



DISCOVERING COVOCATIONAL CHURCH PLANTING

Keep Your Job, Plant a Church



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INTRODUCTION

Covocational—A New Way to Lead and Live

When Michael moved to the heart of New Orleans to plant a church, he didn't start by mailing flyers and launching a worship service. Instead, he started by getting a job at a local coffee shop. Within six months, he knew the names of regulars, was mentoring a few younger coworkers, and had been invited to share a meal with several people in the community. Church didn't begin with a grand opening—it began with presence, trust, and time.

Michael is part of a growing movement of covocational church planters—leaders who intentionally work in the marketplace while planting churches. This approach isn't just practical; it's becoming essential. Recent studies show that less than 30% of new church plants are financially self-sustaining after five years. In a world where donor fatigue is rising and institutional mistrust is growing, a covocational strategy offers a longer runway, deeper contextual presence, and a way to plant without the crushing pressure of payrolls and performance metrics. Covocational ministry is a reimagining of how mission and vocation can intersect to participate more faithfully in the kingdom.

Historically, the term “bivocational” described pastors who worked an additional job out of financial necessity—typically with the hope of one day transitioning to full-time church leadership. The second job was often seen as a temporary means to an end, something to be endured until the church could provide a sustainable salary. Unlike a bivocational strategy, where marketplace work is often viewed as a

stopgap, covocational leaders see their vocation in the marketplace as central to their mission. They intentionally remain in the marketplace not just to make ends meet, but because they believe God is already at work in those spaces—and they want to join Him there.

CHAPTER 1

What Is Covocational Church Planting?

A covocational church planter is one whose primary vocation is in the marketplace and who is also called to start a church. Rather than viewing work outside the church as secondary or provisional, covocational leaders understand their marketplace vocation as an essential part of their calling. They know God has called them to be a teacher, mechanic, graphic designer, or doctor, and they desire to weave that calling into the plan to plant a church.

The prefix “co” is the reduced form of the Latin “com,” which means “together” or to have “in common.” English words like cofounder, copilot, or coauthor are examples of words that denote partnership and equality. Covocation embodies the reality that if a person is called to the marketplace and at the same time is called to start a church, the two callings are not isolated from one another but are interlinked and equal.

Understanding covocational church planting requires more than simply recognizing that a planter works a job outside the church. It requires a shift in how we think about calling, mission, and leadership. For some, the language of working two jobs has historically been associated with necessity, transition, or limitation. For others, it represents opportunity, presence, and long-term sustainability. Clarifying these distinctions matters because the assumptions we bring to the conversation influence how we talk about and evaluate ministry.

Bivocational vs. Covocational

Here is a simple way to differentiate between the language of “bivo” and “covo”.

A **bivocational church planter** works a second job to supplement the salary the church provides. Historically, the language of “tentmaker” (the Apostle Paul’s trade described in Acts 18) has been used to define this type of church planter. Typically, a bivo planter has a marketplace job that is viewed as temporary. Their hope is that the church plant will eventually be able to provide financial support for the planter to leave their part-time job to focus full-time on the church.

A **covocational church planter**, by contrast, does not view marketplace work as a temporary necessity or a fallback plan. Covocational planting is a *missional strategy*, not a stepping stone to full-time ministry. A covo planter understands their marketplace vocation and their church planting calling as interwoven and mutually reinforcing. Rather than asking how long they must remain in the marketplace, covocational leaders ask how God is already at work there—and how planting a church can grow organically out of that presence. This approach invites leaders to pursue a vision of success shaped by faithfulness, long-term sustainability, and meaningful presence within their local context.

CHAPTER 2

The Real Challenges of Covocational Church Planting

While there are obvious benefits to covocational church planting, we must acknowledge that this approach isn't without challenges.

The single greatest challenge for covocational leaders is time. There never seems to be enough hours in the day to accomplish everything. When a church leader is working 30, 40, or even 50 hours a week in the marketplace, it is difficult to create and sustain proper rhythms between family, vocation, ministry, and personal health.

