NATURAL CHURCH DEVELOPMENT

STEWARDSHIP BRIEFING

FOR CHURCH LEADERS & FINANCE TEAMS

Can we afford not to invest in church health?

The stewardship case for Natural Church Development — and a better question for every church weighing the cost of its own health.

INSIDE THIS BRIEFING

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30+

YEARS OF NCD RESEARCH

8

QUALITY CHARACTERISTICS OF A HEALTHY CHURCH

1

MINIMUM FACTOR TO FOCUS ON NEXT

"The cost of low church health is rarely a line item in a budget. Yet it can be very high."

HOW TO USE THIS BRIEFING

01

Read the case

Ten short sections on what church health does to the resources a church already holds.

02

Discuss it together

Written for boards, finance teams and leadership groups weighing a decision.

03

Ask the better question

Not "can we afford this?" but "what is it costing us not to?"

SECTION ONE

A Better Question

> Most churches ask whether they can afford to invest in church health.
> A better question may be whether they can afford not to.

Natural Church Development is not a new programme or financial strategy. For more than 30 years it has helped churches around the world identify the health issues that most limit their fruitfulness.

This briefing applies that same research-based process to a question many leaders carry deeply: **how can we steward the church's resources more fruitfully?**

Every church has been entrusted with significant resources: people, time, money, buildings, leadership, spiritual gifts, relationships, and opportunities for mission.

Good stewardship is not simply about preserving those resources, but helping them become increasingly fruitful in God's service.



Natural Church Development helps churches identify the health issues that are limiting their fruitfulness, focus their attention on the most important next step, and build a healthier environment for growth.

This is not merely a spiritual or organisational issue. It is also a stewardship issue.

FIGURE 01

Resources In, Fruit Out

Church health changes the relationship between what a church puts in and what it produces. The same resources, stewarded within a healthier environment, yield markedly different fruit.

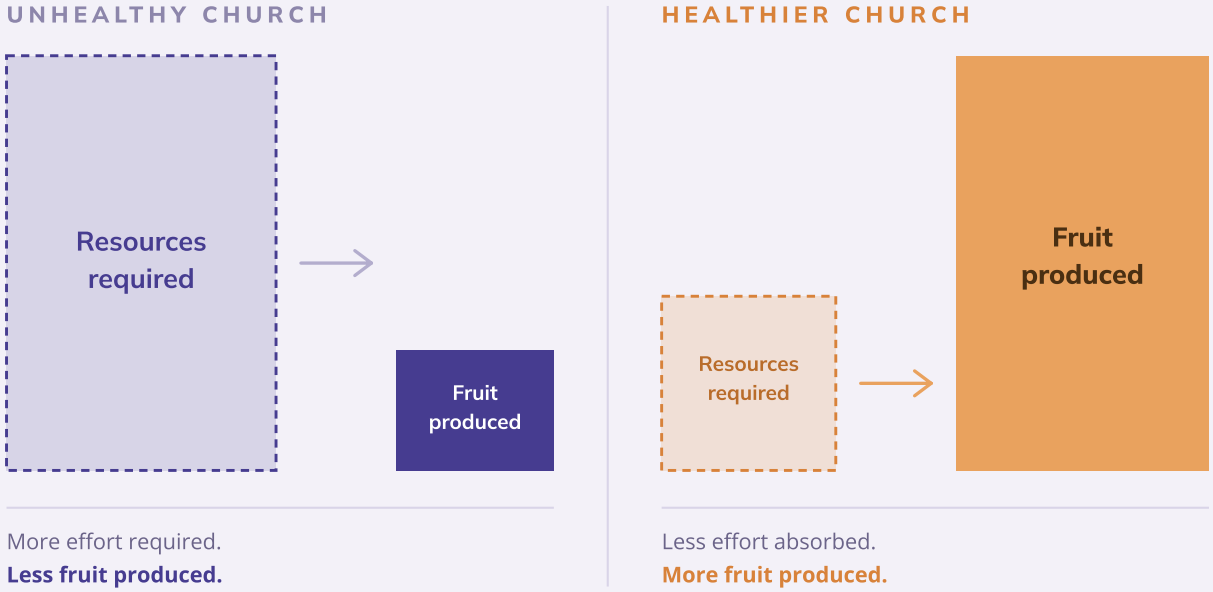


Figure 01 — Church health changes the relationship between resources invested and fruit produced.

What goes in

People, time, money, buildings, leadership, spiritual gifts, relationships and opportunities for mission.

What shapes it

The church's shared health — its culture, relationships, structures and discipleship environment.

What comes out

Discipleship, mission, generosity, leadership development, multiplication and transformed lives.

SECTION THREE

Health Affects the Fruitfulness of Resources

This does not mean ministry becomes effortless. It means the church becomes a better steward of what God has already entrusted to it.

