THE ART OF FUND RAISING

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ACKNOWLEDGEMENT AND DEDICATION

This book is dedicated to Dr. John Edmund Haggai, who taught all that I know about fund raising by hie example and regular training. He is not responsible for what is written in this book, as I have digested what he taught and made it in many ways different, but he changed a lot of my thinking on money and money for missions.

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CHAPTER ONE

THE FINANCIAL IMBALANCE IN MINISTRIES

Mission is God's business. If it is God's business God should provide adequately for the same. Yet we have the situation in India, and around the world, where the majority of the mission organisations are not having adequate resources to run their ministry effectively. Why is this, and where are we going wrong?

Dr. John Edmund Haggai has said, that the most of the time in all Board meetings, and Christian committee meetings is not spent on the vision, or on the steps required to step up the ministry, but on money. The lack of resources is seen as the single greatest hindrance to the growth and performance of the ministry.

Many organisations are unable to go into new areas and meet pressing demands because of the lack of resources. To be able to hire more missionaries they pay them salaries which are so low that it is just not acceptable. These wages are much below the minium wage laid down by the government of India. If such wages were paid in the private sector the government would have closed the organisations down. But because it is in the unorganised religious sector they are able to get away with such low salaries.

Even as I write this, I am sitting in a hotel room in Dubai. My internet connection needed to be set up and so one of the hotel staff was sent to help me. We began to speak to each other as he did the work. He had been to Bible school and had worked as an evangelist in Maharashtra. But once he got married he had to leave to be able to support his family. This is unfortunate that the organisation did not pay enough to maintain a family.

I somehow do not believe that this is what God ordained for his workers. When we look at the Bible, in times of peace people provided for Abraham, and David in abundance. In the Bible God has said that He will supply all our needs. Then why is this not happening?

This lack of resources is not only making the missionaries suffer unnecessarily but is also affecting the placement of missionaries across India.

The following statement is made in Worth Keeping – Global Perspectives on Best Practices in Missionary Retention. Chapter 29 is headed Finances and begins with the following

"The facts

In both OSC (Old Sending Countries) and NSC (New Sending Countries), high retaining agencies provide sustained financial support that is adequate to meet the needs of their missionaries. They use a backup system to respond to low or irregular financial support. In addition, high retaining agencies in OSC handle project finances effectively, and the show financial transparency on how and where finances are spent, both to their missionaries as well as to their donors.

High retaining agencies in OSC and NSC put aside part of the missionary allowances for retirement. This contribution is clearly correlated with retention of mission personnel for NSC, and mildly correlated for OSC."

This study brings out the negative impact of inadequate funding on the performance of the missionary organisations. They are unable to retain the missionaries and are losing expertise because of their lack of resources.

If the fate of organisations is bad, that of the missionaries is worse. Having suffered through their work life, they come to the dreaded time of retirement, with stark hopelessness staring them in the face. There is no pension scheme, often no gratuity though the law requires it, no retirement home to seek refuge in – just nothing. They are simply cast aside and told to look after themselves.

There is a tremendous need to build retirement plans for the thousands of missionaries in the country, so that they can do their ministry with the confidence that the church in India is prepared to look after them when they are too old or too ill to continue the ministry.

The struggle of the missionaries also has evil effects on the children of missionaries as they are put off by the unnecessary sufferings they see and they do not follow in the footsteps of the parents. Every parent would like to see their children have the same values and priorities in life as they have had, but the children of missionaries often walk away from the parent's profession.

When the basic needs as an adequate salary and adequate retirement are not available, because of lack of resources, there is no way to make provision for emergencies. All of us, who work outside the church, have savings accounts and investments for emergencies. But the missionaries, because of their low salaries have no provision made for themselves. When they face an emergency they have to go through the humiliating process of asking people for help. If people rush forward to help, it is one thing, but with most hesitant to help, it is a heart breaking task.

Not only does this break the morale of the missionaries, but it also affects their witness amongst the people as they do not have the victorious life to attract people with.

Further a tiny minority of them get tempted into corruption and lose their first love for God. When the situations become desperate, knowing that God wants to help them, but fails because the church does not fulfil its role, these missionaries are tempted to help themselves. The argument used is that since the church does not hear God's voice, but it is God's intent to provide, by taking the monies we are only fulfilling God's purpose. So slowly the missionaries are tempted to re-allocate funds on a less than ethical basis, which at times reduces to downright robbery. As their conscience becomes more and more elastic, this disastrous financial position of missions leads to corruption of the people in the ministry, and the entry of unethical practices in missions.

This may seem harsh, but people who come from the corporate sector find the ethical standards accepted by missions to be below their expectations, mainly because their consciences have been dulled by this slow process.

In sharp contrast to this, there are another small group of ministries which have adequate resources available to them. Some have too much money and they do not know what to do with it. What is so peculiar about this small group of ministries that they do not seem to have a cash crunch?

There are two factors which are at play in these ministries. One is a planned fund raising effort and the second is a charismatic leader heading the fund raising effort as the CEO of the organisation.

To me the fact that some ministries are cash rich shows that the money for ministry is there but for some reason ministries are not able to tap into the same. Because of this we are having the imbalance where some have too much and most have too little and a lot of money is left with potential donors who have either not been adequately challenged to give or who have failed to build enough confidence in a ministry to give.

CHAPTER TWO

IMPORTANCE OF LOCAL FUND RAISING

Fund Raising has been an embarrassing topic for the churches and ministries to address. There is always a fear that people will think that we are hinting at money. Once when I spoke as a visiting speaker at a church on this topic the Pastor was embarrassed and asked me why I had spoken on such a topic. He was embarrassed and worried that the congregation would think that he had told me that they were poor givers. However, pater he told me that after my teaching the giving had gone up in the church.

Because of this fear there is very little teaching on this topic in the church and amongst evangelicals. But when we realise that our spirituality is tested by our attitude to money (I Tim 6:10 – the love of money is the root of all evil) this is something that we cannot afford to do.

Teaching on money was central to the teaching of Jesus as He knew how strong a hold money has on us. Some would say that Jesus spoke more about money than any other topic. When we take this along with Acts 20:35 "It is more blessed to give than to receive" we realise that if we do not teach people to give, or we do not teach people to have a right attitude to money, we are hindering their spiritual growth.

A further disincentive has been that people often see fund raising as an admission that God cannot supply our needs. The phrase 'trust God' buries any attempt to take a realistic look at finances and lands most organisations into trouble. This is not to say that we cannot trust God, but it means that when God has given us the ability to think and reason out our situation He expects us to use these resources. It is the old question of whether planning shows faith in God, or should we just be 'led by the Spirit'. My thesis is that planning does not show lack of faith in God, and we include God at every stage of the planning. We do not limit the size of our plans based on human assumptions, but we try and understand the mind of God and keep our plans flexible recognising our human limitations. Working a rigid plan shows a lack of the awareness of God in our lives, but a flexible plan which is reviewed under the guidance of the Holy Spirit takes God into account and is what God wants us to do.

The final disincentive to fund-raising within the churches in the Third World has been the free flow of funds from the western world. In their zeal for the Lord, the west has often created dependencies which have hampered the spiritual growth of the churches receiving their help. Those churches who have tried to avoid this trap have found that they have lost relevance as there are many other enthusiastic churches willing to step into the breach and keep the receiving churches dependent. While the love for God and their enthusiasm is appreciated, their lack of understanding of all round growth, and especially spiritual growth, is alarming. They seem to follow Maslow's theory that the poor cannot give, rather than Jesus' teaching on the widow giving her two mites.

There are many reasons why fund-raising is a vital task for these churches. Before I look at the methods involved in Fund Raising, I will deal with each of these issues one by one but there may not be a connection between each of the perspectives. When we put all these perspectives together, we get a powerful motivation for the Church in the Third World to make Fund Raising a priority.

IS FUND RAISING BIBLICAL

Some people and organizations have a theological objection to fund-raising. They say that we need to depend on God, and He will provide for the ministry. Why the same logic is not extended to having our daily meals beats me. However, I want to present some passages on Biblical examples of fund raising, to question this approach.

Biblical Fund Raising

In the Old Testament, we find several examples of fund raising. In the Pentateuch we see Moses making an appeal for the tabernacle in

Exodus 35. The needs of the tabernacle are explained to the people first, and then the command of God is given in verse 5,

> *"Take from among you an offering….."*

The call is well received and the people give more than is required and have to be told to desist Ex 36:6.

We see another example of fund raising in I Chronicles 29 where David appeals to the Israelites for the needs of the Temple and takes an offering for the same. Here we first see the example David gives by his personal giving to the cause and then asking the others to follow his example. This is one of the teachings that Dr. John Edmund Haggai gives, that unless we ourselves are giving to the ministry, we cannot ask with conviction for others to give.

In II Kings 12 we see a fund-raising effort by king Jehoash. His effort failed when they just accepted the offerings and merged it with the daily collections. So they made a special offertory box for the special funds being raised and the money started coming in to complete the repairs to the Temple.

In Nehemiah 2:8, we see a direct fund raising appeal by Nehemiah to king Artaxerxes for the reconstruction of the walls of Jerusalem. God honoured Nehemiah's appeal and the king gave all that he asked for, making the project successful. It was not seen as blasphemy to take help from a pagan king for the building of God's city and repairing the Temple.

An example from the New Testament is where Paul challenges the Christians in Corinth to give liberally for the church in Jerusalem and takes an offering to be taken to them. In fact his appeal was made to all the churches in Asia Minor and Greece and was a fairly ambitious find raising project.

Apart from these projects, there was a continuous emphasis on tithing for the sustenance of the Levites and the ministrations in the Temple, and the care of the poor.

These examples should show that there is no ban to fund-raising in the Bible. We also see that fund raising was not just for the Temple and worship, but also for meeting the needs of those in hardship.

The problem with this view comes from verses like

> *"And my God shall supply all your need"- Philippians 4:19,*

which needs to be balanced with

> *"If anyone will not work, neither shall he eat" - II Thessalonians 3:10*,

but is never done. So an attempt to raise finances is seen as an attempt to get away from depending on God for finances. It is seen as a lack of faith in God.

I see my whole life as a ministry for God based on II Cor 5:15 which reads as,

> *"And that he died for all, that they which live should not henceforth live unto themselves, but unto him which died for them, and rose again."*

So I find the dichotomy among many Christians that we can raise funds for self, by working or investing or any other means but for ministries we need to depend on God an unnecessary divide.

The work of fund raising is not an expression of lack of faith in God, but rather a ministry to the well-to-do, enabling them to make choices in the investment of their money.

We are expected to depend on God for all our needs, and whenever Israel turned to Egypt or some other country for assistance in their wars, there was a judgment from God. The act of fund raising is not turning to pagans for support, but is an activity done within the kingdom of Israel, to inform them of the needs and to give them an opportunity to be involved in the work of God. The former is not usual (however do not forget Nehemiah's appeal to the king); the latter is the norm in the Bible.

There appears to be two sources for the problem. The first one arises from confusion between planning and lack of trust. Does planning imply a lack of trust? The other appears to rise from confusion between planning and wresting control from God. The fear is that I will begin to run ahead of God. While I do not deny the danger of both the above, I find that taking the safe way out of waiting for God to act is escapism.

In the Bible, what we see is that the call is clear. Once we receive the call we begin to pray and act pro-actively. Till the call comes, it is okay for us to wait, but once the call has been heard, it is time for action. This action consists of planning, budgeting and goal setting like David did for the Temple.

A classic example in the New Testament is seen when Paul is in the midst of the storm en-route to Rome. He fasts and prays till the angel of God comes to him. Once he receives the word from the angel, he takes all the steps required to secure the ship in Acts 27:29-32. He does not just wait saying that God has promised and so he does not have to do anything.

The actions that arise out of the vision do not take the control away from God but use the faculties that God has given us for the fulfilment of the vision that He has placed in our hearts. If our relationship with God is strong, He is with us in our planning and working and He will guide us.

In contrast, lack of planning shows a lack of confidence in the vision which God has given us and a lack of confidence in our walk with God. There is always a danger of doing things, which are not within the plan of God, but here we trust our relationship with God that if we are in error He will tell us.

However, the secret of walking by the Spirit is to regularly review our goals and plans to see if they are still valid in the light of God's leading and teaching. By making goals and plans flexible instead of being cast in stone, we can ensure that as we learn more of God, we can alter our plans so that we can remain true to God.

TEST OF THE MINISTRY

Measuring the effectiveness of ministry is always difficult, since the results of ministry is rarely concrete, but more internal peace, joy, a new assurance in life since God is with you etc. How to measure these and the source of such transformations is not easy. Is the change due to trust in God, or is it due to a change brought about by other factors as having new friends is never certain.

