

DISSERTATION ABSTRACT

Doctor of Ministry
Emphasis in Mission

Adventist University of Africa

Theological Seminary

**TITLE: STRATEGY TO INCREASE FINANCIAL STEWARDSHIP FOR
SUSTAINED CHURCH GIVING IN AHINSAN CHURCH OF SEVENTH-
DAY ADVENTISTS**

Researcher: Samuel Antwi-Mensah

Faculty adviser: Daniel Bediako, PhD

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Financial stewardship is the idea that all we have—material possessions, monetary gains, income, properties, wisdom, strength and financial assets—belong to God. God is the source of everything in this life and He has given to His stewards to manage it, then they will be required to give account of their stewardship on this earth.

Statement of the problem

Ahinsan District of the Seventh-day Adventist Church has an estimated population of about 1,200 people. It is expected that, with such a population, financial issues will not be a challenge. It has been observed over the years that the majority of the church members in the district give offerings in order to be approved by humans. Consequently, most of the churches struggle to get funds for ministry. This financial

situation makes many churches unable to organize designated programs and plant new churches.

Statement of the purpose

The purpose of this dissertation was to develop and implement effective stewardship principles that will enhance financial stewardship to sustain giving in the Seventh-day Adventist Church in Ahinsan.

Method of Research Used

The research made used of the mixed method which involves both quantitative and qualitative approaches. The rationale for using this mixed method approach depended upon the fact that the instrument used for the interview provided both figures and expressions which needed to be explained the perception of the respondents.

Outcome

The researcher discussed the basis for increasing financial stewardship, how members of the Seventh-day Adventist Church contribute to financial stewardship and how Seventh-day Adventists can increase financial stewardship using the Biblical principles pertaining to financial stewardship and related literature. This dissertation also included an analysis of a stewardship survey sent to members of the Seventh-day Adventist Church at Ahinsan in South Central Ghana Conference.

Conclusion

The thesis provided a strategy that will help Ahinsan church, the district, conference and any Seventh-day Adventist church to increase financial stewardship in order to sustain the giving of church, and to support the development of the Church.

The last part of the dissertation deals with the summary, evaluation, lessons learned, conclusion and recommendations.

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A dissertation

presented in partial fulfillment
of the requirements for the degree
Doctor of Ministry

by

Samuel Antwi-Mensah

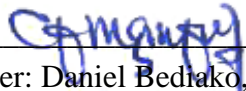
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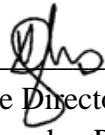
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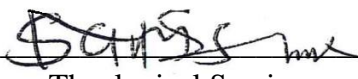
Adviser: Daniel Bediako, PhD



Programme Director, DMin
Kelvin Onongha, PhD, DMin



Reader: Emmanuel H. Takyi, DMin, PhD



Dean, Theological Seminary
Sampson Nwaomah, PhD

Extension Site: Babcock University

Date: July 2017

This research work is dedicated to God who by His grace has made me who and what I am, and also to Antwi-Mensah Family (both nuclear and extended) most especially to my lovely wife, Joyce, and my beloved children, Dorcas, Caleb, Mercy, Ellen, Richard, Godfred and Emmanuel who have supported me and my ministry. To South Central Ghana Conference, Ahinsan SDA Church and all love ones, males and females, for their prayers and support.

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LIST OF ABBREVIATIONS

GC – General Conference of Seventh-day Adventist (the world wide head)

NT – New Testament of the Holy Bible

OT – Old Testament of the Holy Bible

SCGC –South Central Ghana Conference of Seventh-day Adventists

SDA – Seventh-day Adventist

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CHAPTER 1

INTRODUCTION

The need to both comprehend and appreciate the financial ways of giving acceptable offering before God is of paramount importance. The exhortation by Jesus Christ “Give and it shall be given you” (Luke 6:27) unveils that the surest way to receive a good measure is by giving first. Of course God provides the needs without requiring anything, because He loves. If believers are channels of God’s blessings then they are trusted to stewards of His wealth. All that they have and can ever obtain or attain, including themselves belong to the Lord. (Ps 24:1). It appears that some Seventh-day Adventist Church members in Ahinsan District in this contemporary times have forgotten any time they give impress in human beings they have already received their reward. Then the God of Heaven will have nothing to back no matter how much they give in that manner.

In this study the focus will be on the financial stewardship of tithe and offering to sustain the giving in Ahinsan SDA Church. Ellen G. White confirms that, “A tithe of all our increase is the Lord’s. He (God) has reserved it for Himself, to be employed for religious purposes. It is Holy”¹ and she also stressed that “after the tithe is set apart, let gifts and offerings be apportioned as God hath prospered you.”² Therefore, if

¹ Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald, 1940), 67.

² Ellen G. White, *Counsels on Sabbath School Work* (Washington, D.C.: Review and Herald, 1938), 130.

the church is taught the right way and procedure to give these back to the Lord, they will be blessed by the Lord the more.

Description of the Ministry Context

The need for both clergy and members to comprehend the biblical ways of giving acceptable offering to God is of paramount importance to every church. This understanding will ensure sustainable church members to support the church activities. The giving pattern of the Ahinsan Seventh-day Adventist Church keeps on fluctuating and this cannot support the leadership, in their planning and budgeting for the Church. The unbiblical way of giving in the church which is causing lack of funds to support evangelism and welfare services for the church members and the community need to be addressed. Therefore there is the need to come out with a strategy to increase the financial stewardship to sustain the giving of Ahinsan SDA Church.

Giving is also an integral part of worship. Current trends of giving show a deviation and abuse of worship in giving. For example having served as a pastor for about 25years the way people give to support the Seventh-day Adventist Church in the South Central Ghana Conference where I am serving as a pastor has been observed. I have served in these capacities as church pastor, district pastor, stewardship Director, and now as the Ministerial Secretary of the Conference. When I became the stewardship Director, I had the opportunity to visit other districts and churches as well. During my visits, I observed that during the annual thanksgiving and harvest period some of the churches within the Conference resorted to many unbiblical forms of raising funds to sustain Church projects. Some of the unbiblical methods used include the following:

1. Levying the Church members according to gender. For instance (Each male adult must pay GHC300.00 and female pay GHC200.00) during their annual harvest promotion. The males pay more because the church lacks biblical understanding of giving.
2. Inflating or Deflating Balloons to raise funds to augment the budget of the Church. This also falls below the principles laid down in the biblical support for the work of God.
3. Wild Promotion. Using all kinds of unapproved methods just to raise the needed amount. During this period the Church would call one out-spoken elder to appeal for funds and sometimes the members are called to come forward to receive the blessing of the Lord through prayers as they give. The promoter sometimes embarrassed the members by calling them line-by-line to come and give toward the cause of God. There are no examples in the scriptures. After all, giving should be voluntary and must come from the heart of the giver.
4. Creating positions in the church by separating the rich from the poor. For instance appointing chair persons and supporters for a harvest; sometimes selecting all the suspected rich persons from the poor in the congregation and give them seats in the high places, exposing the needy for all to see.
5. Provide special lucky seat for members to contest with money for the “king of the ceremony.” After the contest, the pastors who officiates the program are called upon to offer special prayers for the occupant who immerged winner. This brings some sort of competition in the church and it does not help in the spiritual formation of the members.

6. Sometimes special invited guests are captured and lined up in front of the gathering for members to come and bail them up with huge sums of money.

All these do not conform to the Bible guidelines of given. Moses spoke to the Israelites, about the offerings they are to bring in support of the work of God; that they were to bring them wholeheartedly and willingly without any string attach to it. The offerings should be given out from the heart of the congregants for the service of God (Ex 25:2). As a result of that, most of the church members have lost interest in giving offerings towards church activities leading to insufficient funds to support their budget.

Statement of the problem

Ahinsan District of the Seventh-day Adventist Church has an estimated population of about 1,200 people. It is expected that with such a population financial issues will not be a challenge. It has been observed over the years that majority of the church members in the district give offerings in order to be approved by humans. Consequently, most of the churches struggle to get funds for ministry. This financial situation makes many churches unable to organize designated programs and plant new churches.

Adventist pastors and concerned members have raised apprehensions on the problem of lack of enough funds to support their respective ministries. However, many local churches are able to raise funds properly from the resources that God has placed in the hands of its members to meet the needs of the ministry. Some Pentecostal churches established even after the Adventist Church are experiencing rapid growth. One reason for such rapid growth rests upon such churches' ability to finance their programs, such as sending out missionaries to reach out to non-believers and planting new churches, conducting evangelistic campaigns, and providing needed

ability and tools for worship activities. These churches are self-supporting rather than reliant on outside support such as subsidy from overseas.

Furthermore, the tithe and offering analysis book which contains all the names of church members in the Church suggests that most members do not follow the biblical way of giving to enhance and promote church giving in the Ahinsan Church. This indicates that, the church members lack the biblical knowledge and understanding of financial stewardship principles and procedures in giving to help the finances of the church.

Statement of the purpose

The purpose of this dissertation was to develop and implement effective stewardship principles that would enhance financial stewardship to sustain giving in the Seventh-day Adventist Church in Ahinsan.

Justification for the Dissertation

The challenges that surround giving which is supposed to be an act of worship have deeply affected the physical, spiritual, and social attitude of members in giving toward the cause of the work of the ministry. In addition, many SDA Church members as well as pastors, especially in Kumasi, have raised serious concern about the attitude of church members towards giving of financial support to the churches these days. This shows lack of proper education in biblical stewardship principles which can promote church growth and uplift the spiritual standard of church members.

Furthermore, other Christian denominations have expressed divergent views concerning tithe and offerings in Ghana and some of these views have confused some SDA Church members in Ahinsan. This study will help educate church members on

stewardship principles specifically the biblical teaching of tithe and offering in the district and beyond. The program will encourage faithful giving by members in the church to enhance and sustain church growth.

Ellen G. White confirms that tithe should be in the right place in the Church and they are set apart for the enhancement of the work of spreading the good news about the kingdom of God. They are sacred and it must be treated as such.³ She also stresses that apart from the tithe gifts and offerings should be allotted as God have blessed you.⁴ Tithes are the sacred portion of the Lord and must be given to support the work of God at all the time. The contributions of ten percent towards the cause of God and the offerings given out by the individual are proof that they are true and faithful steward of God. Who then can and will be entrusted with more? It is the good and faithful servant (steward). Therefore, if the church is taught the right way to give to the Lord, he will bless the Churches.

Delimitations of study

This dissertation will be based only on the biblical stewardship principles and procedures of tithe and offerings giving in the church. This study will be conducted at the Ahinsan SDA Church within the Ahinsan District of South Central Ghana Conference. The Bible text mentioned in the study will be New King James Version (NKJV), unless otherwise stated.

³ Ellen G. White, *Counsels on Stewardship*, 67.

⁴ Ellen G. White, *Counsels on Sabbath School Work*, 130.

Dissertation Process

A detailed process for the dissertation is shown below:

- A. A theological foundation of the biblical stewardship principles necessary for giving to help in the funding of church growth, taken out of the OT and NT will be established. Additionally, the writings of Ellen G. White will be investigated to find the unity between principles of giving and mission.
- B. A literature research will be made of the writings of SDA Church leaders who wrote on SDA Church history. Contemporary SDA and other Christian authors who have written on giving will also be investigated. Further, material on church growth relating to giving in the church will be reviewed.
- C. Based upon the theological and theoretical study the following will be undertaken:
 - i. Questionnaire would be prepared and administered to the church to ascertain the individual's perceptions of the procedure for giving to support church growth.
 - ii. In-depth interviews would also be conducted among the various members and other members where necessary to also gain knowledge of their understanding of the matter.
 - iii. After obtaining the data through the above means, measures and procedures based on the accepted biblical principles of giving, being guided by my findings will be implemented,
 - iv. The implementation will be carried out through the modes of a workshop; seminar and sermons in the local church within the Ahinsan district.
 - v. Supervision and monitoring during and after the implementation will continue for reasonable period of time for evaluation and to ensure

stability. Data will be gathered and analysed to serve as a learning tool for the church and the Conference.

- vi. The findings of the study on giving will be presented to the Conference for information and all the steps of these principles will be documented which will be part of the work of the project.

Expectations of study

The exposition would help to enhance the understanding of church members in the district on biblical principles of tithes and offerings. The training of the elders will have positive impact on the elders to assist pastors in the local church. This research work will improve members' understanding in giving. The researcher envisions the number of church members returning faithful tithe and offering will increase from about 22% to 30%.

This shall help the Conference to employ more pastors to nurture and equip church members and plant new churches. The implementation of the findings of the dissertation will help to eliminate the unbiblical ways of giving from the church. The dissertation will potentially become a model in education program on stewardship of giving in the Ahinsan District, South Central Ghana Conference and may also benefit the SDA Church in Ghana as well.

Definition of terms

The special terms and abbreviations that are featured in this project are explained to become familiar with the reader to understand how they are used in this project. The frequently used ones are explained as follows.

Biblical Stewardship—is the lifestyle commitment of having a living relationship with Jesus Christ and also accepts His authority and walk with him as a savior and God and acts as His caretaker to human age what has being entrusted to your hand.

Steward—is somebody who human ages God’s property: the body temple, time, talent and treasure and who will give accounts to Him.

Tithe—is the ten percent of individual’s gross income or produce remunerated gladly given out for the sustenance of the activities of the organization.

Offering—is a financial support to a Church, often made during a church service.

Financial Stewardship—is the idea that all we have: material possessions, monetary gains, income, properties, and financial assets belong to God.

SDA—refers to Seventh-day Adventist Church Organization or congregation.

Adventists—are (SDA) members or the Organization itself.

Conference—is the assembly of Districts put together in a particular geographical location.

District—is the group of churches put together in a particular area in a local Conference.

Church—is a united organized body of believers who meet together to worship God in a specific location.

Church members—are the baptized Seventh-day Adventists in a particular Church.

Ahinsan—is one the suburbs of Kumasi metropolitan city in Ghana.

Kumasi—is one of the metropolitan cities in Ghana.

SCGC—is the South Central Ghana Conference in the Kumasi metropolitan city in Ghana within the Northern Ghana Union Mission of SDA territory.

NGUM—Northern Ghana Union Mission which covers the geographical area of Ashanti, Bron-Ahafo, Northern, Upper East, and Upper West Regions in Ghana.

CHAPTER 2

THEOLOGICAL FOUNDATION FOR FINANCIAL STEWARDSHIP: TITHE AND OFFERING

This chapter provides the biblical and theological principles of giving tithe and offering. The study will examine biblical evidence that describe tithe and offering systems in the OT as well as the NT. As a stewardship director, my primary duty is to assist churches and the conference to raise funds through faithful giving to support church growth. Old Testament (OT) texts to be examined include Genesis chapters 14 and 28. The mosaic legislation on tithing and other Old Testament texts such as 2Chronicles 31, and Malachi are also addressed. The study will also examine Jesus' lessons on tithing. Paul's counsel on raising funds to help the Church activity will also be analysed. Finally, Ellen G. White counsels on tithe and offering throughout as means to maintain church development will be consulted. The Adventists Bible Dictionary (SDABD) portrays tithe as the ten percent of individual's income which should be given to God to enhance the work of God.¹ The offering is the physical elements the worshipper brings to God or deity as the expression of devotion, thanksgiving, or the need for forgiveness.²

In the Jewish set up the people were required to support the public worship of God with their tithe. Moses told the Israelites that, they support the Lord's work the

¹ Siegfried H. Horn, *Seventh-day Adventist Bible Dictionary (SDABD)*, rev. ed. (1979), s. v. "Tithe."

² *Ibid.*

tithe and offering. The tithes are hallowed and they belong to God. (Lev 27:30, 32) It is believed that tithe and offering are not exclusively an Israelite practice. Records have shown that in the city of Ugarit residents paid tithe to the temple, and the kings also collected a royal tax as a tithe from their subjects.³ Thus the practice of tithing to support religious institutions or priesthood is an ancient practice widespread in antiquity among the Jews as well as in surrounding cultures of the ancient Near East. The commandments of tithe in the OT text emphasize not only the quantity but also the items to be given. These included farm produce, clothes animals and money.⁴

Most historians do not seem to know much of the practice of tithing. The Bible also mentions the practice without indicating its origin. In spite of this obscurity Genesis 14: 20 states that Abraham gave tithes of all to Melchizedek- a priest during his time. This illustrates that tithing was conducted before the torah. Cain and Abel also gave tithes and offerings before the torah was established. Geneses 4:4 shows that Abel gave out of one of the best of the sheep as offering to God. Additionally, not only did tithes and offerings start before the biblical injunction but they were also in the NT era.

The context of tithing and offering are considered divine imperatives during the contemporary period. God gave these systems to humanity as an act of worshipping Him. Ellen G. White asserts that, the heart itself should be given to the LORD as a willing offering.⁵ The work of saving souls should be continued by all the disciples of Jesus Christ through the spreading of everlasting gospel message

³ Walter A. Elwell, *Evangelical Dictionary of Theology (EDT)*, 2nd ed. (1984-2006), s. v. "Tithe."

⁴ Gary A. Anderson, *Sacrifices and Offerings in Ancient Israel* (Atlanta, GA: Scholars Press, 1987), 78-80.

⁵ Ellen G. White, *Message to Young People* (Hagerstown, MD: Review and Herald, 1930), 70.

throughout the entire world. The saving of others from the bondage of Satan should be seen by the followers of Christ as the opportunity to respond to God for given us Christ the salvation of humanity. The sustenance of the work of church should be done by the church members through their contribution of offerings in the church.

The Concept of Tithing in the Old Testament

The concept about the tithing in OT worship and the individual Bible characters in relation to serving and worshipping God need to be looked into to have a clearer understanding and knowledge from the Scriptures when it comes to the issue of tithing in the church.

Abraham's Principles of Tithing

The accounts of Genesis narrated the story of possessions, losses, and the recapture of belongings. During the time of political control, Kedarlaomer for twelve years included the cities of the plains as a result of expansion his policies and desire to remain in the political power led to conquer those cities in the plains. Genesis 14 further discusses that Abraham attacked the king and defeated him and set the captives free and also recovered all the goods and other possessions occupied from Lot and the king.

Bible indicates that Abram provided tithing of everything of the booty to Melchizedek. Abraham returning tithing to Melchizedek shows an act of moral relationship which influences him serves as one of the fundamental principles of tithing to God. Again Abraham given back to God's agent portrayed that he believed that it was God who gave him the possessions. Further this principle of returning tithing to God affirms that one knows and relating to God personally. It is the principle that defines the aspect of what our Christian duty of tithing and the faith express in God.

This is the first time the word tithing is being mentioned in the Bible. Repeatedly tithing is documented throughout the entire scriptures as a divine condition when it comes to the worship of God (Gen 8:22). God testified about Abram as one who had obeyed Him, by keeping the commandments and also followed the statutes; the laws were executed in all of his spiritual responsibilities diligently (Gen 26:5)⁶. According to the story there are several significant features of tithing which can be taken into the heart for consideration.

After Abraham overcomes his enemies in the battle; the booties of the war came to him, including what was occupied from Lot. He could not come out of this involvement to enrich himself. Nevertheless, his judgment of going to the war was not aggravated by self-centered, but a desire to save Lot. He went into the battle with the promise that if he became successful, he would return everything to the king of Sodom. Since he believed success comes from God. This is the concept, which encourages the exercise of tithing. A person's income determines the amount of tithing one has to return to God.

As pointed out by Ellen G. White, the scheme of giving was planned to influence the attention of the humanity to know that God is the foundation of every opportunity and gain received by human beings, and to Him human beings' appreciation is due.⁷ Blessings come from God. It expresses that; Melchizedek satisfied his ecclesiastical duty by consecrating Abraham. Biblically, blessings come before tithing and they always indicate an expression of His love and towards the

⁶ Gen 26: 5," *Seventh-day Adventist Bible Commentary (SDABC)*, Francis D. Nichol (Hagerstown, MD: Review and Herald 2002), 1:309.

⁷ Ellen G. White, *Patriarchs and Prophets* (Washington DC: Review & Herald, 1958), 525.

mankind. God is the conserve human life. In this instance, Abraham gave tithe as in the acknowledgement that God gave him the success.

The tithes should match with the people's income since one cannot give what he has not received. Abraham's victory was ascribed to God. His tithing principle shows that entire possession he had comes from God as the provider and the one who gave all to humanity. The believers should know that everything in this world is associated with God and they should be careful to acknowledge Him in their ways. They owe Him their source of knowledge, strength and all their abilities in this life to get possession. As Abraham did, they are to pay a faithful tithe of what they have acquired and all they will be received from God⁸.

Jacob's Principles of Tithing to God

Another scriptural account of mentioning tithe in the OT is located in the Genesis 28:22 whereby Jacob promised to give ten percentage of what God will give to him. Jacob assured to tithe to God, if the Lord will be with him throughout his journey and brought him back to land again. God shown himself to him as the God of his forefathers, but He pledged to become Jacob's God also. Jacob's resolution to tithe shows his faith exercise in God as the protector and provider of wealth. His principle of tithing is based on the fact that he had personal encounter with God. The vow to the Lord in a relationship of love comes first, and the tithing is the response toward God for His provision and this cannot be separated from the worship of the Lord.

Furthermore Jacob's tithing principle indicates that he recognized God's divine power as the One who controlled the power he needed to become what he

⁸ Ellen G. White, *Medical Ministry* (Mountain View, CA: Pacific Press, 1963), 216.

intended to be. He understood that it was God who knew the future. He could never own anything except what the Lord will give to him. Tithe is an expression of individual's gratitude, acknowledgment and respect that is accorded to God as owner of everything in this life. In addition Jacobs promise indicates that he was serious with his word to God and he also indicates that he would not overlook the one who had given him the opportunity to have prosperity. As a result Christians should not obtain their pledge before God.

Tithing Under the Mosaic Law

Additional Biblical account of tithe is found in Leviticus 27 where the people of Israel were asked to give tithe of their produce from the farm. This law has the divine backing concerning the collection and the usage of it to assist the worship of the people. The foodstuffs of their farm were to be subjected to tithe collection. These tithes serve their rent, for the usage of the land to God; for being the owner of the land, and also give offerings as thanksgiving for His abundances as rendered to them for His kindness.⁹ They were so particular that they made sure that they counted all their animals that passed through the gate and marked the tenth animal either male or female as tithe for the lord

⁹ Angel Manuel Rodríguez, *Tithing in the New Testament & the Christian Church* (Silver Spring, MD: Biblical Research Institute, Stewardship Department of the General Conference, 2001), Lev 27, accessed 25 June 2014, www.adventsource.org/as30/store-productDetails.aspx?ID=22462.

Purpose of Tithe in the Old Testament

The Levites received tithe as their reward. They minister between Israel and God, presented the sacrifices for the sins of the people. Levites were given the tithe for their work as compensation for not having part in the sharing of the land to the various tribes of Israel.¹⁰ The people of Israel were taught to support temple services with their tithes and offerings so the believers of God in these times cannot refuse to assist the work of the Church. Additionally, counsels were given to the people of God at this contemporary time that, they should help in the activities to rescue souls from the kingdom of Satan to the kingdom of God. The followers of Christ Jesus should support this work of saving souls with their money, skills and other capabilities given out to them by God. God expects that the work of saving others should be sustained through tithe and other offerings in the church.¹¹

Tyndale Old Testament Commentaries on Numbers 18:21-32 indicates tithing, giving a tenth of one's agricultural produce was an ancient Near East. It regulates the redemption of tithes, evidently presupposing their existence, but it does not state who would receive them. This law, looking forward to the settlement in Canaan when tithing would become possible, lays it down that the Levites are to receive them.¹²

The description of the passage indicates that tithe is a payment as compensation for the services in the temple or the sanctuary (21, 31). Again it is recognition of the dangers inherent in their occupation by dealing with such holy

¹⁰ T. Miles Bennett, "Malachi," *The Broadman Bible Commentary*, ed. Clifton J. Allen (Nashville, TN: Broadman, 1972), 7:389.

¹¹ Ellen G. White, *Christ's Object Lessons* (Washington, D.C.: Review and Herald, 1941), 303.

¹² Cordon J. Wenham, "Numbers," *Tyndale Old Testament Commentaries*, ed. D. J. Wiseman (Downers Grove, IL: Inter Varsity Press, 1981), 4:144.

things they may be subject to divine judgment and they protect the people from that risk. (22-23) Furthermore, the tithe also compensates the Levites for their lack of inheritance in the land.

Whereas the others of the tribes had large portion of land assigned to them to settle in it, but the Levites were only given forty-eight villages, scattered throughout the land.¹³ (Num. 24; 34:16-35:8; Jos. 13-21)

The Levites are to treat the tithes received just like a farmer's income. They are to give a tenth of their tithes to the priests; in fact the best part of the tithe must be passed on. Once they have done that they can eat the rest of the tithe when or where they like without any blame being attached to them, (31-32). The tithes, firstlings and sacrificial offerings which the priest and Levites received would have constituted a huge income for them if the nation had been faithful in paying them (cf. Mal. 3:10; Hag 1). Similarly, Jesus and Paul expected those who heard the gospel to recognize its worth by paying its ministers adequately.

The account of Deuteronomy 12 portrays the substance of coming together at one particular place selected for the worship of God. The Israelites were likely to come with their tithes and offerings. Again, the account talks about the forbidden of them to eat their tithe in their various places of abode. However, they were to carry them to one particular place designated for worship God and where they would be allowed to eat in the company of God. The regulation of tithe was documented in Deuteronomy advances established the thoughts of respecting assembling in one place. Deuteronomy 14 expresses what may or may not be eaten.¹⁴ Furthermore it

¹³ Cordon J. Wenham, "Numbers," *Tyndale Old Testament Commentaries*, 4:145.

¹⁴ Peter C. Craigie, *Deuteronomy* (Grand Rapids, MI: Eerdmans, 1976), 229.

describes the tithes given in the third year. They were to bring these tithes from what they have obtained from their produce and kept it in the temple. The Levites, foreigners, orphans or widows who were in their midst may come and eat for their satisfaction. Tithes reminded them that it was God who blessed Israel.¹⁵ This principle of tithing portrays God as the source and provider the needy and fatherless. This tithe has been a charity tithe in the Israelite worshipping of God.

In 2 Chronicles chapter 31 tithes were collected from the increase of their produce of the earth, herds and flocks. Here the principle for tithing is that, tithe should be returned on increase or income. Again the tithes were used to compensate the priests for their contribution toward the service in the worship that goes on in the temple. Further, tithe was heralding God's blessings and, recognized that everything given out comes from Him.

Amos emphasized on the wickedness of the leaders as spiritual manipulations where the duties of the religious leaders' acts at the temple had no useful influence on the people of God as worshippers. Amos defined the societies' religious zeal as sinful, and mocking. He affirms that when the people continues to attend the centers and they perform the rites, the more they would linger in their transgression¹⁶ According to Amos the tithe becomes worthless if it is not accompanied by a spiritual understanding. Any spiritual practices which do not have biblical support and backing therefore rob tithing of its fundamental meaning. Likewise if Church members are not educated about correct principles of raising up funds to support the church activity they would turn to any form of fund raising methods and this will affect the Church Spiritually and physically.

¹⁵ Ellen G. White, *Patriarchs and Prophets*, 530.

¹⁶ Shalom M. Paul, *Amos* (Minneapolis, MN: Fortress Press, 1991), 139.

The account of Nehemiah 10:38-39 indicates a later conception of the tithes reflected in the priestly collection of them. When the Levites after receiving the tithe, they had to give back a portion, the tithe of tithes¹⁷ to the priest as a tax due to the clergy. Again the tithe was not collectible all the time and later provision was made for the Levites to go after it. The leaders of Jewish community renewed with the people after they have returned to Jerusalem, read the Law of Moses (Neh. 18), confessed their sins (Neh. 19) and they renewed their covenant with God.

The Principle of Tithe and the Storehouse

The collection of tithes by the Levites was assisted by the priests, who went to the communities to collect them from the people and sent it to the storeroom in the place of worship.¹⁸ After collecting tithe the Levites gave a tenth of it to the priest. They collected tithe from the crops as well as the herds, and flocks, for the people wanted to make sure that they followed what the law required.¹⁹

The people committed themselves toward the protection of the temple services by given out of their tithe to support the maintenance of the house. The returning of their tithe and offering show the people's concern for the temple services and their belief in God. Further they received the forgiveness of God through the intercessory prayers of the priests in the temple. The account indicates that the Levites were appointed to take the supervision and management of the storerooms. Four faithful and trustworthy

¹⁷ George A. Buttrick, *The Interpreter's Bible* (Nashville, TN: Abingdon Press, 1954), 3:768.

¹⁸ H. G. M. Williamson, *Ezra, Nehemiah* (Waco: TX, Word Books Press, 1985), 387.

¹⁹ D. J. Clines, *Ezra, Nehemiah, Esther* (Grand Rapids MI: Eerdmans, 1984), 120.

priests were selected for the storehouse who was responsible for distribution of the tithes and offerings among the Levites and the priests.

According to the account of the book of Nehemiah, tithing imposes dual responsibility on the part of the giver and the receiver. God wants those who oversee the management of the tithing to do it properly. Any misuse or wrong conduct of the leaders who were called by God to serve resulted in discouragement of the laity which disturbs spirituality of the church and the development of the church cannot be enhanced. There is no way to withhold the tithe and offering to the Lord, since they helped in the spreading of the everlasting saving message globally.

Several issues concerning the storehouse for the tithe and offering have been raised. There was a deterioration of the observance of the tithe and offering over the time. Hezekiah lunched reform measures in the keeping of the law and the tithe and offering (2Chr 31). Nehemiah from captivity also instituted covenant relationship between Israelites and God. He put in place policies, selected four able men to take charge of the distribution of the food in the storehouse (Neh10:36-39; 12:44-47; 13:4-14) for the Levites and the priest.²⁰

The storehouse in the Old Testament in Hebrew sense means “house, temple, and palace.” The storehouse located in temple for the keeping of the food for the tithe and offering to be distributed centralized. The Israelites were to keep their tithe at home and later sent them to the temple (Num18:24). In 2Chronicles 31:5-12, the collections of tithe and offerings was centralized whereby portion were given to the priest for their up keep. Again, Nehemiah encouraged the Jews to bring the tithe and offering to storerooms of the house of God (the temple) and the first fruits were given

²⁰ D. J. Clines, *Ezra, Nehemiah, Esther*, 72.

directly to the priests but the tithes were given to the Levites to be kept in the storeroom (Neh10:36-39) for later distribution among the Levites and the Priests.

Therefore the believers were to bring all their contributions in terms of tithes and offerings into the house of God. This was what God commands all who recognize Him as the Creator and provider of strength and wealth to honour and glorify Him with. General Conference Working Policy of the SDA Church, Section T05 20 educates that every local conference should serve as the denominational or organization storehouse to collect all tithes and other offerings from the various churches within their territory to support the work in the community. The SDA Conferences are responsible for distribution of the funds collected from the churches as salaries to their workers.²¹

Withholding Tithes and Offering in the OT

The indictment of the prophet about the people's attitude toward the returning of tithes and offerings to the Lord was a serious one. It has been established that God used the tithes and offerings as the means of livelihood for the Levites and the priests. When the people withhold their tithes and offerings from the priests, Levites, orphans, widows, and strangers suffered. This sinful act was against God Himself. They indicated their denial of God's providential and loving care for them. Again this also shows their lack of faith in God and failed to recognize that God deserves to be honoured and glorified as the One who sustains and provides for their needs.

Joyce G. Baldwin portrays the book of Malachi as the conscience into which conviction of sin on one man's move in disputable human manifestation of unworthy

²¹ General Conference of Seventh-day Adventists, *Working Policy of the General Conference of Seventh-day Adventists*, 1992-1993 ed. Section T05 (Hagerstown, MD: Review & Herald, 1993), 20.

attitudes. Concerning the statement “Will a human rob God?” the verb translated “rob” (Hebrew *gab*) is rare in the Old Testament though it is instituted in the Talmud literature to mean to take by force.²² The tithe which means the tenth giving out of one’s increase from his/her produce or income to the superior was ancient practice. The prophet takes up still another obstacle in the way of the free outpouring of Yahweh’s grace toward Israel. They have been unwilling to pay the price of His favor. Let the tithe and offering be brought in to the Lord and windows of heaven would be opened to pour showers of blessing upon the land. The crops will be abundant and the land of Israel will become the envy of all the nations around them.²³ The payment of tithe and offering wins the blessings of God.

The period covered by this indictment includes at least the lifetime of the prophet’s original audience up to the time of this address. It probably reaches back also into the previous generation and possibly even farther. Generally it is believed the prophet prophesized throughout the period of Nehemiah. It could be said that the religious situation of Jews and their leaders pronounced here were not different from what Malachi and Nehemiah preached about in that period. Human y authors have argued that Malachi prophesized during the period Nehemiah was in Persia (432BC or just after that).²⁴ This was the time spirituality deteriorated in Jerusalem and Malachi appealed to the people to return to God by returning to Him in tithe and offering for

²² Joyce G. Baldwin, “Haggai, Zechariah, Malachi,” *Tyndale Old Testament Commentaries*, ed. J. D. Wiseman (Downers Grove, IL: InterVarsity Press, 1972), 24: 245.

²³ Hinckley Gilbert Thomas Mitchell, John Merlin Powis Smith, and Julius August Bewer, *A Critical and Exegetical Commentary on Haggai, Zechariah, Malachi and Jonah* (Edinburgh: T. & T. Clark, 1971), 23:69.

