

YEAR THREE  
BUDGET: \$4.4K  
ATTENDANCE: 777

YEAR TWO  
BUDGET: \$4.4K  
ATTENDANCE: 777

YEAR ONE  
BUDGET: \$4.4K  
ATTENDANCE: 777

# CHURCH PLANT GROWTH PROJECTOR

BY AARON COE

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2013

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## My Church Planting Dream

My church planting dream was not unlike many others. I wanted to reach as many people as possible with the gospel. I wanted to make a lasting impact on our community, send missionaries around the world and plant many other churches. Deep down I wanted our church to be “successful.” However, I didn’t have any concept of what “success” in church planting should look like.

*“My goal here is to help planters have an accurate picture of the future before they get started.”*

The purpose of this e-book is to give you some guidance to determine what success might look like for your church plant. Specifically, I’ll deal with how church planters ought to be funded in order to achieve success. Now, before you get upset with the word “success,” let me give you a few qualifiers.

I’m not using the term to distinguish between winners and losers, as in church planters outshining each other. I’m not trying in any way to feed the egocentric American dream of church planting that gets some guys invited to speak at conferences and others to attend those conferences. I am not talking about the “haves” and the “have nots.”

When I talk about success, I mean that every church planter should seek to fulfill his calling and purpose according to his capacity within his ministry context. I believe that every God-called planter can be successful when he understands that all plants are not going to look the same. There is no one-size-fits-

all planting trajectory. Therefore, there should not be a one-size-fits-all strategy for planting churches, and there certainly should not be a one-size-fits-all approach to funding those church plants.

*“I believe that every God-called planter can be successful when he understands that all plants are not going to look the same.”*

In 2006, I planted The Gallery Church in New York City (NYC). Like most planters, I put together a great prospectus on what our church’s strategy would be. I had a mission statement, core values, an outreach plan, a discipleship plan and even a budget. What I didn’t have was an accurate idea whether anything in my prospectus was realistic, especially achieving the budget I had set.

The prospectus for The Gallery Church was a collection of ideas I had picked up along the way since 1999 when I felt God was calling me toward church planting. I attended conferences, read books and observed other church plants. I took the best ideas from those experiences and put those in my plan.

One of the big ideas I made sure to include was the importance of team leadership. I wanted to be sure I was not planting this church by myself, so I wanted to put a team of people around me to complement my gifts. Sounds like a great idea, right? Yes, it is a great idea to plant as a team! I highly recommend it. However, what I didn’t have was a good plan for how we were going to financially sustain the team long-term.

So, I set out to raise a lot of money for the plant. Each team member also raised a portion of his or her own support. For the first year and a half, everything was great. But as we entered year two, and some of our financial partnerships were going away, we did not have the finances to sustain the team.

Even though the church was growing at a good rate, it was not growing fast enough to sustain the financial model. The next year or so proved to be some of the hardest years of my ministry. We had to say goodbye to team members and go through several massive strategy overhauls. It was painful.

*“God does use what we view as failures to shape us into who He wants us to become. But He also calls us to use the minds He’s given us to be good stewards of His calling.”*

So, my goal here is to help planters have an accurate picture of the future before they get started. This certainly doesn’t guarantee they won’t experience some of the same difficulties that I and many other planters have faced. After all, God does use what we view as failures to shape us into who He wants us to become. But He also calls us to use the minds He’s given us to be good stewards of His calling.

I want to propose a financial model for you that is customizable, flexible and adjustable. We are going to look at some of the research concerning the best practices of funding church planters and additionally unveil a model for the future of funding.

*“I want to propose a financial model for you that is customizable, flexible and adjustable.”*

## **Funding Paradigm Shift**

We are at a time in church planting history where the question of funding is of critical importance. According to Leadership Network, “church-planting emphasis (including funding) is shifting from the initiative and oversight of a national or regional agency to the initiative of the local church for funding and oversight.”<sup>1</sup> This trend proves that the majority of the responsibility for the planting of new churches lies with the church planter and his Sending Church. Leadership Network found that “national and regional agencies [are] providing no more than 33 percent (or often less) of funding needs” of their new churches.<sup>2</sup> Ed Stetzer, in a recent article, writes:

National denominations are increasingly moving to the background as local churches take the lead in planting. God has chosen the church to make known His manifold wisdom (Ephesians 3:10) and when churches plant churches they follow the New Testament pattern. Church planting was often done by denominations in the past. They would gather resources and send out church planters. But the pace of that was too slow and you only got as much church planting as the denomination could pay for. That’s not enough.

So what we’re finding now is that increasingly denominations are serving churches, which is much

healthier and therefore will lead to more churches being planted. Our denominations are helpful and important in resourcing our church planting churches, but need to play a servant role rather than a direct recruitment and planting role.<sup>3</sup>

Leadership Network went on to find that “only 7 percent of planters are fully funded without any personal fundraising required (funding could come through national, regional, and local efforts).”<sup>4</sup>

*“National denominations are increasingly moving to the background as local churches take the lead in planting...when churches plant churches they follow the New Testament pattern.” –Ed Stetzer*

In today’s climate of church plant funding, the vast majority of church planters must remain entrepreneurial in their approach. They will end up gathering support from multiple places as they seek to gather the required funds for their plants.

When NAMB kicked off its Send North America strategy in 2011, one of our main objectives was to get more financial resources to church planting efforts in the urban areas. Since 80 percent of the North American population lives in metropolitan areas and the majority of evangelical churches are in the rural and suburban areas, we realized something needed to change. So we prioritized our funding along three different lines.



- The first priority for funding church planters are the 32 “Send Cities.” (See [www.namb.net/cities](http://www.namb.net/cities).)
- Our second priority is non-South regions (West, Midwest, Northeast and Canada).
- Last, we work with our partners to fund church plants in the South region.

These priorities are a reflection of the fact that we needed to maximize our resources in the areas where the greatest number of unchurched people live. For instance, the state of Mississippi has one evangelical church for every 750 people in its population. By contrast the state of New Jersey has one church for every 7,500 people.

Additionally, NAMB is moving away from a one-size-fits-all approach to funding planters. Different people and different contexts call for different levels of funding. We desire to make sure every planter gets the resources he needs to thrive. One-size-fits-all models of funding tend to operate on a declining scale over a period of 3-4 years. Essentially, that leaves a church planter with a very short runway to get the plant up and running.

*“NAMB is moving away from a one-size-fits-all approach to funding planters. Different people and different contexts call for different levels of funding.”*

We now discern what the appropriate runway is and then make sure the planter is equipped with the resources he needs to be successful and eventually sustainable. For instance, a planter in

a suburban context in the South region may only need 2-3 years to become sustainable as a new church, but a planter in the center of Boston may need 5-6 years to achieve the same result.

