



NEW CHURCH PLANTER'S ORIENTATION



- Plan your typical week
- Write monthly reports
- Church Planting resources

CONTENTS	PAGE
Creating (and Sticking to) a Planting Plan	3
Building a Team	7
Keep Learning	9
Employment and Compensation	11
Special Tax Considerations	14
Conclusion	18



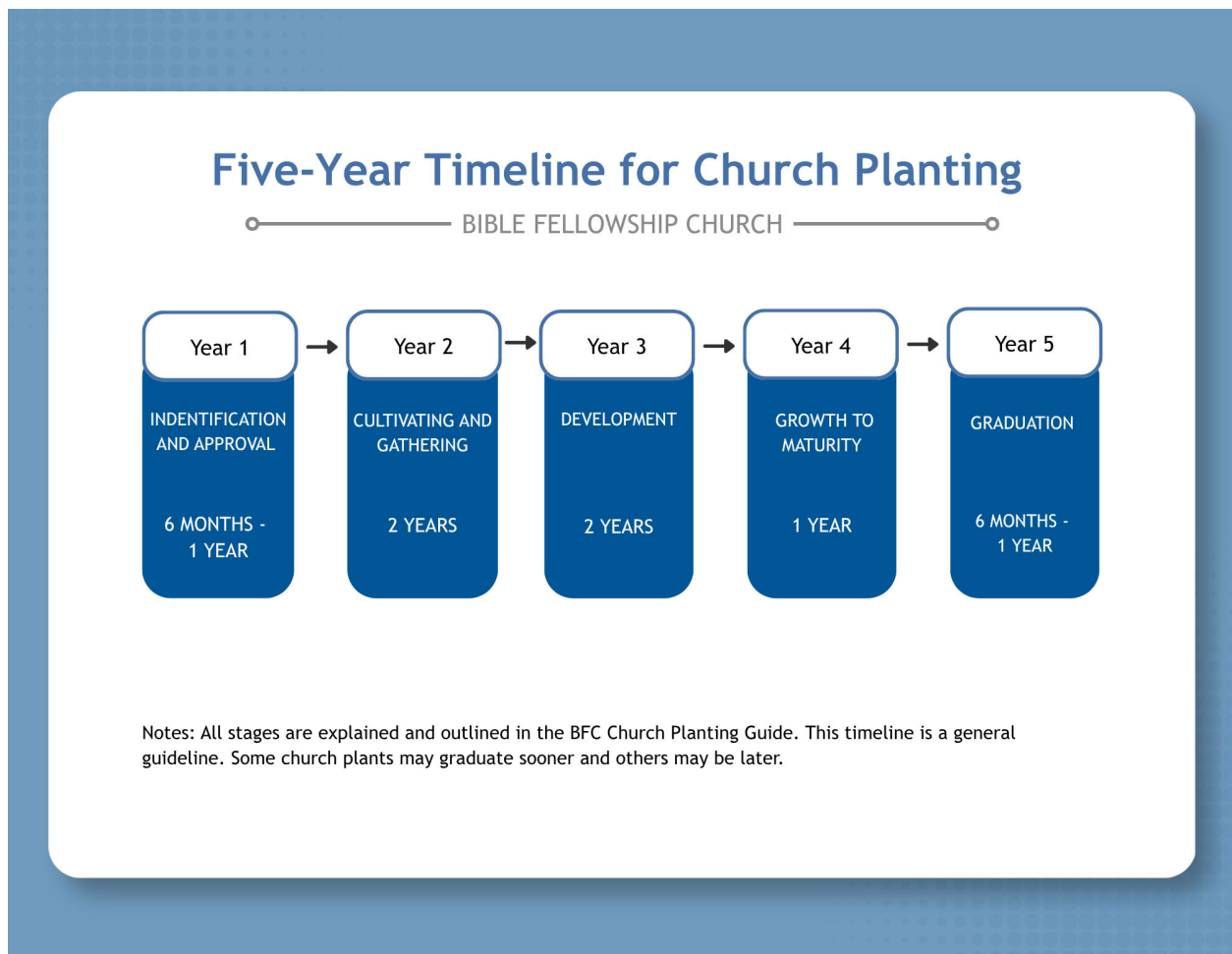
Rev. Tim Zuck, Director

PO Box 3534, Allentown, PA 18106 · Phone: 610-769-4337
 CEMoffice@bfc.org · ChurchPlantingBFC.org · Facebook @BFCchurchplanting
 (July 2026)