Also, because the changes desired are not overt, it is difficult to quantify the outcomes desired. Thus if I want to improve the spirituality of the members of my church, how do I quantify it? So instead of laying an yardstick for spirituality we lay an yardstick for something which is easier to quantify as attendance, activities, donations made etc. The difficulty is that these numbers may not be a true reflection of the aim of the ministry. Many come to church to receive financial aid and comforting words and not for the transformation that Christ brings in the life of people by a spiritual transformation. So how do I measure my effectiveness?

When people have a personal experience of Jesus, their attitude to material things change drastically. This change is manifested in their giving to the ministry and supporting the work of God in their midst. Hence one of the best measures of the effectiveness of a ministry is the giving of those who benefit from it.

If we are effective in our ministry, those who are blessed through it will support our ministry. If they do not support our ministry, it means that our ministry is not effective. Our whole ministry is called into question if it is unable to raise finances from the community it ministers to. It is like a business. If my business model is successful, I will be making a profit. If it is not profitable, it is not effective. Similarly, if I am able to raise my support, my ministry is effective, and if I am not, it is not effective.

a) The ability to raise my support locally becomes the test of my ministry.

If I raise funds from some other country, where they cannot see and assess my ministry, the support is purely by faith. When visits are made, those receiving the support put on their best show and the reality of the ministry is never seen. I am speaking of sincere and godly ministries. The scams of course take the foreigners for a ride.

This show put on for the visitors is not done in bad faith, and there is nothing wrong with it. It is a normal human reaction for anyone to clean up the house when a visitor is coming. This also encourages the visitor who is coming to be encouraged by what he is doing rather than being discouraged.

This is true not only of ministries, but also in the marketplace, where a visit from Head Quarters is preceded by a general touch up of the work place, giving the visitor a much cheerier perspective of the work place than the normal. In fact in the government this was one of the reasons used for justifying regular inspections as it would spruce up the place.

Because of the necessarily inadequate evaluation of the ministry by the foreign donors, whether the ministry strategy is effective or not, the money keeps flowing and I have no pressure on me to develop the most effective strategy for the ministry. This absence of pressure due to an inadequate measure of the effectiveness of the ministry makes the ministry inefficient and sloppy.

Putting our ministry to the test of raising funds locally is vital to be able to assess whether what is being done is effective for the kingdom of God. This is the only test that provides both a quantitative and qualitative measure of one's ministry. To be able to raise finances, we need a large number of faithful as well as spiritual supporters who can give liberally. So if my fund raising is effective, it means that I am reaching people and they are growing spiritually.

It can be argued that we do our ministry in a country where the people are poor and so they cannot support the work that we are doing. My contention is that if there are 30 to 40 people who are supporting us, they should be able to maintain us at a standard of living that they are used to. If we live at a level higher than the people we are ministering to, they tend to put us on a pedestal. This can lead to generation of a dependency syndrome... We are no longer partners with the people but rather some one from a different world. This disconnect not only affects our ability to raise funds but also to minister to them, as we are seen as people from a different environment that does not understand their perspective of their world.

I realize that there are charismatic people, who are able to get people to give all that they have because of their awe of them, but this is not proof of an effective ministry. It may be true that it is an effective measure of their being able to lead people – even if it be for their harm. If they are able to do so, then why cannot we who are doing a ministry for their good be able to raise funds? It is because we are poor in communicating our vision and in getting the people to support it. We need to work to develop our skills in this area.

When working with the poor, we may not be able to live at their level, but others, who have money, should be able to see the work we are doing and be willing to support it. If the wealthy in the country are not willing to support our ministry, it either means that they do not have confidence in it or that our approach to fund-raising has been inadequate. This brings me to the next concept.

CREDIBILITY OF MISSIONS AND MISSIONARIES

A leader should have personal credibility amongst his people. Otherwise his message and his intentions will never be accepted totally. When Paul was called, the church at Antioch was behind him. People supported Paul not only because of his ministry but also because of his personal credibility with them.

It is easy to have credibility with people a few thousand miles away, but difficult to have the same among those with whom we live. It is because of this Paul's says that person's ability to lead the church is best seen by his ability to lead his family (I Tim 3:4f, Tit 1:6). Translated to today's context, it means a person should be supported only when his local community supports him. If a person does not have credibility among his people, is it right for people from half way across the world to support him, and can his ministry be effective?

When a person does not have credibility to raise support from his own people, and he gets money from others living far away, the locals think that he is only doing whatever ministry he is doing for the sake of money. This kind of support erodes the credibility of the local missionaries, and does little to help his ministry. Also the converts they get are also people looking for a share in this money and may not necessarily have much spirituality.

Any support from outside the country should be based on the money that the organization and its leadership are able to raise within the country. Unfortunately, while many European funding organizations are aware of this truth, the same has not been true with the United States which has been throwing money at missions around the world, with little accountability either to them or to the local community.

I remember an incident when I participated in a Bible study at a Baptist church in San Francisco. I made some comments about my ministry, which led a couple who were at the study to offer support for whatever ministry I was doing in India!! They were willing to support me without knowing anything about me! Before offering to support me, they should have checked my credibility in my own church and in my own place. It is this approach that is destroying much of the ministry in India. People with improper ministries are supported by churches in the United States and they have a poor reputation in India, destroying the people's perspective of Christianity.

Many Christian evangelists come to my doorstep and share what they are doing in the kingdom of God and ask for support. I ask them for the details of their church membership and as to why their church is not supporting them. In principle, I never give anything to them apart from an occasional meal. They are usually people who do not have any discipline in their lives and cannot work with a church or organization because they do not want to be under discipline. They prefer the life of an 'independent' evangelist, depending on the generosity of the Christian homes to support themselves. This ultimately harms the kingdom of God and does not help our cause.

The gospel is about the kingdom of God (Matthew 4:13) and this kingdom is manifested as the local church. Hence there can be no ministry by people who do not have the support of and credibility with the local church. The replacement of the gospel of the kingdom by the gospel of the individual has led to many of these errors in missions. The balance between the individual and the community has always to be maintained. When the community destroys the individuality of the individual it becomes a cult, and where the individual operates without strong links to the local body it becomes a heresy. Direct funding of individuals without any concern for their standing with the local church perpetuates this heresy.

IT IS MORE BLESSED TO GIVE THAN TO RECEIVE.

The reason why fund-raising within India is important is because the Bible says that it is more blessed to give than to receive. So if we want the people we are ministering to, to be blessed, we need to teach them to give and support the work of God. Only then can they experience the blessing of God.

Often people wonder why God is not blessing them, and I know that it is because they do not have the spirit of giving. Many do not tithe. Some tithe but do not have the heart of giving.

This absence of blessing is to some extent because of the poverty mentality that the people have developed, so that they do not expect the time to come when they can look after themselves. They do not expect a blessing from God; they expect a blessing from man.

This poverty mentality comes from poor teaching in the church and the harmful practice of charity, which though well meant is damaging. Once a person takes something that he has not earned, something within him dies, as he loses his self-esteem and begins to see himself as a failure. Once that thought has come into him, he can never lift himself out of his poverty and will always be a parasite on society. We need to help them get out of that mentality and the first step in this is to learn how to give.

In our training sessions, rich donors want to help our participants by giving them charity. They offer used clothes to be taken by anyone who wants them. We do not permit this, because if one of our participants stoops to pick up a piece of used clothing, they will be shattered mentally. I tell the donors that if they want to show appreciation, tell the participants, that because they are leaders in their country, they want to show their appreciation by buying them new clothes from one of the best shops in the country. That will give self-esteem, not making available old clothes heaped in a bundle.

This poverty mentality has also destroyed the integrity of missions in the Third World. They see the taking of money from the West by means that lack integrity as perfectly acceptable, as long as the money is used for missions. So the anticipated expenses would be inflated and the proceeds would be used for missions. This lack of integrity acts like a cancer, and before long the money is used for themselves with the premise that after all God's ministry is done through them!!

Once people learn to give, they will stop trying to take from the ministry. The very act of giving opens their minds and lives to receive the riches of God and they begin to experience the blessing that only God can give.

LOCAL OWNERSHIP OF MINISTRY

Another reason why local fund-raising is important is because it gives the local people ownership of the ministry. It develops their leadership and sense of responsibility to God's calling.

One of the accusations made against missions in India has been that it is funded from abroad and the people involved are in it for the money. The very presence of foreigners often brings a mission into question in the eyes of the group being presented with the gospel, even though it may be funded locally. This weakens the ministry and makes the people reject the message.

The Hindu militant groups in the country have been vociferous about evangelism being done by promising material benefits rather than spiritual. This is a major problem since Christianity and social justice is closely linked. Hence any mission work will entail social action of some kind or the other. When this is done with local funds it gives much greater credibility within the country. Now they often accuse us of being traitors who are doing evangelism because our foreign masters are paying us.

This is an age-old problem, right from the times of the early church. The major accusation against the Christians during the Roman era was treason and lack of loyalty to the state because they would not worship their gods. Later when Islam rose, the Byzantine church had to separate from the Roman church, not only because of theology, but more because they did not want to appear as traitors owing allegiance to Rome. King Henry VIII also launched the Anglican Church to ensure that his people obey him and not the Pope.

The same is true today. Since people would obey God before their political leaders, if our religious heads were people of other nationalities, our patriotism would be called into question. To avoid this, it is important that all decisions in our churches and missions are taken locally and not from abroad. However, the problem is not only of decisions. People ultimately obey the people who pay, and if finances come from abroad, even if the decision-making is local, people suspect the organization and its members' patriotism. Hence local funding of the ministry gives it legitimacy to the local people that no foreign funded ministry can have.

This lack of trust in foreign agencies is seen in the global attacks on multi-nationals, because they are seen as monsters ruled by money, with no loyalty to any nation. This is not just a Third World phenomenon, but a global one.

There are, however, many other advantages to a local control of the ministry as opposed to a foreign control of the ministry. People living in another culture can often miss the non-verbal signals that are so vital to assess the situation locally. They come once or twice a year and visit the ministry sites, where a special red carpet is laid out for them, and they return without any idea of how the ministry is really run.

To get over this, some foreign missions, appoint local supervisory boards. Unfortunately, these boards are manned either by friends of the local missionary or by people with vested interests. For instance, if I have my daughter living in Bangalore, India and I want to visit her annually, I get on to the Board of a Bangalore based mission so that I get a paid visit every year!! The supervision provided by these Boards are for all practical purposes nil. To give an example, I was invited to the Board of an institution run by an alumnus of Haggai Institute, who had recently taken over a ministry after the retirement of its CEO who had been there for many years.. When I asked the Board what they knew about the ministry they said they had absolutely no idea. They had no idea of the number of staff, salaries, budgets or anything else. They let the missionary do everything, and they provided the legal cover. On the basis of the supervision of this Board, money was being sent to them from the US.

When the Board is supplying most of the money for the mission, they exercise the supervision that is required. Otherwise the supervision is not there. Hence the only way of having an effective supervision of a Third World ministry is to have the Board composed of the major donors to the ministry who live in the same country. Without this effective supervision, the temptations before the missionary become more than most missionaries can handle.

Too many mission organizations see the Board as an unnecessary irritant, which is required purely to meet the legal requirements of the state. Hence they pack it with friends who will not supervise but give them the freedom to do whatever they want.

We need to remember the fallen nature of man, and that everyone makes mistakes. The only check on this is to have major strategic decisions taken collectively and not by one person. The best group to do this is not partner missionaries (which is how most Boards in India are composed) but major donors who want to ensure that their money is well utilized. Of course donors cannot control the ministry, the missionary does. But if they do not like what they see, they can pull out their support. So a burden is put on the missionary to carry the Board with him, which helps to ensure that he has thought through his ideas well enough to present it effectively. One will be surprised to see how much loose thinking goes on at strategic levels because there is no need of having to sell the strategy to a critical group.

This check and balance of supervision of the ministry by the donors is broken down by foreign funding and has proved disastrous for mission accountability in the Third World. The most effective way of structuring this is for foreign agencies to partner with local organizations that have well-structured Boards where the local donors raise bulk of the funds and monitor the ministry. A Board where the members give nothing, or next to nothing financially to the ministry, is not to be trusted to supervise.

What is more important is that this teaches the Third World Christians to run organizations effectively instead of looking to the West for unsupervised funds. Repeatedly I have seen in India that missions instead of developing a well-organised structure, form a rubber stamp Board supported by funds from the West. If these funds were not available, they would be forced to develop proper structures for raising funds in the Third World.

These structures that are built create credibility for missions in a country. Without these, they are seen as parasite organizations that have sold themselves to the West for money. In fact the presence of important structures of accountability in organizations that raise funds locally make these organizations highly credible, both with Christians and non-Christians within the country.

For the reasons given above, I deem it imperative that we develop a strong teaching on the funding of missions in the Third World countries so that they can grow in stature and strength.

CHAPTER THREE

FUND RAISING AS A MINISTRY

Our entire life is meant to be a ministry. II Corinthians 5:15 says that we are no longer living for ourselves but for Jesus.