Where health is low, resources are absorbed by

- conflict and confusion
- low passion
- poor communication
- burnout
- unclear structures
- reactive maintenance

Where health is rising, resources are directed toward

- life-giving ministry
- effective discipleship
- generous participation
- leadership development
- fruitful mission
- new Kingdom initiatives

In an unhealthy church, significant resources may be absorbed by conflict, confusion, low passion, poor communication, burnout, unclear structures, and reactive maintenance. More effort is required, but less fruit is produced.

In a healthier church, resources are more likely to be directed toward life-giving ministry, effective discipleship, generous participation, leadership development, and fruitful mission. NCD research has consistently shown a relationship between church health and growth — and the same pattern can be seen in financial giving.

Across global NCD data, churches with higher overall health show substantially higher levels of committed financial giving among active participants.

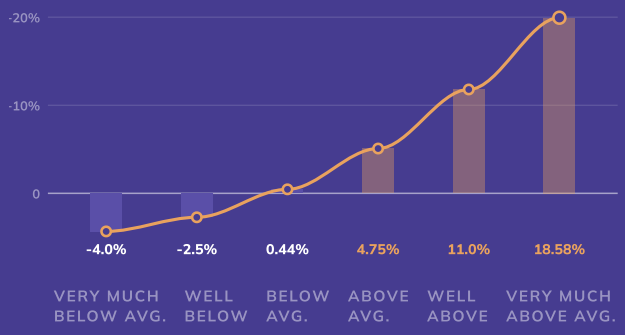
SECTION FOUR

What the Global Data Indicates

Two patterns move together as church health rises. Neither is a promise of prosperity; both describe what tends to happen when a church becomes a healthier place to belong.

MORE PEOPLE

Attendance growth by health band

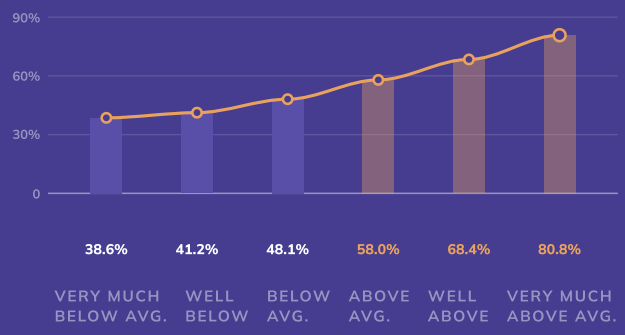


Healthier churches tend to welcome and retain more people.

Change in worship attendance, by overall NCD health band.

GREATER GENEROSITY

Committed giving by health band



As church health rises, a growing proportion of people become generous givers.

Members giving 10% or more of gross income, by overall NCD health band.

More People × Greater Generosity = Multiplied Ministry Capacity

More people

Healthier churches tend to welcome and retain more people.

Greater generosity

A growing proportion of people become committed, generous givers.

Multiplied capacity

Together, these multiply what a church is able to steward.

Technical note: percentage of ministering, small group and worship service attending church members who give 10% or more of their gross income in tithes and offerings for church support, missions, etc. Note that because the growth rate of a church increases with higher levels of health, the number of people these higher giving percentages relate to is also increasing — and, by definition, healthier churches use those resources more fruitfully.

SECTION FIVE

The Hidden Cost of Low Health

The cost of low church health is rarely shown as a line item in a budget. Yet it can be very high.

A church may appear to save money by avoiding investment in health while quietly paying a far greater price through reduced fruitfulness, declining participation, and unnecessary strain on leaders and members.

It never appears on the balance sheet.
It is paid anyway.

LOW HEALTH CAN LEAD TO

- Exhausted leaders
- Unresolved conflict
- Reduced trust
- Declining passion
- Weak volunteer engagement
- Poor follow-through
- Missed opportunities
- Reactive spending
- Loss of gifted people
- Reduced confidence in future initiatives



These costs are often paid quietly, over many years.

FIGURE 02

The Minimum Factor

Natural Church Development helps a church identify its minimum factor: the area of health currently doing the most to restrict overall fruitfulness. This is one reason the NCD process is such a practical stewardship tool. It does not ask leaders to improve everything at once — it helps them focus on the area where progress will strengthen the whole church.

