



PLANTING A CHURCH WITHOUT MONEY

How To Do Ministry When You Don't Have Money.

How do you do ministry when you don't have any money? How do you serve the Lord as a church planter while broke? After 38 years of experience, I assure you I have expertise. But wisdom comes from Scripture:

Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." So we can confidently say, "The Lord is my helper; I will not fear; what can man do to me?" (Heb. 13:5-6)

The text teaches us five things about doing ministry without money.

- Be Careful
- Be Content
- Be Creative
- Be Confident
- Trust God

1. Be Careful ("Keep your life free from love of money...")



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Pastors and church planters should watch their souls closely. Our ministries should be without covetousness, which Colossians 3 calls idolatry.

The Bible pushes pastors in particular here, as an elder must not be a "lover of money" (1 Tim. 3:3).

Money is useful and has its benefits. It's good for churches to pay their pastor so as not to muzzle the ox (1 Tim. 5:18). But don't long for money or trust in it, or equate the size of your budget with the power of God. Money measures neither God's ability nor the value of our efforts. Jesus warns us plainly, "No one can serve two masters... You cannot serve God and money."

Also, just because you don't have money doesn't mean you don't love it. If you grumble in your lack, your heart posture may not be service for Jesus but an inordinate affection for money.

A good litmus test for church planters is this: is your willingness to serve dependent on the pay? Remember Paul's parting words to the Ephesian elders:

"I coveted no one's silver or gold or apparel. You yourselves know that these hands ministered to my necessities and to those who were with me. In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'" (Acts 20:33–35).

Worry only has one remedy: a mindfulness of God. God encourages us to ask for what we don't have, but then we're free to trust whatever he gives or doesn't (Matt. 6; Phil. 4:5–7).

So, does your ministry need more funding? Are there currently unmet needs? Paul's own support letter gives us the secret to contentment:

I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound.

Hebrews tells us that Jesus is the Son of God, the appointed heir of all things. He is preeminent. He is rich in possessions and power. All things were made for him, and through him the world was created—things on heaven and things on earth. The universe is upheld by the word of his power! He's seated at the right hand of majesty on High—not a chair, but a throne: "Your throne, O God, is forever and ever." It's this same ruling and reigning Lord who is with us even now.



2. Be Content (“...and be content with what you have...”)

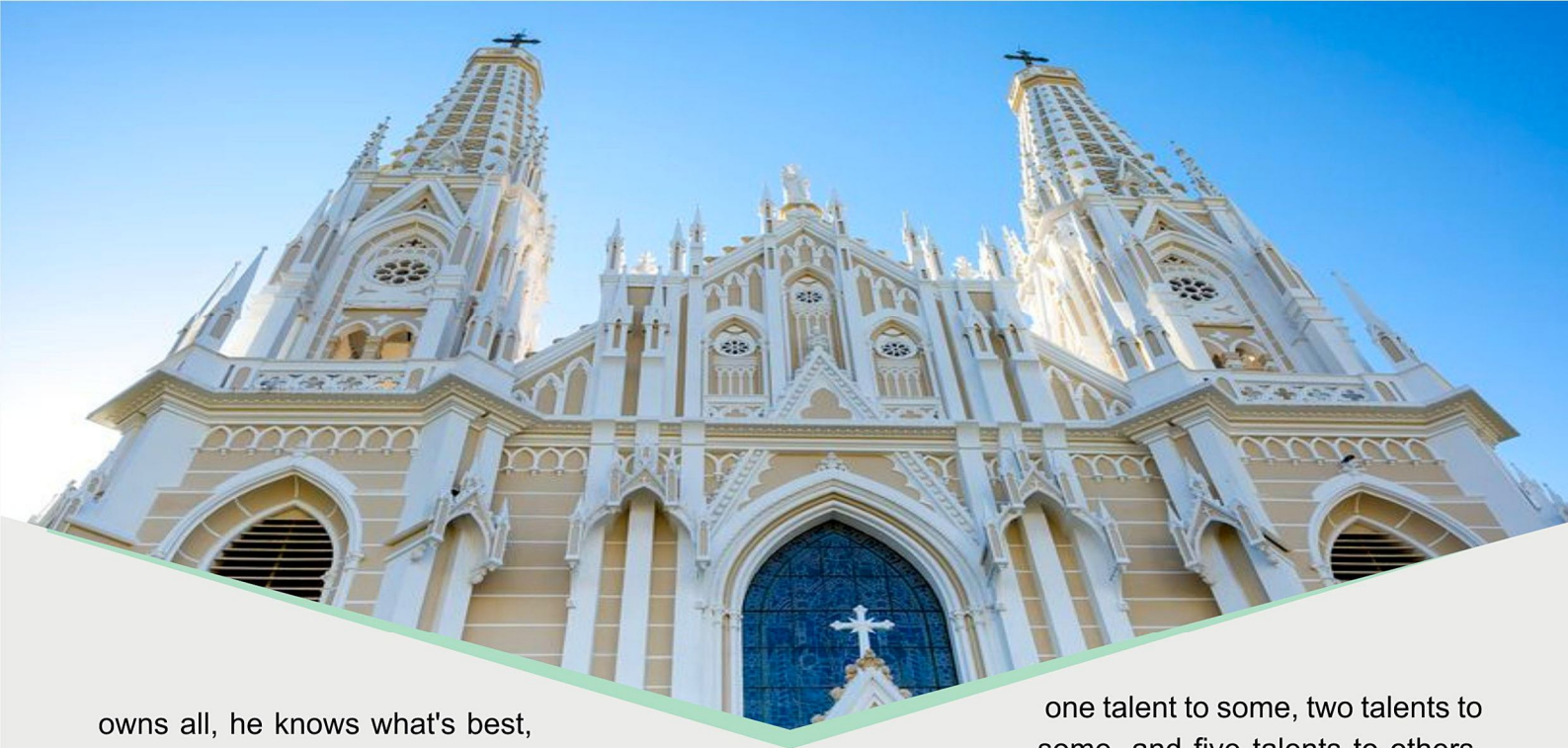
Living without covetousness means being content with what you have. “Be satisfied with the present,” says another translation. We rest in the providence and provision of God, knowing this: “I will never leave you nor forsake you.” Pastor, how do you deal with not having money? You should think on the fact that you have God!