Those in the frontline of missions can easily see their life as a mission, but those at the rear often tend to see their work as more for earning a salary rather than doing missions. They need to see their work as a crucial support for the work of the front-line staff, which God has called them to do. For this, I would often send the office staff into the field to see first hand what their contribution was doing, and to be able to serve the field staff better. They were always a part of field meetings, so that they could be involved in all aspects of the work.

But fund raising is more than an indirect involvement in ministry by helping finance the same. Fund raising is a direct ministry with people who have been called by God to support ministries. Unlike work in the office, here we are dealing with people directly and have an opportunity to influence their lives for Jesus, and this is the ministry fund raisers are called to.

Through the work of fund raising we minister spiritually to people in three main areas.

1. Helping people to grow spiritually

2. Helping people to fulfil their dreams and visions

3. Building a relationship with people to encourage and pray

HELPING PEOPLE TO GROW SPIRITUALLY

As mentioned earlier, it is more blessed to give than to receive. This is a teaching most are unaware of, and pastors are hesitant to give teaching on. Hence one of the role of the fund raiser is to give sound teaching on Stewardship of finances through which the people can grow spiritually.

The role of the fund raiser is not so much to ask for money than to give sound Biblical principles on the role of money and its use by believers. This requires every fund raiser to have studied the Biblical teaching on money and to have practiced the same in his life. He must truly believe that people are blessed and grow spiritually when they learn to give.

In fact if we see the teaching of scripture dispassionately, we will find that the consistent teaching is that what comes between us and God is our attitude the money. Our actions can be forgiven, but our beliefs cannot. It is only when we believe in Jesus as the God who can provide for all our needs, can we have salvation. Hence the women caught in adultery was simply admonished not to do it again, but the rich young ruler was turned away from entry into the kingdom because of his trust of money.

I Timothy 6:9 warns against the ambition to be rich. I John 2:15-17 warns against running after the world. Jesus says that he who finds his life in this world will lose it (Matt 10:39). This important teaching which the church often finds difficult to communicate becomes the teaching ministry of the fund raiser.

His teaching must cover the role of money in God's economy, the purpose for which God makes money available to us and what exactly does God expect us to do with the monies that He has given to us.

The point which we need to get across first is that we are stewards and not owners of all that we have in our control. The first command given to man was to rule and have dominion over creation (Genesis 1:28). This command comes from God, and makes us stewards of the creation that God has made. In Genesis 2:15, it specifically says that Adam was to look after the garden on behalf of God. It is therefore important that we should not see ourselves as owners of material things, but rather as stewards of the same on behalf of God. We see the same idea brought out in the parable of the talents and other teachings of Jesus Christ.

Stewardship also gives us a right perspective that we are not alone in the universe but there is a God who has to be allowed into our plans. When we do this, many of our decisions, which otherwise tend to be mathematically precise from a technical point of view, become far more complicated as we have to consider intangible divine aspects. As fund raisers we make people aware of these intangibles so that their use of resources honours God.

Stewardship is usually seen as an activity. It is defined as the activity of looking after someone else's belongings on their behalf. Encyclopaedia Britannica defines it as follows: "the conducting, supervising, or managing of something; especially the careful and responsible management of something entrusted to one's care". However, I prefer to see 'Stewardship' as a paradigm. It is the way we look at the world around us. It is not something we do but a life which we live.

While Genesis 1 give us the Biblical perspective of our Stewardship role in the world, the idea of God's ownership of the world is repeated in many different verses in the Bible. In Leviticus 25:23, it says,

> *"The land shall not be sold permanently, for the land is Mine; for you are strangers and sojourners with Me."*

In I Chronicles 29:14 David says,

> *"But who am I, and who are my people, That we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You."*

Probably the most well known expression is in Psalm 24:1-

> *"The earth is the Lord's, and all its fullness, the world and those who dwell therein."*

So creation belongs to God and we are caretakers on behalf of God. We are not owners of the things in our control but rather stewards who look after these material things on behalf of God.

In the New Testament the word Stewardship translates the Greek work "Oikonomia" or to manage. The emphasis is more on the ordering of resources entrusted to us rather than the consumption of these resources. The Steward was to order the affairs of the master or owner. This is an important idea and means that Stewardship is not about how to spend my money but on how to arrange my money which includes investments and not just expenses.

Our life as a Stewardship responsibility

In John 17:18 Jesus says,

"*As You sent Me into the world, I also have sent them into the world"*

Further, in verse 20 He says,

> "*I do not pray for these alone, but also for those who will believe in Me through their word…………"*

This prayer of Jesus is therefore not just for the apostles but is applicable to us who have believed because of their words. We have been sent into the world just as Jesus was sent into the world by the Father. So if we want to understand our Stewardship responsibility in the world, we only have to look in the Bible and see the Stewardship Jesus exercised in the world when He was here. That would give us the reason for our existence in the world.

There is a deep need in individuals to have a meaning for their activities and lives. Victor Frankl was a German Jew who had been through the horrors of the Nazi death camps. Out of this experience he writes his book 'Logotheraphy' where he puts forth the thesis that people who cannot give a meaning to their experience become mentally unbalanced. He therefore proposes to provide healing by helping people find a meaning.

Each one of us has a philosophy that we consciously or subconsciously live by. This philosophy or paradigm is the framework by which we understand the world around us. People who live without a clear philosophy of life have given up trying to give meaning to the world around them. They just deal with situations usually based on the primal urges or by the norms imposed by the world around them.

Early in my life, I realized that if death was the end of all life, then life could have no meaning. If the end was the same, any path could only be a transient experience leading to an end that was the same for everyone. Since the end was the same, the path had no relevance and so there was no meaning in life. I therefore decided that the only thing worth doing was helping others. What happened to me did not matter. Therefore, I began to drink and to lead a wild life, but I was helpful to all.

This philosophy did not satisfy me, so in my early twenties I began to read philosophy. This also did not give me any satisfactory answer, because if you cannot explain death you cannot explain life. Philosophy does not try to explain death – only religion does. Then I read the writings of St. Augustine. It was here that I got the conviction that Jesus Christ was the answer to my search for meaning in life. I started reading or rather studying the Bible and there apart from salvation by faith in the work of Christ, I found a new philosophy of life. There is to be a new heaven and a new earth. This present world is transient. You feed a man today; he is hungry tomorrow. You heal a man today; tomorrow he dies. The only permanent thing is salvation. You lead a person to God; it is for eternity.

Life has no meaning unless it related to the future new heaven and new earth.

Recognising that our life is not ours and that we are not living for ourselves, we get a new perspective of money and its use. We realise that it is not for our selfish use but for the service of mankind and the purposes of the kingdom.

> Colossians 1:16 says, *"For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him."*

This means that every power structure that exists in the world, whether governments, churches or corporate organisations or smaller units like families and PTA's are all created by Jesus and for Jesus. Most of these organisations are rebelling against Jesus and when I work there I bring them back into submission to Jesus and His purposes.

Many lay people feel like inferior citizens in the kingdom of God, and they find verses like II Corinthians 5:15 disturbing. It is teachings like the one above, explaining their profession from God's perspective that enables them to have a right understanding of their work and see themselves as missionaries for God at the work place. It makes their work life more fulfilling and spiritual.

Use of resources

Once he has understood his life and resources as belonging for god and to be used for God, he needs to be taught the basic Biblical principles of being generous in his life.

<u>Tithes</u>: According to the Bible, the first tenth of all our income belongs to God and is to be given for His ministry. It should be noted that this is not an expression of gratitude nor is it a gift that we give. It is something that belongs to God and we are returning it to the rightful owner. This is clearly emphasized in Leviticus 27:30:

> *"All the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD's. It is holy to the LORD."*

Malachi also says that if we do not give our tithes we are robbing God.

> *"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings." Malachi 3:8*

It has been argued that we are no longer under the law, and Acts 15 which delineates the portions of the Old Testament relevant for us, does not talk of tithing. In fact the entire New Testament does not emphasize tithing, but giving, and therefore the tithe is not relevant today. While conceding the fact, if we look at the Sermon on the Mount, Jesus Christ emphasized that we are expected to do more than the Old Testament.

To understand this, let us see why the Law has been given to us to understand this better.

There are many reasons why the Law was given in the Bible. Galatians 3:24 sees the Law as a school master to guide and bring us to Christ. Romans 3:19 says that the Law was given to make us aware of sin.

I Timothy 1:9 says that the Law was meant for the wicked and not the righteous. Galatians 3:19 also says that the Law was for transgressors. So the aim of the Law is for those who do not know God and not for the righteous that walk by the Spirit. Deuteronomy 10:13 says that the Law was given for our benefit. In other words, by giving the Law for mankind, God was blessing mankind and not laying a burden on mankind. In what way is mankind blessed by the Law?

Several studies have shown that societies which have a basic moral fabric perform better than those which do not. One of the reasons that God made Israel, the Messianic race, into a slave race was that they would develop and live by a moral fabric of society. Therefore the Law was the lowest acceptable behavioural standard for society to prosper. It was because of this, when a person refused to live by these minimum standards, the penalty was death.

Of course those laws, which had to do more with hygiene, safety etc. did not carry a death penalty, but mere ostracism if not observed. Some of these need not be observed today in the light of better knowledge and control, but standards for inter-personal relationships and responsibilities to God obviously did not change.

In fact the standards for believers and the people of God were obviously meant to be higher and this is what Jesus is speaking of in the Sermon on the Mount. We are meant to live a life of higher standard. It is because of this the New Testament never reduces a requirement of the Law but rather completes it and raises it. So in the Old Testament we laid our hands on the Atoning burnt offering, in the New Testament we die in baptism with the Atoning sacrifice of Jesus and repeatedly recall this in the Holy Communion.

The Old Testament stated that man should not kill, but the New Testament states we should not get angry without cause. In view of this, if in the Old Testament they gave a tithe, in the New Testament, more is expected of us. It is also likely that when the New Testament speaks of giving, tithing is assumed, since all tithed.

Further if we read the texts carefully we see that the giving of the tithe is not commanded but assumed. The first occurrence of the giving of the tithe is in Genesis 14:20 where Abraham gives a tithe to Melchizedek. This is well before the giving of the Law and has nothing to do with the Law. The next mention of the tithe is in Leviticus 27:30, well after the giving of the Law in Exodus where the tithe is neither mentioned nor commanded. But Leviticus assumes that everyone would pay their tithes and says:-

> *"And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord's. It is holy to the LORD. If a man wants at all to redeem any of his tithes, he shall add one-fifth to it."*

This is picked up by Malachi 3:8 quoted earlier. So the tithe appears to be something like the Sabbath that has been built into the weft and warp of creation. It has nothing to do with the Law but with the nature of creation.

Then how do I understand it? Since the Bible does not explain the justification for the tithe (like it does for the Sabbath) I cannot give a Biblical answer. But I see it as a rental paid for the privilege of being given the stewardship of material wealth by God. When we give the banks a stewardship of our money, we expect them to pay an interest on the same. In the same way for the resources of material wealth, knowledge and other things which God has given us He expects an interest equal to 10% of our increase.

A steward gives to God freely

It is only after we have returned to God what is His that we can start giving to Him.

We give to God for various reasons:

- freewill offering
- thank offering
- vow offering
- harvest first-fruits

The giving is neither scheduled nor prescribed. It is entirely up to the individual to decide how much, and when to give. If it is prescribed, it can never be a spontaneous expression of emotion, which is what giving should really be. Giving is an expression of our regard for God. The more we give the more our regard for God and vice versa.

Freewill offering is what we give to God because of what He means to us. If we give gifts to our parents or brothers and sisters, only when we need something from them, then we do not really love them. Our love for them is seen in how we give and share continually with them. So also is it with our giving to God.

Thank offering is given as an expression of our gratitude to God for what He has done for us. The more we give, the more it shows our awareness of our dependence on Him. The one who gives less to God is the self-made man. He does not see the need for acknowledging God through prayer and giving, or for showing our dependence on Him.

Vow offerings are made to seal an agreement between us and God: if He did something for us we would give something of ourselves to Him. This is a straight agreement and not really an offering in the sense of the thank-offering and freewill offering.

In the Old Testament, at the time of the harvest, not only was a tithe given to God, but also the first-fruits of animal stock, trees and other sources of produce. In Exodus 13:11 it says that the Israelites gave the first fruits because God had delivered them from Egypt. It is a recognition that our present situation is from God and in thankfulness we give the first fruits to God.

II Corinthians 9:6ff says that God loves a cheerful giver and that if we give liberally we will be rewarded liberally. This means we need to have a heart which wants to give and not just a mind which gives because the scriptures say so. When we have a generous heart, God is also liberal with us. Essentially this means that we need to have a heart which depends on God and not on money and so can be generous with God and man.

II Corinthians 8:2ff commends the church in Macedonia for giving out of their poverty and beyond their ability. This is what happens when we have a giving heart. Then our giving is not controlled by circumstances but by our emotions.

In I Timothy 6:17-19

"Command those who are rich in the present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold of eternal life."