The existing local church is an essential component to the church planting process. With this in mind, NAMB has built a church mobilization process called “Mobilize Me.” The goal of the process is to link existing churches to church planters for the purposes of partnership. We are encouraging churches to become Supporting, Sending and Multiplying Churches.

**A Supporting Church is one that partners with a church plant through praying, participating and/or providing.** Often there are multiple supporting churches partnering with a particular plant to help meet different needs.

**A Sending Church is one that takes ultimate responsibility of a new church plant until the plant is self-sustaining, self-governing and self-propagating.** This church is there to encourage and support a new church planter in a myriad of ways. Ultimately, this church is the one holding the ropes.

**A Multiplying Church is committed to an intentional process for discovering and developing missionary leaders, most likely from its own congregation, for deployment throughout North America and the world.** The Multiplying Church has a built-in, intentional process for raising up leaders and sending them out to plant. Ultimately, we would love to see every church become one of these. In this scenario the local church is its own sending organization. Each of these three types

of churches play a critical role in making sure church planter is supported spiritually, physically and fiscally.

While funding at the denominational level continues to improve, church planters and their networks need to be realistic about what it takes to see healthy, multiplying and self-sustaining churches emerge in the areas of greatest need. This takes both a pioneering spirit blazing the trail, and a well-reasoned, flexible and durable approach to building a strong structure for years of ministry in a community. This is not easy work, but it's necessary. Let me rephrase that—it is absolutely critical in terms of stewardship and faithfulness to our calling as ministers of the gospel. We are not simply trying to draw a crowd in our communities. We are seeking to embed and transform communities through decades-long multiplication. You can't do that if you're not around after five years.

## How Much Is Enough?

What amount of money appropriately funds a new church plant? This critical question arises for planters and those who work with them on a regular basis. A church planter needs to be sufficiently funded so he can focus on his work without undue financial stress, but his financial costs also should not prevent long-term growth.

*“The journey to financial self-sufficiency often places a heavy burden on the church planting family.” –Ed Stetzer*

Why is the question of funding church planters so critical? Church planting is hard work, and its financial realities present very real challenges for church planters and their families. In some cases, church planting is like starting a small business where a market hasn't even been developed. Ed Stetzer highlights this when he says:

The financial strains of planting represent one of the most significant challenges for planters. Many planters come from a relatively safe and stable job (including pay) into an entrepreneurial, risk-taking endeavor with an uncertain future. Often planters are thrust into fund-raising for the first time in their lives with little or no training. Many plants take years to become financially self-sufficient, relying on other churches and donors. The journey to financial self-sufficiency often places a heavy burden on the church planting family.<sup>5</sup>

Many times church planters leave behind their cultures of origin, including built-in support networks, to launch into the endeavor of planting a new work. This reality presents some practical problems for new church planters.

*“When a church planter leaves his culture of origin, an intangible cost incurred.”*

When a church planter leaves his culture of origin, an intangible cost incurred. This cost is related to simply not knowing the new culture as well as he knew the one in which he was raised. In his culture of origin, he knew where to get the best prices on groceries, hardware and car repairs. He probably knew real

estate agents, bankers and lawyers who could help him when he needed the services they provided. In the new culture, he does not enjoy that luxury and many times will pay a premium for those same services.

*“No longer surrounded by his normal support network, the planter’s costs will increase.”*

No longer surrounded by his normal support network, the planter’s costs will increase. Though somewhat similar to the first issue, this change is primarily related to personal or family support systems. When a family does not have extended family nearby, their cost of living will rise dramatically. For example, if a planter wants to take his wife on a date, who will take care of the kids? Who will help with home repair projects? In these scenarios, a planter will be required to hire help, often at a substantial cost. Sociologist Richard Florida supports this result through a scientific study that was conducted by the University of London:

“A 2007 study by economist Nattavudh Powdthavee of the University of London used survey data to estimate the monetary value of frequently seeing friends and relatives. That study found that seeing friends and relatives in person almost every day is worth more than six figures in additional income. Powdthavee found that if you relocate from a city where you regularly see your family and friends to one where you would not, you would need to make an additional \$133,000 just to make up for the lack of happiness you feel from being far from those people.”<sup>6</sup>

When my wife, Carmen, and I moved to New York City from the south, we learned on more than one occasion the premium newcomers to the city pay for goods and services. One such lesson, from our first visit to the city, stands out vividly.

We had been looking for apartments all day. We were tired, hungry and thirsty. So we sat down to eat at a Mexican restaurant in Greenwich Village. Throughout the course of the meal I drank four Diet Cokes. The big lesson came when we got the bill. I learned that many eating establishments in NYC don't offer *free* refills! When it was all said and done, I had consumed \$16 worth of Diet Coke. Lesson learned.

On another occasion a friend of mine who was moving to NYC to pastor a church asked me how to prepare for the high cost of living in the city as compared to his current context. After thinking about it for a while, I said something like this. "Imagine that you go out and do the hardest job you can think of for a full day. At the end of that exhausting day you are paid \$100. Then I come by with a lighter and ask you to burn that \$100. If you would be OK with watching that hard-earned money go up in flames, then you might be ready for the city. If not, you might have some work to do."

What was my point? The costs of a place like NYC are dramatically different from my friend's culture of origin. If he was a person who would be overwhelmed at every turn about the exorbitant costs the city would throw at him, then NYC might not be for him. However, if he can adjust to the idea that things will cost more and that it will sometimes feel as though

he is burning through money, then the adjustment will be much easier.

*“Couples involved in the church planting process need to understand and address these stressors well before they even think about launching a church.”*

A lack of appropriate funding and financial planning for church planters will produce a strain on families as they embark on their church planting journey. In the United States it is reported that financial strain is listed among the top reasons for divorce.<sup>7</sup> Couples involved in the church planting process need to understand and address these stressors well before they even think about launching a church. In his research on the issue of church planter funding, J.D. Payne found that this issue was of the greatest concern among the people he interviewed:

By far, the most common category was that of the church planter's personal income. Also, the most emotionally charged responses came from planters when they wrote about the lack of personal finances. Here are a few comments received:

“I am so gracious for the financial support that I am receiving. ... but it is just too little and too short. My net income from [denominational entity] is less than \$1,000 per month, and in Northern California where I live you cannot get a one-bedroom apartment for this amount. It is very tough for someone like myself with a family.”