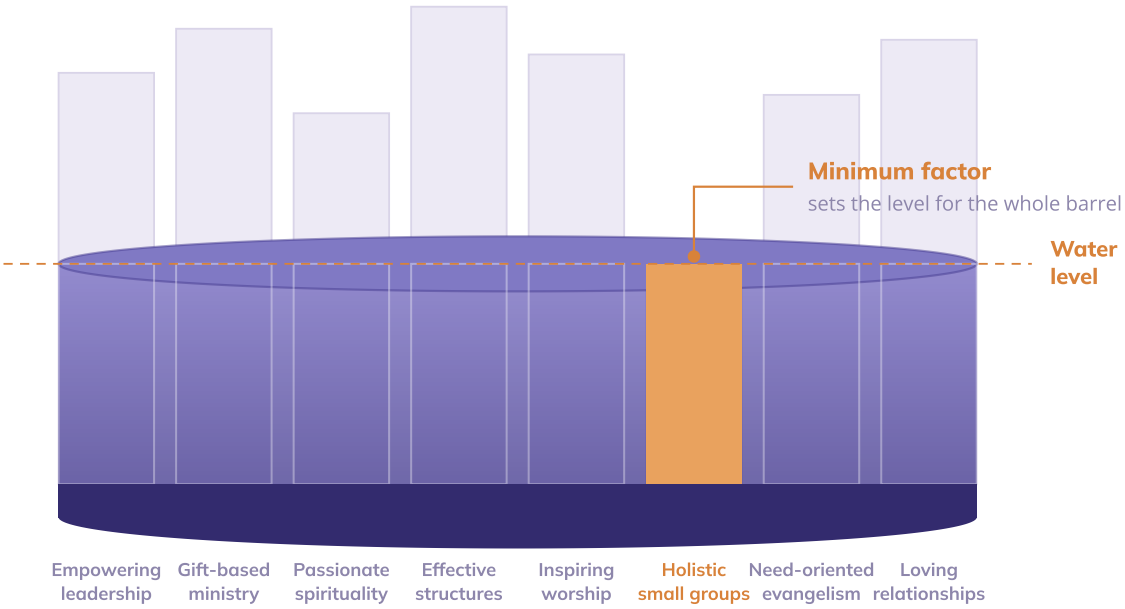


Figure 02 — The church's fruitfulness is limited by the area of health most needing attention. Raising the shortest stave raises the level of the whole barrel.

NOT THIS

Improve everything at once, and spread the church's energy thin.

BUT THIS

Focus on the one area where progress will strengthen the whole church.

SECTION SEVEN

From Scarcity Management to Courageous Stewardship

Church finance teams often carry the responsibility of stewarding limited resources wisely. That responsibility matters.

But perhaps the most important stewardship question is not simply, "How do we reduce costs?" It is also, "How do we increase fruitfulness?"

A healthy church is better positioned to move from scarcity management to courageous stewardship. It can make clearer decisions, develop stronger ownership, release more gifts, and step into new Kingdom initiatives with greater confidence.

FROM

Scarcity management

"How do we reduce costs?"



TO

Courageous stewardship

"How do we increase fruitfulness?"

Without healthy decision-making, even abundant resources gradually dissipate. Energy is consumed by avoidable friction, unclear priorities, and repeated maintenance of existing problems rather than fruitful ministry.

In a healthier church, more people are equipped and trusted to steward what has been entrusted to them. Responsibility can be released more confidently, because the church's shared health increasingly supports fruitful decisions at every level.

This is one of the deeper economic benefits of church health. The church does not merely use money better — it becomes a community in which people steward time, gifts, relationships, opportunities and responsibility more fruitfully.

- Clearer decisions
- Stronger ownership
- More gifts released
- New Kingdom initiatives

FIGURE 03

The Reflector of Fruitful Stewardship

Resources are released at the centre and scatter in every direction. They are not controlled from the centre — they are stewarded through many faithful decisions across the body. The shape of the church's shared health is what gathers those decisions — every one of them — onto a single, fruitful end.