In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.” (Phil. 4:11–13).

If we're known and loved by Jesus, our situation can never improve because our status will never change. He has pledged himself to us. And his Great Commission hangs not on our bank accounts but on the fact that he possesses all authority on

God sometimes denies our requests now to prepare us for permanent joy in glory. If God gave us everything we wanted, then we'd trust our things more than him. Do you not pray most when you need most?

Pastors and planters, be mature in your thinking: “He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?” If he hasn't given you something, his denial is a gift. He



owns all, he knows what's best, and he loves you.

3. BE CREATIVE

Spurgeon in his book, *Lectures to My Students* has a section where he marvels at the abilities of some to accomplish exceptional good with very humble means. Spurgeon humorously labels ministers who are broke as workers with "slender apparatus." He writes, "Work away, then, poor brother, for you may succeed in doing great things in your ministry, and if so, your welcome of 'Well done, good and faithful servant,' will be all the more emphatic because you labored under serious difficulties."

So, rather than bemoaning what you can't do, enjoy what you can do. To restate the question from the beginning: How do you do stuff when you don't have money? Brothers, you simply do what you can do.

And guess what? The most powerful and important things you can do are all free! Prayer is free! Studying Scripture is free! Sharing the gospel is free!

Gathering for fellowship is free! Admonishing the idle, encouraging the weary and faint-hearted, and helping the weak is free!

Sometimes, the blessing of God in denying us resources is him removing the very things our hearts are tempted to trust in. And is it not true that in our lack we often learn how much we still have? Be as creative as the book of God permits you, and then go and battle in his name! Like King David, we don't go armed from the armory of the world—no, our stones from the brook are promises from the Word of God.

4. BE CONFIDENT.

The Lord is our helper, and as Phillipines tells us, "God will supply every need according to his riches in glory in Christ Jesus." Who is it that is with us? Hebrews offers a massive view of God, and if we're to be comforted and confident it will require that our theology is equally robust.

Finally, we must never forget it is our Lord's wisdom that assigns

one talent to some, two talents to some, and five talents to others. We should also note that our Lord is not unreasonable. People not more sympathetic to our situation than the Sovereign Lord who assigned it to us. If he has limited your resources, then he will not enlarge his expectations. No, he is looking for those of us to whom he has given little, to be faithful over little.

5. Trust God

There are 8 Ways to Trust God When Money Is Tight. Wouldn't it be nice if having a relationship with God meant never having to worry or stress about money again?

Actually, that's possible. But not because God fills our bank account with money when we surrender our lives to Him. Like with every aspect of our lives, God wants a relationship with us in which we are dependent on Him, and trusting Him with all that we have. He wants us to keep Him as our God, not what we have or what we'd like to have.

