

DISSERTATION ABSTRACT

Doctor of Ministry
Emphasis in Mission

Adventist University of Africa

Theological Seminary

**TITLE: A STRATEGY FOR THE FINANCIAL STABILITY OF THE
RESTRUCTURED IMO CONFERENCE OF THE SEVENTH-DAY
ADVENTIST CHURCH IN NIGERIA**

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Date Completed: February 2017

Problem

The research dissertation is about an effort to re-strategize how to sustain the financial strength of Imo Conference following a process of reorganization in December 2012. The inability of the Conference Administration to meet financial obligations with ease spurred the researcher to use the existing financial indexes of the Conference as a baseline for the study. A historical reflection of the emergence of the Seventh-day Adventist Church assisted in discovering the struggle that the church went through before arriving at the present financial system of the gospel order. Poorly remunerated ministers could not do much, as their time and efforts were divided between providing for their families and preaching the gospel. Strong voices of the pioneers awakened the Millerites to the enormity of the task of giving the “three Angels’ messages” a distinctive sound which could not be without a defined financial system that could support the preachers and their families. This background

knowledge was applied to the post reorganizational situation of Imo Conference and the insight were the basis for the strategies that were designed and implemented to increase the income to 22% within the first quarter of its implementation. To sustain the increase, the required stewardship materials were provided and the financial leakages were blocked with the opening of bank accounts for the majority of the churches. A new approach that emphasized wealth creation as a stewardship model assisted in the establishment of a revolving loan program for those operating small scale businesses that grow fast and contribute to the income of the conference via tithes and offerings. A combination of these multiple approaches to stewardship promotion offered a replacement to the traditional methods that had not yielded the expected result. The close monitoring and evaluation were the secrets behind the success.

Method

This academic research adopted both qualitative and quantitative methods to garner desired data for the informed decisions required for a new strategy and its implementation. It combined the use of questionnaires, focus group discussions, seminars and lectures to obtain the data. Consultations were made about the topic from relevant literature and resources beginning with the Bible and Spirit of prophecy to form a strong theological and spiritual foundation for the research. Also consulted were related books, journals, magazines, internet sources, published and unpublished works on financial stability for a restructured conference. It is on this basis that the research emphasized and supported an implementation strategy for the Seventh-day Adventist Church in Imo Conference. The project was implemented and evaluated within a period of one year.

Result

The reasons proffered for the low financial instability were obtained and examined. Therefore the call for a strategy to forestall the downward trend of the revenue base became

important for growth. From this standpoint, the survey result from the number of interactive sessions and intervention programmes which aimed at adopting a strategy for financial stability of the conference was successful. The conclusion and recommendations were thereafter given to church members and district quarters in Imo Conference.

Conclusion

The researcher found that when members are encouraged by self-development, self-supporting programmes and initiatives they will do more to give to the cause of God and return that which is a blessing to all. As a result, the bottom line of the conference will increase to bring about the stability of the newly restructured Imo Conference.

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SEVENTH-DAY ADVENTIST CHURCH IN NIGERIA

A dissertation

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

by

Ephraim Uzodinma Okpolor

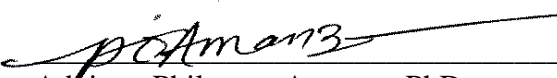
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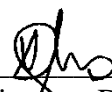
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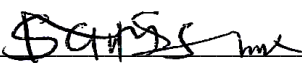
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This dissertation is dedicated to God Almighty for the grace to successfully undertake it and to my late parents, George and Abigail Okpolor, for their love for education and acceptance of my decision to join the gospel ministry. In addition, it is dedicated to my wife, Chioma, and our children for their encouragement and forbearance while the work lasted and to my siblings for their support.

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LIST OF ABBREVIATIONS

SDA	Seventh-day Adventist
GC	General Conference
ASF	Adventist Support Foundation
SDABC	Seventh-day Adventist Bible Commentary
ENC	East Nigeria Conference
ENUM	Eastern Nigerian Union Mission
RH	Review and Herald
WAD	West-Central Africa Division
WNUC	Western Nigeria Union Conference
ATR	African Traditional Religions
AWM	Adventist Women's Ministries
AMO	Adventist Men Organization
WSF	Widowhood Support Foundation

ACKNOWLEDGEMENTS

My acknowledgements go to the entire staff of Imo conference for their unwavering trust in my ability to embark on a project of this nature. The role of my advisor Professor Philemon O. Amanze cannot be ignored in any manner for without his academic prowl and humane disposition this project would have been stored.

I would like to mention the outstanding contributions of some of the professors whom I came across in the cause of this degree. Mary Getiu a resourceful Kenyan woman whose in-depth knowledge played a major role in making me come to terms with the nitty-gritty of a Doctor of Ministry Degree research project. Michael Onyedikachi Akpa, whose exegetical knowledge contributed to the rich theological foundation of this project. Kelvin Onongha, apart from being the Director of the program at the Adventist University of Africa, your Nigeria background added flavor to my project. Emmanuel H. Takyi, a Ghanaian with Nigeria blood, your observations brought out to the fore the much needed insight in the area of technicality.

Professor Constance C. Nwosu for your sisterly advice. Professor Iheanyichukwu Okoro and family for appreciating my inclusion into this program. Professors Sampson and Angela Nwaomah whose hospitality and care prevented me from being frozen to death in Kenya.

The Executive Committee of the Conference deserves a special commendation for granting me the authorization to embark on this course and also the much needed financial support. The administration of the conference is equally acknowledged for standing in for me each time the program took me out of my duty post. The Eastern Nigeria Union Conference

officers in the person pastors Bassy Udoh, Moses C. Njoku and Elder Emmanuel G. Manilla, you deserve a special commendation for your understanding.

Finally my wife and children remained supportive even when they were denied of my presence as a result of constant trips associated with this program. To others too numerous to mention, I owe you my heartfelt gratitude for your prayers and material support without which the success recorded would not have been possible.

CHAPTER 1
INTRODUCTION

Description of the Ministry Context

“The Seventh-day Adventist Church is a Christian denomination that believes that its roots in history go beyond the Millerite movement of 1830s and 40s to the Wesley and the eighteenth century Evangelical revivalists to the great Protestant Reformers and to the Lollards and Waldenses.”¹ The movement was however organized into a Christian denomination at the first General Conference session held at Battle Creek, Michigan, May 20-23, 1863.² At that meeting John Byington, was elected the pioneer president of the church with Uriah Smith and E.L. Walker serving as secretary and treasurer respectively. James White and John Loughborough were named to serve with Byington on the executive committee.

When this simple structure could no longer sustain the rapid growth in membership and institutions, the system was expanded in 1901 by creating a third level of administration known as the Union Conference. This structural adjustment is what the church regards as reorganization. In the history of the Seventh-day Adventist Church, reorganization has always been occasioned by such factors as increase in membership, institutional expansion and geographic spread.

¹ R.W. Schwarz, *Light Bearers to the Remnant* (Nampa, ID: Pacific Press, 1979), 13.

² A.V. Olson, *Thirteen Crises Years 1888-1901* (Washington, DC: Review and Herald, 1966), 161.

“Seventh-day Adventist Church began its work in Nigeria in 1914 with the arrival of its first Missionaries Elder David C. Babcock and his family with R. P. Daulphin a Ghanaian and S. Morgue a Sierra Leonean”³ some decades before the arrival of the first Seventh-day Adventist missionary some European missionaries of the orthodox and Roman Catholic churches had already begun their missionary activities in Nigeria. The efforts of D.C. Babcock and his group yielded some fruits, but the Church in Nigeria was however administered from Ghana until it became increasingly difficult to effectively administer Nigerian churches from a long distance.

The West African Union took an action in 1972 to re-establish the Nigerian Union Mission⁴ This action was executed at the session of the West African Union Mission held at the University of Ibadan Nigeria from January 3-6, 1973 with the election of Pastor G. Gustavson and P.R. Lindstrom as president and Secretary/Treasurer respectively. From this period to December 4, 2004, the church in Nigeria was also administered from its headquarters in Maryland Lagos even with an astronomical increase in its membership from the 29,075 of 1972 to 223,403 even with and 728 organized churches⁵ However, the dream of having the church in Nigeria reorganized into two Unions was rekindled with “the action of the General Conference on October 10, 2004.”⁶ At the valedictory session of the Nigerian Union Mission held at the Adventist Secondary Technical College, Owerinta in Abia State in December 2004. This action of the General Conference was consummated when the Seventh-day Adventist Church in Nigeria was reorganized into the Eastern Nigerian Union Mission

³ D.O. Babalola, “Elder David C Babcock, the First Seventh-day Adventist Missionary in Nigeria 1914-1932,” in *90 years of Adventism in Nigeria 1914-2004* (Nigeria Communication and PARL Department, 2004), 19.

⁴ Ibid.

⁵ *SDA Yearbook 2005*, 413.

⁶ Ibid., 37.

(ENUM) with headquarters at Aba in Abia State and the North-Western Nigerian Union Mission retaining the former national headquarters at Maryland Lagos.

Now that the long awaited aim of the church in Nigeria has been achieved, we need to review how we got to where we are today. The first initiative for the reorganization of the church in Nigeria came from the four Eastern Fields in 1997 and was sent directly to the Division. When the submission was returned to the Union, a reorganization committee was set up on December 10, 1997. It was the report of this committee that set the stage for the long awaited reorganization of the Nigeria Union Mission on December 4, 2004. Prior to this, agitations were on for the reorganization of some of the conferences in the Eastern part of Nigeria.

From the onset, the leadership of the Eastern Nigeria Union Conference understood from experience that the 31 years of administering the SDA Church in Nigeria from Lagos constituted a hindrance to the expansion of the work. To nip further agitations in the bud the leadership decided to embark on the reorganization of the five conferences that it inherited at its inception to make room for growth and even spread of the presence of Adventism within her territory. This proactive action has given rise to sixteen entities. The wave of this restructuring exercise caught up with the Anambra-Imo Conference on December 15, 2012 when Anambra-Administrative Unit was carved out. On January 1, 2013 the Administrative Unit took off with Awka as its headquarters thereby leaving Imo state as a conference. I served the former conference for twelve years in various capacities and witnessed a steady growth in its financial and human capital development. However, within these few months of the existence of Imo Conference, I have discovered the need for a strategy for its financial sustainability.

A survey of the literature of the Seventh-day Adventist Church and other Christian denominations on church funding has been carried out and it was observed that the attitude of

most of the church members towards financial support demonstrates a lack of historical and theological knowledge of the organizational structure and its financial system. Therefore a systematic and pragmatic stewardship model that would serve as a panacea to the dwindling revenue of the conference is the objective of this research project.

Statement of the Problem

Most of Seventh-day Adventist Church leaders and Conference Administrators have often used the usual increase in the annual budget of tithes and offerings as evidence of a healthy financial situation thereby leading to the neglect of a strategy that would ensure the financial and human capital development needed to cushion against the devastating effects of the inevitable drop in income and human resources that has often led to a crisis in most of the newly restructured Conferences. Anambra-Imo Conference was reorganized at a time that it was emerging from its teething stage. At the maiden constituency session that ended February 2, 2003, its “total earned income was N10,3m. While that of the last session held in December 2012 stood at N39m.”⁷ This increase when viewed from the surface may justify reorganization but when merged with the other variables of the nine years period the conference by choice would not have opted for one at the time that it came about. Having finally come, it is necessary that a strategy be designed for its sustainability. The absence of such a strategy before the reorganization of the conference constituted a major problem that needed to be addressed. The essence of the church and its entities is to fulfill the gospel commission (Matt 18 18-20) which cannot be done without adequate financial backing.

⁷ Anambra-Imo Conference (Owerri, Nigeria: Statement of Financial Activity, December 31, 2003, 2004 and 2005), 13.

Statement of the Purpose

The purpose of this project was to develop, implement, monitor and evaluate a strategy for the financial sustainability of the conference. “As the church continued to grow rapidly the meager organization set in place in 1863 could not cope with the numeric, geographic and institutional expansion of the Seventh-day Adventist Church.”⁸ The leadership of the church opted for an expansion of the organizational structure which of course was actualized in 1901. It is also the purpose of this project to evaluate the strategies that helped the preceding entities to overcome their post reorganization challenges with a view to learning from them. The adaptation of such a plan will be of immense benefit to the conference because the factors that led to the massive restructuring exercise in the Eastern Nigeria Union Mission are similar to those of the previous reorganizations of the early Adventists.

Justification for the Dissertation

The reorganization of Anambra-Imo conference led to a reduction in the membership and financial strength of Imo conference. Reorganization along the state leaning also meant a reduction in the workforce of the Imo conference because the workers from the new field were recalled to serve as the pioneer staff of the field. The Imo conference that is faced with these challenges still has the responsibility of supporting the Anambra Administrative Unit financially to attain a conference status within one year of its existence. This additional financial burden called for the viability of the mother conference. To grapple with these post reorganization challenges, there is the need:

- a) To evaluate the current financial and membership strength of Imo Conference.

⁸ Barry D. Oliver, “Organized for Purpose,” *Ministry*, February 2010, 12.

- b) To study the theological and historical framework for stewardship and human capital development of church.
- c) To develop a strategy for financial and human capital sustainability of the conference

Methodology of the Research

This project involved a combination of research methods. In finding out the factors responsible for the reorganization exercise that took place in the Seventh-day Adventist Church, historical methods and literature review were of benefit, while the origin of church funding involved the establishment of the theological foundation for the financial structure of the church. In carrying out this project, phenomenological method was adopted. The nature of the research problem also entailed both primary and secondary methods which guaranteed an extensive use of the library and electronic sources.

Expectations

This project is designed to correct the bias of some church members on Conference reorganization and capacity building. It will proffer a solution to the inevitable shortfall in human and material resources associated with Conference reorganization. The project will as well provide a strategy on how to handle future post reorganization challenges. The data collected from the successful implementation of these projects will afford the researcher the opportunity to recommend to any Conference that is faced with similar post reorganization challenges on the strategy to be adopted. Copies of this dissertation will be deposited at the Eastern Nigeria Union Conference headquarters Aba as well as at the conference headquarters across the Union as a reference material in future reorganization proposals. It will also serve as a template for others on how to handle the trauma that grips the workers whenever reorganization takes them to a field that is less viable than the one they are coming

from. Finally it will elicit interest in further research into the other aspects of post reorganization challenges.

Delimitations

In spite of the importance of this project to the conference, the research will limit its scope to such strategies that would ensure the stability of the financial and human capital structure of the Conference. In doing this, a selected number of widows will serve as pilots for the implementation of the strategies within the period of one year assigned to its implementation, monitoring and evaluation.

Description of the Dissertation Process

This dissertation journey will take some turns along the way.

A. God designed a financial blueprint for the support of the functions and activities of His work on earth. For this reason, the bases of tithes and offerings in the Bible will be explored.

B. The steps taken by the early Adventists that led to the adoption of tithes and offerings as a method of church funding will be examined. Contemporary Adventist literature and other Christian denominations' literature on this subject will be reviewed with further insight from the writings of Ellen G. White.

