A FREE STARTER GUIDE

Funding Church Planting through Business Acquisition



A Proven Framework for the Marketplace Missionary

Jason Kokenzie

Before We Begin

Let me tell you where this idea was born. It was not in a boardroom or a business school. It was in the pews, the living rooms, and the church halls, where I watched gifted, called church planters spend years on the road asking people to fund a mission they could not even begin until the fundraising was done.

I watched them cross that finish line. I watched them arrive on the field and pour themselves into the work. And then I watched many of them face a second crisis a few years later, when pledges dropped and support dried up. It was not a lack of faith or effort. It was a funding model that was never built to last.

I could not shake one question. Is there a better way? Not a shortcut. Not a compromise. A model that is more sustainable, more dignified, and more effective for the mission.

I took that question to Scripture, and what I found was not a clever financial hack. It was a theology: the marketplace and the mission were never meant to be separated.

I am a serial entrepreneur, an ordained pastor, and a church planter with over two decades of ministry experience. My wife Stacy and I built online businesses that funded my first church plant, and we have since acquired businesses that continue to fund church planting work across the country. The model works because we have worked it.

This guide is a short introduction to that model. I call it **FCPBA: Funding Church Planting Through Business Acquisition.**

A Story I Cannot Forget

When I planted my first church, I did not go the traditional deputation route. I funded it through online businesses I had built. I had already watched what the road does to good people: gifted, called leaders driving three hours out of the way to visit a small church in a small town that, with every good intention and genuine generosity, would commit to giving $300 a year toward their support.

I want to be careful here, because I mean this with nothing but gratitude. That little church mattered. That $300 was a sacrifice, and God honors it. But here is the hard truth: the cost of the gas, the hotel, and the time often exceeded what the support was worth. The planter spent more going to get the $300 than the $300 could ever give back.

And they did that same calculation dozens of times, in dozens of towns, over years of their lives, just to cross a finish line that let them begin the work they were called to do.

That is not a criticism of the churches. It is an indictment of the system.

“Instead of spending five years raising expenses, what if you could spend six months acquiring an asset that generates those expenses and funds the mission besides?”

The Problem in Plain Words

A church planter on the traditional path will often spend three to five years raising personal and project support before breaking ground in the community they feel called to reach. That is thousands of hours of meetings, letters, and phone calls.

- **They live as a visitor, not a neighbor.** The planter spends the most important preparation years away from the very people they hope to serve.
- **They arrive carrying a quiet identity problem.** The contractor, the teacher, and the small business owner can tell when someone's livelihood looks nothing like theirs.
- **The funding stays fragile.** Job loss, medical bills, and shifting priorities can cut a planter's support almost overnight.

None of this is a criticism of the churches and donors who give faithfully. It is a question about the system. The deputation model served a real need in a different era. The American church planting landscape has changed, and the funding model largely has not.

A Better Question

> *What if the fundraising problem could be solved not by raising more money, but by thinking like an owner instead of a recipient?*

One Shift in Thinking

The premise of FCPBA is simple, but it changes everything. Instead of raising a recurring monthly salary from individual donors, the church planter raises a ***one time down payment to acquire an existing, profitable local business.***

That business provides a sustainable income for the planter. It creates deep roots in the community. And it generates what I call the **Kingdom Dividend**: surplus cash flow that goes directly into the mission, month after month, without another support letter.

This is the most important mindset shift in the whole framework. When you raise support, you are raising expenses. When you acquire a business, you are acquiring an asset. An asset does not get compassion fatigue. It does not move away or change churches. It produces, and the better you steward it, the more it produces.

Raising Expenses	Acquiring an Asset
Every dollar pledged has to be pledged again next month.	An asset produces income without being asked again.
Income depends on the changing situations of many donors.	Income comes from a business you steward and can grow.
You are a visitor, supported from far away.	You are a neighbor, an employer, and a stakeholder.
Years of support raising before the work begins.	A business that provides for you from the start.

