

**Effectiveness by the Numbers:  
Counting what Counts in the Church  
William R. Hoyt  
Summary by Mark R. Elliott\***

If you have been searching for a practical, hands-on book to help you think through the difficult question, “How do I measure the effectiveness of my church’s disciple making process,” then you can stop looking. The following is a summary of Hoyt’s excellent book along with some discussion questions and a few action steps you can use.

This is NOT designed to keep you from buying the book, but to whet your appetite for it. If you’re serious about church metrics you will want the book just for the CD that comes with it. The CD has an Excel file that includes guided templates of all of his suggested metrics categories. Included in the book is an appendix that will explain the use of each metric’s worksheet.

**Introduction:**

In just about every arena of life we count, keep track, and make adjustments based on statistics. Too often the church is the notable exception...With our fear of applying metrics to ministry, which has eternal significance, we leave the counting to the world of business, which has significance in this world only.

Jesus and His disciples counted. They knew how many He fed with the five loaves and fishes...The early church counted. They knew that on the day of Pentecost “about three thousand were added to their number.”

This book is designed to help churches increase their ministry effectiveness by helping church leaders measure the right things, in the best way, for the right reasons. (pages. xv-xvi)

Stop and reflect on what you are counting as it relates to your church. List below the specific things that you count on a regular basis:

Question: Are you aware of the trend line for each of the areas you just mentioned (is it staying the same, increasing, or decreasing)? Make a notation next to each item to identify the trend.

Q: Pretend that you were not pastor of your church, but were talking to them about becoming their pastor. If they gave you the information you just described for the past five-year period, would you be able to discern the spiritual health of the congregation?

## **Chapter One: The Fear of Numbers**

When doing a church assessment, we ask for statistics for the most recent ten-year period. Far too many churches struggle to assemble basic numbers like attendance, income, and baptisms...In my experience, the worse things are the less people count...Since it is easier to stop counting than to make changes, they simply stop counting. Their inattention to numbers is a way of denying a reality they do not want to admit or address. (page 2)

Q: From your experience, do you agree with the author, Bill Hoyt, or not? Why?

Q: In the area of a personal application, has there been a time in your life when there was consistently more month than there was money? After a few months, did it become emotionally difficult to balance your checkbook? If you've experienced that, then you can see how easy it would be for a church to simply stop counting.

Some churches count, but do not do so accurately...Over the years I have seen *attendance* figures that included not only worship but also Sunday School classes, the nursery, and even off-campus church retreats. Counting total Sunday attendance is neither bad nor unethical unless you compare your total Sunday attendance to your neighbor's worship only figure without disclosing the difference in methods.

There is a more common source of attendance inaccuracies found in churches with multiple worship services. The inflated attendance figures come when the same people are counted each time in multiple services.

There is a third fairly common cause of inaccurate counting. Since pastors are often ranked according to attendance figures, they have a bias for generosity when counting.

At some point, uncovering a fairly accurate attendance count is important in order to provide a helpful assessment. (pages 3-4)

Q: As you reflect on the three common sources of inaccurate counting, and look at how your church is counting, is there a need for confession before God and some adjustment in methodology?

Success in any endeavor requires that leaders count, count the right things, and count them accurately...If churches count anything, nearly all of them will count two things. As one friend of mine puts it, “They count butts and bucks...” Or as another friend of mine puts it, “it’s all about nickels, noise, and numbers.” (pages 4-5)

Q: First, do you agree with his statement, “success...requires that leaders count?” Why or why not?

Q: Do you think that you are accurately counting giving and attendance? Why or why not?

Over the years I have been told by many pastors and lay leaders that numbers do not measure spiritual success. I cannot recall a pastor or lay leader in a highly effective church ever expressing this sentiment...In my twenty years of consulting with churches, I have observed the discomfort of many staff members as I talk about the importance of numeric measurement and the need to set numeric goals. They cringe when I get to the “M” for Measurable” as I train in the use of SMART goals. They have never before been held accountable for measurable outcomes, and they do not want to start now! (page 6)

Q: Do you believe it is possible to measure spiritual success? Why or why not?

Q: How do the issues of authority, responsibility, and accountability impact a church’s ability and willingness to count, count the right things and count accurately?