Paul emphasizes the need for us to have generous hearts which are willing to share. He also brings out the importance of storing riches in heaven.

When the angel appears to Cornelius in Acts 10 the angel says *"Your prayers and your alms have come up for a memorial before God"*. God was responding to the generosity of his heart by sending the angel to him. This is the importance that God gives to us in being generous. This kind of generosity only comes when we trust God and not wealth to deal with every situation we come across.

Another perspective I got on storing riches in heaven from Ralph Doudera is to ensure that the wealth we have in heaven is more than what we have on earth. That means we should have given away more money and resources than I have with me as wealth for investment.

While not comprehensive, the above outlines the basic teaching on money that all fund raisers need to be aware of and to be teaching at every opportunity to their people.

HELPING PEOPLE TO FULFIL THEIR DREAMS AND VISIONS

Donors are essentially people who minister vicariously, through the support of others who are doing what they would have like to have done. The fact is that one cannot do everything, and some are called to make money for the kingdom. But these people have burdens laid in their hearts by God for different needs which exist in the kingdom.

The fundraiser is then helping the donor fulfil the dreams he has by introducing him to ministries which work in the area of his interest. The fundraiser is not just targeting the donor for his organisation. He is ministering to the donor and so he knows the donors heart and is helping him find the right organisation to invest in.

Not only do we help them find the right organisation to invest in, but we also help them clarify their thinking, so that they are clear in their own mind as to what exactly they would like to do with their resources.

The fund raiser needs to be absolutely self-less in this, and be willing to see large donations go the way God is directing the heart of the donor rather than trying to manipulate the donor to give to his ministry.

Since donors are not spending as much time as the fund raiser in thinking about missions, the fund raiser would usually know more about the mission scene than the donor knows. He needs to be willing to educate the donor where he is having wrong ideas about missions and help him to understand missions better. Through this education process, the donor begins to understand where he would like to invest in.

The various issues that find raisers needs to be clear about are the following:-

1. Why does God want missions?

2. What is the role of mission organisations in the Kingdom of God?

3. What are the opportunities for missions in today's world?

4. What is the position of social action in missions?

These are some the topics that create confusion for potential donors and as fund raisers we need to be able to give them the answers. While it is not possible to give comprehensive answers here, let me give you some pointers on how we present our case.

A. Why does God want missions? If God is in control of history, and if it is God who brings every one to faith, why are missionaries required? Verses which can be developed for answering this question are the following

a. The great commission in Matt 28:19-20 where Jesus commands us to go out as missionaries

b. The commission in John 17:18 where we are sent like Jesus to finish the work He began.

c. The promise in Acts 1:8 and Matthew 4:19 where we are to be made in to witnesses and fishers of men.

B. One of theological arguments which has troubled missions is that all mission begins and ends with the church. The availability of the kingdom of God is the good news and Jesus Christ's death makes it possible for people to enter the kingdom of God. The physical manifestation of the kingdom of God is the church and so there can be no missions apart from the church.

Hence the validity of mission organisations has been questioned by many churches, since they are often independent of churches. This creates confusion for all.

To understand this, let me take the example of an individual. He is called to be a missionary in John 17:18. He works in a profession, where he witnesses for Jesus. The church has no control over his work place, but that is his area of missions.

As per Col 1;16, all professions have been created for God and by God, Hence my work place is my place of ministry but does not come under the church, except indirectly. So for all purposes my work place is a para-church organisation, created by Jesus for me to minister in. The churches influence over the organisation is through my presence there and the teaching of the church which has been made a part of my life.

In the same way, groups of people get together from different churches to discuss how they can minister more effectively in their professions and so we have the ETFI (Evangelical Teachers Fellowship of India), and ENFI (Evangelical Nurses Fellowship of India) etc.

In a similar manner, individuals with a common burden for ministry get together and begin a work which the churches cannot do. Thus mission organisations are formed. Every member of these organisations is a full member of a church and it is through his presence that the church has influence over these organisations. Every pastor must guide and teach their members to be involved with these organisations and be a counsellor to their members in their role they play with them.

C. There are many opportunities for being involved in mission today. To know all that is happening one would need to take time off and attend mission conferences and meet with the different initiatives present there. It would also help to read mission magazines, mission strategies, and making oneself abreast of mission challenges. This is a continually changing scene and needs continuous updating.

Most donors may not have time to attend these meetings, and the fund raiser needs to have the information so that he can guide and counsel the donors.

D. Is social action a valid part of the gospel message is an issue which has divided missions. Many donors may also be confused in this area, especially when they think is one is more important than the other.

In Luke 4:18-19 Jesus made it clear that His mission was meant to deliver the poor from their bondages. We see the same in Matthew 11:1-5 where the gospel is presented as an answer to the needs of the poor. This is achieved by the practice of love of generosity in the kingdom of God by the rich towards the poor. Hence social action is an integral part of missions and we should not distinguish between the two. In countries where it is illegal to give social aid along with evangelism we may separate social action from preaching, otherwise the two always go together.

It is very close to faith and works. It is two sides of the same coin. You cannot have fait without works. You cannot have mission without social action.

This kind of teaching clarifies the ideas in the minds of donors and helps them identify God's call for them in the area of giving and involvement in missions.

AS A FRIEND WHO PROVIDES FELLOWSHIP AND PRAYS FOR THE DONOR.

If my relationship with the donor is not to be self-serving, I need to be a blessing to the donor. His coming into contact with me needs to be a blessing to him. So all fund raisers need to be pastors to the donors, giving advise and counsel where required, and just being available as a friend when needed.

This is a role I found that most fund raisers do not want to take on. But this role is absolutely vital for a effective ministry in fund raising. I found the best way to get into this aspect of the ministry is to systematically pray for my donors and seek God's blessing for them. As we pray for them, God will open our eyes and show us ways in which we can minister to them.

We also need to become good listeners, hearing what the donor is saying about his dreams and hopes, about his family, about his business concerns, health concerns and other key issues in his life. When we do this, we can pray intelligently for him or her, look out for reading material or web sites which can help him in dealing with his concerns, and introduce him to people who can be beneficial to him. In fact, networking is a key role the fund raiser plays, building a community of people who assist one another, because of his influence.

One of the IEM fundraisers in Hyderabad is a successful fund raiser because whenever a donor has a need in his life, he is the first person he thinks of, often even before his pastor, for advice and help. This is because he has made himself available to serve the donors to his organisation. In our own areas of fund raising, we also need to be like that.

Conclusion

It can be seen that fund raising is more than just asking for money or selling a ministry. It is a ministry by itself, and involves acquiring an immense amount of knowledge on missions, on theology and structures of missions, as well as having a pastoral heart. In short it is not a job for a casual involvement and is a full time job.

It is because of this, that mission organisation who ask their field staff to also raise finances fail miserably. It cannot be done part time. It is a full time hands on responsibility and requires a department of its own.

CHAPTER FOUR

STRATEGIES IN FUND RAISING

WHY PEOPLE GIVE

There are many reasons why people give and the motivations vary from person to person. Essentially it is a belief and confidence one has in the ministry, though sometimes this is not true. Sometimes a mission is at the right place at the right time. A person is looking for someone to give to and you appear before him with your cause and he passes on the donation to you.

What is the basis of the confidence or belief is often difficult to pin point. Just as the reason why one individual is more successful as a leader compared to another has always remained a mystery, why people give to one organisation and not another is at times mysterious. Nevertheless, some basic principles can be suggested. Just as a leader has charisma, a mission organisation needs to have charisma. To me charisma comes from character and from knowledge. If a person is perceived as having character and knowledge he is usually listened to and becomes a prophet in the community. This is because his motives and knowledge is trusted. In the same way, when an organisation has character and knowledge, people listen to the organisation and support the organisation with funds.

Thus the values espoused by an organisation, and its ability to present itself as knowledgeable about what it is doing are key factors in raising finances for the organisation.

If I look at my own pattern of giving, I find that I give because I am convinced of the way the ministry is run. This is primary to me. Not only is the vision important, but also its ability to deliver the vision. Typically a ministry like Indian Evangelical Mission in India has a vision that I could agree with, and it has the ability to deliver the vision. So our whole family is involved in supporting it financially. There is another organization that I will not name. They have a beautiful vision that I agree with but their strategy in implementing the vision leaves much to be desired. Hardly any money is given to them by the locals and they do most of their fund-raising from the West.

The ability to deliver the vision is the strategy adopted to fulfil the vision. Many organizations have the vision of reaching the unreached with the gospel, but their strategies differ. So we choose one ministry over the other because we prefer its strategy. Hence, just the vision without the strategy will not sell the organization to a potential donor who thinks like me.

However, people are different, and some are driven more by emotions rather than visions and strategies. When they see or hear of a need they give, and they trust the person they are giving the monies to, to use them well. Most people who do not have a strong concept of stewardship, and just want to be sensitive to what God is saying at any particular moment tend to give like this.

There are essentially three approaches to Fund Raising. One is centred on the head of the donor, one around the heart of the donor and one around the psyche of the donor.

Heart Centred Fund Raising

This system of fund-raising is aimed at the emotional side of a person. An emotional appeal is made to which the donor responds and makes a donation. This leads people to give emotionally to the cause. So the giving is spontaneous and usually arises from an appeal made in the immediate past. After a period of time, the emotional impact wears away and the appeal is forgotten. The giving in such an appeal is small and depends on the free money available at that moment. In such a situation, because the amount involved is small, elaborate presentation of the ministry's effectiveness, while useful, is not essential. Also because the amount involved is small, a large number of people buy into the ministry and give a donation.

Hence this form of fund raising results in a large number of small donors. Since it is based on receiving an appeal in the immediate past, it is a one-time gift. If another gift is required, a fresh appeal has to be made.

Head Centred Fund Raising

This approach consists of sharing a gripping vision to the people, leading them to a long-term commitment to the ministry. Here the giving is deliberate and large. The giving is not spontaneous, but planned and given after much deliberation. This results in a few large donors to the ministry. Few because people have different visions and you vision may not coincide with their. Few also because most people are not vision driven but rather emotional and just respond to emotional appeals.

To sustain the giving, the vision has to be sustained in the donors. This is done in a variety of ways and will be discussed below.

Charismatic Fund Raising

This approach consists of establishing a personal reputation amongst the donors of the mission heads spirituality, vision and character. This can be done in a variety of ways, and as long as it is a true reflection of the leader there is nothing ethically wrong in this kind of fund raising. It is where the image of the leader is carefully crafted by media management that it becomes questionable.

This approach can create unhealthy dependency between the donor and the missionary which needs to be avoided. If not the psychological dependency created can be harmful for the spiritual growth of the donors.

Which particular approach forms the main strategy for your fund raising depends on the kind of ministry you are involved in. However, in all strategies, all three need to be catered to, though usually one aspect will take predominance. However each has its own characteristic donor and we should know which approach to target at which donor.

Many give out of a sense of duty. They believe that God has called them to support missions and so they support whatever cause is available at hand, without going into too much detail. So I have seen organisations raise funds from groups who have no knowledge of the organisations, but only know the local fund raiser who takes a monthly collection from them, usually of a small amount. This is a fairly common approach in India.

This is the typical response to heart-centred fund raising. The giving is emotional, and usually small. The giving is in response to an appeal made, and so unless the appeal is repeated systematically, the giving does not continue.

The largest response is from donors who are drawn by charismatic figures who control the minds of their donors. While we may not want to dominate the minds of our donors to the same extent, we need to realise that this plays a significant factor in the minds of people when they support a ministry. Here people give generously and keep giving even when no appeals are made, and so is the most effective means of raising funds.

The most difficult form of fund raising is the head approach, where we are selling the ministry to the mind of the person and convincing him of the basics of the ministry. Very few people respond to this. Each person has his own area of focus for ministry and so unless your ministry matches with his area of focus he may not respond to you. Further, it is my experience that many people do not really like to think, and prefer to give a small amount and get away. But once a person is convinced and extends support, he will continue to do so, even when the appeal is no longer current.

HEART CENTRED FUND RAISING

In this section we will be looking at aspects of the heart centred approach to fund raising. The different areas where a potential donor could get emotionally involved are:-

1. the needs being addressed

2. the individuals who are benefiting

3. the organisation who is providing the service

In the heart centred fund raising approach, a connection is being made with the emotions of a person rather than his intellect. Of course the two cannot be separated, but it is a question of emphasis. In this we speak more about the need than the solution to the need. The need has more of an emotional appeal and the solution has more of an intellectual appeal.

The presentation of the need is best done through pictures, and where words are used these words needs to draw a word picture of the situation. Remember that we are not appealing to the intellect but rather to the heart and so use feeling words rather than descriptive or technical words. Rather than the word 'malnourishment', 'the pain of hunger' for instance is more effective.

Obviously this can be best done where the need appeals to the hearts of people and not for those ministries which are dealing with more indirect issues. So ministries like Bible schools, and training, or infrastructure building cannot use this approach as their main approach to fund raising. On the other hand those dealing with social action issues and direct missions can use this approach very effectively.