Creating (and Sticking to) a Planting Plan

Making a Church Planting Plan

You will create a church planting plan using the [BFC Church Planting Guide](#) along with the [DCPI Church Planter's Handbook](#) (on ChurchPlantingBFC.org/Resources, the button under the BFC Church Planting Guide which says Download DCPI Handbook). You will receive feedback on your plan when you attend the Passion4Planting Boot Camp. You will also receive an easy online goal tracking tool at the boot camp to help you and your team keep track of progress.



Commit through Graduation

We expect the church planter to graduate the mission church he is planting and therefore he must give at least a five-year commitment to the plant. Mission Churches in challenging settings may take up to ten years.

Reporting and Coaching

Each month you will fill out a monthly report at ChurchPlantingBFC.org/MonthlyReport. This will help you reflect on your progress on your church planting plan. You will meet monthly with the director and/or an assigned coach to review the report, yearly goals, and to check in about how you are doing personally. Monthly reports also keep the Board of Church Extension and the Church Extension staff informed about the needs and progress of the church plant. Financial reports should be submitted monthly to Church Extension.

We expect you to be open with your joys and praises as well as concerns, needs and struggles. You can expect the director and BOCE to be a strong support team who will be encouraging, caring and exercise discretion. We are all on the same team with the same goal, to honor our Lord by means of reaching people with the Gospel and making disciples through church planting.

Here are the questions that you will be asked on the Monthly Report:

Name:

Month and Year:

Category	Stat
Attendance weekly average	
Offerings weekly average	\$
Gospel presentations	
New Contacts	
Follow Up	
Personal Support needed	\$

List names and dates of any salvations or baptisms:
List three great things that happened this month:

List any issues (already-happened challenges):

List any risks (not-yet-happening challenges)

List any opportunities that have arisen or have developed further:

What progress was made on your yearly goals this month?

What two things will you do this coming month to work towards your yearly goals?

Please provide an update on your personal well-being and your family.

Please upload financial reports or have your bookkeeper email them to

CEMoffice@bfc.org.

Definition of Terms and Sample Monthly Report

Category	Stat
Attendance weekly average	75
Offerings weekly average	\$2,500
Gospel presentations	7
New Contacts	10
Follow Up	2

Personal Support needed	\$1,500
-------------------------	---------

1. **Attendance weekly average** - This number is a total weekly average of attendees at Sunday AM services in person and online for the month. **75**
2. **Offerings weekly average** - The average total of offerings for each week of the month. **\$2,500**
3. **Gospel presentations** - Those individuals that the Church Planter has a “Gospel” conversation with; sharing about the Lord and salvation. **7**
4. **New Contacts** - Those individuals that were introduced to the church through a Conversation and the church’s info was given and the Individual’s contact information was acquired. **10**
5. **Follow Up** - Any conversation or invitations given to any contacts who are not yet part of the Mission Church. **2**
6. **Personal Support Needed** - This amount is on the Planter’s Commitment Sheet. It could be **0** or the amount listed on the Commitment Sheet. **0 or \$1,500**

Personnel Committee

You will meet once a year with the Personnel Committee from the BOCE. An *Annual Report Booklet* will be sent to you and you will be asked to prepare your Annual Report for the meeting. It will include your yearly statistics, an evaluation of the mission church’s goals and objectives for the year, along with an approved listing (approved by your A-Team and Transitional Leadership Team) of the mission church’s goals and objectives for the new year. At this meeting the Personnel Committee will spend time with you, evaluating how the Mission Church is developing according to the Five-Year Plan. From this meeting the Personnel Committee will make recommendations to the BOCE and then the committee will pass on their recommendations to you and your TLT. The director will take time to go over the recommendations and assist you with any implementation that needs to be accomplished.