Q: To whom are you accountable and how would you describe the intensity of it on a scale of one to ten with one being “very little actually happens” to ten being “I’m being micro-managed.”

Some churches, in their attempt to escape being accountable for effective ministry, hide behind God’s call to be faithful... Those who seek to hide behind the call to be faithful often point to missionaries who labor a lifetime in a “hard field... I cannot accept the *faithfulness* argument for two reasons. The first flows out of my own experience. I have never heard the “faithful missionary with no results” defense cited by a missionary. I have heard it cited by ineffective pastors and lay leaders here in the United States... The second reason I cannot accept the *faithfulness* argument is far more substantive. The Bible clearly teaches that God expects us to be both faithful and fruitful... One of Jesus’ most powerful metaphors is that of the vine and the gardener (John 15:1-8). [Jesus] warns, “No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me... If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing... This is my Father’s glory, that you bear much fruit, showing yourselves to be my disciples.” (page 7)

Q: To what extent do you agree with his statements about faithfulness and fruitfulness?

Q: As you honestly look at your current ministry, how fruitful is it?

Church leadership should never be taken lightly. Leadership in a church is a stewardship from God. We will be held accountable on that Day for what we have done with that stewardship... Just how much return was realized on God’s assets during our watch over them? Imagine trying to explain to God why the church under our leadership shrank at a time when spiritually hungry people desperately seeking to know Him surrounded us. (page 8)

Q: God has called you and placed you in a position of leadership. If He chose today to call into account for your stewardship, what do you think you would hear from Him?

## **Chapter Two: If You Could Count Only One Thing**

If you only count one thing, you should count conversions. On the day of Pentecost, they did not count attendance. They counted conversions measured by baptisms (Acts 2:41)... Jesus’ last words launched a movement... make disciples of

all people groups”...He did not offer a menu from which we are free to choose what we like and leave what we do not like...As Christians we are to be consumed with making disciples.”

Can a church be healthy if it is not making new disciples? Since we make new disciples by baptizing them and teaching them to obey, a church that is not baptizing is not being obedient...is not healthy...is not effective. It may be *doing* church, but it is not *being* the church (pages 10-12)

Q: Do you agree with him that if you only count one thing it should be conversions? Why or why not?

Q: Would you describe your church as one that's *doing* church or *being* church? Why?

Effective evangelism begins with helping our own children grow to know, love, and serve God... Most churches count how many, but they do not measure that number against the potential...The ultimate way to measure our effectiveness at winning our own would be to track the children and youth... over time, [and] recording evidence of lasting Christian commitment. Imagine how informative it would be if you were to measure, at five year intervals, just four things:

- Are they still attending worship regularly at your church or some other church?
- Are they participating in at least one small group?
- Are they currently involved in some aspect of mission or ministry?
- Are they currently serving in some form of professional Christian ministry such as pastor or missionary? (pages 13-14)

Q: Does the idea of measuring the effectiveness of your church's efforts to make disciples of your own children excite you, or cause cold shivers to run up your back? Why?

Q: Take a few minutes to think of some of the children who have grown up in your church. From just those reflections, how well would you say you are doing?

Action Step: The next time your church's leadership team meets, ask them the question I just asked you. Better yet, actually calculate your church's effectiveness by using Bill's four questions.

God also expects us to be effective in bringing unchurched and unbelieving people to faith in Him...In doing church assessments, I often calculate the cost of each conversion during the past year. By *cost* I mean how many attendees and how much money does it take to generate one conversion...In one relatively short time frame I assessed a Baptist, a Presbyterian, and a Lutheran church...The Baptist church...took thirty-five attendees to generate one conversion marked by baptism...The church spent \$78,210 per conversion...The Presbyterian congregation...took seventy-two to generate one conversion [and] they spent \$270,554 per baptism that year. The Lutheran church took eleven worship attendees to generate one confirmation [and] the cost per confirmation was \$39,102. (pages 14-15)

Q: How many baptisms did your church record in the last twelve months?

Q: How many regular worship attenders did it take per baptism?

Q: Looking at what your church spent in the last twelve months. How much did you spend per baptism?