“My personal finances have been a struggle. What I am paid to be a church planter is not enough to survive in

the area in which I am to minister. .... I cannot afford to live in the area/housing of which I minister, which is a hindrance.” (from a church planter in Utah)<sup>8</sup>

As you might imagine, the impact of a funding strategy isn’t restricted to a planter’s livelihood and family life. It can dramatically influence the viability of a church plant. In a survey conducted by Leadership Network, researchers found that while “68 percent of church plants still exist four years after having been started,”<sup>9</sup> not all of these churches became self-sustaining. So while “churches must become self-sufficient in order to have long-term survivability,” only 30 percent achieved this in the first year, and 30 percent still had not after five years.<sup>10</sup>

Even planting a church in the same state, from the suburbs to an urban context, presents challenges to self-sustaining ministry. My friend Casey Casamento started City Life Church in downtown Wichita, Kansas—only 20 minutes from his previous church in a Wichita suburb—and has watched fellow church planters in the area suffer from lack of support networks and the unwillingness to serve bivocationally.

He says, “Everyone in our launch team entered into this understanding they would have to raise their own support and even work jobs to make this happen. A number of us raised our first year’s salary, but we also worked to build into our church’s DNA a willingness to give sacrificially. Honestly, we didn’t know how it was going to play out, but we knew we were willing to weather whatever came to accomplish what God had called us to.”



*“How much money would it take for a planter to be supported? Well, the answer is—it just depends.”*

So back to our original question; how much money is enough? How much money would it take for a planter to be supported? Well, the answer is—it just depends. It depends on the context and it depends on an appropriate sustainability plan. Understanding the cost-of-living realities in a new context is fairly easy. One trip to the grocery store or one outing with a real-estate agent and you will have a pretty good grasp on what it will cost to live in that context.

*“Having a plan for self-sustainment should be a top priority in strategy planning for a new church plant.”*

However, having an appropriate sustainability plan is a little harder to obtain. Having a plan for self-sustainment should be a top priority in strategy planning for a new church plant. Self-sustaining churches have the ability to carry out their mission within their community without needing the continual aid of outside funding. This then frees up those outside support funds to be used on other church planting projects that will in turn have an impact on their communities.

Freed from the work of raising funds, the pastor or planter of a self-sustaining church will be able to devote more time to his family and to the ministry of the church. In the following pages, we will address what being self-sustaining looks like and explore

some of the tough decisions a planter will have to make in order to get there.

## **Begin with the End in Mind**

You need to have an adequate picture of what the future will look like, and this has to include a plan for becoming self-sustaining. Though you are living by faith, you don't need to simply hope for the best. The strain this will ultimately cause you and your family is not worth it, especially when you have tools that can help you plan wisely and strategically.

*“Though you are living by faith, you don’t need to simply hope for the best.”*

One of the critical questions a new planter will need to address on the front end is whether he plans to be a full-time or a bivocational planter or pastor. Your capacity as a leader and the context in which you serve will be the two factors to be assessed as you think about this. The key question for a planter to ask is, “How will I provide for the physical needs of my family in a way that doesn’t overburden the church?”

## **Can I Be a Real Church Planter and Be Bivocational?**

*“For two millennia the church has been built on the backs of men who had day jobs.”*

Bivocational church planters are not second-class church planters. In fact, bivocational church planters are the driving force behind every great church planting movement. For two millennia the church has been built on the backs of men who had “day jobs.”

The modern missions era began in 1792 with William Carey and his work in India. Mission organizations, particularly among the Presbyterians in China and among the Moravians in Europe, documented their rapid expansion when professional clergy were rare and external funding was meager. Missionaries learned to plant new churches by empowering laity.

The rapid expansion of the church in the United States in the 18<sup>th</sup> and 19<sup>th</sup> centuries was largely initiated by Methodist farmers with their circuit-riding pastors and Baptist settlers pushing westward into territory after territory, state after state.<sup>11</sup>

*“Missionaries learned to plant new churches by empowering laity.”*

Those Methodist circuit-riding preachers were subjected to a very simple assessment compared to other groups sending out church planters and pastors in that period. The Methodists kept it simple and there were no formal requirements for educational attainment. Instead, they asked only four questions:

- 1) Is this man truly converted?
- 2) Does he know and follow the Methodist rules?
- 3) Does he do a good job preaching?
- 4) Does he have a horse?<sup>12</sup>

Baptists grew numerically and planted churches through the actions of settlers committed to having worship services wherever they lived. William Sweet, who wrote about this style of “preacher-farmer” said, “He preached on Sunday and not infrequently during the week. He generally was without much education, for not only was there little opportunity for him to obtain an education, but there was a deep-seated prejudice against educated and salaried preachers.”<sup>13</sup>

Missions writer J. D. Payne recognized four advantages for Baptists during this church planting movement:

1. They revered the Bible and the need to be obedient to God’s Word.
2. Church planters and leaders were living among the people they served as one of them.
3. Their ecclesiology was free from complex restrictions on what constituted a church or its minister.
4. They believed in the autonomy of the local church to be self-governing and able to make local decisions without delayed responses from external authorities.<sup>14</sup>

Other church groups were not ignoring the need to plant churches. Ed Stetzer and Warren Bird remind us that the American Home Mission Society represented several mainline denominations. The Missionary Society of Connecticut, The Massachusetts Missionary Society and other agencies sent out

missionary church planters into the western United States, but “with generally little response.”<sup>15</sup>

*“Movements do not occur through large things...  
They occur through small units that are readily  
reproducible. Those who want to see movements  
need to see reproduction at every level.”*

*–Ed Stetzer*

Stetzer noted that historical movements such as those of the Methodists and Baptists have been rare occurrences in the United States “Likely,” says Stetzer, “the mobility and agility of smaller churches and groups contributed to the effectiveness of these works.”

“Movements do not occur through large things (e.g., big budgets, big plans, big teams). They occur through small units that are readily reproducible. Those who want to see movements need to see reproduction at every level. This is a challenge to resist the grandiose in favor of the reproducible...

Movemental Christianity recognizes that the gospel is unchanging, but the expressions and results of the gospel will vary from culture to culture...Movements will look like, and be owned by, ordinary people in their setting.”<sup>16</sup>

John Nevius, a Presbyterian missionary to China from 1854 to 1893, wrote about the possibility that money could be an obstacle for the effective multiplication of churches. On the

topic of planting self-reliant native churches, he decried what he called “the Old System” that “strives by the use of foreign funds to foster and stimulate development, and then gradually to discontinue the use of such funds.”

Instead, he favored what he called the “New System” which believed “that the desired objective may be best attained by applying principles of independence and self-reliance from the beginning.”

He was even bold enough to say: “The Old System has been gradually discarded because it did not work, or because it worked evil. In my own case I can say that every change in opinion was brought about by a long and painful experience; and conclusions arrived at have been only a confirmation of what I regard as the teachings of the Bible.”<sup>17</sup>

Many would still affirm for any context that Nevius’ rule be imposed so that no external funds should be used to pay pastors to start new churches. How would this be applied today in North America? Was Nevius only blowing cultural smoke to claim that non-funded church planting pastors were the only biblical approach? At first glance it might seem so, but I think there was a larger principle at work here.