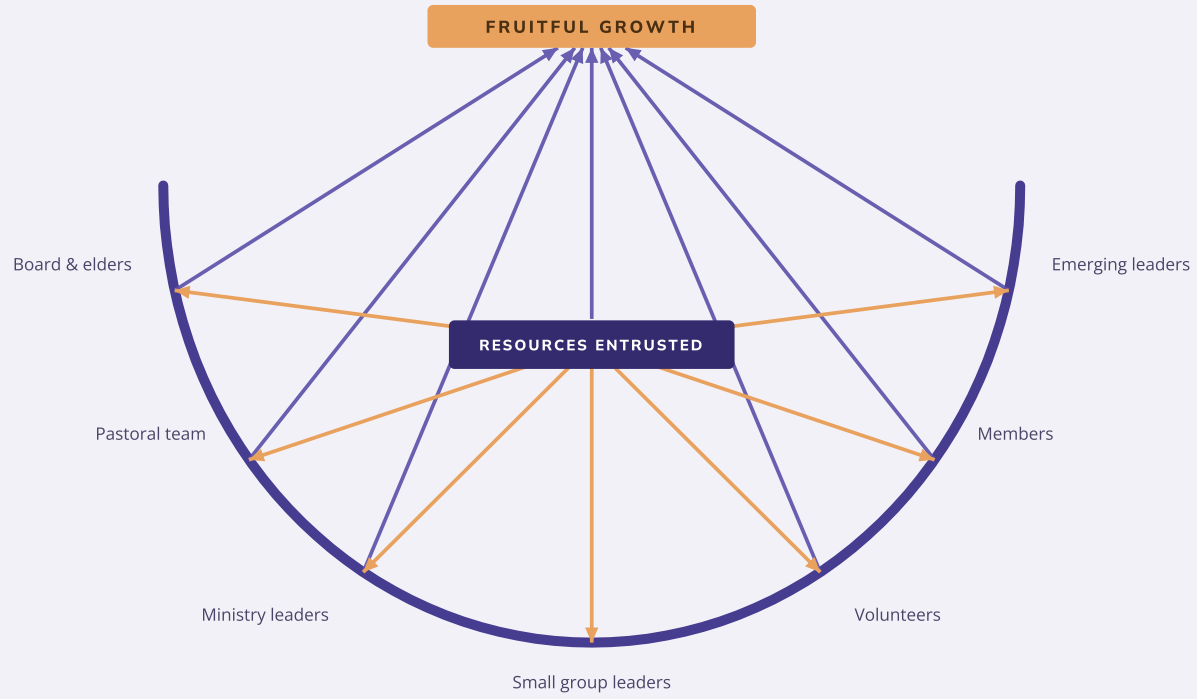


Figure 03 — Healthy church life helps people across the whole body make wiser stewardship decisions. Resources in: time, treasure, talent, leadership, buildings, opportunities. Fruit out: discipleship, mission, generosity, leadership development, multiplication, transformed lives.

Without healthy decision-making, even abundant resources gradually dissipate. In a healthier church, more people are equipped and trusted to steward what has been entrusted to them.

SECTION EIGHT

The Role of the NCD Survey

The NCD Survey gives leaders a reliable picture of the church's health across the eight quality characteristics. It helps leadership teams move beyond guesswork, personality-driven priorities and isolated opinions by providing a shared picture of the church's health.

For many churches, the annual cost of the survey process is small compared with the scale of resources it helps steward. Even modest improvements in clarity, generosity, volunteer energy, leadership health, or ministry fruitfulness can outweigh the cost of the process.

The question is not simply whether the survey is affordable.

The deeper question is whether the church can afford to leave its health unaddressed.

The Role of an NCD Companion

The NCD Survey process is designed to be useful in its own right, and many churches make meaningful progress using the survey process itself. An experienced NCD Companion is not required — but can significantly enhance the value of the process, helping churches make that progress faster, with greater confidence and fewer distractions.

Interpret the results

Helping leaders read the profile well and stay focused on the minimum factor.

Turn insight into action

Converting a shared picture into sustained, practical next steps.

Bring an outside view

Informed, relationally neutral, and free of internal history or loyalties.

Because a Companion is not embedded in the church's internal roles, history, or informal loyalties, they can often help leaders ask important questions with less defensiveness and greater clarity. This kind of outside facilitation can help a church spend less energy preserving existing patterns and more energy addressing the health issues that are limiting its fruitfulness.

SECTION NINE

Personal & Organisational Health Together

NCD now also supports personal discipleship through a free app, helping individuals grow in the same areas leaders are addressing structurally through the church process. This creates a valuable connection between personal transformation and organisational development.

THE SURVEY

Strengthens the organisational environment

Structures, leadership practices and ministry systems that can recognise, support and harness growth as it happens.

THE APP

Engages individuals in their own growth

Personal discipleship in the same eight areas the church is addressing together — free, and open to everyone.

FREE — SCAN OR VISIT

ncd.life/app

Together, they strengthen the church's capacity for sustained, healthy development.

Introducing NCD to Others

This briefing focuses on the stewardship value of investing in church health. For a simple introduction to the process and principles of Natural Church Development, watch "The N in NCD" pot plant video. It is also a helpful way to introduce NCD to wider leadership teams, boards, ministry leaders or congregations before beginning the survey process.

WATCH — "THE N IN NCD"

ncd.life/church

SECTION TEN

A Better Stewardship Question

Natural Church Development is not a quick financial fix. It is not a promise of prosperity. It is not a technique for increasing income. It is a tested process for helping churches become healthier.

And healthier churches are typically better stewards of everything entrusted to them.

For leaders responsible for church finances, this reframes the question.

NOT ONLY

"Can we afford to invest in church health?"

BUT

"What is it costing us not to?"



NATURAL CHURCH
DEVELOPMENT

Healthier churches are better stewards of everything entrusted to them.

NCD.LIFE NCD.LIFE/CHURCH