Q: As you reflect on these numbers, what does it say about your church’s overall obedience to the Great Commission?

I challenge churches to practice an approach I call “extreme” evangelism...Here are some distinctions between evangelism as usually practiced and “extreme” evangelism. (pages 15-16)

Characteristics of “Typical” Evangelism (Evangelism as Usual)	Characteristics of “Extreme” Evangelism (In-Their-Neighborhood Evangelism)
<ul style="list-style-type: none"> <li>• Takes place on the church campus               <ul style="list-style-type: none"> <li>○ Is evangelism by invitation</li> <li>○ “Come to our worship multi-center, multi-purpose facility, or classroom . . .”</li> </ul> </li> <li>• Occurs at times we set that are convenient to us</li> <li>• Is delivered in formats with which <i>we</i> are comfortable:               <ul style="list-style-type: none"> <li>○ Worship services</li> <li>○ Church events—pancake breakfasts, teas, special speakers from the Christian world</li> <li>○ Programs—classes, small groups, athletic teams in the church league</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Takes place in the community               <ul style="list-style-type: none"> <li>○ Is evangelism by penetration</li> <li>○ “We will meet you where you work, study, play, meet, relax, and socialize.”</li> </ul> </li> <li>• Occurs at normal times in their schedules</li> <li>• Is delivered in formats with which <i>they</i> are comfortable:               <ul style="list-style-type: none"> <li>○ Movies, plays, and concerts</li> <li>○ Community events—block parties, city council meetings, kids’ sports, school, political action meetings</li> <li>○ Relationships—most people do not need another meeting but can use another friend</li> </ul> </li> </ul>

<ul style="list-style-type: none"> <li>• Content is verbal, with an emphasis on telling</li> <li>• Content is almost always verbal and cerebral</li> <li>• Focus is on my agenda, my message, and my desires for you</li> <li>• A hard-to-do, frequently offensive religious activity</li> </ul>	<ul style="list-style-type: none"> <li>• When content is verbal, it is more about listening and dialoguing</li> <li>• Content is almost always behavioral, more about being and doing</li> <li>• Focus is on your interests, your wants, and your needs—including the spiritual</li> <li>• A natural, pleasant, genuine, and effective way of living</li> </ul>
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Q: Would you say your church does more “typical” evangelism or “extreme” evangelism and why?

The rule of thumb I hold up to the churches I coach is a *minimum* threshold of one conversion per ten worship attendees. If a church has an average weekly worship attendance of 300, it should aim for thirty adult conversion baptisms...Functionally what this means is that, on the average, each attender would have to be used of God to help produce one conversion every ten years.

Q: Is this too much to expect or is it enough to expect? Why?

Q: What is your church’s current ratio and cost per conversion?

### Chapter Three: How Many and How Often?

There are a variety of cynical answers to the question, “What does measuring attendance accomplish?” Hoyt suggests that...

- Attendance *does not* measure importance
- Attendance *does not* measure success
- Attendance *does* measure influence
- Attendance *does* measure trends
- Attendance *does* measure outward focus

To sum up, attendance figures are not reliable measures of importance or success, but they can be helpful in assessing relative influence, tracking trends, and indicating the degree to which a church is outward focused. (pages 19-26)

Q: Does your church count attendance? Why or why not?

Q: What does the trend line look like as you evaluate attendance over the past ten years?

There's more than one way to measure...[one] is to compare worship attendance to the population of the church's geographic parish area. Calculating this percentage gives a more accurate indication of a church's breadth of impact in its community...*Market share* is a term well known in the business world. Every astute business leader knows the company's market share at any given time. Every progressive company will have a plan to increase its market share in the future. [He then asks:]

Q: What would happen if churches began to think about market share?

Q: What if your church knew the percentage of the market you were already reaching and had a goal and plan to reach a greater percentage of the potential market in the future?

Q: What might happen if you as a church leader got on your knees before God and asked, "What percentage of our neighbors do You want us to influence for You in the future?"

Q: What if you prayed that prayer until you had a consensus on a percentage from God?