Simply stated, Nevius didn’t want money to get in the way of mission. His experience was that when indigenous pastors and missionaries were dependent on external funding, the mission ultimately suffered. Pastors became more concerned about keeping the “gravy train” flowing than about reaching the lost and making disciples, and, ultimately, when the funds from the outside dried up, so did their ministry.

## It's About a Movement

I believe that if we want to see the type of church planting movement that truly penetrates lostness, we need to discover and train thousands who have the ability to serve bivocationally. Planters, like my friend Nathan, must become the rule, not the exception.

*“If we want to see the type of church planting movement that truly penetrates lostness, we need to discover and train thousands who have the ability to serve bivocationally.”*

Nathan, who has a seminary degree, moved to New York to plant a church. Trained as a science teacher, he took a job in a public high school. After several months of living in the city he was ready to plant. Like most planters he figured he would need to raise a significant funds so he could become full-time. However, after evaluating the situation he realized a couple of things.

First, the neighborhood where he was planting was tough on evangelical church plants. Actually, there was no known survival story in that neighborhood. Second, the salary he was making in the public school system was more than adequate to provide for his growing family's needs. What he eventually realized was that it would be very difficult, if not impossible, for a church in his neighborhood to grow to the point of being able to support

his family. So, Nathan ended up being a bivocational planter. Today he, his family and his church are all thriving in NYC.

### **So, I Need to Be Bivocational?**

*“The goal is a movement, and ultimately for church planting movements to gain steam, the churches in the movement have to be self-sustaining.”*

Not necessarily! We need many full-time planters and we need many bivocational planters. The goal is a movement, and ultimately for church planting movements to gain steam, the churches in the movement have to be self-sustaining. So the real question for guys who are trying to determine if they can serve in a fulltime role in their church is *Will my capacity as a leader and my ministry context allow me to serve fulltime in my church plant?*

Another way to look at it is, *Will the growth trajectory of my church plant allow me, in a reasonable amount of time, to serve in a full-time capacity?* I think a reasonable amount of time is three to seven years in North America. In areas that are receptive to the gospel, where other churches have been known to thrive, it should take no more than three years for a church to become self-sustaining. On the other hand, if the plant is in an area where it has typically been harder for churches to gain immediate traction, a five- to seven-year runway may be more acceptable.

In my experience, there is no context in North America where it should take more than seven years for a church to become self-



sustainable. At the end of the day, planters will have to look themselves in the mirror to determine which model best fits their context and temperament. The following pages examine what it looks like for a leader to determine his capacity.

## **Determining Capacity: It Starts With Assessment**

Year in and year out church planters attend conferences where their favorite “successful” church planter or pastor is put on display. Typically this pastor has effectively grown a large church. This event intrinsically sets a standard for the new planter, causing him to develop potentially unrealistic ideas of what his church will be like.

In case you don’t know, in all likelihood you will never grow a 10,000-member mega-church. In fact, most churches will never grow beyond 100 people.<sup>18</sup> This is not to say growing a large church and impacting as many people as possible should not be your goal. I am all for you having a large church. However, I am more concerned that your church maximizes its capacity in its context.

*“In case you don’t know, in all likelihood you will never grow a 10,000-member mega-church.”*

So how do you determine appropriate goals at the outset of this church-planting journey? The short answer is that someone needs to tell you. You should not be left to guess what you

should expect during your church planting experience. Once you have been assessed on the basic church planting criteria surrounding your calling, character and competency, you should be assessed on your capacity. You ought to know what to expect, in terms of attendance, along the road to self-sustainability.

Leadership Network found that “the chance of survivability increases by over 400 percent when the church planter has a ‘realistic’ understanding and expectation of the church-planting experience.”<sup>19</sup> In other words, when you understand your capacity, you can then determine feasible goals, and once feasible goals are set, you can then develop a financial road map for accomplishing those goals.

*“You should not be left to guess what you should expect during your church planting experience.”*

How do I determine my capacity as a church planter? Judging capacity is a tough science. The reality is that it will always be somewhat subjective. However, a few pointers can assist in determining your capacity as a leader.

First, you should put some mentors around you who will help you think through this area. I would recommend for the purposes of assessing your capacity that your mentor team be made up of two planters or pastors who know the context well and then two pastors or planters who know you well.

The mentor team would meet with you for the sole purpose of making a judgment call on what they perceive to be, based on their knowledge of churches and planters in the area, the growth trajectory of the church you are planting. Second, they

will listen to your strategy and vision to see how those align with what they know about you and what they know about the area.

You might discuss your past accomplishments and allow those to be somewhat predictive of your future work. Ultimately, the goal of the mentor team would be to recommend a growth range over a five-year period. Ideally, they would individually determine what they think your growth range should be, and then they would present the average to you and your supporting network. For instance, two members of the team might determine that an appropriate growth rate would be 100-125 people after five years. The other two may determine that 75-100 is more likely. In this case, your reasonable growth rate would be 100 people over five years.

*“Ultimately, the goal of the mentor team would be to recommend a growth range over a five-year period.”*

Mark Reynolds is the associate church planting director at Redeemer City to City in New York City. He believes in the customizing of each project, which he attests is an important and challenging issue. He notes that churches will make mistakes, but they must learn from them and adapt. Reynolds believes the financial constraints put upon churches today demand that special attention be given to each church planter.

We have to contextualize/customize each grant for each church planting project and apply insights that we are learning from a cross-cultural perspective. We have given grants from \$5,000 to \$250,000 with an average

now of about \$50,000 to \$90,000 over three to four years for all our global cities projects. ... To evaluate the amount of the grant depends on several factors: the overall financial model of the church, pace till self-supporting, scope of reliance on external funding, importance of the project and availability of funding.<sup>20</sup>

Jeff Christopherson, the vice-president of the North American Mission Board for Canada and the Northeast, points out the importance of adjusting the funding to fit the expected results of the church planter.

We would like to see a planter go through a prescribed regimen of objective tests to give us a picture of this guy's capacity, competency, character and commitment. Then we'll look at the context where he's planting. If he's a high-capacity guy who is currently growing a church in North Carolina to 1,000 members, he might be able to raise up a church of 100 in New York City. Once capacity and context are evaluated we will put a funding plan together that is appropriate.

Customizing the funding to fit the "capacity" of the church planter is an imperative. One-size-fits-all funding is not helpful, because every church will be different.

## **Is Trying to Determine Capacity Biblical?**

The calling to be a church planter is a biblical calling. It is something that should not be entered into lightly. I have heard

it said many times, and I agree, that if there is anything else in the world that you could see yourself doing besides planting a church, you should go do that. If God has not hard-wired you for planting, then you will ultimately be miserable. Louie Giglio often says that we understand our calling when our passion (what we are good at) meets our purpose (glorifying God with our lives).

