Church Administration and Finances



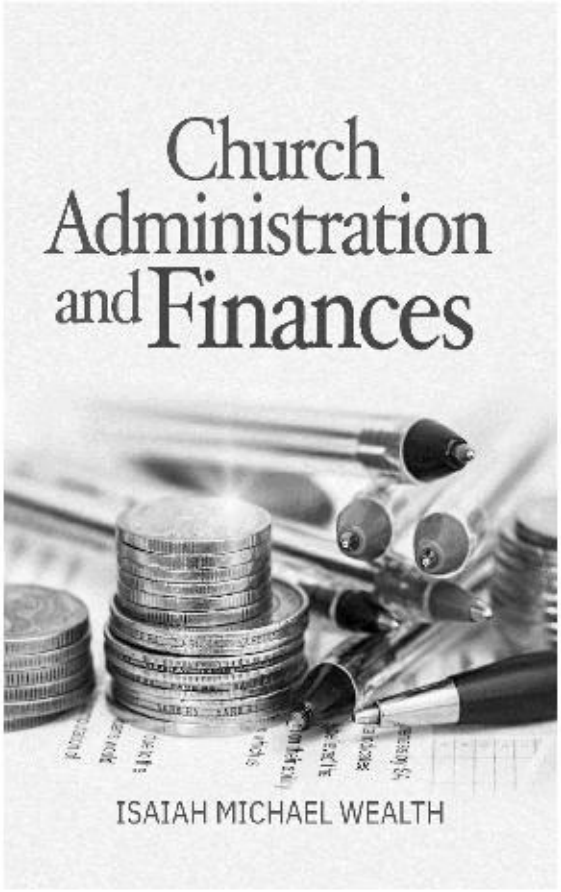
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Unless otherwise stated, all scriptural reference are from the King James Version (KJV) of the Holy Bible. Bold and italicized scriptures are for emphasis only.

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INRODUCTION

Money is the physical blood of ministry. Without it you cannot effectively carry out ministry. But it is also a problem. The limitation of some pastors today is the

lack of money. These do not understand how to raise church income so they are unable to accomplish much. This may also be because they do not know how to grow the church and how to get the people to give.

The second problem is about pastors who do not even know what to do with church money and how to use it. There is a way God has prescribed that church income be used but these do not know and this often leads to the third problem which is the abuse or misuse of church income. This is very common today. Some pastors receive church income and spend it the way they like. They do not know how God wants the money to be used and the different purposes of the different church incomes. This book will address all these issues.

I will expatiate on how to handle the problem of money, the spirituality required in handling church money, biblical structure for church money, how to manage church income and finally how to grow your church finances.

CHAPTER ONE

THE MONEY VEHICLE

Money is like a vehicle which can be used to convey all manner of goods. For instance, just like a vehicle can be used to transport goods and passengers from one location to another, a vehicle could also be used to rob a bank. The problem therefore is not the vehicle, but the driver who determines what the vehicle carries per time and the purpose it serves.

It is important for us to know that as long as an entity exists in this physical plane, no matter how spiritual it is, it will always need money to function. However, as important as money is for all transactions, it is also the tool for evil transactions.

The problem of money is one that pastors have to deal with. This is because you cannot do without it and yet you cannot love it.

This is why in addressing the issue of Church administration and finances also, it is important to note that though money can be a vehicle towards achieving church growth, it could also become a vehicle for church destruction, depending on how it is used and managed.

Dealing with the problem of money

The problem of money is one that pastors have to deal with. This is because you cannot do without it and yet you cannot love it. The church facility runnings and personnel often cost a lot of

money to manage. This means that the church needs a lot of it to operate.

> ***A feast is made for laughter, and wine maketh merry: but money answereth all things.***
>
> ***Ecclesiastes 10:19***

However, the love of money is evil.

> ***For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.***
>
> ***1Timothy 6:10***

To love money is to allow money be the basis of your judgment, decisions and even your relationships. This is to allow money control you and determine what you do. This has made some to err or backslide from the faith.

There are two aspects of loving money. There are those who had always had the weakness of the love of money, and there are also those who began to love money because they became rich. Either way, a pastor has to have a resolution that money will not control him.

In some cases, some pastors or church administrators lie and deceive people because of money and have allowed money dilute and influence their message. Some have resorted to games and gimmicks all in a bid to get more money. Many do not even have a voice in their own church because they have compromised their integrity for money. Others have lost their calling in pursuit of money. These issues are common in the church today and this is a fight many pastors go through. But this same money is a must

in church pioneering and church growth. The Bible says that it answers all things;

> ***A feast is made for laughter, and wine maketh merry: but money answereth all things.***
>
> ***Ecclesiastes 10:19***

Money is an answer to the various needs you would encounter in ministry and the good desires and projects you would need to implement, as you cannot preach the Gospel effectively, cater for the poor and needy, or expand the Kingdom without money.

Many of the plans you have for church growth is dependent on the availability of money. The reality is the more money you have the more you can do if you have a vision. Even Jesus spent money in carrying out ministry.

> ***And after the sop Satan entered into him. Then said Jesus unto him, That thou doest, do quickly. Now no man at the table knew for what intent he spake this unto him. For some of them thought, because Judas had the bag, that Jesus had said unto him, Buy those things that we have need of against the feast; or, that he should give something to the poor.***
>
> ***John 13:27-29***

Many who heard Jesus' instruction to Judas in the scripture above thought that he meant for Judas to take from the purse to prepare the things needed for the feast, or to give alms to the less privileged as his custom was. This shows clearly that though Jesus got money supernaturally from the mouth of the fish at a time, this was not his daily means of acquiring money for ministry. He had a purse and managed the

finances, determining the purpose for which money was spent. Jesus carried out his vision by spending money.

Therefore, considering the necessity of money to your work, you must decide from the beginning how you want to run your church finances lest you lose your way. It is not something to defer. You should take deliberate steps from the beginning to organize your finances in such a way that you would never have the opportunity to compromise.

Here are some ways to do this.

1. Create a structure: You should create a structure that will promote accountability and financial integrity from the beginning. You must determine and articulate clearly where every in come goes and what it should be used for. You cannot make things up as you go. You need to predetermine how the church finances should be used and managed.

2. Put someone you can trust over the system: The pastor of the church should oversee the church finances himself. He should set the standard on how it should be spent and delegate the disbursement to the finance personnel of the church. So you need to put someone trust wor thy over the system. You have to do this with wisdom lest you put a thief over the offering.

These are some criteria you may consider when considering someone to be placed over the church finances;

- The person must have personal integrity and one that is not easily moved by money.

- The person must not be greedy. Greedy people are always concerned about what to get and not what to give.

- The person must love you and the church. This is seen in his giving and sacrifice for the church over time.

- The person must have a source of income so that he will not be tempted.

- The person must be someone of good report that others speak well of.

This person should be aware of the existing financial structure. This will make the pastor more accountable.

3. Separate your income from the church income: The pastor has to separate his personal income from that of the church. Do not use the church bank account as your own, neither should you use yours for church income. Have a separate bank account from that of the church. You may put yourself under a salary but the idea is that the pastor's income from the church income should be defined and separated from the general income of the church.

4. Be transparent in your activities: The pastor must be transparent about the financial activities of the church. Church project must be known to the people. The pastor cannot just spend what he likes or spend on himself from the church income. Church income should not be used to carry out personal projects for the pastor outside his income. The church pastor should appoint a board that he would report the growth and income and expenditure of the church to annually.

All this is to ensure that the pastor remains transparent in running the church finances.

Note: The pastor is the head of the church, therefore accountability to a board does not place the pastor under the board. This must be

stated from the beginning. The establishment of a board is for the transparency of operation, yet it is also wise and important for the pastor to ensure that not just anybody is on this board, but a healthy mixture of high income earners and low income earners must be selected on the board. However, the most important criteria are commitment, sacrifice, love for the pastor, consistency and a good giving record.

> Church income should not be used to carry out personal projects for the pastor outside his income.

Although you need money to grow your church, you must be aware that it also has the ability to take you off course and cause problems for you, so you need to set these measures in place from the beginning and if you did not, you can begin today.

CHAPTER TWO

THE SPIRITUALITY OF CHURCH INCOME

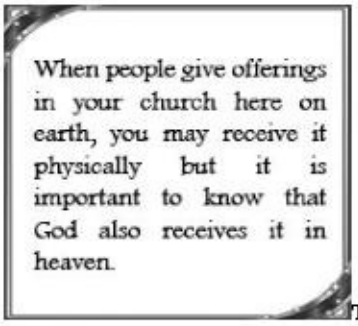
Church income is spiritual and the pastor needs to relate with it this way. When people give offerings in your church here on earth, you may receive it physically but it is important to know that God also receives it in heaven.

> ***And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth.***
>
> ***Hebrews 7:8***

So every giving done in church belongs to God not man. Here man receives it, but there in heaven God receives it also. So it is not a contribution but a spiritual transaction. When people give in services, they give to God who gives it to the pastor for running the church here on earth.

> ***And the LORD spake unto Aaron, Behold, I also have given thee the charge of mine heave offerings of all the hallowed things of the children of Israel; unto thee have I given them by reason of the anointing, and to thy sons, by an ordinance for ever. This shall be thine of the most holy things, reserved from the fire: every oblation of theirs, every meat offering of theirs, and every sin offering of theirs, and every trespass offering of theirs, which they shall render unto me, shall be most holy for thee and for thy sons.***
>
> ***Numbers 18:8-9***

The pastor therefore stands as an exchanger.



The Exchanger

The exchangers are men who stand as pastors or men of God today from whose mouth you can seek the blessing. They are men of God or pastors ordained by God to receive offerings and in exchange cause the blessings that God releases as a result of the offering to rest.

> ***And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth.***
>
> ***Hebrews 7:8***

> ***And the first of all the firstfruits of all things, and every oblation of all, of every sort of your oblations, shall be the priest's: ye shall also give unto the priest the first of your dough, that he may cause the blessing to rest in thine house.***
>
> ***Ezekiel 44:30***

The exchangers receive offerings here on earth and God receives them there in heaven. As a pastor, you are the exchanger God has placed over your church. You are to receive the money on His behalf and give the people the blessing in exchange.