²⁴ *Ibid.*, 23:70.

the running of the temple activities. The prophet added his voice to the OT teaching of the nature and principle of tithe and offering.

The appeal to the people to return to God makes it clear that tithes and offerings belong to Him. He provides it for the priest and Levites, and withholding it means taking something that belongs to the God forcibly. Withholding tithe and offering is a serious sin against God, but not against the Levites or the leadership. Furthermore tithe and offering are regarded by God in spite of the spiritual collapse of those who are the recipient of it. The stewards of God must be seen to be faithful in the affairs of human using the tithe and offering.

Many church memberships have speculated that it is suitable for them to send their tithes directly to support the individual evangelists or institutions rather than Adventists conference whereby the pastors and workers received salaries. The church following the counsels given in the scriptures and the spirit of prophecy advised that membership should use the various conference level of the Adventists Church as the storehouse to receive the tithe and offerings from the local churches for the distribution to support the clergy.

The GC Working Policy position is that tithes returned to the denominational organizations should be forwarded by the church to the conference in for the distribution toward other organizations.²⁵ It is clear that the above declarations from the policy book are in agreement to word of God and the spirit of prophecy as previously established (Num18:21, 24; Deut12:5-14; Mal3:6-10). The Bible emphasizes the seriousness of the tithe by making it clear through covenant relation with the believers.

²⁵ Hinckley Gilbert Thomas Mitchell, John Merlin Powis Smith, and Julius August Bewer, *A Critical and Exegetical Commentary on Haggai, Zechariah, Malachi and Jonah*, 23:25.

It is one of God's ordinances, whereby His work may be sustained and carried on globally. The Bible and inspired prophetic work suggest that the storehouse principle also directs that Pastors receive their salaries from the conference treasury.

Offerings in the Old Testament

Throughout history offerings have been given to God by people who sought protection, forgiveness and sometime blessing from Him. There are five major offerings mention in the OT. The various offerings the Israelites brought into the priest for sacrifice were the burnt offering, grain offering, peace offering, sin offering and trespass offering. They were pictured as means of providing the requirements of God to receive His favour.²⁶

Part of this dissertation will explore the richness of the biblical materials on some specific kinds of offerings. The purpose of these offerings sometimes includes the following; voluntary devotion, of sacrifice to appease God for the unintended sin committed against God, they indicate the expression of dedication and total surrender to God. Again it also expresses the recognition of God's goodness and provision towards the people. Further the offerings indicate the confession of sin, forgiveness of sin and the cleansing of sin from God.

The Burnt Offerings (Leviticus 1:3-17)

Sacrifices and offerings are sometimes used interchangeably in the OT. Burnt, peace and other specific offerings are of particular value in OT study. The burnt offering was an offering where the whole animal brought a sacrifice was entirely burnt to God for clearance of the sins committed on the altar. It is believed that no

²⁶ Trent C. Butler Holman, *Illustrated Bible Dictionary* (Nashville, TN: Holman Bible Publishers, 2003), 1428-29.

parts of animal should be eaten later but the whole animal should be burnt signifies the total surrender to God for the salvation of the soul.

It is significant to know that the priest were to ensure that the fire on the altar was never to go out. The Israelites were to bring a male animal for sacrifice like sheep, cattle or a dove dependent on the possessions of the worshipper to the temple of God. The drive of the Burnt Offering was for general amends for evils committed and the expression of thanksgiving to God. The animal offered as sacrifice was to be burnt whole overnight (Lev 6:8-13), though its skin was given to the priest. The Burnt Offering was likely the earliest type of atonement offering in the OT (Gen 8: 20). The primary difference between the OT Burnt Offering and the Canaanite Burnt Offering was that, the Canaanites would offer children as burnt sacrifices for their own atonement. However this does occur during the worst of Israel's history. God made clear to the people that He would not accept children as burnt offering (Gen 22), and the instructions given in Leviticus plainly limit the type of animals to be offered as burnt offerings to bulls, rams, and birds.²⁷

The peace offerings

Another offering the Israelites brought as sacrificed was the peace offering which sometimes called the meal offering. This offering was shared before the Lord with, the priest, as well as the poor people within the community. The people brought animals such as goat or sheep. The ceremony was carefully related that of burnt offering whereby the blood of the animal was collected and transferred into the boundaries of the table. In this sacrifice of offering certain parts of the animal sacrifice were allowed to be eaten by the officiating ministers in the temple and the

²⁷ John E. Hartley, "Leviticus," *Word Biblical Commentary* (Dallas, TX: Word, 1992), 4:24.

people who brought the animal. Sometimes they shared with poor within the society. The offering sometimes signifies of admiration of what God has done for the individual and offered them as freewill offering to God.

This type of offering was associated with the unleavened bread. All except the dedicatory part of the bread and parts that was eaten by the priest on the time of the ceremony took place. Again the celebrant combined in the eating of the freewill offering; and the people should use two days to complete in the eating of the animal. But the breast and the right thigh of animal was eaten by the officiating leaders.²⁸ The significance of the Peace Offering was to dedicate a meal between two or more parties before God and share that meal together in fellowship of peace and dedication to each other's' future prosperity.

The Meal Offering or Grain Offering

The third kind of offering in the OT is called in Hebrew *minchāh*²⁹ or Grain Offering means a gift or tribute. The significance of the Grain Offering was a Voluntary expression of devotion to God, recognizing His goodness and providence. The instructions for meal offerings are given in Leviticus 2. Generally it was cooked bread, baked, fried, roasted, or made into cereal. Unlike the whole Burnt Offering, only a portion of the offering was to be burnt. The remainder went to the priest for their meal. Although the *michnah* was instructed to be a freewill offering of grains, it appears that earlier freewill offerings expressions devotion to God and gratitude for

²⁸ Elwell Walter A., *Evangelical Dictionary of Theology* (1997), s.v. "Offerings and Sacrifices."

²⁹ A. Noordtjij, *Leviticus* (Grand Rapids, MI: Zondervan, 1982), 30, 31.

His goodness and providence may have the ‘first fruit’ of livestock.³⁰ The first fruit also signifies that the people recognized God as the first in the life of the giver. They did not give the first fruit out of the abundance but from their heart toward God for protection and care over their farm.³¹ Additionally, the people of Israel before starts to eat some of their harvest they made sure that they have given the first fruits to support the priest of the Lord. The offering was to acknowledge the fact that the fruitfulness of the land was from God and that He was the provider and also the owner of the land and the fruit of the land.

Spiritually this offering was meant to express the kindness of God, who assured the people the protection of the land and its fruits, as the fulfillment of the assurances. They brought this offering to the temple with a joyful heart to express their hope in the coming events of the society. They jointly participated with the priests, the poor in community and the strangers in their midst to share what the Lord had bless them with. The important of the ceremony was involved in celebrating the feast that, it was God who *gave* them all goods. This offering shows clear that the giver had a deep confidence in God and with appreciation to Him.

The fourth type of offering was called ‘*chattath*’, or sin offering. This offering is sometimes seen as an offering of atonement for unintentional sin. Again it is sometimes viewed as guilt offering, removing the consequences for lack of perfection. As an atonement offering it contain some elements of a burnt offering, yet at the same time had elements of a peace offering. The primary purpose of this offering is not to atone for sins but rather to purify oneself for re-entering the presence of God.

³⁰ Richard O. Rigsby, *Anchor Bible Dictionary* (ABD), edited by David N. Freedman (1992), s.v. “First Fruits.”

³¹ Ronald B. Allen, “Numbers,” *The Expositor’s Bible Commentary* (Grand Rapids, MI: Zondervan, 1990), 2:456.

Guilt Offering

The fifth offering was the '*asham*' which literally means guilt offering. It is sometimes viewed as the trespass offering. The offering was to make compensation for one's sin. This offering as such had a specific monetary value, and one who owed another on account of a debt due to a sin could repay it in silver rather than by sacrificing a ram. Again a 20% fee was assessed and given to the priest who mitigated the debt. (Lev 5:16) the sacrificial system of Old Testament was a means of grace by which the relationship between God and human kind begins to be restored. The principle for the offerings was to give the people the second chance to be in good position to worship God in truth and in spirit.

The New Testament Teachings on Tithe and Offerings

Jesus reprimanded the Scribes and the Pharisees about their attitude as hypocrites (Matt 23:23). He remarked that they pay tithe of the minutest thing like anise and cumin but they neglected the important things in the law such as justice, sympathy and forgiveness. Jesus counseled that after they have become merciful to others they should not also neglect their duties as worshippers of God. Giving of tithe should not be separated from the important virtues which should be the necessary ingredient when it come these things (Matt 23:23).

Many have sometimes misconstrued the statement of Jesus to mean, He condemned the paying of tithe but rather endorsed the return of tithe as important as the neglect of the weightier matters of love for God, righteousness, mercy and truth. The problem of the Scribes and Pharisees was making themselves and their worship unacceptable to God (Matt 15:8-9). Jesus expected that gifts in worship or thanksgiving must be consistent with our love for others. In giving, the purpose, motive and circumstance of the heart matters. Giving is both personal and collective.

Worshiping God includes giving in support of Christian ministry and to assist others who need help especially the poor and the marginalized.

Financial Stewardship involves the acknowledgment of God's creatorship, ownership, and expression of partnership with the God. It includes obligation to the Lordship of Jesus and appreciation of God's blessings of grace. It shows the believer's reaction of love and gratitude as well as the portraying of faith in Christ. It is living the covenant relationship with God

According to John C. David Sr. explains that, for tithe to be acceptable to God it must express the godly lifestyle and blessing that come from the Lord. It should be given out as a result of the kindness accorded to us by God but not on the fact that money should be given out.³² Jesus admonished the disciples to keep it secret when giving alms to the needy; they should not brag about their deeds to others in public since God knows what goes on in secret, and He would reward their deeds in secret (Matt 6:1-4). But in this context Jesus did not say that anything about the tithe and offering should be kept in secret. Tithes and offerings are testimony about ones faith in God.

The faithfulness about tithes and offering is not about the money given out but about faith in God and the pleasing of God with our increase to support the work of God. Jesus did not condemn the practice of tithe and offering but the manner in which they gave it out the church money toward the church activities. In Luke 18:9-14 concerning the statement of the self-acclaimed righteous Pharisee that, "I give tithe of that I possess," here, Jesus did not condemn the giving of tithe but the attitude of the Pharisee for justifying himself before God.

³² John David Clark Sr., "Tithe and Offering," accessed 03 July 2014, <http://www.pastorjohnshouse.com/books/tithesandofferings.html> 2012.

The NT admonishes that those who give to others receive more blessing than those who receive them (Acts 20:35). Ellen White also educates that faith in God does not consist of just arrangement of empty policies, but rather they are demonstrated in the exercising of our faith, by dedicating our life in correct conduct both in the family and in the community as well. She also supported Jesus Christ's remark on the attitude of the Pharisees that humanity may tithe in the minor things in life, but sometimes avoided the important matters of reaching out with mercy towards the poor, the unlovable and the oppressed with the love of God. Genuine religion is to live a life of humility before mankind and towards the Lord as well.³³ This indicates that the principles of expressing love toward God and our fellow human beings must be seen out in all the aspects of our daily activities. The people of God must cultivate the spirit of giving out more to enhance the work of God rather than paying tithes and other offerings to receive the approval of God as well as the recognition of human beings.³⁴

The author of Hebrews (Heb 7:1-9) stressed that Jesus and Melchizedek were priests who ministered before God. They were anointed by God to the people as priests to mediate between God and human beings. But the work of Jesus Christ's priesthood was involved more than being made as the priest in order of the Melchizedek as a priest of the people. As the Melchizedek was received tithes from Abraham so also the people should return their tithes in support of the cause of Christ. The NT authors, point out concerning principles of tithes that as the believers give out

³³ Ellen G. White, *Testimonies for the Church* (Mountain View, CA: Pacific Press, 1948), 4:337.

³⁴ Ellen G. White, *Testimonies*, 5:428.

their tithes on earth this indicates that they have their treasures in heaven where nobody can have access to it.³⁵

Principles of Tithing and Grace

God accepted the giving of Abraham and Cornelius (a gentile) under His grace and mercy. He commended both men as sincere, kind, faithful and generous towards God's work. This principle of voluntary and generous giving is prominently stressed by Jesus. There is need to state that in the OT and NT financial stewardship is severally emphasized. The study would also look at three areas of giving pattern in the NT: First Jesus what taught about giving, second through the early Christian church on giving and also through the teachings of the Pauline epistles on giving; lastly giving in the writings of Ellen G. White.

Jesus and Giving

Jesus Christ discusses extensively the importance to give God first in all things and He stressed that there is close connection between ones relationship with Christ and His giving pattern. Christ needed His subjects' hearts first before the giving of material things.

Christ was so particular about giving to God. Our relationship with God is tied to the possessions in the sense that if the believers can give out their wealth can equally back their life as well. People need to understand that life does not consist of the material things accumulated but rather they are found by exercising our faith Jesus Christ. Jesus taught the disciples to be careful with covetousness, after all life does not depend on the amount of the material wealth they have gained or

³⁵ Ellen G. White, *Testimonies*, 4:337.

possessed.³⁶ Christ looks at the end everything when people would give account of their stewardship on earth. Christ never associated currency or wealth with evil but explained that they were signs of the real problems. He continually cautioned against, covetousness, selfishness, and pride, because those are means employed by Satan to influence the minds of this world.³⁷

In addition Christ also talks about the parable of the steward whom his master made him to be in charge of his house, to feed them in right time. (Luke 12:42) By this Christ teaches the principle of overseer in the parable of the unfaithful servant. Furthermore Christ talk's about the issue of accountability where He narrated the parable of the undeserved steward to the disciples as recorded in Luke 16.

The steward resolved and strategized how to deal with the situation when he would be removed from his position and Jesus commended him.

Further Jesus also taught about the parable of the talent whereby the master of the three servants gave them each according to their ability to trade with it. Immediately they received their talent two of the servants used what they have received and gained an increase of their money, but the third of the servant hid the talent on the ground and did not do anything about the talent that was given to him. Christ demonstrated that God was pleased with the good stewards. Likewise, this passage explains that God does not expect humans to give accounts on where He has not provided for them. But that human is only accountable for only entrusted to them. Again God is not going to hold all human beings with equal accountable, because not all human have the same blessings and opportunities. (Matt 25:14-30) Christians should not worry so much about this life alone, concerning what they will obtain in this

³⁶ Burkett Larry, *Using Your Money Wisely* (USA: Moody Press 1990), 31.

³⁷ *Ibid.*

life. Life is more than material possession.

Christ's statement indicates that humankind is only responsible to God based upon what has been entrusted into them and the blessing received from God (Matt 25: 14-30). Moreover, since generosity is an attribute of God He has also taught His children to do the same thing. As Christians follow the spirit of giving they receive immeasurable blessings back from God. This is the teaching of Jesus Christ which is also affirmed by Apostle Paul (Luke 6:38; Acts 20:35).

Giving is both a spiritual issue and something that comes from the heart. God requires that a person giving must be in accordance to the blessing receiving from Him. The Bible indicates that it was only on one occasion that Christ compares the giving of people when He was watching those who came out to donate into the treasury saw people putting into the treasury. He commended the widow who gave quietly into the treasury and this portrays that giving should not seek the approval of human but God.

Christ in His discourse on the Sermon on the Mount also addresses giving by encouraging His hearers to store their treasures in Heaven. He points that where a person stores his or her treasure is where his or her heart is. Jesus therefore warned about the spiritual danger that money can make in a person's life and that a person's basic need is not money but his or her relationship with God. Jesus further assured His hearers not to worry about the basic needs as God takes care of the fowls who do not plant, harvest or gather into storehouses. Human beings are more valuable than birds and their complete trust in Him shall provide all their needs (Matt 6: 25-26). Jesus Christ desires for His children is for them to take Him first by putting Him first in all their deliberations in this life and also should seek for God's righteousness and every other things they are looking for would be added to them (Matt 6: 33).

Furthermore the parable of Jesus Christ concerning the rich young man whose farm yielded plentiful and planned to expand to store his good and enjoy it by himself without recognizing God as the giver in Luke 12: 16-20 gives a lesson about a person's relationship between him and his riches. Christ referred to him as a fool because of his dependency upon his riches more than God. Hence, Christ warning to the rich was to be careful as there is enticement to put trust in the wealth that the excess can guarantee us. Christ's teaching on generosity is not limited to given by doing the right thing as well. Christ's concern to the Pharisees was not how they return their tithes but their hypocritical lives which made them to overlook at the fundamentals of the law and pronounced woe to them (Matt 23:23). From this statement Christ supported the paying of tithe as well as having right relationship with others. Christ never disapproved the giving of tithe as stated in the law. Instead, he throws more light on the right way of doing it putting that giving is the demonstration of ones affection for God. From the statement of Jesus, it could be concluded that issue of tithe has biblical foundation.

Giving in the Early Church

Generosity was part of the early church as recorded twice in the Bible. Concerning the Jerusalem church it is recorded the believers were united, they did everything in together and those who have properties decided to sell them and they were willing to share with their fellow believers in Christ as result nobody had need in their community. Luke points out that the disciples brought their wealth for the support of the movement in the early ages of the Christian church. Most of them sold their things and brought them at the apostles for the distribution to each anyone that had need (Acts 4: 32-37). Typical example is seen the story of Ananias and Saphira as recorded in Acts 5. The generosity of the early church that goes beyond tithing is a

good example for Christians to emulate as the church works for the soon return of Jesus Christ. Their spirit of giving should be a pattern for today's church.

Giving in the Pauline Epistles

The Pauline letters also explain stewardship as biblical. In the book of Galatians Paul gives instructions concerning the collections for the saints which should be done on the "first day of the week" (1Cor 16: 1-2). In this context, Paul's view was that each person should give based upon his or her blessings from the Lord. Paul therefore did not state the minimum amount that should be given. From this statement it could be deduced that the given should be done in proportion to the tithe but not less than the tithe. Paul's theological foundation for tithe and offering was compared to the death of Christ on the cross for our sins which calls Christians to imitate Christ as the ultimate giver. Paul's understanding of good stewardship is not about money but about the heart and attitude toward God. He saw this behaviour in the life of the believers in Macedonia who had the joy to support the work of God liberally though they were in great trials and in poverty (2Cor 8: 1-7). Paul supports the teaching of Jesus Christ that giving in support of God's work should be more than the tithe.

Giving in the Writings of Ellen G. White

The books of Ellen G. White are not silent about stewardship in general. She wrote profusely on tithe and offerings and this has sustained the Seventh-day Adventist Church both financially and spiritually. She gave the admonition concerning those who are in charge of God's establishments that those who associated with God's appointed establishments should be careful to recognize Him in their dealings. This is due to the fact that they are indebted to God because of their intellect

and all their abilities. Consequently, they are to return a faithful tithe of all they have acquired and all that they would receive as did Abraham.³⁸ She went further to explain this by saying “A faithful tithe belongs to God. To hold is to rob God on what belongs to Him. There is no security in keeping back from God His own portion. She continues to affirm the method of tithe and offering as a plan to impact the attentions of men with the reality about life that every blessing in this life comes from God. Humankind’s expression of gratitude should be given to Him for His kindness as well as the unlimited work for the salvation of souls. This must be demonstrated in the giving of tithe and other offerings to assist in the spreading salvation message of Christ. It is expressed further that it is the intention of God through the organization the gospel message would be augmented with the tithe and other offerings for work of saving souls into the kingdom of God.³⁹

White gave the impact of God’s blessings on those who follow the divine plan of systematic benevolence of giving out their tithes and offerings as well as gifts in support of God’s in this way the promise of prosperity appear to all for their effort by obeying the commandments of God as necessities in the faith.⁴⁰ Those who failed to follow this rules on the other hand are considered not just robbing God but themselves; and that they deny themselves the blessings which God has promise to bestow upon them. Biblical stewardship is not limited to only tithe and offering but all that a person has belongs to God as He is the owner of everything and human beings as stewards. The biblical accounts of tithe and offering are clear and mandate the believer to practice it all the time. The Bible points God to the believer as true

³⁸ Ellen G. White, *Medical Ministry* (Mountain View, CA: Pacific Press, 1963), 216.

³⁹ Ellen G. White, *Christ’s Object Lessons*, 303.

⁴⁰ Ellen G. White, *Testimonies for the Church*, 3:395.

proprietor of everything. God cares for His creation and human beings are stewards of His creation. Tithe and offering are therefore consecrated unto the God.

In as much as the percentage of the tithe has been clearly stated in the Bible, the offering is not stated. The instructions from Christ was that the offering must be in percentage to the grace and the rights received by each person. According to Bible those who has been given so much of wealth; it is the same people that much would be essential (Luke 12: 48). As the work of the gospel is widens greater provisions are needed to sustain it. God is honoured as His children voluntary and generously sustain His cause and win more souls for His kingdom.

CHAPTER 3

LITERATURE REVIEW OF FINANCIAL STEWARDSHIP

This chapter of research project will examine literatures as follows: Historical Seventh-day Adventist literature on giving tithe and offering, stewardship over the ages, other Christian literature on the subject of financial stewardship and Adventists Church growth, wrong motives of giving and the spirit of prophecy writings on stewardship of giving.

Historical Seventh-day Adventist Literature on Financial Stewardship

The Seventh-day Adventist church has the Bible as the only basis for its beliefs and teachings. The church's stewardship doctrine is as instructed in the Scriptures. Charles E. Bradford explains biblical stewardship is far beyond giving of tithe and offering rather it is an essential element of faith. Time, talent, treasure, and temple (the body) are given to human beings to test their loyalty to the creator. The biblical idea of stewardship goes beyond financial issues; it stretches to other areas of Christian life, the very relationship with Christ and the dealings with each other in the society. It informs us about the whole aspects of Christian lifestyle and doctrinal messages of the Christian faith. Again it touches in the areas of family life, worship, prayer life of believers, nurturing and retention of the new converts as well as the old.

Further it helps to explain the importance of time, body, talent and treasure committed to the hands of human beings.¹

He further posits that being a steward is about managing what God has given to us, and stewardship is all about supervision; the caretaking of goods and services on behalf of another person in which the overseers give accounts about their stewardship . Stewardship is trusteeship, and a trustee is one who holds property in trust. A trustee agrees to administer or exercise power for the benefit of another. A steward or trustee has a specific duty to the owner or beneficiary. Clearly, a steward could be a servant, but a servant with authority.²

In theological sense stewardship means the appreciative and the accountability of the use of all God's favors bestow on all the children of God. Christian is endowed with abilities by the Holy Spirit to commit them to useful and make purposeful decisions in the use of these gifts. In addition it emphasizes that, they are to be committed Christians who follow the stewardship principle more than having mere assent to the doctrinal formation; it is should be a lifestyle, through which the believers can share their skills.³ It is a recognition that God created and blessed humanity so that they might carry out His mission task. As Creator, God is the owner and sustained of His creation (Ps 24:1; 50:10-12). God has entered into a covenant with humanity (Mal 3:10-12) and failure on the part of human s to keep this agreement is viewed as a breach of covenant. Having been given all that is needed humans have no excuse to fail God? Giving of tithe and offerings makes the

¹ Charles E. Bradford, "Stewardship," in *Handbook of Seventh-day Adventist Theology*, ed. Raoul Dederen (Hagerstown, MD: Review and Herald, 2000), 651.

² Ibid.

³ Ibid.

worshipper a partner with God in a concrete way as His interests and concerns becomes the believer's interests and concerns.

Stewardship starts with the one who made Adam and Eve after His own image. He also made them His deputies (Gen1:26) to see to the affairs of the world. Ellen White points that God created human beings above other created being on the earth and also formed them in the appearance and likeness of God. God expects human beings who are the partakers of the divine nature to be in partnership with Him to executing his plans to reach out to others with the saving message of God⁴.

Abraham's obedience to God's commands showed a hallmark of a true steward (Gen12). A steward is often seen as "the one over the house." Joseph shows what a true steward is. His role in Potiphar's house shows that he is worthy of his master. (Gen50:20-22). Through the call of Israel by God to be a true steward, God wished to bless the nations through him (Exo19:5, 6; Deut28:12). Our Lord Jesus Christ is God's perfect steward. He came into the world as the Father's chief steward (John 5:36). Again, the apostle Paul, Peter, John and others were faithful stewards of the gospel of their Master Jesus Christ (1Cor4:1, 2).

The people of the Bible have fulfilled their stewardship duties and have served as examples to us today who are called to be steward of divine grace. The church, as a corporate body, is under constraint to model consistently an authentic stewardship community in an increasingly secular society.⁵ Christian disciples have been called to proclaim the everlasting gospel of divine in Revelation 14:6-12. God will hold us responsible for the life and welfare of our fellow human beings. Furthermore

⁴ Ellen G. White, *Sons and Daughters* (Washington, DC: Review & Herald, 1955), 7.

⁵ Thompson, T. K. *Stewardship in Contemporary Theology* (New York: Review and Herald, 1960), 8.

believers in Christ are also called to use the talents and abilities He gave us to labor for Him.

The leaders who were the pioneers of the SDA Church gave to support the activities of the church. They worked very hard and devoted much of their financial resources and sometimes gifts to enhance the spreading of gospel into the world. These gifts were given out voluntarily to augment the activities of the Church. One of the leaders called James White appealed the Church that they should put in place strategy to support the work of ministers in propagating of the three angles message in the world. (Rev 14:6-12) initially the ministers were sustained by the few individuals who were generous gave their means toward the work. But later majority of members exempted from any responsibility and it happened clear that few generous also became tired of the disparity, and they were also begun to refuse their funding for the work.⁶

In 1856 the Church faced serious challenges whereby two SDA Church pastors J. N. Loughborough and J. N. Andrews became immobile and they refused to perform their pastoral duties and travelled to Waukon, Iowa, for greener pastures to assist their relatives. Again on 1856, Ellen G. White also had a vision that became important her lived at Waukon, journey through Mississippi in a sleigh before snow started⁷. Later these two ministers of the gospel were reclaimed back into the pastoral, but the problem of funding and sustain the work of the church continued to be an impasse. It was around in the year April 1858 J. N. Andrews started a Bible study classes in Battle Creek, Michigan. He taught the Church members about the biblical way of

⁶ James White, *Life Incidents* (Battle Creek, MI: Seventh-day Adventist Publishing Association, 1868), 300, 301.

⁷George R. Knight Adventist Review “The Place of Tithing in the Expansion of Adventism” Accessed August 2014 <http://archives.adventistreview.org/2004-1523/story2-1.html>

supporting the gospel ministry should be sustained.⁸ In his argument, furthermore, he stated that the account of Abel in Genesis 4 indicated that Abel tithed.

Paul in 1 Corinthians 9: 13 claimed ministers of the gospel must be supported with tithes, and Jesus also tithed. He concluded that whereas three kinds of tithes were in place in the torah, the charity and festival tithes are needless in this contemporary due to circumstances of the present situation.⁹

The education of church members concerning the support of the work resulted in the strategy in the church that led to the establishment of Systematic plan giving to enhance the church programs. The two main Bible passages that supported the teaching and the plan were 1Corinthians16 underscored systematic planned giving and in the 2 Corinthians 9:5-7 which encouraged giving joyfully from the heart and also showing correct outlook of generosity. During 1859 the plan for sustaining the work was not fully established in the scriptures, especially education of tithing. But as time went on through the education church members begun to appreciate the concept of supporting the work. The strategy they adopted was that the male should pay two to twenty-five cents a week and the female should also pay ten cents a week to assist the work of spreading message into other parts of world.

Furthermore, the affluent of the society were encouraged put some amount of \$100 a week to assist the activities of the church. The strategy they were using was amended in the 1860s. But for the Adventist church to expand the members at that time have sacrificed by given at least few amounts for the support the pastor and its evangelism programs. Ellen White gave her backing on the system of systematic plan

⁸ John N. Loughborough, "The Church, Its Order, Organization, and Discipline," in *Handbook of Seventh-day Adventist Theology*, ed. Raoul Dederen (Hagerstown, MD: Review and Herald, 2000), 107.

⁹ Ibid.

giving and stressed that, there are directives in heaven, and God is delighted with the resolution of His people willingness to augment the organization to maintain the work on earth. God expects every Christian believer to involve themselves in this exercise of supporting and expanding the spreading the gospel through the plan of Systematic Giving. And this is one of the issues God is bringing up his people to sacrifice towards the cause of making disciples of all nations. They need to cut off their right arm, and plucks out their right eye, for the relief of others who in dire need. The honourable who were liberal and have concerned for the souls thought that the loads upon them seem very insignificant, and they cannot be pleased to achieve very small when it is within their to help.¹⁰

The Systematic Benevolence was later on adopted by majority of the Seventh-day Adventists as one of the means sustained the cause of God. James White perceived that, if this system of giving is going to be generally accepted by our people universally, and have enough money to support to wok of the ministers, this will give them some kind of freedom to dedicate everything completely toward the effort of their vocation.”¹¹

The Institution of Tithing Plan

Furthermore the teaching of the Systematic Benevolence plan was improved in the year 1876 D. M. Canright distributed two articles which was published in the Review and Herald and circulated in the churches. The publications admonished that,

¹⁰ Ellen G. White, *Testimonies for the Church* (Battle Creek, MI: Review and Herald, 1859), 5:10.

¹¹ James White, *Life Incidents*, 302.

God mandatory ten percent of our increase or income for the funding of the cause.¹² He explained this as “one-tenth of all that we acquired throughout our work during the cause of the year with our means and our labor to enhance the ministry.”¹³ During the year 1861 the systematic benevolence plan had been combined with the aspect of tithing. They appealed to members who were the affluent in the society to additional ten percent to the tithing to support the work.

The General Conference session held in 1876 plans to support the work was addressed. It was voted and accepted that every Church member should devote ten percent of their revenue and profit towards the cause of God.¹⁴ Furthermore, they established Bible studies and meetings were accompanied throughout the year towards preparations of the tracts which was named ‘Systematic Benevolence’ or the ‘Bible Plan for Supporting the Ministry’.¹⁵ It was further cautiously described the biblical foundation for the tithing system. They also gave comprehensive of the significant change in Systematic Benevolence. The teaching of the systematic benevolence plan was concentrated on the significance of giving established on 1 Corinthians 16:2. They carefully explained the Bible meaning on the specific the sum to be contributed to enhance the activities of the church.

¹² D. M. Canright, “Systematic Benevolence, or the Bible Plan of Supporting the Ministry,” *Review and Herald*, 17 February 1876, 49, 50.

¹³ *Ibid.*, 66.

¹⁴ “Special Session of the General Conference,” *Review and Herald*, April 6, 1876, 108.

¹⁵ White, *Systematic Benevolence: The Bible Plan of Supporting the Ministry* (Battle Creek, MI: Seventh-day Adventist Publishing Association, 1878) 136.

The system to support the cause of God through the Systematic Benevolence was executed.¹⁶ The introduction of this new concept of giving came at the right time to alleviate the challenges that was facing the Seventh-day Adventists. Interestingly missions and planting new churches for the development of the Church was full accepted. The SDA Church was able to sustain and increased the giving to the Church through following the biblical principles of giving in the church. They spent so many years of teaching before they could establish the biblical idea of giving in the SDA communities and worship as well. It is significant to comprehend that God led His Church step by step. It was God's plea that Adventists established the funding on the principles given in the scriptures. During the struggle of the Church to have a system that would aid in the sustaining the funds of the church sister White encouraged the leadership of Church to continue in studies of the Systematic Benevolence in the years of 1859 and the 1876 through the visions about the Tithing Plan. The church established the doctrines of their faith through the studies of the Bible. They made Bible became the foundation of activity of their program. However the contemporary Adventists do not comprehend the tithing plan first which stressed the systematic funding of the association.

During that time there was no believed of diverting funds toward other sources. They had the zeal and passion toward the cause of God. The Church was organized for the spreading of the three angels' message of Revelation 14:6-12 as the preparation of their members and the society for the Coming of Jesus Christ on earth on the second time. The work of preaching the three angels message demand dedication and commitment of the disciples of Jesus Christ to give of tithes and

¹⁶ White, "Systematic Benevolence," *Review and Herald* (December 12, 1878), 188.

offerings for the cause. The invitation was for all believers to give generous offerings apart from the ten percent of their funds to sustain many facet of church ministry. Today the churches seldom teach about the orderly and compassionate that sounds strange in ears of members. Nevertheless, the values this plan of giving embodied in these words still remain some of the primary values as Christians worship with much concern on their possessions.

Stewardship over the Ages

The Jews followed the Old Testament practices of tithe and offerings during the inter testament period.¹⁷ These people were faithful and did not neglect the instructions as commanded in the Old Testament. The concept of a person being “trustworthy in tithes” came into fashion at this time, and those who failed to pay were regarded as second-class Jews. The church of the apostles understood itself to be a new community whose life was from the Christ. Their stewardship practices were the outworking of the principles that Jesus taught (2Cor 8:9; Phil.2:5-8). The early church had no tithing system such as that was known among the Jews.

Irenaeus, asserts “those who have received liberty” no longer paid tithe as did the Jews, but put aside all their means for the purpose of God, giving out cheerfully and generously not as the less valuable portions of their property.¹⁸ He further explains that it was later in the fourth and beginning of fifth centuries that voices started calling that Christians should financially support the church in paying of tithe. At this time believers were compelled to pay tithe; but this tithe was not necessarily

¹⁷ Charles E. Bradford, “Stewardship,” in *Handbook of Seventh-day Adventist Theology*, 663.