Q: How much of your community does God want your church to touch, to influence in His name and for His sake? (pages 27-28)

There is a second way to look at worship attendance that offers a greater insight into a church's breadth of influence. Simply stated it is this: How well do your worship attendance figures reflect the cultural, ethnic, and economic make-up of your community? Analyzing the ethnic, cultural, and economic make-up of your attendees in relationship to the make-up of your community helps you know the breadth of your influence across the diverse demographic that is your neighborhood. (pages 28-29)

Q: As you look at the make-up of your church and compare it to your community, how would you describe your church's influence?

Q: If your church doesn't match your community, what is the greatest area of divergence?

Action Item: What are some things you can begin to do today to bridge that gap?

When counted and analyzed properly, attendance can give you an effective way to look at the commitment and, perhaps, the maturity of your congregation. You can get a partial measure of the depth of a person's commitment to your church by tracking the percentage of Sundays he or she actually attends worship... Measuring depth by measuring attendance is dividing your church's average weekly worship attendance by the church's total number of constituents. Few churches know their total number of constituents. They think only in terms of attendance and membership. Identifying the total number of constituents first requires defining what you mean by *constituent*. A good working definition is "those who live in your parish geographical area and who attend worship at least four times a year."

Calculate the average percentage of worship attendance per constituent. Use that figure as your base line. Set a goal that is significantly higher than your base line. Strategize numerous and highly intentional ways to raise the percentage. Work your plan, and in time you will see evidence of greater spiritual depth and maturity. (pages 29-30)

Q: Does your church call roll every Sunday to track attendance? Are you willing to do that? If you answered no to both questions, what do you think of Bill's suggestion above as a way of measuring "depth"?

Q: How would you define a "constituent" for your church?

#### **Chapter Four: How Many Stay?**

Retaining visitors is the easiest way to grow. When visitors show up at your church, the hard work is over. It is much more difficult to get the attention of the unchurched and unbelieving and to convince them to come to your church building than to keep them once they come... Visitor retention ought to be a priority of every church. Why not get good at the easiest method of gaining new attendees and members? It seems so obvious. (page 32)

Q: What's your visitor retention rate? Hoyt states, "Retaining 30 percent or more of your visitors is hard work. It seldom 'just happens.'"

He asks, "Why do so many churches fail at the obvious?" And then answers his own question with the following observations:

- A fear of failure
- A fear of growth—which could mean the loss of intimacy or the loss of power and control

- Unwillingness to change—many church members value things the way they are

He then suggests, “The common root is the absence of passion for the lost.” (pages 33-36)

Q: Which of the above fears exists in your church?

Q: What are some things you can do to lovingly confront these fears and to plant a seed of passion for the lost among your church members?

There is a common mindset found in churches that are effective in visitor retention. It flows from the theological conviction that lost people are lost. That conviction finds expression in two behavioral mindsets. The first is that these churches have an absolute passion to get more fish to swim to their aquarium. The second is that they are intent on keeping every fish that comes their way. They are not interested in transferring fish from one aquarium to another. For them, it’s all about catching new fish. In short they have both evangelism and assimilation on their minds, and they work at being highly effective at both.

Assimilation and evangelism are almost inseparable. An effective system of assimilation begins with an evangelistic heart. An evangelistic heart is passionate about developing relationships with unbelieving people in order to become a bridge over which people can walk to find a relationship with Christ. (page 37)

Q: Do you agree with Bill’s statement, “Assimilation and evangelism are almost inseparable?” Why or why not?

Q: How effective are your church’s assimilation and evangelism efforts.

Bill then describes two major evangelism strategies that are used by churches: attraction and penetration.

The most frequently used strategy in most churches is attraction. Churches plan events in order to attract the unchurched and unbelieving...Attraction events can be a good thing, especially if they are attractive to the unchurched. Attraction events that are planned with input from the kind of people you are trying to attract will likely be more successful than ones planned in ecclesiastical isolation. A wise person once said, “it is not according to the taste of the angler, but according to the taste of the fish that one baits the hook.”

The problem with attraction is it's not the most effective means of reaching new people. People have plenty of things to do already. They do not need one more place to go...Yogi Berra once said, "If people don't want to come out to the ball park, nobody's gonna stop 'em." (pages 38-39)

Q: What attraction events do you host each year?