This tension is not merely a scheduling issue; it is a leadership reality that requires intentionality and discernment. Covocational leaders must learn to live with limits, make wise decisions about focus, and resist the pressure to do everything themselves. Without thoughtful rhythms and shared responsibility, the demands of ministry and vocation can quickly crowd out rest, relationships, and long-term sustainability.

At the same time, this challenge is not a sign that covocational church planting is unrealistic or unsustainable. Rather, it reveals the importance of approaching leadership with clarity, margin, and a commitment to forming teams that share in the work of ministry. When covocational leaders embrace these realities, the limitations of time can become an invitation to lead more faithfully, collaboratively, and sustainably.

CHAPTER 3

The Benefits of Going Covo

While there is certainly still a place for fully funded church planters, covocational church planting offers unique advantages that make it increasingly relevant—if not essential—in today’s cultural landscape. Let’s explore eight major reasons why planting as a covocational leader can be a powerful and sustainable strategy for starting a new church.

Reason 1: Missional Presence

Perhaps the greatest strength of the covocational approach is its missiological advantage. Covocational church planters are embedded in the community through their everyday jobs. While many traditional pastors spend most of their time with church members and within church walls, covocational leaders naturally interact with coworkers, customers, and neighbors—many of whom would never show up to a Sunday service.

Their workplace becomes a natural mission field. Discipleship and evangelism don’t have to be programmed—they happen in the ordinary flow of life. These planters build trust, earn credibility, and create space for spiritual conversations simply by showing up consistently and caring deeply in their place of work. Rather than being a hindrance, their job becomes a strategic platform for mission and ministry.

Reason 2: Credibility Inside and Outside of the Church

Covocational leaders bridge the gap between the church and the world. By working a “regular” job, they embody the truth that all work matters to God—not just vocational ministry. It communicates to the church that everyone’s vocation has kingdom significance.

Inside the church, this builds trust. People know their pastor understands the pressures of a typical work week. Outside the church, it builds respect. In a skeptical, post-Christian culture, seeing that a church leader works a normal job can break down walls and give the leader “street cred” with those who are wary of institutional religion.

Reason 3: Financial Freedom and Sustainability

Covocational church planting is also a smart financial strategy—for the planter, the church, and the organizations supporting them.

The church planter

When a church planter derives their primary income from a marketplace vocation rather than relying on church support, financial strain is significantly reduced. A stable income from outside the church allows planters to provide for their families without the stress of fluctuating giving patterns. Additionally, many full-time jobs offer essential benefits such as health insurance, paid vacation, and retirement plans—provisions that new churches often cannot afford to provide.

The new church

A church led by covocational leaders usually finds that its financial base is stronger. Without the need to provide full-time salaries and benefits, the church can direct more of its financial resources toward mission and ministry. Further, since covocational planters are not fully dependent on the church for their income, there is less urgency to grow the congregation quickly for financial sustainability. This allows for a more patient, relational approach to ministry focusing

on engaging the brokenness in their context rather than attracting people who are already Christians.

The church planting entity

Covocational planting enables funding entities and denominations to support a wider range of sustainable planting strategies.

Traditional full-time church planting can be expensive, often requiring significant financial backing for salaries, facilities, and ministry programs. In contrast, covocational planting reduces the financial barriers to starting new churches, making it possible to plant in socioeconomically diverse contexts—including low-income communities, immigrant populations, and urban centers where the cost of living is high. There will never be a church planting movement without embracing and activating covocational leaders.

Reason 4: Empowering the Whole Church

Covocational church planting creates opportunities for leaders in the congregation to use their God-given talents to create a culture of participation rather than one of spectatorship. Since covocational planters have limited time to fulfill church responsibilities, they are more likely to train and equip other members for ministry tasks. This fosters a culture of shared leadership, where lay members take on meaningful roles within the church, developing their own gifts and callings.