¹⁸ Irenaeus, “Stewardship,” in *Handbook of Seventh-day Adventist Theology*, ed. Raoul Dederen (Hagerstown, MD: Review and Herald, 2000), 663.

one-tenth of one's income but a stipulated donation.¹⁹ The medieval understanding of salvation by merit greatly affected the idea of stewardship. The primary motive of giving was to save one's soul. Fees for different services were instituted as a result of the church and state relationship. Consequently, a civil law enjoining the payment of tithe was passed in England.²⁰ Tithes of various kinds were collected for the support of the ministry, the maintenance of schools and the care of the poor.

Finally, the voluntary system of giving as a stewardship of God's means was to a great extent lost. The spirit of stewardship that had characterized the first-century church was no longer recognizable. The reformation was in many respects a reaction to the abuse of clerical power and the establishment of a merit system of salvation. Tithing was imposed instead of being voluntary. The Catholic Church had demanded that Christians must pay tithe, anyone who failed was excommunicated. This order was not enforced as the French Revolution brought tithing in the Roman Catholic Church to an end.

Other Christian Literature

This aspect reviews some other Christian literatures on the topic under study. It is obvious right to take something that belongs to God for a serious sin to be seen stealing from Him; and of course Christians must give their tithes and offerings. Nevertheless, the problems involved are extensively more multifaceted than many discourses on the topic may propose. The demand of whether or not believers of contemporary time are to return at least ten percent of their salary and income consist

¹⁹ Irenaeus, "Stewardship," in *Handbook of Seventh-day Adventist Theology*, ed. Raoul Dederen, 663.

²⁰ Angel Manuel Rodríguez, *Stewardship Roots: Toward a Theology of Stewardship, Tithes, and Offerings* (Silver Spring, MD: Stewardship Ministries, General Conference of Seventh-day Adventists, 1994), 13-18.

of matters such as the stability or inconsistency between the Testaments; the extent to which some aspect of the torah are still relevant to believers in the new dispensation period; the association in the complete Bible at large; and the nature of progressive revelation and deliverance of the past.²¹

Joseph M. Baumgartner speak out that, it could be said that the OT regulations on food and the practice of circumcision do not transfer completely into the NT period, there is little agreement on other OT regulations such as tithing. In an effort to decide the problem of whether or not all believers in the NT are mandatory to give ten percent of their salary currently, need to be studied all the scripture relevant mentions of tithe in the OT and NT and measure the significant of this exercise to NT followers compared to the bigger questions stated above.²² The study will also discuss NT ethics for giving that are in effect whether or not they involve in giving ten percent of one's earnings.

Robert G. Hall discusses that, substantiation from the time before the law given by Mosaic proposes no scheme of tithing was in place. There was no regulation to tithe recorded, and thus the proof that any methodical tithing existed prior to the giving of the Law was uncommon if not non-existing. What is further, all giving deliberated prior to the time of Mosaic Law was freewill offering. In fact, many references all through the OT discussed voluntary giving. Though the involuntary giving existed as well, one typical example was the twenty percent tax in Egypt.²³

²¹ David A. Croteau, "A Biblical and Theological Analysis of Tithing: Toward a Theology of Giving in the New Covenant Era" (Ph.D. diss., Southeastern Baptist Theological Seminary, 2005).

²² Joseph M. Baumgartner, "On the Non-Literal Use of Maaser and Dekate," *JBL* 103 [1984]: 245–51.

²³ Robert G. Hall, "tithe," *Anchor Bible Dictionary*.

Joseph, who was the second in command to Pharaoh, was put in-charge of the collection of the twenty percent tax because of upcoming drought. This tax was given to the Egyptian government.²⁴ MacArthur asserts that the voluntary giving is directed to God in a behaviour of love and sacrifice, and on the other hand involuntary giving is given to the nationwide object for the source of the necessities of the people.”²⁵

Nevertheless, since much of the debate is founded upon silence, there rests the probability that the system of tithing is still in effect. This should not pose problem for any serious Christian who want to tithe. Another common practice that was there before the Law was combined into the Law, but is not compulsory in the new covenant circumcision. There is practically no problem in the contemporary Christianity over the importance of circumcision; it is not a condition for Christians. Circumcision was first recorded as a regulation of God for Abraham and his posterities (Gen 17:10–14). Pieter Verhoef affirms that the custom was future assimilated into the Law given in Lev 12, remarking alongside these defenses, contends that before the Mosaic Law custom does not, as a matter of course, surpass the OT period, becoming an component of the worldwide and everlasting moral program.²⁶ Therefore, the reality of a custom prior to the benevolent of the Law following to it does not significantly prove that it was meant to continue into the new covenant period. The declaration is inadequate because tithing existed prior to the giving of the Mosaic Law, it must remain to be practiced by God’s people in later periods.

²⁴ Robert G. Hall, “tithe,” *Anchor Bible Dictionary*.

²⁵ MacArthur, J. *God's Plan for Giving* (1985), 75

²⁶ Pieter Verhoef, “Tithing: A Hermeneutical Consideration,” *The Law and the Prophets: Old Testament Studies Prepared in Honor of O. T. Allis*, ed. John H. Skilton (Phillipsburg, NJ: Presbyterian and Reformed, 1974), 122.

Bruce, conducted a study on a project he titled *Increasing Financial Stewardship in Church of Christ*. The respondents who participated in his survey were deemed to be the active memberships who were concern about the program of Church. Ben A. Bruce, said that majority of these were located in the United States, with human y others from other parts of the world. The survey showed that several thoughts could be formed, with regards to what those in the Church believed concerning the principles of funding the Church activities²⁷ The survey depicted quite a sizable number of the respondents, as high as over 50%, acknowledged the need for more education on financial stewardship. As a result Ben recommended.

He added that this should be incorporated in the enlightening the believers for the positives and the dangers of money in their quest to serving the Lord.²⁸ Several thesis and project work researched on the issue of tithing in the contemporary days. The numerous writers on the subject are divided over the issue. Whiles some discuss whether tithing continues in the NT period, others do not want to associate it to any Christian congregant completely.

Others with the view that New Testament giving ought not to base upon a agreed fraction or compulsion Furthermore Kaiser *et al* gave the comments below: They said that the Christian believers do not want to give a lesser amount of, seeing how much more we have received and know today, once giving one-tenth of all increase was appropriate in the Law given through Moses (Mosaic Law)²⁹ They

²⁷ Ben A. Bruce, *Increasing Financial Stewardship in Church of Christ*, 2007.

²⁸ Ibid.

²⁹ Brauch, M. T., Bruce, F. F., Davids, P. H., & Kaiser, W. C. (1996). *Hard Sayings of The Bible*.

admitted, though, that the Mosaic Law of the tithe does not govern Christians, yet greatly extra than the ten percent was obligatory in the Mosaic Law.

According to Fee and Stuart seemed to argue that for any of the requirements of the Mosaic Law to be binding on the Christian it has to be reinstated or reinforced in the New Testament.³⁰ This therefore, suggests they would not believe in tithing. A number of thesis or dissertations have been conducted in the quest to solving the entire subject matter of the applicability of tithing. Evans is one of the two dispensationalists who reject tithing entirely. Evans professed that tithing was unlawful and it is no significance for the present Christian believers.³¹ To those who are not dispensationalists this argument would not be effectual. On the other hand, it may make a mark in those who are dispensationalists.

On how to give in the contemporary age various authors have given argument which are very scanty. Wretlind said if the Christian does not want to give, that is about it, he did not need to³² Perhaps, he perceives the issue to be a matter of whether or not one is willing and not an issue of obligation. It was submitted that given out ten percent of tithe had nothing to do with the present believers in Christian era. Peculiarly, several of his exegetical deductions take after those of tithing advocates. Nonetheless, he denied any applicability of tithe for Christianity, being a

³⁰ Gordon D. Fee and Douglas Stuart, *How to Read the Bible for All It's Worth: A Guide to Understanding the Bible* (Grand Rapids: Zondervan, 1982), 137.

³¹ John Byron Evans, "Tithing in the Age of Grace" (Th.M. thesis, Dallas Theological Seminary, 1960), 74.

³² Dennis O. Wretlind, "An Exegetical Investigation of Financial Stewardship In the New Testament Church" (Th.M. thesis, Western Conservative Baptist Seminary, 1975), 73.

dispensationalist. And as already mentioned above, the principles he held on to for giving under the new covenant could not be well advanced.

One of the dispensationalists who defended the continuation of tithing for Christians was Croteau. One could say that the opinions are quite challenging. He argued that, Hebrews 11 and Genesis chapter 4 indicate Abel gave out the best of the flock as tithe but Cain refused. He, as well, maintained that Abraham and his grandson Jacob tithed continually.³³ Croteau again used Hebrews 7:8 and 1 Corinthians 9: 13 to emphatically buttress his argument that the New Testament also supported tithing. In 1967, Anderson discussed the priorities Christians should have in their giving. Being driven by his theology as dispensationalist he concluded with rejection of the idea of tithing as being necessary for Christians today.³⁴

Writing about tithing Holmes penned his Doctor of Ministry dissertation in favour of the ethical nature of giving tithing and maintained that returning tithe must have been an ethical issue instead of ritualistic or civil since there was no penalty for breaking the commandment.³⁵ Christian Stewardship of tithing is one instance which can be traced back to the period of Abel, if not in the Garden of Eden and surely holds to the moral nature of the tithe. In the attempt to answering the questing for whether tithing is for today, Richard in his dissertation on stewardship informed that the concept of tithing is misunderstood as the whole subject of stewardship.

Postmodernism in Evangelical organization believed that they should give. But in

³³ Croteau, D. A. (2005). *A Biblical and Theological Analysis of Tithing: Toward a Theology of Giving in the New Covenant Era* (Doctoral dissertation, Wake Forest). 37.

³⁴ James Edward Anderson, "Priorities in Christian Giving" (Th.M. thesis, Dallas Theological Seminary, 1967), 22-26

³⁵ Holmes Charley, "Tithing: A Timeless Moral Imperative or Old Testament Legalism" (D. Min. diss., Reformed Theological Seminary, 1998), 78-85.

actuality sense, they are returned to show obedient to what God has stated plainly to us, God blesses us and in return, to bless others as well. It is all His from the very beginning as such so Christians must correct our rational and way of life to agree to a profounder spiritual discipline in the way to think and behave in our lifestyle.³⁶ Again, give should not be seen as a forced obligation. But they should be responded from the heart. Believers are not obligated to give any amount. But, when they have the right principles, based on the scriptures and a committed heart that moves with appreciation toward what God has done for us and which will motivate us to give all to sustain the work of spreading the goodness about Christ ministry on earth.³⁷

Price, who was part of the prosperity gospel society, has propounded that, the returning offerings and tithes was the financial plan of God for blessing his followers with strength and skills to have wealth. Categorically, argued out significance about concept of tithe being stretched as far back beyond the Mosaic era; and as well, that tithes and offerings must be collected and send into the storehouse of God.³⁸ Further resolved to accumulate treasures for themselves in heaven the Christian must give tithes and offerings as appropriate. That first fruits and tithes are basically with the similar value and that believers who have the Holy Spirit empowerment cannot return to the Lord below of that of the Jewish community who did not have the Holy Spirit

³⁶ Richard Joseph Krejcir, “Exegetical Concepts of Biblical Stewardship as Compared to Postmodern Thinking and Current Trends” (Dissertation thesis, Canbourne University, London, England, 2004), 157.

³⁷ Ibid.

³⁸ Frederick K. C. Price, *High Finance: God's Financial Plan Tithes and Offerings* (Tulsa, OK: Harrison House, 1984), 87-89.

indwelling them, therefore, ten percent should be the minimum for Christian giving, were the convictions and the conclusion of Alcorn.³⁹

Burkett argued that there is no legalism in tithing, but that its original intent was to prove the commitment of human to God rather than so as to pay full-time ministers of God. He advanced that Israelites paid tithe up to twenty-three percent of their total income per year, and that Christians must give a minimum of ten percent. He was also of the view of paying tithes to storehouse (the house of God). However, he maintained if only the church today is following the role of the storehouse in the OT where the whole tithes was to be brought there.⁴⁰

Croteau found some faults on Burkett's study. He spoke of two fascinating blunders in Burkett's argument. Firstly, Burkett said the NT has only mentioned tithe two times in Matt 23:23 and Heb 7: 1-10 hence not including mentions in Luke. Secondly, that given of tithe is not compulsory due to the fact that there is no penalty for not given out tithe yet; he also said that God denies His approvals from those who do not return tithe. Croteau argued that this is a sentence.⁴¹ In a presentation given by Gill on tithing, he discussed the universality of tithing, and commendably did away with lots of the shortcomings of those who preceded him.

Salstrand also debated that tithing was the ancient custom of the church. He reasoned that it was observed before the Law of Moses (Mosaic Law) was

³⁹ Frederick K. C. Price, *High Finance: God's Financial Plan Tithes and Offerings*, 87-89.

⁴⁰ Ibid

⁴¹ David A. Croteau, "A Biblical and Theological Analysis of Tithing: Toward a Theology of Giving in the New Covenant Era," 2005.

commanded in the Old Dispensation.⁴² According to Salstrand, all obedient Christians are required to adhere to paying of tithe since it was re-commanded in the New Testament⁴³ Dillard as well maintained the giving at least as much as Jews was accepted for Christians to do. He also seconded the view of ten percent (10% or one-tenth) being the minimum standard for Christians' tithing, as recorded in the Scriptures.⁴⁴ Hobbs also argued that returning of tithe to God occurred prior to Abraham and was widespread, meaning it was a universal law. He said by implication, Jesus returned tithe and more so taught tithing. He again expressed that ten percent is the minimum amount the believers must contribute to church as tithe.⁴⁵

However, Rice held that the concept of bringing tithes into the "storehouse" formed part of the ceremonial law of the Israelites and therefore, cannot be applicable to Christians. Rice established OT and NT teach that disciples of Jesus Christ should return ten percent, and thus tithe itself was not among of the ritual laws for the Israelites.⁴⁶ It was in existence before to the institution of the Mosaic Law. God setting aside one tree, the tree of the knowledge of good and evil in the midst of Garden of Eden which Adam and Eve was not supposed to touch it is seen by Kauffman as equal to the tithe which human had to give, having the possession of all

⁴² George A. E. Salstrand, *The Tithe: The Minimum Standard for Christian Giving* (Grand Rapids, MI: Baker Book House, 1952), 69-70

⁴³ Ibid.

⁴⁴ J. E. Dillard, *Building a Stewardship Church: A Handbook for Church Workers*, 2nd ed. (Nashville, TN: Broadman, 1953), 65.

⁴⁵ Herschel H. Hobbs, *The Gospel of Giving* (Nashville, TN: Broadman, 1954), 13, 42-43.

⁴⁶ John R. Rice, *All about Christian Giving* (Wheaton, IL: Sword of the Lord, 1954), 45.

the earth.⁴⁷ The plain truth is that human beings are not owners of anything material; they are caretakers. God's desire for every believer is that they should acknowledge the reality of His ownership.⁴⁸ Moreover, the study in series of this area is not for the purpose of getting more, saving more or even giving more money. Instead, it is geared towards altering the Christian's perception of money.

Sid Litke added that by absorbing and adopting God's view of the matter, Christians would be set for a chief fine-tuning of their mind-sets as a major relief.

It has been said that God's message to humankind about money is that it's not ours but His.⁴⁹ From this, it can be inferred that all money is God's. But generally it is seen that when it comes to given back to Him what he has already bestowed to humanity there is an exhibition of a high level of selfishness. Humanity always wants to keep back as much as possible.

A research project for several years into what the scriptures has taught about stewardship, conducted by Francis, found the issue that giving is almost altogether in a different turf. The research records that all its findings agreed with idea that the Christian's formation and growth in faith is commensurate to his or her giving attitude. The development of faith produces a steady commitment on part of stewards to be faithful overseers of what God has given to them. Nevertheless, the sad news is that most mature Christians who seem to be prayed not less than 30 minutes every day,

⁴⁷ Milo Kauffman, *The Challenge of Christian Stewardship* (Scottsdale, AZ: Herald Press, 1955), 60.

⁴⁸ Sid Litke, The Biblical Studies Foundation, "*Biblical Financial Stewardship Introduction*," Fall 2009, Accessed August 14, 2015, www.bible.org.

⁴⁹ Ibid.

read the Bible frequently, and returning faithful to the LORD is becoming very rare in the community of believers.⁵⁰

Research clearly indicates giving among Christians is not a matter of spontaneous (natural) act. Instead, the all-important issue of will power remains a wall that comes between one's beliefs and their wallet. It continued that in the few instances of giving, it almost appears like God directly carrying out a supernatural act in one's life to the fellow to respond. Report stated that it all comes down to our spiritual formation as Christians, when it comes to giving, even though the call of the Bible admonishes us to give in answer to our gratitude of what has been done or provided for me by Christ. It is added that notwithstanding, postmodern philosophy would give good reason for their presumptions. The shortfall, as perceived by the study, of these assumptions is blamed on peoples' refusal to crosscheck the Bible in the context for the accuracy for them, trust in another person to do so for them.⁵¹

Perhaps, the reluctance, amidst all wrong motives in giving in present times could have something to with the human y ways some ministers of the gospel use to extort money from members currently. This calls to mind a very interesting case Gavin once recorded concerning things some ministers of the gospel will do for money⁵² Cole said that there is probably no area in the Christian education and training which has been question to more abuse and misapplication than the area of finances. In fact how a Christian worker obtains his support and what the member of a local church does with his money is one of the most tangible tests of true spirituality

⁵⁰ Francis Schaeffer, "Biblical Stewardship," accessed 14 August 2014, <http://biblicalstewardship.net/> http://wordpress.com/?ref=footer_website.

⁵¹ Ibid.

⁵² Gavin Paynter, "Giving: The Biblical Perspective," accessed 14 August 2014, <http://www.agfbrakpan.co.za/ministry>.

of the individual, and hence one of the most certain areas to be out of position when honest decency of heart and total reliance upon the Lord are lacking.⁵³ Cole advanced, that the present congregants have been largely influenced by worldly approaches to the finance matters that, there is now the need to be vigorous and clear education on this subject today. He added that the earning of money coupled with the accompanying status for power is seen to be at the heart of the systems of the global. It is consequently the very expanse in which Christians today are predominantly predisposed to the worldly attack. At the same time this fact gives the Christian an area of opportunity to share and give testimony about Christ, if they have honest financial position in life⁵⁴

The researcher as well concurred with the idea that Christians should look for opportunities, which could be catered for by their resources, instead of remaining for others to compel them to give by the so called emotional appeal. He concluded Christian workers would be able to follow downright the NT doctrines of the financial assistance only when the biblical principles of giving are communicated and practiced, this way, the ministers of the gospel will go on unrestricted reason of financial shortage. For members to respond to appeal for funds in a positive way in financial commitment, the Financial Stewardship suggested that they must be meticulously prepared.⁵⁵ The best way to prepare the congregation for a response

⁵³ Steven John Cole, “New Testament Principles of Financial Support for the Christian Worker” (MA thesis, Dallas Theological Seminary, Dallas, Texas, 1976), 31.

⁵⁴ Steven John Cole, “New Testament Principles of Financial Support for the Christian Worker,” 31.

⁵⁵ *Financial Stewardship – A Guide for Congregations*, a publication by the Evangelical Lutheran Church in America, Division for Congregational Ministries, 2003.

program, according to the publication, is to lay emphasis on stewardship all through the year. And that the church must be reminded that God gives everything and does give first to all. Moreover, it should be reiterated to the people that a financial response is a natural communication of one's faith in God. The study further taught that the Church needs to understand that giving is an opportunity rather than a duty, and when all is said and done every contribution makes a difference.⁵⁶

On touching where the church has gotten to now, with regards to money and giving Martins rendered that in contemporary culture, it does not matter how hard we try or where we may go, it remains practically impossible to run away from advertising in everyday life. He explained that our culture having been saturated with advertising, we subsequently see billboards on the highway, watch commercials on television, read print ads in magazines and newspapers and hear ads on the radio. Martin recounted that in the light of we being shelled by advertisement, by the age of 65, the average person would have seen two million commercials.⁵⁷

The researcher uses statements made by Burkett and an actor and comedian, Chris Rock to describe the state of the affairs today when it comes to money and giving. He commented that money has become the belief of a country which identifications are enormous shop with forces, amusement, workout clubs, and banks- everything a modern consumer needs for a fulfilling life. Money has become a new religion in America.⁵⁸ Now if the remarks above are anything to go by then clearly,

⁵⁶ Steven, John Cole, "New Testament Principles of Financial Support for the Christian Worker," 31.

⁵⁷ Martin Taylor Wise, "The Biblical Purpose of Money: A Balanced View," An Integrative Thesis, Reformed Theological Seminary (Wheaton, IL: Tyndale House, 2005), 9.

⁵⁸ Larry Burkett, *Giving & Tithing* (Chicago: Moody Publishing House, 1991), 36-39.

they could gradually achieve the task of shifting the focus of the saint who might not be watching and eventually alter his or her perception of the subject of money and giving.

It has been express that certain religious societies (possibly not a majority) improve in a sense of maturity for the numerous loyalties to God has given them blessings, and they make donations to churches and organization as a response. This intention happens mostly when an earnest Christian believer experiences an exceptional dedication before God. In principles, donations are given as appreciation should not be inspired for exchange. The offerings are returned to maintain the cordial relationship between the giver and God; to ensure that God's blessings are to continue flow towards us.⁵⁹

On his account, Skidmore outlines a number of motivations factors in Christian giving; the author beams his discussion on the assumption that religious giving to the greatest degree is rational, and not an irrational behaviour. The author, Skidmore holds the belief that religious giving of money and possessions are habitually made on a give-and-take motive. He iterated that these are dealings, agreed wisely in the expectation of getting at least a little in return.⁶⁰

Drawing heavily on the works of Hoge, Wuthnow, and Garish, he discussed six possibilities of motivation for religious giving, namely; Thankfulness, Therapeutic value of religious giving, rational choice as a motivator, giving to extensions of

⁵⁹ Dean R. Hoge et al., *Money Matters: Personal Giving in American Churches* (Minneapolis, MN: Fortress Press, 1996), 141-142.

⁶⁰ J. Eric Skidmore, "The Christian Stewardship of Money and Possessions," (Thesis in Practice of Ministry, McCormick Theological Seminary, Chicago, Illinois, 1997), 9-10.

yourself, Reciprocity with the religious group and Reciprocity with God.⁶¹ The author argues that the above issues are the main influence of all forms of religious giving. The author comprehends the movement toward this motivation to be a primary goal of stewardship education. Until a believer can realise that all they have, their money, their properties and even their capability to create wealth is a gift from God.

Stewardship and SDA Church Growth

The following strategies were brought to the committee for discussion and they adopted and voted that the work of church growth should be supported by the church members globally through the returning of tithe and offering accepted by the GC of SDA Executive Committee. At the Annual Council Session in Washington, D.C., October 14, 1985 the administration promoted that tithe and offering is to use to sustain church growth. God's strategy for the sustenance of the work on this globe is through the given out of the ten percent and freewill offerings of members income. The tithe supposes to be the main source of funding and income for the proclamation of the gospel globally by the SDA Church. This should embrace a balanced and complete evangelistic outreach to the public and Bible studies for nurturing of the old and new converts in the church. The tithe should be reserved for a special purpose, and freewill offerings should be provided for the funding of many activities of the gospel work.

⁶¹ J. Eric Skidmore, "The Christian Stewardship of Money and Possessions," (Thesis in Practice of Ministry, McCormick Theological Seminary, Chicago, Illinois, 1997), 9.

Principles Regarding the Use of Tithe⁶²

The *SDA Church Manual* has put in place measures and principles regarding the use of tithe and other offerings collected in the local churches to support the activities and the program of the church globally. The following are some of the highlights in the manual as pertaining to the collection and distributions of funds in the SDA Church.

First only the local Conference organizations are authorized the Church to make allocations from tithe funds and no individual or institution can do same. The tithe is the Lord's and should be returned to the storehouse—the conference treasury, through the member's local church. Bible counsels that believers are to return every tithe into the church, so that there would be enough funds in the church to embark upon the numerous activities and projects in the church. It is important to note that God is the primary source of every funds, gifts and interest that come on our way in the first place (Mal 3:10).

The Conferences and the Unions are to share the tithe with the world church. More and more the church members must come to the realization that the means that come into the conference in the tithes and donations from the people are to be used for the support of the work not only in the GC cities, but also in foreign fields. Let the means so zealously collected be unselfishly distributed. Those who realize the needs of mission fields will not be tempted to use the tithe for that which is not necessary.

The operation of the local church is important but should not be supported from the use of tithe. The tithe is to be used for one purpose, to sustain the ministers whom the Lord has appointed to do His work. It is to be used to support those who

⁶² General Conference of Seventh-day Adventists, *Seventh-day Adventist Church Manual*, 18th ed. (Hagerstown, MD: Review and Herald, 2010), 161-165. The main source of this section is the *Seventh-day Adventist Church Manual*.

speak the words of life to the people, and carry the burdens of the flock of God. The tithe is not to be consumed in incidental expenses that belong to the work of the church members; they are to support their church by their donations and offerings. This same emphasis is required today for a Church that is committed to the making of disciples for Jesus and desires spiritual revival before the return of Christ.

Stewardship of the Body. God's people are to be stewards of their own with the view that they would one day give accounts of their stewardship to God. They are to love God with all their mind and heart, soul, and as well as all their strength to support the ministry of God (Luke 10:27). Christians have privileged to develop their physical and intellectual authorities to the best of their capacity and opportunities that might come on their ways. In so doing they will bring honor and glory to God and can also become a greater blessings to their fellow human beings.

Stewardship of Abilities. God has endowed each person with special skills and capabilities to do things toward the glory of God and blessings to the humanity. One may be gifted in the melodious musical realm; another person may also be talented in manual trades such as needlework, sewing or auto mechanics. Some may find it easy to make friends and socialize well with others; while others are naturally tend toward more self-contained pursuits. Every talent can be used to glorify either God who gave it in the first place or the one who possesses it. Every person has the opportunity to use the talents diligently and perfect for God's glory, or for personal selfishness. Christians ought to improve the skills and talent received from the Holy Spirit to multiply these gifts for the benefits of humanity (Matt. 25). Good stewards use their gifts generously in order to come out with the full benefit of their master.

Stewardship of Time. Faithful stewards are to glorify God by the wise use of time entrusted in their custody. Paul advised that whatever need to be done, should be

from the heart, as if working for the Lord but not for men, since it is known that human beings are going to receive an inheritance from the Lord as a reward for serving the Lord Christ who through Him believer will receive this heavenly inheritance (Col 3:23, 24, NIV). Furthermore the Bible admonishes us not to behave as fools but as wise, knowing the times and the seasons of time, because days are full of wickedness (Eph 5:15, 16). Like Jesus, disciples must be about their Father's business (Luke 2:49). In as much as time is a gift from God each moment is precious and count. It is given to human beings to form and perfect their characters for eternal life. Faithful stewardship of our time means using it to get to know much about Lord, and how to help our fellow human beings, and to share the gospel with them. When, at Creation, God gave time to us, He reserved the seventh-day Sabbath as holy time for communion with Him. But six days were provided for the human family to engage in useful employment.

Stewardship of Material Possessions. God gave our first parents the responsibility of subduing the earth, governing the animal kingdom, and caring for the Garden of Eden (Gen 1:28; 2:15). All this was theirs not only to enjoy, but to human age. One restriction was placed on them. They were not to eat of the tree of the knowledge of good and evil. This tree provided a constant reminder that God was the owner and final authority over the earth. Respecting this restriction, the first pair demonstrated their faith in and loyalty to Him. After the fall, God could no longer test through the tree of knowledge. But humanity still needed a constant reminder that God is the source of every good and perfect gift (James 1:17) and that it is He who provides us with the power to get wealth (Deut 8:18). To remind us that He is the source of every blessing, God instituted a system of tithes and offerings.

This system eventually provided the financial means for supporting the priesthood of the Israelite temple. Seventh-day Adventists have adopted the Levitical model as a sound, biblical method for financing a worldwide outreach of the gospel. God has ordained that sharing the good news is to be dependent on the efforts and offerings of His people. He calls them to become unselfish co-laborers with Him by giving tithes and offerings to Him.

Wrong motive of Giving

The greatest wrong motivation for giving is treating the law of giving and receiving as a get-rich-quick scheme where we seek the blessings of God for our own selfish desires. People hear about the blessings of God and his prosperity but strangely don't hear about the purposes of his blessings and seek the blessings of God as an end in it.

Another wrong motivation to give is the idea that if you don't give, God will be unhappy with you and send poverty on you and hence by giving you are literally buying the clemency of God. (An example of this would be a Pastor telling his congregation that if they don't tithe, God will send sickness on them and take 10% away from them in Doctor's bills!) God's love for us is not dependent on our actions (certainly not our giving) and God's love doesn't increase when we start to give to him. It has been said before that whilst the blessings of God are conditional on our giving, his love is totally unconditional of any actions on our part. Whilst it is the case that life will be better for the generous giver as opposed to the non-giver, it is not because God sends disaster on the non-giver but by not giving the individual excludes

himself from the principles of giving according to God's law of giving and receiving.⁶³

Having looked at some of the wrong motives for our giving there is a further area that is of special concern and that is the area of manipulation and pressurized giving there is much that can be said of this. Human y Christian leaders have used their position for financial gain - viewing leadership as a job as opposed to a calling and an opportunity for financial gain. Sadly, they are using their positions of authority primarily to make money and the spiritual well-being of the congregation and expanding the Kingdom is of secondary importance. Such leaders will only hinder the spread of the Kingdom and are not worthy to be paid from the offerings of the people of God.

Ellen G. White Writing on Tithe and Offering

E. G. White stressed that the method of giving tithes and offerings was expected to influence the minds of all Christians with a great knowledge, that God is the foundation of every blessing to human beings. And for that matter humanity is indebted to him for His grace. Tithe was to be completely dedicated to the use of the Levites, the tribe that had been separated for the provision of the sanctuary ministry. The tithe must not be the boundary of the offerings for spiritual commitments. Further she admonished that first fruits should also be offered in the presence of the Lord at the sanctuary, whereby the priests dedicated the use for the sustained of the ministry.⁶⁴

⁶³ General Conference of Seventh-day Adventists, *Seventh-day Adventist Church Manual*, 18th ed. (Hagerstown, MD: Review and Herald, 2010), 161-165. The main source of this section is the *Seventh-day Adventist Church Manual*.

⁶⁴ Ellen G. White, *Patriarchs and Prophets*, 526.

Furthermore she portrayed that the people Israelites were continually prompted that, God was the true owner of all that they have (fields, flocks, and herds); for He gave them good whether for their harvest, and all they have acquired was of His creation, and He had made them overseers of His properties. The offerings required of the Jews for spiritual and generous purposes amounted to totally one fourth of their income.⁶⁵

In addition she explained that the levy upon the incomes of the people might be estimated to decrease them to insufficiency; but, on the other hand, the faithful compliance of these principles was one of the conditions of their wealth.⁶⁶ On state of their submission God made the assurance that He will rebuke the devourer, so that the fruits of the ground shall not be destroyed; neither shall the vine cast its fruit before the time in the field. And His people shall be called the blessed. (Mal 3:11)⁶⁷ The value of the crucifixion of Christ brings all the disciples under full responsibilities to deny self, to communicate the message of Christ to others, and also support the spreading of the message with their means and income to propagate the light. If they are in association with heaven they will be involved in the labor in agreement with the angels of God.⁶⁸

E. G. White exhorted that Christians should not follow the standard of materialism whereby people wanted to gain everything in this life, they are perishable possessions of this life. The self-seeking love of achievement is the reigning belief of this life. However the wholesome happiness is not found in materials nor where greediness is

⁶⁵ Ellen G. White, *Patriarchs and Prophets*, 526.

⁶⁶ Ibid.

⁶⁷ Ibid., 527.

⁶⁸ Ellen G. White, *Testimonies for the Church*, 3:382.

always longing, but where satisfaction controls and where selfless love is the ruling standard.⁶⁹

The important work for the redemption of humanities must be carried forward through the use of tithe and offerings, for God had made this provision for this work. Thus the ministry of the gospel shall be continued. God asserts that, tithe as His own, and it should be measured as hallowed reserve, to be located in His reserves for the assistance of His cause. God asked that free-will gifts and offerings of thankfulness should be given to support the spreading of the good news. Sister White posited that the brethren and sisters, of today should not only pray for the workers who have been chosen to go into other lands.⁷⁰

She asked that the believers should also pledge their means to sustain them through tithes and offerings. Further she added that, the church of Christ on earth was structured for evangelistic purposes, and the Lord expects that the entire church membership should devise strategies whereby everybody may hear the message of truth⁷¹. She explained that not everybody is called to be a missionary, but all can do something through prayers and gifts to support the missionary work. The property God has placed in the hands of His stewards is to be used to provide means for the spreading of the gospel. The freewill offerings and the tithes that comes from the members constitute the income of the gospel. The funds which are trusted to the believers, God claims a certain portion of tithe and believers are to give as they have determined in their hearts.⁷² The spreading of the gospel and nurturing of the new

⁶⁹ Ellen G. White, *Christ's Object Lessons*, 300.