Q: How effective are they in attracting the unchurched?

Q: Can you identify individuals in your church who have recently come to Christ and are being disciplined because of the events?

Penetration is all about going to them, meeting them on their turf, their terms, and their schedule...There are two very practical and strategic reasons why penetration strategies are so important and effective. First, while attraction strategies can be employed by a relative few, effective penetration strategies require broad participation. Nearly every church I assess believes that they are the embodiment of Pareto's 80/20 Principle. They lament, "Twenty percent of the people do eighty percent of the work." Unfortunately, they are often right. Do you know any successful companies where only a minority of the workers actually work? Why would we expect a church to be effective when only a minority of its people do any work? (page 40)

The second reason is that people are more responsive when they are met on their turf and on their terms.

Q: What is your church doing to specifically penetrate your community?

Q: How effective is your penetration strategy?

Q: What is your church's balance between attraction events and penetration activities?

Action Item: Brainstorm some specific things you could do to improve your effectiveness. Then identify one or two that have the most promise and try them.

There are three keys to effective retention. They are: an effective assimilation system, meaningful involvement, and relational Velcro®...An effective system always begins with the end in sight. So what is *an assimilated person*?...I do not

know a single church that needs another pew sitter. What every church can use are more people meaningfully involved in mission and ministry...It therefore makes sense that an *assimilated* person would be defined as one who not only attends worship regularly but who also participates in a small group, and has some meaningful ministry involvement. In fact *ministry involvement* is the second key to an effective assimilation system.

The third is *relational Velcro®*...Over the years, numerous research studies have indicated that it takes multiple friendships in the church for a visitor to stay and become an integrated part of the church...One of the most effective ways of doing this is to create settings where the newcomer meets other newcomers. Long-timers at any church already have numerous significant, often longstanding relationships in the church. They have little capacity for new relationships. (pages 42-43)

Q: In which of the three areas do you think your church is doing best?

Q: In which of the three areas does your church need to improve most?

Action Item: What are some specific things you can do to improve your retention percentage?

I am asked, “What should our retention rate be?” My response is this. The minimum threshold should be 30 percent. If you are not already there, aim at reaching 30%. Once you have achieved 30 percent you can strategize for a higher percentage of retained visitors. Ultimately you should strive for a retention rate that exceeds two-thirds. (Page 43)

Action Item: Calculate your retention rate.

Action Item: Develop specific steps to increase it.

## **Chapter Five: How Many Serve?**

Ministry involvement is a concept that most church people know...Since most church programs are conducted on the church campus, people begin to believe that ministry happens at church. Eventually, ministry involvement means, “Come to the church and do something for the church.”

The words *mission*, *missions*, and *missionary* are not synonymous...Mission involvement is more about a mind-set than a career. It’s not about the few but

about everyone. In current books and conversation it's often described as being *missional*.

A *missional* mind-set begins by redefining *vocation*. Most think of their job as their *vocation*. What we get paid for doing is our work and gets priority, for some, the highest priority in life. Our hobbies are our *avocations*. By contrast, people who think missionally believe their *vocation* is “to serve God” and their *avocation* is “whatever they do for a paycheck.” (pages 45-46)

Q: What would happen if your people looked at ministry involvement as something done either at church or in the community, but mostly it is done in the community?

Q: Does a typical member in your church have a “missional mind-set?” Why or why not?

Q: What would be some things you could do to help your members develop more of a “missional mind-set?”

There are numerous reasons why lay involvement is crucial to the corporate health of a church, but I want to highlight two. The first reason relates to the importance of keeping them busy—busy doing the right things...If being on a mission for God does not occupy them, people will find their own preoccupations...Keep them busy doing the right things or they will drive you and each other nuts over the silliest of things.

A second reason why lay involvement is crucial to the corporate health of the church has to do with simple numbers. It goes like this: two can usually do more than one, four can usually do more than two, eight can usually do more than four, and so on. Like I said simple numbers...The percentage of those serving is a measure of the leaders' effectiveness. Mobilizing the laity is not optional; it's a mandate. It is a leader's task to make mission and ministry involvement normative. Leaders must have high expectations for ministry involvement on the part of their people. (pages 51-53)

Q: Describe a time when you saw a church where people weren't busy doing the right things and they drove each other nuts over the silliest of things.

