

THE CHURCH PLANTING PODCAST

with Greg Nettle



Greg: Hey friends. I'm Greg Nettle. I serve as president of Stadia Church Planting, as well as the host of The Church Planting Podcast. Today we have my friend Zac Larson on the Church Planting podcast episode. Zac and I became friends about two years ago, and I thought, man, I can get him on this podcast as soon as possible. As so much to teach us. Zac is actually measuring his wealth by the impact he has in God's kingdom. And I love that he's gonna be talking with us today from a financial expert's perspective on how to talk to investors and donors about money from the investor and donor's perspective. So glad to have Zac Larson with us. He's an amazing dad, amazing husband and follower of Jesus, Zac Larson today on the church planning podcast. All right everyone, this is gonna be an incredibly practical episode of the Church Planting podcast. I've got my good friend Zac Larson with us. Zac, welcome to the Church Planting podcast.

Zac: Thanks, Greg. It's so good to be here with you and your friends that are listening out there.

Greg: Okay, man. Hey, listen, anytime we talk about finances pod, it's like the podcast episode listens. Go way up. So let's just start off with some of your credentials, cuz I, I know your wisdom on this topic and as I've gotten to know you, you're Jesus following heart. But let's talk to our listeners a little bit about that. Give it what you know, what is it that you're doing today?

Zac: Yeah. First of all, I think it's incredibly funny and a little ironic that you're Your people want to hear about money because I feel like when we talk about it in our church, people sometimes don't want to hear about it. And so Exactly. I'm excited though for some reason I've always been blessed. Some might say cursed with understanding and enjoying numbers. And that led me into a career that I've been doing for about 20 years as a certified financial planner. Daily I get to talk with people about the purpose of their money and to say, how can they use it more effectively to spend it, save it, give it, and we do that through a company we have in Naperville, Illinois called Intention Financial Partners. And the goal is to help people be more intentional with their money and generous with their money. and I'm guessing that might resonate with a few of the leaders who are listening in to say, how can they help their congregation their people, be a little more intentional and generous as well?

Greg: So Zac it resonates with us as church leaders in the fact that we need to provide resources for God's kingdom efforts, right? We need to be involved in that. But I have to tell you for, for my wife and I at a real personal heart level, one of the reasons I'm excited about this, and I think for most of US listeners as well, we have a deep desire to be very generous followers of Jesus with our own resources that God's entrusted us with as well. So there's this dual edge. That we're gonna be talking about here is how do we become more generous and how do we help other people become more generous in God's kingdom as well? So let's just start unpacking this idea of generosity. When did you start, you said you've been doing this a long time. You've matured to where you are now. But did it start a young age?

Zac: It did Greg. It goes way, way back. My earliest memories of money. Our going to Sunday school is probably a four or five year old, and at the time, my parents gave me four quarters each week for an allowance, and they asked us or told us whatever it was that, that we needed to give one of those four quarters to church. This concept that we talk about in church today of a tithe and tithe, tithe this in offerings that was embedded in into me at an early age, but they said, forget the tithe. My parents said, we're gonna start you at 25%. So it generosity's always been part of my life. I watched my parents many times when they would say no to things I wanted as a teenager. and I'm like I know we have the money cuz I watched you write this check and put it in the offering plate at work. But at the time, even though I didn't love that as a kid, I now see what it did for them, what it did for their community, their church, and how much of a profound effect it's had on me. And that gets it a core

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truth that I've un I've uncovered. All these years of living out my generosity journey and trying to help others on theirs. And that truth, I believe, is that God wants generosity for us and not from us. Okay.

Greg: That is just gold right there, so to speak. Let's unpack that generosity for us, not from us.

Zac: Think of how it might empower you. When you're leading your church. If we get past this fact of we're not asking people for their money, we're inviting them into an experience that God truly wants for all of us, God is the most generous person not person generous God that gave us his son. I, in the most generous act ever to save us. So we start with a generous God and we say when we're generous and our giving of ourselves and our money and our. There's usually not negative experiences that come from that. I have never met a truly generous person who is mad at the world.

Greg: They're more joyful.

Zac: Yeah. Yeah, they're more joyful.

Greg: Okay, so let's keep moving down that same path. I can't leave the children piece yet because Julie and I, we have a 14 year old at home. I know you have children. And talk to us because many of us still have children and our church planters many of them start planting launching a new church when they have children. Some give us some real practical tips. I know that we didn't talk about. Parenting things that you've found or discovered maybe to help us disciple our own kids in this idea of generosity?