⁷⁰ Ibid.

⁷¹ Ellen G. White, *Counsels on Sabbath School Work*, 135.

⁷² Ellen G. White, *Counsels on Stewardship*, 75.

converts must be the responsibility of every Christian who considers what Christ has done us on the cross, to purchase the salvation of human beings.

Summary

Christian Stewardship is the practice of systematic and proportionate giving of time, abilities, material resources and influence. Based on the conviction these are a trust from God, to be used in service for the benefit of all people. In grateful acknowledgment of Christ's redeeming love, one should care for and human age that entire God has given to us. The growth of the Church needs to be sustained through the believers returning faithful tithe and offering to embark upon the projects and the spreading of gospel message to make disciples for the kingdom of God.

The SDA literature affirms that the believers are still to embark upon the returning of tithe and offering as the proper way to support and sustain all the activities of the church is to enhance the growth of the church. However other Christian authors have different opinion regarding the paying of ten percent of one's income. But others are in support of the idea that Christians who are under the grace of God cannot give less than the Jews who were under the law. The leadership of the church should encourage the teaching of the financial stewardship concept in the church for the members to appreciate it.

CHAPTER 4

A STRATEGY TO INCREASE FINANCIAL STEWARDSHIP OF TITHE AND OFFERING

This chapter is examining the necessary steps that will help to increase financial stewardship programs which will provide the funding of the sustained church growth. For members to respond positively to financial commitment need thorough preparation. The previous chapter reviews the literature on giving of tithe and offering to sustain church development and the relationship between stewardship and church growth in Ahinsan district of SDA Church. Stewardship as the backbone of the church needs to be inculcated in the minds of the church members for proper understanding of giving to enhance the gospel commission of making disciples in entire world. Financial stewardship should be seen as holistic model of our relationship with God, as the tangible expression of our trust in God. Giving in the church is a spiritual matter and it is as central to faithful living as prayer, bible study and worship. Paul admonishes that, stewards must be seen to be faithful in all the things they do (1 Cor 4:1, 2).

Proper stewardship education through workshops, revivals, sermons and testimonies to develop members spiritually, to have deeper relationship with Jesus Christ will motivate church members to give according to principles lay down in the scriptures. In addition it will also describe the project setting; specific parameters such as program development will be addressed. The anticipated results will conclude the chapter with evaluation and assessment, summary and conclusion which will contribute to ministry.

Description of Project Context

The project will be conducted in the Ahinsan Church of South Central Ghana Conference. The SCGC is located in the Northern Ghana Union territory of the Adventist Church. Ahinsan Church is in the territory of Ahinsan District of SDA Church. Kumasi metropolis is the most populous district in the Ashanti region. The city covers 254 square kilometers and encompasses 10 sub-metropolitan areas—Manhyia, Tafo, Suame, Asokwa, Oforikrom, Asawase, Bantama, Kwadaso, Nhyiaeso and Subin —Asawasi, Ahinsan is located in Asokwa sub-metro, Bantama, Kwadaso, Manhyia, Nhyiaeso, Oforikrom, Suame, Subin, and Tafo. It is strategically located in south-central Ghana and all major roads converge at the city center.¹

Ahinsan is located in Kumasi metropolis, a central of Ashanti region. Kumasi is located in the transitional forest zone and is about 270km north of the national capital, Accra. The land area of the Kumasi is about 254sq/km and approximately ten kilometers in radius. It is the highest populated area with about 2,396,458 in Ashanti. There are 119 communities.²

Religious Affiliation

It is estimated that four out of every five persons in the Metropolis are Christians. There are also Muslims and persons with no religion among the population. Among the Christians, Catholics, Pentecostals and Protestants form the majority. In terms of male and female differentials, there is very little variation

¹ Philomena Nyarko, “2010 Population & Housing Census Analytical Report Kumasi Metropolitan,” Ghana Statistical Service, (October, 2014), accessed 12 November 2014, http://www.statsghana.gov.gh/docfiles/2010_District_Report/Ashanti/KMA.pdf.

² Composite Budget Kumasi Metropolitan Assembly 2013, accessed 12 February 2015, www.ghanadistricts.com.

between the sexes. A large proportion of both females and males are Christians. The Muslim population is skewed towards more males than females.

Population Size and Distribution

The population of Kumasi Metropolis (1,730,249) represents 36.2 percent of the total population of Ashanti Region (4,780,380). It comprises of 826,479 males (47.8%) and 903,779 females (52.2%). The Metropolis covers a land area of 214.3 square kilometers, which is 0.9 percent of the region's land area of 24,389 square kilometers. The Metropolis has a population density of 8,075 persons per sq. km.³

Economy of Population

There are 1,156,647 persons aged 15 years and older, who constitute the working age group, in Kumasi. About two-thirds (769,381) of these persons are economically active and about nine in every ten of these economically active persons are employed. These persons are employed in a wide range of economic activities.

Ethnic Diversity

The largest ethnic group in the Kumasi Metropolis is the Asante (80.7%), a sub-group of the larger Akan ethnic group. This is followed distantly by the Mole Dagbon (8.7%) and Ewe (3.6%). Almost all the other ethnic groups in Ghana are resided in the Metropolis. Although, ethnic and cultural diversity abounds tremendously in the Metropolis, the population is closely-knit together in a

³ Composite Budget Kumasi Metropolitan Assembly 2013, accessed 12 February 2015, www.ghanadistricts.com

harmonious relationship due to the presence of a strong traditional administrative set-up that endeavours to foster cohesion among the diverse ethnic groups.⁴

The majority of the Church members come from surrounding rural towns found in a radius of up to one hour from the church in every direction.⁵ The composition of the church is predominantly traders, business people, artisans, farmers, civil servants, youth, adult and old. Again the area is populated of Christians, Muslims and Traditionalists. The great commission human dates the disciples of the kingdom of God to finance the gospel to all classes of people in the entire world. The reduction in financial stewardship in the Church needs to be addressed to sustain the numerous activities of the church.

Type of Research Used

This research will make use of the mixed method which involves both quantitative and qualitative approaches. The rationale for using this mixed method depends upon the fact that the instrument used for the interview will provide both figures and expressions which need to be explained things. Also not all the people to be consulted will have time to sit down to answer the questionnaires. The quantitative approach would be used to analyse data which involve figures or numbers.

The population sample

The membership of the Ahinsan SDA Church is about 625 with Sabbath school membership of over 850, it is estimated that about 50 people which include both genders, adults and youth, ordinary church members and those who hold church

⁴ Composite Budget Kumasi Metropolitan Assembly 2013, accessed 12 February 2015, www.ghanadistricts.com

⁵ Regular attenders come from Ahinsan community, Atonsu, Agogo, Bokro, Last Stop, S. Line, High School Junction, Ahinsan Estate, and part of Gyinyase Community.

offices, active and non- active respondents .By so doing a wider range representing all the major groups in the church will be involved. The main target group to be reached is the whole Church both baptized and non-baptized, pastors, elders and church members as well.

The instrumentation

The study will make use of both structure (designed questionnaires) and non-structured (that which involve interviews) instruments. To avoid any eventualities about 80 questionnaires will be produced but 60 will be given out. The 60 for 60 people will be very easy to be monitored, administered and analysed. The questionnaire begins with a statement of permission. The questionnaire type 1 will be divided into two parts as seen in Appendix B. The Part 1 with 8 questions seeks out for general information about the respondent. The Part 2 with 17 questions deals with evaluation and matters concerning the topic which related to giving in general. The questionnaire type 2 &3 will be given the Church treasurer. (Appendix C and D) Provision will be made for respondents also to provide suggestions and contributions. After the questionnaires were set, a letter for permission to convey the survey in the Ahinsan Church in the Ahinsan District was given to the Executive Secretary of the South Central Ghana Conference copies to the District Pastor and the board of Ahinsan Church as provided in Appendix 1.

The researcher was privilege to receive the information on the giving pattern of the church from the treasurer. Table 1 below is the historical analysis of members having tithe and offering envelopes in Ahinsan during 2010s.

Table 1. Historical Analysis of Members Having and Returning Tithe and Offering Envelopes in Ahinsan Church from 2010-2014

Year	Membership	Tithe & Offering	Percentage
2010	460	74	16%
2011	510	87	17%
2012	545	104	19%
2013	560	112	20%
2014	625	131	21%

As shown in Table 1 above in the year 2010 the total membership of the church was 460 out of that number 74 are having tithe and offering envelopes representing 16%. In 2011 17% being 87 members out of the total membership of 510 have tithe and offering envelopes. In 2012 members having tithe and offering envelopes were 104 out of 545 represent 19%. The membership in the 2013 was 560 out of that total number 112 have tithe and offering envelopes representing 20%. The membership in 2014 was 625 out of that number 131 of them have tithe and offering envelopes representing 21%. The above church members who have tithe and offering envelopes are those who seem to be returning faithful tithe and offering to sustain the activities of the church. The Table 2 below show the total tithe and offering collected in Church for the period of 2010-214

Table 2. Pre-Survey of Total Tithe and Offering Collected in Ahinsan Church for the Period of 2010-2014 (3.8 Ghana Cedis = 1\$)

YEAR	MEMBERSHIP	TITHE	OFFERING	TOTAL	DOLAR	PER CAPITA
2010	460	5046	2637	7683	2021.84	16.70
2011	510	6252	3268	9520	2505.26	18.67
2012	545	5703	2931	8634	2272.11	15.84
2013	560	6859	4275	11,134	2930	19.88
2014	625	6459	2873	9332	2455.79	14.93

The Table 2 above shows that in 2010 membership of 460 and the total tithe and offering was 7683 equivalent of \$2021.84 with per capital 16.70 Ghana cedi. In 2011 the total tithe and offering was 9520 gave by membership of 510 with equivalent of \$2505.26 and per capital of 18.67 Ghana cedis. The table shows total tithe and offering of 8634 Ghana cedis with the membership of 545 and the equivalent of \$2272.26 and 15.84 per capital cedis. In 2013 with membership of 560 gave total tithe and offering of 11134 Ghana cedis equivalent of \$2930 and 19.88 Ghana cedis as per capital. In 2014 membership of 625 gave total tithe and offering of 9332 Ghana cedis, equivalent of \$2455.79 with 14.93 per capital of Ghana cedis. This shows that most people were not supporting the church financially.

Analysis and Presentation of Findings

This section deals with the presentation and analysis of data collected and the interpretation of data gathered by the researchers through questionnaires administered. Whenever applicable, tables and figures are provided to illustrate and support the findings. In the analysis of the data, responses were categorized according to the research questions and findings were presented in frequency and percentage tables as well as bar graphs based on the questions asked.

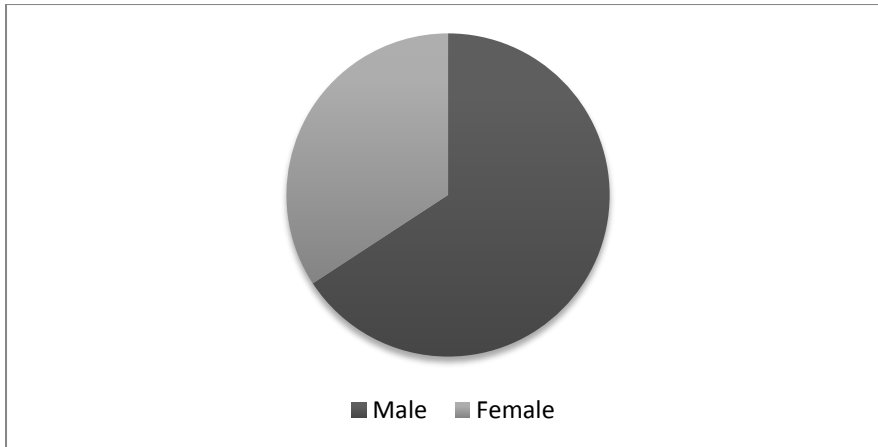


Figure 1. Sex of Respondents

Source: Field Survey, 2015

From the study, thirty five (35) of the respondents were males, which represented 65.8% whiles three (13) were females also representing 34.2%.

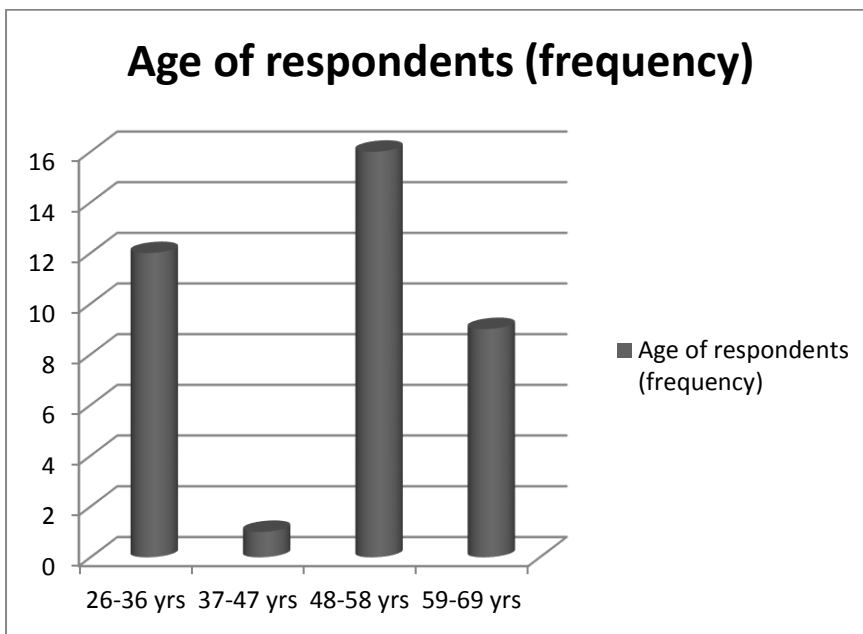


Figure 2. Age of Respondents

Source: Field survey, 2015

The study indicated the following age distributions, twelve (12) of the respondents were of the age of 26-36 which represented 31.58%, one (1) was in the age of 37-47 representing 2.633% of the responses, there were sixteen (16) in the age of 48-58 years representing 42.11%, and nine (9) were the age of 59-69 years and represented 23.68. This indicates that the majority of the church members were in the range of 48-58 years who are adults and must to sustain the giving in the church, if they are properly educated to understand the concept of the financial stewardship.

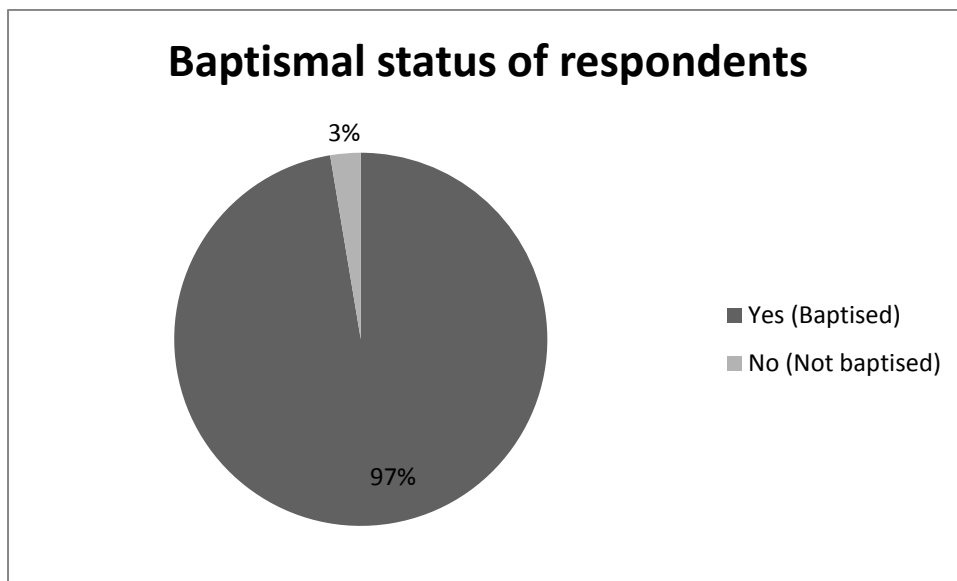


Figure 3. Baptismal Status of Respondents

Source: Field survey, 2015

Out of the thirty eight (38) respondents, thirty-seven are baptized which represents 97.4% and only is not baptized which also represents 2.6%.

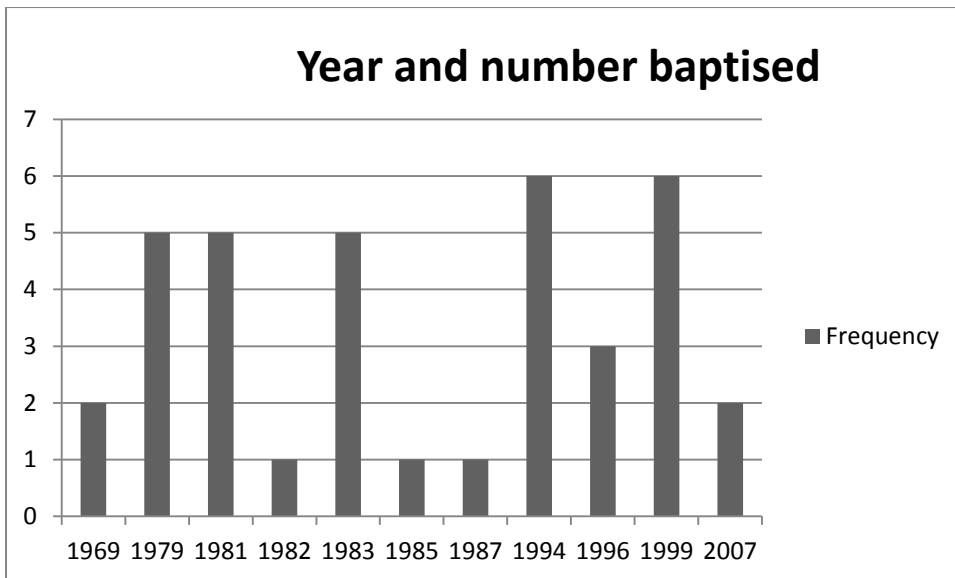


Figure 4. Year and Number Baptised

Source: Field survey, 2015

From the study, two (2) each of the respondents were baptized in 1969 and 2007 which represents 5.3% each, five (5) each were baptized in 1979, 1981 and 1983 each representing 13.2%, one each baptized in years 1982, 1985 and 1987 respectively each has a percentage of 2.6%, six each were also baptized in 1994 and 1999 giving a percentage of 15.8% each.

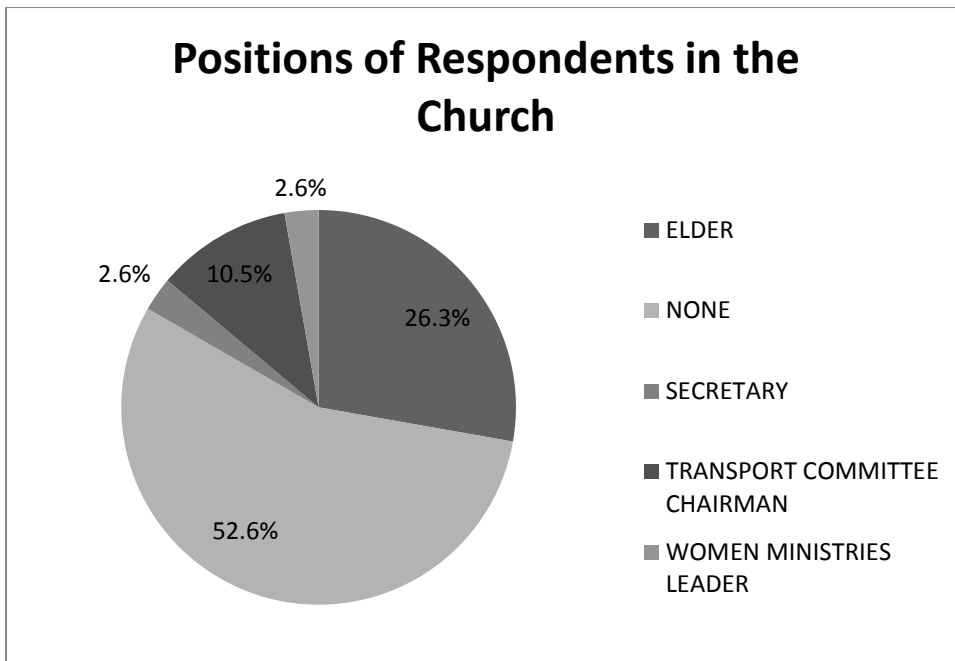


Figure 5. Positions of Respondents in the Church

Source: Field Survey, 2015

The study again indicated the following positions in the selected field of study ten (10) were elders representing a percentage of 26.3%, twenty (20) had no position this gave a percentage of 52.6%, there was one (1) secretary, a percentage 2.6%, four (4) transport committee chairman which also gave a percentage of 10.5%, one (1) women ministries leader also giving a percentage 2.6%. This meant that the sample included all categories of persons in the church and as such data is representative.

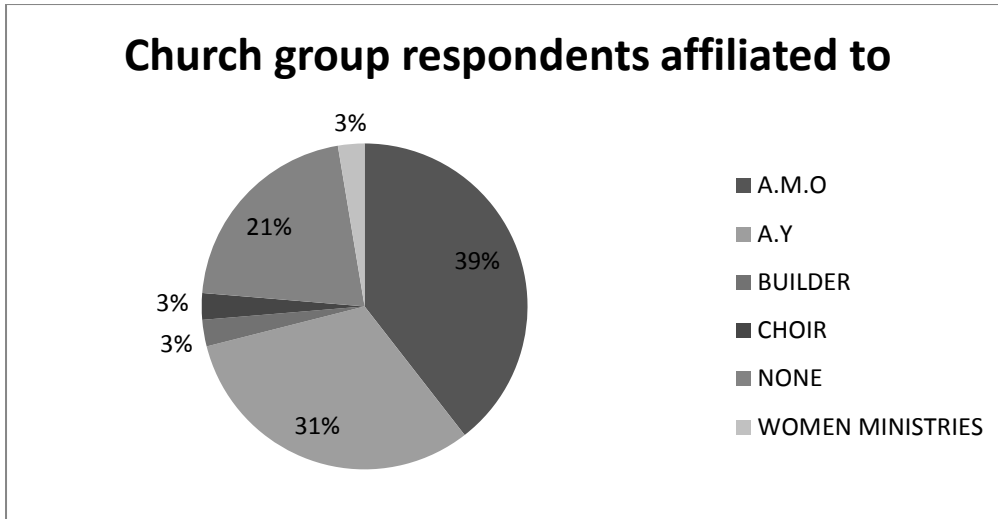


Figure 6. Church Group Respondents Affiliated to

Source: Field Survey, 2015

Fifteen (15) of the respondents were members of the Adventist Men Organization (AMO) and it represented 39.5% of the respondent, twelve (12) were members of Adventist Youth (AY) which also gave a percentage of 31.6%, one (1) builder, one (1) women ministries coordinator and one (1) chorister and each gave a percentage of 2.6%.

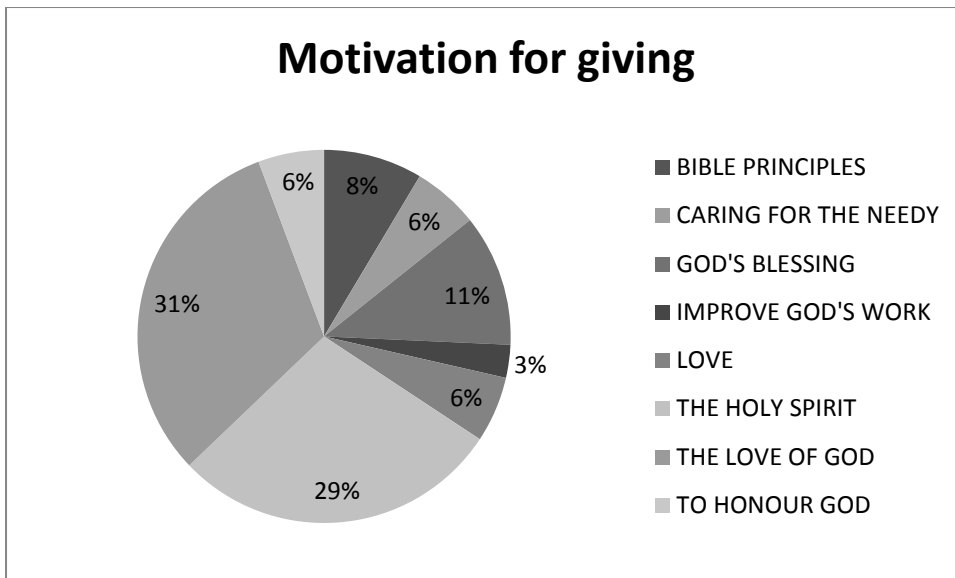


Figure 7. Motivation for Giving

Source: Field Survey, 2015

This table also indicates the motive behind giving in the church. Three (3) of the respondents indicated that, they gave as a result of Biblical Principles and this represented 7.9% of the study, two (2) also gave as a means of caring for the needy a representation of 5.3%, four (4) gave as a result of God’s blessings which also gave a percentage of 10.5%, one (1) person gave for the purpose of improvement in God’s work this is a representation of 5.3%, ten (10) gave as a result of motivation by the holy spirit which represents 26.3%, eleven represents 28.9% and they gave as a result of the love of God, two (2) others also gave as a means of honouring which gave a percentage of 5.3%.

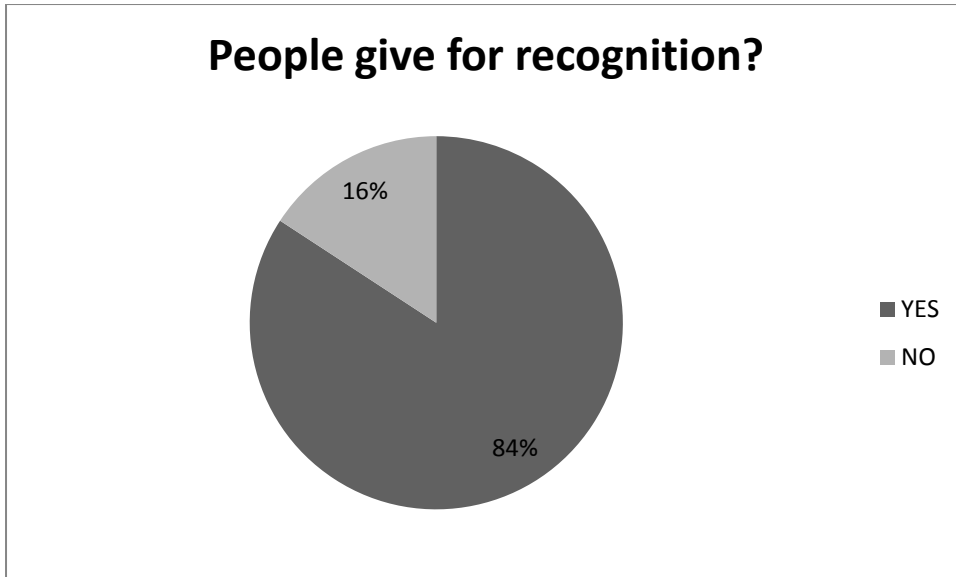


Figure 8. People give for recognition?

Source: Field survey, 2015

Thirty two (32) of the respondents gave out of recognition, a total of 84.2% whilst six did not give for recognition also giving a percentage of 15.8%. This is an indication that the church needs to educate church members extensively on giving.

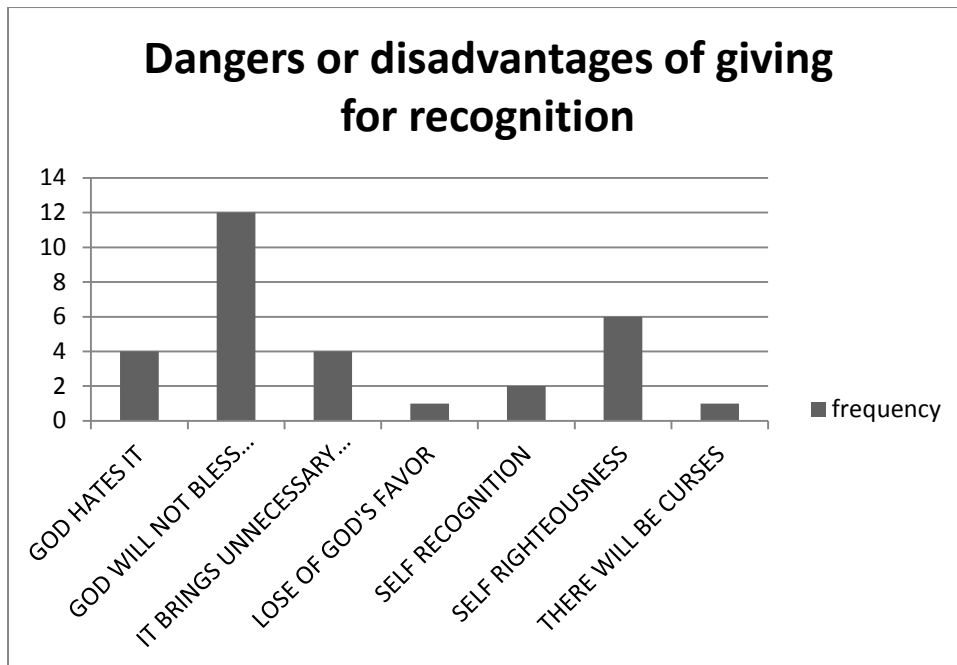


Figure 9. Dangers or Disadvantages of Giving for Recognition

Source: Field survey, 2015

This figure also shows the dangers involved in giving for recognition, four (4) of the respondents which represents 10.5% responded that God hates it, twelve (12) also representing 31.6% said God will not bless people who give for recognition, four (4) also said it brings unnecessary competition this group represented 10.5% of the respondents, one said it leads to loss of God's favour a representation of 2.6%, two (2) also said it leads to self- recognition this also represents 5.3%, six (6) established that giving for recognition can lead to self- righteousnes which represents 15.8%, one (1) respondent also said this can lead to curses on the individual which represents 2.6%.

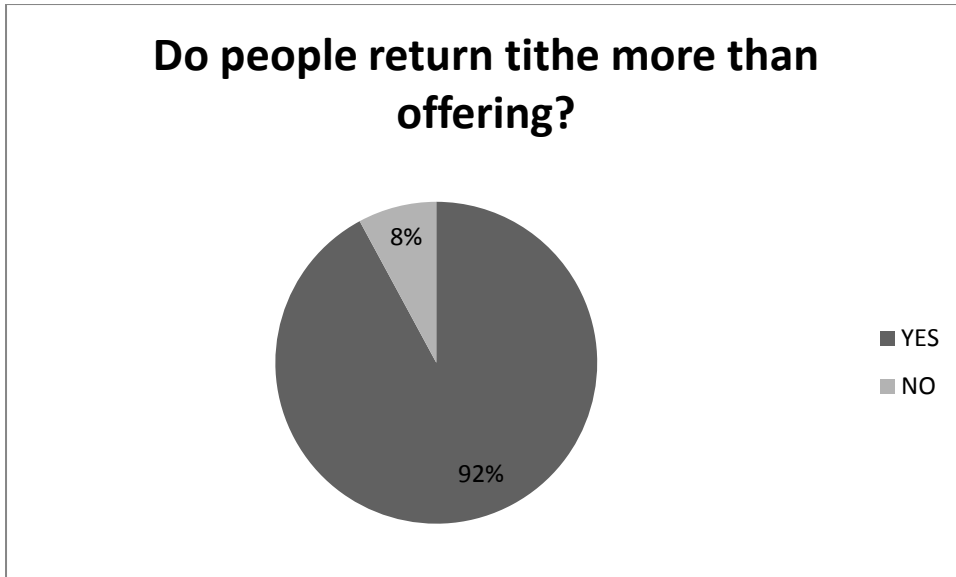


Figure 10. Do People Return Tithe more than Offering?

Source: Field survey, 2015

Here, the study indicates that thirty-five (35) respondents agree to the fact that people tithes more than offering which represents 92.1% of the respondents, the remaining three (3) which represents 7.9% disagrees with it. In effect they think that people give more offering than tithes.

Table 3. Do People Give More During Fund Raising Ceremonies Than Tithes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	38	100.0	100.0	100.0

Source: Field survey, 2015.

The table above indicates that 100% of the respondents agree to the fact that people give more during fund raising than they give during tithes and offerings.