When presenting the need, rather than presenting the strategy, if you can personalise it by giving the names of the people being presented and their own personal testimonies the impact is far greater than just narrating the fact of the needs in the community. That means rather than showing the suffering of a community we show the suffering of individuals, using their name and pictures. This makes the cause real to the potential donors, rather than a general survey of suffering which may be being multiplied in many other places.

Of course, a live presentation, where the beneficiaries of the mission is allowed to interact with the donors, is the most effective and will leave a more lasting impact on the donor on the effectiveness of the ministry. For this, either some beneficiaries are invited to come for meetings with donors or potential donors where they share their story with them. There is a grave danger in this, that the beneficiaries may get contaminated as they get tempted to contact donors directly themselves for resources, and so this has to be done with care, and only with mature beneficiaries, who can handle the temptations.

The other alternative, and probably a safer one, is to take the donors and potential donors on field trips to visit the beneficiaries at the place of ministry. This is usually very effective and highly recommended, but involves a certain amount investment on the part of the ministry to organise these trips. However there are some dangers, as these donors visiting the field can make the beneficiaries wary that their names and pictures are being used to raise funds which are not necessarily accounted to them.

We can further increase the level of involvement of the donor by linking him to specific beneficiaries to whom the donations made by the donor are specifically channelled. This is quite common with orphanages where individual orphans are "adopted" by specific donors whose funds are used for them. Even in a training ministry like Haggai Institute, this has been done by linking the donation of donors to specific individuals to cover their cost of training, and then giving feedback to the donor on the progress of these individuals in their spiritual life. However quite a bit of infrastructure is required to be set up to be able to maintain the required level of communication.

While this is easy to do in ministries like orphanages, it is not possible to this in mission organisations sending out missionaries. This is because the monies spent are more for support to the missionary rather than to the beneficiaries of the ministry. Here we need to link the donor to the missionary rather than the fruit of the ministry.

Sometimes it is more effective to link the donors to specific requirements within a ministry, so that they are emotionally linked to that aspect of the ministry. For instance, in our Vacation Bible school, where we provide a mid-morning snack for the students, sponsoring of the snack for a day is offered to donors, and many find that they prefer to do that rather than give a general donation to the Vacation Bible school. In fact some do both, giving a general donation from their mental commitment to the cause, and sponsor a meal from the emotional commitment to the cause.

Since the impact of an emotional appeal does not last and needs to be renewed, by linking the donor to a missionary or a beneficiary of a ministry, the regular feedback given to the donor becomes a fresh appeal in a very natural way.

Another way of making feedback natural and to create an emotional link with the donor is to permit a certain level of involvement with the organisation as a volunteer. I have found this very effective, though managing volunteers is not easy since we do not have too much control over them.

Being a volunteer can be at various levels, from the low level involvement of envelope stuffing to higher levels of taking executive decisions. It depends on the kind of ministry you are involved in. But rather than making it an hit or miss affair, we can plan what part of the ministry can be made available for volunteers and then plan adequately for it, like training for volunteers, system of vetting their offer to be volunteers etc. In Haggai Institute International, a fairly elaborate system had been set up for obtaining volunteers to run their training centre, saving a ton of money in costs as well as building a strong donor base amongst the volunteers.

Of course this means that the volunteers will be able to also see first-hand all the negative aspects of the ministry, and so this acts like a kind of check on the ministry to see that it really runs well.

Where people have the Board room skills, this could lead to being a member of the Board which runs the ministry. This has been controversial and some see this as a bad idea. They say that when donors come on to the Board, they want to run the ministry rather than support the ministry. However, this has been practiced by us in Haggai Institute with very good results. It keeps the donor emotionally involved. He sees the fruits of the ministry at first hand, and sees himself as more than just a donor.

HEAD CENTRED FUND RAISING

This approach to fund raising is the most difficult but much more effective in the long run than the heart centred approach. In this we are attempting to convince a potential donor the value of investing in the ministry, and the edge the ministry has over similar opportunities elsewhere. This approach to fund raising result in large donations that are often repeated because of the donor's conviction about the ministry.

For this to happen effectively we need to be able to convince the potential donor on many fronts:-

1. Vision
2. Strategy
3. Execution and the image of the organisation
4. Governance
5. The personnel

Vision and Strategy

The vision is a delineation of the expected outcomes of the ministry in terms descriptive and qualitative terms rather than quantitative. It needs to be a simple statement that can be easily understood as the overall objective of the ministry.

We should not confuse goals with a vision. Goals need to be precise to enable planning and is always quantified. Vision is never quantified, but is a general statement of purpose. So, the vision of many mission organisations is "that all the world may hear the gospel".

The vision needs to be framed in a catchy statement, almost like a slogan, but having much more import than a slogan. But like a slogan, it is easily remembered, easily understood and catches the mind of the hearer. So rather than bring aid or assistance for orphans, a statement like "to bring a smile to the face of orphans" is better.

If you look at the vision of some of the Christian institutions around you, you will find them to be theological statements that make little sense to ordinary people. As a result they neither motivate the team members who are working in the ministry nor the donors who volunteer from outside.

The vision grows out of the need being addressed, and not out of a need to have a vision, or to have a statement to entice donors with. So we need to be able to describe graphically the situation which we are addressing. If it is people who are going to a lost eternity without Jesus, we need to describe what a lost eternity means. We also need to describe what it means to live on earth without Christ – the sorrows, the misery, the solace which Christ brings etc.

Having described the reality to the best of your ability, you need to then ask yourself to define the vision in a simple statement. Thus the vision does not come out of thin air, nor as a direct revelation from God, but rather God speaking to your heart through the suffering of man. Very often it begins when you volunteer to assist a church or a group and then you get caught up in the vision for the work

Since the vision is a simple statement, communicating the vision is not usually difficult. The greater difficulty is in making people aware of the situation which makes the vision necessary. The vision "to put a smile on the faces of orphans" has little meaning if the people are unaware of the number of orphans and their plight. So the communication of the vision is the communication of the situation being addressed.

This situation analysis is best presented in pictures or through words pictures, rather than statistical data. However, in every presentation, since it is a challenge being presented to the intellect, there needs to be adequate data and information which the potential donor or volunteer can go through at leisure, and maybe research to check its validity.

The setting forth of the need is not as compelling to a thinker as the presentation of the solution and the methodology for its implementation which is important to thinking donors. The delineation of the strategy should include the 'why' as well as the 'how'. So if a particular group is to be reached first, we must explain why that group and not another. So Haggai Institute's strategy of beginning from within and from the top must be explained, why at the top and not the bottom? After all, a house is built bottom up and not top down.

To be able to do this, we need to be crystal clear in our own minds as to why we are following the particular strategy of our ministry. The donors will ask a lot of questions and we must be able to answer them convincingly.

I usually ask any one who wants to raise funds to first write out the reason for his strategy and why he does the ministry he is doing. The very act of writing brings out all the weaknesses in the strategy and forces him to rethink his ministry. He needs to try and raise all the possible objections that people can raise about the ministry and then see if he can answer all those questions. It is even better to get a group to brainstorm on the issues involved so that a variety of inputs are available. Unless we are absolutely clear about the basis for our ministry, we will not be able to convince others.

A person approached me for funds to provide for elderly people who were unable to look after themselves. Such people, it was claimed, were seen as a burden to the family and so the family did not look after them well. To encourage the family not to see them as a burden, a ministry was set up to provide rice to families that had such elderly amongst them!! I asked the person to write out the vision and explain the strategy to me. They did, but it still made no sense. I asked them how they could ensure that the rice given was given to the elderly and not consumed by others. They were not able to explain the same. It was a ministry with a questionable vision and a strategy that did not make sense.

Many ministries are run like this and they struggle for finances. The problem is not necessarily in the vision. It is more usually in the strategy being followed to fulfil the vision.

I have found the process of selling a vision more as a teaching process rather than an inspirational preaching. The approach is to make the people come to the same conclusion through their head rather than their heart. Since it is a teaching process, it is best done in small groups or one on one. It can also be done through a one day seminar where the situation can be presented and various solutions suggested. It would help to continually refine your strategy and would help people hear and evaluate your strategy.

Many successful ministries have converted their vision and strategy for fulfilling the same into a book. Personally I feel that it is one of the best ways of making sure that our presentation makes sense. The process of writing it out in a logical fashion helps clear our thinking and ensures that we have thought through all the various implications of our ministry. So even if you are not planning to publish the book, I would still recommend that you write the book. It will also ensure that there is no misunderstanding of the vision in the future.

In selling the vision, consistency is important. People should see that we not only intellectually believe in the vision, but that we practice the values of the vision in all aspects of our organisational life. So I cannot be speaking about justice for people in some remote region and not having a pay scale or working hours in the organisation that seems unfair or unjust!

Often we develop a vision for the organization because it is expected either by the donors or as a good management policy, but this vision has nothing to do with the reality of the culture and goals of the people in the organization. In such a case, the presentation of the vision becomes insincere and the impact is lost. We need to be living the vision and it needs to be a passion for us. If the passion is missing, people will not get excited to give considerably for the work. So an organisation working for the empowerment and upliftment of the blind should practice the same by employing the blind and designing their offices to be friendly to the visually handicapped.

Hence for this approach to be effective, it is imperative that all the people who are involved in raising funds for the organization are committed to the vision intellectually and emotionally and know every aspect of the vision.

Governance

The curse of Christianity is mediocrity. There is no attempt to strive for perfection because of the concept of grace, as God's forgiving grace will pardon any shortcoming in what we do. This totally un-Biblical idea has tended to make ministries work in a manner that would not be acceptable in the private sector of industry.

Because of the importance of this subject I have a chapter in the end on governance. But I am just laying down some ideas for the consideration of fund raisers and donors for their consideration.

When I am trying to convince a prospective donor intellectually to invest in my ministry, he needs not only to believe in the vision and strategy, but also in the capability of the organisation to fulfil the mission. He needs to see that the organisation is well run and the basics are right. We need to hire the best staff we can; send out the best reports and brochures to people; well prepared and analysed accounts etc. When we say best, it does not necessarily mean expensive, but rather that they be error free.

To give large sums of money, the donor must see that we intend to be around for some time. This means that we need to be registered with the government and we need to have a proper bank account. If the money is asked for in our name, people will not give. It should be in the name of the organization. So the effort and cost involved in having the organization registered is always worthwhile.

If the project is a part of a church, ensure that the money is routed through the church and not directly to the project. This gives the project a stature as it shows that it is approved by the Pastorate Committee members and has the backing of the leadership. If we do not do this, we will not be able to raise consistently large amounts for the project. In many churches because of the work involved to work with the Pastorate committee, organisations like Sunday school etc. tend to raise funds project by project basis without approval, by asking for money directly or asking donors to sponsor the project. This should not be done.

The donor must see the organisation is run professionally and not like a small family business. It means that every member of the organization has clear goals that come from the strategy of the organization and their performance is measured against these goals. It also means that every action and expense has clear goals against which the effectiveness of the event is measured.

We need to be goal driven and effectiveness oriented in our ministry and expenses. Since most mission organizations have poor accountability, many lay people do not trust them with large amounts of money. But if we are able to show them that we are a well-run organization, they would be willing to invest heavily in us.

The fact that our performance is being measured means that there has to be an accountability structure. That means there is someone to whom the missionary is answerable for performance. There has to be a Board of Directors who monitors the ministry and provides the accountability structure.

If the Board consists of only friends and relatives, I do not support the ministry financially. It must have people who are not related to the missionary and to whom the missionary is accountable. That means the missionary cannot be on the Board except in an ex-officio, non-voting capacity. He is an employee of the Board.

This does not mean that the vision and control is with the Board. It is not. It is with the missionary. But he has to carry the Board with him by effective planning of his strategy and presentation of his ministry. If he cannot carry the Board, it usually means that he is going off track or he has not thought through his ministry effectively and so is not able to present it effectively. The Board controls the ministry by approving the budgets and plans and has the authority to sack the missionary as the last resort when things go out of control.

Unless the missionary is willing to put himself in this vulnerable position, I am unwilling to support the work financially, which in effect means that I cannot support most ministries in India!! I know that this is controversial, but that is the only way of ensuring accountability in ministry.

Accountability is a voluntary opening up of oneself to the scrutiny of others. It does not necessarily mean obedience, but it means scrutiny. The Board cannot run the ministry and its only role is to help the missionary to think through his ideas and plans and to see that proper governance is there. In case of disagreement in methodology, usually the missionary's ideas will go through. But to maintain the balance, if the Board is not convinced of the what the missionary intends, it has the power to sack him. Without that power there is no real accountability.

There needs to be a budget, with proper budgetary controls on expenses. The expenses in the budget needs to be justified in terms of their contribution to the ministry. The expenditures should be with proper approvals and clearances.