The Blessing

To the government and people of the world offerings are a contribution because they consider it as a one way thing rather than a transaction. The reason they do not see it as a transaction is because they do not know that the church has a commodity or value that it trades. Unfortunately, even the operators of the church- the pastors and leaders of the church are not even aware of this. This is why they compromise to even get this money. They have turned the church to a charity which receives donations on behalf of the less privileged, and then processes these donations to ensure it gets to the needy. This is the greatest error I have ever seen in my life!

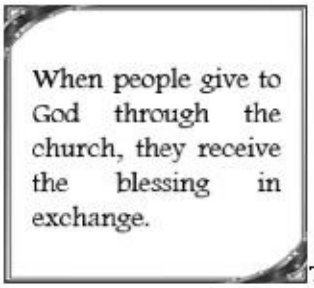
If indeed the church has a commodity that it gives to men in exchange for whatever they give to God, then giving in church is not and cannot be a contribution or a donation. When people give to God through the church, they receive the blessing in exchange.

> ***Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.***
>
> ***Malachi 3:10***

What is this blessing? Is it a spiritual way of saying thank you or is it a real thing or value? Let us see what the scripture has to say about it.

> ***The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.***

Proverbs 10:22



Take note of the phrase 'it maketh rich'. For example, if Microsoft comes up with a software that can make you rich when you give ten percent of your income, will you be contributing to Microsoft to get this software? If no, how come what we give to God is a contribution when He says He has a substance that can make us rich that is released when we honour Him with our money?

> ***Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine***
>
> ***Proverbs 3:9-10***

In the New Testament or covenant, the church has lost so much in the name of spirituality. In the Old Testament, Esau sought to kill Jacob and accused him of having stolen something from him. Yet, Jacob never took a car, cow, tuber of yam, shirt or any physical thing that belonged to Esau. The only thing we see that Jacob took from Esau was the blessing.

> ***And his father Isaac said unto him, Come near now, and kiss me, my son. And he came near, and kissed him: and he smelled the smell of his***

> ***raiment, and blessed him, and said, See, the smell of my son is as the smell of a field which the LORD hath blessed: Therefore God give thee of the dew of heaven, and the fatness of the earth, and plenty of corn and wine: Let people serve thee, and nations bow down to thee: be lord over thy brethren, and let thy mother's sons bow down to thee: cursed be every one that curseth thee, and blessed be he that blesseth thee.***
>
> ***Genesis 27:26-29***

After this, let us see what Esau said.

> ***And Esau said unto his father, Hast thou but one blessing, my father? bless me, even me also, O my father. And Esau lifted up his voice, and wept. And Esau hated Jacob because of the blessing wherewith his father blessed him: and Esau said in his heart, The days of mourning for my father are at hand; then will I slay my brother Jacob.***
>
> ***Genesis 27:38,41***

So what is this blessing that Esau was ready to commit murder for? If you as a pastor do not know what the blessing is and how to transact it, you will continue to embarrass the Kingdom of God by making yourself a beggar. This is why church members are bold to say, we want to know how they are using our money. How can it be your money? The money with which I bought a software from Microsoft is no longer my money but Microsoft's. In the same way, the money given in the house of God is in exchange for the blessing. You should ensure to teach this

revelation so that your people can be blessed. This blessing once it rests on a believer by the spoken word of the Man of God just like we saw Jacob did above, can become a force in the life of that believer, breaking barriers, opening doors, bringing supernatural favour and causing him to be above and not beneath.

> ***And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God.***
>
> ***Blessed shalt thou be in the city, and blessed shalt thou be in the field. Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep. Blessed shall be thy basket and thy store. {store: or, dough, or, kneading troughs} Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out. The LORD shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways. The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee. {storehouses: or, barns} The LORD***

shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the LORD thy God, and walk in his ways. And all people of the earth shall see that thou art called by the name of the LORD; and they shall be afraid of thee. And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee. {in goods: or, for good}{body: Heb. Belly} The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them:

Genesis 28:1-13

So never beg people for money. You may thank them and be nice to them like a good salesperson, but ensure that you deliver value for their money by properly representing the Kingdom of God. God is a King and he is not broke.

For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would

not tell thee: for the world is mine, and the fulness thereof.

Psalms 50:10-11

Though He is not broke and does not need your money, He is a King, and you do not appear before a King empty. When you do appear before any King, you also do not leave him empty. This is kingly protocol. We see this when the Queen of Sheba visited Solomon. She brought him many good things

And she gave the king an hundred and twenty talents of gold, and of spices very great store, and precious stones: there came no more such abundance of spices as these which the queen of Sheba gave to king Solomon.

1Kings 10:10

But when she left also, she left with many greater things than what she brought, showing you that what you get from a King would always be greater that what you gave to him.

And king Solomon gave unto the queen of Sheba all her desire, whatsoever she asked, beside that which Solomon gave her of his royal bounty. So she turned and went to her own country, she and her servants.

1Kings 10:13

The Bible says that apart from the gifts which the King gave to her from his bounty, she also received all her desire, whatsoever she asked.

Wow! So what is it that is too big for you to give to God in exchange for all your heart desire?

Your tithe can never be greater than the blessing. It therefore means that to eat your tithe is to sell your birthright which is the blessing; the substance that heaven has procured for your prosperity, wealth, protection, posterity and eternal rewards.

> ***And every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life.***
>
> ***Matthew 19:29***

The Role of the Exchanger

1. Exchanging the money for the blessing: When the people give to God, they give to him through you the pastor, and you are to cause the blessing that is a result of tithes and offerings to rest on them.

> ***Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.***
>
> ***Malachi 3:10***

Did you notice that the minute they bring their tithes and offerings, God opens the windows of heaven upon them and pours out a blessing? Nevertheless, the blessing does not rest upon them until the pastor causes it to rest.

And the first of all the firstfruits of all things, and every oblation of all, of every sort of your oblations, shall be the priest's: ye shall also give unto the priest the first of your dough, that he may cause the blessing to rest in thine house.

Ezekiel 44:30

Likewise, when people give their tithes and offerings, God opens up the heavens and pours out the blessing. This blessing hovers over them until the exchanger comes into play. It is he who commands that blessing to rest upon them. So when people come to give, ensure they understand that they are not giving to you but to God and then ensure you pray for them. Do not just receive the money and then go. Pray for them and command the blessing to rest. This kind of spirituality is required when dealing with church money.

2. Exchanging the money for souls: When the people give to God, He gives them the blessing in return. However, the money given now belongs to the Kingdom of God, and you the pastor as God's representative is to use the money to run the Kingdom of God here on earth otherwise referred to as the Church. You must not mismanage this money knowing that the headquarters of your church is actually in heaven and your use of money is being monitored. For instance when an American business man comes to do business in Nigeria, he transacts in the Nigerian currency - the Naira, but when he is done, he does not take the Naira to America because the Naira is not needed there. He therefore would have to change his profit in Naira to Dollars before taking it to America. In the same way, money is not needed in heaven so the pastor is

to ensure that the money given on earth is used properly to bring more souls into the Church, who will later rapture or go to heaven at their death. This is because heaven's currency is souls. Every church income is an opportunity to bring more souls to Christ. So as the people give, the pastor must be careful to ensure the money is invested in such a way to bring returns maximally in saved souls. This is why some pastors will go to hell because using money that ought to bring the Gospel to people for their salvation for your own personal pleasure is evil. When those souls go to hell because you did not take the Gospel to them and instead kept the money for yourself, you would have to join them someday. You should therefore ensure to use church income in such a way that it will bring maximum returns of souls for the Kingdom.

CHAPTER THREE

BIBLICAL STRUCTURE FOR CHURCH MONEY

God has a structure and the way He expects church income to be managed and used. A lack of this understanding is often the reason for the abuse and misappropriation of church income. Someone once told me that in a church he once attended, the church pastor and deacons sit back after the service and share the offering among themselves. I believe this still happens in some churches today. These may not know that God already has a structure set on how church income should be spent. I will proceed to explain the different sources of church income and their uses.

1. **Offerings:** There are different types of offerings based on the purpose for which they are given. Let us begin to consider some of these;

a. Freewill Offering: This kind of offering is given out of free will in declaration of our love for God. True love operates out of freewill because love can never be forced. That is why a freewill offering can be categorized as a love offering, one that we give without anything attached.

> ***Either a bullock or a lamb that hath anything superfluous or lacking in his parts, that mayest thou offer for a freewill offering; but for a vow it shall not be accepted.***
>
> ***Leviticus 22:23***

b. First fruits Offering: The first fruits offering is giving God the first - the first of your harvest

or increase. It is also giving God the best of your increase. The focus of this offering is honour. When we give our first fruits, we honour God - we declare Him first in our lives and this will bring plenty and abundance into our lives.

> ***Honour the LORD with thy substance, and with the firstfruits of all thine increase. So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.***
>
> ***Proverbs 3:9-10***

c. Seed offering: The seed offering are specific sacrificial offerings to God to activate angelic activity and secure God's favour in your direction. Notice that I call this a sacrificial offering. It is a sacrifice because it is beyond the regular; it costs you something.

> ***He that goeth forth and weepeth, bearing precious seed, shall doubtless come again with rejoicing, bringing his sheaves with him.***
>
> ***Psalm 126:6***

Personal Seed Offering: Seed offerings can be personal in which case an individual can give a seed of his choice to activate a breakthrough that he seeks.

> A corporate seed offering is when the church is called to sow a seed under the unction or inspiration of the Holy Ghost.

Corporate Seed Offering: A corporate seed offering is when

the church is called to sow a seed under the unction or inspiration of the Holy Ghost. This offering is planted in obedience to a call from the altar to support a spiritual course, most especially when this is instructed by God. This can include seeds for church rent, church building purchase, equipment purchase, etc. Responding to this kind of call as directed by the Spirit will surely release the harvest promised.

d. Service Offering: These are offerings that we give to God when we come together to worship Him. At appointed times of worship to God; we are instructed not come empty.