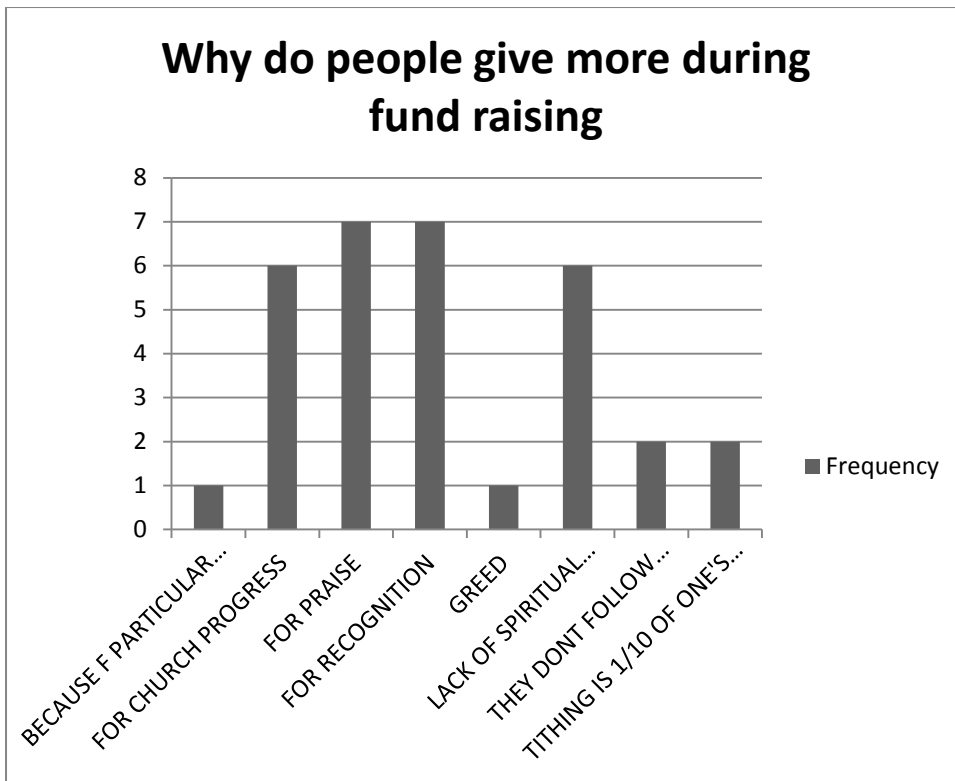


Figure 11. Why do People Give More during Fund Raising?

Source: Field survey, 2015

The above figure shows that one (1) each of the respondents states that people give as a result of a particular program and greed all representing 2.6% each; six (6) each of respondents stated that they give as a result of church progress and other six (6) give as a result of lack of spiritual understanding of tithing and this also represents 15.8% each, two (2) each of the respondents also indicated that they do not follow stewardship and tithing is 0.10 of one's income but fund raising is zero and they represents 5.3% each.

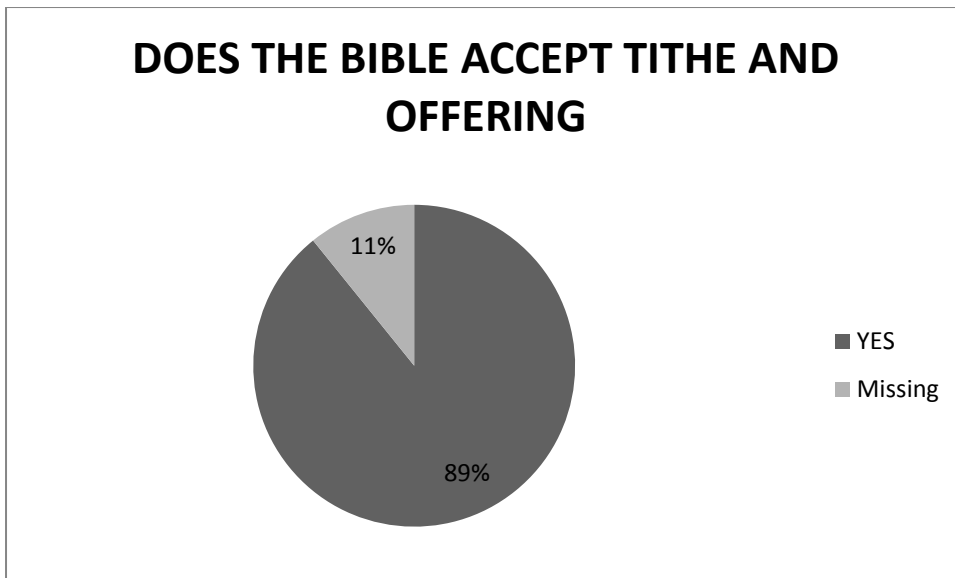


Figure 12. Does the Bible Accept Tithe and Offering?

Source: Field survey, 2015

The figure shows respondents who believed the Bible supports tithing thirty three (33) responded positively to that effect a representation of 86.8% whiles four (4) were missing which represented 10.5%.

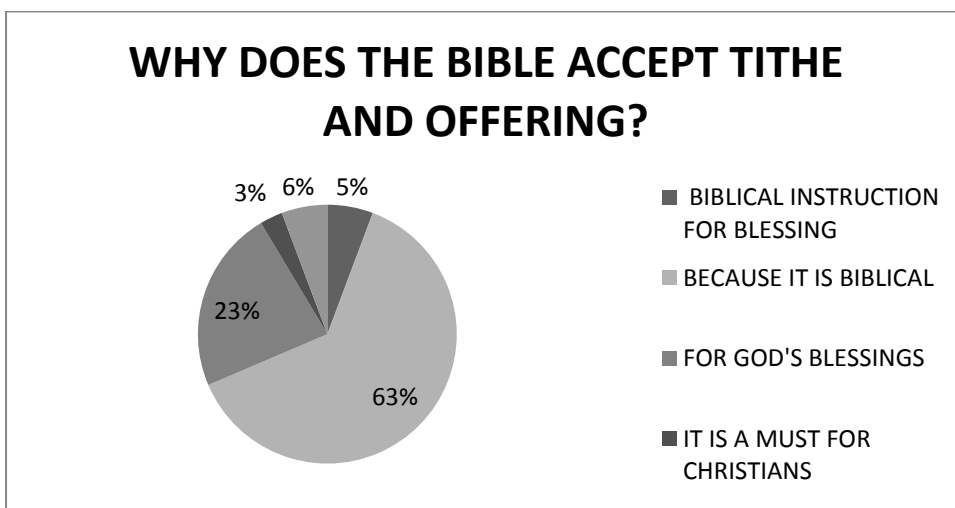


Figure 13. Why does the Bible Accept Tithe and Offering?

Source: Field Survey, 2015

The figure above indicates reason why the Bible supports tithe and offering two each of the respondents agrees that it is a biblical instruction for blessing and also to increase God’s work this gives a representation of 5.3% each, twenty (22) said it is biblical for God’s blessings this gives a percentage of 57.9%, one (1) also said it is a must for a Christian and this is a representation of 2.6%

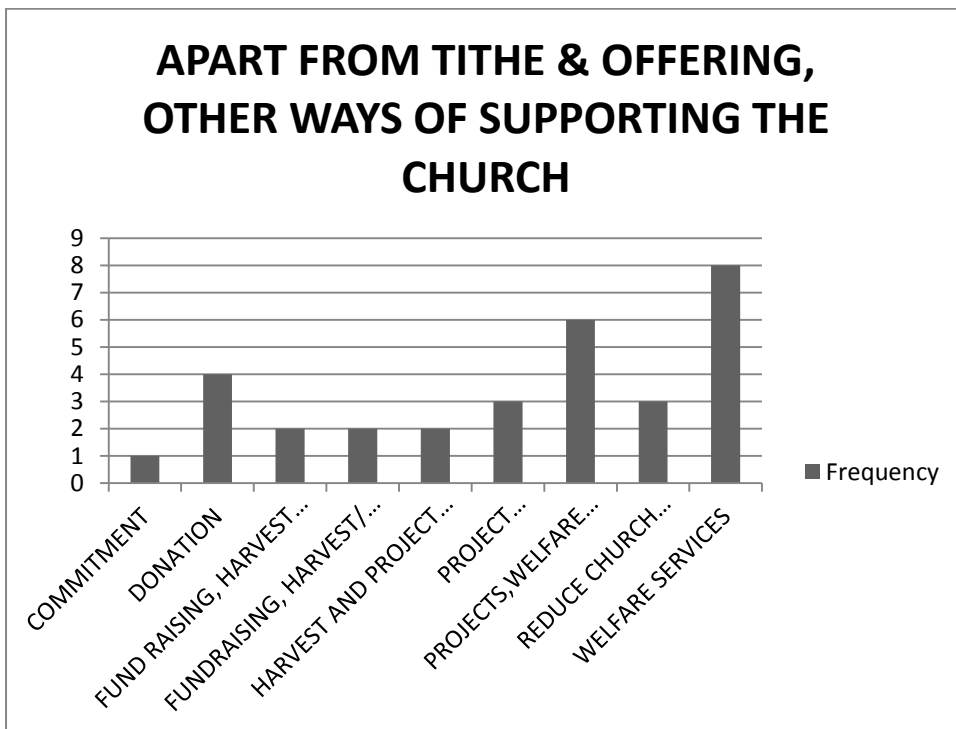


Figure 14. Apart from tithe and offering, what other ways of supporting the Church?

Source: Field survey, 2015

From the study the following other ways of giving in the church were identified apart from tithe and offering to support the church. One respondent talked about commitment and it represented 2.6% four (4) also mentioned donation a percentage of 10.5%, 2 each mentioned the following fund raising, harvest or collection and project offering which represented 5.3%, three (3) also mentioned project funds, personal ministry donations this represents 7.9%, six (6) talked about

projects, welfare activities and evangelism fund, this also represents 15.8%, three (3) said it reduces church expenditure representing 7.9% and eight (8) also mentioned 21.1% .

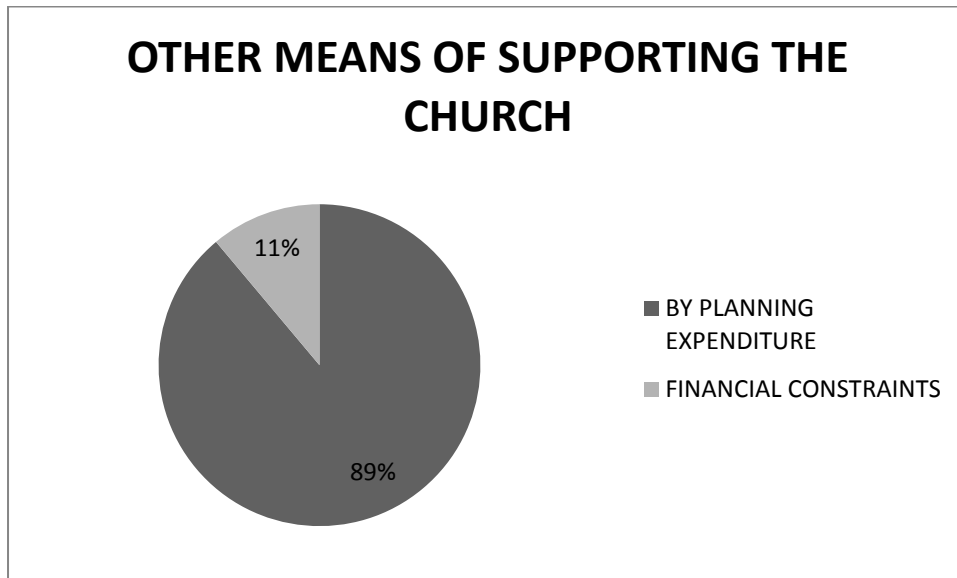


Figure 15. Other means of supporting the church?

Source: Field Survey, 2015

This figure shows respondents knowledge of means of supporting the church, thirty two (32), representing 84.2% says the church must plan their expenditure, four(4) representing 10.5% also talked about financial constraints.

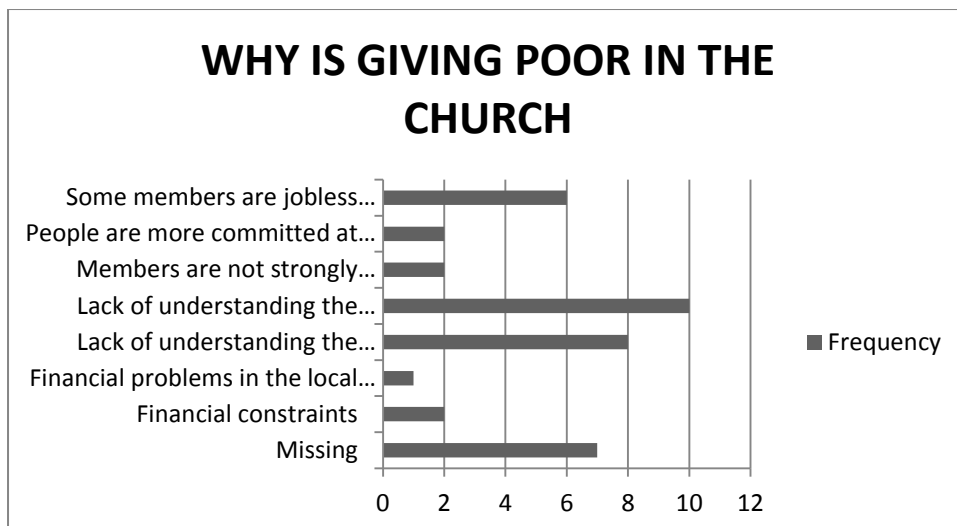


Figure 16. Why is giving poor in the church?

Source: Field survey, 2015

The figure indicates why giving is poor in the district. The distribution was as follows; there were seven (7) missing which represents 18.4%, there two each of the respondents who gave the following responses, three set of two which also represented 5.3% each; the first set said giving is poor in the district because of financial constraints, the next set of two also said giving members are not strongly committed to the district and the last set of two also explained that, people are more committed at the local level than districts, one (1) respondent added that there are there financial problems in the local church and this goes a long way to affect the district this gave a representation of 2.6%, eight (8) of the respondents which also represented 21.1% asserts that there is lack of understanding in the activities of the district, ten (10) of the respondents also said that, there exist lack of understanding in the essence of giving, this represented 26.3% and the last but not the least group in this respect said that giving in the district is poor because, some members are jobless and others do not give out of selfishness and fear, these were six (6) respondents representing 15.8%.

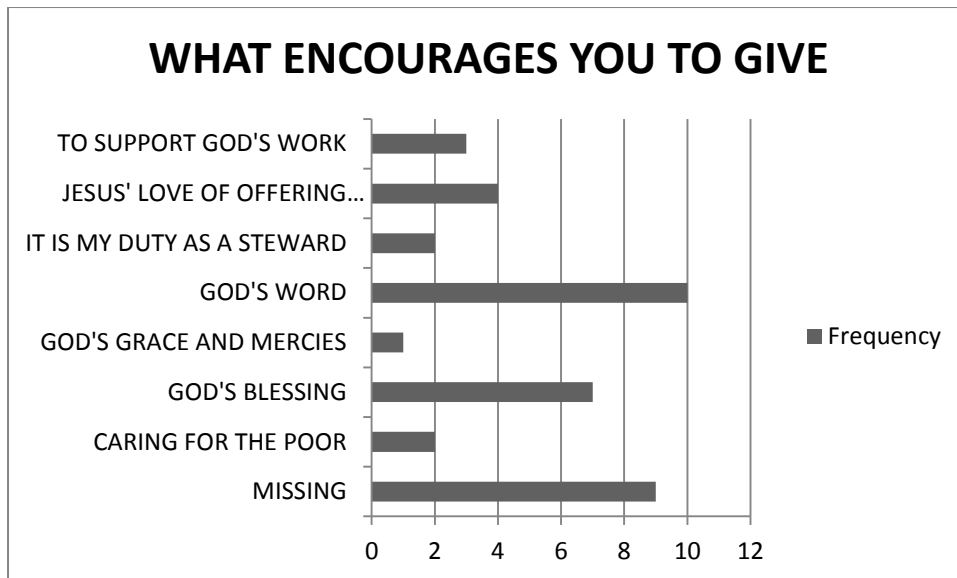


Figure 17. What encourages you to give?

Source: Field survey, 2015

This figure shows respondents' source of encouragement for giving. There were nine (9) missing from the responses and this represented 23.7%, two each of the respondents gave the following reason, there were two sets of that, the first two said they are encouraged to give because they see it as means of caring for the poor, the next set of two also asserted that it is their duty as stewards, they each represented 5.3%, seven (7) said they are encouraged to give because of the blessings they receive from God, they represented 18.4%, one (1) respondent representing 2.6% said out of God's grace and mercies, ten (10) of the respondents which gave a percentage of 26.3% stated that their source of given is encouraged by the word of God, four (4) representing 10.5% of the respondents also indicated that, Jesus' love of offering Himself for human kind is their source of encouragement for giving. The last but not the least group here were three (3) which represented 7.9% said they give in order to support God's work.



Figure 18. What discourages you from giving?

Source: Field survey, 2015

This table show reasons that respondents gave of why they sometimes feel discouraged in giving. Thirteen (13) said recognition and this represents 34.2%, three set of two respondents each also gave the following reasons; first two said misuse of funds, the next said out of selfishness and the last group mentioned joblessness, these category of group represented 5.3% each, fifteen (15), representing 39.5% said nothing discourages them from giving, one (1) respondent said the source of his discouragement to give is that most of the times the money contributed in the churches are used for the wrong projects.

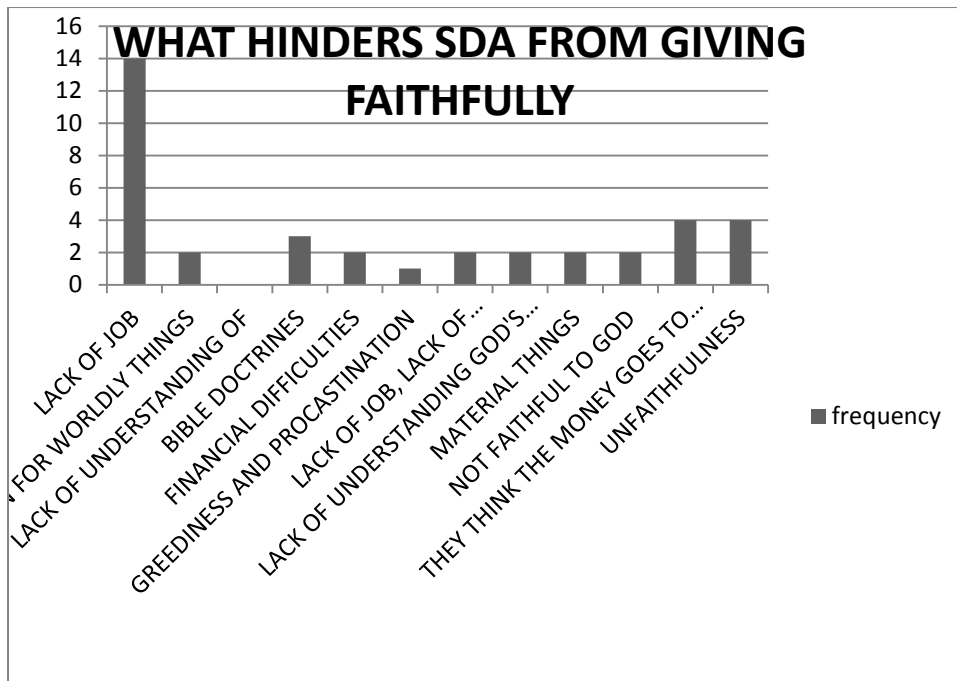


Figure 19. What hinders SDA from giving faithfully?

Source: Field survey, 2015

Fourteen (14) representing 36.8% were of the view that lack of joblessness is the reason why most Adventists do not return tithes faithfully, eight set of two respondents each also gave the following reasons, concern for worldly things, financial difficulties, lack of job, lack of understanding and desires of the world, lack of understanding God's word and fear of losing the little they have, material things, not faithful to God, each of these categories represented 5.3% each, in addition, three said it is out of lack of understanding Biblical doctrines, they were a representation of 7.9%, one said it is as a result of greediness, representing 2.6%, four (4) representing 10.5% also stated that they think the money goes to the pastors that is why they do not give faithfully. They represented 10.5% of the total respondents.

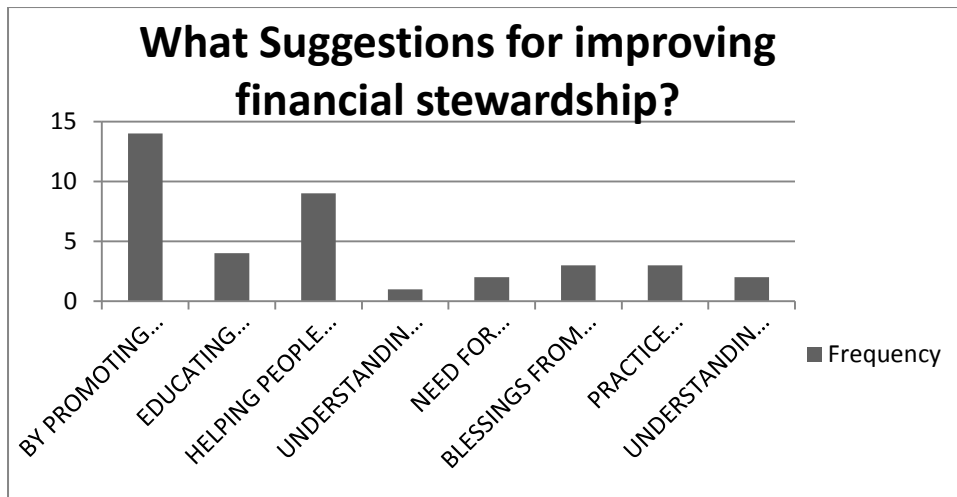


Figure 20. What Suggestions for improving financial stewardship?

Source: Field survey, 2015

The figure suggests means of financial stewardship, fourteen of the respondents, representing 36.8% said by promoting stewardship seriously, four representing, 10.5% also said there should be education of church members, nine (9) representing 23.7% said people or church members should be helped financially, one (1) respondent said that people should be made aware of the blessings associated with giving, this represented 2.6%, two (2) said there should be a need for understanding stewardship, another two also said understanding stewardship is important, a representation of 5.3% each, three (3) of the respondents also said the blessings of giving should be emphasized and another three (3) said there should be a practice of stewardship, they each represented 7.9%.

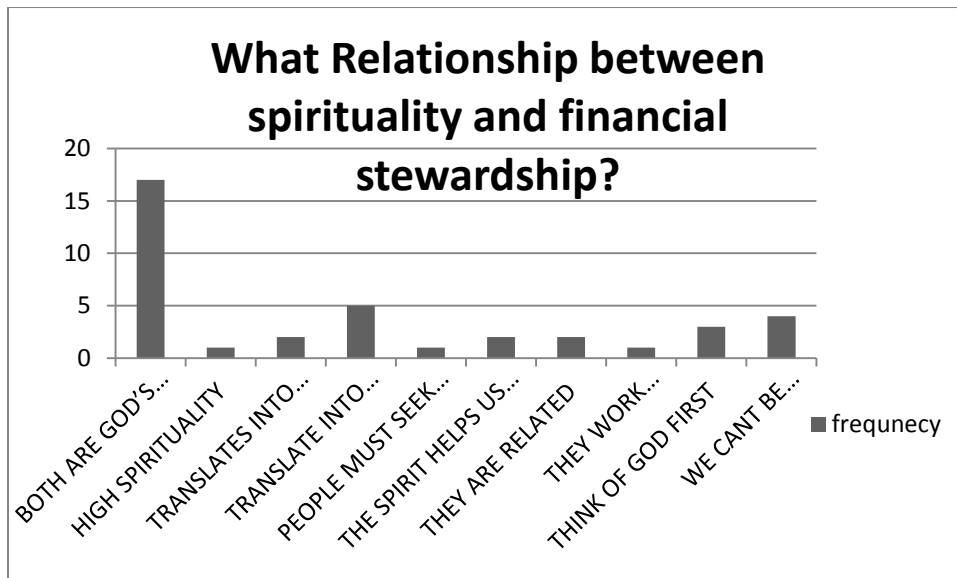


Figure 21. What Relationship between spirituality and financial stewardship?

Source: Field survey, 2015

The figure shows the relationship between Spirituality and financial stewardship. Seventeen people indicated that both are God’s institution, they represents 44.7%, two set of one (1) gave the following response, high spirituality, people must seek God first and other things will be added to them, they each represented 2.6% each, four set of two (2) also gave the following responses; translates into good financial stewardship, the spirit helps people to be good stewards, they are related, they each represents 5.3%, five (5) also said it translates to spiritual stewardship representing 13.2%, three also said they work together because without the spirit, human can do nothing, four said people cannot be spiritual Christians without giving and they represented 10.5%.

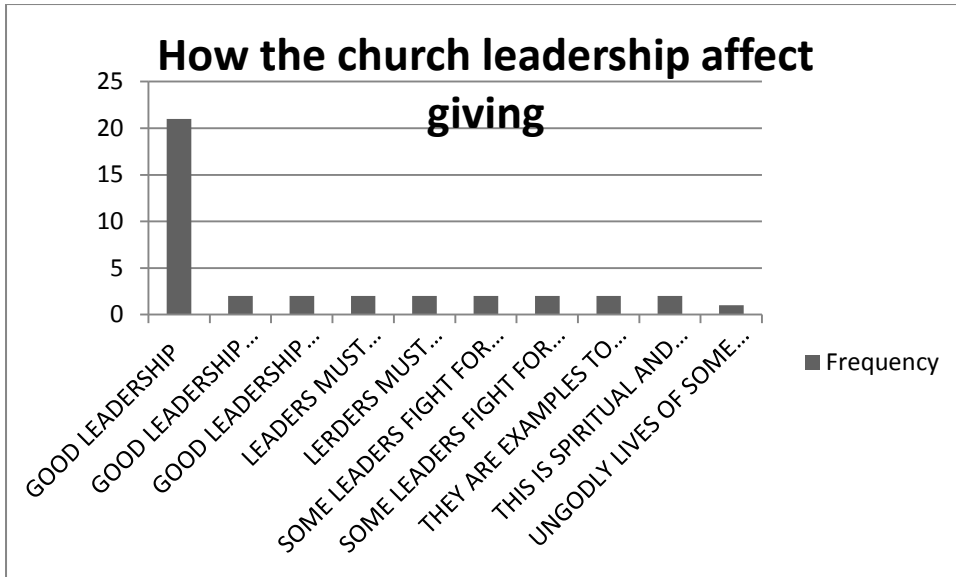


Figure 22. How the church leadership affect giving?

Source: Field survey, 2015

The table above shows how the church’s leadership affects giving. The first groups were twenty one (21) which represented 55.3% and they said good leadership affects giving, eight set of two each representing 5.3% also gave the following responses; good leadership increases giving, leaders must understand giving, some leaders fight for their local church and this affects giving, leaders are examples to their church, it is spiritual and personal, one (1) respondent also said the ungodly lives of some leaders affects giving.

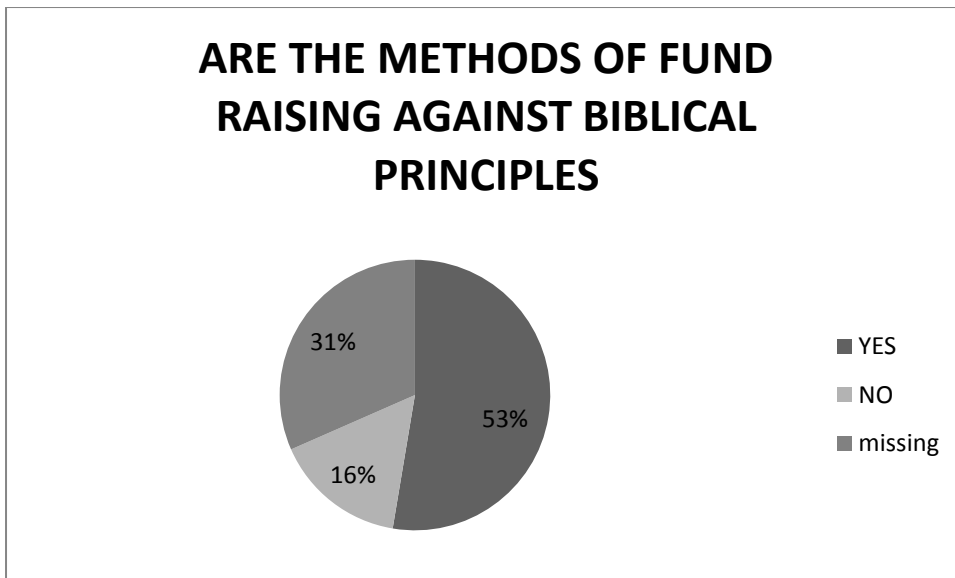


Figure 23. Are the methods of fund raising against Biblical principles?

Source: Field survey, 2015

This table shows whether the methods used by Adventists in giving are against biblical principles. Twenty (20), representing 52.6% said yes, six (6) representing 15.8% also said no, however 26 were found missing in the system and this represented 31.6%.

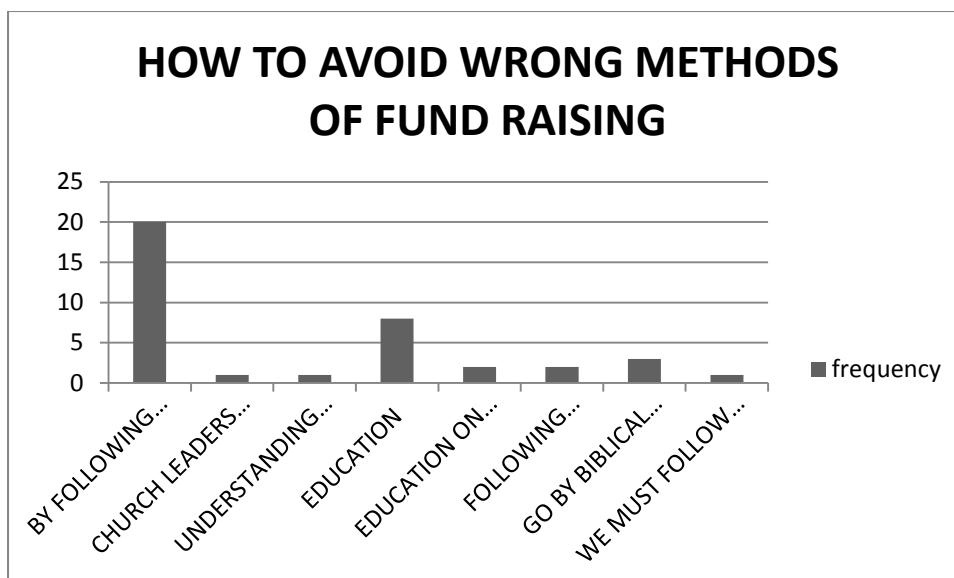


Figure 24. How to avoid wrong method of fund raising?

Source; Field survey, 2015

This table shows how to avoid wrong forms of fund raising.

Twenty (20) of the respondents representing 52.6% said following biblical principles and stop forcing church members, three set of one also representing 2.6% each gave the following; church leaders and promoters should have spiritual understanding of giving, there should be understanding of giving and prayers for church members too, people must also follow stewardship principles, eight (8) representing 21.1% said there should be periodic education, two (2), representing 5.3% said there should be education on fund raising, another two also said people should follow biblical principles, they represented 5.3% and the last but not the least group which were three (3) said people should follow the biblical principles and this group also represented 7.9%.

Project Design

The previous section deals with the findings administered through questionnaires and the analyses to establish the reasons for church members' attitude

towards financial stewardship to embark the development of the church. The primary purpose of this project is to increase the financial stewardship of the church to sustain the growth of the church to carry out its activities. The main objective of the study is to build the church members confidence in God and trust Him in all the time as the provider and sustainer of life. Again the biblical principles of financial stewardship will be implemented in the church to curb the wrong methods of collecting funds to support the development of the church.

In addition the wrong perception of most church members' attitude toward financial stewardship needs to be minimized if not eliminated completely. It is expected that the number of church members returning faithful tithe and offering will be increase. The leaders of the church will include the members in the planning of the activities of the church. Finally the fear of promoting financial stewardship by the pastors and leaders will be reduced. The financial matters of the church should be given the necessary attention it deserves. Christ spent quality time in teaching about money, treasure, and wealth more than any other subject in the New Testament. This shows that financial issues should not be taken lightly.

The study will list all the necessary steps should be taken to complete the project.

- a. In the attempt to facilitate this study, the researcher will obtain writing permission from the Conference, District and the Ahinsan SDA Church.
- b. The budget for the project will be presented to the Conference south Central Ghana conference consideration since they are the primary sponsor of the program.
- c. Human resource: A team of seven will include three pastors and four laypersons that will do the monitoring. They will help in the collection, interpretation and translate the questionnaires to the respondents. Again

twenty two discussion group leaders and their coordinators will be mobilized educated and trained about the detail of the project and to assist during the group discussion. They will also help in the group discussions during the implementation of the program. Other material like, stationary, tape recorder, etc. for the project will be provided.

- d. The Ahinsan SDA Church will be used to carry out the program and later the rest of the churches within the district will be followed out.
- e. One week revival and seminar will be organized in the center (Ahinsan SDA Church) for the biblical principles about the financial stewardship to increase the membership of givers in the church. This will be handling by researcher in collaboration with the local leaders and church stewardship director. Leaders from the rest of the churches would be invited to join the program to replicate same in their churches. The church would be divided into 12 groups and each group would be 8-12 members from the various departments in the church.

The program will begin 5. 30pm every evening and end around 8. 30pm. Each night these activities would take place in the program: health Screening, (30 minutes), song service (20 minutes), film show (10 minutes), season of prayers, (10 minutes), the theme song will be SDAH 309 “All to Jesus I surrender” (5 minutes) and 45 minutes for stewardship principles lectures.

After the presentation 30 minutes would be allow each night for group discussions for the members to ask questions and also express their feelings and opinions concerning the financial issues in the church. On Wednesday 10 minutes will be allotted for testimonies on financial stewardship to encourage members on given to support and sustain the growth of the church. Suggestion box will be provided in the church for members to drop in their questions and

suggestions for the program. During the program the methods of raising funds in the church would be compared with the biblical principles on giving.