Q: If your leadership success were measured only by your ability to mobilize the laity, how effective would that measure say your leadership was?

In order to capture the full scope of ministry involvement, you must take into account three arenas of involvement.

- *Involving people in the church*—in the ministries and programs of the church. An added benefit of tracking people’s involvement in the church is that you can tell quickly not only who is not involved in service but also who is over-extended.
- *Involving people in the community*—in addition to counting them and giving them equal credit with those who serve in the church, church leaders have another task to do. They must ensure that these people know how to do their service in Jesus’ name.
- *Involving people throughout the world*—this involves both supporting and sending as well as going. (pages 53-58)

Q: How would you rate your church’s effectiveness in each of the three areas mentioned?

Action Item: What is one specific thing you can do today to improve the ministry involvement of your church members.

## **Chapter Six: Who Are Your New Leaders?**

We all know churches that flourished for a season. They grew in size, reputation, and influence...They plateaued. They declined. Eventually they became a shadow of their former self...How does this happen? Why does this happen so often? While each church’s story might have some unique aspects, and while there often are numerous contributing factors, there is always one underlying, fundamental, common cause to the demise of once-great churches. They failed to raise up new leaders.

Most churches rely upon chance to provide the quality leaders they need. As a young pastor in a rapidly growing church, I remember praying, “Lord, send some seasoned leaders from other churches among the many new people you are bringing here.”... [However, I discovered that] the pool of ready-made outstanding leaders is not well stocked. (pages 59-61)

Q: Are you relying more on God to sending you mature leaders, or are you strategically developing your own?

Shortsightedness might cause some churches to ignore the need for intentional, systematic leadership development. The thinking goes like this: “Things are going

great, and our current leaders are outstanding and deeply committed. We don't need to develop more leaders." Some leaders do not raise up new leaders because of pride...Still other leaders do not raise up new leaders because of ego needs that are met in the leadership position they hold. Fear of losing or having to share the power, prestige, and prominence that go with being the pastor or a key leader in a church keeps some from preparing others to lead.

Over the years, my experience has increasingly convinced me that the primary task of a leader is to produce more leaders...True leaders do not live solely in the here and now. Leaders are out in front, ahead of others. (pages 61-62)

Q: Does your church have a clearly defined process for developing leaders? If so, describe it.

Action Item: If you answered no to the above question, stop right now and think through what it would look like for someone to come to Christ, grow in faith, and step into a leadership role in your church. What would you need to change, add, delete from your personal schedule and the church's calendar to make what you just described a reality?

The absence of a system for leader development constitutes the primary organizational barrier to long-term effectiveness and growth...This system looks different from church to church. But all good leader development systems have four essential elements. They all *identify, recruit, train, and deploy* leaders. Little is left to chance. Leaders are often prepared before the need is apparent. (page 63)

Q: Evaluate your current system, or the one you just designed in the above Action Item, as it relates to the four areas Hoyt just outlined: *identify, recruit, train, and deploy*.

Churches demonstrate great wisdom when they create an ethos where ministry leaders are given greater honor than those who serve in governance roles. Those who govern the church are the servants of the church; their primary role is to provide for and support those who are doing the ministry of the church...The relative health and effectiveness of a church can be measured by the ratio of ministry leaders to governance leaders. (pages 68-69)

Q: How does your church "balance the prestige" it gives between those who govern and those who lead out in ministry?

Action Item: Calculate the ratio between those who govern and those who are ministry leaders.

## Chapter Seven: Do You Really Grow By Staying Small

My voice is but one in a large chorus, all singing the same tune, “Small groups are essential to the health and growth of churches.” In more than three decades of observing churches and two decades of church consulting, I cannot recall a healthy, growing congregation where a significant small group ministry was not present...A universally common factor in the decline of once growing churches is the deterioration of small groups. Yes, you do grow larger by staying small. (pages 71-72)

Q: Has your church ever had an effective small group ministry?

Q: How would you describe your church’s current small group ministry on a scale of one to ten with ten being strong, growing, and effective and one being weak, declining, and almost non-existent?