Priority of Making Contacts

We expect you to focus on your target community, making significant contacts, doing the work of an evangelist, and inviting people to the fellowship at the church. Jim Griffith, from Griffith Coaching, states, “...a church planter must make 1,000 contacts in his first three (3) years, if he wants to plant the church.”

Time Management

Since time management for the church planter is very important, it’s imperative to have a system for planning tasks and keeping track of your calendar. *My Week as a Church Planter* is a guide that gives estimated tasks and how much time should be devoted to each area. This is just a guide and there are some seasons of ministry life

where one area will take more attention than others. Please feel free to formulate your own time management schedule, but do not neglect this area of accountability, and share it with the TLT and the director.

Sample Weekly Schedule

Many church planters find it helpful to create a weekly schedule in blocks of times for different tasks and focus. Here is a sample schedule for a pre-launch church planter:

Monday - Vision, Planning, Admin

- Morning: Prayer, Bible study, weekly planning
- Midday: Review launch timeline, admin tasks
- Afternoon: Content creation (website, messaging)
- Evening: Rest or light meetings

Tuesday - Leadership Development

- Morning: Prayer and study
- Midday: Meetings with core team leaders
- Afternoon: Build ministry systems
- Evening: Leadership training or gathering

Wednesday - Outreach & Evangelism

- Morning: Prayer walk
- Midday: Community meetings and networking
- Afternoon: Follow-ups
- Evening: Small group or Bible study

Thursday - Fundraising & Partnerships

- Morning: Devotions and writing updates
- Midday: Calls with donors/partners
- Afternoon: Presentations or travel
- Evening: Vision meetings

Friday - Strategy & Content

- Morning: Weekly review
- Midday: Sermon prep
- Afternoon: Marketing and promotion
- Buffer: Catch-up work

Saturday - Community Presence

- Outreach events
- Volunteer engagement
- Local involvement

Sunday - Preview & Networking

- Vision gatherings or soft launch services
- Meet new people
- Follow-ups

Building a Team

Church Planter, Not a Pastor

You have been called to be a church planter, not primarily a pastor. Although there is some overlap, your primary duty is to utilize your gifts and competencies to reach the lost with the Gospel. An ongoing networking/evangelistic contact in your target community and gathering people to worship the Lord is your priority in church planting. It should be clear to your leaders and the people of the mission church that your role is to plant the church and then, Lord willing, to move on and plant other churches. Building a team and understanding the team of the Bible Fellowship Church is crucial to church planting ministry.

Know the Bible Fellowship Church

Keep in mind that you are planting a Bible Fellowship Church. You will need to keep a *BFC Articles of Faith and Biblical Principles of Living* (found on BFC.org) and a current *BFC Yearbook* on hand to answer questions and assist you with conforming to the BFC. You will need to take your people through the *BFC Articles of Faith* and especially instruct your leadership regarding the *BFC Articles of Faith*. We expect you to plant a BFC church. You need to practice preaching and teaching that is based on the doctrinal distinctives of the BFC: a Reformed and Calvinistic approach with clear practical application. You need to assimilate your people into the events and life of the BFC and educate your people in the understanding of the BFC's *Articles of Faith* and the *Biblical Principles for Living*.

Team Leader

We expect you to be the leader of a team (see the [TEAM Structure Booklet](#)) at the mission church. As leader you will need to be, as one Christian leader said, “...*more committed than the most committed lay person in your ministry.*” You will need to lead in holiness of life, prayer and devotional commitment, Bible study, serving, evangelism, giving of tithes, time and energy, and enthusiasm.