*“If God has not hard-wired you for planting, then you will ultimately be miserable.”*

Are you called to be a church planter? The first step in determining your church planting capacity is to answer that question. The truth is many guys are in love with the idea of church planting, but they are not cut out to be church planters. They have fallen in love with the idea of leading people or speaking in front of people more than they have evaluated their spiritual calling.

One of the best things you can do to understand your specific calling as a church planter is to examine how God has called others in the past. Look to the Scriptures and you will see that when God called men and women He gave them a desire to see something accomplished for His fame and there was nothing else they could do.

For instance, when God called Nehemiah to rebuild the walls around Jerusalem, his heart was broken for his people and he knew he possessed the leadership ability to help. When God radically converted Paul and subsequently called him, nothing

was going to stop him. Neither of these men said to themselves, “Maybe I will dabble at this ministry thing for a while and if it doesn’t work out, I will try something else.”

*“Nehemiah, Paul and others were convinced that what they were about to do was God’s calling and they wouldn’t be satisfied with doing anything else.”*

Even if you are bivocational, the church plant is not a hobby you experiment with on the side. No, the church plant is the primary objective, and your “day job” serves as a means to connect with people and to sustain your family financially. Nehemiah, Paul and others were convinced that what they were about to do was God’s calling and they wouldn’t be satisfied with doing anything else.

Darrin Patrick says in his book *Church Planter* that a potential planter can learn a lot by looking at the callings of other men throughout history. He references John Newton, who wrote about three indications of a person’s calling: “First, a call to ministry is accompanied by ‘a warm and earnest desire to be employed in this service.’ Second, a call to ministry is accompanied by ‘some competent sufficiency as to gifts, knowledge, and utterance.’ And third, a call to ministry is accompanied by a ‘correspondent opening in Providence, by a gradual train of circumstances pointing out the means, the time, the place or actually entering upon the work.’”<sup>21</sup>

As you think through your calling, ask the question, “Are others affirming my call to church planting?” If the answer is yes, you

are on the right track. However, if no one close to you sees you as a church planter, it might be time to rethink your calling.

*As you think through your calling, ask the question, “Are others affirming my call to church planting?”*

As you determine your capacity and calling as a leader, you must look at the biblical qualifications of pastors and elders given in Scripture.<sup>1</sup> Timothy 3:1-7 provides the most exhaustive list of a pastor’s qualifications. The overseer of the church is man who is:

1. **Above reproach**—This means you have a good reputation in your community, and that no one is able to bring a charge against you.
2. **Husband of one wife**—If a pastor is counting wives and the total ever goes beyond one, he is not qualified to be a pastor. Additionally, for what it is worth, if the wife total is one, the girlfriend total ought to be zero.
3. **Self-controlled**—If you are coaching your son’s T-ball team and find yourself consistently squabbling with players from the other team, then you probably have some work to do in this area and should put the planting plans on hold for a while.
4. **Sensible**—He makes good decisions and has common sense.
5. **Respectable**—Do others respect you? Do people say good things about you, your family and the way you lead? If no, then no, you are not called to be a pastor.
6. **Hospitable**—A planter or pastor must be able to have people come into his home and leverage that for the good of the Kingdom. When you invite people, especially

outsiders, to sit around your table, you are putting the gospel on display. You are also creating an environment where gospel conversations can happen.

7. **An able teacher**—If you cannot teach, you are not going to be able to plant a church. The best way to know if you are a teacher is to try it and have your mentors evaluate you. If they, and others, acknowledge your gifting and skills, you are on the right track.
8. **Not addicted to wine**—He is not controlled by anything. Though wine is the metaphor here, it could also read that he is not addicted to entertainment, technology, sports and so forth. God has created many good things for our enjoyment, but they are never to become idols that control our lives.
9. **Not a bully/not quarrelsome**—He does not go looking for a fight. He tends to see the best in people and wants the best possible outcome for their lives. He is secure in who he is and never needs to belittle others to make himself feel superior.
10. **Not greedy**—He is not a lover of money or things. He sees everything God has provided to him as a gift and does not take what God provides for granted.
11. **Manages his own house well**—His family, though not perfect, is a model of grace and redemption for the congregation.

Of course there are other passages you should look at as you consider your calling to be a planter, but this list is a good starting point. Simply put, if you are not qualified to be a pastor or planter biblically, then your capacity in that endeavor is going to be nonexistent.



Next are some practical leadership principles every church planter should consider as he determines his capacity. My favorite principle is the “Law of the Lid.” In his book *21 Irrefutable Laws of Leadership*, pastor and leadership guru John Maxwell talks about how “leadership ability determines a person’s level of effectiveness.”<sup>22</sup> What he shows is that a person can have all the right ideas and strategies, but if he does not possess the ability to implement those plans, he will not be effective.

*“Effective leadership is more than simply  
**knowing** the right things to do.”*

Effective leadership is more than simply *knowing* the right things to do. There are many smart people who could not lead their way out of a paper bag. One of the stories Maxwell tells in the chapter on the “Law of the Lid” is about the founding of McDonalds. He shows that Dick and Maurice McDonald had all the right ideas about what a fast-food restaurant ought to look like.

However, they were never able to multiply their efforts into a chain of successful stores until Ray Kroc came into the picture. Ray Kroc was a leader who possessed the ability to take McDonalds where it needed to go. Under his leadership, the corporation became a multinational company.

Here is the deal—the McDonald brothers had the right idea, but they lacked the ability to implement it on a large scale. By adding Ray Kroc to the mix, the ultimate effectiveness of McDonalds went through the roof. As a church planter you will

probably have all the right ideas. If you have done your homework, you know what the church needs to look like for your context. The real question comes down to your capacity to lead.

As you think this through and have others weigh in with you, be honest. Giving yourself a pass on some leadership deficiencies will only hurt you in the long run. Recognizing the weak areas in your leadership abilities will enable you to address those areas.

There will be several outcomes from your honest evaluation. First, you will be able to personally address your deficiencies and increase your capacity. Second, you will be able to bring in teammates to help you where you are weak. Third, you will be able to appropriately set your long-term church planting expectations based on a real assessment of where you are.

*“Recognizing the weak areas in your leadership abilities will enable you to address those areas.”*

## **Planting Projector**

*“The financial projector starts with the end in mind and works backward to determine what the yearly goals should be for the church planter to reach his milestones.”*

Once you have determined what your capacity as a church planting leader is for the context into which you have been called, you are ready to start building projections for where your church plant will be over the next five years. The financial projector starts with the end in mind and works backward to determine what the yearly goals should be for the church planter to reach his milestones.