Q: Based upon the evaluation of your small group ministry in the question above and Hoyt’s statement about growing larger by staying small, what is the future growth potential of your church—assuming nothing changes?

Bill illustrates the diversity of effective small groups by giving examples of three very different churches: RealLife Ministries in Post Falls, ID; New Hope Christian Fellowship in Oahu, HI; and National Community Church in Washington, DC. They are brief segments, but worth the read. Then he challenges us: “Don’t bother trying to introduce evangelistic or ministry purposes to existing groups. Sometimes in consulting with churches that have extensive small group ministry organized around Bible study, fellowship, prayer, and accountability, I listen as the leaders explain how they are now going to inject a *mission* or *ministry* component into their small groups. They say, ‘We are now expecting our groups to take on mission projects,’ or ‘We are now asking them to focus on ministry.’ What I have learned is that this approach nearly always causes tremendous amounts of stress among group members and ultimately ends in failure. The new thing, mission or ministry, is not what they ‘signed on for’ when they first joined the group. It feels to them like a ‘bait and switch,’ and no one likes it when that happens...You will find it far more strategic and productive to start new groups that are, from the beginning, organized around mission and ministry purposes.” (pages 79-80)

Q: Have you tried to infuse mission or ministry purposes into existing small groups that did not have this as part of their DNA? How did it work for you?

One way to define small groups is to ask the following: Does the group put people into relationship with a small enough number of people that they can be known, cared for, encouraged, challenged, taught, helped, and held accountable by the others in the group?...The only complexity that might prove helpful to track is counting how many small groups exist in each of the major categories of organizing principles. How many:

- Are organized primarily for spiritual disciplines and growth?
- For evangelistic purposes?
- Around interests?
- Have recovery as their primary purpose?
- Are organized to do mission and ministry?
- Are focused inward (on the church and its people)?
- Are focused outward (on the community, the world, the unchurched and unbelieving)?

And what percentage of people are involved in each of these categories? Adding this layer of complexity, if you choose to do so, can help ensure that you are offering a broad range of small group opportunities and that you have people involved in both inward and outward focused small groups. (pages 80-81)

Q: As you look at your small groups do they primarily fall into one or two of the categories above or do they cover them all?

Action Item: Identify all of your church's small groups and the number who are involved in them. List them under the appropriate categories listed above. Specify which groups are outward and which are inward focused. Take time to prayerfully reflect on your findings to see what you might need to do to improve balance and depth in your small group ministry.

## **Chapter Eight: What's More Important Than Dollars?**

Being the church, as Christ meant it to be, doing what He created the church to do is clearly more important than dollars. So first, ministry, being the presence and blessing of God, is more important than money. Second, stewardship is more important than dollars...Just about everything else is more important than dollars; in God's economy people can give great sums of money and still be judged as

lacking if they have not been faithful stewards of all in life (I Corinthians 3:11-15; Revelation 20:11-15).

[However,] even churches that have stopped counting everything else will still count the dollars that come in. I have assessed churches that cannot tell me how many people have attended worship for years, haven't counted baptisms in a decade, and have no idea how much money has been spent on what. But they can tell me exactly to the penny how much came in. Invariably, in these churches, the amount coming in is less than the budget calls for, and so there is a history of cutting programs, ministries, and missionary support. (pages 84-85)

Q: Do you agree with Bill's statement, "Just about everything else is more important than dollars; in God's economy?" Why or why not?

Q: To what extent does the description above describe your church?

When it comes to measuring a church's effectiveness in financial stewardship ... The most important and strategic thing to measure is tithing... If your church is in the business of making mature disciples, you will be intentional about raising up Christ-followers who tithe... One hundred percent of all He has given us is His, not ours; our managerial or custodial task is to discern how He wants it spent. (pages 85-88)

Q: In what ways do you agree and/or disagree with Bill's statements?