C. The knowledge of the historical and theological background of the financial self-sufficiency and its impact on capacity building will assist in developing strategies for stewardship and human capital development of the conference that will be presented to the Stewardship Department of the conference for adoption and implementation. The result will be evaluated and presented to the Imo Conference Administration as a model. Every step of the development, implementation and evaluation of the project will be documented to form part of the report of the dissertation.

E. The time period allotted for the completion of this dissertation is November 2015.

CHAPTER 2

THEOLOGICAL AND SPIRITUAL FOUNDATIONS

This chapter undertakes the survey of the Bible and the writings of Ellen G. White to determine some major themes from biblical perspectives on Christian stewardship and church funding. There is the belief among Christians that the oldest and most authentic source for the idea of stewardship is the Bible. Through the gift of the Scriptures it becomes clear that Christian stewardship originated with God as the Creator.

“The first verse of the Bible states “in the beginning God created the heavens and the earth” (Gen 1:1). Then God said “let us make man in our image after our likeness and let them have dominion over the fish of the sea, and over the birds of the air and over the cattle and every creeping thing that creeps upon the earth, so God created man in his own image, in the image of God he created him, male and female he created them. And God bless them and said to them be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the earth and over every living thing that moves upon the earth” (Gen 1:20-28). This passage provides the essential foundation for understanding what Christian stewardship is all about. The psalmist affirms “the earth is the LORD’s and all its fullness, the world and those who dwell therein” (Ps 24:1). He even added “the heavens are yours, the earth also is yours; the world and all its fullness, you have founded them.” (Ps. 89:11)

God, as the Creator, is also the owner and the ruler of the universe. Stewardship therefore is a life style in which God is recognized as the possessor of everything. God’s image bearers are given the commission to rule, subdue, serve and care for his creation (Gen

2:15). A biblical basis of stewardship must begin with the affirmation that God is sovereign and that we recognize him as exercising divine ownership over all that there is (Exod 19:5, Ps 50:10, Hag 2:8).

The basic element of stewardship is that it defines man's unique relationship to God. As a representative of God in Eden he was to rule over God's Creation.

The Human Concept of Stewardship

The word "steward" first occurred in Genesis 15:2 where Abram referred to Eliezar as the steward of his house unto whom Abram "committed the important matter of choosing a wife for his son Isaac to his eldest servant, a man of piety, experience and sound judgment who had rendered him long and faithful service"¹ The same is said of Joseph as the Lord of Pharaoh's house. "This title has an exact Egyptian counterpart which is normally translated into English as Chief Steward of the king."² From these two accounts it is clear that stewardship is a position of trust conferred upon a dependable, faithful and honored servant given the oversight of management of a house, an estate, or business."³ The word *Asher al bayit* is translated "steward" or "house 'steward.'" "When they drew near to the steward of Joseph's house they talked with him at the door of the house" (Gen 43:19; 44:14). Now his servant Zimiri commander of half of his chariot conspired against him as he was in the Tirzah drinking himself drunk in the house of Arza, steward of his house in Tirzal (1 Kings 16:9).

¹ Ellen G. White, *Patriarchs and Prophets* (Hagerstown, MD: Review and Herald), 46.

² www.biblearcheology.org/.../Joseph Association for Biblical Research, a Christian apologetics ministry dedicated to demonstrating the historical reliability of the bible through archeological biblical research.

³ General Conference of Seventh-day Adventists, *Christian Stewardship Manual*, (Washington, DC: Department of Steward and Development), 2.

The Scope of Christian Stewardship

Stewardship deals with the whole foundations of life and not only with money. “It means more than merely giving to the church and to church related or charitable causes. It covers the getting, the spending and the serving as well as the giving of money.”⁴ “The creation account shows that God never intended that only one person should manage the affairs of his creation hence he created Adam and Eve and placed them in charge of the garden. From this account it is clear that the three basic “resources necessary in stewardship are, people, time, and money”⁵ Stewardship “is the lifestyle of one who accepts Christ’s Lordship, walking in partnership with God and acting as his agent to manage His affairs on earth.”⁶

“When the topic of stewardship comes up most people think of only one area-money. But from a biblical point of view stewardship is all inclusive. It touches every area of life including “our time and talents as well as our treasure.”⁷ “Christians are God’s stewards entrusted with His goods and as His partners they are responsible to manage them in harmony with His guidelines and principles as outlined in the Scriptures. The question of stewardship in its fullest form covers many aspects of Christian life and experience but there is no doubt

⁴ General Conference of Seventh-day Adventists, *Christian Stewardship Manual*, (Washington, DC: Department of Steward and Development), 2.

⁵ John Mark Terry and J.D. Payne, *Developing. A Strategy for Missions: A Biblical Historical and Cultural Introduction* (Michigan: Baker, 2013), 219.

⁶ General Conference of Seventh-day Adventists, *Strategic Church Finances* (Silver Springs, MD: Stewardship Department, 2006), 10.

⁷ “Week-3-The Scope of Stewardship – St.Thomas Aquinas School,” accessed November 8, 2016, www.staindy.org/.../week3.

that the stewardship of our means is a vitally important phase of the question.”⁸ “The Christian uses all of his economic resources in the way the most consistent with God’s will.”⁹

“When a person is born God gives him two things, a measure of time and a measure talent but no money.”¹⁰ As time and talent are put in use wealth is generated and God expects that a portion of this wealth be returned to him as tithe and offering in recognition of His divine ownership.

The Concept of Time

Time is an important subject in both the Old and New Testaments. It is “the overarching theme of the Bible” and the Bible writers were careful to document the major events of their time. Besides its historical importance it is also a strong element in stewardship.

Time in Old Testament

The first time the concept of time is mentioned in the Scripture is in the book of Genesis where God established the pattern of creation in seven days marked by day and night (Gen 1:3-9). “Thus the heavens and the earth and all the host of them were finished, and on the seventh-day God ended His work which He had done and he rested on the Seventh day from all His work which He had done (Gen 2:1-3).

“Time is a strong element in Christian stewardship. It is a gift from God. It began at creation and becomes the agency through which God continues to unveil his divine purpose. “He also

⁸ “Week-3-*The Scope of Stewardship* – St.Thomas Aquinas School,” accessed November 8, 2016, [www.staindy.org/.../ week 3](http://www.staindy.org/.../week3).

⁹ Rex D. Edwards, *Every Believer the Church* (Silver Springs, MD: Ministerial Association, 2013), 90.

¹⁰ M.E. Rees, “I Work for God,” Lesson 3, Color Press, 1974, 3-4.

established the process by which time is reckoned.”¹¹ Let there be lights in the firmament of the heavens to divide the day from the night and let them be for signs and seasons and for days and years. Through time God controls all the events in human history (Dan 2:21) “And He changes the times and the seasons. He removes kings and raises up Kings” God is absolutely in control of time and wishes that human beings make use of it for their daily living.

Time in New Testament

The same idea of time also runs through the New Testament. The most outstanding mention of time in the New Testament is in connection with the incarnation of Christ. But when the time had fully come God sent his Son born of a woman, born under the law to redeem those under the law that we might receive the adoption as sons (Gal 4:4-5). In like manner Christ's death was not an accidental occurrence but was part of the plan of redemption. The time is fulfilled and the kingdom of God is at hand (Mark 1:15, Rom 5:6). Christ's second coming will also occur at God's appointed time. “But of that day and hour no one knows, not even the angels in heaven, nor the son but only the father”. The concept of time in the New Testament should be of much concern to Christians in light of the gospel and the second coming of Christ. For yet a little while, and He who is coming will come and will not tarry” (Heb 10:37). Time is a vital component of stewardship and it is accountable by us to God as managers of God's business.

¹¹ “Week-3-*The Scope of Stewardship* – St.Thomas Aquinas School,” accessed November 8, 2016, www.staindy.org/.../week3.

Time as a Concept of Stewardship

“God established the pattern of creation in seven days which constituted a complete week ‘Day,’ the light portion of a 24 hour period (Gen 1:5, 14. 2:4) The 24 hour period which basically refers to a full rotation of the earth on its axis called evening and morning. This cannot mean an age but only a day reckoned by the Jews from sunset to sunset to always refer to a 24 hour period.”¹² This basic understanding of time is important because it provides the underpinning on which economic activities resolve. Time as a product of creation should be treated as a sacred trust from God. The basic principle that should guide the believers’ stewardship of time is the recognition that there is time for everything under the sun, a time to plant or invest and a time to pluck what is planted or to receive the dividend from what is invested (Eccl.3:2). “While the earth remains seedtime and harvest shall not cease” (Gen. 8:22) “The person living under Kingdom authority knows stewardship goes beyond material possessions and includes the stewardship of time.”¹³ Time management should therefore be of utmost importance to Christians who understand the concept of time as part of their stewardship. “Time management is big business because it leads to big dividends.”¹⁴

“In today’s harried frantic business world, superior time management is critical for individuals and organization’s greater productivity, improved results and reduced stress.”¹⁵ “The stewardship of time means considering the minutes as precious”¹⁶ because if one takes care of the seconds the minutes and hours will take care of themselves. “Failure is a result of

¹² MacArthur Study Bible Commentary on Genesis 1:5.

¹³ John Louis Muratori, *Rich Church, Poor Church* (USA: Gate Keeper, 2007), 184.

¹⁴ *Ibid.*, 183.

¹⁵ *Ibid.*, 183.

¹⁶ *Ibid.*, 184.

poorly managing one's time."¹⁷ "Time is money" goes the old adage "Go to the ant, you sluggard: consider her ways and be wise, which having no captain, overseer or ruler provides her supplies in the summer and gathers her food in the harvest. A little sleep, a little slumber a little folding of the hands to sleep so shall your property come on you like prowler and your need like an armed man (Prov. 6:6-11). Here Solomon presents the ant as an example of industry, diligence and planning and challenges the lazy steward with inordinate devotion to sleep rather than work to learn from this tiny creature, on how to make wise use of opportunities. Laziness leads to poverty. (10:4, 5)

A steward should "give every flying minute something to keep in store" work ethics is an important factor in stewardship. Christ observed "my Father has been working until now and I have been working" (John 5:17). The point is that God did not stop working after the creation but has continued to work to sustain His creation. The advice of King Solomon is very useful in the stewardship of time. The ant is not like the grasshopper that perambulates from season to season but it is always on course. To an ant time deferred is an opportunity wasted. Time as a component of stewardship is so crucial because its cycle determines the economic situation of a steward.

"A Christian steward should not trust in luck or chance for the success of his investment because it is God that is in control of our destiny and time."¹⁸

Time is also an essential element of mission therefore both the individual steward and the Seventh-day Adventist Church as a religious organization need to be conscious of time in its literal and prophetic dimensions. The apostle Paul charged the believers in Ephesus not to "work as fools but as wise redeeming the time for the days are evil (Eph.5:15-16). In this

¹⁷ Muratori, *Rich Church, Poor Church*, 185.

¹⁸ *Ibid.*, 186.

context time is denoted as a fixed, measured and allocated season. As stewards Christians are to make the most of their time as do the wise.

“Take time to Work – it is the price of success
Take time to Think – it is the source of Power
Take time to Read – it is the foundation of knowledge
Take time to Laugh – it is the music of the soul
Take time to be Courteous – it is the work of a gentleman
Take time to Pray – it is the Christian’s vita breath.”

“Investment strategists understand how time can make an investor get money or lose it” A study by the University of Maryland and the California Air Resources Board in United States of America shows that people of 18-64 years old spend their minutes each day thus:

Sleeping	-	461 minutes
Working	-	211 minutes
Watching Television	-	121 minutes
Doing Housework	-	101 minutes
Traveling	-	78 minutes
Eating	-	69 minutes
Socializing	-	48 minutes
Recreation	-	31 minutes
Caring for children	-	28 minutes
Dressing	-	28 minutes
Washing and grooming-		25 minutes
Reading	-	24 minutes
Conversing	-	24 minutes
Thinking or relaxing	-	9 minutes

“Indeed time management is a law that governs the fruit of our lives in the accumulation and creation of wealth”¹⁹ God expects that our time will be administered by His eternal principles of working for six days and observing the seventh as the Sabbath of rest in which he is to be honored as the Creator. “Of no talent would God require a more strict account than that of time.”²⁰ Like the tithe the Sabbath is an exclusive reserve of God and it is sacred. The experience of Adam is to be a warning to us so long as time shall last”²¹ “We have no time to waste because the value of time is beyond computation. Christ regarded every moment as precious and it is thus that we should regard it. Time squandered can never be recovered. We cannot call back one moment.”²²

Talent

Time and talent are two essential tools of stewardship. The difference is that time is a fixed period of twenty-four hours a day while “talent can increase by use or diminish by abuse.”²³ The gift of talent is God’s way of enhancing human productivity and this concept is prominent in both the Old and New Testaments. When God initiated the building of the “tabernacle of meeting” He also provided Moses with the expertise needed for its construction. “See and I have called by name Bezalel the son of Uri of the tribe of Judah and have filled him with the Spirit of God in wisdom, and understanding in all manner of workmanship to design artistic works. He equally provided an assistant to Bezalel in the person of Aholiab (Ex31:1-6).

¹⁹ Muratori, *Rich Church, Poor Church*, 188.

²⁰ Ellen G. White, *Christ’s Object Lessons* (Atlanta: Review and Herald), 342.

²¹ *SDABC*, 1:1106.

²² *Ibid.*, 1:342.

²³ M.E. Rees, “I Work for God,” Lotho Color Press, 1974, 3.

“Talents come naturally through family lines and cultural and social influences”²⁴ but in this case God uniquely deposited His Spirit in these two individuals for the sake of his work. “The design of the tabernacle would have been a wonder to the congregation as the technology and skills needed for its execution were not yet invented or discovered”²⁵ but they were able to accomplish this awesome task through divine intervention. He also instructed Moses to speak to all who have been gifted with the wisdom to design garments to skillfully design garments, robes, breast plates, ephod, woven tunic, turban and asash to be in charge of the garments of Aaron and his sons who He had appointed as priests.” (vs 10,11) It became so wonderful that “a builder who had no clue of what the design of the tabernacle appeared like all at a sudden received a divine clue on where to start.”²⁶ It got so intriguing that “a seamstress or a tailor who could not even design a curtain instantly fashioned out a garment so beautiful to behold”. These supposedly primitive artisans did not only build the tabernacle but they also gave them a marketable commodity such that people from around the world came to the camp of Israel to buy their purple, gold-laced linens and scarlet cloths.”

By this act God did not only use these skillful individuals to build the tabernacle and to create wealth they also became marketable in other products”. Israel poured wealth, energy and skill into the tabernacle and soon became world’s trading partner” A basic theology of talent is that “God imparted to the steward the necessary abilities to render the best work possible in order to generate money and other resources” (*Counsel on Stewardship*, 138).

“The skills that God provided for the construction of the tabernacle led to the development of human potential that sparked off the entrepreneurial spirit arising from God’s

²⁴ Muratori, *Rich Church, Poor church*, 208.

²⁵ Ibid., 209.

²⁶ Muratori, *Rich Church, Poor church*, 208.