Transitional Leadership Team

You will need to set a date for the first meeting of the *Transitional Leadership Team (TLT)* within two months of your calling/hiring and notify the TLT with a prepared agenda. The first meeting will be an organizational meeting. The following is an example of an agenda for the first TLT meeting:

1. Devotions
2. Prayer
3. Roll call and introductions
4. Election of a secretary (this person will begin the minutes and keep a *Minute Book*, as well as circulate the minutes to the TLT and director)
5. Review of the church planter's vision, goals and objectives for the mission church
6. Review of any history and progress of the mission church
7. Review of the preliminary budget in order to approve and adopt the budget
8. Schedule future meetings
9. Questions
10. Items for approval
11. Prayer
12. Adjournment

Administrative Team (A-Team)

Establish your Administrative Team (A-Team) as soon as possible to handle the administrative needs of the Mission Church and assist you in carrying out your vision. The CEM administrative assistant and office staff are available to answer questions and assist you in a number of areas, but their primary duties are to handle the administrative functions of Church Extension and the tasks delegated by the director.

Prayer Letters and Updates

Prayer is the essential element of church planting. You will be asked to produce a prayer/partner mailing list of 200 or more people (friends, supporters, pastors, elders, missions committees from supporting churches). Once a year you will produce the draft of your prayer letter, submit it on time to the CEM office, and then the office will snail mail and email it out to your support list. It is also recommended that you send out monthly or quarterly updates to your prayer supporters directly from you through email using Mailchimp or Smore or other email service. Facebook and Instagram are also good channels for sending updates.

Timely communication between you and the CE director and the office is essential. The director keeps a very busy schedule and depends upon your cooperation in keeping him informed of prayer needs, praises for what God is doing in the mission, upcoming events, struggles, concerns and suggestions. This allows the director to seek ways to best assist you, keep the BOCE members informed, and be responsible to the BFC. Communication between you and your supporting partners, especially those churches who support you and the Mission Church is vital. Such things as thank you notes and personal letters allow the supporters to pray more specifically and feel involved in the work.

Keep Learning

Training Days

You are **required** to attend all *Church Planters' Training Days*. These training days are normally scheduled in the spring and fall. Your leaders and any other interested people from your mission church are welcome to join us. You are also **required** to attend the *Church Planters' Roundtable meeting*. The Roundtable is only for the church planters and any assistant planter or intern who may be at the mission church.

BFC Gatherings

We expect you to take advantage of the fellowship times offered to pastors and church planters in the BFC, i.e. Ministerial Convention, BFC Conference, Regional pastors' gatherings, and other denominational gatherings. It will prove to be valuable for you to meet with other pastors and church planters in your region. These times of regional involvement for prayer and sharing will help you feel a part of the BFC and add a collegial dimension to your ministry.

Recommended Resources

We expect you to keep on learning about church planting, taking advantage of such things as listening to podcasts, reading books written on church planting, attending training seminars and conferences, and learning from websites that are focused on church planting. Here is a list of suggested online resources:

Passion4Planting

Free demographic report. Bootcamps and other trainings. Most helpful is the PlanterPlan tool which is free. Helps you organize your reporting, team management, progress in your own church planting plan. Free tool with premium upgrade available.
<https://church-planting.net/>

New Churches

Helpful reading for the big picture on church planting. Books, recommended resources for those considering planting a church. From Lifeway.
<http://www.newchurches.com/>

Exponential

Conferences, free courses, eBooks, emphasizes becoming a multiplying church.
<https://exponential.org>

Ed Stetzer

This is Ed Stetzer's website with podcasts, articles, and books on church planting and other church leadership topics.
www.edstetzer.com

ChurchPlanting.com

Church planting guides, podcasts, and lots of articles on church planting topics
ChurchPlanting.com

Acts 29 Network

Acts 29 is a network of pastors from around the world whose dream is to help qualified leaders called by God to plant new churches and replant declining churches.