The maintenance of accounts and its auditing is a sensitive issue with large donors. They will not tell us that they are not satisfied, they will just walk away. So we need to make every effort to ensure that these are well maintained and that the quality of the auditors is not suspect. I have usually found that using non-Christian auditors tends to carry more creditability than Christian auditors who handle Christian accounts, though this is not essential. The bigger the auditing company, the better it is even though they cost a lot. The investment is worth it as it adds to your creditability.

Not only must we be well run but we must also be able to show the donors that we are well run. To do that, we need to take time and present the way the ministry is run. So our meetings must provide opportunities for this and we must encourage the donors to take the time to receive all this information. That means the Annual General Body meetings must be more than just a two-hour meeting, but rather a two-day meeting where we can present our performance meaningfully.

It is not only the Annual meetings and the Executive meetings but also the casual meetings with donors that make an impression on them. If they casually ask us for information, and we are unable to answer, or if we are unable to obtain the answer in a short time, it becomes apparent to them that the information is not being monitored. The only way we can ensure that we create a good impression is to run a tight ship and monitor all key information that evaluates performance.

CHARISMATIC FUND RAISING

To some extent this is a part of Head Centred fund raising as it is a process of creating a charisma in the donor which is done by showing the donor that you are trustworthy in what you say and in your character. This means showing the donor that you are genuinely interested in him as a person and the kingdom of God in all its aspects. In so doing you become a prophet to the donor on missions and the needs of the kingdom. Because the donor sees you as a prophet, he listens to what you have to say on missions and any request made for funds are taken seriously.

Not only is your knowledge prophetic, but your organisation is so well run that it is trusted to do and achieve all that it intends to. So the organisation must have an impeccable reputation for competence in its running, accounts, and utilisation of funds.

The two key figures in creating this charisma is the CEO of the organisation and the fund raiser. Often the fund raiser is the only person the donor actually gets to meet from the organisation, and the donor's impression of the organisation is formed by his impression of the fund raiser.

One of the organizations that I was involved in, appointed a person for fund-raising. Since substantial money had been raised locally for their ministry in Hyderabad, he decided to visit the city to get the donors to support the central office also. In the evening I received many calls from my group of donors who had been supporting the ministry, expressing annoyance at the visit and threatening to cut off all support. Here we see a group of people who agreed with the vision, being turned off by the person who approached them. Hence, though in theory, it is the vision that the people give to, the messenger is also equally important. Too often missions in the Third World send people to raise money on their behalf without checking their ability to create confidence in others. The people who do fund-raising on our behalf should be people of impeccable character and with a personality that creates trust.

The fund raiser needs to be well trained so that he can present the vision and strategy and other implications of the ministry effectively, showing the donor that the ministry is a leading thinker in the field it is involved with. It is not just reacting to circumstances, but has thought issues through and has a clear strategy and plan.

Selling the fund-raiser

The ministry of fund-raising is a ministry to the rich. The rich have been called to raise finances for ministry. It is our responsibility to give them the opportunity to make the investment. Since it is a ministry, it needs to be based on a genuine love and concern for the people.

The person who is donating the money needs to have confidence in the fund-raiser. He needs to see the fund-raiser not as a person after his money but as a person who is a worthwhile friend. It is this relationship of being a friend that encourages him to give large amounts of money to the ministry.

A friend is truly a friend if he is willing to be committed to the person irrespective of whether he has money or not. It is your commitment to him that inspires his commitment to you. This commitment cannot be pretended and needs to be real. It is an extension of Christ's command to love others.

We have already seen that love is to empower a person to be what God wants him to be. So our love and commitment to the donors is the spiritual growth and development of the donors. If I am raising finances from a person, I want to see that he grows as a result of my contact with him and that he gets a better understanding of his call in Christ. With this intention, I try to put as much teaching in my contact with my donors as possible, so that they find a spiritual blessing through their relationship with me.

The other way in which I help the donors to grow is to pray for them systematically. I have found that praying systematically for them has helped me to recall their needs to my mind and bring them closer to my heart. It has also helped me develop a genuine concern for them and their needs.

Selling the CEO

Ultimately the CEO affects all aspects of the ministry. So however well the ministry is run, if people are not comfortable with the CEO, they will not give a whole-hearted support. For them to have confidence in the CEO, they need to be able to have opportunities to evaluate the CEO.

That means the CEO needs to take time to spend with the donors. Where the donor base is large, he needs to identify key figures with whom he can spend a lot of time. He also needs to develop some means of opening himself to all the donors. I have found the best way of doing this is through writing. A monthly letter from the CEO tells a lot about him. The way he presents his thoughts and ideas shows the kind of person he is. The accuracy and the analysis of information can be clearly seen.

In Haggai Institute - India, a monthly report goes to key donors and a prayer letter to all donors. These are used as vehicles of confidence building in the CEO.

If a clear conviction in the quality of the CEO and of the organization is required for people to support the ministry with large contributions, it is always a good strategy to have the largest donors (provided they have the spiritual maturity) as a part of the organization by inviting them to be on the Board of the ministry. Being in the Board enables them to see the ministry from the inside and develop a commitment to the ministry which otherwise would not be possible.

Selling the organisation

Having charisma means that people trust us for the knowledge we have. The organisation and the CEO must be seen as knowledgeable and prophetic in their knowledge of their area of ministry. Sometimes we begin a work because of our burden for a group of people have needs. But as the ministry grows and we need to begin fund raising, it is important that we equip ourselves with the different needs in and strategies being followed by ministries working in this area.

A lot of us are so busy with our work that we do not spend time on this. But not only is this important for fund raising for also for our ministry so that we do not have to re-invent the wheel, but rather learn from what others have done before us, and are doing along with us. Large donors want to see that we are making the effort to learn as much as we can about all aspects of the work.

Having acquired the information we need to then disseminate it for the benefit of others in the field and who are interested. As I begin teaching others, I learn more and more we begin to have a charismatic influence in the field.

While the motive is not to have a charisma, but rather to inform and help people to minister better in that area, the result is a charisma that assists in fund raising. In other words when we begin to be a blessing to others, then others become a blessing to us.

Again and again you will find that fund raising is being a blessing to others.

CHAPTER FIVE

THE PRACTICE OF FUND RAISING

Having understood the principles, let us work out the basic steps involved in a fund raising project. The strategy followed needs to cater to all three aspects of fund raising – heart, head and charisma – the exact proportion depending on the type of ministry one is running. So the process would entail all or some of the following steps:-

A. Preparing the data

A clear definition of the people group being addressed by the ministry

A clear description of the situation of the beneficiaries and an understanding of the issues involved – spiritual, economic, social, theological etc.

A clear statement of the vision of what the ministry hopes to achieve. Defining the strategy and the activities involved in achieving the vision.

B. Presenting the data

Developing a presentation that grips the heart, stimulates the mind and challenges to be involved

Identifying the people group to be challenged with the vision

Setting up appointments for making the presentation

Building relationships with people who come for the presentation

C. Follow up communication

Making a database of interested potential donors

Setting up a system for regular and meaningful communication with the database

A clear vision

The first step is for all those who are committed to the project to sit together and clarify their own ideas on the purpose and objectives of the project. Remember that this is not an intellectual exercise. If the feelings of the people are not aroused in the discussions, we are missing the boat.

This means that the atmosphere in the discussion should be such that people are encouraged to share their feelings. They must be willing to examine their basic beliefs. If the number of people is large – like a church project, it is good to meet in specific groups first, such as the Ladies fellowship, Youth fellowship etc, and building up to a commonality of views before making a presentation to the full body. The commitment and understanding of the vision is usually directly proportional to the contribution made to the vision by the person.

In a church project, often the project is seen as belonging to a few and the rest of the membership becomes the target for the fund raising effort. It is better to try and make it the project of the church by getting everyone's commitment to the vision. Then you will find that no fund raising drive is necessary as the money just rolls in.

If that is not possible, the church situation becomes the same as most other projects run outside the church, where the defining of the vision is done by a small group, which has the vision, and the rest of the world becomes the target for fund raising.

Before calling the meeting to clarify ideas on the vision, it is important for the leader to put his ideas down in writing and to circulate them so that those who come for the meeting will get an opportunity to do some thinking on the subject beforehand. The questions you need to look at clearly are the following:

- Who are the beneficiaries being targeted by the project?
- What is the basis for selecting these beneficiaries?
- Does the strategy spelt out ensure that the targeted people are reached?
- What are the real needs of the beneficiaries?
- What needs will the aid given meet
- etc.

Once you have agreed on the vision, strategy and mission of the organization, you need to produce a quality presentation for the same. A presentation that communicates is vital for effective sharing of the vision. This requires the skills of a communication team, and if you do not have one you need to find one who can develop the brochure for you.

The presentation is done at different levels depending on the level of interest. To the casual contact the usual means of communicating would be brochures and posters. These would be made available in public meetings; gatherings for some other purpose where you have permission to meet with people about your mission, like a mission conference etc. These brochures and posters should be more pictures than words. People do not have time to read words, and so the message must be communicated through visuals which can be easily understood and easily processed.

The next level of presentation is to those who have shown interest, and you want to leave with some extra material to process. This would be material which is heavier to process than a brochure and contains data like numbers, costs etc. Here the words are more and the pictures less in comparison to a brochure and the communications are aimed at creating thinking and not just informing. It could be a write-up on the ministry, or a handout with information and a testimony, or a description of the situation being addressed with statistics and data.

The third level of communication is to those who have committed some time to you to listen to your presentation. Here we need to have a presentation that can be lengthened or shortened depending on the time made available to you.

These presentations are made best on a one-to-one basis, but may sometimes be done with small groups of interested people who have met together for the purpose of hearing about the ministry. They already have some idea of the ministry and have now committed time to give it a fair hearing and evaluation. This is the most important presentation a fund raiser makes in his ministry. He therefore needs to make a careful preparation of his presentation, tailor-making it for the audience.

One of the principles I learnt in Haggai Institute was to try and find out the heart of the donor and what his interests are, and then show him how your ministry meets his interests, at least in some areas. If there is no fit between his interests and your ministry, you can still make a fair presentation and let the Spirit of God guide him. But where you know his/her interests you can emphasise those aspects of your ministry which cater to these interests.

One method of finding out the interests of the individual or group is to ask them for some details of the ministries they are already supporting, and if possible the reasons for the same.

In this third level presentation, where possible, use visuals along with data and statistics. It is a live presentation and so there will be a time of question and answer where any questions the potential donor or donors have can be dealt with.

In this presentation you would be covering the situation of the beneficiaries, the solution which your ministry has adopted for the situation, the strategy being adopted for implementing the solution to the beneficiaries, the vision and mission of the organisation. You would also present the accountability structure of the organisation, the budgets, audit reports and accounts. You would also give testimonies from the ministry.

We close the meeting giving clear options to the people. The first option is to come and physically visit the ministry and see it first hand, if that is possible. Any challenge for investment is held off till the potential donor has seen the ministry. Once he has seen the ministry we go to step two.

If the donor visits the ministry, or expresses an inability to do so, we then ask him or her if they would like to invest in the ministry. I prefer to use the term 'invest' rather than 'donate' or 'give' as a theologically more appropriate term. We are not 'giving' to God, but rather 'investing' in His work and He has promised that there would be returns, both now and in our afterlife.

If he/she does make the investment we move on to the follow up communication stage. If he/or she refuses we ask them if they would like to be put on the mailing list and receive continued information on the ministry. Most would agree to this, and we can see if somewhere down the line God encourages him to support the work. In case he says no, we thank him and leave.

The people who are going to make the approach for funds must be trained in presenting the vision and not begging for money. There is always a temptation to ask people to give money because of their friendship with you, or because they should support missions etc. But such giving will be small compared to what would be given if they were committed to the vision.

We never beg or plead for money, as it is theologically incorrect and shows that we do not believe that God is in control of His work. We only present an opportunity to invest and trust God to motivate the people who He would like to be involved to get involved with the ministry.

Follow Up Communication

Once a donation has been made, the initial link with the donor has been made. We need to now build on this link and not take the donor for granted. In fact, we should never take a donor for granted and assume that he/she is fully committed to the ministry. We need to keep building his/her commitment to the ministry.

Once a donation has been received the aim has to be to get a second donation. Each donation adds to the commitment the donor has to the ministry. So once a second donation has been made, usually more donations will follow. Hence the move from the first donation to the second is key in monitoring the growth of the donor base.

This commitment building is done by:

1. Giving adequate information about the ministry, to show its competence and success

2. Giving testimonies that encourage.

3. Building a friendship that lasts.

Information that shows the state of the ministry, are reports that show the progress of the ministry, information on goals and achievements of goals, information on budgets and performance against budgets, and other forms of managerial information. These information needs to be presented in a manner that can be easily understood, preferably in a graphic format. Remember that most people do not have the time to read long and detailed information.