The Three Pillars

The framework rests on three pillars that work together.

1. Financial Sustainability

The business provides an immediate, reliable income stream. It is not a temporary stopgap while you build a donor base. It is the primary and permanent way the work is funded.

2. Incarnational Presence

Owning a local business places you inside the economic and social life of the community in a way a traditionally funded pastor cannot easily replicate. You are not an outsider with a ministry project. Your livelihood depends on the same community you are trying to serve.

3. Missiological Leverage

The business is more than a funding source. It is a ministry platform. Every employee, customer, and vendor relationship is a potential avenue for the gospel. The business becomes what I call a *third space*, a place apart from home and church where real, unhurried relationships can form.

An Ancient Idea, Updated

This is not a new idea. When Paul arrived in Corinth, he did not build a donor base first. He went to work as a tentmaker (Acts 18:1–3), and in the shared life of the marketplace, one of the great churches of the New Testament was planted. The Moravians went further in the eighteenth century, building self sustaining trades in the communities they served so that the work of mission and the work of commerce stood together.

> *“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.”*
> *Psalm 24:1 (ESV)*

Imagine the Other Way

Imagine arriving in your city not as a visitor, but as a neighbor with a business that already provides for your family.

Imagine hiring people from the community and serving its customers, and building real relationships in the breakroom and on the job site, where the gospel does some of its best work.

Imagine the contractor, the teacher, and the small business owner looking at your life and seeing a livelihood that looks like theirs.

Imagine surplus cash flow, the Kingdom Dividend, going into the mission month after month, without another support letter.

Imagine never having to wonder whether this month's pledges will come through.

That is not theory. It is what Stacy and I have lived, and it is why I wrote the framework down. If your heart leaped at even one of those lines, keep reading. There is more to see.

Who This Is For

The answer is broader than you might expect.

- **Church planters** who are tired of the fundraising treadmill.
- **Ministry leaders and pastors** who want to champion a new model in their congregation.
- **Christian business owners** who sense their company could be more than a paycheck, and could be a vehicle for something eternal.
- **Kingdom minded investors** who want to deploy capital for both financial return and gospel impact.
- **Missionaries abroad**, because a locally rooted business provides income, legitimacy, and presence anywhere.

Questions to Pray and Talk Through

- Where am I right now in the funding cycle, and what is it costing me and my family?
- What would change in my ministry if I stewarded an asset instead of asking for support?
- Who in my community works with their hands, and how well do I really know them?
- What has God already put in my hands that I have not yet seen as a tool for the mission?
- Who are the wise people, starting with my spouse, who should hear this idea with me?

Where to Go Deeper

This guide gives you the idea. The book answers the questions the idea raises. Inside Funding Church Planting Through Business Acquisition, you will find answers to questions like these:

- **Chapter 3.** How much does a planter actually need to raise, and how does the rest get funded?
- **Chapter 4.** Why does owning a business open doors that a ministry job never will?
- **Chapter 5.** What does this look like in real life, in real businesses?
- **Chapter 6.** What are the first practical steps, and where do you begin?
- **Chapter 7.** What are the biggest fears and misconceptions, and what is the truth?
- **Chapters 8 and 9.** How do you measure the impact and multiply it?

You can find the book on Amazon here: **amazon.com/dp/B0GYBCX4W9**

Scan to view the book on Amazon.
Point your phone camera at the code.

More resources are at **plantfaith.com/resources**.

Stay Connected

Because you joined our newsletter, you will hear from us as we share teaching, stories, and resources for church planters and the people who support them. Plant Faith INC is a 501(c)(3) tax exempt nonprofit organization, and we exist to help build a long term future for church planters across the United States.

The field is ready.

Jason Kokenzie

Scripture quotations are from the ESV Bible (The Holy Bible, English Standard Version), copyright 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved. Copyright 2026 by Jason Kokenzie.