Spirit.”²⁷ God still endows the modern day people with special skills “George Washington Carver, an African-American, was able to create 300 products from peanut including soap and ink and 118 from sweet potato and 75 from pecans.”²⁸ When God endows people with talent it does not only benefit the church but has unlimited potential when used on every facet of the society.²⁹

Talent in the New Testament

As in the Old Testament the issue of talent is also predominant in the New Testament both as a spiritual gift and as a metaphor. As a manifestation of the spirit it is given to each one for the profit of all. (1Cor 12:7) The parable of the talent speaks eloquently about this divine empowerment. The book of Matthew 25:13-14 contains a graphic illustration of the gift of talents. The man who embarked on a journey gave talents to his servant to invest and manage while his journey lasted. The master called his three servants and distributed talents to them according to their ability “to one he gave five talents, to another two and to another one” (vs 15). On return he demanded an account of their stewardship and the first two gave a positive report of being able to generate an equivalent amount received as profit and they received exactly the same commendation of “well done good and faithful servant” which indicates that their reward is based on faithfulness and not result.

The servant with one talent was not condemned because of lack of productivity but because of his characterization of the master which maligned him as a cruel and ruthless opportunist who reaped where he did not sow (vs 24). This slothful servant does not represent

²⁷ Muratori, *Rich Church, Poor Church*, 212.

²⁸ *Ibid.*, 213.

²⁹ *Ibid.*

a genuine steward because he lacked the true knowledge of his master. All that is required of a steward is faithfulness (1 Cor 4:1-2).

Luke 16:1-8 is another example of biblical stewardship. The Master said to His disciples there was a certain man who had a steward and an accusation was brought to him that this man was wasting his goods. So he called the steward and said to him what this that I hear about you is? Give an account of your stewardship for you can no longer be a steward. The man said to himself ‘what shall I do? For my master is taking the stewardship away from me. The man acknowledged that he was lazy but quickly resolved on the way out when eventually he is put out of the stewardship so that he may still be acceptable to his friends. He cleverly arranged to give large discounts to his master’s debtors which of course they eagerly agree to pay and by this action he gained part of their indebtedness to himself and the master described him as shrewd but went ahead to commend him (vs 7). The wisdom of this unjust steward to use his master’s wealth to gain earthly friendship is an attitude to stewardship that should be discouraged. “A steward is accountable to God for the blessing received. God opens to a steward the possibilities of heavenly investment and would give encouragement to our loftiest aims and also secure or choicest treasure”³⁰

“Religion and business are not two separate things; they are one. Religion is to be interwoven with all we do or say.”³¹ A steward diligent in his business shall stand before kings and not before mean men (Prov. 22:29) therefore the stewardship of talent demonstrates that whatever our hands find to do should be done with all our might (Eccl 9:10). God is faithful to bring the increase when we have labored faithfully. The fact about the stewardship of talent is that many believers are endowed with talents that need to be activated. Many will accomplish much if these dormant gifts are put into use “unfortunately, many have little

³⁰ White, *Christ’s Object Lessons*, 373, 374.

³¹ Muratori, *Rich Church, Poor Church*, 350.

sense of their talents and strengths much less the abilities to build their lives around them. Instead, guided by their parents, by their teachers, by managers, and by psychology's fascination with pathology, they become experts in their weakness and spend their lives trying to repair these flaws while strengths lie dormant and neglected"³²

The resourcefulness of talent as a tool for stewardship enrichment is such that it should not be neglected. "Talents used are multiplied. Success is not the results of chance or of destiny; it is the out working of God's own providence, the steward of faith and discretion of virtue and preserving effort. The Lord desires us to use every gift we have and if we do this we shall have greater gifts to use. He does not supernaturally endow us with the qualification we lack, but while we use that which we have, He will work with us to increase and strengthen every faculty. By whole hearted and earnest sacrifice for the master's service our power will increase."³³

"Many have fastened their money in property which they must sell before they can invest it in the cause of God and that put it to a practical use. They make this an excuse for doing but little in their Redeemer's cause. They have as eventually buried their money on the earth as had the man in the parable. They rob God of the tenth which He claims as His own and in robbing Him, shall rob themselves of the heavenly treasure."³⁴

It is astonishing that the parable of the talent is perfectly linked to stewardship and precisely to tithe and little wonder "the churches are withering up because the members have failed to use their talents in defusing light"³⁵. The agony is that in the great judgment day

³² Muratori, *Rich Church, Poor Church*, 208.

³³ White, *Christ's Object Lessons*, 353, 354.

³⁴ Ellen G. White, *Testimonies for the Church* (Hagerstown, MD: Review and Herald, 1947), 3:398.

³⁵ White, *Testimonies for the Church*, 6:431.

those who have not worked for Christ, those who have drifted along carrying a responsibility, thinking of pleasing themselves will be placed by the Judge of all the earth with those who did evil. They receive the same condemnation.³⁶

Stewardship of the Body Temple

The stewardship of the gift of the human body is not much about the anatomical and physiological intricacies and complexities of the human system but with how human beings can maximize their God-given capacities to create the much needed wealth to promote God's Kingdom. It is agreed that the wonders of the human body began with his unique creation (Gen 1:26-28) but God instructed human beings on how to live their lives to his glory. "The gift of the physical strength, intellectual endowment and moral capability contribute to the productive ordering of the earth and its inhabitants to yield its riches and accomplish God's purpose". The palmist acknowledged this when he wrote "I will praise thee for I am fearfully and wonderfully made (Psalm 139:4). As individuals go into the productive venture God requires them to acknowledge him as the one who gives them the power to get wealth (Deut 8:18). They shall honor the Lord with their substance and with the first fruits of all their increase (Prov. 3:9-10)

Man's intellectual endowment is vividly portrayed "what is men that you are mindful of him and the son of men that you visit him, for you have crowned him with glory and honor, you have made him to have dominion over the works of your hands, you have put all things under his feet" (Psalm 8:5-8). That God made man to be a little lower than the angels is enough stewardship. "Human beings have the capacity to create because they are made in God's image." All they need is to find a problem that needs a solution and to solve it, and wealth and riches follow".

³⁶ White, *Testimonies for the Church*, 6:365.

Body Temple in New Testament

In the New Testament God reminded human beings that they were purchased with a price which is an indication that their bodies are a trust from God. “Or do you not know that your body is the temple of the Holy Spirit who you have from God and you are not your own? (1Cor.6:19-20). The well-being of the human family is God’s utmost concern.

“Beloved I pray that you may prosper in all things and be in health just as your soul prospers (3John 3:2). To achieve the optimal health that will ensure viable economic activities, the Apostle Paul insisted “whether you eat or drink or whatever you do, do all to the glory of God (1 Cor.10:31).

“An excellent physical health devoid of spiritual vigor is a dishonor to God.” “Do you not know that you are the temple of God and that the Spirit of God dwells in you? If anyone defiles the temple of God, God will destroy him, for the temple of God is holy which temple you are (1Cor.3:16-17). God expects his children to be temperate by disciplining their body (1Cor.9:25). Self-control is a strong element in the stewardship of the body temple. “For the drunkard and the glutton will come to poverty” (Prov.23:21). God cannot commit His wealth into the hand of such an individual because he is an unprofitable steward. A sound heart is life to the body and whatever such a person does prospers (Prov.14:30; Psalm 1:3). Efficiency is needed to create sustainable income otherwise those with poor health situation earn wages to put into a bag with holes (Hag.1:6). The wonderful human machinery when sanctified and purified by the indwelling presence of the Holy Spirit achieve more in fulfilling the purpose of God in creating the human body. Capacity building and human capital development become a reality in an atmosphere of physical health.

Stewardship of Material Possession

The stewardship of material possession as the fourth stewardship pillar is all about managing the God given resources in a manner that is consistent with his will. These

resources are “a compound of time and talent.”³⁷ At creation God endowed the earth with material resources that when harnessed would produce wealth. “The earth and the fullness thereof and those that dwell in it belong to God” (Psalm 24:1). “For every beast of the forest is Mine, and the cattle on a thousand hill. I know the birds of the mountains and the wild beast of the field, the world and all its fullness” (Psalm 50:10-12). “Who has preceded me that I should pay him? Everything under heaven belongs to me says the Lord” (Job 41:11). “The silver and the gold belong to him” (Hag 2:8). When God’s people have engaged themselves in a legitimate enterprise and earn income as a result, He expects them to honor Him who is the source of their well-being (Deut 8:7-12, 18). “It is God who brings forth food from the earth (Psalm 104. 14). He also gives the rain in its season so that the land shall yield its produce and the trees their fruit” (Lev.26:4).

The Lord will open to His chosen ones His good treasure, the heavens to give the rain to their land in its season, and to bless all the work of their hand.(Deut.8:12) He also sends prosperity (Psalm 108:25) to bless his people whenever they are in their best. God will give his stewards power over the treasures of gold and silver, and over all the precious things of Egypt, also the Libyans and Ethiopians shall follow at his heels (Dan.11:43). God will even give his people treasure in their sacks (Gen.23) even hidden treasures of the sand and the abundance of seas (Deut.33:19). “The house of the righteous contains great treasure” (Prov.15:6). In whatever form these treasures come, God remains their original source. He is the giver of good things. “Wisdom dwells with the prudence, and they find out knowledge of witty inventions” (Prov.8:12). God also promised to cause those who love him to inherit wealth and that he will fill their treasure (vs 21). He expects them to return one tenth of their prosperity to Him in the form of tithe (Gen 28:22, Num 28:21-28; Deut 14:22, 26:12). It is to be returned into the store house (mal 3:10) and to also give free will offering.

³⁷ M.E Rees, “I Work for God,” 3-6. Lotho Color Press, 1974.

“God gives man nine tenths while He claims one tenth for sacked purposes.”³⁸ “The tithe is accompanied by a free will offering (Lev. 22:21, 72, Ex. 35:4). “When all are faithful in giving back to God His own in tithes and offerings, the way will be opened for the world to hear the message of this time”³⁹ “I saw that God’s people must bring to him a free will offering and the responsibility should be left wholly upon the individual whether he will give much or little.”⁴⁰ The only means which God has ordained to advance His cause is to bless with property. He gives them the sunshine and the rain. He causes the vegetation to flourish. He also gives health and ability to acquire means. All our blessings come from His bountiful hand. In turn He would have men and women show their gratitude by returning Him a portion in tithes and offerings in thank offering, in freewill offerings and in trespass offerings. All these are acts of gratitude to God for the blessings of the land, the herds and physical ability that enabled the possessor to acquire wealth. These acts of gratitude are avenues to appreciate God for His loving kindness and steadfastness. Ellen G. White directs:

“Should means flow into the treasury exactly according to God’s plan, a tenth of all the increase, there would be abundance to carry forward His work. Not until He ceases to bless you will you cease to be under bonds to return to Him the portion. God’s claim is first, every other is secondary. I have been shown that many of our people are robbing the Lord in tithes and offerings and as the result His work is hindered”⁴¹

The Patriarchs and the Tithe

Abraham and Melchizedek: Genesis 14:18-20

This is the first mention in Scripture of any one giving a ten percent of his possessions to a servant of God. This tithe that Abram gave to Melchizedek was purely voluntary. The

³⁸ White, *Testimonies for the Church*, 3:395.

³⁹ Ibid.

⁴⁰ White, *Testimonies for the Church*, vol.1.

⁴¹ White, *Testimonies for the Church*, 5:149-151.

practice preceded the required tenth of one's income given to Israel in the Mosaic Law. (Num18:21-28) In this passage the Levites received the tithes from the people as their source of income and compensation for their tabernacle service. For Abram to have returned a tithe to Melchizedek showed that he recognized him as the priest of the Most High God (Gen.14:19). The principle of tithing can rightly be said to have originated with Abraham "the father of the faithful" (Gal.3:16-29). Later on tithing became a divine requirement in both the Old and New Testaments and for "centuries the Hebrew culture functioned within the philosophy of religious obedience to God of offering sacrifices to Him and bringing the tithes into the store house."⁴²

Jacob and the Tithe (Gen.28:22).

Jacob vowed to return to God a tenth of whatever blessings he would receive from Him. This text gives the indication that tithing not obviously commanded during the time of Jacob might have become a voluntary practice that served as an acknowledgement of God's providential beneficence in the donor's life. In both cases tithing is presented as an act of worship to the Sovereign Lord who is the source of the giver's wellbeing.

Christ and the Issue of Tithe

In Mathew 23:33, Jesus upheld the doctrine of tithing but reprimanded the Pharisees for neglected their social responsibility to the poor and the oppressed. At another time when confronted by the same Pharisees on whether or not it was lawful to pay tax to Caesar Jesus faithfully avoided confrontation by approving the payment of tax to Caesar but not at the exclusion of their religion obligation of tithe (Math 22:21). Christ did not only commend the widow who gave all in support of the temple services (Matt 12:41-44) but recommended her

⁴² White, *Testimonies for the Church*, 5:149-151.

as an example of sacrificial giving which is the hall mark of Christian stewardship. She did not make a display of her offering but Jesus sees what no one else sees. The attitude to giving is more important to Christ than the amount given.

In Matthew 21:12-13, Christ condemned the attitude of the religious leaders of his time for turning his house into a market place. The emphasis here is that any system of fund raising that runs counter to the biblically approved method is not acceptable to God and the church should play down on such.

The Apostles and the Tithe

The Apostle Paul encouraged the giving of financial support to the gospel. It does however appear that the New Testament supports the concept of freewill offering (Acts 2:44-47; 4:34-35; 5:1-20) in these passages it clear that some of the earliest group sold everything they had and held the proceeds in common to be used for the furtherance of the Gospel. The account of Ananias and his wife is an example. On the first day of the week let each of you lay something aside as he may prosper that there be no collections when I come (I Cor. 10:2) Paul did not only encourage giving in support of God's work but insisted that it must be continuous and systematic (1 Cor.16:1-2). He emphasizes that there is a place for system and discipline in ordering the affairs of the church. He asked the Corinthians to apply the same method here. Giving is not in haphazard manner.

First the Corinthian believers would give in line with the proportion of the blessings that they had received from the Lord.

Second is that they would give it on a particular day. The first day of the week probably because the calculation of the amount or quantity of the offerings involved could not 'be done on a day of holy rest. Such regular and disciplined giving on the part of every member is the only means whereby a church may meet its responsibility to the poor and sustain its own Christian work.

The present day church should not be less systematic and businesslike in the handling of its financial transactions. The Apostle Luke also supported the rendering of financial support to the propagation of the gospel and described it as blessed (Luke 6:38; Acts 20:35). The apostles even went beyond the act and manner of giving to how the means should be generated. Paul placed the emphasis on acquiring the wealth by promoting the dignity of labor and discouraging idleness. He advised the believers to "mind their own business and work with their own hands" (1 Thess.4:11) to provide the basic necessities of life insisting "if anyone will not work neither shall he eat" (2Thess.3:10). He encouraged "the one who stole to steal no more but rather let him labor working with his hands what is good so that he may support the needy" (Eph.4:28). To Paul stewardship begins with living a productive life because stealing in any form is sin. Hard work is a virtue and anyone who does not provide for his family is described as an unbeliever (1Tim.5:8).