- f. The researcher will visit the church every first Sabbath of the month after the one week exercise for three months and stewardship sermon, workshop and forum on financial stewardship in the afternoon for the members to get more proper understanding about the concept of the financial stewardship as a follow up.
- g. A team would be put in place to monitor the activities after the one week program to ensure that the right principles and procedures are carried out in the church.
- h. Expected limitation of the project: rainfall, power-outage, insufficient budget and sickness may be expected.

Limitations of the project

This research will be limited to the Ahinsan SDA Church in the South Central Ghana Conference of Adventists. The size of the sampling selected will be limited to 60 church members since the researcher used random sample to conduct the data for the research. This number of population chosen for the experiment might not represent the majority of the entire membership of about 600. Again the result of the study may not be completely generalized to every Adventist Church because the sample selected was restricted to the Ahinsan SDA Church. Further, since the survey is based on sampling method it does not disclose the proper attitude and perception of members' character toward the financial stewardship. Last but not the least this study will be limited to time, weather and cost.

Project Reporting

After the six month of the implementation of the project design a comprehensive report on the finding and recommendations of the project will be reported to the South Central Ghana Conference administration and the stewardship department, and the Ahinsan district and the Ahinsan SDA Church. The financial stewardship is very sensitive in the church such that the leaders of the SDA Church should give it the necessary attention it deserves. The increase in financial stewardship to sustain the development of the church should be the interest of church members in the local, district and conference. The next chapter will deal with the actual implementation of the project

CHAPTER 5

THE PROJECT NARRATIVE AND IMPLEMENTATION

In this chapter the researcher narrates the step by step preparation of the project, the detail implementation of the project, evaluation and the report. The subject of financial stewardship is very sensitive to the church, when it comes to the development and sustaining the growth of the church. The purpose of the study is developed strategy to increase the financial stewardship to sustain the growth of the Seventh-day Adventist Church Ahinsan.

Theological Foundation

The theological Foundation concerning financial stewardship, the Bible and the writings of Ellen G. White were used to establish the program. It indicates that God owns everything in this universe. The Bible teaches that God created the heavens and the earth (Gen. 1:1) because of that God is the owner of this universe. Everything on the earth belongs to Him and all its fullness, the world and those who reside in them (Ps. 24:1) God is owner of the beasts of this world. All the animals in the forest and the cattle on a thousand mountains belong to him. (50:10) God is the owner of all precious and valuable things, such as money, gold, and silver. For a Christian to develop the proper relationship with God, it is important to first understand that God is the creator and sustained of all things. In the N T the teachings of Christ and the apostles explain the giving to enhance the work of God. The returning of tithe reflected our love for God.

Literature Review

The literature on the financial stewardship of tithe and offering writing by various authors were examined to bring out the significance of the subject under study. Some of the literature reviewed focused on the tithe and offering. Historical Seventh-day Adventist Literature on Financial Stewardship, Stewardship and SDA Church Growth, Spirit of Prophecy literature and other Christian writers on the subject. The SDA literature affirms that the believers are still to embark upon the returning of tithe and offering as the proper way to support and sustain all the activities of the church is to enhance the growth of the church. However other Christian authors have divergent opinion regarding the paying of ten percent of one's income. But others are in support of the idea that Christians who are under the grace of God cannot give less than the Jews who were under the law. The leadership of the church should encourage the teaching of the financial stewardship concept in the church for the members to appreciate it and the literature reviewed also established the basis for the intervention.

Context of the Project

The SDA Church in Ahinsan is one of the largest churches of South Central Ghana conference. The Conference is located in Northern Ghana Union Mission of SDA territory. The church is situated in the headquarters of Ahinsan district and Centre of Kumasi metropolis. The church membership stood at four hundred and fifty (450) as at April 2014. The regular members comprise businessmen and women, Civil servants, artisans, farmers, traders, youth, adult and old. About two thirds (65%) of the members are females. The area is densely populated of Catholics, Pentecostals, other Christian denominations, Muslims and Traditionalists.

Permission for the Program

To facilitate this study the researcher wrote a letter dated 13th August, 2014 to the South Central Ghana conference, the district and the church board of Ahinsan to request for permission to conduct the research within their territory. The researcher was verbally invited at the conference one week later to meet the conference administration, district pastor and some members of the local leaders to explain what the study intends to do, despite the content of the letter. After the meeting at the conference it was accepted and permission was granted to carry the program. During the implementation stage another letter was writing to the stakeholders (conference, District and Ahinsan Church) about the date, time and venue for the program (See Appendix).

Findings from the data and Analysis

The survey revealed thirty two (32) of the respondents gave out of recognition, a total of 84.2% whilst six did not give for recognition also giving a percentage of 15.8%. Some of the respondents expressed that giving for recognition brings competition in the church. Again it can also lead to self-righteousness. The survey revealed that the church members give more during funds raising ceremonies than tithe and offering. This is an indication that the leaders needs to educate church members extensively on giving. Though church members have been giving to support the church, but their giving in the church is not biblical and this will not make the church financially stable. This could be a result of many causes, such as the leadership failing to build trust, to listen to members, to communicate effectively, and to give account. But, in many cases, it may be that the leadership has failed to take the time to develop a financial strategic plan.

Financial strategic planning will not happen without careful planning, which is the present situation for the SDA Church in general. From the survey, it was revealed that there is a great deal of money being given to the church. The case could be made that this is good, but when one considers that the church is not financially sound, it can be seen as a result of insensitive planning, interactive, and accountability attributed to poor strategic planning. Strategic planning permits the church to take necessary steps to become more operative in all regards; therefore, each member will be impacted by a solid plan that is implemented using appropriate strategies that address concerns which offer opportunity to members to grow spiritually in the Lord.

Implementation of the program

In the attempt to facilitate this study, the researcher obtained writing permission from the Conference, District and the Ahinsan SDA Church. (See appendix) The budget for the project was presented to the Conference south Central Ghana conference consideration since they are the primary sponsor of the program. (See Appendix) A team of seven was selected included three pastors and four laypersons that did the monitoring. They helped in the collection, interpretation and translated the questionnaires to the respondents. In preparation for the program the researcher mobilized twenty two discussion group leaders and their coordinators. Workshop was organized educated and trained them about the detail of the program for two days on 28th & 29th March, 2015. The group leaders assisted during the group discussion. Some of these leaders were elders, Sabbath School Class teachers, youth leaders, treasury staff, music leaders, Stewardship leader and others. Other material like, stationary, banner, hand-outs, books, tape recorder, generator, fuel (in case of power outage) for the program were provided.

The Ahinsan church made three continuous Sabbaths announcements, morning and evenings created the awareness and sensitized the church members for the impending program. A banner was posted in front and inside of the church building. The banner has the detail of Theme: “Increasing Financial Stewardship for Sustain Giving for Effective Ministry”. Theme Song: SDAH, 309 “All to Jesus I Surrender” Date: 5 to 11th April, 2015, Time: 5. 30pm to 8. 30pm, Venue: Ahinsan Church, Speaker: Stewardship Director, Host Church Pastor Side Attraction: Film Show, Season of Prayer, Musical Selection, Free Health Screening and many More. For the detailed program outlines, see the appendix J.

Lectures of the program

- (i) The first night he talked about Biblical Stewardship.

He stressed that biblical stewardship is misunderstood by many of our church members to mean “tithe and offering” only. Steward “a person entrusted with the management of estates or affairs not his own.” In other words, a steward looks after someone else's property. A person who has Power of Attorney is a steward. In that capacity, they may have access to another's bank account and possessions, but ultimately, they are a steward. Those things don't belong to them personally. Blue Ron states “biblical stewardship is the use of God given resources for the accomplishment of God's given goal. The individual is the steward, the care take of the resources; God is the owner.”¹ This shows that everything belongs to the lord.

The psalmist declares “the earth is the Lord's, and all its fullness, the world and those who dwell therein.”(Ps 24:1) There is nothing on this planet that doesn't belong to God; He is the true owner. The biblical principle shows that God is the

¹ Blue Ron, “*Master Your Money: A Step-by-Step Plan for gaining and enjoying financial freedom*” (Ventura, CA: Regal, 1992), 47.

giver of all good gifts. "God blessed them and said to them, be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground" (Gen 1:28 NIV). Again God's blessings precede human stewardship and responsibility. "Then the man and his wife heard the sound of the Lord God as he was walking in the garden in the cool of the day, and they hid from the Lord God among the trees of the garden.

But the Lord God called to the man, "Where are you?" (Gen 3:8, 9 NJV). The Biblical Principle indicates the good news of salvation is God giving all in Jesus Christ. Jesus replied: 'Love the Lord your God with all your heart and with all your soul and with your mind. This is the first and greatest commandment.' (Matt 22:37, 38 NIV.) "You shall have no other gods before me." (Ex 20:3 NJV) In addition the biblical Principle says stewardship is a love response (full and complete) from the human heart to God. "Again, it will be like a man going on a journey, which called his servants and entrusted his property to them." (Matt 25:14, 15 NJV) "After a long time the master of those servants returned and settled accounts with them" (Matt 25: 19 NIV).

The Genesis says "in the beginning God created heaven and earth" (Gen 1:1) "For every beast of the forest is mine, and the cattle on a thousand hills." (Ps 50:10) The biblical Stewardship further suggests One day, Christians and believers will all give an account of our stewardship to the Owner. Everything that has been entrusted to us will come under His scrutiny. In Ecclesiastes 12: 13, 14 points out that, we shall all give accounts on our stewardship to God and the things in darkness would be brought to light.

Christians have to understand the difference between ownership and stewardship. Ownership implies that it is my property—stewardship implies that the

authority I have has been delegated to me by the real owner. What the human beings call ownership is actually a stewardship; the real owner is God. Stewardship is a matter of faithfulness and accountability to God. "You call me 'Teacher' and 'Lord,' and rightly so, for that is what I am. Now that I, your Lord and Teacher, have washed your feet, you also should wash one another's feet. I have set you an example that you should do as I have done for you." (John 13:14-16 NIV) The pastor submitted that the church's understanding of these principles is the key to increasing financial stewardship to support the activities.

(ii) The Second day he talked about Financially Faithful Church.

He based the studies on the counsel Paul has given in 1Cor 4: 2 that it is required on every steward to be found faithful. The plan begins by acknowledging a need for greater stewardship in each congregation. Church leaders must be faithful and encourage the entire membership to be faithful. Leaders should be driven through the knowledge that God loves the financially faithful church. Without seeing a need for greater stewardship, the church will not increase stewardship. The survey revealed that there are many financial areas that need improvement, such as church giving (tithing).

Focusing on the local church is the starting point to increasing financial stewardship. Each local church must realize the need to increase stewardship. Currently, there may be many congregations of the SDA Church who are great stewards, but at the same time, there may be many who poor stewards are. According to the survey, the major concerns that need to be addressed by the local church in terms of money accountability is, stewardship teaching, and membership involvement of where monies are spent.

Therefore, the starting point must be for all local churches to begin with the attitude of serving Christ. Christ said “if you love me keep my commandments.” (John 14:15) Each congregation of the Lord’s church must be willing to better manage the blessings of God. This will not happen if a church believes it is already doing all that it can, or if it has become comfortable with its service, and it, thereby, resists growth. To increase stewardship in the SDA Church, each local church needs to understand its vital role in the service of the Kingdom of God. God does not have any useless churches (congregations). God does not have any congregations in which He does not have a plan; therefore, it is important for each church to realize God’s desire for the implementation of a plan.

The church should begin with a strategic plan. This is a plan that is poured over by devout men and women in prayer, seeking the presence and divine intervention of the living God to work through and in their lives. Praying for and implementing the plan will help to maximize Christ’s impact in the local community, which will, in turn, impact the world for Christ?

(iii) Financial Stewardship and Vision of the Church (Luke 14: 28-29)

Third day the pastor talks about the financial stewardship and the vision of the church. Observing to the future requires one to think beyond present needs and to dream of what can be done. This necessitates a strong vision. Every flock has needs to be met on a yearly basis, but a church that is strategic in planning will go beyond the contemporary annual needs. Planning many years ahead, will help to safeguard that the church will be focused. Luke admonishes that any person who wants to build a tower must sit down first and calculate the cost and see if he has sufficient funds to complete the project? Else after the foundation and he could not finish it people will mock him. This allows the church to have road map and see what God wants them to

become, in the future. A church should vision so huge that only God could fulfil the tasks; therefore, God will be glorified by the church having the faith to strategize, and to trust in Him to complete the vision.

Contemporary church leaders do not have an idea for the future. Without vision, the members of the church not see the big picture or the purpose for which God desires to use them. Vision serves as a key to motivation. A carefully established vision, is like a seed, grows to take on a life and shape of its own. Long after the sower is gone, the seed continues to grow. George Barna outlines the following as a vision that endures. This is what he calls Providing Visions with Staying Power: (1) the vision must be from God. (2) The vision must be consistently and convincingly reinforced. (3) People must experience visible, tangible progress. (4) Leaders must remain genuinely enthusiastic about the vision. (5) The vision must become increasingly clear to a broader base of the church as time goes on. (6) The church must respond appropriately to competing visions in its midst. (7) Systems must be designed that facilitate efficiently implementing the vision. (8) The people must persist in the belief that they can create the future. (9) The church must press for constructive, constant change that corresponds with the visions of Individual.² It is essential to have a vision, but not to the disadvantage of the people. According to Jim Dornan and John C. Maxwell “Weak leaders sometimes get so caught up in the vision of where they’re going that they forget the people they’re trying to lead. But you can’t take people for granted for any length of time before your leadership begins to fall apart. And you won’t be able to connect with them.”³

² George Barna, *How to Increase Giving in Your Church* (Ventura, CA: Regal, 1997), 151.

³ Jim Dornan and John C. Maxwell, *Becoming a Person of Influence* (Nashville, TN: Thomas Nelson, 1997), 68.

Vision is very important to the future success of any organization. Many times vision is mixed up with mission. The mission of an organization is not the vision, and the vision is not the mission of the church. This is very important because the mission is for the here and now, and the vision is for the future. “In comparison to mission, vision is much more focused and detailed.”⁴ Therefore, vision is what the organization would like to see happen.

(iv) Financial Stewardship and Faithful Mission

The fourth day the pastor brought the members attention on the mission of the church. By following the great commission of Jesus Christ to send the Good News to the entire world and baptize all who will believe in the name of God the Father, the Son and Holy Ghost. (Matt 28: 18-20, Rev 14: 6-12) The mission is the purpose of the organization. He stressed that the mission of the Church is to look for those who are being oppressed by Satan and deliver them through the word of God. The mission is not the vision. Concerning the mission of a specific congregation, one must consider the mission that was established by God. The mission of every disciple and every Christian church is indicated out for us in the scriptures. In brief, mission is the grand purpose for which ministry exists.⁵ The mission of every church is the same, it is Christ-centred. Some may focus on one aspect of Christ’s ministry more than others, but fundamentally, the church’s mission is to reach out to those who are in need: spiritually, physically, and emotionally (Jas 1:27).

In order to increase financial stewardship, each member needs to know the mission and be encouraged to pray for the mission of the local church. Prayer is very important to the members of the SDA, according to the survey. Although, many

⁴ Barna, *How to Increase Giving in Your Church*, 38.

⁵ Ibid.

expressed in the survey that their prayer life is not what it should be because the church is not discussing prayer like it should. The church needs to inspire prayer, especially prayers for advancing the mission of the church. For this step to be accomplished, the mission of the church will be known by all members. If this step is avoided, financial stewardship will not be what it should be, because there will be members who do not know the purpose of the local church. Each member needs to know the mission (purpose) of the local church in order to increase financial stewardship. Christ said “I must work the works of him that sent me, while it is day: the night cometh when no man can work” (John 9:4).

(v) Financial Stewardship and All Members Inclusive

The fifth night the pastor admonishes on the issue of all church members inclusive in the financial support of the church. He based his lectures on Galatians 3: 28 “there is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one Christ Jesus. In God’s eyes, there is not one member that is more valuable than another. Therefore, each member needs to be valued. “From whom the whole body, joined and knit together by what every joint supplies, according to the effective working by which every part does its share, causes growth of the body for the edifying of itself in love.” (Eph 4:6) Therefore, the church should include all members to pray, participate and also encourage them to support the programs of it. The members should desire fellowship with the other believers, as the church is the substance for growth in the believer’s life.

The church must value all members and encourage all members to be faithful in their finances. So if the leaders do not present a convincing challenge to church members about what to do with their money, it is clear people will find other ways to

spend it.”⁶ Members need to understand the importance of their personal financial matters as it pertains to their relationship with Christ. When working to involve all members, leaders must remember that money is not what financial stewardship is all about. Instead, the plan should be promoting and encouraging people to be faithful to God. Ellen white says “Let faithfulness mark all your doings, and be clothed with humility.”⁷ Further, Blackaby and Blackaby add “Christian leaders have learned that money is not the most important thing in life. Obeying God’s will is.”⁸ Good leadership should lead people to use their financial resources in the Kingdom of God and should encourage people to passionately pursue and love God. Spiritual leaders also allow the Holy Spirit to guide their thinking so that it is based on God’s timeless truths rather than on society’s latest fashion.⁹ There are so many temptations that can divert God’s people away from the primary purpose of spreading the good news of Jesus Christ. Everyone who has received Christ is called to work for the salvation of his fellow men.¹⁰ Ellen white explained that the real character of the church is measured, not by the high profession she makes, not by the names enrolled upon the church book, but by what she is actually doing for the Master, by the number of her persevering, faithful workers. Personal interest and vigilant, individual effort will accomplish more for the cause of Christ than can be wrought by sermons or creeds.¹¹

⁶ John Ronsvalle and Sylvia Ronsvalle, *Behind the Stained Glass Windows* (Grand Rapids, MI: Baker Books, 1996), 289.

⁷ Ellen G. White, *Testimonies for the Church*, 2:135.

⁸ Blackaby and Blackaby, *Spiritual Leadership: Moving People onto God’s Agenda* (Nashville, TN: B&H, 2011), 243.

⁹ *Ibid.*, 244.

¹⁰ Ellen G. White, *The Acts of the Apostles*, 110.

¹¹ Ellen G. White, “Scattered churches,” *Review and Herald*, Sept. 6, 1881.

(vi) Financial Stewardship and Education Members

The six day the pastor discusses the financial stewardship and the education of Church members in this aspect. In 2 Timothy 3: 16-17 “All scripture is breathed out of God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work”. Over half of the individual’s surveyed desire more teaching on stewardship/giving. Church leadership needs to be aware of the importance of encouraging a solid biblical stewardship plan in the life of the believer. In order to increase financial stewardship, members must be properly educated concerning God’s will for their financial lives. Strategy should be laid out for the stewardship education program of the church, and the plan should be evaluated on every six months. Education plays an important role in the local church when it comes to increasing financial stewardship; therefore, much energy should go into the planning process of teaching the local church its responsibilities.

One such financial stewardship program that could be implemented to encourage stewardship growth could be like this; to begin, the church should dedicate a specific amount of time every quarter to focus on stewardship. It is recommended that the church set aside at least a week each quarter for this purpose. The church should have a theme for the Stewardship Week. The vision should be continuously brought before the church body through the leadership and through all printed materials. A good vision will help paint a picture of what the future will look like or could look like with dedicated Christians and with God’s blessings. The pastor also talks about the concept of tithing.

Tithing is what God claimed in the Old Testament and every faithful Jew was aware that God required the tithe. The New Testament does not reveal one example

where a Jew or Gentile saw the giving standard go down, but one can observe that giving went up, and in many cases, the giving was extremely generous. Today, it is important to teach what God desires in this matter. (Lev 27:30; Matt 23:23) The survey brought out that many are careless in their finances. God is looking to the leaders of the church to teach His truths.

A Christian needs to understand that the cross did not remove tithing; on the contrary, tithing should be expanded upon today because of the love exhibited for us on the cross. It would be a careless mistake to disregard the practice of tithing and overlook the Old Testament examples. It would also be a mistake to say that God only desires ten percent. The tithe is where one begins in giving to God. That is the starting point in Bible, but it is not where one should end. One needs to understand that money is necessary for the church to function effectively. Christians have been called by God to give to this purpose. Tithing should be the beginning of a lifetime of service to Christ. Of those surveyed more than (40%) do not at least tithe. This must concern godly leaders and this must change, starting with the leadership.

Therefore, Biblical teaching on financial matters need to take place in order to teach people God's standards. All Christians should be excited to imitate God's generous nature by giving of our time, talents, temple, testimony, and treasure, and the leadership must encourage this on the local level. Next, the mission needs to be solidified in the heart of every believer to give each member a feeling of ownership in the Lord's church. Everyone should be listened to and valued. The stewardship program should focus on creating new ideas and placing them into action by members who are excited to serve. The end results will be greater outreach for Christ. During Stewardship Week all lessons taught should be positive and support the vision of the Church. In addition, it is important that each member knows what the money is being

used for at this time. The leadership needs to prepare an account of every penny that has been given to the Church, account for work accomplished of both successes and failures. An honest approach is the only one that will work. The management must truly believe in the vision being promoted.

The church should be seeking spiritual growth in each member. The lessons taught should highlight the significance of growing in our participation in the Lord's work. The foundation of the stewardship program should revolve around what Christ has done for each person. His love, grace, mercy, and glory should be the purpose of the stewardship program. On the cross, God offered His love to all mankind. Stewardship is about man having the opportunity to respond with love for Christ, for those in need, and for their family in Christ.

Again he also talks about the aspect of communication in the issue of increasing financial stewardship as something important for leaders to understand why people give. After understanding the reasons people give, wise leaders need to converse with the givers to determine their needs in order to accomplish three objectives.

(1) The contributor will feel appreciated and will maximize giving potential. Each member of the church needs to feel appreciated. This takes dedication of the leadership to focus on every member that gives. (2) The giver takes ownership when feeling involved. By communicating with donors, the donors will give more, because they will know where their gifts are working. (3) The supporter will give again because the church treated the person with respect. Jesus expects His people to treat all people with respect and honesty. "Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets." (Matt 7:12) For the local church to increase financial stewardship, the local church must effectively

communicate with all members. Members need to be kept-up-to-date with current events during the announcement time and in the bulletin. Leadership must be open and express willingness to communicate with members at all times.

(vii) Divine Service: Looking for that Blessed Hope

Last day, on that Sabbath Divine Service he preached on "Looking for that blessed Hope". He centered his sermon on the need for the church to reconcile to look forward to achieving the blessed hope. He reminds the members about saving grace of Christ and what He lost on the cross for us. Further he talks about the promises of God, especially that of John 14 1-3 where Jesus promise to come back and take His people home. In addition he submitted that stewardship is having deeper relation with Christ and also know that one day stewards will give accounts on their stewardship. He stresses on the parable of unjust steward in Luke 16. Finally he ended it with this quotation; "Therefore if any man is in Christ, he is a new creature: old things are passed away; behold all things have become new. Now all things are of God, who has reconciled us to Himself by Jesus Christ, and has given us the ministry of reconciliation, that is, that God was in Christ, reconciling the world unto Him, not imputing their trespasses to them; and has committed to us the word of reconciliation. Therefore we are ambassadors for Christ, as though God were pleading through us": we implore you on Christ's behalf, be reconciled to God. (2 Cor 5:17-20.)

(viii) Sabbath Afternoon: Seminar and Open Forum

During the Sabbath afternoon the pastor gave seminar on the importance of Church Budget that each church should have one. The members are concerned about money accountability. A budget that is properly done, will address these concerns. The leaders should listen to what each member has to say about involvement, the

elders are ready to assess the options that are set within the perimeters of a yearly budget. He also explains some considerations that should be made to implement a successful budget: develop a budget, present the budget for church approval, pledge the budget, consider accounting of the budget, using purchase orders, the annual audit, designated accounts, chart of accounts, and special gifts.¹² Each of these should be explained individually.

First, the budget must be developed. Then, the church must accept the budget, and the church, as a whole, should approve it. Pledging the budget means you must have the funds needed to cover the expenses. The budget must have good accounting to keep it in balance and to give an account to the church. Also, the church should have a system of buying things, such as using purchase orders to create a paper trail for where the money was spent and to reduce any suspicion that may arise without proof of spending. The church should hire an accountant to audit all the financial aspects of the church. Someone outside the church should do this to prevent the person from being biased and to reduce the likelihood that someone in the church could falsely accuse the accountant.

All financial accounts should be made public to show where the money is being spent, and all special gifts should be recorded in those financial reports. This needs to be done in every SDA Church, regardless of size. Each church needs to be responsible and to be accountable with the Lord's money. By doing so, it will foster a culture that will be trusting of the leadership. All financial records should be carefully supervised and documented. Records should be formally maintained by the leadership

¹² Bruce Powers P., ed. *Church Administration Handbook* (Nashville, TN: Broadman Press 1985), 133.

and made available for all members. Giving should be posted each week on the day the offering is received.

Contribution monies should be counted by more than one person to prevent false accusations and temptations. At least two copies of every financial record should be made and kept in separate places due to the potential for fire, theft, and other causes, such as a computer virus. A year-end report should be created for all members, which is a copy of all the accounting procedures. He stressed that financial reports are very important to increasing financial stewardship. The total amount contributed should be posted before the congregation each week. Verbal reports of financial expenses and donations should be elaborated on in meetings and in the worship service announcements. One official financial report is provided at the end of every quarter, but a monthly report should be posted in a highly visible location. The treasure should give quarterly report to the church in order to build members confidence in the financial matters of the church.

Follow-up on the Intervention

After the one week exercise the researcher visited the church three times as a follow-up on the first Sabbath every month from May to July, 2015. The sermons preached were the: The parable of the Talents, The Prodigal Son and The Parable of the Lost Coin. The workshop was on Financial Controls Policy, Leaders on Tithing Promotion and Financial Stewardship and Faithful Parents.

The Program Analysis

The duration for the program was one week. It was scheduled to start at 5:30p.m every evening and to end around 8:30p.m. The program was well structured that the Pastor spoke for 50 minutes each night for the members to have enough time

to ask questions, express their feelings and opinions on what was happening in the church and what they were hearing each night. The church had 30 minutes each night to break into twelve groups for discussions. These groups were led by twenty two trained selected leaders from various segments of the church. After the discussion they all returned to their seats to have 10 minutes to ask the Pastor pertinent questions, before the program ended.

The impact of the program on the Congregation

After the program most of the members expressed their concern about the whole program. Elder “A” from Ahinsan church expressed an opinion that, the program should be repeated every quarter to help church to have confidence in the leadership of the Church.¹³ Further during the one week stewardship spiritual emphasis the program was visited by Pastor “B” from South Central Ghana Conference expressed before the Church that financial stewardship should be the concern of all members who believed in the great commission of Jesus Christ.¹⁴ Again Pastor “C” from Ahinsan Church also said that if all pastors and elders are going to take financial matters seriously most of the problems facing the Church and the Conference would be resolved.¹⁵

Furthermore, Mrs “D” also from Ahinsan Church said that if the pastors would have time with the Church and become concern about the education of the members this will remove most of the misconception in the Church.¹⁶ The conference

¹³ Elder “A”, Ahinsan; interview by the author, 2015.

¹⁴ Pastor “B”, South Central Ghana Conference, visited during the one week program, Ahinsan, 2015.

¹⁵ Pastor “C”, interview by the author, Ahinsan, 2015.

¹⁶ Mrs “D”, interview by the author, Ahinsan, 2015.

administration before the report to them said that the entire pastors should be called and given training about the program for them to use it in their various districts. Those who did not have the offering envelopes when appeal was made came forward the first time to collect their own. Others gave numbers of testimonies about the blessing they have received from the returning of tithe and offering. Others suggest that the discussion groups should be maintained and turned to small groups in the church.

A Pre-evaluation of the Program

A pre-project data covering the following: 1. total tithe and offering envelopes of church members, 2. Total number of members who seem to return faithful tithe and offering and 3. Total church income (conference, district, and local church) will be examined before the implementation of the program and this will be done with the use of tithe and offering book. Six-month duration will be allowed for some observations. A post project data will be examined, along the same lines as was done during the pre-project analysis, after the six months.

During this period the researcher and the monitoring team will pay visit in the church to ensure that the biblical principles learnt are being followed. Again the treasury Department should give monthly financial statement to the church board and during the business meetings to access to the financial position of the church. Further the budget of the church should be reviewed and followed for members to have confidence in the financial matters of the church.

When the week ended, the researcher used Appendix H and I questionnaire type 4 and 5 questionnaires to conduct post- program interview to see whether there has been a change in their attitude towards some of the things discovered during the pre- program interviews. When this was done the outcome was encouraging. In using Appendix H questionnaire Type I, the researcher choose to interview few people

selected from different segments of the church personally, to know their reactions towards the program, and left the remaining to the treasurer. One person (Mr “F”) interviewed from the youth department expressed that the subject has not been presented to the church as it should have been, and the neglect, together with financial depression, has caused a marked falling off in the offering the past years. At this week the subject has been carefully campaigned in seminar after seminar.¹⁷

Another person interviewed from the choir (Sister “G”) also said I am glad I heard the Pastor boldly speak upon financial stewardship of tithe and offering supported his submission from the Bible and the Spirit of Prophecy. I did not know it was so important a matter he confess and said. “I dare not neglect it any longer”¹⁸. Some members interviewed in other departments confessed that they have had different opinions when it comes to the matter of finances of the Church. One sister belonging to the Women Ministry department Mrs “E” expressed that the financial matters should be supported by all the Disciples of Christ.¹⁹ Again member of the Adventist Youth in Ahinsan church, Sister “G” interview by the researcher, Ghana, 11 April 2015 testified that the Church has seen the importance of youth when it comes to the participation Church activities.²⁰ Mr “H”, a member of Adventist Men Organization in Ahinsan church, interview by the researcher, Ghana, 11 April 2015

¹⁷ Mr. “F”, Master Guide in youth Ministry Department, interview by the author, Ahinsan, 2015.

¹⁸ Sister “G”, Chorister, interview by the author, Ahinsan, 2015.

¹⁹ Mrs. “E”, Women Ministry department, interview by the author, Ahinsan, 2015.

²⁰ Sister “G”, Master Guide in youth Ministry Department, interview by the author, Ahinsan, 2015.

said that he was happy the leadership of the has seen the importance of accountability in the Church.²¹

Table 4. Pre-Survey Of Total Tithe and Offering Collected in Ahinsan Church for the Period of 2010-214 (3.8 Ghana Cedis = 1\$)

YEAR	MEMBERSHIP	TITHE	OFFERING	TOTAL	DOLAR	PER CAPITA
2010	460	5046	2637	7683	2021.84	16.70
2011	510	6252	3268	9520	2505.26	18.67
2012	545	5703	2931	8634	2272.11	15.84
2013	560	6859	4275	11,134	2930	19.88
2014	625	6459	2873	9332	2455.79	14.93

The Table 4 above shows that in 2010 membership of 460 and the total tithe and offering was 7683 equivalent of \$2021.84 with per capital 16.70 Ghana cedi. In 2011 the total tithe and offering was 9520 gave by membership of 510 with equivalent of \$2505.26 and per capital of 18.67 Ghana cedis. The table shows total tithe and offering of 8634 Ghana cedis with the membership of 545 and the equivalent of \$2272.26 and 15.84 per capital cedis. In 2013 with membership of 560 gave total tithe and offering of 11134 Ghana cedis equivalent of \$2930 and 19.88 Ghana cedis as per capital. In 2014 membership of 625 gave total tithe and offering of 9332 Ghana cedis, equivalent of \$2455.79 with 14.93 per capital of Ghana cedis. This shows that most people were not supporting the church financially. The table shows inconsistency and fluctuation in per capital of giving of the members to sustain the church budget. This cannot help the leadership to plan and also embark upon any evangelistic activities to make disciples within the community. As they have received the message, most of the

²¹ Mr. "H", Adventist Men Organization, interview by the author, Ahinsan, 2015.

members made confession in regard to their indebtedness to God, and expressed their determination to meet this debt, and hence support the church through their tithe and offering.

The Project Report

The project was documented and its outcome was submitted to the South Central Ghana Conference who is the primary sponsor. Again the Ahinsan District and the local Church were also received the copies of report who supported the implementation of the program. The researcher had meeting with all the parties and discussed about how the program could be implemented in other District and churches. An expression of thankfulness and indebtedness was made to all these groups of the church for their permission, support and immense contribution towards the success of the program.

Summary of Program

The primary purpose of this study is to developed strategy that will help increase the financial stewardship to sustain all the numerous activities of the Church. The fear of the leadership to promote and talk about financial stewardship needs to be addressed. The education of every member to be involved in the financial matters of the church should be taken seriously about the leadership of the church. The Bible counsels that a child should be trained in the way he ought to go: and when he is old, he will not get away from it (Prov 22: 6). The understanding of the Church members on biblical stewardship will increase their commitment in supporting the primary objective of the church to spread the Good News about the everlasting Kingdom. The final chapter will look at the summary, evaluation, the lessons learned conclusion and the recommendation of the project.