> ***Three times in a year shall all thy males appear before the LORD thy God in the place which he shall choose; in the feast of unleavened bread, and in the feast of weeks, and in the feast of tabernacles: and they shall not appear before the LORD empty:***
>
> ***Deuteronomy 16:16***

e. Enquiry Offering: This is the offering that should accompany our request and inquiry. When we make a request or want to enquire of the Lord, it is important that we come with an enquiry offering. The offering therefore serves as a tool for worship as we seek to know God's mind with regards to our request.

> ***And the servant answered Saul again, and said, Behold, I have here at hand the fourth part of a shekel of silver: that will I give to the man of God, to tell us our way. (Beforetime in Israel, when a man went to enquire of God, thus he spake, Come, and let us go to the seer: for he that***

is now called a Prophet was beforetime called a Seer.)

1Samuel 9:8-9

f. Thanksgiving Offering: This type of offering is given in appreciation to God for what He has done. True thanksgiving is accompanied with an offering.

Besides the cakes, he shall offer for his offering leavened bread with the sacrifice of thanksgiving of his peace offerings.

Leviticus 7:13

g. Praise Offering: Praise is a declaration of the ability of God - what God can do. It is exaltation that proceeds from a revelation or an understanding of God's ability. Therefore a praise offering is a sacrifice that should accompany your praise.

The voice of joy, and the voice of gladness, the voice of the bridegroom, and the voice of the bride, the voice of them that shall say, Praise the LORD of hosts: for the LORD is good; for his mercy endureth for ever: and of them that shall bring the sacrifice of praise into the house of the LORD. For I will cause to return the captivity of the land, as at the first, saith the LORD.

Jeremiah 33:11

h. Beginning Offering: How you begin every venture or project is very important to its success. The beginning offering is an offering inviting God on the scene as you begin a project. When you give a beginning offering you are inviting God to begin with you, and when He

does, you can be sure about the success of that venture. This is the significance of this type of offering.

> ***And in the beginnings of your months ye shall offer a burnt offering unto the LORD; two young bullocks, and one ram, seven lambs of the first year without spot;***
>
> ***Numbers 28:11***

i. Fruit Offering: A fruit offering is an offering we give as a result of a spiritual impartation that we receive.

> ***For the earth which drinketh in the rain that cometh oft upon it, and bringeth forth herbs meet for them by whom it is dressed, receiveth blessing from God: But that which beareth thorns and briers is rejected, and is nigh unto cursing; whose end is to be burned.***
>
> ***Hebrews 6:7-8***

j. Vow Offering: this is a promise to give some thing to God in return for granting a request or keeping to a promise. A vow offering is usually redeemed after the promise or request has been fulfilled. This was what Hannah did in 1 Samuel chapter 1;

> ***And she vowed a vow, and said, O LORD of hosts, if thou wilt indeed look on the affliction of thine handmaid, and remember me, and not forget thine handmaid, but wilt give unto thine handmaid a man child, then I will give him unto the LORD all the days of his life, and there shall no razor come upon his head.***
>
> ***1Samuel 1:11***

k. Covenant offering: these are offering we give to seal a covenant. When God speaks a promise to you or when you make a request from him, either of the parties may seek a covenant by mutual agreement. This was the kind of offering we see Abraham give in Genesis chapter 15;

> ***And he said, Lord GOD, whereby shall I know that I shall inherit it? And he said unto him, Take me an heifer of three years old, and a she goat of three years old, and a ram of three years old, and a turtledove, and a young pigeon. And he took unto him all these, and divided them in the midst, and laid each piece one against another: but the birds divided he not. And when the fowls came down upon the carcases, Abram drove them away. And when the sun was going down, a deep sleep fell upon Abram; and, lo, an horror of great darkness fell upon him. And he said unto Abram, Know of a surety that thy seed shall be a stranger in a land that is not theirs, and shall serve them; and they shall afflict them four hundred years;***
>
> ***Genesis 15:8-13***

The difference between a vow and a covenant offering is that whilst vow offerings are paid after the fulfillment of the promise, covenant offerings are released upfront. (*Please consult my book "Prospering By The Blessing" to know more about the different types of offerings)*

Uses of offerings

Offerings are to be used for the recurrent expenditure. These are expenses that are made during the daily running of the church. These may include utility bills, cost of stationeries, cost of daily transportation, gas etc. This is basically to cater for expenses that occur as the church runs daily. However, if an offering is given directly to a pastor and not in the service, that offering as long as it is addressed to the pastor belongs to the pastor. This is different from the general offerings.



2. **Tithes***:* The second source of church income is tithes. The tithe offering refers to offering God ten percent of our income or increase. This offering shows our submission to God and it is a declaration of our dependency on Him as our source. This is a compulsory part of offering.

> ***Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.***
>
> ***Malachi 3:10***

(Please consult my book "Prospering by the Blessing" to know more about tithes)

Uses of tithes

Tithes are to be used for the upkeep of the pastor and other church workers. It is to be used to pay salaries and other major expenses of the pas tor and staff of the church. After the pastor and the staff of the church have been taken care of, many times, there will be leftovers. These left-overs may be used for other church expenses as the pastor may deem fit. But in the case where the church is still growing and the tithes is not sufficient to take care of the full time staff, other accounts may support this account.

3. **Partnership:** This is another scriptural way of raising income for your church. In partner-ship, the people make a regular financial com mitment to the church to support expansion and other projects that the offerings and tithes may not be able to handle. While the tithes and offerings take care of the maintenance of the church, partnership takes care of the expansion of the church. If the church will expand, people must be encouraged to partner with a particular amount per month. In our ministry we have the Higher Impact Partnership (HIP). Members are encouraged to partner with a particular amount monthly for ministry expansion. This system has helped us move our ministry into four con-tinents with over a hundred branches. Hence it is something that any church with a vision for expansion should have. The blessing for part-nering with a man sent by God is to partake of the same anointing that works in his life.

And when they had this done, they inclosed a great multitude of fishes:

and their net brake. And they beckoned unto <u>their partners</u>, which were in the other ship, that they should come and help them. And <u>they came, and filled both the ships, so that they began to sink</u>.

Luke 5:6-7

Whatever happens for you happens for your partners; this is different from the blessing of tithes.

Partnership can also be direct or indirect. Direct partnership is when people partner directly with a man of God. In this case, they are partnering with his welfare and his personal effects. This kind of money belongs to the man of God that they partner with. Indirect partnership is when someone partners with your ministry. This kind of partnership money goes to the ministry account for ministry expansion. Both cases replicate the blessing on the pastor or ministry on the partner.

4. **Special Contributions**: There are cases of special givings that can be referred to as contributions. We may refer to them as contributions because they are not listed in scripture with a specific blessing though they also release a blessing. An example can be contributing money to support the roofing project of another branch. This is not a tithe, a firstfruit, regular freewill offering or a thanksgiving. We may not need to hear from God to do it. The pastor may come up with a good idea and the people participate with him. It is a good thing but we cannot put a mark on the blessing that will come for such a thing except it was ordered by the Lord. Do not misunderstand me, that does not mean the people will

not be blessed. Let us take an example of this in scripture.

> ***For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem.***
>
> ***Romans 15:26***

Conclusively, I will caution that if you are a branch pastor it is important that you follow completely the financial structure that has been set by your headquarters church.

CHAPTER FOUR
MANAGING CHURCH MONEY

The management of church income requires faithfulness. The pastor needs to understand that he is a steward. A steward is one that is servant of another but is given authority to administer the resources in the place of his master. As a pastor, you must

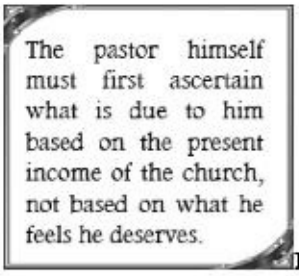
remember that you are a steward or servant of God, one who stands in the place of God, given authority to administer the finances of the church. Thus it is required that you must be faithful.

> ***Moreover it is required in stewards, that a man be found faithful.***
>
> ***1Corinthians 4:2***

In managing church money, you are to maintain financial faithfulness.

Elements of Financial Faithfulness

1. **Justified sources of income:** The pastor must first ensure that the sources of the church income are justified. This means he must not resort to gimmicks or lies just to raise or generate church money. This is quite predominant today. Generating church income the wrong way because of a desire to do the work of God is wrong and unacceptable in the sight of God. In this case, the end does not justify the means. So you must ensure you generate church income in ways that are scriptural, some of which I explained in the previous chapter. Whatever you have been given by God, manage it properly and it will multiply.



2. **Purpose based budgeting:** The church must budget her income in

line with the vision of the church. If the vision is to wins souls, then all the finances must be geared towards that purpose. In our church, the summary of our vision is to take the Gospel to all the nations, therefore the bulk of our income is focused on mission work in other countries. To focus our budget solely on the local church will not be wise. So the pastor is to ensure that the budget of the church is mainly focused on the execution of the vision of the church. That is faithfulness!

3. **Scriptural Appropriation:** This is simply giving what is due or spending on only what is necessary. This is where many pastors have issues. The pastor himself must first ascertain what is due to him based on the present income of the church, not based on what he feels he deserves. This should also be applied with regards to other church staff. Do not pay people what they think they deserve. Pay them what is due them based on the income of the church. This is proper appropriation of church income. Also do not employ church staff just to help people. Employ only what the church really needs, others can be volunteers.

> ***Only Jonathan the son of Asahel and Jahaziah the son of Tikvah were employed about this matter: and Meshullam and Shabbethai the Levite helped them.***
>
> ***Ezra 10:15***

4. **Truthful Executing:** This is using church income just as budgeted. Church funds are to disbursed and expended just as budgeted. This is very important in managing church money. Other issues may arise but the pastor should ensure that monies are spent just as stated. Ensure not to divert funds for other purposes when the

purpose has been defined. Also when you announce or make contributions for a particular project, try not to redirect the funds. And if the necessity arises, inform the people that gave it. Some pastors have lost their integrity because of this. They raised funds for a purpose and diverted the funds and did not accomplish the purpose, so they have no integrity in the eyes of their members. And people will never give to support the work of someone they do not trust.