The Apostle Paul never made himself a burden to anyone, "for you remember our laboring and toiling night and day working with our own hands to provide for their upkeep so that their gospel not be faulted (1 Thess.2:9; 1Cor.4:12). He left an example of hard work to his converts. "I have shown you in every way, by laboring like this that you must support the weak for it is more blessed to give than to receive" (Acts20:35). Christ also worked "I must work the works of Him who sent me while it is day, the night is coming when no man can work" (John 9:4). The biblical foundation for Christian stewardship is the ability of the believer to labor because God does not bless in idleness. If Christians fail to heed this injection they open the flood gate to some unscrupulous means of raising funds.

"When money is raised for religion purposes to what means do many churches resort? To bazaars, suppers, fancy fairs, even to lotteries and like devices" insisting that if professing Christians would faithfully bring to God their tithes and offerings His treasury

would be full and there would be no occasion to resort to such unholy methods”.⁴³ “All these methods for bringing money into (God’s) treasury are an abomination to him. It is a spurious devotion that prompts such devising.”⁴⁴ God wants believers to give out of their personal conviction and not of necessity because He will reward according to a believer’s approach to giving. “He who sow sparingly will also reap sparingly and he who sows bountifully will reap bountifully, so let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2Cor.9:6-7). This agrarian principle is also applicable to the Christian giving. It emphasizes the fact that harvest is directly proportionate to the amount of seed sown. “There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich and he who waters will also be watered himself” (Prov.11:24-25).

The principle of stewardship is clearly spelt out in this text that generosity towards God’s work secures increase while stinginess leads to poverty. It is like a grain cast in the ground, it will definitely produce more (John 11:24). God expects a steward to make up his mind ahead of time and not resort to impulse. “Moreover brethren, we make known to you the grace of God bestowed on the church of Macedonia that in great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. For I bear witness that according to their ability, yes and beyond their ability, they were freely willing imploring us with much urgency that we would receive the gift and the fellowship of the ministry to the saints and not only as we had hoped, but they first gave themselves to the Lord and then to us by the will of God” (2Cor.8:1-5). “We do not propose to appeal to the lust of the appetite or resort to carnal amusements as an inducement to Christ’s professed

⁴³ Ellen White, *Counsels on Stewardship* (Hagerstown: Review and Herald, 1940), 204.

⁴⁴ White, *Counsels on Stewardship*, 205.

followers to give of the means which God has entrusted to them. If they do not give willingly, for the love of Christ, the offering will in no case be acceptable to God.”⁴⁵

“The generosity of the churches of Macedonia was motivated by God’s grace.” Paul’s reference was to the churches at Philippi, Thessalonica and Berea (Acts 17:11). These were basically impoverished churches yet they rose above their pain because of their devotion to the Lord and the cause of his kingdom. Their level of poverty would have rather made them to become beggars but their love for Christ motivated them to give even beyond their economic capabilities. This was made possible because “they first gave themselves” which brings out an important aspect of giving. Giving must be sacrificial and in response to God’s love. In spite of their difficult circumstances their generosity still abound. Again they gave voluntarily which is another important element of Christian stewardship. Paul least expected these churches to give in support of the church at Jerusalem but they surprised him.

Like the widow at the temple at the time of Christ the Macedonian churches gave all that they had to live on. The Lord said to Moses “speak to the children of Israel that they bring Me an offering from everyone who gives it willingly. (Ex 25:2) Giving as an act of worship must be voluntary for it to be acceptable to God. God also expects the best from his people (Num. 18:12). He also does not expect them to give him the leftover but that he be put first in the agenda. ‘Whatever first ripe fruit’ (vs 13). These freewill offerings should not be confused with the tithe which is a specified percentage of the believer’s income. But whether as tithes or offerings God expects the believers to view giving as a privilege and not an obligation.

The first priority of the Macedonian churches was to present themselves as a living sacrifice to God because generous giving is born out of personal devotion and dedication to God. “I beseech you therefore brethren by the mercies of God that you present your bodies a

⁴⁵ White, *Counsels on Stewardship*, 202-203.

living sacrifice to God.” (Romans 12:1). Here is another strong foundation for Christian stewardship. God has a special love for those who are happily committed to generous giving. The grace of God that reaches out to generous givers goes beyond spiritual gifts to money and material provisions. When a believer gives of his material resources God graciously replenishes them so that he will never lack. He gives graciously to cheerful givers. “Since the people began to bring the offerings into the house of the Lord , we have had enough to eat and have plenty left, for the Lord has blessed His people and what is left is this great abundance” (2 Chron.31:10). The people went ahead to bring more offerings and tithes (vs13). The congregation of Israel did not only give to the Lord and the Levites but they also gave to the poor “you shall surely give to him (the poor) and your heart should not be grieved when you give to him because for this thing the Lord your God will bless you in all your works and in all to which you put your hand, for the poor will never cease from the land” (Deut.12:10-12)

Paul alluded to these Old Testament passages that captured the essence of giving both to the Lord and the needy. “He has dispersed abroad He has given to the poor his righteousness endures forever. Now may He who supplies seed to the sower and bread for food supply and multiply the seed you have sown and increase the fruits of your righteousness while you are enriched in everything for all liberality which causes thanksgiving through us to God” (2 Cor. 9:9-11). Interestingly Paul added that all these giving are for the administration of God’s work. (vs12). Administration can also be translated to mean service. In this sense the entire collection that the church receives from the members is a worshipful enterprise that is primarily given in support of God’s work. The church in Jerusalem went through a period of economic hardship as a result of the persecution that came after the martyrdom of Stephen (Acts 8:1). Many residents of Jerusalem had undoubtedly lost their jobs and were faced with severe hardship and as such needed the

support of the Corinthian members who were wealthy enough to meet the huge need with a generous monetary gift (2Cor.9:1-5).

The material support from the Macedonian churches also provided an important opportunity for the Gentile believers to validate their faith since the Jewish brethren were skeptical of their salvation. Here is another strong principle of stewardship which the Seventh-day Adventist Church upholds through the combined offering system. “Our message has been enabled to move forward not only through the offerings of the Seventh-day Adventist but also through the gifts of other people who believed in the work we are doing or who simply have an interest in mission.”⁴⁶

Motivation for Giving

“What makes stewardship distinctly Christian is the content, the method and the motivation.”⁴⁷ James 1:5 gives the reason behind the Christian giving. “God gives to all liberally and without reproach.” Christian stewardship is simply an act of gratitude and thanksgiving to the numerous gifts that God has freely bestowed on his children. “Genuine Christian giving only reflects faithfully God’s own character of love. True stewards do not give from the desire to obtain something in return. It is so genuine that the right hand does not know what the left hand is doing (Matt.6:2-4). In both the Old and New Testaments giving has always been an act of thanksgiving. (Psalm 50:23; Eph. 5:20). It is a way of reciprocating to God’s gift of salvation in Christ (John 3:16). From the stand point of grace the treasures bestowed on the believers are the capital for their new life in partnership with Christ. The more they give the more they receive (Luke 6:38). By this text a steward is given a blank bank cheque and it is up to him to tell God how much grace he needs. Paul also based

⁴⁶ Emma Howell Cooper, *The Great Advent Movement* (Washington, DC: Review and Herald Press, 1968), 51.

⁴⁷ Edwards, *Every Believer the Church*, 94.

his concept of giving to the grace that can be found only in Jesus Christ (2 Cor.8:1). He sees giving as a natural response of love and appreciation for what the Redeemer has done at the cross.

The Good Samaritan

The immediate context of Luke 10:30-37 is unarguably the prevailing opinion among the Scribes and the Pharisees that one's neighbors were only the righteous alone. Jesus in this parable demolished the pharisaical excuse for hating one's enemy.

Besides the immediate context, there is a strong theological foundation for Christian stewardship and mission in the text.

1. It takes love for the perishing soul to do mission.
2. Mission recognizes no cultural or religious boundaries.
3. It takes money to do Mission. If the Good Samaritan did not have the means to take care of the victim his good intentions would have died with him. The oil and wine which he used as first aid were bought with money. Again if the Samaritan had no money on him he would have simply sympathized with him amounted to faith without which James describes as dead (James 2:14-17).

The two denarii that the Samaritan deposited with the innkeepers amounted to two days' wages. (Matt 20:2; 22:19) This amount "was more than enough to permit the man to stay until he recovered." Jesus in this parable makes it clear that each believer has a responsibility to those who are in need which of course call for money.

Tithe and Human Capital Development

The basic reason in the Scripture for which God introduced the tithing system is to support the Levites who carry out the temple services.

Exodus 18 is a clear picture of the organizational structure that called for additional

hands in the leadership structure of the Jewish community under Moses. More hands required more means. For this reason God made a special provision for the Levites “ at the end of every third year you shall bring out the tithe of your produce of that year and store it up within your gates: and the Levite, because he that has no portion no inheritance with you, may come and eat and be satisfied” (vs 28-29). “Jethro advised Moses to a better plan. Great men should not only study to be useful themselves but contrive to make others useful. Engaging more hands made the work easier for Moses and saved him from burnout. Stewardship is not only about financial empowerment, delegation of authority is entrusting others with responsibility for which they should be accountable.

Jesus Christ called the twelve apostles and equipped them with knowledge and power needed to do work for him (Matthew 10:7-8). The very Jesus “who has all abilities to rule and control the multitudes, still saw the need to” add to his workforce.⁴⁸

The Need for Laborers

“Then He said to His disciples, “the harvest truly is plentiful but the laborers are few. Therefore pray the Lord of the harvest to send out laborers into His harvest” (Matt 9:37-38). The concept of stewardship in this text is that more laborers means more financial resources to cater for their financial needs since the laborer is worthy of his wages (Luke 10:7).

Summary

In all the issues that pertain to Christian stewardship, God’s love is at the centre. He freely gives us all things in Christ Jesus and expects the recipients of His manifold blessings to respond in graceful giving.

⁴⁸ Joseph Akinola Ogunbangbe, *Church Administration: A Practical Approach* (Abuja: CCS Limited, 2002), 148.

CHAPTER 3

LITERATURE REVIEW ON STRATEGY FOR FINANCIAL STABILITY IN CHURCH

In chapter two, the theological and spiritual foundations for the financial and human capital development and sustainability of the conference were treated. This chapter seeks to undertake the review of the recent and older publications on the subject. In doing this, the publications of the Seventh-day Adventist authors including the writings of Ellen G. White will be surveyed together with other Christian authors and any secular literature relevant to the topic. The purpose is to evaluate the opinion of these authors with a view to finding how the researcher can contribute to the existing knowledge.

The Church and its Organization

Edwards in his book, *Every Believer a Church* quotes an anonymous poet who paints a vivid description of the church “the church is never a place but always a people, never a place, but always a flock, never a sacred building but always a believing assembling. The church is you who pray, not where you pray. A structure of brick or marble can no more be a church than your clothes of serge or satin can be you. There is in this world nothing sacred but man, no sanctuary of God but the soul”¹. This poet agrees with Terry’s position that the three basic resources that the church needs in doing mission are “people, time and money.”² He insists “people are the most valuable resource for the implementation of any strategy for

¹ Edwards, *Every Believer the Church*, 8.

²John Mark Terry and J.D. Payne, *Developing a Strategy for Mission* (Michigan: Baker, 2013), 219.

mission.”³ The recognition of the members of the church as being more important than the building or places of worship is a concept that is important in Christian stewardship. Edwards is correct because even in the Old Testament where the word church did not appear Stephen still referred to the Israelite in the wilderness as the church (Acts 7:38). In doing this “he had in mind the assembling of the Hebrew nation at Mount Sinai prior to the giving of the law Jamison also believes “the Old Testament Israel is comparable with the church of the New Testament.”⁴ Both Jamison and Edwards share the opinion that “the first great surge of the believers into the New Testament church came in the day of Pentecost.”⁵

Jamison is convinced that “the church is made up of people who owe their existence and corporate distinctiveness from other communities to the call of God”⁶ Ellen White agrees with this concept “God has been working from the beginning by His Holy Spirit through human instrumentalities for the accomplishment of His purpose in behalf of the fallen race. This was manifest in the lives of the patriarch and to the church in the wilderness also in the time of Moses. God gave His spirit to instruct them. And in the days of the apostles He wrought mightily for the church through the agency of the Holy Spirit.”⁷

She further refers to the “miraculous ways in which the Hebrews were conducted through the Red Sea as an act through which God acknowledged Israel as His church.”⁸ In

³ Terry and Payne, *Developing a Strategy for Mission*, 219.

⁴ Edwards, *Every Believer the Church*, 12.

⁵ Ibid.

⁶ Jamison, *Christian Beliefs* (California: Pacific Press, 1959), 335.

⁷ Ellen G. White, *The Acts of the Apostles* (New York: Review and Herald Press, 1898), 315.

⁸ Ibid.

her understanding “the Jewish tabernacle was a type of the Christian church.”⁹ This ancient Jewish church was made up of “the highly favored people of God brought out of Egypt to become God’s peculiar treasure.”¹⁰ The ancient Israelites by virtue of their rejection of Jesus as Messiah forfeited the right to be the special people who belonged to God so the Christian church is now the true people of God.

The Christian Church

The Christian church is a New Testament phenomenon which has its roots in the Old Testament. Keough believes “the God who added to the church in the days of the apostles is the same God who had called men and women in His service in days of old.”¹¹ God has always been in action in the affairs of His people and the church is the sphere of His continued activity throughout the world. This concept aligns with Stephen who declared the children of Israel as “church in the wilderness” (Acts 7:38). Edwards is convinced the Christian church “is the physical representation of Christ in the world.”¹² This idea presupposes that the New Testament church is made up of people who are “called out of the darkness into the marvellous light of gospel” (1 Peter 2:9).

Most of the Adventist authors agree that the Greek word for church is “ecclesia” and that it has a form of the verb ‘kaleo’ that means ‘I call’ or ‘I summon’. Although Keough feels “etymology is not always a safe guide in deciding what a word means he insists that while these two Greek words inform the Adventist understanding of the church only one

⁹ *Seventh-day Adventist Bible Commentary*, 7:931.

¹⁰ Jemison, *Christian Beliefs*, 335.

¹¹G. Arthur Keough, *Our Church Today* (Washington, DC: Review and Herald, 1980), 28-29.

¹² Edwards, *Every Believer the Church*, 22.

is actually translated as “church.”¹³ He says the first word is “kyriakon while the second is “ecclesia” he interprets kyriakon as “that which belongs to God” and posits “that it is used only twice in the New Testament.” The second word is ecclesia from which the word ecclesiastical is derived.” The major difference between the two words is that “ecclesia literally describes the people who belong to the Lord” but kyriakon “deals more with things that belong to God.” The point that Keough is stressing is that “all reference to the church including the metaphorical body and holy nation “refer to God’s people.”¹⁴ Jamison however takes the concept further “ecclesia refers primarily to the gathering of God’s people to form an assembly or congregation.”¹⁵

Holman illustrated Bible dictionary brings out another aspect of the New Testament concept of church. It sees ecclesia as “any assembly, local body of believers, or the universal body of all believers.”¹⁶ The church in this sense is made up of both Jewish and Gentiles.