CHAPTER 6

SUMMARY, EVALUATION, LESSONS LEARNED, CONCLUSION, AND RECOMMENDATIONS

Summary

In this chapter the researcher discusses the summary, evaluation, the lessons learned in the project, recommendation and conclusion. Biblical stewardship is a way of living in which believers who are in partnership with God need to know that everything belongs to God. All possessions must be used for His glory, and for spreading the everlasting gospel of Jesus Christ in the entire world for common good. Paul admonishes that whatsoever is done, it should be heartily done, as to God but not unto men (Col 3:23). The purpose this project is to develop strategy to increase financial stewardship to sustain the growth of Church. The great commission human dates the church members to support the exercise of making disciples in the world through their financial stewardship to sustain the development of Church. Peter reminds that in as much as everyone has received the gift, in the same manner should he/she serve as faithful stewards of the grace of God. (1Pet 4:10)

The studies have established that giving of tithe and offering to enhance the activities of the church is scriptural both in the OT and the NT. In the Leviticus God requires from the people of Israel that they should return to Him all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD. Again He calls believers to return to him in tithe and offering. (Mal 3:7-10). Jesus addressing the Pharisees said they pay tithe of mint and anise and

cummin, but have omitted the significant matters of the law, judgment, mercy, and faith which they ought to have done (Matt 23:23).

Christian Stewardship involves the practice of systematic and proportionate giving of time, abilities, material resources and influence. It is based on the principle or view that these are a trust from God, and are to be used in service for the benefit of all humankind. In response to Christ's redeeming love, one should take care as well as manage all that God has bestowed to us. The growth of the Church needs to be sustained through the believers returning faithful tithe and offering to embark upon the projects and the spreading of gospel message to make disciples for the kingdom of God. According to Ellen G. White, the tithing system was instituted by God as means adapted to do away all selfishness, and to develop breath and dignity of character.¹

The SDA literature and other Christian authors seem to affirm that the believers in Christ are still to embark upon the returning of tithe and offering as the proper way to support and sustain all the activities of the church to enhance the growth of the church. One day, all human being will give an account of our stewardship to the God) and everything that has been entrusted to us will come under His judgment. The Spirit of Prophecy writings and the *SDA Church Manual* were also examined to gain understanding about the way financial stewardship of the church can be improved and also to tackle the issue of low patronage in supporting the development. The study was confined to the SDA Church Ahinsan within the Ahinsan District, for the implementation of the work was effectively monitored and supervised. The target group of this project was the whole Ahinsan SDA both baptized and the Sabbath School members.

¹ Ellen G. White, *Education* (Mountain View, CA: Pacific Press, 1952), 44.

According to the survey 84% of the respondents give for the recognition of human beings to support work of the Church and this bring competition in the house of God. Again other Church members expressed that the Church lack funds as a result of unaccountability on the part of the leadership. This is an indication that the church needs to educate church members extensively on giving. The survey also revealed that out of 625 baptized members only 213 have tithe and offering envelopes which seem to returning faithful giving to the church representing 34% as at 2014.

After established the theological foundation and review literature of the financial stewardship of tithe and offering, through interviews, and questionnaires administered strategy to increase finances of church was developed to sustain the growth of the church. The strategy was implemented in the Ahinsan SDA Church through revival, workshop, seminar, and sermons at Church services and meetings. The program was monitored for six months for the final evaluation to access the project.

Evaluation

The evaluation of every activity would be determined the success or failure based upon the purpose and the expected outcome of the particular project. The researcher gave the (Appendix H and I questionnaire type 4 and 5) to the treasurer to respond and due to complex nature of the requirement it was collected after the six month of the implementation of the program.

The outcome is shown in table 3 below;

Table 5. Post-Survey of Percentage of Members Having and Returning Tithe and Offering envelopes to the Church

MONTH	MEMBERSHIP	TITHE&OFFERING ENVELOPES	PERSENTAGE (%)
DECEMBER, 2014	625	131	21%
APRIL, 2015	636	236	37.10%
MAY, 2015	636	255	40.09%
JUNE, 2015	650	280	43%
JULY, 2015	684	328	48%
AUGUST, 2015	687	371	54%

Looking at the table 5 the total membership in December, 2014 was 625 out of it 131 members seem to have returning tithe and offering envelopes to the church representing 21% .After few month the percentage of members returning tithe and offering to the Church started to increase. In April, 2015 the church with membership of 636, 236 members faithfully returned tithes and offerings representing 37.10% showing increase in margin of 16.1%. The following month (May) funds report shows that out of 636 members, 255 gave tithes and offerings representing 40.09%. The next month the membership increased to 650 those giving tithes and offering also increased to 280 representing 43%. In July at the total membership of 684, 328 of the membership returned faithful tithes and offering to the church representing 48%. During August the total membership was 687 and out of it 371 members returned tithes and offering representing 54% to the Church.

*Table 6. Post-Survey of Total Tithe and Offering Collected in Ahinsan Church
(3.8 Ghana Cedis = 1\$)*

Month	Membership	Tithe	Offering	Total	Dollar	Per capita
Dec. 2014	625	605.5	260.17	865.65	227.80	1.39
April 2015	636	577.15	384.77	961.92	253.14	1.51
May 2015	636	662.77	356.87	1019.64	268.33	1.60
June 2015	650	768.81	413.97	1182.78	311.26	1.82
July 2015	684	922.67	615.11	1537.78	404.68	2.25
Aug. 2015	687	1291.74	861.15	2152.89	566.55	3.13
Sept. 2015	687	1808.43	1205.62	3014.05	793.17	4.39

The above table 6 shows that in the year 2014 the month of December total tithe and offering was 865.65 Ghana cedis equivalent of \$ 227.80 given by the membership of 625 and the per capital was 1.39. In April, 2015 the membership was 636 and total tithe and offering was 961.92 Ghana Cedis equivalent of \$253.14 which have per capita of 1.51. In May, 2015 the membership was 636 the total tithe and offering was 1019.64 equivalent of \$268.33 per capita was 1.60 Ghana cedis. The membership of June, 2015 was 650 with the total and offering was 1182.78 equivalents of 311.26 with per capita of 1.82. In July the membership was 684 and the total tithe and offering was 1537.78 equivalents of \$404.68 with per capita of 2.25 Ghana cedis. The membership at the end of August was 687 with the total tithe of 2152.89 equivalents of \$566.55 with capital of 3.13. In September the membership

stood at 687 with the total tithe and offering of 3014.05 equivalents of 793.17 with per capita of 4.39 Ghana cedis. This suggests that if the Church is educated so well on the financial stewardship matters there will be funds to sustain the project and activities of the church.

The outcome of the report from the treasury department for the six months and response of the interviewees to the questionnaire depicted that the one week stewardship program was successful and it has yielded expected result. The researcher aimed at increasing the finances of the Church by 8% but it has gone beyond that. And this shows that if the church continues in the stewardship education the misconception about giving is going to be reduced and members would be motivated to sustain the growth of the Church.

Lessons Learned

The researcher learned a few lessons during the implementation of the program to guide him, the sponsors (the Conference (SCGC), District, and the Ahinsan SDA Church), and any other persons who might apply this strategy in the future. Taking note of these lessons and taking steps to avoid making the same mistakes will enhance the future application of this strategy. The lessons learned included:

It seems most of the church members have misconception about the subject “biblical stewardship” to mean “tithe and offering” only and the leadership always promote giving has created problems like: mistrust of Church leaders and system, diversion of tithe and offerings by some members other persons and groups, project and thanksgiving replacing tithe and offering. Stewardship needs to be redefined for the members to understand that, it starts from God as the owner and creator all things

(life, time abilities, resources etc.) and sustained, provider and initiator of life relationship.

Stewardship is not an event but a way of life of the believers in collaboration with the Lord. The researcher learned that lack of accountability on the part of leadership on time has result in low participation in financial stewardship in the church. It was learned that given workshop in the Sabbath afternoon was not the best since most of the members stay far away from church it becomes difficult for them to come for afternoon service. The best time should be immediately after the church's divine service or should be included in the divine service. Again it was also learned that giving for recognition was as a result of cultural behaviour brought to the church.

Furthermore, it was learned that training pastors and lay leaders of the Church would enhance the sustainability of the financial stewardship. The stewardship education should be all year round to educate the new converts in the biblical stewardship of giving in the Church. In addition the pastor and other leadership of the church should clearly talk about stewardship matters as much as possible. The use of money is a matter of much concern for Christian spiritual discipline It was also learned that the talk about money has developed a bad reputation and one reason was that leaders too often focus their energy on trying to raise money rather than trying to raise the spiritual level the members.

Conclusion

In light of the experience the researcher encountered during the project the following conclusions can be drawn. The financial stewardship in Ahinsan Church is not fully understood. Inspired there was increased in the yearly record of tithe and offering their returning does not much with the membership.

There was inadequate education, training, and promotion on financial stewardship is a threat to the survival of the system in Ahinsan Church. If care is not placed on educating the members to accept the concept of financial stewardship, it is going to be a time when the majority of the church members do not have proper understanding about the system, consequently the Church will suffer for funds to meet the numerous activities of the Church.

One problem that is affecting the financial stewardship in the Ahinsan Church is the wrong methods of giving, whereby members give to gain the recognition of human being. Again the leaders focus on raising money from members without raising their spiritual level in Christ. The Church should develop stewardship education goals and plans for implementation which will involve children, youth and adult in the study of biblical stewardship. Paul advocates “And that from a child thou hast known the holy scriptures, which are able to make thee wise unto salvation through faith which is in Christ Jesus.” (2Tim. 3:15) the education of Church members on the financial stewardship should be treated by the pastors and the laity with great concern.

Finally the leaders of the church must be transparent in the use of the church funds collected. Also the leaders should be seen as people who are true to their word. Whatever promises they make to the church must be followed as such to build the confidence and trust the members have in them. The prayer, accountability, education and the involvement of the members in the planning of programs are the keys to increase the financial stewardship in the Church.

Recommendations

The researcher based upon the findings in this project made the following recommendation to the church and any person that might find the material in this project valuable.

There should be periodic stewardship education by pastors and church leaders to sustain the financial stewardship to support the church growth. This education should be given through bible studies, financial management, wealth creation, budgeting, element of family life and other matters related to financial stewardship. Again the pastors should periodically preach stewardship sermons without the fear of members' reactions that they are promoting for their salaries.

There should be leadership example by the pastors and key laity as they tithe and also give offering or at least practice significant proportionate giving to the ministry of the Church. The leadership cannot lead the members if they are not willing to go themselves.

There should be a year round stewardship program to intensify and support the congregants in their understanding of their responsibility as overseers. Stewardship program every quarter will help the new converts to know their commitment when it comes to finances to support the development of the Church.

The treasurers should be prepared to give proper accounts to the church. Since members would like to know what has been done with the money given. They give to support the programs of the church. Again treasurers should ensure that the funds collected during services should not be in charge of few deacons and deaconesses until it has been deposited in the treasury. In addition promptly deposit all money and nothing should be paid out of the offering. All bills should be paid by check, except petty cash vouchers.

Encourage all church members to use the tithe and offering envelopes to return funds to the church. The treasury department should make sure that they issue receipt for all money collected to avoid unnecessary suspicion and to ensure fair accountability

There should be someone other than those who handle cash and keep the financial records to receive and reconcile the bank statement. The treasurer should insist on this protection. Again they should maintain an inventory of all the assets of the church with description of item, date of purchase, location, intended use and disposition.

The first step to ensure a stronger financial stewardship culture within a congregation is a proper visioning and planning process which involving everyone in Church. Church members will always support and participate in what they have had a hand in shaping.

The church should begin to accept tithe and offering in cash and in kind as it was in the Old Testament times. (Lev 27:30) The farmers should be allowed to bring their foodstuff, livestock and others as their tithe and offering. The church must be prepared for market of these things and the money received should be recorded in the names of the givers.

APPENDICES

APPENDIX A
REQUEST LETTER

The Secretary
South Central Ghana Conference
Kumasi

10th August, 2014

Dear Sir,

PERMISSION TO CONDUCT RESEARCH IN AHINSAN SDA CHURCH

In fulfillment of my Doctor of Ministry studies in the Adventist University of Africa, I am conducting a research of STRATEGY TO INCREASE FINANCIAL STEWARDSHIP FOR SUSTAIN CHURCH GIVING IN AHINSAN SEVEN-DAY ADVENTISTS. I wish to request the permission of the conference to conduct this research in the Ahinsan SDA Church in the Ahinsan District. Upon completion of the study I undertake to provide the Conference with a bound copy of full research report. If you need require further information, please do not hesitate to contact me on 0204341124 and antmensa@yahoo.com

Your approval to conduct this study will be greatly appreciated.

Yours Sincerely,



Pastor Samuel Antwi Mensah

APPENDIX B
PERMISSION LETTER 1



**SOUTH CENTRAL GHANA CONFERENCE
OFFICE OF THE EXECUTIVE SECRETARY**

17th August, 2014
Pr. Samuel Antwi - Mensah
South Central Ghana Conference
P. O. Box RY 336
Ahinsan – Kumasi
Ghana

Dear Pastor,

RE: PERMISSION TO CONDUCT RESEARCH STUDY

Your request to be granted permission to conduct a research study at the Ahinsan District of the Seventh-day Adventist Church of the South Central Ghana Conference has been duly accepted by the Administration of the Conference.

We wish you well even as you undertake your project. The good Lord grants you the strength to finish the work.

Yours faithfully,





Pr. Philip Amponsah-Mensah
(Executive Secretary)
CC: *Officers*
The District Pastor (Ahinsan)

P. O. BOX RY 336
Kumasi – Ghana
+233(0)3220 22923
scgcghana@yahoo.com
//http: scgcadventist.org

APPENDIX C

PERMISSION LETTER 2

	SEVENTH-DAY ADVENTIST CHURCH SOUTH - CENTRAL GHANA CONFERENCE Ahinsan District P. O. Box AH 8820, Kumasi, Ghana W/Africa	Office of the District Pastor Tel:
<hr/>		
Banker Kumawuman Rural Bank Ahinsan - Branch		
Our Ref:.....	Your Ref:.....	Date: 21st August, 2014
PR. SAMUEL ANTWI MENSAH SEVENTH-DAY ADVENTIST CHURCH AMAKOM – KUMASI		
Dear Pastor,		
INVITATION FOR A WEEK LONG PROGRAMME		
We send you greetings in the name of our Lord Jesus Christ, Maranatha.		
The Seventh-day Adventist Church, Ahinsan writes to invite you to be the SPEAKER at our one week Stewardship and Revival programme from 28th September, 2014 to 4th October, 2014 .		
It is our hope that through this program, members in our church will be awakened spiritually, draw closer to Christ and be prepared for His imminent coming.		
We hope to see you and many thanks in anticipation.		
Sincerely,		
		
Pr. Kwasi Nimako Acheampong (Church Pastor)		

APPENDIX D
REQUEST LETTER B

The Church Board
SDA Church Ahinsan
Kumasi
14rd March, 2015.

Dear Brethren,

PERMISSION TO CONDUCT ONE WEEK CONDUCT
STEWARDSHIP EMPHASIS PROGRAM

In fulfillment of my Doctor of Ministry studies in the Adventist University of Africa, I am conducting a research of STRATEGY TO INCREASE FINANCIAL STEWARDSHIP FOR SUSTAIN CHURCH GIVING IN AHINSAN SEVEN-DAY ADVENTISTS. I wish to request the permission of the Church board to use the church, and the equipment in it, for one week stewardship emphasis program, scheduled to take place from 5th to 11th April, 2015.

I am looking forward that my request would merit your positive response.

Yours Sincerely



Pastor Samuel Antwi Mensah

APPENDIX E

SAMPLE QUESTIONNAIRE TYPE 1

INTERVIEW QUESTIONS FOR PERSONAL AND FOCUS GROUPS

PART I

Statement of Permission

I am a Doctor of Ministry Candidate doing research on ways to increase financial stewardship to provide sustainable church growth. Your permission is being sought to please give frank and truthful answers to the following questions to improve this research. Your privacy and confidentiality is 100% assured. Thank you.

PART II

1. **Name:** (optional/won't be included in the Report).....
2. **Gender:** 3. **Age:**
4. **Church:**
5. **Baptized:** 6. **When:**
7. **Position(s) in Church:**
8. **Group affiliated to in Church:**
.....
9. **What motivates SDA's to give?**
.....
10. **Do some people give because they want to gain recognition?**
.....
11. **If yes what dangers are associated with this attitude?**
.....

12. **Do some people return tithes more than they give offerings?**
.....
13. **Do some people give more at fund raising ceremonies than they return tithes?**
14. **Why is this so?**
.....
15. **Does the Bible say we should give tithes and offerings? Why?**
.....
16. **Apart from tithes and offerings, what other means are there to give to support the church?**
.....
17. **Why is giving so poor in the district?**
.....
.....
18. **What encourages you to give?**
.....
19. **What discourages you from giving?**
.....
20. **What hinders SDA's from giving faithful tithes and offerings?**
.....
21. **What suggestions do you have to improve financial stewardship?**
.....
22. **What is the relationship between spirituality and financial stewardship?**
.....

23. How does the church leadership affect giving?

.....

24. Are there methods of fund raising that go against biblical principles?

.....

25. How can we avoid using wrong methods of fund raising?

.....

APPENDIX F

SAMPLE QUESTIONNAIRE TYPE 2

The Treasurer

SDA Church Ahinsan

Kumasi

Dear Treasurer,

Kindly give me the historical analysis of members having and returning tithes and offering envelopes in Ahinsan Church from 2010-2014 to enable me to conduct a research to complete my dissertation.

Yours Sincerely



Pastor Samuel Antwi Mensah

YEARS	MEMBERSHIP	TITHE & OFFERING ENVELOPES	PERCENTAGE
2010			
2011			
2012			
2013			
2014			

APPENDIX G

SAMPLE QUESTIONNAIRE TYPE 3

The Treasurer

SDA Church Ahinsan

Kumasi

Dear Treasurer,

Kindly fill the table below with regard to the total tithe and offering collected in Ahinsan church for the period between 2010—214 to enable me conduct a research to complete my dissertation.

Yours Sincerely,



Pastor Samuel Antwi Mensah

YEAR	MEMBERSHIP	TITHE	OFFERING	TOTAL	DOLAR	PER CAPITAL
2010						
2011						
2012						
2013						
2014						

APPENDIX H
SAMPLE QUESTIONNAIRE TYPE 4

The Treasurer
SDA Church Ahinsan
Kumasi

Dear Treasurer,

Kindly provide me with six months analysis of members having and returning tithe and offering envelopes in Ahinsan Church to enable me to conduct a research to complete my dissertation.

Yours Sincerely



Pastor Samuel Antwi Mensah

MONTH	MEMBERSHIP	TITHE & OFFERING ENVELOPES	PERCENTAGE
Dec. 2014			
April, 2015			
May, 2015			
June, 2015			
July, 2015			
Aug. 2015			

APPENDIX I

SAMPLE QUESTIONNAIRE TYPE 5

The Treasurer

SDA Church Ahinsan

Kumasi

Dear Treasurer,

Kindly provide me with six months total tithes and offerings collected in Ahinsan church to enable me to conduct a research to complete my dissertation.

Yours Sincerely



Pastor Samuel Antwi Mensah

MONTH	MEMBERSHIP	TITHE	OFFERING	TOTAL	DOLAR	PER CAPITAL
April, 2015						
May, 2015						
June, 2015						
July, 2015						
Aug. 2015						
Sept. 2015						

APPENDIX J
PROGRAM OUTLINE

Sunday 5th April, 2015 “Biblical Stewardship”

- 5: 30 – 6: 00 – Health Screening – (Health Ministry-Team)
- 6: 00 – 6: 20 – Song Service – (Amazing Grace)
- 6: 20 – 6: 30 – Film Show – (Life of Jesus)
- 6: 30 – 6: 50 – Season of Prayer – (Pastor)
- 6: 50 – 7: 40 – **LECTURE 1** – (Stewardship Ministry
Director SCGC)
- 7: 40 – 8: 10 – Group Discussion – (District Pastor)
- 8: 10 – 8: 20 – Question Time – (Stewardship
Ministry Director SCGC)
- 8: 20 – 8: 30 – Closing Session – (Elder)

Monday 6th April, 2015

- 5: 30 – 6: 00 – Health Screening – (Health Ministry-Team)
- 6: 00 – 6: 20 – Song Service – (Church Choir)
- 6: 20 – 6: 30 – Film Show – (Life of Jesus)
- 6: 30 – 6: 50 – Season of Prayer – (Pastor)
- 6: 50 – 7: 40 – **LECTURE 2** – (Stewardship Ministry
Director SCGC)
- 7: 40 – 8: 10 – Group Discussion – (District Pastor)
- 8: 10 – 8: 20 – Question Time – (Stewardship
Ministry Director SCGC)
- 8: 20 – 8: 30 – Closing Session – (Elder)

Tuesday 7th April, 2015 “Financially Faithful Church”

- 5: 30 – 6: 00 – Health Screening – (Health Ministry-Team)
- 6: 00 – 6: 20 – Song Service – (Singing Band)
- 6: 20 – 6: 30 – Film Show – (Life of Jesus)
- 6: 30 – 6: 50 – Season of Prayer – (Pastor)
- 6: 50 – 7: 40 – **LECTURE 3** – (Stewardship Ministry
Director SCGC)
- 7: 40 – 8: 10 – Group Discussion – (District Pastor)
- 8: 10 – 8: 20 – Question Time – (Stewardship
Ministry Director SCGC)
- 8: 20 – 8: 30 – Closing Session – (Elder)

Wednesday 8th April, 2015

- 5: 30 – 6: 00 – Health Screening – (Health Ministry-Team)
- 6: 00 – 6: 20 – Song Service – (The Saint)
- 6: 20 – 6: 30 – Film Show – (Life of Jesus)
- 6: 30 – 6: 50 – Season of Prayer – (Pastor)
- 6: 50 – 7: 40 – **LECTURE 4** – (Stewardship Ministry
Director SCGC)
- 7: 40 – 8: 10 – Group Discussion – (District Pastor)
- 8: 10 – 8: 20 – Question Time – (Stewardship
Ministry Director SCGC)
- 8: 20 – 8: 30 – Closing Session – (Elder)

Thursday 9th April, 2015

- 5: 30 – 6: 00 – Health Screening – (Health Ministry-Team)
- 6: 00 – 6: 20 – Song Service – (Singing Band)
- 6: 20 – 6: 30 – Film Show – (Life of Jesus)
- 6: 30 – 6: 50 – Season of Prayer – (Pastor)
- 6: 50 – 7: 40 – **LECTURE 5** – (Stewardship Ministry
Director SCGC)

7: 40 – 8: 10 – Group Discussion – (District Pastor)

8: 10 – 8: 20 – Question Time – (Stewardship
Ministry Director SCGC)

8: 20 – 8: 30 – Closing Session

Friday 10th April, 2015

5: 30 – 6: 00 – Health Screening – (Health Ministry-Team)

6: 00 – 6: 20 – Song Service – (Amazing Grace)

6: 20 – 6: 30 – Film Show – (Life of Jesus)

6: 30 – 6: 50 – Season of Prayer – (Pastor)

6: 50 – 7: 40 – **LECTURE 6** – (Stewardship Ministry Director SCGC)

7: 40 – 8: 10 – Group Discussion – (District Pastor)

8: 10 – 8: 20 – Question Time – (Stewardship
Ministry Director SCGC)

8: 20 – 8: 30 – Closing Session

Saturday 11th April, 2015

6: 00 – 6: 20 – Song Service – (Amazing Grace)

8: 00 – 8: 40 – Health Talk – (Health Ministry-Team)

8: 40 – 9: 00 – Season of Prayer – (Elder)

9: 00 – 10: 40 – Sabbath School – (Superintendent)

10: 40 – 11: 10 - Announcements – (Church Clerks)

11: 10 – 12: 30 **DIVINE SERVICE: LECTURE 7**
(Stewardship Ministry Director SCGC)

SABBATH AFTERNOON: SEMINAR & FORUM

3: 00 – 3: 45 – **LECTURE 8** – (Pastor)

3: 45 – 4: 30 – **Group Discussion** – (District Pastor)

4: 30 – 5: 30 – **Open Forum** – (Pastors/Elders)

5: 30 – 6: 00 – Closing Exercise – (Pastor)

Materials for Program

Tithes and offerings remind us that only God is proprietor in the absolute sense. The first couple Adam and Eve was reminded by the tree whose fruit they were not to touch and eat lest they would die (Gen. 2:17). After sin and expulsion from the garden, this ownership truth was reinforced in the tithing principle. In Genesis tithing appears as an already-known practice. Abraham paid tithe to Melchizedek, (the righteous king) king of Salem and became a priest of God Most High (Gen. 14:18–20). The same is recorded of Jacob, who vowed to Yahweh, “Of all that thou givest me I will give the tenth to thee” (Gen. 28:22).

The tithe was to be regarded as God’s tenth. “All the tithe of the land, whether of the seed of the land, or of the fruit of the trees, is the Lord’s: it is holy unto the Lord” (Lev. 27:30). The sacred tenth was an acknowledgment of Yahweh’s ownership. “The earth is the Lord’s, and the fullness thereof, the world and those who dwell therein.” (Ps. 24:1; cf. 50:10–12; Haggai 2:8)

The Israelites were commanded to tithe all the yield of their seed, “which comes forth from the field year by year” (Deut. 14:22). In this way the covenant people showed love and respect for their God. In all things He was to be first. “Honour the Lord with your substance and with the first fruits of all your produce” (Prov. 3:9). The record indicates that the practice of tithing continued after the exile. “Then all Judah brought the tithe of the grain, wine, and oil into the storehouses” (Neh. 13:12). Clearly the tithe was for religious purposes, including the support of priests and Levites: “To the Levites I have given every tithe in Israel for an inheritance, in return for their service which they serve, their service in the tent of meeting” (Num. 18:21). In postexilic times, “men were appointed over the chambers for the stores, the contributions, the first fruits, and the tithes, to gather into them the

portions required by the law for the priests and for the Levites according to the fields of the towns; for Judah rejoiced over the priests and the Levites who ministered” (Neh. 12:44). This was to be done with joy and gratitude to the Provider who had given them “power to get wealth” (Deut. 8:18).

The tithe is tangible, reminding us that the physical creation has been pronounced good. Therefore, the command is to “honour the Lord with your substance and with the first fruits of all your produce” (Prov. 3:9). The returning of the tithe saves us from a false dichotomy between the spiritual and the material. Israel’s God is the Giver of every good gift. He makes no radical differentiation between the so-called spiritual and the so called natural. “He has made everything beautiful in its time” (Eccl. 3:11). Later Jesus would acknowledge tithing as something that “you ought to have done, without neglecting the others” (Matt. 23:23). The returning of the tithe makes the believer in partnership with God.

The experience of the Jewish people under Nehemiah gives a remarkable insight into the tithing system. An entire people heartily entered into covenant with God. When all Judah brought the tithe of the grain, wine, and oil into the storehouses, Nehemiah appointed treasurers who were “counted faithful; and their duty was to distribute to their brethren” (Neh. 13:13). At the end of the OT the prophet Malachi repeats Yahweh’s requirement, together with a promise of rich blessings: “Will man rob God? Yet you are robbing me. But you say, ‘How are we robbing thee?’ In tithes and offerings You are cursed with a curse, for you are robbing me; the whole nation of you. Bring the full tithes into the storehouse, that there may be food in my house; and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing. I will rebuke the devourer for you, so that it will not destroy the fruits of your soil; and your vine in the

field shall not fail to bear, says the Lord of hosts. Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts” (Mal. 3:8–12).

Failure to return the tithe is viewed as a breach of the covenant.

Examples of Stewardship

In addition to the tithe the Lord requested offerings. Yahweh complained that Israel was robbing Him in “tithes and offerings” (Mal. 3:8). When the Israelites made pilgrimage to Jerusalem they were expected to bring an offering or gift, a *mattānāh*, from the verb *nātan*, to “give” (Deut. 16:17). The same word is used to designate a gift given by a father to his child (Gen. 25) and God’s gift of the priesthood to Aaron (Num. 18:7). The word suggests a gift prompted by a good and loving disposition of one person toward another (cf. Esther 9:22).

As a people in covenant relationship with God, Israel had received His richest gift, His grace. God had been merciful, gracious, and good to the nation. The Torah itself was a gift of God’s grace. The appropriate response to this manifestation of plenteous grace is suggested in Psalm 96:8: “Ascribe to the Lord the glory due his name; bring an offering, and come into his courts! Worship the Lord in holy array.” David exclaimed in awe: “But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from thee and of thy own have we given thee” (1 Chron. 29:14).

For a model of giving, Christians look to God, “who gives to all men generously and without reproaching” (James 1:5). Sons and daughters of the Father imitate the one who “makes his sun rise on the evil and on the good, and sends rain on the just and on the unjust” (Matt. 5:45). Believers are moved by God’s unparalleled example, in that He “did not spare his own Son but gave him up for us all” (Rom. 8:32).

The OT Stewardship

God has always ministered His grace to the world through individuals and His people Israel. They reveal His grace to the world and in a sense become channels of blessing. Certain individuals in the biblical record epitomize the principles of true stewardship.

- a. Abraham. God's covenant promise was "I will make of you a great nation and I will bless you, and make your name great, so that you will be a blessing" (Gen. 12:2).

Abraham, the father of the faithful, stands out as an example of total commitment to Yahweh in covenant relationship. Of him God could say, "I have chosen him [Heb. "I have known him"], that he may charge his children and his household after him to keep the way of the Lord by doing righteousness and justice" (Gen. 18:19).

Stewardship presupposes a trust relationship. Fidelity to God, commitment to His will, and obedience to His commands are the hallmark of the true steward. In His appearances to Abraham Yahweh made it clear that He wanted to make him trustee of the knowledge of God.

- b. Joseph. One of Jacob's sons became the ideal steward of the OT. His story dominates the last part of the book of Genesis. Sold into cruel slavery, he rose to positions of prominence in Potiphar's house (Gen. 39:4, 5) and in the Pharaoh's kingdom (Gen. 41:39–41). Joseph understood his mission. He realized that "God meant for good," the harsh treatment he had suffered, in order "that many people should be kept alive" (Gen. 50:20). In considering Joseph's life, the psalmist noted that God "had sent a man ahead of them" (Ps. 105:17). As God's steward, Joseph brought great blessings to Egypt. "The king ... made him lord of his house, and ruler of all his possessions, to instruct

his princes at his pleasure, and to teach his elders wisdom” (verses 20–22).

“To the ancient Egyptian nation God made Joseph a fountain of life.

Through the integrity of Joseph the life of that whole people was preserved” (AA 13).

- c. Israel. God wished to make Israel a channel of His truth, grace, and blessing to neighboring nations. His people were to be His stewards. These were the terms of His covenant with them: “Now therefore, if you will obey my voice and keep my covenant, you shall be my own possession among all peoples; for all the earth is mine, and you shall be to me a kingdom of priests and a holy nation” (Ex. 19:5 , 6). They would be richly blessed; they would lend to other nations but never need to borrow (Deut. 28:12). God’s material blessing on Israel would attract the attention of the world. It was God’s intention that the nations should inquire as to the reason for Israel’s unusual prosperity. This would open the way for Israel to give effective witness to the Source of blessings and to point out the necessity of obeying the God of heaven (Isa. 44:8; 49:6; Mal. 3:12). God made every provision for His chosen people to be stewards of His saving grace: “I am the Lord, I have called you in righteousness, I have taken you by the hand and kept you; I have given you as a covenant to the people, a light to the nations, to open the eyes that are blind, to bring out the prisoners from the dungeon, from the prison those who sit in darkness” (Isa. 42:6, 7).

The NT Stewardship

The NT also provides great examples for the Christian believer to follow when it comes to giving to support the work and the activities of the Christ.

Jesus as God's perfect steward.

Jesus became a steward, sent by the Father (John 5:36). His terms of reference were to restore, recovery, and redemption of a lost planet was the parameters of His stewardship (Luke 19:10; Eph.1:10; Matt. 1:21). He came to bring life to mankind (John 10:10). He had all the authority in heaven and on earth for mission and judgment to save the lost and make them disciples (Matt. 28:19, 20; John 5:22–27; 8:29). Jesus is the superintendent of the plan of salvation, as Paul points out in Ephesians 1:9–23. The plan hinges on Christ and His saving accomplishments. He takes charge and supervises the project, while still in subjection to His Father, still in human flesh. God commends Jesus for being “faithful to him who appointed him” (Heb. 3:2). For this reason Jesus is worthy of “more glory than Moses as the builder of a house has more honor than the house” (verse 3). As a faithful son over God's house, He is Himself the medium of salvation. “Consequently he is able for all time to save those who draw near to God through him, since he always lives to make intercession for them” (Heb. 7:25).