5. **Correct recording:** Managing church income also requires that the pastor has a system to record all income and expenditure. The pastor should keep records of those who bring the income especially the tithe and partnership records. No expenses no matter how small should be made without records. Any church that will grow must have an effective accounting system. In our ministry, I am very serious about this because this is what God expects. When you keep accurate and detailed records you will be able to ascertain the financial progress the church has made. You will also be able to chart how your expenditure is distributed and how you may redistribute your church income. This is also important for dealings with the government and government agencies.

6. **Protection of the reserve:** After expenditure has been made, it is important that the pastor monitors and protects the reserve. Often times, the reserve is plundered because there is no proper protection system. Also, waste sets in as pastors begin to involve in unnecessary expenses because of the excess that they have. So the pastor has to protect the church money against thieves and wasters. Church thieves are those who consciously steal from the church account or offering. Many pretend by joining the ushers, church treasurers and accountants and

this is why they may be unnoticed while they manipulate the money. Others steal by deliberately over estimating the price of things because they think no one will care to investigate. So the pastor must be smart and ensure that these do not take advantage of the church. But most importantly as the pastor of the church, no matter how busy you get, try to check on the account once in a while or use a trustworthy auditor.

7. **Accountability:** The pastor should create an accountability system where everyone who handles church money would be necessitated to give account of all income and expenditure. The church accountant or treasurer must be able to account for every dime that came into the church system. Also those responsible for projects should give detailed account of how the allocated funds were spent. Many persons mismanage and steal church funds because they feel that as long as the project is accomplished, no other information is needed. This is wrong!

These are the criteria before a pastor can be qualified to be called faithful steward. It is more than just properly appropriating the funds but also ensuring that it is preserved from thieves and that people who handle it are held account able. This is what God demands of you.

CHAPTER FIVE

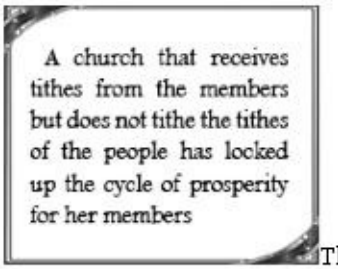
GROWING YOUR CHURCH FINANCES

Growing the church finances is a project that the pastor must deliberately embark on. If you do not deliberately set out to grow your church finances it will not grow. It is not something the pastor should leave to time or hope will happen but a process that the pas-

tor must trigger by activating certain principles. These are the principles that I have outlined below;

1. **Your Givings:** In 2004, the Lord spoke to me and said "Your prosperity is not dependent on what people give to you but on what you give". After I heard those words I began to trade the principle of giving in my life and today my finances is not based on whether or not people give in my church. My giving triggers receiving such that money comes to me from many sources.

> ***Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.***
>
> ***Luke 6:38***



This shows that God can prosper you as the pastor regardless of the people in your church. It is what you give that determines how you prosper. So to grow the finances of the church, you the pastor must be the number one giver in the church. It cost money to execute church growth so you must be willing to spend even to your last. Make up your mind to give more than everyone in

the church because your prosperity is based on your personal giving as the pastor. When you are like this, you will have the audacity to tell your members to give. Moreso, the prosperity of your church also depends on the giving of your church. Some churches only raise money but they do not give. Your church should sow to other churches, ministries or ministers who are either ahead of you or behind you. This is another way to grow the finances of your church. Sometime ago, I heard of a church that had no roof and how they met under the sun. I put together all we had to roof that church. Another time, a big church was having a massive crusade in a field bigger than the stadium, I quickly put together all we had to support that crusade. They did not need my money, but I needed to connect my church finances and I can tell you that God prospered a lot of people in my church as a result.

It is also important to ensure that your church tithes. A church that receives tithes from the members but does not tithe the tithes of the people has locked up the cycle of prosperity for her members.

> ***Thus speak unto the Levites, and say unto them, When ye take of the children of Israel the tithes which I have given you from them for your inheritance, then ye shall offer up an heave offering of it for the LORD, even a tenth part of the tithe.***
>
> ***Numbers 18:26***

> ***And the priest the son of Aaron shall be with the Levites, when the Levites take tithes: and the Levites shall bring up the tithe of the tithes unto***

the house of our God, to the chambers, into the treasure house.

Nehemiah 10:38

The pastor should tithe his personal finances also to his spiritual father or senior pastor and also tithe the account of the church to the headquarters or the man of God or ministry that provides covering over the church.

Giving of Alms: Another important principle that can help you grow your church finances is giving to the poor. This is a spiritual principle that is backed by heaven and commands God's commitment and blessing on the church. The pastor who wants to grow his church finances should ensure that the church gives to the poor and teach the individual members to do the same. When you give to the poor, it does not go unnoticed by heaven. It triggers the blessing and help of God.

He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

Proverbs 19:17

Blessed is he that considereth the poor: the LORD will deliver him in time of trouble. The LORD will preserve him, and keep him alive; and he shall be blessed upon the earth: and thou wilt not deliver him unto the will of his enemies.

Psalm 41:1-2

When we give alms to the needy as led by the Spirit of God, the Lord promises to preserve,

bless and deliver us from our enemies. Today, many in the church have developed a non-chalant attitude towards the poor which is hurting the church at large. We must repent and begin to do Spirit-led alms giving.

Finally on alms giving, there are people you and your members come across every day, some on the streets, and some others as you go about your daily business. Teach your members to give to them as they are led by the Spirit. God loves the poor and wants to help them hence he is indebted to anyone who does.

> ***He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.***
>
> ***Proverbs 19:17***

If your church can prioritize this, God owes them and when He pays, He does with increase and abundance. A wise pastor will create a system in his church where a percentage of the income is used to help the poor and the needy.

2. **The Knowledge of Your People:** The knowledge of your people with respect to giving will affect your church finances. Hence, you need to hold conferences or meetings where you would teach them what the Bible says about the different kinds of givings and how they ought to do it. If you shy away from this, your church finances will not grow. I will share with you some revelations that you can share in your church.

i. **Knowledge of Offering:** You need to teach your people to give good offering to God. Recently in our church, the Lord spoke to me while I was preparing for a Sunday service. Suddenly, as though someone else was sitting in the room, I heard the Word of the Lord come in clearly to

me, and He said "I do not like the way you are giving your offerings". I was a little surprised because there was no one else in the room, and we were giving our offerings just like every other church, we pass offering bags around for people to give their offerings.

Then He said, "check the scriptures". The Lord took me through scriptures to see how that there was never a place in scriptures where offering bags were passed around for people to give their offerings. People danced to the altar to give offerings to the Lord. So, I taught the church what the Lord had shown me and we changed the way we give our offerings. That same week, someone who had been stealing from the offer ing bag for over two years was caught. Also, our church offerings doubled and has not gone back since then.

Many do not give or give well because they lack an understanding of why they should give and the blessing that comes when we give offerings. So you need to teach them the truth about offerings. I have outlined some of them below to guide you as you teach them.

How God relates with your offering.

It is first important for members to be taught about how God relates or sees their offering. This will give them a spiritual perspective towards offerings.

- God relates with their offering as an holy thing. It is not a contribution, therefore, God does not expect them to bother on how it is used. In the sight of God, their offering is not physical; it is a holy and hallowed thing.

> ***For in mine holy mountain, in the mountain of the height of Israel,***

saith the Lord GOD, there shall all the house of Israel, all of them in the land, serve me: there will I accept them, and there will I require your offerings, and the firstfruits of your oblations, with all your holy things.

Ezekiel 20:40

• God relates with their offering as an honour. He is our creator and giver of all good and perfect gifts and hence deserves our offering. It is therefore His honour to receive it.

Honour the LORD with thy substance, and with the first fruits of all thine increase:

Proverbs 3:9

• God relates with their offerings as a sweet smelling savour. Whenever they give to God, their offerings come to him as a sweet smelling savour that is pleasing in His sight.

But I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you, an odour of a sweet smell, a sacrifice acceptable, well pleasing to God.

Philippians 4:18

• *God relates with their offerings as a cause for the blessing to rest.* The blessing often hovers over them but when they give, their offerings can cause the blessing to rest. Thus their offerings become a causative factor for the blessing to rest and become functional in their lives.

And the first of all the firstfruits of all things, and every oblation of all, of every sort of your oblations, shall be the priest's: ye shall also give unto the priest the first of your dough,

that he may cause the blessing to rest in thine house.

Ezekiel 44:30

And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. And he blessed him, and said, Blessedbe Abram of the most high God, possessor of heaven and earth: And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.

Genesis 14:18, 20

- God relates with their offering as a proof of their love for Him. The true test of love is what they are willing to give up. When they willingly offer to God, they are declaring their love for Him.

And Solomon loved the LORD, walking in the statutes of David his father: only he sacrificed and burnt incense in high places.

1Kings 3:3

- God relates with their offering as a declaration of their faith. When they give to God, they are declaring that He exists and expressing their faith in His ability to meet their needs and make them prosper.

But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him.

Hebrews 11:6

They that sow in tears shall reap in joy. He that goeth forth and weepeth, bearing precious seed, shall doubtless come again with rejoicing, bringing his sheaves with him.

Psalm 126:5-6

• God relates with their offering as fruit that will abound to their account. When they give offerings, fruits of increase abound to their account and this gives their righteousness eternal value.

Not because I desire a gift: but I desire fruit that may abound to your account.

Philippians 4:17

• God relates with their offering as His provision for His house. Their offering is God's system of providing what is needed in the church and for His work.

And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation. Bring ye all the tithes into the storehouse, that there may be meat in mine house...