Zac: Yeah. We've tried these same things with our kids. My wife Kristen, and I have four boys. They're now arranging from age 11 to 17. But from an early age, we tried that same concept with giving them an allowance and asking them to give a choice from that, of a percentage or an amount. We've seen some cool things come from that. And we've also seen resistance, which is very natural. I think we as adults, resist children resist too, because there are things that we want ourselves and I've realized there's really never enough money to go around in a way, and yet there's always enough. And I guess what I mean by that is, As a child, there's always more that they want. For our boys, it was buying stuff on the Xbox or going to the store and getting candy or shoes or what, whatever the things are that people want at the different phases. And there was not enough money for that. And yet our kids have been fortunate that they haven't had to worry about basics. So in the like most. Spiritual sense. I sense, I think that's what God asks us to trust every day as adults, is that there we may not feel like there's enough, but God has provided enough for us and we're asked to give from whatever we have. And our boys at times said I can't give that money because I now made th this was a recent conversation with our 15 year old. I made that money. He's got a. He came home with 150 bucks. I made that money. I don't need to give from that. Yep. And then we've had the opposite of saying, at 1.1 of 'em said, I want to give all of my allowance. And my reaction was like you can't do that. You can't give all of it. But why not? I, and I think we routinely encounter people who are at every point of that spectrum.

Greg: Yeah, it's fascinating. Your son that said I made that \$150. The fascinating thing is I'll never forget, I was playing golf with a very new Christian years ago in the church, and he was telling me about how he'd worked himself up from the bootstraps and how much money he made. And at one point I just stopped and I said, listen, I just need to tell. You didn't make any of that. God empowered you and gave you the gifting and the ability to make that. And he just turned and looked at me and it

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was a thought that he had never had at the time. I know that sounds crazy, but he became one. He is today one of the most generous people that you'll ever be around. But it was a realization that it, who gave him the ability, who gave him the wisdom to think in terms of numbers? Who gave him the savvy? So when you start realizing all of those things from God, then you realize oh, this has just been entrusted to. And if we can pass that on to their kids. Zac, it's funny you said that I have an envelope here at my desk and I didn't, and this is not scripted, but it's the stadia. And my son put this on my desk and it just says, dear Stadia, this is four new churches, sincerely, Elijah Nettle, and there's cash in here. Wow. That I've gotta get, I don't even know how much is in here. I didn't open it, but I've gotta, it's just from money that he's been given from birthdays or allowance, over time. And we love to see that with our kids. Zac, let's shift a little bit now, because you and I you're an investor in Stadia, you and your wife, and we, which we obviously deeply appreciate. You and I had conversations this way. Talk to some, new church starters, these church planters to church leaders. You're a business person. What prompts you to give to the local church, to a new church startup? Give us some pointers to help us on this journey.

Zac: So let's quickly go back to that truth, that God wants generosity for us and not from us. So before we even think about where we're going to give money, let's just realize this fact that when we encourage people to live generously, to give generously, we're actually giving them. A taste of the gift that, that God wants for us. So there's oftentimes this guilt where if I'm a fundraiser or I'm a leader and I'm asking people to invest in, to support something that I'm taking from, something from them. But I, I truly believe that if you are a leader of a church the mindset of offering them an experience of generosity is one of the best gifts that could ever be given to. and now they may be reluctant to give their money and we'll talk about some practical ways we can help them with that. But I think that's at the core, this is a gift or an opportunity. We're giving something to experience because most people weren't lucky enough to learn about the joy of generosity at an early age. They may never been taught to give.

Greg: Yep. I agree. And but you've got two things going on there. One is, this is a way we approach, this is our attitude so when I approached you and your wife, it was more, Hey, I have this kingdom opportunity that I would love to tell you about. I would love to invite you to join us on this journey now at stadia. We celebrate the ask because that's what I'm responsible for. And then if you all decide to invest, we'll celebrate that too. But at the end of the day, that's between you and God ultimately. . But part of it is our confidence level in the vision that God's placed on our. To invite people into that vision in that process. Yeah. So let's move to some practical things. I'm approaching you. What are some mistakes, some good things that, that we can do as leaders? Yeah.