Testimonies may be detailed but there needs to be a pictorial alternative for those who do not want to read. A testimony without pictures is practically worthless as most will not read it. If there are no pictures available the writing needs to draw a picture rather than describe a scene or event.

Friendship essentially means having communications that are not linked to business. If we are genuinely interested in the donor as a person, we need to practice building a relationship which we normally reserve for friends. That means we send greetings for their birthdays, for festivals like Christmas and Easter. We keep track of major events in his life like anniversaries, graduations, recognitions and awards etc. But not only do we celebrate with him but we also stand with him in difficulties – illnesses, tragedies, bereavements etc. We are more than friends with him we are pastors to donors and give them all the spiritual support they require.

Apart from written communication, face to face meetings need to be done regularly with donors. A rule we followed in Haggai

Institute India was that every donor, big or small, would be visited face to face at least once every year. This visit could be at functions, where we take time off to spend some quality time with the donor, but usually is done either at the donor's residence or office. Where for any reason a personal visit could not be made, a telephone call would be made to ensure that the donor was heard first hand.

These visits are meant to update the fund raiser as to what is happening in the life of the donor so that he can bless the donor by prayer and where applicable advice. More importantly ha acts as a sounding board for the donor to think through his investment plan for the kingdom of God. We also update the donor on the status of the ministry and leave behind stories and testimonies to encourage the donor and help the donor see what God is doing in His kingdom.

To make these visits effective, the fund raiser needs to prepare himself with as much information as he can have of the donor. What are his likes and dislikes? What ministries is he supporting? What are the difficulties he has at home or office? Have there been any Illnesses etc.? However much we may try to make a donor into a close friend, when we are managing a large group of donors, it becomes difficult to have all these information in our memory, and so having an effective donor database where all these information are stored is absolutely essential. While an electronic database that can be accessed even while travelling would be the best, a box of cards, each containing the details of one donor would do for most small ministries.

It is important that the visits are not seen as a trip to pick up the cheque, but are seen as a friendly visit whether they give a cheque or not, to inform them of what is happening in the ministry. The intention is to build friendships, and that means genuine friendships.

John Edmund Haggai repeatedly gives the formula that we need to try and thank donors in seven different ways, and we need to be innovative about this. Sending greeting cards, visits, invitation for feedback sessions, all act as ways of thanking them for the support and also act as opportunities to give a strong feedback on the effectiveness of the ministry.

Never, ever take a donor for granted. You may feel that he is totally committed to the ministry and so does not need encouragement. Encouragement is like watering a plant. If it is not done, the plant will die. However close you may be to a donor, and however long may have been his commitment to the ministry, regular appreciation for his support needs to be given.

Remain committed to people whom God has called for the ministry of giving. If people are in financial difficulties, do not forget them. People who have been our donors are the ones God has given to us to minister to. So even if they are down and without money, I see them as people whom God has brought into my orbit and I continue to keep in touch with them. The same is true of people who have moved on from my ministry to other ministries. This is because I do not see people as just sources for money but as people whom God has given to me to be a blessing to.

I think that this mind-set is absolutely essential for fund raising and the development of this kind of relationships will result in effective fund raising.

In my experience in raising finances for the ministry in India these principles laid out here has worked extremely well. I think in the entire period of my stewardship of the Haggai Institute ministry in the country I never asked for money, but rather got people excited about the vision. I never focused on my problem but rather on the needs of the donors so that they would never feel guilty or pressured. They rather felt loved, challenged and excited and because of this they gave generously so that we never lacked.

We spent more time discussing the philosophy of the ministry rather than the practical needs of the ministry. My monthly communications shared ideas and experiences and never needs. It was the creation of a like minded community who shared in my beliefs rather than a community which supported me in my dreams.

This is your challenge as you raise funds for the vision God has given you. Can you trust God for the funds? Can you focus on the needs of people and see that their needs are met in the process of them supporting your ministry. It is not a transactional trade off. It is a genuine commitment to people whether they support you or not which provides you the resources to do God's work. I have found that where people are trying to get people to give them money the ministry is always struggling for funds.

CHAPTER SIX

GOVERNANCE OF THE MINISTRY

Accountability is a major problem in ministry. This is not a new problem and you find Paul dealing with various versions of this problem – accountability for doctrine, for work, for money etc – in his epistles. It is generally felt that if we are doing something good with the money people give us it is 'all right' in the eyes of God and man. I have also found that people who lead ministries do not want any accountability structures on the plea that it hinders the ministry. However, if the structures are not there or they do not function, the ministry invariably self-destructs or becomes an embarrassment to the kingdom of God. The structures for responsibility must be looked upon as the tools for good stewardship and not as hindrances. Good stewardship requires accountability.

Board of Directors and CEO

What accountability should there be? One of the most important aspects of accountability for a Christian ministry is the functioning of the Board of Directors or Trustees.

The objective of the Board should be to oversee the overall management and performance of the company. To enable the Board to do this, it is essential that all basic policy matters are communicated to the Board. Not only does the Board oversee the policies but also the efficient operation of the ministry. For this, all operational data, which give sufficient and timely indication about the working of the company and its problems, must placed before the Board for scrutiny and comment.

Accountability is not necessarily obedience. Accountability is a sharing of information. As the head of a ministry, we must make ourselves accountable to people by sharing information and explaining ourselves to them. Hence the mere presence of a Board is inadequate. We need a Board which has information, and this information can only by supplied by the Chief Executive. The only option available for the Board members is to either leave the Board or move a motion for the dismissal of the Chief Executive when they find the information inadequate or some ministerial decisions unacceptable. For this, we need members on the Board who are independent and cannot be influenced by the Chief Executive. They also need to have a commitment to the ministry to take difficult decisions. These members cannot be staff or people otherwise involved in the running of the ministry though some of them may sit in meetings in an ex-officio capacity, who usually do not have the right to vote. At times however they are permitted to have voting rights to protect their interests (as in worker participation in management). For charitable organizations, it is not recommended to give voting rights to the staff.

In India we have the strange phenomenon that while the ministry is accountable to the Board, the Chief Executive is very often not. Rather, he is a member of the Board and usually the Chairman of the Board. This destroys any accountability structure and should not be permitted. The Chief Executive needs to be an employee of the Board, who can be sacked by the Board as and when required. Without this structure there is no accountability.

But even with an appointed Chief Executive, the accountability structure fails when the Board consists of relatives and beneficiaries of the ministry. Often ministries fail to have accountability because it is a family ministry and there is no independent supervision of the ministry. In principle, no close relative of the Chief Executive should be on the governing Board. Those on the Board should have a vested interest in the ministry; otherwise they are too busy to provide any supervision. Let me give an example.

I was invited to be on the Board by a new Chief Executive. Since he was new, I asked the members of the Board to explain to me what had been happening in the ministry over the last ten years. Their response was that they had no idea. The previous Chief Executive was a good man (true) and he ran the ministry and they signed the dotted lines as required and let him run.

In this case the Board was just fulfilling the legal requirement of having a Society and a Board but they were not functioning. One of the reasons for this was that they had no vested interest in the ministry. Neither were they donors who gave money to the ministry nor were they experts who could give advice and guidance to the ministry. They were essentially birds of convenience.

The Board should ideally consist of either major donors to the ministry or experts in the form of ministry being run. In the first case, they are the ones who will be interested in making sure that they finances are properly utilised. In the second case they would be able to identify when things are going wrong.

This would of course put a burden on the Chief Executive as he would have to be continually involved in explaining himself to the Board so that they are in step with him. That is the essence of accountability. When one is accountable to someone, he has to communicate all decisions and the reasons thereof to him so that he can ensure that the reasoning behind them is correct. In order to avoid the burden of communication, the Chief Executives are unwilling to have this kind of a Board. Worse, it is often because he is unable to explain his decisions satisfactorily.

Jean Lipman-Blumen in her book "The Allure of Toxic Leaders" says "The clubby composition of these Boards appear to be one major factor in Boards – for profit or otherwise – inability to maintain their oversight objectivity. Other factors also contribute to poor Board performance: too many insiders including current and former executives, too many members with business connections to the company or CEO, who earned consulting or other legal fees as well as other perks from the company; too many members with relatives who worked for the company; too many audit, compensation, and nominating committee members who either were responsible for hiring the CEO or vice versa." So this poor composition of the Board is not a problem of the Indian mission scene alone but a universal problem. We need to see that we avoid these errors in our structure of supervision.

Olan Hendrix in his article "No more Simplistic Formulas" in Christian Management Report August 2001 says "Here are the 3 simple traits we need to look for in prospective Board members -

passion for the organizational vision, ability to think clearly especially conceptually and emotional ability to debate issues without winning the debate." He goes on to quote from Dr. John Carver "the qualities that Board members should have i) the ability to create alternate futures ii) the ability to think conceptually iii) ability to see the whole picture iv) the connection to the ownership v) moral courage vi) ability to work within a group v) ability to use authority vi) ability to allow others to lead and vii) fund-raising or other skills peculiar to a specific organization need"

The commitment of the Board members is seen in their regular participation in meetings and in interacting with the other members in these meetings. Earle Lippincott and Elling Aannestad in their article "Management of Voluntary Welfare Agencies" in Harvard Business Reviews "Management of Non-profit Organizations Part I" suggest four meetings of the Executive Committee and two of the full Board with a quorum of 50%. They get this figure from the National Budget and Consultation Committee's recommendations. This standard is higher than the one that is laid down by the Indian government and we tend to follow the lower figures required by Indian law. But in our organization we have chosen to go with a quorum requirement of 50% and to meet three to four times a year for the Executive Committee with an annual meeting of the full Board.

To gauge the commitment of the Board members, we need to look at the attendance and see that all are participating and it is not a coterie of members who are running the organization.

Performance indicators:

But even if we have a satisfactory structure of an independent Board who has appointed the Chief Executive, often the assessment of the performance can become subjective as no one really knows what an acceptable performance for the organization is.

Without a clear vision and clearly spelt out goals we cannot have performance indicators that are really meaningful. Performance indicators measure the performance against established norms. These norms not only come from the goals of the organization but also from established norms in the industry. The leadership has to work out benchmarks for performance and the organization has to measure itself against these benchmarks.

For instance, I had worked out a benchmark that a Regional Representative can manage up to 25 seminars in his region in a year. If he does 15, he is having a problem. If he does 40, he is over loaded and quality is probably suffering.

Cumulating the output expected from each of the team members gives me an overall benchmark for the organization against which I can measure the performance.

The other area of clarity which is required is to know clearly the real outcomes that are desired. It is often a mistake made by organizations not to measure the desired outcomes but to measure the activities that are meant to produce the desired outcome or product. This is because, in ministry, it is usually easier to measure activity than outcome.

Hence I end up measuring the number of Bible studies held rather than measuring the value added to the community by the Bible studies. This results often in meaningless activity, which is not achieving any of the objectives of the organization but is keeping every one busy and satisfied and money is seen as well spent.

Admittedly, it is difficult to measure the impact of much of Christian activity, but we need to be aware of this danger and apart from a regular monitoring of activity, we need to make subjective evaluation of the impact of the activity at regular intervals. Subjective measurement questionnaires and other tools developed need to be studied by the leadership and not seen as in-decipherable soft data that cannot be interpreted. If necessary we need to hire statistical experts who can evaluate such data.

The difficulty for most Christian organizations including the one I worked with is that such quantitative evaluations are expensive and so they are replaced by a soft evaluation or "gut feel" that things are going right or wrong coupled with a measure of the activity rather than the result. I do recognize that this is almost unavoidable for most organizations.

However, in setting up the methodology we need to be careful. If I lay down the activity to be done by the people under me, in other words if I decide the methodology of the ministry, if things go wrong the staff do not accept responsibility. They insist that the problem is the method, which is from the management and not themselves. We must therefore try to avoid the temptation of laying out the methodology of the mission without a free discussion with the staff, so that they have ownership of the same. Also recognizing that they are on the ground and know more of the details of the ground realities than I do, I am willing to let them have some flexibility to make changes to the methods being followed. In this way we are able to get the staff to focus on the desired results rather than on the methods to achieve the results.

Once we are clear as to what we are trying to achieve through our ministry, we need to work out the methodology of measuring it. If it is quantifiable we can straight away measure it. But if it is not quantifiable, we need to identify the best parameters that we can use to measure it and which will show us if things are going well with the ministry or not. I call these the control parameters and our knowledge of the same comes out of our experience in the ministry.

So if I want my people to grow in their spirituality, what are the parameters that show this spirituality? We could use some or all of the following parameters – church attendance, Bible knowledge, giving to the church etc. The best control parameters are obviously those that cannot be easily misrepresented. That is why financial parameters usually work better than other numbers, which are difficult to verify. Since all finances are accounted and audited, it is usually difficult to exaggerate or misrepresent this. Hence the giving of the congregation is a safer measure than attendance.

While these control parameters indicate if things are running well or not, we need to remember that these are not the outcomes we are looking for and need to regularly make personal visits and try to get a feel of whether the desired objectives are being achieved or not.