Organization of the Early Church

What is known as the Christian church started when Christ called the twelve and designated them the apostles (Luke 6:13). McFarland believes through these apostles “the church would continue from the time of Christ’s ascension to His second coming.”¹⁷ Jamison believes that “in the early years of the church the apostles and the elders in Jerusalem were

¹³ Edwards, *Every Believer the Church*, 28.

¹⁴ Edwards, *Every Believer the Church*, 10.

¹⁵ Jemison, *Christian Beliefs*, 334.

¹⁶ *Holman Illustrated Bible Dictionary* (Nashville, Tennessee: Holman Bible, 2003), 295.

¹⁷ Ken McFarland, *The Called, the Chosen* (America: Review and Herald Press, 2006), 35.

apparently looked to for guidance and solution to major problems.”¹⁸ This condition prevailed until the membership of the church became difficult to manage due to its multinational and multiethnic composition. He concludes “such increase naturally would bring new problems”¹⁹ which was not merely “a petty complaint but a protest sufficiently vocal to warrant serious concern.”²⁰ Jamison put the matter straight “the rapid growth of the church created the gigantic task of developing a suitable organization.”²¹ It is possible “at this point the apostles may have remembered the precedent of Moses in and resolved to delegate authority”²² (Ex 18:25).

Ellen White paints the picture so vividly “when dissension arose in a local church as later it did in the Antioch and elsewhere and the believers were unable to come to an agreement among themselves such matters were not permitted to create a division in the church but were referred to a general council of the entire body of believers made up of appointed delegates from the various local churches with the apostles and elders in positions of leading responsibilities.”²³ There was also the speculation that “a special meeting was called to which all came that could and from this procedure in a single central place there naturally arose the representative form of church government.”²⁴ Jamison infers the early church “had no thought at first of setting up a distinct organization separate from Judaism but the ordination of the seven deacons in response to the crisis that rocked the early church set

¹⁸ Jamison, *Christian Beliefs*, 336.

¹⁹ *Seventh-day Adventist Bible Commentary*, 6:188.

²⁰ Ibid.

²¹ Jamison, *Christian Beliefs*, 336.

²² *SDABC*, 6:189.

²³ White, *The Acts of the Apostles*, 96.

²⁴ Ibid.

the stage for the organization of the Christian church.”²⁵ He made this statement on the premise that” Christ designs that heaven’s order, heaven’s plan of government, heaven’s divine harmony shall be represented by his church on earth.”²⁶ The church represented in the book of Acts was able to organize herself through proper selection process. One basic fact about the early church and its organizational structure is that God sometimes allows certain situations to develop among believers to enable them seek divine guidance.

The crisis that developed between the “Hebrews and the Hellenists” widows was a divine wake-up call to the apostles. Ellen White frames “the appointment of the seven deacons to take the oversight of special lines of work proved a great blessing to the church.”²⁷ “The organization of the church at Jerusalem was to serve as a model for the organization of churches in every other place where messengers of truth should win converts to the gospel.”²⁸ The general opinion about the procedure adopted in the organization of the early church is “that a special meeting was called to which all came who could.”²⁹

Financial Structure of the Early Church

The sudden increase in the membership of the early church “outstripped their resources.” Before Pentecost it “had been a simple thing to care for the needs of the apostolic family from the purse that Judas carried.”³⁰ As the number continued to increase it became necessary that “the communal economy in the church required some sort of organized

²⁵ Jemison, *Christian Beliefs*, 335.

²⁶ White, *Gospel Workers*, 144.

²⁷ White, *The Acts of the Apostles*, 90-91.

²⁸ White, *The Acts of the Apostles*, 92.

²⁹ White, *The Acts of the Apostles*, 96.

³⁰ *SDABC*, 6:188.

supervision of the common fund”³¹ which probably “was a continuous stream of gifts from donation.”³² The apostles however appointed the seven deacons to be in charge of “the general financial interest of the church.”³³ Ogungbangbe is of the opinion that the role of the apostles and the appointed deacons in the early church could be likened to the Board of Trustees.”³⁴ He defines the Board of Trustees as “a group of people who have charge of money on trust for someone, in this case the church.”³⁵ According to him this “body supposed to be the pillar of the church.”³⁶

The economy of the early church appeared to have depended on the donations from the few wealthy members and “when a brother or a sister had a need those who could meet it were obligated to do so (James2:15-16; 1 John 3:17). The method was to give the money to the apostles who would distribute it.

The New Testament Scriptures are seen as teaching the concept of “freewill offering as a means of supporting the gospel.

The Seventh-day Adventist Church

The history of the Seventh-day Adventist Church may be likened to that of the early Christian church. Like the early Christians seemed “to have had no thought at first of setting up “a separate organization apart from Judaism so “the Adventists of 1844 did not intend to form a separate Christian denomination. Cooper feel that the preoccupation of those early

³¹ *SDABC*, 6:188.

³² *Ibid.*

³³ *Ibid.*

³⁴ Ogungbangbe, *Church Administration*, 36.

³⁵ *Ibid.*

³⁶ *Ibid.*

Adventists was to be committed to the propagation of the “good news of the risen Savior.”³⁷ He observes “even while they insisted they would not organize, some form of organization was absolutely necessary in order to carry on the work.”³⁸ The fear expressed by those Adventists about getting the Millerite movement organized into a Christian denomination emanated from the fact that most of them belonged to different Christian denominations. Some of them withdrew or even relinquished their membership while others “were dismembered” from their churches for their beliefs.³⁹ For this reason “they came to regard church organization as an ecclesiastical despotism.”⁴⁰ “The disappointment left the early advent believers in confusion”⁴¹ as “they could not return to the churches they had left”⁴² Among these devastated individuals were some of the “ministers who held credentials in the churches from which they had withdrawn, some had forfeited their credentials.”⁴³ Those mostly affected were those who were ordained before the advent of the Millerite group as “there was no official body to perform their ministerial duties and no regular financial support.” The situation was difficult for them to bear such that “⁴⁴they lost all hope and abandoned either the movement or their Christian allegiance or both.”⁴⁵

³⁷ Cooper, *The Great Advent Movement*, 49.

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ Ibid.

⁴¹ Education Department of the General Conference of Seventh-day Adventists (Pacific Press, 1959), 215.

⁴² Ibid.

⁴³ Ibid.

⁴⁴ Education Department of the General Conference of Seventh-day Adventists, 216.

The Need for Organization

The confusion that resulted from the disappointment of the Millerites “continued for about fifteen years.”⁴⁶ A document published by the Department of Education of the General Conference states “the leaders showed their true worth during this challenging period and the messages.”⁴⁷ It further reveals “the messages given to the believers through Ellen White helped to wield the group together “but their number was increasing and the need for organization was acute.”⁴⁸ Cooper affirms “the Advent believers were united in spirit and purpose.”⁴⁹ But that was not enough because “there were no church records no election of church officers, no ordaining of preachers, no system of financing evangelism.”⁵⁰ Olson explains “the decade following the disappointment was a time of chaos in the Adventist circles.”⁵¹ This chaotic situation was because strong warnings against a formal organization came from various quarters but the strongest voice was that of George Storrs. He is quoted as saying “take care that you do not seek to manufacture another church. No church can be organized by man’s investment but that it becomes Babylon the moment it is organized.”⁵² In spite of these fears Cooper reveals ‘the conditions prevailing at the time of the great disappointment in 1844 emphasized the need for organization.’⁵³ Ellen White collaborates

⁴⁵ Education Department of the General Conference of Seventh-day Adventists, 216.

⁴⁶ Ibid.

⁴⁷ Ibid.

⁴⁸ Ibid.

⁴⁹ Cooper, *The Great Advent Movement*, 49.

⁵⁰ Ibid.

⁵¹ Olson, *Thirteen Crises Years 1888-1901*, 155.

⁵² Schwarz, *Light Bearers to the Remnant*, 86.

⁵³ Cooper, *The Great Advent Movement*, 49.

“there is order in the church when Christ was upon the earth, and after His departure order was strictly observed among His apostles. And now in these last days while God is organizing his children into the unity of the faith, there is more real need of order than ever before.”⁵⁴

Arguments mounted among the believers as to which direction to go. “The conscientious believers” argued in favor of Storr. To this group organization would mean going back to the apostate denominations from which God was calling out His people. The second group to which James and his wife Ellen belonged was convinced that there was the need for organization. It is said that “As early as December 24, 1850, the matter of organization was forcefully presented “to Ellen White.”⁵⁵ She said I saw how great and holy God was, said the angel. Walk carefully before Him, for he is high and lifted up, and the train of His glory fills the temple. I saw that everything in heaven was in perfect order said the angel. Look ye Christ is the head move in order move in order. Have a meaning to everything said the angel behold ye and know how perfect, how beautiful, the order in heaven, follow it.”⁵⁶

In addressing the fears expressed by Storr and his group Ellen White wrote “the Lord has shown that gospel order has been too much feared and neglected. Formality should be shunned but in so doing order should not be neglected.”⁵⁷ She further highlights “as our numbers increased, it was evident that without some form organization there would be great confusion and the work would not be carried forward successfully. She gives reasons for

⁵⁴ Ellen White, *Early Writings* (Washington, DC: Review and Herald Press, 1963), 97.

⁵⁵ Ibid.

⁵⁶ Ellen White, *Manuscript 11*, 1850.

⁵⁷ White, *Testimonies for the Church*, 97.

which organization was necessary “to provide for the support of the ministry, for carrying out the work in new field, for protecting both the churches and the ministry from unworthy members, for holding church property and for many other objectives organization was indispensable.”⁵⁸ Damsteegt agrees with Ellen White “church order and unity were a necessity for effective operation and success in mission endeavor.”⁵⁹ He takes the need for organization beyond merely holding church property and providing for the ministry by emphasizing that “the larger the religious body became the more urgent the need was felt for unity and organization to prevent general confusion.”⁶⁰

The various opinions suggest that the only way the scattered flock could be brought together in order to accomplish the mission of the Millerites was to get the movement organized into a Christian denomination. Damsteegt supports Ellen White as expounding the foundation of the Seventh-day Adventist Church in the context of Christ’s mission for the salvation of man, “to the pioneers the basic reason for church organization is to preserve and appreciate spiritual heritage received from the Christian church of history.”⁶¹ He further presented the SDA Church as “the connecting link between the former workers, the church of history and the church that is to be called out from the world and prepared to meet their Lord.”⁶²

The enormity of this divine assignment impressed upon the minds of the leaders of Millerite movement the urgent need for organization. The need is not any way better

⁵⁸ Ellen White, *Testimonies to Ministers and Gospel Workers* (Washington, DC: Review and Herald Press, 1923), 26.

⁵⁹ P. Gerard Damsteegt, *Foundations of the Seventh-day Adventist Message and Mission* (Michigan: Andrews University Press, 1995), 255.

⁶⁰ Ibid.

⁶¹ Damsteegt, *Foundations of the Seventh-day Adventist Message and Mission*, 159.

⁶² Ibid.

expressed than in Ellen Whites comment “the Son of God identified Himself with the office and authority of His organized church. His blessings were to come through the agencies he has ordained.”⁶³ McFarland is astonished that from the ashes of bitter disappointment “of the Millerites would arise a movement that would extend the Great Second Advent Movement far beyond its original scope.”⁶⁴ In his opinion, organization is God’s method of giving rise to a people charged with giving God’s last urgent call to an unsuspecting world that the coming of Jesus was indeed at the door.”⁶⁵

The Benefits of Organization.

The researcher has no intention to write a detailed account of the organization of Sabbatarian Adventists into the SDA Church but without an element of historical reflection of the struggle for organization the financial system of the church might not be fully understood and appreciated. Organization is nothing short of “system and order in God’s work on earth.”⁶⁶ Ellen White is right by linking this “system and order” to stewardship. She reveals “God is leading His people in the plan of systematic benevolence.”⁶⁷ She even insists “this is one of the very point to which God is bringing up His people.”⁶⁸ It is inspirational that the essence of church organization is to give birth to a religious government capable of receiving financial support from her members. In light of this, financial stewardship can rightly be assumed to be the reason for the organization of the Seventh-day Adventist Church. “I was pointed back to the commencement of this last work, some who loved the

⁶³ White, *Testimonies for the Church*, 3:432.

⁶⁴ McFarland, *The Called, the Chosen*, 108.

⁶⁵ Ibid.

⁶⁶ White, *Testimonies for the Church*, 1:191.

⁶⁷ Ibid.

truth could consistently talk of sacrificing, they devoted much to the cause of God to send the truth to others.”⁶⁹ Her assertion is in harmony with the spirit of the early Adventist preachers. James White also suggested if the infant movement must grow and prosper “there must be a structure of church order and discipline.”⁷⁰

Organizational Structure of the SDA Church

The church in question is the Seventh-day Adventist but in discussing church organization in general Ogungbangbe writes “the organizational structure of the church is an instrument for achieving the church’s objectives.”⁷¹ He points out an important fact “efficient organization will contribute to the success of the church objectives.”⁷²

Notwithstanding, the fact that his concept of church organization is the “congregational form whereby each church is autonomous in its administration”⁷³ his definition of organization ‘as role structuring’ is understandable. He brings out vividly “the essence of organizational structure which is to make people operate in groups primarily to accomplish goals that they cannot attend when acting alone.”⁷⁴ Keough perfectly agrees with Ogungbangbe that “a church must have that kind of organization that ensures a wise approach to problem and projects so that no one will be embarrassed by inefficient planning.”⁷⁵

⁶⁸ White, *Testimonies for the Church*, 1:191.

⁶⁹ Ibid.

⁷⁰ Olson, *Thirteen Crises Years 1888-1901*, 157.

⁷¹ Ogungbangbe, *Church Administration*, 87.

⁷² Ibid.

⁷³ Keough, *Our Church Today*, 103.

⁷⁴ Keough, *Our Church Today*, 89.

⁷⁵ Keough, *Our Church Today*, 97.

The point that the two authors are emphasizing is that the church as religious organization is brought into existence for a purpose therefore its activities are to be coordinated by a central body. The structure of this central body however differs from one Christian denomination to another. The Education Department of the General Conference of the SDA Church identifies four types of such organization.

The Congregational System

The congregational system of church government is one in which “each church is largely an independent unit.”⁷⁶ In this type each congregation employs and caters for its workers be they clergy or ordinary church workers. The local church has the right to hire and fire at will. Since each church is autonomous, job security is not always guaranteed. Such workers often become subservient and would want to please the church leadership. It is obvious that professional growth and personal development are usually hindered because such will constitute a threat to the local church authority.

The Episcopal System

In this type of church government power rests in the hands of “the bishops or ministers who conduct the business and therefore they are the governing force”⁷⁷. Furthermore, an episcopal institution is a hierarchical form of church governance (“ecclesiastical polity”) in which the bishops may be subject to other bishops holding a higher office (variously called archbishops, metropolitans, or patriarchs etc).

⁷⁶ Education Department of General Conference of SDA, *The Story of our Church*, 27.

⁷⁷ Ibid.