Malachi 3:10a

Members also need to understand the heart and attitude required for offerings. When they give to God, they have to lose ownership of the offering in their heart, in their words and in their actions. Many people still lay claim to their offer-

ing consciously or subconsciously even after they give by thinking or questioning how that offering is being used. This is sheer lack of knowledge and the display of the lack of understanding on the subject of offering. When members give to God, God gives to the church that is therefore responsible for the utilization and God then places or releases His blessing upon them. It is an exchange - they give to God and He gives them a blessing.

When members give to God, God gives to the church which is therefore responsible for the utilization and God then places or releases His blessing upon them.

This is why it often surprises me when I hear people say words like, what are they doing with my money? Or what does the pastor intend to use our money for? If you have offered it to God already and have received a blessing in return, you cannot lay claim to it - it is no longer yours. If you do, you lose the blessing, and this is why many people are giving and are not blessed.

Most persons, who still claim ownership of their offering, never gave it to God in their heart. They gave it to man and they can even unconsciously make reference to it as though it were theirs when they see it in use. Never give to a man because a man cannot bless you. When they give, even if they are handing it over to the pastor, they should offer it to God in their heart.

However there are some things God hates with offerings and you have to teach your church members about this so that they can be blessed from their giving. I have explained some of the

things that may make God reject an offering below.

Why God May Reject an Offering

• God rejects offerings mingled with sin. When we give offerings in sin, our sin pollutes the offering. It puts a blemish on our offerings;

> ***Ye offer polluted bread upon mine altar; and ye say, Wherein have we polluted thee? In that ye say, The table of the LORD is contemptible.***
>
> ***Malachi 1:7***

> ***Thou shalt daily prepare a burnt offering unto the LORD of a lamb of the first year without blemish: thou shalt prepare it every morning.***
>
> ***Ezekiel 46:13***

• God rejects offerings without honour. When we give offerings without honour we are showing or declaring our disregard for God despite what our lips may profess.

> ***A son honoureth his father, and a servant his master: if then I be a father, where is mine honour? and if I be a master, where is my fear? saith the LORD of hosts unto you, O priests, that despise my name. And ye say, Wherein have we despised thy name? And if ye offer the blind for sacrifice, is it not evil? and if ye offer the lame and sick, is it not evil? Offer it now unto thy governor; will he be pleased with thee, or accept thy person? saith the LORD of hosts.***
>
> ***Malachi 1:6,8***

An offering they did not plan or prepare adequately to give is not honourable. Also an offering that is not at par with how much God has blessed you is also not honourable. This is why it is important that you teach them to set apart what they intend to give to God. Imagine how we would prepare to give a gift to someone who is important. All that comes to your mind is the definition of honour.

One important way to honour God with what they have chosen to give is to celebrate Him when they give. An offering is substance wrapped with praise and worship. If it is not wrapped with praise and worship it is not an offering. Praise is characterized by loudness and exuberance and worship is characterized by reverence. Therefore their offerings should come to God with joy, exuberance and reverence. Teach your members never to give a donation to God or the church because donations will not give them the blessing.

- God rejects offerings accompanied with grumbling. God loves a cheerful giver because he is openly declaring his joy and trust in God. If God loves a cheerful giver, then it is clear that He hates a grumbling giver. Giving with grumbling is a sign of lack of faith and trust in God.

> ***Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.***
>
> ***2 Corinthians 9:7***

> ***Ye said also, Behold, what a weariness is it! and ye have snuffed at it, saith the LORD of hosts; and ye brought that which was torn, and the lame, and the sick; thus ye***

brought an offering: should I accept this of your hand? saith the LORD.

Malachi 1:13

Therefore, teach them to never have a grudge or grumble towards giving. Some persons do not only grudge, their words and attitudes discourage others from giving. Grumbling and grudges is a sign of unbelief and it can take you many years behind in your destiny. The children of Israel were set back about forty years because of grumbling.

When your fathers tempted me, proved me, and saw my works forty years. Wherefore I was grieved with that generation, and said, They do alway err in their heart; and they have not known my ways. So I sware in my wrath, They shall not enter into my rest.)

Hebrews 3:9

But with whom was he grieved forty years? was it not with them that had sinned, whose carcases fell in the wilderness? And to whom sware he that they should not enter into his rest, but to them that believed not? So we see that they could not enter in because of unbelief.

Hebrews 3:17-19

- God rejects offerings given in deception. To give deceptively is to say you will give a particular thing and then give something else. This is a problem with many church people. It is often a product of pride and fear. Some persons make vows that they cannot give to show off in front of others, and then pay what they like later. That is giving in deception. Others make a vow

and later feel cheated, and then go ahead to give whatever they like. This is giving in fear. Everyone is supposed to give as God has blessed them.

> ***But cursed be the deceiver, which hath in his flock a male, and voweth, and sacrificeth unto the Lord a corrupt thing: for I am a great King, saith the LORD of hosts, and my name is dreadful among the heathen.***
>
> ***Malachi 1:14***

> ***But a certain man named Ananias, with Sapphira his wife, sold a possession, And kept back part of the price, his wife also being privy to it, and brought a certain part, and laid it at the apostles' feet.***
>
> ***Acts 5:1-2***

If God rejects the things we have outlined above, it is therefore important that they give acceptable offerings - offerings that please Him and are acceptable in His sight. It is only acceptable offerings that activate the blessing of God upon their lives.

Acceptable offerings

An acceptable offering is one that comes with honour. To really understand the concept of honour in giving, we need to consider the story of Jesus in Mark chapter 12 from verse 41;

> ***And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much.***

Mark 12:41

Jesus sat at the treasury to behold how the people gave their offerings. I want you to notice that the scripture does not say 'how much' but 'how" they gave. It therefore matters how we give. The attitude you possess when you give determines the reception your offering will receive from God- whether it will be accepted or not. If Jesus cared how they gave then, He still cares how we give today.

After watching them give- both rich and poor, He noticed how the poor widow gave and He came to this conclusion;

> ***And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury:***
>
> ***Mark 12:42-43***

Jesus said the woman gave more than all because of how she gave. Men observe the amount to know who gave more, but God considers the how. God judges based on the 'how' value, not the cash value.

Firstly, when you give to God, it is not just about the quantity but the quantity relative to what you have. The widow was poor but she gave her all, making her offering more valuable than that of others. In other words, you can be the poorest and still give the best. Whenever we offer to God, we should consider the value of our gift commensurate with how much He has blessed us.

And thou shalt keep the feast of weeks unto the LORD thy God with a tribute of a freewill offering of thine hand, which thou shalt give unto the LORD thy God, according as the LORD thy God hath blessed thee

Deuteronomy 16:10

This is the way to honour God. Anything given that is below the true value of blessing in not honour.

Secondly, Offerings are sacred hence we must be careful how we offer to God. The state of the heart in giving is very important. The heart is what determines whether the offerings would be accepted by God or not.

Many people have lost opportunities and favour today hence teach your members to constantly scrutinize 'how' they give if they will receive His blessing in return.

The reward for offerings

When they give their offerings to God they receive a reward. You need to teach them this. Every offering gives the giver three things:

- Offerings give them access into the presence of God. The fastest way to access a king is to bring worthy offerings consistently. Even if He denies you access at first, your consistency will eventually give you access. It is the same way with God. When they offer to Him, their offerings give them access into His realm of wealth. When Solomon offered to God, he received access in to the realm of God.

And Solomon loved the LORD, walking in the statutes of David his father: only he sacrificed and burnt

incense in high places. And the king went to Gibeon to sacrifice there; for that was the great high place: a thousand burnt offerings did Solomon offer upon that altar. In Gibeon the LORD appeared to Solomon in a dream by night: and God said, Ask what I shall give thee.

1Kings 3:3-5

• Offerings give riches and prosperity: No one who visits a king with gifts goes back empty handed. When the queen of Sheba visited the King Solomon, she brought gifts which gave her access to the king and he answered all her questions.

And the speech pleased the Lord, that Solomon had asked this thing. And God said unto him, Because thou hast asked this thing, and hast not asked for thyself long life; neither hast asked riches for thyself, nor hast asked the life of thine enemies; but hast asked for thyself understanding to discern judgment; ... And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy days.

1Kings 3:10-11, 13

Moreso, notice that the Queen of Sheba did not leave empty handed. She left with more riches than she came with because the king gave her all she desired.

And king Solomon gave unto the queen of Sheba all her desire, whatsoever she asked, beside that which

Solomon gave her of his royal bounty. So she turned and went to her own country, she and her servants.

1Kings 10:13

Again we see that when Solomon accessed the presence of God by his offering, he also received riches and honour.

And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy days.

1Kings 3:13

Their offerings give them access to the presence of God and the riches of God.

- Offerings set up a memorial before God. A memorial means something that will speak on your behalf and act for you when you need it the most. It is that which makes God remember you.

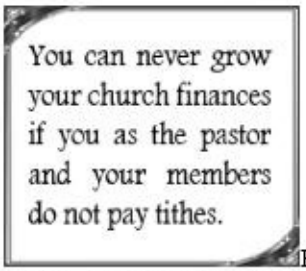
And he said unto him, Thy prayers and thine alms are come up for a memorial before God.

Acts 10:21

On that night could not the king sleep, and he commanded to bring the book of records of the chronicles; and they were read before the king. And it was found written, that Mordecai had told of Bigthana and Teresh, two of the king's chamberlains, the keepers of the door, who sought to lay hand on the king Ahasuerus. And the king said, What

honour and dignity hath been done to Mordecai for this? Then said the king's servants that ministered unto him, There is nothing done for him.

Esther 6:1-3



Finally, you should teach your members to give to God consistently. They should not only give during church meetings and services, but learn to give to God every time and for everything He does for them. They can give God an offering as they work or go about their daily business. They can also make a habit of giving when they remember even the most basic things like their life, shelter, cars, family, job etc. This shows their gratitude to God. However, they should ensure to remit their daily or regular offerings into the church offering during church services.