This tool will help you think through your yearly financial needs and help you predict budgetary and cash flow needs. Ed Stetzer says that church planters who do not adequately project their funds could fall into what he calls a “Flow of Funds Trap.” He describes it this way:

Lack of experience causes another issue. Planters who raise considerable funds for a large launch face a common trap—misunderstanding the difference between cash flow forecast (i.e., having the right funds at the right time) versus total cash commitments, which are not limited to a specific schedule. The result is that some planters overcommit funds at specific times even though they’ve raised enough total funds.<sup>23</sup>

A planting projector will show you what to expect year in and year out. You will know what the average offering is in your area and then multiply that by your expected attendance. This allows you to know the level of outside partnership necessary to balance your budget for the year. This projector also shows your partners what they should expect so they can maximize their involvement.

*“A planting projector will show you what to expect year in and year out.”*

Additionally, this projector details, from day one, an appropriate level of staffing. For instance, if your church is expected to grow to 100 in five years, that number of people would support one full-time staff member in most North American contexts. In that case, you should not raise budget funds for more staff than is expected to be sustained long-term by the church. This ensures that undue strain is not placed on the church’s budget when the time comes to fully support the entirety of the work. It will also keep the partners from funding the project at a level that never has the potential for sustainability. The concept of the planting projector can be used to set realistic expectations for churches of all sizes whether they have 25, 2,500 or 25,000 people.

*“The concept of the planting projector can be used to set realistic expectations for churches of all sizes whether they have 25, 2,500 or 25,000 people.”*

The North American Mission Board has developed a planting projector tool to aid in the process of determining the appropriate funding trajectory for a new church. The following pages give an example of a growth projection and help explain the information needed at each stage of growth.

**Step 1: Log on to [www.plantingprojector.com](http://www.plantingprojector.com).**



**Step 2: Create an account or login.**

The image shows a web form titled "Login or Register a New Account" in a yellow header bar. The form is divided into two columns. The left column is for "Login" and contains fields for "Username" and "Password", a "Log On" button, and a "Forgot Password?" link. The right column is for "Register" and contains fields for "Email", "Password", and "Confirm Password", along with a "Register" button. The background of the form area features a faint, stylized city skyline at the bottom.

**Step 3: Enter church name, city and state.**

# Where Is Your Church Plant?

Name of Church

City

State/Province

Next

**Step 4: Enter partner names.**

A screenshot of a web form titled "Church Plant Partners" with a yellow header bar. The form is set against a background image of a city skyline. It contains several input fields: "Sending Church Name", "Sending Church Pastor Email(s)", "Supporting Church Pastor Email(s)", "NAAMB Church Planting Contact" (a dropdown menu with "Select an Option"), "Convention Contact Email(s)", "Other Contact Name", and "Other Contact Email(s)". At the bottom, there are "Back" and "Next" buttons. An information icon is in the top right corner of the header.

This step includes all the key partners involved in your church plant. At the very least each planter should have a Sending Church and a Church Planting Catalyst (North American Mission Board and/or convention) involved as partners. In some cases you may have more partners than the space on the projector will allow. The key here is to include the primary partners. These will be the people who ultimately review your projection plan and ultimately provide the resources to accomplish it.

**Step 5: Budget Builder: Anticipate attendance and income.**

The screenshot shows a digital form titled "Budget Builder: Anticipated Attendance and Income" with a yellow header bar. An information icon (i) is in the top right corner. The form contains two questions. Question 3 asks for the "Anticipated church size at the end of:" and lists five years with corresponding input fields: "Year One", "Year Two", "Year Three", "Year Four", and "Year Five". Question 4 asks, "What is the average weekly giving per attendee for evangelical churches in the area where you are planting?" and has a text input field containing "\$ per person, per week." At the bottom, there are "Back" and "Next" buttons. The background of the form features a faint, stylized illustration of a city skyline.

To complete this step, you should first meet with your mentors to determine an appropriate growth trajectory. Additionally, you will want to know what the average giving per person, per week looks like in churches similar to your context. You can determine this by talking to pastors or church planting leaders serving in your context.

It is important to do your research here. Even churches in the same city could have a wide range of per-attender giving. For instance, I know of two churches that are located about four miles from each other. One of the churches has 450 weekly attenders and its giving per person is about \$10 per week. The other church has 200 weekly attenders and its giving is about \$40 per person, per week. The larger church actually brings in less money. The reason for this is that the neighborhoods these churches represent in this city have vastly different



socioeconomic makeups. You will need to evaluate such things as you look at building a model for sustainability.

**Step 6: Budget Builder: Anticipated income.**

**Budget Builder: Anticipated Income - Continued**

Question 5: What are your funding partnership commitments to date?

Individuals:

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

Association:

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

Other:

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

Back

Next

**Budget Builder: Anticipated Income**

Question 5: What are your funding partnership commitments to date?

Sending Church:

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

Partnering Church(es):

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

NAMB Through Convention:

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

Convention:

\$ Year 1

\$ Year 2

\$ Year 3

\$ Year 4

\$ Year 5

Back

Next

41

In this step you will look at all the income sources committed to your church plant. More than likely, you will have multiple sources of support. At this point it would be helpful for you to put in what you *know* you will get, not what you *hope* to get. By restricting this to what has already been committed, you will know if you need to do some more in work gaining outside support commitments.

Keep this in mind: the goal of outside support is that you want it to eventually go away. A church plant that relies on outside support perpetually to meet its budgetary needs is not a self-sustaining church.

*“Keep this in mind: the goal of outside support is that you want it to eventually go away.”*

Make sure you have adequate outside support to fund your project, but be careful not to have too much outside support. What is wrong with having a lot of outside support? The answer is simple. You want to make sure your outside support does not allow your church to operate in a manner that will not be sustainable for the long haul. For instance, you may be able to raise enough capital to have multiple staff members from day one, but if the long-term trajectory of your church will not support those staff members, it is best not to have it from day one.

I recommend this for a couple of reasons. One, your church will become accustomed to having “paid professionals” do a job that will one day need to be supported by volunteers. It is best

to raise up volunteers from day one. Additionally, the staff you hire will have to be let go at some point if the budget of the church cannot continually support them. This has the potential to put a relational strain on your church that could have major implications, especially if that person is well loved.

*“You want to make sure your outside support does not allow your church to operate in a manner that will not be sustainable for the long haul.”*

#### **Step 7: Budget Builder: Anticipate expenses.**



There are three pages on [www.plantingprojector.com](http://www.plantingprojector.com) for you to build the expense side of your budget. The first page deals with your personnel and administrative expenses. The second page

looks at your giving to Southern Baptist missions causes, and the third page allows you to project other missions causes that your church will support, as well as your ministry budget.