I. Realize it's not about the money.

I'm convinced that our financial



stability depends on how much we trust God rather than on how much we make. It's really not about the money, how hard you work, and how wisely you've invested. Our financial situation is almost always about trust.

I used to get a little disillusioned during my college years, thinking If God, my Father, owns the cattle on a thousand hills (Psalm 50:10) why is it that I can't even afford a hamburger? I've learned since then that it isn't about whether God has the money and can help us. It's about what He wants to do in and through us, as we rely on Him for what we need. God can take whatever financial situation you're in and build into you character, hope, and a future. See every financial struggle as an opportunity to trust Him more and a doorway through which you can discover God's grace, provision, and fatherly love.

II. Trust Him with today.

It's easy to look ahead at the month and estimate how much you'll need to pay your bills and then stress about the shortfall. But Jesus must have known we'd have a tendency to do that. He told His followers to look around and see how God provides food

for the birds, and clothing for the lilies of the field. Then He told them, "if God cares so wonderfully for wild flowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith?" (Matthew 6:30).

Jesus summed up His teaching by saying, "don't worry about these things, saying, 'What will we eat? What will we drink? What will we wear?'" These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need" (verses 31-33).

Jesus was giving them – and us – a formula for trusting Him daily for our provision, and not stressing about money by worrying about tomorrow.

III. Remember how rich you really are.

God owns it all... which makes us (His children by faith in Christ) heirs of all He has (Galatians 3:29). While we might not feel that we have much on this earth, we can read Ephesians 1:3-14 and be reminded again of what is ours

in the heavenly realm. As you look at what God gives you through salvation, you can be encouraged at what is yours today, not just some day in heaven.

Think about it. If God can take care of our eternal life, by providing His beloved Son for our salvation, then certainly He can take care of our everyday life, including whatever financial needs we have. Read Ephesians 1 – daily if you have to – and remember what is yours in Christ. It will give you a different perspective and it may cause you to thank Him more than ask Him, when it comes to your financial needs.

IV. Release it back to God.

We are managers, not owners of the money God has entrusted us with. That makes it all His in the first place. Therefore, He expects us to give from the first of what we have to Him, as a way of honoring Him, and as a reminder to us that He owns it all.

The Old Covenant Law required God's people to tithe (which literally means giving to God a tenth of your income). Under the New Covenant, Jesus instructed us to give generously in proportion to how we would like

God to be generous toward us (Luke 6:38). He wanted to make sure that our desire to please Him was stronger than our desire for money.

I can attest to the fact that God is faithful to His children who give, even as they struggle to be faithful, financially, to Him.

V. Welcome the faith adventure.

Trusting God for His provision when it looks bleak is truly an adventure in faith. Yet, we have a God who is not only pleased by our faith (Hebrews 11:6), but who also loves to come through for His children (Matthew 7:9-11).

Do you know what it's like to get an unexpected check in the mail on Monday for the exact amount of an unexpected car repair bill you receive on Tuesday? Your unforeseen financial situations don't take God by surprise and as you trust Him and honor Him with what you have, you will continually see Him come through for you. See your "unforeseen financial situation" as the beginning of an exciting adventure God is waiting to lead you through.

My family has had a great time seeing God come through for us, financially, in incredible ways through the years. In fact, each time He does, we write it down on a small piece of paper and hang it on a loop we call our "blessing ring." At the end of each year, we read through each of those blessings and are reminded again of God's faithfulness.

VI. Gain wisdom through God's Word.

Sometimes we are just foolish when it comes to spending, borrowing, and handling our money. Debt is often the consequence, as is feeling we are under too heavy of a burden to ever repay or be financially free again. But that doesn't mean God can't still work in our lives, teach us lessons, and get us back on the road to financial recovery.

The Book of Proverbs is full of financial wisdom and warnings about getting into debt, living beyond your means, and going into business with someone you can't trust. Read it and take its advice when it comes to business dealings, spending money you don't have, and charging – or paying – excessive interest. I've also seen God work through Dave Ramsey's Financial Peace University, and other resources that are available to help believers who want to start doing things right, financially. Do what it takes to become wiser and more responsible when it comes to the money God has entrusted you with.

VII. Practice generosity.

Sometimes we think the more money we hold onto, the more we'll have. But the opposite is true in the Kingdom of God. The more we give, the more God gives us so we can keep on giving. In Second Corinthians 9:6-11 we are told that as we give generously and cheerfully "God will generously provide all you need. Then you will always have everything you need and plenty left over to share with

others" (verse 8).