<https://www.acts29.com/resources/>

Outreach.com - Church Planting Resources

Great resources and training tools for church planters and outreach.

www.outreach.com

Starting a Church

How to Incorporate, Bylaws, 501c3, Housing. Blog, podcast, webinars.

www.startchurch.com

Church Multiplication Network - Assemblies of God Church Planting

CMN podcasts and videos are helpful to church planters

<https://www.youtube.com/channel/UCc2A8kJ4ctjwN9DjY1HWV5w>

Church Planting Training

Equipping church planting leaders, churches and associations to impact the planting of one million dynamic churches to reach the world for Christ.

<http://www.dcp.org/>

Church Planting Movements -Best Practices from Across the Globe

<http://www.churchplantingmovements.com/>

Employment and Compensation

Office Orientation

In the beginning of your church planting ministry, you will meet with the Church Extension Office Staff to review the following:

Finances and Statistical Reporting

- Payroll and vacation
- Background checks
- Monthly Reports
- CEM and BOCE Directory
- Roundtable and Training Days
- Church Planters' Wives Months
- Annual Report Books and Personnel Committee Meetings
- Commitment Sheet
- Appropriations, financial awareness, MAF (403b)
- Liability & Workers Comp Info

Communications and Marketing

- Church Extension Prayer Day (Pentecost Sunday)
- Prayer Letter information (including supporters address list)
- Prayer Ticker
- Pastor's email list
- Update supporters on your own including social media presence

Payroll

At the time you are called/hired to be a church planter in the Bible Fellowship Church (BFC), you will need to contact the Church Extension (CE) office and make payroll arrangements. Arrangements for allowances and any other necessary salary items must be made before the first salary check is issued. If you are ordained with the BFC, contact the Executive Director for information regarding the Ministers' Annuity Fund.

Vacation

All full-time church planters are to be given three weeks of paid vacation per year, along with ten paid sick or personal days per year and seven paid holidays (New Year's Day, Easter, Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas). Any unused PTO will not be carried over. At this particular time, we are asking the church planter to track his own PTO and to notify the office of his PTO and vacation dates.

Support Raising

The raising of support is essential. You should **seek to raise 100%** of your needed support before being called to your target site. This is not the sole responsibility of the church planter. Church Extension and the director will assist you in raising your support and the start-up costs of opening the Mission Church. You will need to begin immediately to seek ways of raising support. The CE administrative assistant will assist you in the production of mailing lists and donor solicitation letters, etc. You will need to contact churches within the BFC as well as outside the BFC and ask for permission to come and share your vision and seek their support (go with a planned presentation). The director will assist you with tools, contacts, and encouragement.

See the [Partnership Development Manual](#) for more detailed instructions on gathering prayer and financial support.

Example Financial Support Schedule

Over time as the Mission Church grows, the amount that the Mission Church contributes to Church Extension towards the expenses of the church increases. This helps the Mission Church grow towards being financially self-supporting which is one of the milestones of being ready for graduation. Below is a sample financial support schedule.

The church planter will need to raise 100% of his support before taking his assignment in his target area. The mission church will need to begin supporting the church planter and ministry expenses beginning in year two and each following year according to the percentages outlined. Ministry, facility usage, and staff expenses will be taken from the undesignated money of the general fund. This is a projection and Church Extension will remain open to discussing adjustments in the event this schedule cannot be maintained.

:

- **Year One Start-up Support - 100%**

Church planter salary package	\$	70,000
Ministry expenses		10,000
Facility usage expenses		12,000
Staff expenses		10,000
Total	\$	102,000

- **Year Two Support - 80 % / Mission Church - 20%**

Church planter salary package	\$	56,000
Ministry expenses		8,000
Facility usage expenses		9,600
Staff expenses		8,000
Total	\$	81,600

- **Year Three Support - 60 % / Mission Church - 40%**

Church planter salary package	\$	42,000
Ministry expenses		6,000
Facility usage expenses		7,200
Staff expenses		6,000
Total	\$	61,200

- **Year Four Support - 30 % / Mission Church - 70%**

Church planter salary package	\$	21,000
Ministry expenses		3,000
Facility usage expenses		3,600
Staff expenses		3,000

Total	\$	30,600
· <u>Year Five Support - 20 % / Mission Church - 80%</u>		
Church planter salary package	\$	14,000
Ministry expenses		2,000
Facility usage expenses		2,400
Staff expenses		2,000
Total	\$	20,400
· <u>Year Six - Graduation year - 0% / Mission Church - 100%</u>		

Special Tax Planning Considerations for Church Planters

The following information is from Ken Klein, Church Extension Board Member and professional financial advisor, December 2025

As a church planter, your BFC Credentials designation will dictate your tax planning considerations.