In a brief, but information packed section on Teaching People to Tithe and More, Bill writes:

*Lift the veil of secrecy.* Many people and churches shroud giving records in a manner that makes the Cold War's Iron Curtain look porous. In seeking to keep Jesus' admonition against publicly strutting our giving (Matthew 6:2-4), they mandate that no one should know. Some seminaries teach pastors that they should not know who gives or how much those people give since it might tempt them to be partial toward big givers. First, it is impossible for no one to know who gives and at least in general terms how much they give. Counters, financial secretaries, data entry people, and others know at least bits and pieces. Second, everyone (including the pastor) makes assumptions about how much people give, and attitudes are influenced by their suppositions. Better for pastors to know and adjust their behavior to reality than to try to adjust to what may or may not be reality.

I am not arguing for a completely open book when it comes to giving...what I do advocate is that the pastor should know who gives and how much they give. Furthermore, I believe that the church should know what the pastor's family gives to the church. I regularly urge pastors to annually announce their giving for the past year and their intention to give for the coming year. Such an approach models good stewardship and brings accountability in giving to the church's leadership community. No one gets to hide poor stewardship behind a veil of secrecy. (pages 89-90)

Q: What do you think about Bill's statements on lifting the veil of secrecy?

Q: To what extent do you and your church practice what Bill is preaching?

Bill suggests a couple of different numbers that are important: percentage of people who tithe and average percentage of income given. Speaking of the latter number, he states, "I tell churches that they should initially aim to raise that figure to 4 percent, then 5 percent, then 6 percent. If they ever exceed 6 percent, they can write the books, hold the seminars, and the people will come! (page 91-92)

Action Item: Determine the percentage of your church members who are tithing.

Action Item: Calculate the average percentage of income your church members give to the church. To do this, you need to know how many households are in your church, the average household income in your community, and the annual contribution income of your church. Divide the contribution income by the number of households multiplied by the average household income. That will be your church's percentage. Bill suggests it will probably range from 1.6 to 2.4%.

### **What Product Are You Producing Anyway?**

Churches do not get the privilege of choosing their purpose from a long list of options. Churches do not get the privilege of deciding what business they are in. God decided the church's business. God clearly identified the product the church is to produce, namely mature followers of Jesus Christ (Matthew 28:19-20)...[The critical question is], How do you know if you are producing mature disciples? [In other words], What does a mature disciple look like?

Bill gives an example of one church's answer to that critical question. (See chart below of Immanuel Church in Gurnee, IL's, definition of The Spiritually Mature Disciple). (pages 96-99)

Q: Do you agree with Bill that THE purpose of the church is to make disciples? Why or why not?

Q: Does your church have a clear definition of what a mature disciple is?

Q: If so, is it measurable or is it mostly theoretical? If it's theoretical, what can you do to make it more measurable?

Q: What do you think of Immanuel Church's definition of a Spiritually Mature Disciple? What would you add or delete?

### *The Spiritually Mature Disciple*

You must love the Lord your God with all your heart, all your soul, and all your mind. This is the first and greatest commandment. A second is equally important: Love your neighbor as yourself. (from Matthew 22:37-39)

The spiritually mature disciple at Immanuel demonstrates an increasing love for God and people by:

- Drawing others to Christ
  - maintains a list of unchurched/unbelieving friends with whom he or she intentionally relates in order to bring them to church and to Christ
- Participating in community with other Christ-followers
  - is regular in church attendance
  - participates regularly in a small group
- Living to serve others
  - serves people in the church
  - serves people in the community
  - serves people in another culture or country
- Knowing and obeying Scripture
  - is involved in disciplined, ongoing study of the Bible
  - can cite a recent change in thoughts, attitudes, or behavior as a result of his or her Bible study

\*Mark R. Elliott served as a Director of Missions (Associational Mission Strategist) in western Iowa and eastern Nebraska for almost three decades. He is a strong advocate for obedience and Biblically based disciple making. As such, he knows that making healthy disciples requires Christian leaders to be constantly pursuing spiritual maturity—be lifelong learners. Because of the time constraints of ministry, most pastors focus their reading list on resources that assist them in teaching and preaching the Word of God. As such, books focusing on church health, leadership development, and church growth tend to find their way to the bottom of the stack. With that reality in mind, Mark has written discussion summaries on several books that have helped him to personally grow in Christ and that tend to find themselves on the bottom of most pastor's stack. Many pastors have found them helpful as they are able to more quickly process great insights from other pastors and authors.