All these are areas the pastor is supposed to teach the people. If you would teach them how to give to God and give the right way every demon holding the people and stopping them from giving will be bound and the finances of your church will grow.

ii. **Knowledge of Tithes:** You can never grow your church finances if you the pastor and your members do not pay tithes. If the finances will grow the pastor must also focus on teaching the people why they should tithe. There is still controversy with regards to tithe in the church and

this has become an obstacle to many members. Some members believe that it passed with the Law of Moses so it is not compulsory for them so no matter what you say, they still do not pay. So you must take out time to really teach them what the word of God really says about tithing. I will explain this below to help you as you teach.

The Covenant of Tithing

Tithing as a covenant practice preceded the law. Actually, tithing began with Abraham and it was a covenant between himself and God.

> ***And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. And he blessed him, and said, Blessed be Abram of the most high God, Possessor of heaven and earth: And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.***
>
> ***Genesis 14:18-20***

Not only did Abraham give tithes to God, he taught his son to do the same, thereby establishing it as a covenant practice to be passed down through the generations.

> ***And this stone, which I have set for a pillar, shall be God's house: and of all that thou shalt give me I will surely give the tenth unto thee.***
>
> ***Genesis 28:22***

Thus, the covenant of tithing is a declaration that God would always be my provider and the Source of everything I will ever receive. This

declaration is made by giving the tenth back to God.

So we see Abraham operating the principle of tithing in acknowledging that since God gave him all that he possessed, he will give Him back the tenth.

> ***And he brought back all the goods, and also brought again his brother Lot, and his goods, and the women also, and the people. And the king of Sodom went out to meet him after his return from the slaughter of Chedorlaomer, and of the kings that were with him, at the valley of Shaveh, which is the king's dale. And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. And he blessed him, and said, Blessed be Abram of the most high God, possessor of heaven and earth: And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.***
>
> ***Genesis 14:16-20***

If you read the passage even more carefully, you would notice that Abraham did not collect for himself any of the income, yet he never failed to give the tithe to God, because he was acknowledging that the victory was by God.

> ***And the king of Sodom said unto Abram, Give me the persons, and take the goods to thyself. And Abram said to the king of Sodom, I have lift up mine hand unto the LORD, the most high God, the possessor of heaven and earth, That I***

will not take from a thread even to a shoe latchet, and that I will not take any thing that is thine, lest thou shouldest say, I have made Abram rich:

Genesis 14:21-23

Abraham gave to God as a covenant, acknowledging that his provision came from God, and that He was the source of all that he had received. Though he put in effort, and went to war with his soldiers, he was quick to acknowledge that the victory would not have come except by the help of the Lord. This is instructive!

For every income your members get, though it came by their effort, sweat and labour, they should activate the covenant of the blessing by acknowledging God as the source of that provision.

Now, having tithed all his life, let us see how the Bible recorded that Abraham lived.

And Abraham was old, and well stricken in age: and the LORD had blessed Abraham in all things.

Genesis 24:1

And he said, I am Abraham's servant. And the LORD hath blessed my master greatly; and he is become great: and he hath given him flocks, and herds, and silver, and gold, and menservants, and maidservants, and camels, and asses.

Genesis 24:34-35

Take note of the clause, He hath given him, but we never saw God taking sheep and giving to Abraham, yet the Bible says He has given him. This is what happens to a tither. Also notice that

the Bible did not say that Abraham had lived and laboured all his life. Instead, we see how that by practicing the covenant principle of tithing, he obtained the blessing of the Lord and had great wealth in his days. Even though he worked hard, yet it was God who helped Him and brought great wealth to him.

Types of Tithes

There are three types of tithes that we can identify in scriptures. The first kind is the sacred tithe which we see in Numbers chapter 18 verse 21 to 24;

> ***And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation. Neither must the children of Israel henceforth come nigh the tabernacle of the congregation, lest they bear sin, and die. But the Levites shall do the service of the tabernacle of the congregation, and they shall bear their iniquity: it shall be a statute for ever throughout your generations, that among the children of Israel they have no inheritance. But the tithes of the children of Israel, which they offer as an heave offering unto the LORD, I have given to the Levites to inherit: therefore I have said unto them, Among the children of Israel they shall have no inheritance.***
>
> ***Numbers 18:21-24***

This tithe is sacred because it is consecrated to God for the priests and for the furtherance of the work of God.

The second type of tithe is the tithe of feast or festival tithes which I call the additional tithes. We see this in Deuteronomy chapter 14 verse 22 to 27;

> ***Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the LORD thy God, in the place which he shall choose to place his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the LORD thy God always. And if the way be too long for thee, so that thou art not able to carry it; or if the place be too far from thee, which the LORD thy God shall choose to set his name there, when the LORD thy God hath blessed thee: Then shalt thou turn it into money, and bind up the money in thine hand, and shalt go unto the place which the LORD thy God shall choose: And thou shalt bestow that money for whatsoever thy soul lusteth after, for oxen, or for sheep, or for wine, or for strong drink, or for whatsoever thy soul desireth: and thou shalt eat there before the LORD thy God, and thou shalt rejoice, thou, and thine household, And the Levite that is within thy gates; thou shalt not forsake him; for he hath no part nor inheritance with thee.***
>
> ***Deuteronomy 14:22-27***

The people consumed this tithe each year at the feast of tabernacle in a nationwide celebration of God's goodness and provision. Thus the second tithe was dedicated for the feast of worshipping God, which had implications. God wanted the people to gather and celebrate His goodness. To cater for the needs of the feast, God gave the instruction that they set apart a tithe of their income to fund the feast.

The third kind of tithe is the tithe for the poor which I call the second additional tithe. We see this in Deuteronomy chapter 14 verse 28 and 29;

> ***At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shalt lay it up within thy gates: And the Levite, (because he hath no part nor inheritance with thee,) and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the LORD thy God may bless thee in all the work of thine hand which thou doest.***
>
> ***Deuteronomy 14:28-29***

This tithe was given to the poor indigenes every third year. Produce was to be laid up in towns for the Levites, the sojourner, the fatherless and the widow.

Having outlined the three types of tithes that we see in the scriptures, we must make a quick clarification regarding the weight of the outlined types of tithes with regard to their origin and what purposes they serve in connecting you to the blessing.

Tithing and the Law of Moses

We already established that the covenant practice of tithing did not originate with the law. Instead, it was added to the law when Moses by the commandment of God instituted the first and second additional tithes.

> ***Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the LORD thy God, in the place which he shall choose to place his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the LORD thy God always. And if the way be too long for thee, so that thou art not able to carry it; or if the place be too far from thee, which the LORD thy God shall choose to set his name there, when the LORD thy God hath blessed thee: Then shalt thou turn it into money, and bind up the money in thine hand, and shalt go unto the place which the LORD thy God shall choose: And thou shalt bestow that money for whatsoever thy soul lusteth after, for oxen, or for sheep, or for wine, or for strong drink, or for whatsoever thy soul desireth: and thou shalt eat there before the LORD thy God, and thou shalt rejoice, thou, and thine household, and the Levite that is within thy gates; thou shalt not forsake him; for he hath no part nor inheritance with thee.***
>
> ***Deuteronomy 14:22***

> ***At the end of three years thou shalt bring forth all the tithe of thine in-***

crease the same year, and shalt lay it up within thy gates: And the Levite, (because he hath no part nor inheritance with thee,) and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the LORD thy God may bless thee in all the work of thine hand which thou doest.

Deuteronomy 14:28

Now, Paul made an argument in the book of Galatians chapter 3 verse 17 which we must observe carefully.

And this I say, that the covenant, that was confirmed before of God in Christ, the law, which was four hundred and thirty years after, cannot disannul, that it should make the promise of none effect.

Galatians 3:17

Here, Paul was making a legal argument, how that the presence or absence of the law cannot change a covenant that came before the law, which in this case he was referring to the covenant of the blessing. It is this covenant also that houses the covenant of tithes. Therefore, it is clear that the end of the law, which is the end of the Old Testament cannot determine the efficacy of the presence or absence of the first tithe, which was the tithe that Abraham practiced, which tithe we still see existing in the New Testament.

And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth.

Hebrews 7:8

Here, the Bible talks about God's ministers receiving tithes. This tithe today caters for ministers and partly for running the house of God. But because so many people are not faithful with their tithes in the Church today, offerings are still raised for programmes. Even today, churches welcome registrations for programmes as a way of raising funds to run those programmes, which was meant to be catered for by the first additional tithe mentioned in the law.

The same applies for the third type of tithes, which is for the poor saints. We see all through the New Testament that it was what the church continued to do even though it was not based on any fixed percentage.

> ***For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem.***
>
> ***Romans 15:26***

> ***Now concerning the collection for the saints, as I (Paul) have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.***
>
> ***1Corinthians 16:1 -2 (Emphasis added)***

Notice that these were not percentages, but believers gave as they had in abundance. Yet those givings as recorded in the New Testament were directed towards the same purpose for which

the additional tithes was called for under the law.

However, in talking further about the relevance of tithing to the believer's prosperity today, we must consider the major reason for God asking the people to bring a certain amount into His house. It is so that there may be excess in His house to cater for the priests and for the needs of His house.

> ***Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts...***
>
> ***Malachi 3:10a***

This shows that God is store-conscious. He was not even talking about what was needed to be spent, but what was to be stored in His house, revealing His agenda for the prosperity of the church.

The Bible also records that even in the days of Moses, there was abundance in the house of the Lord to meet up with the need for building the sanctuary, just as God wanted. Why? Because the people gave in obedience to God what was required to build, to finish and to sustain His house.

> ***And they spake unto Moses, saying, the people bring much more than enough for the service of the work, which the LORD commanded to make. And Moses gave commandment, and they caused it to be proclaimed throughout the camp, saying, let neither man nor woman make any more work for the offering of the sanctuary. So the people were***

restrained from bringing. For the stuff they had was sufficient for all the work to make it, and too much.

Exodus 36:5-7

Thus, a believer who is conscious of the blessing and wants to prosper should not struggle with presenting his tithe to God just as the Lord has commanded. Anyone who wants to continue to walk in the blessing of Abraham must service the blessing with his tithes. And all who claim to be heirs of the promise should walk in the same faith of Abraham. So, when I make reference to tithes from hence forth, I am making reference to the sacred tithe, which connects you to the blessing and services the blessing.