Thus what is the objective of a Sunday School? Bible knowledge or Bible based behaviour by the children? We could be looking for either one of these or both together. But we need to clearly spell it out so that those involved with the program would know what to measure. Today we end up measuring and rewarding Bible knowledge even though our objective may be Bible based behaviour, which is totally lacking in the students.

Reporting Formats

What should a person report to his superiors? There are two different approaches in ministry.

My approach has been to treat people as responsible adults and help them to live as responsible adults. Since I trust you, I do not need you to report to me a minute by minute activity or even a day by day activity. I am only interested whether the objectives of the ministry are being achieved or not. In other words I do not really care what you do as long as the objectives are being achieved. Hence the job descriptions should describe what results the company wants from the employee, rather than focusing on how an employee should spend his or her time. It should describe what success would look like? How will success be measured? How should the employee's work affect the mission and needs of the company? So I keep the reporting down to the desired objectives and the control parameters without really going into what a person has been doing with his time.

The other approach is to have the staff report every activity of theirs, so that we can measure the work they are doing. This can result in long reports and a large amount of time being spent in preparing reports, which can distract them from the work.

The disadvantage of my approach is that there is no place for a worker who cannot be trusted and so he has to be sacked. Because of this, I have found that my turnover rate tends to be high as staff takes advantage of the trust and therefore have to be asked to leave.

Yet to me, since trust is the essence of Christian relationships, I prefer to build a reporting system based on trust rather than on distrust. That is why I prefer a reporting of achievements in terms of desired objectives and control parameters rather than of actual work done. This reduces the time spent in making reports for the staff and also the reports can be more meaningful. Steven C. Hawthorne says in his 'Perspectives on the world Christian Movement Study Guide', "Faithful people know that they are being trusted. Zeal to fulfil that trust distinguishes the faithful from those who are merely dutiful. The dutiful perform what is required, and so they are daunted in the face of sacrifice. The faithful remain dedicated to the One who entrusts them despite the high cost. Sacrifice is a light thing for them because they have already entered some of the joy of their Master, who commends them for being not only good, but also faithful."

However, if I want to evaluate the effectiveness of the present strategy in achieving our objectives, I have to see how well our strategy has been implemented and so I need to know the work done in following the strategy. In that situation, it is imperative that the staff report the work done so that meaningful evaluations can be done on the relationship between the strategy and the achievements obtained. Because of this, and also because of the powerful evaluative techniques available through the power of the computer, many organizations have begun to insist that all work done must be reported so that meaningful correlations can be drawn between work done and goals achieved.

Here the motivation behind asking for a report of all work done is not due to lack of trust but because of the need to compute the correlations. This needs to be explained to the staff so that they understand this and do not try to exaggerate the figures as that will result in activity that is not helpful being thought of as helpful resulting in them being asked to do activity which does not really help the organization. Collection of data needs to be seen as something required for methodology evaluation and not for the purpose of performance evaluation. .

Financial Performance

We need to make sure that we keep the financial performance within the parameters of performance. Often in ministry we are so focused on results that we forget money is required for doing effective ministry!! And it is important that the money we have is used efficiently so that we get the maximum value for the money. This concept is known as ROI (return on investment) in the corporate world. So in other words we need to keep a watch on the financial impact as well as ministry impact. As we become more responsible stewards of the God given talents, we can expect the increase to come from the Lord in our ministry.

This ROI (Return on Investment) is important for us when we have to choose between different strategies. The strategy which gives me a higher ROI needs to be chosen even if the other strategies are good and Christian.

Once we have our target ROI, we need to measure both the ministry results and the budget performance to see if we are achieving our planned targets for ROI.

For effective control of resources, we need to establish a well thought out budget, which is not arbitrary but based on the work plan for the year. That means once we have the goals for the year, we need to work out the activities required to achieve the goals and cost these activities. That means we avoid the methodology where we look at the last year's budget and make minor corrections. Every year we need to do a complete exercise and come out with figures that are realistic and believed to be realistic by all.

Having a budget and not watching the performance against the budget makes it a meaningless exercise. That means we need to do a monthly assessment of expenses against budget and see where variances are taking place and why.

In evaluating performance either in terms of results or in terms of finances, we need to be careful to recognize that there is no condemnation involved. What is involved is trying to understand why strategies did not work and why budgets went awry? Once we understand this, we can see that required corrections are made. Once these evaluations become condemnatory, people start hiding the facts and we fail in getting adequate information to make meaningful decisions.

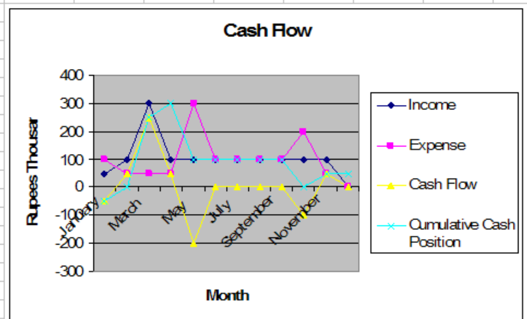
The financial presentations and formats for non-profits need to differ from that of for-profit organizations since the profit motive is not there and so there is no correlation between performance and financial solvency. In fact the better the performance in ministry, the financials may become worse!! So I find that we need to have two separate budgets – one for income and one for expenses and the two need to be dealt with separately.

Cash Flow

Often ministries run into difficulties over cash flows. That means, I do not have ready cash available to pay my bills at some particular point in time. This usually happens when the flow of funds inwards or outwards is irregular. So if my high outflow occurs when my inflow is low, that means I have to lay up money in the time of plenty to meet the needs in the time of shortage – much like what Joseph did. Hence we need to plot either in a table or graphically the flow of funds in and out of the organization over a period of time giving figures like below.

These figures were representative of what we faced in our ministry. Maximum work tended to take place in the summer holidays and Dussera holidays (October), with a low in the examination months of March and April. However people did not give money in December and January because they were having a hangover from Christmas. Because of this, if we look at the light blue cumulative cash position it will be seen that our position in January is negative and in October zero. However in April we are flush with money. If we are not aware of the cash flow problem coming up in October, we may spend our surplus in April on things that appear important in April but which we would regret in October.

	January	February	March	April	May	June	July	August	September	October	November	December
Income	50	100	300	100	100	100	100	100	100	100	100	0
Expense	100	50	50	50	300	100	100	100	100	200	50	0
Cash Flow	-50	50	250	50	-200	0	0	0	0	-100	50	0
Cumulative Cash Position	-50	0	250	300	100	100	100	100	100	0	50	50



This monitoring of the cash flow during the year enables the leaders in the ministry to plan for the variations and not be caught off guard every year.

The Vision

Who decides the vision of the organization against which goals are prepared and assessments made? The founder? The Board? or The Donors?

All these are valid answers, but to me if the Chief Executive is not the one who guides the vision you have a big problem. Founders die. Boards meet occasionally. Donors do not know enough of the ministry or the ground realities. It is the Chief Executive who is fully involved in the ministry. If the vision is not his, and he is just working on someone else's vision there will never be that drive and passion required for high performance in the organization.

This means that if a person does not have the organizational vision as his personal vision, he cannot be the Chief Executive of the organization. You appoint the Chief Executive not so much for his skills as his vision. Obviously he needs skills - if nothing else at least the skill of letting people function. You can hire expertise, but if you do not let the expert function it is unproductive.

However, the Chief Executive does not work in a vacuum or by himself. He works with a Board to whom he is accountable.

It is the function of the Chief Executive to carry the Board with him in the vision and plans and not to do anything that is not accepted by the Board.

So while the Chief Executive is the visionary, the Board is a moderating factor which ensures that the vision does not become toxic. So the role of the Board is to work with the Chief Executive in deciding on the Vision of the organization and to continue the exercise through the life of the organization to see that it deals with present realities.

This balance of power between the Board and the Chief Executive needs to be carefully maintained for the organization to be really effective. The Board needs to fulfil its supervisory responsibility and be willing to curb the Chief Executive when he goes out of control, even removing him if necessary. But the Board should not make the mistake of getting involved with the running of the organization, which is the responsibility of the Chief Executive. If they find that they cannot trust the Chief Executive they should remove him rather than trying to control him.

The whole exercise is not so much of control but involves a dialogue to arrive at an integrated approach -a fair blend of responsibility and freedom. In the reverse the Chief Executive needs to provide as much information as he can to the Board so that they can evaluate whether the vision is being maintained or not. Also the Board needs to know whether the finances are in a satisfactory condition (financial impact) and if the ministry is achieving the objectives (ministry impact). Towards this end, the Chief Executive needs to supply detailed reports which give a lot of details so that they are able to make a fair assessment.

We must actively pursue Jesus and his direction for our ministry so that we do not tend to be rigid but are flexible. If we truly want to become co-labourers in Christ, we must allow the Lord through the Holy Spirit to help us evolve structures and strategies and make corrections when required. Ministry as it grows requires new structures to facilitate and maintain the growth. To understand the mind of Christ we need to be able to draw on the wisdom of as many people as we can and not just depend on the leadership of one individual. That is why a continuous dialogue between the Chief Executive and the Board on the vision and direction of the ministry is essential.

What happens when there is a stand off between the Board and the Chief Executive over the vision? If the Chief Executive is the founder the Board may have to be replaced with people who believe in the vision of the founder. To enable the founder to do this, dissenting Board members should resign.

If the Chief Executive is not the founder but an appointee of the Board, a lot will depend on the particular situation. Sometimes the Board members have been appointed to ensure that the vision of the founder does not change. Sometimes this is not so. Depending on the context they need to agree who is to leave and who is to stay.

The format I have followed is to send monthly detailed reports of the ministry including the financial income and expenditure and balance sheet to every member of the Board controlling the ministry. This way they know what is happening continually and are not taken by surprise at the annual or quarterly meetings. I further send a copy of the income and expenditure statement at the end of the year to every donor who has given to the ministry, as I need to be accountable to those who have supported us financially. That means I make myself accountable by sharing information widely. This ensures transparency in the way we function

More than this, I usually write monthly letters to all Board members on what my thinking is on the developments in the ministry and of any new ideas I have. This gives them time to deal with the ideas and think them through so that meaningful discussions can be had at the meetings. So we are not only looking at facts and figures but also ideas on a monthly basis. .

Audit

The audit process is not so much to verify the accounts but rather to make sure that the systems of accounting and control are adequate and functional. So it is not a question of providing accounts that balance and appear reasonable but an evaluation of procedures and systems that work.

An independent audit is one of the norms of accountability. It helps ensure and is evidence of financial accountability to a ministry's supporters/donors . Ministries taking the high road of accountability must willingly go above and beyond the law in disclosing information. For example, providing audit reports upon request and distributing project reports to the donors who have supported particular projects can demonstrate excellence in transparency. (Taking the High Road, the challenges of accountability –Dan Busby, CPA-Christian Management Report, Dec. 2002)

I had an auditor who told me "Christian organizations do not know how to keep proper accounts. I see my role as making sense of the improper accounts and putting it into a format acceptable to the government." I got rid of him. That is not the role of the auditor. The role of the auditor is to see that proper systems are established and that there is a correct accounting of expenses and income. That means the auditing of accounts by itself is not enough, but there has to be an auditing of systems and the acceptance and clearance of the systems by the auditor. This will prevent any misappropriation of the ministry funds

We need to avoid the trap of toxic auditors who will help you get your accounts to pass even if they are in a mess. We need to have auditors who are meticulous and willing to go into details and help us have proper systems in place. The rules laid down by the government keep changing and so we need to have auditors who are familiar with the changes and keep you within the requirements of the government.

Because the audit is done at the end of the year, ministry heads sometimes think that the account needs to be completed only at the end of the year. This is incorrect. The accounts need to be completed daily. If the accounts are balanced daily, the end of the year closure of accounts takes no time and there are no surprises.

When presenting the vision and making an appeal, we present an investment opportunity and not an opportunity to spend money. So, if as in Haggai Institute, I am training people, I do not look for a donation to cover the cost of training an individual, but rather an investment in the life of the person that would continue to bear fruit even after the money is spent.

Often we find expenses being presented and people being asked to contribute to meet this expense. This is essentially an appeal to the heart. I have done this in my early days. When we ran the Vacation Bible School in our church we presented the various expenses and asked people to contribute towards the same. The money came but every year we had to repeat the exercise.

Where I am asking people to invest, they are willing to give larger amounts of money – but a responsibility is put upon me to show the investor the returns on his investment. So the responsibility of a feedback on the effectiveness of the ministry becomes essential. When we present an expense, only the audited statement of the accounts is required to show that the money was spent as projected. But when we ask for an investment we have to give a feedback on the return on the investment.

This adds to our work but definitely gives us larger donations.

This feedback is given through our News Reports, feedback from the field, testimonies, visits etc. We need to be able to design a system of feedback that would suit the ministry we are involved in. We will look at this in last chapter of the book.