Zac: Let's take that investment theme that you mentioned, right? There's a lot of practical people who think of it that way. I want a return on my investment, and I would argue despite all the in great investors I've read about, or I'm aware of a Warren Buffet or Peter Merrill from Merrill Lynch an Elon Musk, that the vast return on investment that has ever been. Was Jesus being sent to save billions of people going from one person who exponentially multiplied. And so if I can make an investment that multiplies that way I find great value in that and I want to give to my food pantry and to the Red Cross and to all these other places that I know have immediate impact that might allow someone to better receive the gospel. Ultimately I want to invest in things where more people are receiving that message, because I believe that's an exponential gift.

Greg: Yep. So the leveraging impact multiplication, really important principle for, as we. Raise funds. What are some, maybe some common mistakes that you've seen made? I, if I'm coming to your family and saying, I'd like to sit down and talk with you about an investment in the kingdom, I'm

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starting this new church. What would be some things you'd say, Hey, maybe kinda stay away from this.

Zac: Stay away from the sales pitch. People love to talk about themselves. So I've learned it just it's really about asking great questions. Maybe ask them why do they give in the first place? Where have they learned it? Let them talk about themselves. And then as you're uncovering that, ask 'em about the joy they've experienced and to think about what else might be guy. What else might God be doing for them potentially as they continue on that journey. And if they haven't, Then help uncover maybe what those barriers are. So there's some practical things, but I do think a second truth is that people want to do more. They want to give more, but practical things get in the way. They feel they're too busy. There's other commitments. They don't feel there's enough money because maybe they're not using their money intentionally right now. So we find professionally, most people use their money very accidentally. As a leader it's maybe not your role to ask them how they're using their money but you can ask them how they're feeling about it and fascinated what are things then that you might uncover from that? You might realize that there's a need in your church to provide practical financial guidance a financial Peace University from Dave Ramsey or things like that could help people take some of those steps.

Greg: And it's funny, I, my my, my daughter just got married just a little over a year ago and my, my now son-in-law actually came to ask for my blessing. And I actually had five requirements before I would give my blessing cuz I'm a pain in the butt father-in-law. But tough one, one of one of them, Zac, was they had to go through all 10 sessions of Financial Peace University with my wife and. So we'd have dinner, we'd watch five Financial Peace University, and then we'd discuss it for 10 weeks. And I told 'em, it's not because I want to control your finances. It's because I want to make sure you have that financial foundation of understanding how to handle your money. And it's one of the best gifts we could have given them. So why don't we boldly do that, with our, people's finances are screwed up, right? Do you see that a lot?

Zac: I won't go as far as to say screwed up cuz I want to be I'm trying to provide confidence in our meetings with clients. So we're trying to find the positives, but what I see often is that people's priorities are not aligned with their money. So money comes in, they spend it, they use it, they pay the bills, and then they'll, at the end of the month there, there's a lot of guilt. They wish they would've given more, they wish they would've saved. So we want to help just flip that whole script. I don't want to get into every detail of how you spend your money, but I want you to say, what are your priorities, Greg, can you give off the top? Maybe it's starting at 1% and progressing. Maybe it's starting to save 1% and progressing, and then incrementally formed that habit.

Greg: That's just that's so good. Okay. We're a church leader. We're sitting down with you. I'm planning a new church and I need to raise you. \$300,000, whatever. And I, I really don't know you that well, Zac, and I don't know your financial means that well. How much should I sit down and ask you for? Let's get real specific here. Because if I ask you for a million dollars and you know you have the capacity to give 5,000, now I'll put you in a really awkward spot. If I ask you for 5,000 and you have the capacity for a million, now I feel like I've really just missed the boat. Talk to us about that practical.

Zac: Yeah, that's a tough one. I've been involved in a generosity initiative at our church where we did come up with specific asks for people. It was really motivating to some of them, and it was incredibly discouraging and frustrating and turned others off those being asked. So I think part of it is knowing the person you're talking to which just starts with those feeling questions, just to understand where they are on their journey and then. Helping them understand a need and how they might fit into that.

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So if you have that 300,000 goal, it's going to take people at these different levels who have the resources, and then you don't need to put 'em on the spot necessarily, but prompt them with the question of where do they feel they might be called towards helping out on that journey. This happened for my parents recently. My parents are both pastors, Greg and. They have made incredibly generous intentions over time for the resources that they had. Didn't always line up with huge numbers towards a goal, but just recently I was overwhelmed with excitement and surprised when they told me a commitment they'd made to an organization, importantly to them because they heard about the number of donors they would need at each. They were motivated to hit a new level that I would've never thought they would wanna stretch towards. So we need to unleash that opportunity for people to be motivated, encouraged, without making it feel like they have to do something.