**Personnel Expenses:**

Like all the others, the personnel line should reflect the total amount you plan to spend on personnel expenses. This includes salaries and stipends for your staff, as well as insurance, taxes, retirement and any other benefits you plan for you or your staff to have. It may be helpful to build a detailed budget in an Excel spreadsheet and then transfer the totals for each category to the financial projector.

**Administrative Expenses:**

Administrative expenses include anything you spend to administer the work of your church, such as facility rental or mortgage, professional fees, maintenance fees, A/V equipment, office equipment and so forth.

**Budget Builder: Anticipated Expenses**

**Question 8:** Total percentage of undesignated tithes and offerings allotted for Southern Baptist Convention related missions:

Year 1 Cooperative Program:	<input type="text" value="6% min"/>	Great Commission Giving	<input type="text" value="4% min"/>
Year 2 Cooperative Program:	<input type="text" value="6% min"/>	Great Commission Giving	<input type="text" value="4% min"/>
Year 3 Cooperative Program:	<input type="text" value="6% min"/>	Great Commission Giving	<input type="text" value="4% min"/>
Year 4 Cooperative Program:	<input type="text" value="6% min"/>	Great Commission Giving	<input type="text" value="4% min"/>
Year 5 Cooperative Program:	<input type="text" value="6% min"/>	Great Commission Giving	<input type="text" value="4% min"/>

Back

Next

The Cooperative Program (CP) is one of the main funding sources for the North American Mission Board’s (NAMB) church planting efforts. To steward this giving mechanism for the future, NAMB asks that each of its funded church planters contribute at least 6 percent of the church’s tithes and offerings to CP. Additionally, some SBC ministries are funded by “Great Commission Giving.” The offerings and ministries supported by “Great Commission Giving” are the Annie Armstrong Easter Offering, the Lottie Moon Christmas Offering, local Baptist associations, SBC seminaries and more.

**Budget Builder: Anticipated Expenses**

Question 8: How much does the church plan to spend on missions causes not related to the SBC?

\$ Year 1   \$ Year 2   \$ Year 3   \$ Year 4   \$ Year 5

Question 10: What are the total ministry related expenses?

\$ Year 1   \$ Year 2   \$ Year 3   \$ Year 4   \$ Year 5

Back   Complete

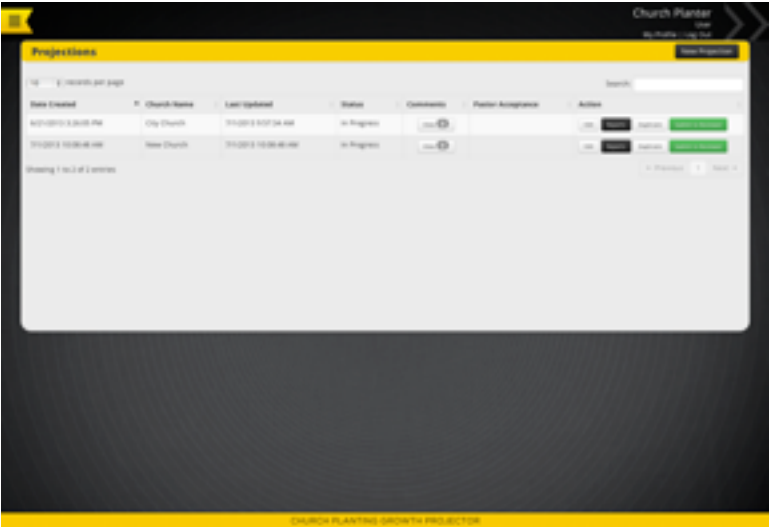
**Additional Mission Causes:**

Many church plants want to support additional missions causes. This may be a future church plant (which I highly encourage) or giving to other church planting or missions organizations.

**Ministry-Related Expenses:**

Ministry-related expenses are funds for your local ministries. These should include your children’s, student, worship and other ministries specific to your context.

Once you complete this projection tool, you will be returned to a landing page that contains all of the information you have entered. To the right of your projection are three options: Edit, Report and Complete. The edit function allows you to edit that particular projection. The report button allows you to see a series of charts and graphs related to that projection. (We will talk about reports in the following pages). You will use the complete button when your projection is ready to send on for funding approval. This will go to the contact you listed at the beginning as your NAMB contact.

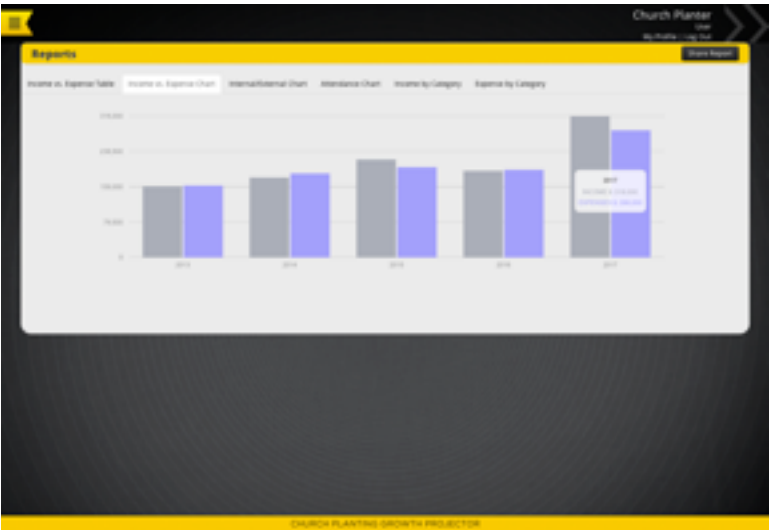


**Reports:**

Your projection will produce a series of reports. The purpose of these reports is to visually show you the funding scenario you have projected for your church. You can then evaluate your projection.

**Income vs. Expenses:**

One report allows you to see if your income (gray) is in line with your expenses (blue). Obviously, if your expenses are more than your income, you have a problem.



**Internal vs. External Giving Chart:**

This report allows you to see the level of income you are receiving from internal and external sources. Make sure your internal giving (light-blue line) matches or exceeds your budgetary needs (gray line) by the fifth year. In this particular report sample, you see that they match fairly closely, but the church in this example is still receiving income. Again, the goal is

to be self-sustaining. External funding should be minimal and not depended upon because it may go away.