As you live generously toward others, Scripture promises God "will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous" (verses 10-11). Pray that God will help you be generous with what you have so you will always have money to give to those who are in need.

VIII. Choose contentment.

The Apostle Paul told the early Christians, "I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength" (Philippians 4:12-13). A few sentences later in that same letter, Paul assured them, "And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus" (verse 19).

Can you be content with little if that is what God has ordained for you? There is joy in living simply, in giving things away, tossing out clutter and not collecting more, and determining to live on less. Most of us have no idea how much excess we already have and how little we really need to not only get by, but to be happy. Practice contentment and you may find your financial worries aren't nearly what they used to be. First Timothy 6:6 assures us that "godliness with contentment is

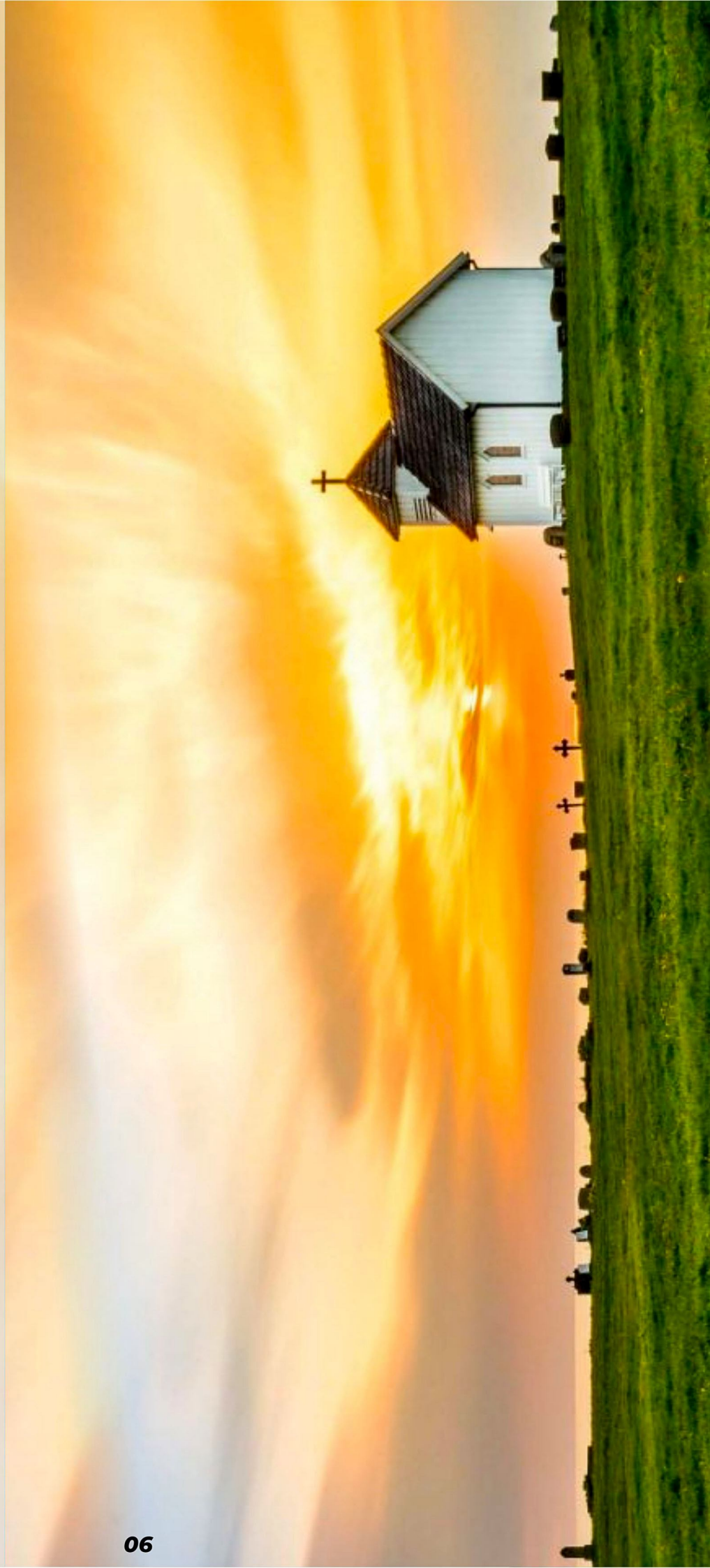
great gain" (NIV).

I hope you are richly blessed by this teaching. I want to Specially welcome you to the Month of September 2022. Do Have a Great Month Ahead.

Yours In His Vineyard



**Dr Victory L Godspower
(International President)**





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