different language. But we need to learn some of this language in order to be more effective in our calling. We do not need a master’s in business, but we do need to be proficient in the basics. When we go on mission trips and do ministry in another country, we endeavor to learn the language in order to more effectively help the people and share the gospel. Understanding the language of business can help do the same for ministry.

God values His created order, and He desires for His church to be rightly ordered and organized as well. Yet sometimes churches and non-profits do not spend the time needed to build the infrastructure for the system to run well. We can do greater ministry when we are organized and structured for sustained success.

We should study well-run businesses and learn how they operate. Business is simply the practice of bringing together resources in a system to accomplish a successful result. This is a system, and God’s church can learn so much in this area of business. In fact, we should be doing the ministry better than any for-profit business because what we do has both present and eternal ramifications.

In the business world, there is a skill in demand called “systems thinking.” This is the awareness of how inputs and actions in one place impact other places in the organization. There is a need for people who understand how decisions in one area impact the whole. The same is needed in the church and nonprofit world as well. Poorly run churches and nonprofits do not make as significant an impact as they could and do not bring honor to the One whose name we proclaim. We must become the best we can become for the glory of God.

It doesn’t matter how great the music sounds or how good the teaching is if you can’t pay the bills or keep up with your 990 for tax reporting. This is true for all churches and nonprofits. And so many great ministry

ideas die because of a lack of business knowledge needed to make the idea a reality. Outside of the calling and grace of God's Holy Spirit, having some knowledge of business is essential for a ministry to thrive.

As the pastor of a church and the president of a nonprofit, I see firsthand the importance of good business practices for doing God's work. There is so much ministry to do—to help the orphaned and the underserved, to share the love of Christ, to grow fully mature disciples, and to strengthen marriages and families. For example, what if there is a new paradigm in ministry and business? What if churches and nonprofits could actually have their buildings paid for by others? This would allow all the money that is given to the church or the nonprofit to go for ministry and missions instead of bricks and mortar. That would be a game changer! Good money management can go toward the building and the spiritual transformation that takes place in the space.

I have seen our God do miracles in the business of ministry. Just like the children of Israel when they entered the promised land and God gave them houses they didn't build and vineyards they didn't plant (Deut. 6:11), I have seen God provide buildings we didn't build and money flow from outside sources. I have seen God do miracles at Rolling Hills Community Church and Justice & Mercy International, and I want to invite you on this journey. I believe God will pour out His blessings when we put Him first, do ministry in a way that honors Him, and use godly wisdom to leverage the business of today to do greater work than ever. Let's learn, grow, and use what God has entrusted to us to further His work in the greatest way possible for His glory.

### **The Purpose of Planting**

God's call and the need in our world compelled us twenty years ago to plant a new church in our community. When we started the church we had no money, no staff, no building. The odds against us seemed overwhelming. But we knew our community and our world needed

Jesus, and He was all about transforming lives and bringing good into our world today.

So often we live on the defensive. We think culture has turned away from God. But we must realize that deep down, everyone is searching for answers to the deep questions of life. Ultimately, everyone needs the Lord. And while it may seem overwhelming to be a part of God's church or a local ministry, the God who did miracles in the Bible is the same God doing miracles today. The God who conquered death is the same God who is always at work in our lives. This is the same God who is always at work in His church.

What are you planting today that will yield a harvest for God's kingdom in the years to come? Maybe it is starting another campus, maybe it is launching a new small group, maybe it is expanding into a new ministry area, maybe it is opening a new department. Whatever it is, plant seeds today in order to yield a harvest for tomorrow. Never stop planting and growing. Things that are alive grow. Our ministry areas should be growing, and the best way to do this is to plant new seeds.

### **The Business of Ministry Is Life Change in Christ**

As churches and nonprofits, we are called to help, love, and serve others. We need to use all the tools and resources God has entrusted to us today. I pray this book will help bring a new movement of church growth and ministry expansion for the glory of our great God. Instead of retreating and living on the defensive, I pray God's church will go forward and others will be impacted for Christ and our world will be changed. Jesus is truly the Hope of the world, so let's all work together to bring Jesus into our neighborhoods, our nation, and our world that is in such desperate need of hope, love, and peace today. There is a lot to learn from business, but we must remember that we are not simply a business—our goal is to share the love of Jesus, serve the least, the last, and the lost, and bring glory to our great God.

Obviously, there are differences between a for-profit business and a nonprofit ministry. While the goal of a for-profit business is to make money, to increase the return for their shareholders, there is also the by-product of providing jobs and helping families. There is a current movement in corporate America toward “CSR,” or “Corporate Social Responsibility.” There are many businesses that are also actively helping and trying to make a social difference in their community. Business in itself isn’t a bad thing; in fact, our American capitalistic society is built on businesses providing jobs and services. Businesses provide jobs for millions of people, and many people’s investments and retirement savings are tied to the performance of US businesses and worldwide corporations. For-profit companies can be good, and they make a significant difference, but they lack the power to make the social changes and the eternal impact we all need.

We are not in ministry simply to make money (or we would work in corporate America and make a lot more). Our goal as pastors, executive directors, staff, and ministers is to bring glory to God and to make a difference in the lives of others in the name of Jesus.

We already apply good business practices to running our own homes. In our personal budgets, we watch revenue and expenses. We try not to go into debt on depreciating assets. We aim to maintain a balanced home budget. And when we know it’s time to buy a home for our family, we involve real estate agents and lawyers to help us. We can take business practices such as these and apply them in the context of ministry as well.

It is not your church or ministry—it all belongs to God. Sometimes people will ask, “How’s your church doing?” I understand what they are saying, but I always try to politely say, “It is God’s church and not my church. He has simply allowed me to steward this leadership position for this season.” There will be someone else after me, and I pray they can do it even better for the glory of God. There is also an incredible team of people who pour their hearts and souls into doing the work of



the Lord. I am simply a steward of what He has entrusted to me. We are all stewards. And, as stewards, we ought to do the best job possible for our Master. Why would we not want to grow His church or ministry and give our best?

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