Greg: So Zac, it's, let's go back to that 300,000 number because one of the things that I've sat down, because I have sat down with people that I have no idea what means they, they have, and one of the things I'll say is just say, I just will say up front, I really don't know your resource capacity. I'm just grateful that I can have this conversation with you. I don't know if you can invest a thousand or 10,000 or a hundred Oh, . And so often that person will say, really, we were thinking maybe in the \$5,000 range. But I've also had people I've been, again, I'll go back to the golf course. This is crazy. I had a guy on the golf course that I didn't know his capacity at all, and he was saying, Hey I'd really like to do something. And so I was telling him about this \$40,000 we need, we had, and he said, I was really thinking more in the range of 500 Oh, And I was like, okay let me get back with you and just make sure we invest this in the right place. So a lot of times, if you frame it that way, people will actually give you cues yep. And into the range. That's even possible, right? Or not possible. And I think we have to, this other thing is people on Stadia staff, I, it's really important for me to tell. The celebration stories of, when people, are, make an investment. I love sharing when one, one of our staff dads or moms, their kids are investing in Stadia and so we always celebrate that in Stadia team, but we also, I let them know, Hey, I just need to let you know I made a \$200,000 ask this week. And it was just a flat. because that happens too, right? And which it does everybody, we, everybody needs to know, even though you hear some of these great stories, there are also the stories where somebody says, I'm sorry I'm just not interested right now. Zac, talk about do you ever sit down with clients in your financial planning and do you guys ever walk away and just have to say, you know what I'm not sure we're the best company.

Zac: Yeah, it does happen because our niche where we provide the most value are for people who want to have impact with their money. Now, that's not always idealistic, like I want to give it all away, but they want to use it for experiences. They want to help their family, they wanna have shared experiences with their family. And if it only comes down to the bottom line of how much did I earn and how much do I. It's probably our message probably is not going to resonate in the same way. Your messaging won't always resonate as a leader of what you're trying to do with what people want to give, but more often it, it does. So I want to just quickly mention a couple practical things for people to think about when you're asking. So let's assume that the message is resonating and people want to do. But you might hear from people right now I'm on a fixed income. I don't think I can really give that much, or my stock portfolio is down. So I can't give as much. There is a confidence issue that we have to help people move past, meaning that they have the confidence to spend and give and live the way they need and do things for their family. Before we can get to this idealistic of let's give it all back to God through these method. So if we can help them move past that may not be your listener's role, but they probably have financial partners you can encourage them to talk to. The second thing is to move past giving from cash flow, which is how most have been, most of us have been taught. Absolutely. You tithe from your income. Maybe you're in retirement, you ti on a fixed. But we have all of these resources out there. Our net worth, which could be of home equity, it could be a stock

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portfolio at IRA portfolio. So there's a progression we talk to people about, and I'm gonna move through this a little quickly, but some people give from cash flow. If you're giving from cash flow, sometimes there are advantages to bunching or combining a couple years of gifts into one for your tax purpose. That involves itemizing your deductions rather than a Yeah. A standard. Yep. The common response or rejection to that is people say I don't have that much cash. So what we look at is a next step to help bunch gifts together is asset-based giving. Maybe they have a mutual fund, a stock, even though they're down from where they were at the high, they're still way up over the past few years, and you can. Oftentimes paying taxes on the gains of that by gifting it away. So we look at gifting assets. The other thing that has really shifted in our church and within our client base is people in retirement years can gift from their IRA or retirement assets directly from those accounts. It's called a qualified charitable distribution or a q. Unpack that a little bit for us. Yeah. Yeah. That frees them up to gift out of their assets or their retirement accounts without paying taxes and having that go directly to the organization, which also doesn't pay taxes. Now some people love to pay more taxes, maybe there's someone out there who does they, they could actually, if they want to go write a check and pay down the deficit, and we'd all appreciate it. But most people of choosing their family, For their favorite organization or charity or church or the IRS, are gonna choose one family or organizations and we can help get more to the places they care about and less in taxes by using some of those strategies, asset-based giving qualified charitable distributions, or a third tool which is giving out of a donor advised fund. And I think that's something. We as leaders in a church need to be aware of because more and more we're seeing the transition where people are giving out of those kind of tools rather than their checkbook.