The Papal System

The “papal system is controlled by the pope who serves as the supreme head of the church.”⁷⁸ The institution by which the pope governs the church is called the papacy.

The Representative System

In this form of governance which “the Seventh-day Adventist Church subscribes to, authority rests in the membership and as such the responsibility to carry out plans and policies rests with the representative body and officers in the church.”⁷⁹ Ellen White describes this type of church organization aptly, “God has not set any kingly power in the SDA Church to control the whole body or control any branch of the work neither has he provided that the burden of leadership shall rest upon a few men.”⁸⁰ “Responsibilities are distributed among a large number of competent men.”⁸¹ This organizational structure she says is “beautiful in simplicity.”⁸² Under this system, “every member of the church has a voice in choosing officers of the church, either directly or through representatives.”⁸³ Keough favors this type of organizational structure because it “contributes to the effective pursuit of function.”⁸⁴ It was in pursuit of this function that the Sabbatarian Adventists embarked on the journey to organization. The issue of a biblically acceptable structure became so crucial to the Millerites that James White wrote “we regard it dangerous to leave with God what he has left

⁷⁸ Education Department of General Conference of SDA, *The Story of our Church*, 27.

⁷⁹ Ibid.

⁸⁰ White, *Testimonies for the Church*, 8:230.

⁸¹ White, *Testimonies for the Church*, 8:236-237.

⁸² Keough, *Every member the Church*, 97.

⁸³ Schwarz, *Light Bearers to the Remnant*, 93.

⁸⁴ Ibid.

with us. And thus sit down upon the stool of do little or nothing.”⁸⁵ The way he stressed the importance of organization left no one in doubt that the purpose of organization was to set up a credible structure that is capable of harnessing the financial and material resources of the members to achieve the goal of the movement. Emphasizing, “but if God in his everlasting word calls on us to these part of faithful stewards of his good we have better attend to these matters in a legal manner.”⁸⁶ This legal manner included “paying minister a regular salary and to require reports of their activities.”⁸⁷

The structure provides for direct or indirect “hierarchical representation through which every individual member of the church has a voice in the election of the men who bear the chief responsibility.”⁸⁸ This unique organizational pattern is however common with Seventh-day Adventist Church.

African Independent Church

The African Independent churches on the other hand maintain an organizational structure akin to that of the “traditional patterns of the community organization in Africa that combines the “element of democracy and authority.”⁸⁹ These “three kinds of government of these African Independent Churches.”⁹⁰ Include:

1. The “Spiritual Government

⁸⁵ Schwarz, *Light Bearers to the Remnant*, 93.

⁸⁶ Ibid.

⁸⁷ Schwarz, *Light Bearers to the Remnant*, 97.

⁸⁸ Education Department of General Conference of SDA, *The Story Of our Church*, 28.

⁸⁹ Wallace Turner, *African Independent Church* (Oxford: Clarendon Press, 1967), 21.

⁹⁰ Ibid.

The spiritual government of the church take care of Divine Service, observation of rituals, moral discipline of ministers and members' elevation and promotion of ministers, location and transferring of ministers among other statutory duties.

2. Administrative Government

The administrative government contributes actively in whatever it feels will bring smooth and efficient and running of the church.

3. Financial Administration

In the financial administration the members “have equal rights discuss and together take decision on the wise use of funds generated but the finance committee has the final decision.”⁹¹ The aim of this organizational structure is to foster unity and growth in these African Indigenous churches.

Church Organization and Financial System

Several reasons accounted for the early Adventists decision to organize the Movement into a Christian denomination. Schwarz alludes to James White's statement that “the scattered flock must have better direction and organization if they were to maintain their faith and expand their witness.”⁹² Cooper adds “almost simultaneously with the need for a financial system arose the question of the creation of a legal organization for holding church property.”⁹³ Such was the case with these early Adventists. It was a matter of one thing leading to another until the framework was put in place. Although it is believed the organizational structure of the church is no essential element in its theology. This understanding may account for why Mortyer suggests “the New Testament does not tolerate

⁹¹ Turner, *African Independent Church*, 21-22.

⁹² Schwarz, *Light Bearers to the Remnant*, 86.

⁹³ Cooper, *The Great Advent Movement*, 53.

any other local leadership than that of the eldership group”⁹⁴ The fact however remains that without a form of church organization church financing will constitute a major obstacle to its mission.⁹⁵ Even the African Independent Churches recognize the need for a form of organization that grants the member “equal rights to discuss on how to wisely use their funds”⁹⁶ Church financial support is at the root of whatever organizational structure adopted by any Christian denomination.

Aladura Movement and Giving

The Aladura Movement that at a time “criticized the older churches for taking so much money in class fees and subscriptions for the support of the ministry” suddenly realized that voluntary giving at Sunday services produces only a very small part of church income even in a comparatively affluent branch. The quest for a viable financial system capable of sustaining the financial obligations of the church was not common with the Seventh-day Adventist Church. Turner observes “the chief problems over the years have concerned the search for a system that would secure the ministry a fixed and regular income and provide for the central activities of the church.” This Turner’s concern is resemblance of the initial problem of the SDA Church. The only difference is that while the Aladura church was tackling a local problem the early Adventists were focusing on the global picture. Turner further states “for many years the Nigerian practice (of the Aladura Church) was for local funds to be divided into three parts one for the local minister, one for the local church expenses and the third for the Primate and the headquarters.”⁹⁷ The dwindling nature of such

⁹⁴ Cooper, *The Great Advent Movement*, 53.

⁹⁵ Ibid.

⁹⁶ Ibid.

⁹⁷ Turner, *African Independent Church*, 53.

a financial system gave rise to the need for constant “attempts to establish the system of tithing.”⁹⁸ The members were quick to point “out that it was already commanded in the bible and it was agreed upon.”⁹⁹ This discovery did not provide an immediate solution to the financial problem of the Aladura church as it lingered from “1939 to 1948”¹⁰⁰ before it was eventually put into practice.

The fear was that adopting the tithing system “would upset the flow of money to the headquarters.”¹⁰¹ Turner suggests that the reason for a biblically based financial system was to demonstrate the Aladura Church’s rejection of the bazaars of the older churches.”¹⁰² Ellen White also condemns any deviation from the biblically acceptable means of raising funds describing it as “an abomination to God.”¹⁰³ in her words “we do not propose to appeal to the appetite or resort to carnal amusements as an inducement to Christ’s professed followers to give of the means which God has entrusted to them. If they do not give willingly the offering will in no case be acceptable to God.”¹⁰⁴ The financial structure of the African Indigenous Churches might not be as systematic and benevolent as that of the Seventh-day Adventist Church, but their rejection of some unscrupulous methods of raising funds gives credence to the authenticity of the Adventist doctrine of financial stewardship. The two most prominent

⁹⁸ Turner, *African Independent Church*, 50.

⁹⁹ Ibid.

¹⁰⁰ Ibid.

¹⁰¹ Ibid.

¹⁰² Turner, *African Independent Church*, 49.

¹⁰³ White, *Counsels on Stewardship*, 204.

¹⁰⁴ White, *Counsels on Stewardship*, 205.

of these African Independent Churches in Otite and Ogonwo's view are "the Christ Apostolic Church and the Cherubim and Seraphim."¹⁰⁵

Church of Christ Latter-day Saints and Financial System.

Turner still opines "the financial foundation of the Latter-day Saints is a revelation Joseph Smith received on July 1838."¹⁰⁶

"Initially he thought of a religious cooperative system of church funding but opposition from his members forced him to pray for a divinely approved method. He prayed that God should show him" how much He required from the members for a tithing."¹⁰⁷ Here again the journey for an acceptable church financial system did not come on a platter of gold. The members of the Latter-day Saints believed their financial system "was the divine answer to Smith's prayer."¹⁰⁸ A common feature of the financial system of these churches is that they are associated with their organizational structure. The intricacies of their separate financial system might fall outside of the domain of this research project but the researcher's main interest is the recognition of the theological basis of tithing

The Giving Pattern in African Traditional Religions (ATR)

In all the religions of the world the concept of giving is predominant. African Traditional Religions might not be organized the way Christianity is structured but one remarkable similarity is the concept of giving. In most of the Christian denominations, the

¹⁰⁵ O. Otite and W. Ogonwo, *An Introduction to Sociological Studies* (Ibadan: Caverianum Press), 167.

¹⁰⁶ Wallace Turner, *The Mormon Establishment* (Boston, MA: Riverside Press, 1966), 102.

¹⁰⁷ *Ibid.*

¹⁰⁸ *Ibid.*

biblical system of tithes and offerings is adopted. Mbiti however opens a different chapter to the issue of giving in the African Traditional Religions. According to him “sacrifices and offerings constitute one of the commonest acts of worship among African people.”¹⁰⁹ He points out four main theories that “explain the function and meaning of sacrifices and offerings” these include “the gift, the propitiation, the communion and the thank offering.”¹¹⁰

In whatever forms these sacrifices and offerings are made the recipients are God, Spirits or the living-dead.”¹¹¹ God is the ultimate recipient while the other two are the “intermediaries between God and men.”¹¹² The worshippers who offer these acts are not so much interested in which of the three categories of the deities that eventually receives the gift. Sacrifice is simply a religious obligation which has been discharged. Mbiti highlights the difference between sacrifices and offerings. In his understanding sacrifices refer to the slaughtering of an animal with the sole aim of presenting it “in part or in whole to God.”¹¹³ or his emissaries while offerings are the mere act of presenting foodstuffs and other sacrificial items to God or his intermediaries for religious purposes. He however stresses the fact that both sacrifices and offerings serve the same purpose and can as well be used interchangeably. In ATR the issue of tithing is silent while offering is not graduated in terms of percentages. Instead it is thanksgiving that is mostly evokes divine favor in the African concept because the African person is naturally appreciative of whatever blessings that comes from God.

¹⁰⁹ John S. Mbiti, *African Religions and Philosophy* (Johannesburg, 2008), 58.

¹¹⁰ Mbiti, *African Religions and Philosophy*, 59.

¹¹¹ Mbiti, *African Religions and Philosophy*, 58.

¹¹² Ibid.

¹¹³ Ibid.

The Financial System of SDA Church

It is intriguing to discover the stress that some Christian denominations went through before arriving at an acceptable financial system. To the SDA Church it was not an easy task especially with the uncertainty of the welfare of the early ministers of the church. Records have it that “James White had been ordained in 1843 as a minister in the Christian denomination, Frederick Wheeler and John Byington were ordained Methodist ministers and A.S. Hutchins was ordained in the Freewill Baptist church.”¹¹⁴ Some of them had their ministerial licenses withdrawn while others were expelled by their former churches but their zeal for the gospel could not be quenched by hunger and hardship. In the course of time the practice of trusting to the liberality of adherents was no longer capable of sustaining their families. Olsen writes “in fact the preacher’s pay was often in a bushel of wheat, half a hog or a piece of boiled fish and of an honey comb.”¹¹⁵ he maintained “the leaders perceived that the time was ripe to evoke a more effective plan.”¹¹⁶

The Birth of Systematic Benevolence

The department of Education of General Conference of SDA reports “the early ministry of the Seventh-day Adventist preachers was often a work of faith.”¹¹⁷ They “carried on in spite of having no financial backing.”¹¹⁸ The developmental stage of the church was so challenging that the leadership had to take some proactive measures to address the issue of

¹¹⁴ M.E. Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church* (Washington, DC: Review and Herald Press, 1925), 295.

¹¹⁵ Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church*, 296.

¹¹⁶ *Ibid.*

¹¹⁷ Education Department of General Conference of SDA, *The Story of our Church*, 223.

¹¹⁸ *Ibid.*

gospel support. It is reported “the support for the gospel ministry of the church has gone through three stages of self-support, systematic benevolence, and tithing.”¹¹⁹

The first stage was so deplorable that “lack of cash to replace worn shoes and clothing made a shabby appearance inevitable.”¹²⁰ The thought that dominated the minds of James White and his associates was “how could men in this condition win converts to the three angels’ messages?”¹²¹ The situation weighed heavily on James White as he witnessed the “men who should be out preaching the three angels messages engaged in secular activities.”¹²² He retorted “is it not too late to talk about working on the farm part of the time with a tent the rest of the time? Should not every tent company be free from worldly care and embarrassment? Brethren think of these things and may the Lord direct his people.”¹²³ The brethren quickly thought about it as “Elder Andrews led in a prayerful study of the Bible plan of gospel support.”¹²⁴ Initially the concept of a scripturally based gospel support was not clear to them.

Olsen writes “in April 1858, a class was formed in battle Creek to study the Scriptures for light on the support of the ministry.”¹²⁵ Schwarz says “on January 16, 1859, this group proposed a plan of systematic giving which was approved by the Battle Creek church.”¹²⁶ “Elder Loughborough reported that the Bible class lasted for two days.”¹²⁷

¹¹⁹ Education Department of General Conference of SDA, *The Story of our Church*, 223.

¹²⁰ Schwarz, *Light Bearers to the Remnant*, 89.

¹²¹ Ibid.

¹²² Schwarz, *Light Bearers to the Remnant*, 224.

¹²³ Ibid.

¹²⁴ Ibid.

¹²⁵ Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church* 296.

¹²⁶ Schwarz, *Light Bearers to the Remnant*, 89.

At the end of the exercise, it was concluded that “the tithing system is just as binding as it ever was, let us call it Systematic Benevolence on the tithing principle.¹²⁸” He remembers that “later that year a general conference of advent believers meeting in Battle Creek recommended the system to all Adventists.”¹²⁹ The concern of the church from its inception has been on how best to champion the gospel commission. The church is conscious of the fact that those who preach the gospel should live by it, which of course is the essence of the attempt to design a financial system that is in line with the Scripture. This divine light that the church was receiving on the way forward on the financial structure of the church was “published on Review and Herald of February 3, 1859.”¹³⁰ The meetings did not only end with the discovery of a biblically based financial system but also the modality for its implementation. The concept of “Sister Betsy” as it was soon nicknamed,¹³¹ followed Paul’s instruction in 1 Corinthians 16:2, that “upon the first day of the week let everyone of you lay by him in store as God has prospered him”. The modality was simple “each brother from 18-60 years of age was to set aside five to twenty-five cents on the first day of the week.”¹³² “Each sister from 18-60 years of age was to set aside from two to ten cents on the first day of the week. Also each brother and sister was to set aside one to five cents on every \$100 of property they possessed.”¹³³

¹²⁷ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 30.

¹²⁸ *Ibid.*, 30.

¹²⁹ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 98.

¹³⁰ Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church*, 296.

¹³¹ Schwarz, *Light Bearers to the Remnant*, 89.

¹³² Schwarz, *Light Bearers to the Remnant*, 32.