Having taught that, you have to show them the benefits of tithing. People will naturally do what they think will benefit them. In the same way, members will pay tithes when they understand the benefits.

Benefit of tithes.

- When they give their tithes to the house of God, the Lord opens the windows of heaven and pours out the blessing. A man who obeys the commandment of tithing will enjoy the outpour of the blessing of God.

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

Malachi 3:10

And he said, I am Abraham's servant. And the LORD hath blessed my master greatly; and he is become great: and he hath given him flocks, and herds, and silver, and gold, and menservants, and maidservants, and camels, and asses.

Genesis 24:34-35

- When they give their tithes, the devourer is rebuked for their sake. The reason most visions and opportunities never come to fruition and the labour of some is suddenly destroyed is because of Satan the devourer who has an assignment to steal, kill and destroy. Tithes activate the protection system of God over their lives and all that concerns them.

And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

Malachi 3:11

iii. Knowledge of First fruits: As you attempt to grow your church finances it is also very important that you teach your members to pay their first fruits offering.

In Proverbs chapter 3 verse 9, we are told to honour God with our first fruit.

Honour the LORD with thy substance, and with the firstfruits of all thine increase:

Proverbs 3:9

The result of obeying this instruction is that their stores will be filled with plenty to eat and drink and their lives would be filled with new

things. This means that they will always have more than enough.

> ***So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.***
>
> ***Proverbs 3:10***

Many persons have issues giving their first fruit because there is a lot of misunderstanding and ignorance about it. Like the name implies it is simply giving God the first of your fruit or produce. Today, we mostly conduct and transact business in cash. Therefore first fruit is giving God the first of your income or a particular substance you receive as a sign of honour.

Types of first fruit

There are three types of first fruit namely;

1. First of regulars: This is giving God the first of what they receive regularly. This may be the income of the first month of a new year, or the first day income of your monthly income, or even the first week income of your quarterly income. The emphasis is on giving the first out of what they receive on a regular basis. We see this in Leviticus 23 verse 10;

> ***Speak unto the children of Israel, and say unto them, When ye be come into the land which I give unto you, and shall reap the harvest thereof, then ye shall bring a sheaf of the firstfruits of your harvest unto the priest:***
>
> ***Leviticus 23:10***

2. Best of Harvest: This is honouring God with the best of their harvest. Whatever they receive, whether cash or even a gift, they can honour

God with the first fruit by giving the best of it to Him.

> ***All the best of the oil, and all the best of the wine, and of the wheat, the firstfruits of them which they shall offer unto the LORD, them have I given thee.***
>
> ***Numbers 18:12***

3. New incomes: This is simply giving God the first of every new income. They may receive a promotion that causes an increase in their income, that addition should be their first fruit. Also, the Lord may open a new source of income to them, maybe job or a business opportunity that will give them a new income that they did not have before. They can give the first income they receive from that open door as a first fruit.

> ***Also in the day of the firstfruits, when ye bring a new meat offering unto the LORD, after your weeks be out, ye shall have an holy convocation; ye shall do no servile work:***
>
> ***Numbers 28:26***

The focus of first fruit is on honouring God. Therefore, whether they give the first of regular, the best of incomes, or a new income or even a combination of all the types of first fruits they should ensure to honour God with it so that they can enjoy the surplus that God has promised and the church income should increase.

Using this revelation I have explained throughout this chapter, the pastor can grow his church finances. However some pastors soon begin to experience shortage in their church finances. So I will also highlight how a pastor can refuse financial shortage.

Refusing Financial Shortage in your Church

As a pastor, you should desire to see that there is no shortage in your church finances. For your church finances to grow, there must be continuous inflow. You need to realise that the finances of your church is closely tied to the level of understanding that your members have about giving as a way of connecting to the anointing. Specifically, you have to teach your people how to connect to the anointing.

Consider the example of Moses below;

> ***And the LORD spake unto Moses, saying, Speak unto the children of Israel, that they bring me an offering: of every man that giveth it willingly with his heart ye shall take my offering. And this is the offering which ye shall take of them; gold, and silver, and brass, And blue, and purple, and scarlet, and fine linen, and goats' hair, And rams' skins dyed red, and badgers' skins, and shittim wood, Oil for the light, spices for anointing oil, and for sweet incense, Onyx stones, and stones to be set in the ephod, and in the breastplate. And let them make me a sanctuary; that I may dwell among them.***
>
> ***Exodus 25:2-8***

In response to the call for the people to give for the work of the sanctuary, we see that the people gave willingly and continued to give until there was more than enough.

> ***And all the wise men, that wrought all the work of the sanctuary, came every man from his work which they***

made; And they spake unto Moses, saying, The people bring much more than enough for the service of the work, which the LORD commanded to make. And Moses gave commandment, and they caused it to be proclaimed throughout the camp, saying, Let neither man nor woman make any more work for the offering of the sanctuary. So the people were restrained from bringing.

Exodus 36:4-6

Your church will not know scarcity or shortage if only you would teach your members to connect to the anointing because the Kingdom of God knows no scarcity. Every time the members of the church give what is due, the church will surely have enough to cater for her needs. On the other hand, if they exercise restraint when the opportunity to give comes up, the church may experience shortage.

Reasons for Shortage in the Church finances

"Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen"

2Kings 4:1

In the scripture above, the man talked about served God but was broke, and his family was on the verge of extinction. And when Elisha came on the scene, he pointed our attention to what went wrong. I have highlighted them below;

1. Not Trading the Anointing: The widow had in the house a jar of oil, which signifies the anointing, yet she lamented to the Prophet that she had nothing. The little jar of oil which was left in the house was all that was needed to turn their financial situation around but the widow never thought of it as anything of worth.

The anointing is the most important possession that you have as a church pastor. Just as money is the means of exchange in the physical, the anointing is a spiritual commodity of great value. If you fail to trade with the anointing, you may experience shortage in your church. This is why you should learn how to trade with the anointing by teaching your people to connect to the anointing on the ministry like Elisha taught the widow to do.

2. Not Winning Souls: I also want you to notice that Elisha asked for the oil to be turned into many vessels, vessels here referring to people. The wealth of your church is tied to the number of vessels you have. This is the number of souls you are able to reach and bring into your church. Therefore, a church that refuses to engage in soulwinning may experience shortage because the church can only be as rich as the vessels that it has.

> ***"And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full."***
>
> ***2 Kings 4:4***

Henceforth, when your church has a need, you must learn as the pastor to trust God to supply.

> ***Trust in the LORD with all thine heart; and lean not unto thine own***

understanding. In all thy ways acknowledge him, and he shall direct thy paths.

Proverbs 3:5-6

Speak to the Lord about the needs and He will show you what to do. You may then communicate to your church the strategies that the Lord has given you, calling on them to give as a way of connecting to the anointing.

How to meet the needs of your church

Let us learn from the Master. We see that when Jesus had needs, instead of resorting to borrowing, He had faith to get those needs met supernaturally. Consider a few instances below:

- When He needed food for the people. He fed the five thousand with a little boy's meal. What He needed was within His reach.

And when the day was now far spent, his disciples came unto him, and said, This is a desert place, and now the time is far passed: Send them away, that they may go into the country round about, and into the villages, and buy themselves bread: for they have nothing to eat. He answered and said unto them, Give ye them to eat. And they say unto him, Shall we go and buy two hundred pennyworth of bread, and give them to eat? He saith unto them, How many loaves have ye? go and see. And when they knew, they say, Five, and two fishes. And he commanded them to make all sit

down by companies upon the green grass. And they sat down in ranks, by hundreds, and by fifties. And when he had taken the five loaves and the two fishes, he looked up to heaven, and blessed, and brake the loaves, and gave them to his disciples to set before them; and the two fishes divided he among them all. And they did all eat, and were filled. And they took up twelve baskets full of the fragments, and of the fishes. And they that did eat of the loaves were about five thousand men.

Mark 6:35-44

- When He needed a sound system; He got a boat from Peter, one of His disciples, showing you that the finances that you need in your church is with the members God has given you.

And it came to pass, that, as the people pressed upon him to hear the word of God, he stood by the lake of Gennesaret, And saw two ships standing by the lake: but the fishermen were gone out of them, and were washing their nets. And he entered into one of the ships, which was Simon's, and prayed him that he would thrust out a little from the land. And he sat down, and taught the people out of the ship.

Luke 5:1-3

- When He needed a hall for service; He secured the Upper Room again within his

reach, and given by people, not as a loan from a creditor.

> ***And the first day of unleavened bread, when they killed the passover, his disciples said unto him, Where wilt thou that we go and prepare that thou mayest eat the passover? And he sendeth forth two of his disciples, and saith unto them, Go ye into the city, and there shall meet you a man bearing a pitcher of water: follow him. And wheresoever he shall go in, say ye to the goodman of the house, The Master saith, Where is the guestchamber, where I shall eat the passover with my disciples? And he will shew you a large upper room furnished and prepared: there make ready for us. And his disciples went forth, and came into the city, and found as he had said unto them: and they made ready the passover.***
>
> ***Mark 14:12-16***

From this story, it is possible that Jesus Christ knew the man before He sent His disciples to him, because when the disciples got there, they did not have to introduce themselves or Jesus. They simply said "The Master" has need. The man must have known the Master before this time. So you need to be able to identify people within your congregation and those who believe in your ministry who have what you need for the church, and have the faith to ask them.

- When He needed a donkey for transportation, He got one without having to

borrow. Someone had it tied down and Jesus was able to access it at no cost.

> ***And it came to pass, when he was come nigh to Bethphage and Bethany, at the mount called the mount of Olives, he sent two of his disciples, Saying, Go ye into the village over against you; in the which at your entering ye shall find a colt tied, whereon yet never man sat: loose him, and bring him hither. And if any man ask you, Why do ye loose him? thus shall ye say unto him, Because the Lord hath need of him. And they that were sent went their way, and found even as he had said unto them.***
>
> ***Luke 19:29***

Like we saw earlier, Jesus simply told them to tell the owner of the Colt that the Lord had need of it, giving us the indication that Jesus may have known the owner of the Colt before this time. This means that this person was in His sphere of contact. So, what you need for your church is always around you - in the hands of those God has placed around you, especially within your congregation.