Greg: Okay, so Zac you're talking about stuff that, I often have made this statement. It's crazy, I went through seminary, got my graduate degree, and never had an accounting class, never had a math class beyond, what I had in high school. And so the, you can talk about donor advised funds and all these different things, and a whole lot of church leaders out there are gone. I have no idea what he's talking about. That's when it becomes important for us to lean into people like you in our churches, or Zack, and you didn't ask for this at all, but what's, give me a web address or something that we can get to our viewers and listeners to get in touch with your organization so that they can even refer people to you to get 'em involved in this stuff. Yeah.

Zac: Thank you for that, Greg. Intention.com is the website i n t for intentional. And or I N T E N T and then g e n, so intent gen.com. But more than that even, I think it, most organizations have people in their churches who would be glad to authentically, genuinely teach some of these topics to people who wanna learn about it. Without it being a sales pitch, without being work with me. Just say, this is for the kingdom. Learn about these tools as ways to give. And I'm guessing there's resources in most churches that, that can help with that.

Greg: Okay. And I think Zac, if we approach it as and I know you and I both do it, this is our hearts. I never view my job as fundraising. I look at it when I have the opportunity to interact with Zac Lars. Both of us are gonna get disciplined. I'm gonna hear wisdom from you as I have today, and I'm sitting here going, man, I need to talk to Zac further about this topic. But my, my, I know, my goal is to say, how can I help Zac become more like Jesus? It's not to get Zac's money, it's to actually say, And so there's sometimes I actually will say, you know what? I think probably it would be better, can I introduce you to with this organization? Because I think it's more in line gen, genuinely with where your heart is wired than Stadia is Now. I don't like doing that necessarily, but it's right. And it's good because my, our job isn't about getting people's. It's about the helping them become like Jesus. And boy if we can always remember that. Alright, let's have some fun here because you and I started working together just about two years ago, I believe when we first met through our mutual friend Julie Buller. And and so I came on and, cold call if you will, we're set up and if you can think. You've

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invested now with Stadia. What are some things that Greg Nettle did right? And if there's anything of course that you'd say, man, he really blew that, or he didn't do this so well. Yeah. What would that be as well? Let's hand from each other.

Zac: Sure. You've cared for us as people, first of all. So I felt a genuine concern that you wanted to know who Kristen and I were as people, not just as a pocket. You have checked in periodically either you or your team to shoot a text to have an email to offer connections with us and you have thanked us. Greg, this was totally, I was unprepared for that question, but it was easy to answer because you've done those things well. People, you had a process, I'm sure you weren't always just thinking of us, but you had a process to reach out and that made us feel cared. . And then when we have responded, you've said thanks. And I think it's really that simple for church leaders, people, process, and say Thanks.

Greg: I so appreciate that, Zac. And okay, let's fun question to end on and you didn't let me finish.

Zac: You didn't let me say anything wrong.

Greg: Yeah, no. I didn't know if you were going there, please. I'd love to hear it.

Zac: No, I'm just teasing in a way, but maybe you'd undershot to ask.

Greg: I love you. All right, so Zac Larson always on my mind and I will be talking to him soon. And Zac, if you what do you know now that you wish you would've known when you were first starting out in launching your ministry? Give us a piece of wisdom.

Zac: Yeah. Leaders have to connect and have impact one to one, right? It's got to happen for the growth of an organization, but quickly we have to learn to scale that, to have that impact, one to many and I think. Especially when it comes to generosity, you've gotta have conversations where people feel connected and feel important, but we quickly have to teach that at scale so that many people can be giving regularly monthly, and many people can be sending gifts from their donor advised funds to support the ministry. And many people who are. Send it from their IRAs, and it can always be done with one-to-one, but there's cool tools out there to allow that. Nell we're trying to figure that out in our professional work. We're trying to figure it out at our church how to connect donors who aren't always showing up at church anymore. And I think that's just gotta happen to quickly pivot to a scale rather than one to one.

Greg: Zac, thanks for your time and I'll look forward to having you as a guest again, if you'd be willing. I think we have a lot more we could talk about, great. I love it, friend.

Zac: Thanks so much.