Before Licensed Probationer Status

Some church planters begin with the Bible Fellowship Church prior to becoming a licensed probationer through the BFC Credentialing process. If this is the case for you and you are not yet a licensed probationer, you will be hired by the Church Extension Ministries of the Bible Fellowship Church as a traditional W2 employee, subject to regular FICA and Medicare tax withholding along with Federal and State income taxes, similar to how any secular job does tax withholding. You will need to complete a W4 form to set up regular payroll tax withholding.

Federal Tax Withholding After Licensed Probationer Status

Once you have become a Licensed Probationer, you will be eligible to receive a Call from the Bible Fellowship Church. At that point, the IRS now considers you a Dual Status Pastor. This means that for Income Tax purposes you no longer are subject to FICA and Medicare Tax withholding (combined tax rates of 7.65%) but are eligible for a Ministry Housing Allowance that is exempt from Federal Income Taxes. This is a nice benefit. However, it also means that you are subject to Self-Employment Tax of 15.3% on both your Salary AND your Housing Allowance. If you do not set up voluntary tax withholding initially, you will receive a very unwelcome large Tax Bill due on your first tax return as a Dual Status Pastor. To avoid this issue, it is best to consult with a tax professional for guidance on the proper amount of taxes to withhold through the year.

Estimated Quarterly Payments

While some of our pastors choose to set up tax withholding voluntarily, other pastors decide to withhold the tax themselves throughout the year from their paycheck and pay quarterly estimated taxes. This approach takes diligence and self-control to set aside a portion of each paycheck for estimated quarterly taxes. It is helpful to have a bank account for the estimated taxes to keep it separate from your regular cash flow. Your tax professional can provide payment vouchers for the estimated taxes which includes where to mail the payment or where to submit it online. Work closely with your tax professional to get as accurate an estimate as possible. If you have any financial changes throughout the year, let your tax professional know to see if the

change impacts your estimated taxes. Estimated quarterly payments can be made for federal, state, and local taxes.

Housing Allowance

You can determine how much of your salary is designated for your housing allowance, but it must be determined before payment is received and it must be written down in an official employment contract or church minutes or official budget. The Church Extension Director will talk this through with you when determining your salary package and will have this amount written in your yearly appropriations.

At tax time, your predetermined housing allowance will appear on your W2. You must be able to prove that this amount was actually spent on housing expenses. Keep receipts for your mortgage/rent payments, home insurance/renters insurance, water, sewer, electric, garbage, real estate taxes, home repairs, furniture, HOA, pest control, appliances, etc. Landline phones count towards housing allowance, but cell phones do not.

If you did not spend the entire predetermined housing allowance on your housing expenses, you will only be able to deduct what you have actually spent. Check with your tax professional for how to handle the difference between your housing allowance and your housing expenses. If you are living in a parsonage, check with your tax professional for how to determine housing allowance.

State Tax Withholding

Most states follow the IRS rules in exempting Ministers Housing Allowance from state income taxes. There are a few notable exceptions, including Pennsylvania. If you are a Minister in Pennsylvania, your Salary AND your Housing Allowance are subject to PA Income Tax of 3.07%. You may want to opt for some extra PA tax withholding or make a PA Estimated Tax payment on the amount of your Housing Allowance. PA also tacks on high penalties and interest if you don't withhold enough PA tax throughout the year.