- When Jesus needed a tomb for his burial, it was taken care of as one of His disciples had the means to place His body in a private sepulchre.

> ***When the even was come, there came a rich man of Arimathaea, named Joseph, who also himself was Jesus'***

disciple: He went to Pilate, and begged the body of Jesus. Then Pilate commanded the body to be delivered. And when Joseph had taken the body, he wrapped it in a clean linen cloth, And laid it in his own new tomb, which he had hewn out in the rock: and he rolled a great stone to the door of the sepulchre, and departed.

Matthew 27:57-60

These events and more in the ministry of Jesus Christ make it clear that God has made provisions for every need that your church would have. These provisions have been entrusted into the hands of members in your church and those that God has placed around you. What you need is within your reach, but you must have faith and courage to access them when necessary. When you do this, you will never experience shortage in your church. There will always be more than enough to handle every need in your church as God has promised and your church members will be greatly blessed by God.

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:

2Corinthians 9:8

CHAPTER SIX
THE BUSINESS

PERSPECTIVE TO CHURCH MONEY

Managing church money goes beyond accountability and integrity. There is a business perspective to managing church money. This means that God also wants you to handle church money like a business and multiply it.

Business is a money multiplying venture. You therefore need to invest a percentage of the church income in business in order to multiply it. Many pastors are more conversant with the idea of proper utilization and management of church money but do not understand this aspect. This is why they are not big and are unable to do much.

> ***Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and digged in the earth, and hid his lord's money. After a long time the lord of those servants cometh, and reckoneth with them. And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. He also that had received two talents came and said, Lord, thou deliv-***

eredst unto me two talents: behold, I have gained two other talents beside them. His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

Matthew 25:16-23

God loves it when the pastor is able to evolve ways to invest church money for maximum returns, which increases the finances of the church. So the first step is separating a small, percentage of the church income for investment. By investment I do not mean Ponzi schemes or money doubling schemes that many have fallen prey to but offering services that exchange for money. Do not carry the whole money of the church to invest in business. Separate a small percentage, between 2.5 to 5%, and begin with that.

Some Important Notes on Investing Church Money

God loves it when the pastor is able to evolve ways to invest church money for maximum returns, which increases the finances of the church.

- Do not invest church money without the knowledge of the church board.

- Do not invest church money that is needed to pay staff salaries or needed to run the church.

- When investing church money, you must invest from the left over to prevent money from lying dormant.

- Do not invest church money in your name.

- Do not invest church money in your personal business.

- When you invest church money, ensure that you register a separate organization as the church being an NGO might not be licensed to do business.

- Do not manage the business investment personally; let the church select someone who is capable and experienced to do so.

- Consult with a legal practitioner in your state or country who can advise on the intricacies of investing church money.

- Pray and seek God's guidance before you do any investment.

- Avoid controversies with church members because of church business by separating the business completely from the church and letting its patronage be based on the people's choice and not sentiment or pastoral recommendations.

The next step is determining what services the church can offer people in exchange for money. Usually I recommend that the church focuses on rendering services to people who come to the church. The church may invest in a book shop in the church compound where ministry materials like books, CDs, and other stationeries can be sold to members and visitors. The pastor may invest in a restaurant or a snack bar where mem bers and attendees can get food and snacks so that they do not have to leave the premises to buy these things. These are all basic needs so

the church can take advantage and offer these services to multiply her income. If possible the church may invest in lodging and accommodation so that guests who come from far places can pay to use them when they come to church. The church can also offer schooling or crèche services especially for members.

Other services can include dry cleaning, salon and malls etc. These are services that the church community requires. Therefore, if the church has the opportunity to provide it, it would be a way of bringing in money that would have gone to outsiders to the church. As a pastor, you have to know that members spend their money on these things daily so it is better for them to patronize the church rather than give the money to other vendors as long as the church can provide the service well. Whether you offer the services or not, they will buy books, eat, pay school fees etc. So the church can offer these services as a way of investment to make good returns on church left overs.

This list is not exhaustive, but this is just a suggestion to cause you to begin to think. In everything you do, seek advice from reliable sources, and above all, be led by the Spirit.

Beyond offering services to those who come to church, the church may also invest in real estate or property development. These are very viable ways of investment that guarantee good return on investment.

There are four phases of business consideration - phases you need to consider as you attempt to start up a business using a percentage of the church income.

- ***The Need:*** What is the need to be met? Identify and study the need and develop a product that can solve the problem, not just a product you are

excited about. This product can either be goods or services. Many people are not making profit in business because they have not learnt to consider the emotion of the buyer or the need of the buyer. The fact that you are excited does not mean that others would be excited about this project. People would be excited if your product solves their problem, not just because it is a good or new idea. This is what the pastor needs to consider.

- ***The Resources:*** what are the resources required to meet the need that you have identified? In promoting an idea, it is important to count the cost. After defining a need the church business intends to meet, it is important to know what it would cost to translate that idea into a working solution and whether the church can afford it.

- ***The Profitability:*** How profitable will meeting this need be? If you do not consider this, then you will start a business that will not profit the church.

- ***The Market:*** who are the people that will need my goods and services? This is also very important because a good product without a consumer base will lead to a stocked up warehouse, which is not good for any business. The pastor therefore needs to identify the market he wants to offer the goods and services to.

These are questions you must ask yourself and answer before you start or get the church involved in any business.

After these considerations, here are some tips that can help you start the business;

How to start a business

1. **Step Out:** the first step in starting a business is to simply begin. Stepping out involves these processes;

- Start with your mouth: Discuss your plans or ideas with the right person or people. During the process, they may ask you questions that you may not have considered during the development of the idea. This will give your idea clarity and show you the loop holes in it

- Write it out: You need to write out your idea or plan with dates and time. I have said over and over again that successful people always have a writing material around them.

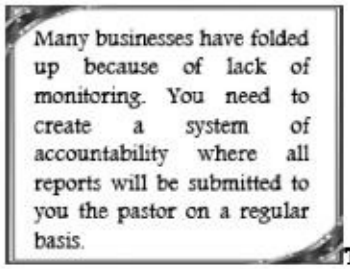
- Make a commitment to make it work: You do not need a lot of money to make this commitment. The idea here is to simply do something to commit yourself to the process. It may be announcing it to the whole church or allocating and clearing out the space. This is just to com mit you to the process.

2. **Research about the idea:** The failure to begin most times can be traced to lack of full knowledge about an idea. Not having complete knowledge of the idea and the implication or cost of the idea would cost the church. Your goal should be never to waste church money so you need to take time out to research about the idea. What worked for other churches might not work for your church so you need to research on what business will work for the church.

3. **Evaluate and fix the road blocks:** Road blocks have the capability of stopping you from starting and many of these road blocks are psychological not just external. Many people complain about the enormity of the idea, the stress involved in carrying out the idea, the seeming unavailability of resources, the displeasure they

may experience and the lack of contacts required to make the idea work. You need to evaluate these roadblocks and fix them.

4. **Eradicate your fears:** Some pastors do not start because they are not used to running a business or have never run a business before. You will never learn how to if you do not begin. The taste of the pudding is in the eating. Some others let their past failures stop them from trying. Never say you cannot because of your past. You may have failed many times before, but it is a good way to learn how things do not work.



5. **Think your way through:** As you attempt to start the business, you will encounter some seemingly impossible situations but you need to think your way through. Never say it is not possible; there is always a way. Develop a possibility mindset.

6. **Pray and allow the Spirit guide you:** The failure of many businesses today is because they did not ask for the guidance and help of the Holy Spirit. He knows all things and the way you should go. The Holy Spirit knows the ideas that will succeed and those that will cost the church, and can help you if only you will go to Him in prayer.

Having begun the business, you may need to expand it as it grows. I have highlighted some keys

that can help you expand the church business below;

Keys to Business Expansion

- ***Manage the business:*** What you do not manage will not grow and expand. You therefore need to manage the business. You need to manage the income and expenditure so that expendi ture does not exceed what the business makes in profit.

You must manage the finances to ensure that salaries are paid, utility bills are paid, money is saved and there is always enough to go into production or to restock

You also need to manage the people that work with you - your staff. The people you work with have the ability to either grow your business or destroy it. Knowing you will be very busy and may not have time to oversee the business, put someone over the business to oversee it.

- ***Monitor the business:*** if the business must expand, you must monitor every single aspect of the business operation. You have to monitor your production line to ensure goods are pro duced to specification and services are rendered as specified. You have to monitor cash out flow and inflow regularly to avoid financial losses and embezzlement. You also need to monitor the perception of your clients about your products as this will make you more sensitive to their needs. Many businesses have folded up because of lack of monitoring. To achieve this you need to create a system of accountability where all these reports will be submitted to you the pastor on a regular basis. If you cannot do this personally appoint someone to do it but ensure it is done.

- ***Make adjustments:*** As you monitor and manage the business, learn to make adjustment when necessary. You may need to make adjustments in the services as you get feedback from the customers. Do not delay. Do it! You may need to make adjustment in the staff. Some persons may need to be swapped, others transferred and some others replaced. You may also need to create new departments, open new outlets to cater for the increasing demand for the product. Make these adjustments as you see them without sentiment because it can determine if the business will go to the next level or not.

Finally, do not forget that you are not a businessman but a pastor, so do not be carried away by the business. It is advisable that you also as the pastor have your own businesses because you may not be able to exhaust all your income, but let your business and the church business be separate just like your finance and the church finance are separate. But in all this, do not get so engrossed in these things that you forget your primary role of feeding the sheep and preparing them for heaven. This is why I have said earlier, appoint people over the business.

> ***Wherefore, brethren, look ye out among you seven men of honest report, full of the Holy Ghost and wisdom, whom we may appoint over this business. But we will give ourselves continually to prayer, and to the ministry of the word.***
>
> ***Acts 6:3-4***

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