Stewardship in Christ's parables

The idea of stewardship find is amplification in certain of the parables of Jesus. In Luke 12, for instance, faithful and unfaithful stewards are contrasted. The servants are warned to maintain a state of readiness—loins girded, lights burning—waiting their master's return. At the sound of the first knock they are to answer the door quickly. The exact hour of his coming is not known; it may be the second or third watch of the night. For doing his master's bidding, “the faithful and wise steward” will then be “set over all his possessions” (verses 42–44). But there is another kind of steward—the unfaithful one, who is not prepared for the master's coming. “The master of that

servant will come on a day when he does not expect him and at an hour he does not know, and will punish him, and put him with the unfaithful” (verse 46). The point of the story was accountability for the knowledge and gifts of God. “And that servant who knew his master’s will, but did not make ready or act according to his will, shall receive a severe beating” (verse 47). Jesus made it clear that this parable was for the disciples. On them the manifold grace of Christ had been freely bestowed. As stewards of their master’s gifts, they were to share with others. At the end of the age full account of their stewardship would be required (cf. Matt. 24:45–51; 25:14–30). Stewardship is the main motif of the parable of the pounds (Luke 19) and of the parable of the talents (Matthew 25). The nobleman, or landowner, travels to a far country. He calls his servants together to give them instructions and tasks to perform while he is away. In each instance he expects that they will make a profit by the wise use of their capital. Luke 19:13 indicates that they are to do business with them while he was away. In Matthew he “entrusted to them his property” (Matt. 25:14). The servants understood their responsibility. The five-talent servant “went at once and traded with them.” The one who received two did likewise (verses 16, 17). In both parables the servants who carried out their stewardship responsibilities in the absence of the landowner/nobleman were commended and rewarded. The wise steward identifies with the master and his interests. There will, however, be a time of review and evaluation at some future date. Judgment begins “with the household of God” (1 Peter 4:17). In Matthew 25:31–46 stewards are judged on the basis of their treatment of the unfortunate—the prisoners, the sick, the destitute, and the homeless. Those who shared unselfishly are surprised that the King declares these deeds to have been done to Him. They are invited to “inherit the kingdom” (verse 34). Those who fail the evaluation are consigned to “eternal punishment” (verse 46). As can be seen in these

parables, stewardship has its rewards and punishments. In every case the master of the house is uncompromising—those who have received his capital are required to improve it. The standard of judgment is clear: “Every one to whom much is given, of him will much be required; and of him to whom men commit much they will demand the more” (Luke 12:48).

Stewardship in the apostolic church

The church in the apostles’ day presented a dynamic demonstration of Christian stewardship. The members of the community understood what it meant to be stewards, individually and as a corporate body. They modeled well the principles of Christian stewardship by their attitude and practice. Each member stood ready to perform good works, show generosity, and share their means. Acts 2:44, 45 describes Christian stewardship in action: “And all who believed were together and had all things in common; and they sold their possessions and goods and distributed them to all, as any had need.” The early Christians felt responsible for each other, whether Jew or Gentile, throughout the empire. This ecumenical awareness developed early. When the Jerusalem church suffered during the famine that was predicted by the prophet Agabus, the believers in the Gentile world gave liberally toward the relief effort. Paul saw this crisis as an opportunity to demonstrate genuine *agapē* love. The worldwide fellowship was strengthened and united in the task. “And the disciples determined, every one according to his ability, to send relief to the brethren who lived in Judea; and they did so, sending it to the elders by the hand of Barnabas and Saul” (Acts 11:29, 30). In 2 Corinthians 9:6, 7 Paul develops a theology of giving: “The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver.” The unselfish

giving of early Christians had its reflex action. “You will be enriched in every way for great generosity, which through us will produce thanksgiving to God; for the rendering of this service not only supplies the wants of the saints but also overflows in many thanksgivings to God. Under the test of this service, you will glorify God by your obedience in acknowledging the gospel of Christ, and by the generosity of your contribution for them and for all others” (verses 11–13). While caring for members of the household of faith and for all who were in need in the communities where they lived, church members were not to neglect their own families. Stewardship responsibility begins with caring for the needs of blood relations. Paul states this very emphatically: “If any one does not provide for his relatives, and especially for his own family, he has disowned the faith and is worse than an unbeliever” (1 Tim. 5:8). The apostles also urged upon the church the duty of providing financial support for the gospel ministry. In verse 18 Paul appealed to the words of Jesus, “the laborer deserves his wages” (Luke 10:7; Matt. 10:10). In encouraging Timothy to honor the elders (verses 17, 18), he cites an OT dictum: “You shall not muzzle an ox when it is treading out the grain.” (Deut. 25:4; cf. Num. 18:21; Neh. 12:44, 45) Although Paul did not always accept the gifts of the churches for the support of his ministry, he insisted on his right to such support. The requirement is still valid. “If we have sown spiritual good among you, is it too much if we reap your material benefits? ... Do you not know that those who are employed in the temple service get their food from the temple and those who serve at the altar share in the sacrificial offerings? In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel” (1 Cor. 9:11–14). The early church was infused with the spirit of liberality. They took the words of the apostle Paul very seriously: “Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a

cheerful giver” (2 Cor. 9:7). The church of the apostles is a stewardship model for all time. Moreover it is required of stewards that they be found trustworthy” (1 Cor. 4:1 , 2). The faith community does not exist for itself. It exists for the distribution, the sharing, of God’s manifold grace with a needy world.

Biblical Stewardship: Applications

As God’s deputies on earth, the first couple and their descendants have been entrusted the stewardship of God-given resources. These include divine grace, life, time, talents, wealth, and the earth itself. Stewardship of Divine Grace The greatest gift that human beings have received from God is eternal life (John 3:16) not only in the hereafter but also now (John 5:24 ; 10:10). This is the “good news” Jesus came to spread. Before His ascension He entrusted the unfinished task to His disciples: “Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you” (Matt. 28:19 , 20). Paul recognized his obligation to share the gospel of grace: “For necessity is laid upon me. Woe to me if I do not preach the gospel!” (1 Cor. 9:16). But he did not limit the responsibility to himself or even to his fellow apostles. To the Corinthians he wrote that “God ... through Christ reconciled us to himself and gave us the ministry of reconciliation” (2 Cor. 5:18). He commended the Thessalonians because the “word of the Lord sounded forth from ... [them] in Macedonia and Achaia”; their faith in God had “gone forth everywhere” (1 Thess. 1:8). He also prayed that Philemon’s sharing of his faith might “promote the knowledge of all the good that is ours in Christ” (Phil 6). Peter likewise spoke of the Christians’ duty to preach the good news: “But you are a chosen race, a royal priesthood, a holy nation, God’s own people, that you may declare the wonderful deeds of him who called you out of darkness into his marvelous light” (1Pet 2:9). The Gentiles were to observe the

life of the Christians and “glorify God” because of it (verse 12). The apostle also urged that believers “always be prepared to make a defense” of the hope in them (1 Peter 3:15). Revelation 14:6–12 contains good news, “an eternal gospel” (verse 6) to proclaim to the entire world. The good news is that God does love this planet and is determined to rescue and renew it so that His original purpose in Creation may be fulfilled. Sharing this vital message in its fullness is part and parcel of Christian stewardship. The church, as a corporate body, is under constraint to model consistently an authentic stewardship community in an increasingly secular society.

Stewardship of Life

Life is a gift of God and belongs to God, its source. But God has graciously entrusted life to the human race. Of it He requires wise administration. God is the abundant Life giver, who delights in sharing life with His creatures. The biblical account throbs with the language of dynamic, irrepressible life. For example: “And God said, ‘Let the waters bring forth swarms of living creatures, and let birds fly above the earth across the firmament of the heavens.’ So God created the great sea monsters and every living creature that moves, with which the waters swarm, according to their kinds, and every winged bird according to its kind. And God saw that it was good. And God blessed to them, saying, ‘Be fruitful and multiply and fill the waters in the seas, and let birds multiply on the earth’ ” (Gen.1:20–22). Adam became a living being after God “breathed into his nostrils the breath of life.” He and Eve were instructed to “be fruitful and multiply, and fill the earth” (verse 28). Adam’s stewardship responsibility was to join his Creator in engendering life and preserving the precious breath of life in all humans. Cain evidently recognized this responsibility, as is suggested by the way he responded to God. Because of his failure to preserve his brother’s life, Cain was

cursed by God, for the voice of Abel's blood cried forth from the ground (Gen. 4:10–12). God called Cain to account for denying his stewardship of his brother's life. He likewise holds us responsible for the life and welfare of our fellow human beings. After the Flood Noah's sons were instructed as to how they, too, as responsible stewards, must treasure God's gift of life. "For your lifeblood I will surely require a reckoning ... Whoever sheds the blood of man, by man shall his blood be shed; for God made man in his own image" (Gen. 9:5, 6). By the solemn proclamation of the sanctity of life God made the life of human beings secure. "This warning is directed against homicide and suicide" (1SDABC 264). The sacrificial system, instituted at the gates of Eden, in which the death that human beings deserved because of their sins was averted only by the death of a substitute, was an indication of the high premium God placed on human life. This redemption, or atonement, has always been precious and costly (Lev. 1:1–5; 1 Peter 1:18, 19). The cross of Calvary is the ultimate statement regarding the value of human life. Human stewardship of life is enjoined in the Decalogue. The sixth commandment reads, "You shall not kill" (Ex. 20:13). In Leviticus 17:14 God's regard for life is shown in rules concerning blood: "For the life of every creature is the blood of it; therefore I have said to the people of Israel, You shall not eat the blood of any creature, for the life of every creature is its blood; whoever eats it shall be cut off." Another evidence of God's high valuation of human life is seen in the divine instructions regarding the cities of refuge. Those guilty of manslaughter could flee there and be saved (Num. 35:11–15; Deut. 19:4–7). At the same time, the Israelites were commanded not to hate their neighbors or to bear grudges; rather they were to love their neighbors as themselves (Lev. 19:17, 18). This was part of their stewardship responsibility.

Stewardship of the Earth

The psalmist argued strongly that “the earth is the Lord’s and the fullness thereof, the world and those who dwell therein” (Ps. 24:1). At Creation everything was “very good” (Gen. 1:31). Paul wrote, “The whole creation has been groaning in travail” (Rom. 8:22) Today, the earth rolls under the weight of pollution and misuse. The Israelites were taught that the earth must be given opportunity to renew itself. Every seventh year the land must also have its Sabbath (Lev. 25:2–7). During the sabbatical year the land was to lie fallow. No planting or pruning was to take place. If Israel gave the land its due rest, the Lord would see that no one lacked food. Another way in which God showed His concern for Israel’s proper stewardship of the land appears in the command to allow new trees to grow up before their fruit was harvested. “But in the fifth year you may eat of their fruit, that they may yield more richly for you” (Lev.19:23–25). Every Israelite was responsible for helping to maintain the vitality of the soil. By following God’s rules for the land, the Israelites showed their allegiance to God, the owner and Creator of all the earth. The stewardship of the earth, which God entrusted to Adam and Eve, still belongs to their descendants. We who inhabit the planet are responsible for its care. In the final judgment, the “destroyers of the earth” are destroyed (Rev. 11:18)

Stewardship of Talents and Abilities

Stewardship includes the judicious use of God-given abilities and talents. For the construction of the desert tabernacle, God gave “ability and intelligence, with knowledge and all craftsmanship” to those who were to do the work (Ex. 31:2–6) Centuries later Paul described the spiritual gifts bestowed on believers for the benefit of the church body (Rom. 12:4–8 ; 1 Cor. 12 ; Eph. 4:7–14 ; 1 Peter 4:10 , 11). These

gifts are skills and abilities, given by God and placed at the believers' disposal, to be used as the Spirit directs; they serve to enrich and up build the fellowship of believers. The church is a community of gifted people who serve the world. Proper stewardship of these gifts entails ministry and mission, reaching out to meet human need in Christ's name. (See Spiritual Gifts I, II.) Christians must make the best possible use of their communication skills. Paul encouraged believers to let their "speech always be gracious, seasoned with salt" (Col. 4:6), to set "an example in speech" (1 Tim. 4:12), and to be characterized by "sound speech that cannot be censured" (Titus 2:8). As all other gifts, speech should be used to the glory of God and the blessing of others. Above all, the talent of speech should be cultivated and used to share the good news of Jesus with all who come into the believer's sphere of influence. In His parables of the pounds and the talents, Jesus pointed out the importance of using what the master had entrusted to his servants (Luke 19:12–27; Matt. 25:14–30). The correct use of the master's means—that is, their multiplication—produced approval and reward. The talent that did not grow was taken away from the servant, who was condemned to outer darkness for failing to use his talent. While the story speaks of money, "talents" or "pounds" can be taken to refer to God-given abilities and talents for one's own self-development and the benefit of others.

Ten-step plan to increase financial stewardship in the SDA Church

(i) The Local Church Should be Financially Faithful

The plan begins by acknowledging a need for greater stewardship in each congregation. Church leaders must be faithful and encourage the entire membership to be faithful. Leaders should be driven through the knowledge that God loves the financially faithful church. Without seeing a need for greater stewardship, the church will not increase stewardship.

Therefore, the starting point must be for all local churches to begin with the attitude of serving Christ. Each congregation of the Lord's church must be willing to better manage the blessings of God. This will not happen if a church believes it is already doing all that it can, or if it has become comfortable with its service, and it, thereby, resists growth.

To increase stewardship in the SDA Church, each local church needs to understand its vital role in the service of the Kingdom of God. God does not have any useless churches (congregations). God does not have any congregations in which He does not have a plan; therefore, it is important for each church to realize God's desire for the implementation of His agenda. The Church should make financial decisions they can afford. The church should begin with a strategic plan. This is a plan that is poured over by devout men and women in prayer, seeking the presence and divine intervention of the living God to work through and in their lives. Praying for and implementing the plan will help to maximize Christ's impact in the local community, which will, in turn, impact the world for Christ?

ii) The Local Church Should Have an Ambitious Vision

Looking to the future requires one to think beyond current needs and to dream of what can be done. This requires a strong vision. Every congregation has needs to be met on a yearly basis, but a church that is strategic in planning will go beyond the current yearly needs. Planning many years ahead, such as 5, 10, 15, 20, and 25 years, will help to ensure that the church will be focused. This allows the church to look down the road and see what God wants them to become, rather than simply existing from year to year. A church should dream so big that only God could fulfill the tasks;

therefore, God will be glorified by the church having the faith to plan, to work, and to trust in Him to accomplish the vision.

Many current church leaders (elders and preachers) do not have a vision of the future, according to the survey. “Vision is a clear and precise mental portrait of a preferable future, imparted by God to His chosen servants, based on an accurate understanding of God, self and circumstances.” Without vision, the members of the church blindly go from one year to the next without giving much thought to the big picture or to the purpose for which God desires to use them. Without a strong vision, people will not rise up and give generously to the church. Individuals and churches that are content to operate solely on the basis of their mission in life generally flounder because their perspective is too broad, too ill-defined. Vision is a culture of thinking ahead and making decisions based on the future.

Godly vision comes from godly men and women who have dedicated their lives to Him, but that is not enough. A vision must have decision makers behind it, or it will never take off the ground. By ignoring the situation, some out of default make a decision, but all leaders make decisions. Not all elders are good leaders, and they need to step-down to allow godly men to step-up and make decisions that will outreach the world. A good leader will make a decision. It is a detriment to the church to have someone called a leader who does not make decisions. The visionaries need to be people of influence. Developing a vision for others can only properly happen when leaders have a godly vision for their own lives. George Barna outlines the following as a vision that endures. (Providing Vision for Action, 38)

(1) The vision must be from God. (2) The vision must be consistently and convincingly reinforced. (3) People must experience visible, tangible progress. (4) Leaders must remain genuinely enthusiastic about the vision. (5) The vision must

become increasingly clear to a broader base of the church as time goes on. (6) The church must respond appropriately to competing visions in its midst. (7) Systems must be designed that facilitate efficiently implementing the vision. (8) The people must persist in the belief that they can create the future. (9) The church must press for constructive, constant change that corresponds with the visions of Individual.

Vision is very important to the future success of any organization. Many times vision is mixed up with mission. The mission of an organization is not the vision, and the vision is not the mission of the church. This is very important because the mission is for the here and now, and the vision is for the future. Therefore, vision is what the organization would like to see happen.

(iii) The Local Church should focus on a Faithful Mission

The mission is the purpose of the organization. What an organization does on a day-in and day-out basis is the mission. The mission is not the vision. Concerning the mission of a specific congregation, one must consider the mission that was established by God. The mission of every Christian individual and every Christian church is spelled out for us in the Bible. (John 3:16; Matt 28 18-20; 24:14; Rev 14:6-12 Is 61:1-3) In brief, mission is the grand purpose for which you or your ministry exists.

The mission of every church is the same, if it is Christ-centered. However, the mission may be accomplished in different ways. One would not outreach in the same way to the needy of rural ministry versus the needy of inner city ministry, etc. The purpose of the church is centered on Christ and on His purpose.

In order to increase financial stewardship, each member needs to know the mission and be encouraged to pray for the mission of the local church. The church needs to encourage prayer, especially prayers for furthering the mission of the church.

Each member needs to know the mission (purpose) of the local church in order to increase financial stewardship.

iv) The Local Church Should Focus on Including All Members (Gal 3:26-29)

SDA members revealed in the survey that they were concerned with the level of communication between leadership and members. This step includes reaching out to every member in order to effectively increase stewardship. Each of the members of your church is a steward. All the people in the pews on Saturday are stewards. But so also are those at home in bed, reading their newspapers, looking at television, playing on the golf course, or vacationing in the mountains or on the seashore. We are all stewards. A strategic plan must begin by including all members of the church. In God's eyes, there is not one member that is more valuable than another. Therefore, each member needs to be valued. "From whom the whole body, joined and knit together by what every joint supplies, according to the effective working by which every part does its share, causes growth of the body for the edifying of itself in love. "(Eph. 4:16) Therefore, the church should put forth effort to include all members. The members, also, should desire fellowship with the other believers, as the church is the catalyst for growth in the believer's life.

The church must value all members and encourage all members to be faithful in their finances. Members need to understand the importance of their personal financial matters as it pertains to their relationship with Christ, which according to the survey is not currently taking place for many in the SDA. Many people do not value personal budgets or have a will. This reflects a weak understanding of financial stewardship or it reflects a sense of the individual not feeling valued by the local church.

When working to involve all members, leaders must remember that money is not what financial stewardship is all about. Instead, the plan should be promoting and encouraging people to be faithful to God. Leaders should learn that money is not the most important thing in life. Obeying God's will is. Good leadership should lead people to use their financial resources in the Kingdom of God and should encourage people to passionately pursue and love God. The gospel is the greatest gift ever received by any living person. Therefore it becomes the believer's greatest stewardship responsibility. God has blessed man to be able to be involved in the work of His Kingdom. While this task is a blessing, God also desires that everyone in His Kingdom bring produce good works which would include all members being financially faithful in their personal stewardship, which demands personal involvement with the local church.

v) The Local Church Should Focus on Educating the Members (Prov 22:6; Mal 2:7)

In order to increase financial stewardship, members must be properly educated concerning God's will for their financial lives. A practical plan should be laid out for the stewardship education program of the church, and the plan should be evaluated on a yearly basis. Education plays an important role in the local church increasing in stewardship; therefore, much energy should go into the planning process of teaching the local church its responsibilities.

One such financial stewardship program that could be implemented to encourage stewardship growth could be like this; to begin, the church should dedicate a specific amount of time each year to focus on stewardship. It is recommended that the church set aside at least a month each year for this purpose. The church should develop a name for this effort, such as Stewardship Month. The vision should be

continuously brought before the church body through the leadership and through all printed materials. A good vision will help paint a picture of what the future will look like or could look like with dedicated Christians and with God's blessings.

Therefore, Biblical teaching needs to take place in order to teach people God's standards. (2Tim 3: 15-16) All Christians should be excited to imitate God's generous nature by giving of our time, talents, temple, testimony, and treasure, and the leadership must encourage this on the local level (1Cor 12: 12-31). Next, the mission needs to be solidified in the heart of every believer to give each member a feeling of ownership in the Lord's church. Everyone should be listened to and valued. Ideas can come from the most unlikely places, so skipping the feedback of members is a detriment to any local church, and it will discourage growth.

After the church clearly knows where it is going, then the church can look at maximizing efforts to reach the vision. The stewardship program should focus on creating new ideas and placing them into action by members who are excited to serve. The end results will be greater outreach for Christ. During Stewardship Month all lessons taught should be positive and support the vision. In addition, it is important that each member knows what the money is being used for at this time. The leadership needs to prepare an account of every penny that has been given to the work, as well as account for work accomplished of both successes and failures. An honest approach is the only one that will work. The leadership must truly believe in the vision being promoted.

The foundation of the stewardship program should revolve around what Christ has done for each person. His love, grace, mercy, and glory should be the purpose of the stewardship program. On the cross, God offered His love to all mankind.

Stewardship is about man having the opportunity to respond with love for Christ, for those in need, and for their family in Christ.

The church also has the responsibility of educating the members to understand the various opportunities in which the church may spend and invest its money. The church should communicate how the money is being used so the members will understand that if they give more, it will be used accordingly.

vi) The Local Church Should Focus on Member Communication

It is important for leaders to understand why people give. After understanding the reasons people give, wise leaders need to converse with the donors to determine their needs in order to accomplish three objectives.

(1) The contributor will feel appreciated and will maximize giving potential. Each member of the church needs to feel appreciated. This takes dedication of the leadership to focus on every member that gives. (2) The giver takes ownership when feeling involved. By communicating with donors, the donors will give more, because they will know where their gifts are working. (3) The supporter will give again because the church treated the person with respect. Jesus expects His people to treat all people with respect and honesty. “Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets.” (Matt 7:12) For the local church to increase financial stewardship, the local church must effectively communicate with all members. Members need to be kept-up-to-date with current events. Leadership must be open and express willingness to communicate with members on a continuous basis for this to be effective long-term.

vii) The Local Church should focus on the Church Budget

Each church should have a budget. The survey revealed that many members are concerned about money accountability. A budget that is properly done, will address these concerns. Plans by vision and faith, plans that will awaken the church to a gracious liberality, will take the form of a budget. A budget, formulated with the cooperation of many members, and presented at a Saturday morning worship service, will go a long way toward moving Christians to fulfill their duty in giving. After the leaders have listened to what each member has to say about involvement, the elders are ready to assess the options that are set within the perimeters of a yearly budget. The following are considerations that should be made to implement a successful budget: develop a budget, present the budget for church approval and execute the budget. Also, the church should have a system of buying things, such as using purchase orders to create a paper trail for where the money was spent and to reduce any suspicion that may arise without proof of spending.

All financial accounts should be made public to show where the money is being spent, and all special gifts should be recorded in those financial reports. This needs to be done in every SDA, regardless of size. Each church needs to be responsible and to be accountable with the Lord's money. By doing so, it will foster a culture that will be trusting of the leadership.

A church cannot take a haphazard approach to the budget, but much prayer, thought, and ongoing strategic planning needs to be in place for God to be glorified. After a plan and budget have been implemented, good leadership will stand behind decisions and give an account for actions. If bad decisions were made, they should be corrected quickly. Good decisions should be continued and should be used to grow and do more to glorify God.

Financial Record Keeping Policy

All financial records should be carefully overseen and documented. Records should be formally maintained by the leadership and made available for all members. Giving should be posted each week on the day the offering is received. Contribution monies should be counted by more than one person to prevent false accusations and temptations. At least two copies of every financial record should be made and kept in separate places due to the potential for fire, theft, and other causes, such as a computer virus. A year-end report should be created for all members, which is a copy of all the accounting procedures.

Purchasing System Policy

Each church, regardless of size, should practice a formal purchasing system. This prevents mishandling of monies and would also deter false accusations. There are many ways a church can establish a purchasing system, but the writer will give three. First, one could use a purchase order, which would mean to present the item(s) needed for purchase and request the funds on a purchase order form, of which the one(s) designated to approve such a purchase must sign before the purchase can take place. Second, a purchasing card can be issued. This card will allow one to purchase the needed items and an itemized bill will be sent to the authorizer, assuring accountability. Thirdly, an account can be established in a store for specific people to purchase certain items. The receipt would then be turned into the financial controller for documentation. A purchasing System needs to be in place to prevent any suspicious behaviour and to avert temptation.

Financial Reports Policy

Financial reports are very important to increasing financial stewardship. The total amount contributed should be posted before the congregation each week. Verbal reports of financial expenses and donations should be elaborated on in meetings and in the worship service announcements. One official financial report is provided at the end of every quarter, but a monthly report should be posted in a highly visible location. The treasure should give quarterly report to the church in order to build members confidence in the financial matters of the church. A copy should be distributed to all members and the quarterly report should also be posted on the bulletin board for a one-month time period. Records should be kept long-term in the church office and accessible to anyone interested. The yearly report should include a five-year history. For example, when receiving the 2007 report, one would also receive 2003-06 reports. This is to provide background and stability in the financial reports.

Financial Controls Policy

Financial control is very important with a full disclosure of where the money is being spent. Those in charge of the finances should first approve all money spent before the money is disbursed for use. All monies should be handled in a very open way. It is essential to incorporate at least two people counting the collected contribution.

Financial Audit Policy

The church should always be ready for an audit. There should be a full disclosure policy, which is very open about all financial matters. Files should be made

ready to give to the IRS quickly and openly in case the church was audited. Also, it would be wise for a church to consider hiring an accountant to do a self-audit. This would help divulge any discrepancy in the accounting methods and files. Furthermore, it would reveal any financial oversights that may currently be practiced. Following these suggestions would help to ensure ‘good business’ and protect the church’s reputation in case of an audit. All congregations should prepare for an audit through the maintenance of all past and current records. Overall, the budget is a tool that enables the local church to be a good steward and give an accurate account of all monies. Therefore, the budget is not something to be taken lightly, but it should be pursued diligently with much thought and prayer. Without a good budget, the church will not be able to increase financial stewardship.

viii) The Local Church Should Have Financially Faithful Leaders (1Cor 4:2)

The leadership of the church is very important in the encouragement of financial faithfulness. God is at work in His church, and He loves the financially faithful leader. The church has two limited resources: money and the leadership of the people. Church leadership is important as it pertains to the future direction of financial stewardship. If leaders do not clearly understand where their organization is and where it should be going, they will be unable to lead effectively. Planning is essential. The Lord declared that men ought to plan the building of towers (Luke 14:28-29). Paul said men ought to be diligent in business (Rom. 12:11). Solomon said where there is no wise guidance the people perish (Prov. 11:14). And Jeremiah said, ‘Cursed be he that doeth the work of the Lord negligently’ (Jer. 48:10). Also, Apostle Paul led by example: For you yourselves know how you ought to follow us, for we were not disorderly among you; nor did we eat anyone’s bread free of charge, but worked with labor and toil night and day, that we might not be a burden to any of you, not because

we do not have authority, but to make ourselves an example of how you should follow us. For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread. “Brethren, do not grow weary in doing well”. (2 Thess. 3:7-13)

The leadership of the church must also have a proper grasp of their personal finances. Wise leaders do not allow themselves to be enslaved to money but instead use their money to glorify God. An effective leader of God will use finances wisely and will encourage others to do the same. The purpose plan of giving is where each member designates in some way what he intends to give to the church for the coming year, the Lord willing.

Leadership of the church

The pastors should have a positive leadership style. The leaders must encourage people to get involved, to be connected with Christ, and to live for Him. This involves financial stewardship. Leaders need to know their responsibility in teaching and encouraging good financial stewardship. Many members of the Lord’s church have the mistaken impression that a leader is to concern himself with only the spiritual needs of the congregation and therefore should not worry about the fundamental responsibilities of keeping up with the financial assets of the church. This doctrine is not to be found in the New Testament. Leaders are stewards; and the meaning of this word cannot be narrowed down to eliminate their responsibility to properly account to the Lord for all money contributed for use in the glorification of the church.

Leaders should model the way when it comes to sharing what the congregation, as a whole, is going to do. The five practices of exemplary leadership . . . (1) leaders model the way; (2) leaders inspire a shared vision; (3) leaders challenge the process; (4) leaders enable others to act; and (5) leaders encourage the heart. The elders are the overseers of the congregation they serve; therefore, they set the vision for the people, and they play a vital role in the strategic planning process. One of the qualifications for a church leader is to be a great financial steward. “For a bishop must be blameless, as a steward of God, not greedy for money, but hospitable, a lover of what is good.

All Leaders Should Be At Least Tithing

All leaders should be giving at least a tithe. For this to become a reality there must be accountability and encouragement from those who are faithfully giving. The following is a plan of action that a local church can take to ensure that the local church leadership is giving faithfully. First, the tithe must be accepted by each local congregation as God’s beginning standard pertaining to Christian giving. This standard should be known to all leaders, members, and potential members. Second, the current church leadership should be required to demonstrate spiritual fruit in their lives, and one aspect of that fruit would be wilfully giving as the Bible instructs (beginning with a tithe). All leaders should account for their giving to the eldership and be expected to give at least a tithe to the local church. If a current leader is not willing to give at least a tithe and refuses to do so, that leader should be asked to step down. If the leader is unwilling to step down, the church as a whole should require that the leader step down due to unfaithful giving.

Third, when the church considers new leaders, one of the requirements should be for the new leader to be giving at least a tithe to the local church. The potential leader should be required and willing to prove financial faithfulness by providing financial statements to the elders before taking on a leadership role.

Fourth, each year every leader should be required to give an account. This would allow time to complete the yearly tax preparation for the Internal Revenue Service and make it very feasible for all church leaders to have their financial information available and on file for easy access. All leaders should be prepared to give an account to the eldership yearly, including each elder giving account to the other elders serving. At the very least, all leaders should sign a document stating they faithfully tithe. If this plan is followed, the local church will have good examples of giving, beginning with the local church leadership, for the growth and edification of the congregation.

ix) The Local Church Should Encourage Financially Faithful Homes

God loves the financially faithful home. Each home should be encouraged to be faithful to the Lord in finances. One should not be encouraged just to give, but to be accountable to God for all aspects of life. And although the Bible has its ringing command for service it seems much more concerned with how this service will be carried out (and how the people who carry it out will live with one another) than it is with how the work will be accomplished. God is very interested in how one uses blessings in His service. “God has His stewardship purposes working through our use of finances, whether it is much or little.

Encourage Financially Faithful Individuals

Each person is important when it comes to financial stewardship. Financial stewardship transcends age, race, sex, and material blessings. God desires everyone to be accountable for what He has given, whether that is little or much. “We may never exercise positions of high importance nor directly influence any dramatic decisions, but if we are faithful with what we have where we are, there will never come an end to the good which we have done.

Encourage Financially Faithful Parents (Deut. 6: 6-7; Eph. 6:4b)

Parents are models for their entire families, as well as for those who observe their families. The role a parent plays has a dramatic impact upon the lives of the children. In many cases, children will follow the parents’ example. This means if a parent is a bad steward, the children are likely to be bad stewards. “The parents’ example is especially important in determining whether or not a child becomes a person who shares easily. Financial stewardship is very important in the home.

Young People Should Give

A strategic plan to increase financial stewardship includes teaching people to give (starting at the tithe). One should not expect the child to give when older, if the child was not taught and did not practice giving when young. Young people learn very fast. Also, it should be noted that young people learn by example, and they should be learning to give by watching the parents’ example each week during worship to God. Parents cannot simply hope their children will give, but the parents should be directly involved in the training and mentoring process involved in teaching young people to give. This might include allowing the young person to work and to

earn an allowance of some form, in order to help the child learn that part of their increase is God's.

Opportunity to Impact Young People

Local churches have the opportunity to impact young people through Christian education. The Christian university is a tool that aids the church by coming alongside her and by training young men and women to be prepared to earn a living in a Christ centered setting. This means that young people earn a degree, but Christian values are promoted throughout the education process. Christian education is a wonderful opportunity that should be recognized for the difference it is making in our churches, families, and communities.

x) Opportunity to Encourage and to Develop Christian Leaders

Local churches have the opportunity to encourage and to develop Christian leaders through Christian education, which prepares young people to become leaders in the church, in their families, and in the workplace. The leadership training is built upon Christ-centered values; therefore, many of the young people who become leaders carry with them a Biblical view of ethics, morals, and values. This is valuable to the church's influence in the world. The world seeing living examples of how a Christian life can make a difference, will impact the outreach programs of the church. The church will have solid families to work in the congregations and to become the future leadership of the church. Christian families are equipped to last. Financial disaster may be the norm for the world, but through Christian education, many young people will be able to avoid the mistakes of the world, by learning the teachings of God's Word.

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VITA

Name: Samuel Antwi- Mensah

Background: I was born on September 12, 1962 at Kwamang near Nsuta in Ashanti region, Ghana. I was the ninth born in eleven children. My father was a pagan and my mother was a Presbyterian and I was raised in the Presbyterian Church. I got converted to the Seventh-day Adventist Church through evangelistic campaign conducted in my home town by the SDA and baptized into the Church in 1979.

Family: I got married to Joyce Anyamesem in 1986 from Afoako in Jacobu District. By the grace of God we have 2 sons and 3 daughters. Namely: Dorcas Mensah (1987), Caleb Mensah (1989), Mercy Mensah (1981), Ellen Mensah (1994) and Emmanuel Mensah Asiamah (2000).

Education:

2013 — 2016 Adventist University of Africa (AUA) DMIN Program in Babcock University

2004 — 2007 Andrews University, Babcock University Campus, had MA in Religion

1994 — 1996 Babcock University, Nigeria, had BA Theology

1989 — 1991 Valley View University Accra Ghana

1981 — 1986 Atwimaman Secondary School at Trabuom (GCE '0' level)

Ordained:

22/02/1997 — ordained and currently holds ministerial credentials from South-Central Ghana Conference Adventists.

Ministerial Experience:

1991— 1994 District Pastors in Bodwesango SDA

1996 — 2000 District Pastors in Jacobu SDA

2000 — 2003 District Pastors in Effiduase SDA

2003 — 2008 District Pastors in New Tafo SDA

2008 — 2010 Stewardship Director (SCGC) and Church Pastors in Asawase SDA

2010 — 2014 Stewardship Director (SCGC) and Church Pastors in Ahinsan SDA.

2014 — 2015 Executive Secretary (SCGC)

2015— Up to date Ministerial Secretary (SCGC)