¹³³ *Ibid.*

The Effect of Systematic Benevolence

“As churches began to respond to the plan”¹³⁴ the challenge of what to do with the amount surging in at the end of every month was addressed by James White. “We suggest that each church keep at least five dollars in the treasury to help those preachers who occasionally visit them and labor among them.”¹³⁵ The discovery of this financial secret soon revolutionized the system. In less than two years of its implementation the Battle Creek church boasted “as the result of strictly carrying out heaven’s plan, there is now in our treasury \$180 waiting for worthy object which will really influence the cause of truth.”¹³⁶ The excess amount that the Battle Creek church and other churches that implemented the system generated was to “be sent to the state’s evangelistic tent company for expenses.”¹³⁷ “The simplicity of the plan of systematic benevolence does not detract from its merits, but extols the wisdom of God in its arrangement. God’ plan and the tithing system carried out as faithfully by the wealthy as it is by the poor classes, there would be no need of repeated and urgent calls for means at our large religious gatherings. It has been the neglect in the churches of keeping up the plan of systematic benevolence and the result had been an impoverished treasury and backslidden church. Systematic and liberal offering in accordance with the plan keeps the channel of the heart open.”¹³⁸

“Systematic benevolence looks to you as needless. You overlook the fact that it originated with God, whose wisdom is unerring. This plan ordained to save confusion, to

¹³⁴ *Review and Herald*, March 3, 1859.

¹³⁵ Schwarz, *Light Bearers to the Remnant*, 89.

¹³⁶ Education Department of General Conference of SDA, *The Story of Our Church*, 224.

¹³⁷ Ellen G. White Estate, “The History and Use of the Tithe,” accessed October 7, 2016, www.whiteestate.org/.../Tithe-H&U.html, 5.

¹³⁸ White, *Testimonies for the Church*, 3:408-412.

correct covetousness, avarice, selfishness and idolatry. This system was to cause the burden to rest lightly yet with due weight upon all.”¹³⁹

Systematic Benevolence and Tithing Principle

The process of organization took a twist at each stage of its development. No sooner the systematic benevolence was introduced than the brethren discovered “it had its limitations.”¹⁴⁰ Cooper informs “the liberal felt that it was not enough and the penurious thought that it was too much.”¹⁴¹ The initiators of systematic benevolence were careful with the concept. They avoided the use of the term tithe because James White assumes “the setting was in the gospel order.”¹⁴² This concept of the gospel order affected their understanding of the gospel support.

They assumed “the tithe responsibility ceased with the death of Christ “and as such the book of “Malachi 3, placed no binding claims upon the believers of our day.”¹⁴³ Ellen White however points out “the system of tithing was founded upon a principle which is as enduring as the law of God.”¹⁴⁴

In this wise she links “the tithe with systematic benevolence” ¹⁴⁵insisting “the plan of systematic benevolence is pleasing to God.”¹⁴⁶ Arthur White tolls the same line “it should be

¹³⁹ White, *Testimonies for the Church*, 3:408-412.

¹⁴⁰ White, *Testimonies for the Church*, 3:89.

¹⁴¹ Cooper, *The Great Advent Movement*, 50.

¹⁴² Ellen White, *Early Writings*, 97.

¹⁴³ J. N. Andrews, *Review and Herald*, May 18, 1819.

¹⁴⁴ White, *Testimonies for the Church*, 3:404-405.

¹⁴⁵ White *Testimonies for the Church*, 1:190.

¹⁴⁶ *Ibid.*

noted that while systematic benevolence adopted by our forefathers was broader than tithe, it embodied the tithe.”¹⁴⁷ The process of developing a sound financial system for the church was fraught with so many challenges but the adoption of the tithing principle finally settled the disparity in the calculation of the demand of the systematic benevolence on the members because it was based on ownership and equal giving while “the tithing plan was based on increase or income.”¹⁴⁸

The Development of the Tithing and Offering System

The plan of systematic benevolence was a step in the right direction. It took care of the pressing needs of the church and accelerated the process of organization. Although Loughborough and a few Adventist authors believe systematic benevolence was based “on tithing principles. Olsen on the other hand argues “although it has suggested tithing, it was not in itself a tithe nor did it result in a liberality as great.”¹⁴⁹ This assumption of Olsen is based on the fact that systematic benevolence was short “of the system of financial support in patriarchal and mosaic times.”¹⁵⁰

In order to harmonize these gray areas the ‘General Conference session of 1878 appointed a committee of five to prepare a work on the Scriptural plan of systematic benevolence.”¹⁵¹ This committee came up with a document which reads “the subject of systematic benevolence has been under practical consideration by Seventh-day Adventists for

¹⁴⁷ Ellen G. White Estate, “The History and Use of the Tithe,” accessed October 7, 2016, www.whiteestate.org/.../Tithe-H&U.html9.

¹⁴⁸ Education Department of General Conference of SDA, *The Story of Our Church*, 224.

¹⁴⁹ Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church*, 297.

¹⁵⁰ Ibid.

¹⁵¹ Ibid.

a period of twenty years or more and no material change from the system first adopted was seen necessary until two years since.”¹⁵² Butler in a treatise on tithe he wrote “previous to 1878 we tried carrying out a plan called “systematic benevolence which was far from being the same as a bible tithe.”¹⁵³ Cooper writes “systematic benevolence continued until it was outmoded by the introduction of the tithe (plus offering) as the financial basis of our advancing work.”¹⁵⁴ He is happy “the plan of systematic offerings together with the tithing system has revolutionized the financial side of our work and mightily influenced every phase of our activities.”¹⁵⁵ As scriptural as was the systematic benevolence Olsen maintains “the whole system was left voluntary and neither then nor since has it been made a condition for membership or a basis for church discipline.”¹⁵⁶ This same position is shared by the Aladura church that “no serious attention will be paid to tithes defaulters.”¹⁵⁷

In the case of the SDA Church as the church continued to grow and expand its mission members began to play a vital part in the implementation of the system until “tithe envelopes were authorized in 1905.”¹⁵⁸

How the Tithe and Offering Work

The journey towards organization and financial structure was tortuous but rewarding. The putting in place of a sound organizational and financial structure was not the end of the struggle instead it opened a fresh challenge. In the subsequent years the church contented

¹⁵² Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church*, 299.

¹⁵³ Ibid.

¹⁵⁴ Cooper, *The Great Advent Movement*, 51.

¹⁵⁵ Ibid.

¹⁵⁶ Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church*, 299.

¹⁵⁷ Turner, *African Independent Church*, 50.

¹⁵⁸ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 33.

with the formulation of policies on how to handle the proceeds of the financial structure. The West-Central Africa Division policy on stewardship states “the purpose of the stewardship Department is to continue the work of the tithe and offering education and the implementation of the recommended Seventh-day Adventist financial support plan.”¹⁵⁹ The church developed its financial system using the model of systematic benevolence so that giving will be both regular and systematic (1 Cor. 16:2). The purpose of the collection that Paul mentioned was to help those in need. Although some argue that there was no required amount or percentage for giving to the Lord’s work in the New Testament and as such all giving is free and completely discretionary. According to this opinion it was in the Old Testament that percentages were recommended. The Seventh-day Adventist however opines “this principle of the rich church helping the poor church has been foundational to the development of the Seventh-day Adventist giving system.”¹⁶⁰

Four Areas of Systematic Giving in SDA Church

The concept of systematic giving is derived from Paul’s counsel to the Corinthians. It outlines the basic principles of giving. First, giving is planned in advance: on the first day of every week. Second, giving is according to the material blessings received or income generated during the week: “as he may prosper.” Third, giving is an individual exercise: “each of you.” (Cor 16:2).

In applying the concept, the SDA Church identified “four areas for systematic giving namely, tithe, local church, conference and world church.”¹⁶¹ “A steward is responsible for the best possible use of what he has, not for himself, but for the real owner. As we view our

¹⁵⁹ *West-Central African Division Working Policy*, 349.

¹⁶⁰ *Ibid.*

¹⁶¹ *Ibid.*

possessions the question shall be how best we can use all these things to serve my Savior. Our money is divided into three parts, the tithe, freewill offerings and the remainder. Each portion is to be as carefully handled as the others.”¹⁶²

The Tithe

When trying to distinguish between tithes and offerings it is important to first understand the concept of tithing. Most Christians often think what they give to their local church is tithe when in reality it is an offering.

The “tithe is a test of loyalty- recognizing that God is the Owner of our lives.”¹⁶³ Jemison calls it “a specifically designated percentage of one’s increase that is to be paid into the Lord’s treasury.”¹⁶⁴ It is a “tenth part, especially as offered to God.”¹⁶⁵ It is ‘one tenth’ of one’s “increase either of money or product that is returned to God.”¹⁶⁶ It is a tenth of the produce of the earth consecrated and set apart for special purposes. Elder’s Digest adds “it is return and not paid.”¹⁶⁷ Tithe is a divine claim upon God’s people and the SDA Church Manual goes beyond seeing it as a mere ten percent of one’s income to a “recognition of the biblical plan and the solemn privilege and responsibility that rest upon members as children of God and members of His body, the church, all are encouraged to faithfully return a tithe, one tenth of their increase or personal income.”¹⁶⁸ This concept runs through most of the literature on stewardship and Ellen White is not an exception as she writes “God gives man

¹⁶² Jamison, 264.

¹⁶³ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 16.

¹⁶⁴ Jemison, *Christian Beliefs*, 265.

¹⁶⁵ *Illustrated Bible Dictionary*.

¹⁶⁶ *Elder’s Digest*, 2013.

¹⁶⁷ *Ibid*.

¹⁶⁸ *SDA Church Manual*, 136.

nine-tenths while He claims one-tenth for sacred purposes.”¹⁶⁹ The issue of what percentage the Lord demands from his people is clear from both the Scripture and the writings of Ellen G. White. James White is not only convinced of the percentage but adds a different dimension to it.” The tithe is the Lord’s and the God taught His people to devote one-tenth to the support of His ministers.”¹⁷⁰ Ellen White is sad that “the majority of professed Christians part with their means with great reluctance. Many of them do give one-twentieth of their income to God, and many give far less than that: while there is a large class who rob God of the little tithe, and others who give only tithe. If all the tithes of our people flowed into the treasury of the Lord as they should, such blessings would be received that gifts and offerings for sacred purposes would be multiplied tenfold. And thus the channel between God and man would be kept open. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord.”¹⁷¹

How Tithe is Calculated

The issue of tithe goes beyond its monetary benefits to a test of obedience to divine injunction. Because tithe is a sacred reserve of God “all tithing decisions should be personal and made after much serious thought and prayer.”¹⁷² The casual discussion of the financial structure of the church makes it appear as if the church is more interested in the material aspect of the members’ life than their spiritual wellbeing.

¹⁶⁹ White, *Testimonies for the Church*, 3:395.

¹⁷⁰ *Review and Herald*, January 15, 1880.

¹⁷¹ White, *Testimonies for the Church*, 4:474.

¹⁷² General Conference, *Tithing Principles and Guidelines*, 14.

In dealing with the material aspect of the church, Ellen White counsels “the spiritual health and prosperity of the church is dependent in a great degree on her systematic benevolence, it is like the life blood which must flow through the whole being vitalizing every member of the body.”¹⁷³ She brings out its moral implication by saying “in determining the proportion to be given to the cause of God, be sure to exceed rather than fall short of the requirements of the duty.”¹⁷⁴ This statement implies that tithing is more of a spiritual matter than a mere financial contribution to the church. It is a partnership with God in seeking the lost. In this wise Ellen White insists “everyone is to be his own assessor and is left to give as he purposes in his heart.”¹⁷⁵

God did not just institute a plan on how to generate funds into his storehouse but introduced the system of “benevolence in order that man might become like his Creator benevolence and unselfish in character and finally be a partaker with Christ of the eternal glorious reward.”¹⁷⁶ The point of emphasis should be this eternal reward rather than mere rebuking of the devourers which sounds like making a merchandise of “the gospel order”. God the author of the tithing system gave a clear instruction on how it is to be calculated “bring ye all the tithes” (Mal.3:10). “Through the years, the Seventh-day Adventist Church has taken the position that members should return tithe on their gross personal income before deductions for Social Security, federal and state income tax.”¹⁷⁷ Way back in 1879, James White posed the question “does the word income mean the gross or the net income. The

¹⁷³ White, *Testimonies for the Church*, 3:405.

¹⁷⁴ White, *Testimonies for the Church*, 4:469.

¹⁷⁵ *Ibid.*

¹⁷⁶ White, *Testimonies for the Church*, 9:255.

¹⁷⁷ General Conference, *Tithing Principles and Guidelines*, 24.

matter was exhaustively discussed and the reply was “a tithe of all our income.”¹⁷⁸ At the Annual Counsel of 1943 the General Conference again “advised that according to our best knowledge we should adhere to the principle under which this denomination has carried forward its work from the early days, and not permit income tax or any other expense from the salary to affect that portion reserved by God for himself. This would mean the paying of the tithe on the full salary and earnings before any deduction and payment has been made by way of income taxes.”¹⁷⁹ In supporting this position Elder O.A. Troy is quoted as saying “Israel gave the tithe of their increase whether from the herd or the field.”¹⁸⁰ As Seventh-day Adventists we have followed this principle in respect to tithing our salaries. Whenever we have received our salaries, daily, weekly, or monthly we have set aside the tithe as the Lord’s and have taken it to the storehouse of the Lord, the church and from the remaining nine-tenths we have paid our house rent or payments, foods, clothing and that has been our practice.”¹⁸¹ This position is born out of the conviction that “as the stewards of God we cannot be less faithful in our financial relationship with God than we are with the government.”¹⁸² The SDA Church is not alone in this dilemma of tithe calculation. Although the two different groups of the Latter-day Saints acknowledge the theological basis of tithing however their position on how it is calculated differs slightly. “The Utah Mormons believe “a faithful member should give a flat ten percent of his income “off the top” while “the Recognized Mormons say it should be ten percent of what is left after one has paid his

¹⁷⁸ General Conference, *Tithing Principles and Guidelines*, 25.

¹⁷⁹ *Ibid*

¹⁸⁰ *Ibid*.

¹⁸¹ General Conference, *Tithing Principles and Guidelines*, 26.

¹⁸² *Review and Herald*, February 7, 1957.

normal expenses of living.”¹⁸³ The result is that the Utah has “a great money with which to push development and expansion but the other church has remained smaller”¹⁸⁴ The difference might not be solely attributable to the modality of calculation but such issues lie outside of the domain of this work. Ellen White is emphatic “we are not to consecrate to Him (God) what remains of our income after all our real or imaginary wants are satisfied but before any portion is consumed we should set apart that which God has specified as His.”¹⁸⁵ The deduction of the tithe is one thing but early remittance is quite another. “A tithe of all our income is the Lord’s.”¹⁸⁶ This statement supports the ideal of calculating the ten percentage of the tithe based on the gross income. She further states “one-tenth of all the increase was claimed by the Lord as His.”¹⁸⁷

Where is the Tithe Returned?

The biblical injunction is “bring ye all the tithes into the storehouse. (Mal. 3:10) The identity of the storehouse is not in doubt except for few Christian denominations that refer to the local church as the storehouse.

The understanding of the SDA Church is that “tithe is sacred because it belongs to God and that it is actually returned to God and God gives the tithe to His church.”¹⁸⁸ The Stewardship department of the SDA Church teaches that “the Israelites were to bring their

¹⁸³ Turner, *The Mormon Establishment*, 106.

¹⁸⁴ Ibid.

¹⁸⁵ White, *Counsels on Stewardship*, 71.