*“The goal is to be self-sustaining.”*



**Income by Category:**

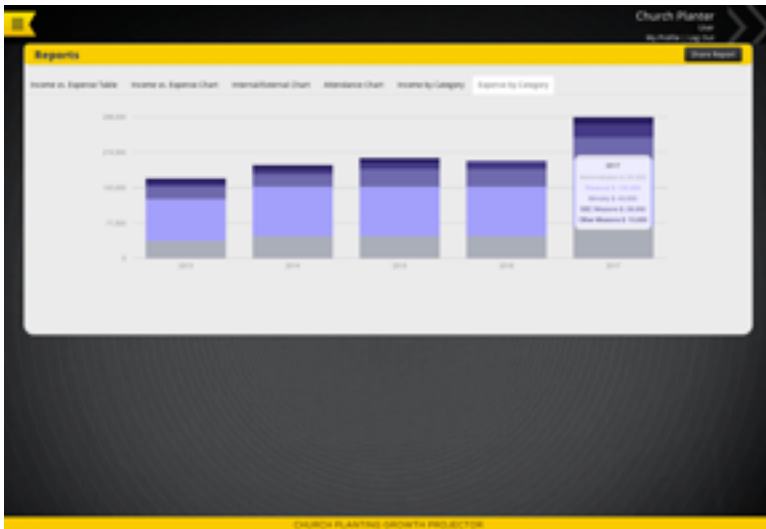
This chart allows you to see your income sources. Again, the goal is to see the internal sources increase over time while the external sources decrease.





### Expense by Category:

This report shows how you are spending the financial resources from within your church. Pay attention to a couple of things here. First, make sure you have adequate dollars in your ministry and missions budget. I've seen, more often than not, planters will skimp in these budget areas in order to fund other areas. These areas, in my opinion, ought to make up at least 35 percent of your budget. Second, make sure your budget takes into account the tapering off of partner dollars toward self-sustainability.



You can see from this example that, as the church grows, the amount coming from outside partners decreases. You also see that the yearly budget never exceeds the five-year projection. This scenario allows for the church to always operate within its eventual, sustainable means.

### Make Room for Adjustments

What if a plant exceeds its projected outcomes? This is a relevant question. Setting a predicted capacity could be a problem in that it can be limiting. It is entirely possible that a church planter would be able to go far beyond the projections. For this reason, the financial commitments of the partners involved in the planting project should be flexible.

Partners should be committed to the overall success of the project, not a specific dollar amount. They should be able to adjust their investment up or down depending on the need. For instance, if a church planter was projected to have 55 people

after two years and ends up having 75, the partners may choose to reduce their investment because the tithes and offerings of the church should allow them to do so.

*“Partners should be committed to the overall success of the project, not a specific dollar amount. They should be able to adjust their investment up or down depending on the need.”*

Doesn't this appear to penalize growth? Perhaps on the surface it does, but in reality partners should reduce their funding because if the growth trends continue, the need for a great investment in the future may arise. By year three, in our example, the church may have 85 people in regular attendance making evident that the overall projection for the church could be 200 after five years instead of the originally projected 100. Because of this, the new church may elect to hire an additional staff member to prepare for the growth. To do this, the partners in the plant would need to invest an additional amount of money to enable the church to continue uninterrupted on its new growth trajectory.

Flexibility in your funding projections allows partners to hold under-performing strategies accountable. On the occasion where a planter is not consistently meeting his projections, the partners could take appropriate action. First, they would be able to help the planter diagnose the potential reasons for sluggish performance. They may also be able to determine if perhaps the initial capacity projection was unrealistic. If that is deemed to be

the case, the partners could work together to set a new, appropriate growth trajectory.

Those who support and encourage church planters need to be engaged in a continual dialogue about appropriate funding strategies for church planting projects. Too much or too little money can both be problems. The goal of providing appropriate support is to keep the momentum of the church moving forward in a positive way without allowing money to become a deterrent to the intended growth. It is hoped that this brief guide provides a foundation for future, scientifically robust methods of funding church planters.

## **Conclusion**

My hope is that the Church Planting Growth Projector tool will provide you with a realistic and encouraging perspective on what it takes to accomplish what God has called you to do as a church planter. The information in these pages and the online tool are what I and many other church planters wish we had as we launched out on a vision to penetrate lostness in North America.

No tool can take the place of God's work in your unique context, and this tool is only as good as your fervent prayers and diligent reflection. It will take nothing short of a movement of God to reach North America, and we must remove every obstacle possible through prayer and obedience to Him if we are to see God move in ways we can't conceive or control.

My prayer is that all resources and services provided by NAMB will help clear your path to fulfill your calling.



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## End Notes

<sup>1</sup>Ed Stetzer, Dave Travis, Warren Bird and Glenn Smith., "Funding New Churches." *Leadnet.org* [online]; accessed on 20 May 2011.

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<sup>3</sup> Ed Stetzer., "Trends in Church Planting." Churchleaders.com [online]; accessed 20 May 2011.

<sup>4</sup> Stetzer, Travis, Bird and Smith., "Funding New Churches."

<sup>5</sup> Ed Stetzer., "Seven Issues Church Planters Face." *Edstetzer.com* [On-Line]; accessed 20 May 2011.

<sup>6</sup> Richard Florida "Who's Your City

<sup>7</sup> The New York Times has reported on a paper that indicates that divorce rates rise during economic downturns.

<sup>8</sup> J.D. Payne., "Critical Issues in North American Church Planting: #1 Money." *JDPayne.org* [online]; accessed 20 May 2011.

<sup>9</sup> Ed Stetzer, Dave Travis, Warren Bird and Glenn Smith., "Improving the Health and Survivability of New Churches." *Leadnet.org* [online]; accessed on 20 May 2011.

<sup>10</sup> Ibid.

<sup>11</sup> Extensive discussion on Methodist and Baptist expansion in America is covered well in J. D. Payne's book, *Discovering Church Planting* (Colorado Springs, CO: Paternoster, 2009) 265-294.



<sup>12</sup> Payne, 275.

<sup>13</sup> Payne, 282.

<sup>14</sup> Payne, 289-293.

<sup>15</sup> Ed Stetzer and Warren Bird, *Viral Churches: Helping Church Planters Become Movement Makers* (San Francisco, CA: Josey-Bass, 2010) 57.

<sup>16</sup> Ed Stetzer, "Monday is for Missiology: Movemental Christianity Presentation," [www.edstetzer.com](http://www.edstetzer.com), Blog posted July 21, 2008. Cited online 3-5-12.

<sup>17</sup> John L. Nevius, *The Planting and Development of Missionary Churches* (Grand Rapids, MI: Baker Book House, 1959, first published in 1895) 8-9.

<sup>18</sup> Stetzer, Travis, Bird and Smith., "Improving the Health and Survivability of New Churches."

<sup>19</sup> Ibid.

<sup>20</sup> Mark Reynolds interview via email with Aaron Coe 3-8-12.

<sup>21</sup> Darrin Patrick, Church Planter.

<sup>22</sup> Maxwell, *21 Irrefutable Laws of Leadership*.

<sup>23</sup> Stetzer, "Seven Issues Church Planters Face."