Further, when the church planter has a full-time vocation, the congregation understands that the planter can't do it all. Therefore, more church members, out of necessity, step up to engage in the mission of the church. Covocational leadership helps diminish the clergy-laity divide and highlights the necessity of empowering all the people of God, which creates a more resilient and sustainable structure where the ministry does not solely depend on one person.

Reason 5: Prophetic Voice

Sometimes, speaking the truth—especially when it’s hard—can be complicated if your income depends on keeping people happy. But when a pastor’s livelihood comes from outside the church, they are often more free to lead and speak with boldness and integrity.

Covocational leaders are less vulnerable to pressure from big donors or internal politics. They can focus on faithfulness to the mission without the fear of financial fallout. This freedom can create space for courageous, prophetic leadership that prioritizes obedience over approval.

Reason 6: Professional Development

Working in the marketplace often requires continuous professional development and adaptation to changing environments. Covocational leaders gain transferable skills through their vocations—such as time management, teamwork, collaboration, customer service, and communication—that can enhance their effectiveness in church leadership.

Reason 7: Long-Term Community Stability

Covocational planters are more likely to stay rooted in the communities they serve. Because their jobs and churches are based in the same context, they become a consistent, familiar presence over time. This long-term stability is crucial for building relational trust and credibility—especially in communities where transient church leadership has caused harm.

By planting their lives and their work in the same soil, covocational leaders can cultivate lasting relationships, better understand the uniqueness of their context, and demonstrate their commitment to the flourishing of the whole community, not just their congregation.

Reason 8: Holistic Faith Integration

Covocational leaders model a faith that touches every dimension of life. By following Jesus both in the workplace and within the church, they embody a deeply integrated spirituality—one that reflects the truth that discipleship is not limited to Sunday mornings. Their lives preach a powerful message: every task, every conversation, every decision carries with it kingdom potential.

This kind of embodied faith helps churches break free from compartmentalized Christianity and reclaim a robust theology of work. Covocational planters actively dismantle the false sacred-secular divide by demonstrating that work done in classrooms, kitchens, boardrooms, and job sites can be just as holy as work done in pulpits or pews.

Their example invites everyday believers to see their jobs not as distractions from “real” ministry, but as sacred callings. In doing so, covocational leaders help shape churches where people are equipped and encouraged to live missionally wherever God has placed them—bringing the fullness of the gospel into the marketplace, the neighborhoods, and beyond.

CHAPTER 4

Is Covocational Church Planting Right for You?

Covocational church planting is not simply a strategy to consider or a model to adopt. It is a way of understanding calling, leadership, and mission that integrates faith, work, and community life. Covocational leaders do not separate their vocational lives from their pastoral calling. Instead, they seek to live out both faithfully, trusting that God is at work in the ordinary spaces of life.

Discerning whether covocational church planting is the right path requires honest reflection. It invites leaders to consider not only their sense of calling but also their context, relationships, and capacity. Questions of vocation, family rhythms, community presence, and long-term sustainability all matter.

For some, covocational church planting will feel like a natural extension of what God is already doing—an alignment between marketplace vocation and missional leadership. For others, it may surface tensions or limitations that require prayer, counsel, and further clarity. Both outcomes are faithful. What matters most is attentiveness to where God is inviting you to live and lead.

Covocational church planting challenges many of the assumptions that have shaped ministry in recent generations. It asks leaders to rethink success, redefine presence, and reimagine how the church takes root in everyday life. At its best, it forms leaders who are deeply embedded in their communities, committed for the long haul, and shaped by a faith that integrates belief and practice.

As you consider covocational church planting, allow space for prayer and conversation. As you reflect, notice where you sense alignment or resistance, and be open to how God is already at work and where He may be inviting you to join Him.

If you are interested in learning more about covocational church planting, visit CovoChurchPlanting.com to download additional resources and sign up for a free covo webinar.



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