Health Insurance and Taxes

The Affordable Care Act Health Insurance is a common option for church planters under age 65. There are some unique factors that will affect your premiums, including the age of each person in the household as well as the Modified Adjusted Gross Income of the household. Premiums go up with age. The net costs after Premium Tax Credits are lower for married couples and are also lower depending on the number of children. The rules and income thresholds for Affordable Care Act health insurance change each year. For non-licensed church planters, your gross W2 income is what

will determine the cost of your ACA health insurance premium. For credentialed pastors collecting a Housing Allowance, the Housing Allowance is NOT included to compute the cost of your ACA health insurance premium, so this may result in even lower cost for your family's health insurance premiums.

For those with children, a healthcare plan overseen by the state may be a good option for covering the children. For example, there are several pastors in PA who use the CHIP Program for healthcare for their children while the pastor and his wife are covered by an ACA plan. See Pennie.com for information on PA's healthcare for children. Maryland has an MCHP program and Delaware has a DCHP program.

Christian Health Cost Sharing Ministries

For some church planters, either those with a working spouse or those church planters still working a second job for a time, you will need to consider all household income, and it may exceed the level that ACA health insurance is affordable. For those situations, it may be worthwhile to consider one of the Christian Medical Cost Sharing Ministries. Three of these with solid plans and track records are Samaritan Health Ministries, Christian Healthcare Ministries and Medi-Share Christian Health Care. None of these are traditional Health Insurance plans but rather they are health cost sharing ministries. They can offer a very good solution for Christians and they do not factor in your household income to determine your costs, just your ages. Take a careful look at what these plans include. Many of the programs do not cover routine doctor visits.

Retirement Savings

Many church planters do not have retirement savings on their minds as a top priority. However, retirement savings is a biblical concept and starting early is extremely helpful to be prepared for retirement. For new church planters who are not yet licensed, your best option is to start saving some funds in a Traditional IRA or optionally into a ROTH IRA. In most cases, your Traditional IRA contributions will be tax deductible and will grow tax deferred. If you contribute to a ROTH IRA, your savings will grow tax free and come out tax free after age 59 ½ years of age.

Once you become licensed, you will become eligible to have Church Extension begin making Employer's contributions to the BFC 403B Retirement Plan. You can also make your own contributions to the 403B plan, or you can continue contributing to your Traditional or ROTH IRA account. For any of you looking for a guideline or goal to aim for retirement savings, many financial advisors recommend saving at least 10% towards retirement. If you are still paying down student loan debts or saving towards a home downpayment, you may need to start at a lower amount but aim to increase

this sum each year until you are up to at least 10% of your income going into retirement savings.

Conclusion

You are a very vital individual for the furtherance of the Kingdom and particularly the future of the Bible Fellowship Church. God has called you to step into the shoes of such men as Peter (church planter in Jerusalem), Paul (church planter to the world), Barnabas and church-planting pioneers like Silas, Timothy, and Aquila & Priscilla (church planting associates of Paul). Like these early church planters, millions of others over the centuries have not been able to settle for anything less than making disciples by the means of being an active witness for the Gospel and bringing people into a relationship with Christ and His body through church planting.

Yours is a kingdom calling. Evangelism and church planting are God's means by which the lost are reached and brought into fellowship with other Christians for the purpose of worshipping and glorifying God.

Informational booklets from Church Extension, like this orientation guide, will help you adjust to your calling in Church Extension. Your meetings with the director, your coach/mentor, and BOCE will also guide and assist you. Attendance at forums and seminars, reading, and keeping informed about church planting will be of great assistance. But no matter how many manuals are produced, seminars and meetings are held, or books read, your ultimate and final guide and counsel will come from God through the Holy Spirit and the Word. The Spirit and the Word are where you will gain the divine counsel and direction necessary to plant a church.

We are a church planting team and our captain is the Lord Jesus Christ. May what we strategize and accomplish in Church Extension, and your church plant, always bring honor and glory to Jesus and further His Kingdom.

Acts 13:4,5 "So, being sent out (church planters Paul and Barnabas) by the Holy Spirit, they went...and... began to proclaim the Word of God..."