¹⁸⁶ White, *Counsels on Stewardship*, 82.

¹⁸⁷ White, *Acts of the Apostles*, 336.

¹⁸⁸ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 73.

tithes to the place God chose as His “dwelling place.”¹⁸⁹ “It was from the storehouse that the tithe was collected and used for the service of the temple.”¹⁹⁰

The SDA Church in accordance with this principle considers the local conference to be the storehouse.¹⁹¹ It is the place where all the tithes generated at the local church level is gathered. In another document the church stresses “when a church member places his tithe in an envelope and drops it in the offering plate on the Sabbath” the treasurer of that local church “receipts it and sends it to the local conference at the end of the month.”¹⁹² In this sense the local conference serves as a reservoir to the world church. The SDA Church Manual clearly specifies “tithe shall not be used in any way by the local church, but held in trust and remitted to the conference treasurer.”¹⁹³ Turner holds a different view in the Church of Jesus Christ of the Latter-day Saints, “the money is collected by their bishops and receipts are given and records kept of who did and who didn’t tithe.”¹⁹⁴ From the bishop the money is sent directly to Salt Lake City to the high offices of church.”¹⁹⁵

This method is unlike that of the SDA Church where “tithe is only held in trust by the local church until the end of the month.” It is believed “when each member fulfils his obligation the church will have ample funds with which to carry out its mission in the local church, the conference, the union and the world church.”¹⁹⁶ This arrangement does not in any

¹⁸⁹ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 74.

¹⁹⁰ Ibid.

¹⁹¹ Ibid.

¹⁹² Education Department of General Conference of SDA, *The Story of Our Church*, 225.

¹⁹³ *Church Manual*, 136.

¹⁹⁴ Turner, *The Mormon Establishment*, 103.

¹⁹⁵ Ibid.

¹⁹⁶ General Conference, *Tithing Principles and Guidelines*, October 1984, 23.

way deny the local church of the financial support of her members. Instead it encourages the members to support their church. Ellen White warns “You who have been withholding your means from the cause of God, tread the book of Malachi, and see what is spoken there in regard to tithes and offerings. Cannot you see that it is not best under any circumstance to withhold your tithes and offerings because you are not in harmony with everything your brethren do? The tithes and offerings are not the property of any man, but are to be used in doing a certain work for God.” She did not miss words in asserting “withhold from the treasury and brave the curse of God.” She boasted “I pay my tithes gladly and freely.” A selfish withholding from God will tend to poverty in our own souls. She encouraged the brethren to act their part affirming God loves you, and stands at the helm. If the conference business is not managed according to the order of the lord, that is the sin of the erring ones. The Lord will not hold you responsible for it. But do not commit sin by withholding from God His own property. Curse be he that doeth the work of the Lord negligently or deceitfully. She asked a very pertinent question, “When persons declare that they will not pay their tithes because the means are not used as they think they ought to be, will the elder of the church or the minister sympathize with the sinners? Will he aid the enemy in his work? Or will he as a wise man endued with knowledge go to work to correct the vile and thus remove the stumbling-block? But brethren do not be unfaithful in your lot. Stand in your place. Do not by your neglect of duty, increase our financial difficulties.”¹⁹⁷

How Tithe is Disbursed

The same Church Manual states “tithe is the Lord’s and is to be brought as an act of worship to the treasury through the church in which the person’s membership is held.”¹⁹⁸ The

¹⁹⁷ Ellen White, *Special Testimonies, Serial A*, No. 1 (August 10, 1890), 27-28.

¹⁹⁸ *Church Manual*, 19th ed., 137.

business-like manner in which the tithe is handled shows “the financial plan of the church serves a larger purpose than appears in its financial and statistical reports.¹⁹⁹”

This accounts for why “Ellen White encouraged organizing the Adventist church and endorsed the practice of returning the tithe to the storehouse.”²⁰⁰ Her insight equally assisted the church in designing the tithe sharing formula. She encouraged the financially strong conferences to share a percentage of their tithe with weaker conferences. This concept possibly gave rise to the sharing policy of the General Conference in which a minimum of ten percent of the tithe collected at the local conference “is transmitted to the local union. Unique to the Seventh-day Adventist Church, this sharing program allows for the support of the worldwide church.”²⁰¹ The union in turn does the same to the Division and the Division to the General Conference. Kollie believes “the essence of the storehouse principle is a major ingredient for understanding how tithe and offerings were collected stored and distributed to the Levites and priests and for administrative purposes.”²⁰² In his opinion “the storehouse was located in the temple complex and consisted of special rooms built for the specific purpose of storing tithes and other offerings, thus suggesting a central distribution point of the tithe and offerings.”²⁰³ This principle indicates that “no tithe was used without first being set aside at home and then brought to the storehouse.”²⁰⁴ Even outside of Jerusalem “the people did not take their tithes to the temple by themselves but the Levites collected them from the towns

¹⁹⁹ *Church Manual*, 19th ed., 137.

²⁰⁰ White, *Counsels on Stewardship*, 82.

²⁰¹ General Conference of Seventh-day Adventists, *Strategic Church Finances*, 75.

²⁰² Kollie, 139.

²⁰³ Kollie, 140.

²⁰⁴ *Ibid.*

and finally took them to the storehouse.”²⁰⁵ This measure was to “protect the integrity of the system.”²⁰⁶ This concept of the storehouse is shared by Ellen White “God wants all His stewards to be exact in following divine arrangements.”²⁰⁷ According to her “God has made His plan known and all who cooperate with Him will carry out His plan instead of daring to attempt to improve on it by their own arrangements.”²⁰⁸ Turner however gives another dimension of tithe disbursement by the Church of Jesus Christ of Latter-day Saints. The tithe “shall be disposed of by a council, comprised of the First Presidency of my church and the bishop and his council.”²⁰⁹

Use of Tithe

George Arthur captures the essence of tithe in the New Testament church “as Christ’s priesthood succeeded the Aaronic or Levitical priesthood which was supported by the tithes of Israel, and as Christ was made a priest after the order of Melchizedek who received tithes of the patriarch before the Levitical priesthood was ordained, it is but logical and natural to conclude that the ministry under Christ’s priesthood should be supported by the same means as were both of these priesthoods.”²¹⁰ This principle has guided the use of tithe in the SDA Church from the time the tithing principles were incorporated into the financial system of the church not only was there a development in the understanding of what constituted a proper

²⁰⁵ ²⁰⁵ Kollie, 140.

²⁰⁶ Ibid.

²⁰⁷ Ellen White, *That I May Know Him*, 224.

²⁰⁸ Ibid.

²⁰⁹ Turner, *The Mormon Establishment*, 103.

²¹⁰ George Arthur Buttrick, *The Interpreter’s Bible Commentary*, vol. x (Nashville, TN: Abingdon Press, 1981), 659.

tithe but there was also a development in an understanding of the use to which it should be put.

The SDA Church generally believes in Ellen Whites council “the tithe is to be held in sacred for the work of the ministry and Bible teaching including conference administration” in this sense it “should go to those who labor in word and doctrine be they men or women”. She further elaborates on those who are qualified to benefit from the tithe “light has been plainly given that those who minister in our schools should be supported by the tithe money.”²¹¹ In addition to these categories of workers she also specified “the tithe should be use in missionary work.”²¹² Again she is quoted as She regards the use of tithe in missionary work as investment in “fulfillment of the commission given to His disciples by the Son of God.”²¹³ The major insight into the uses of tithe is from the admonition of Ellen White. In fact she speaks strongly against the diversion of tithe. “Let the work no longer be hedged up because the tithe has been diverted into various channels other than the one to which the Lord has said it should be.”²¹⁴ The issue about the use of tithe in the SDA Church became more complex but Ellen White however outlined the areas in which the tithe could be used and the Seventh-day Adventist Church authority in her wisdom formulated a policy to govern its implementation.

1. Gospel Ministers

She sternly warned “this fund should not in any case be devoted to any other use, it is to be devoted solely to support the minister of the gospel” insisting “when a man enters the ministry, he is to be paid from the tithe enough to sustain his family.”

²¹¹ White, *Testimonies for the Church*, 6:215.

²¹² White, *Testimonies for the Church*, 6:447.

²¹³ Ibid.

²¹⁴ White, *Testimonies for the Church*, 9:249, 250.

2. Bible Instructors

In the first instance she identified those who teach in our schools “among those whose “salary should be paid from the tithe.” Surprisingly another category of teachers are also identified as worthy of drawing income from the tithe. “There are ministers” wives who have been devoted, earnest soul workers giving Bible readings and praying with families, helping along by personal efforts such as successfully as their husbands” Ellen White volunteered to create a fund from her “tithe to pay these women who accomplish just as essential as the ministers are doing”

3. Needy Mission Fields

Foreign mission fields are among the areas that can benefit from the tithe. Viable conferences are encouraged to assist the weaker ones especially in foreign fields. “Those who realize the needs of mission fields will not be tempted to use the tithe for that which is not necessary”

4. Publishing Department Directors

In a letter to W.S. Lowry on May 10, 1912, W.C. White disclosed that his mother gave a tacit approval on the plan to place canvassers on some type of allowance from the tithe especially those sent to cities.

5. Medical Missionaries

Interestingly the issue of tithe is comprehensively treated by the SDA Church that no one is left in doubt as to which direction the Holy Spirit is leading. Ellen White was greatly agitated with the idea that the medical missionaries should not be paid from the tithe that she asked “who said that tithe should not be used to support medical missionaries who devote their time to treating the sick.”

6. Retirement Benefits

The sad picture of the condition of some of the ministers and their family members after retirement prompted the inclusion of the retirees into the tithe distribution agenda of the SDA Church. “Many workers have gone into the grave heartbroken, because they had grown old and could see that they were looked upon as a burden.” Whereas had they been given a whole or a part of their wages might have accomplished more.” On the strength of this Palmer wrote to Ellen White that “each of our conferences contributes five percent of its tithes to the sustentation fund” Ellen was so overwhelmed with this plan that she replied “I was pleased to receive a letter from you .. it is right that sure plans be laid for the support of our aged workers, or the younger workers who are suffering because of overwork”.

7. Education of the Needy students

In proposing a financial support for the students preparing for the ministry it is stated that it is better to “create a fund “ that might be dispensed in the form of a revolving loan so that others might benefit” when it is returned”. Ellen White supports the setting aside of a percentage of the income from the tithe to support in ministers in training but they support a support should be in the form of a soft loan.

Offerings

In the SDA Church there are two major sources of income namely the tithes and the offerings. Much has been written about the tithes and the principles guiding their operation. The offerings are also another major source of income to the church as such there is the need to highlight the various aspects of the offerings that the members are expected to give in support of God’s work. While tithe is prescribed offerings however are voluntary contributions given in addition to tithe. Offerings according to Jemison are “better indication of faithfulness than tithes”. “Offerings are those things that allow a person to outwardly

express an inward feeling of love and gratitude.”²¹⁵ They complement the amount generated from tithe in accomplishing God’s work. Although offerings are not stipulated the SDA Church however encourages her members to give an additional “second ten percent of their income as a minimum”. Ellen White supports this idea “in determining the proportion to be giving to the cause of God be sure to exceed rather than fall short of the requirements of God.” White can be said to be a text of obedience offerings are described as a “response to God’s blessing and goodness.” Ellen White says “God does not need our offerings yet he permits us to show our appreciation of His mercies.” Rees believes “offering must be set apart before spending any of our income”. This implies that the principle of systematic benevolence also governs the giving of offerings. Rees is of the opinion that in giving offering “size is not the most important” otherwise the widow mite would not have become an example of faithful and sacrificial giving. God in His providence enables some “to bring princely offerings and others to make smaller offerings and the small and the large gifts are acceptable Him if giving with an eye singled to His glory” on the other hand Ellen White believes “among the poor there are many who long to show their gratitude to God for His grace and truth. These souls should not be repulsed. Let them lay up their mites in the bank of heaven if given from a heart filled with love for God, these seeming trifles become consecrated gifts, priceless offerings which God smiles upon and blesses” God does not need our offerings because we cannot enrich him by our gifts yet He permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. God is much interested in the attitude of the giver than the amount given. The Lord will accept an offering that is made unwillingly and grudgingly”. In the ancient Israel the people gave until they were restricted. Kollie even believes that “beside the three tithes, the Israelites gave offerings which included votive, free will, peace, and special offerings but at the discretion of

²¹⁵ White, *Counsels on Stewardship*, 18-19.

the individual giver” while votive and free will offering could be regarded as “spontaneous voluntary contributions the others were regular and systematic. Ellen White even believed “the contributions required of the Hebrews for religious and charitable purposes amounted to fully one-fourth of their income” and that a conscientious few made returns of about one-third of their income. So heavy a tax upon the resources of the people might be expected to reduce them to poverty but on the contrary, the faithful observance of this regulation was one of the conditions of their prosperity.”²¹⁶

Where is offering Brought

In the SDA Church’s financial system the tithe and offerings are” placed in an envelope and dropped in the offering plate at the appropriate period of the worship on the Sabbath. The treasury department of the local church carries out the recording funds after worship using the combined offering percentages.

How Offerings are Distributed

The offerings are distributed according to their designations which basically include the various levels of the organizational structure of the church and sometimes the departments of the church.

How Offerings are Used

Offerings are used to serve the other financial needs of the church outside the designated areas of the tithe. The purpose of the tithe is specified but offerings are left for the church administration to determine. Most of the offerings collected are tagged and the recording and distribution follow the subheadings until the ones designated to the other entities are transferred using the approved denominational channels.

²¹⁶ White, *Counsels on Stewardship*, 527.

Summary

The Lord in His divine wisdom and fore knowledge did not only establish a denomination as an agent of salvation but streamlined the role that money is going to play in its functions. To deviate from this divinely laid-out financial system is to redirect the attention of the leadership of the church from pursuing its set objective.

CHAPTER 4

DESIGN OF THE IMPLEMENTATION STRATEGIES

In chapter three, a review of the available literature and articles that are related to this project was carried out and the findings suggested an absence of a stewardship model that would drive the economic affairs of the Christian community with a particular reference to Imo conference which of course is the objective of this research. In this chapter, the strategy that when implemented would resolve this financial problem and drive the human capital development of Imo conference will be designed. In doing this a historical reflection of the imperatives of the organizational structure of the Seventh-day Adventist Church vis-à-vis the factors that necessitated its structural adjustment would be re-examined and the socio-cultural environment of Imo state where the conference is situated.

Description of the Macro Context of this Chapter

The financial sustainability of the emerging entities of the Millerite Movement was the primary concern of the early Adventists. This concern was born out of the fact that many of the pioneers of this movement belonged to different Christian denominations and as such did not intend to form a separate denomination of the Advent movement although many of them had their names removed from the membership records of their former Churches for their involvement in the Millerite movement. This experience caused many of them to regard Church organization as ecclesiastical despotism. They saw “the Catholic Church as Babylon and Protestant Churches as her daughters.”¹ This fear was somewhat compounded by George

¹ Cooper, *The Great Advent Movement*, 49.

Starr's warning "that no Church can be organized by man's invention but that it becomes Babylon the moment it is organized."² Despite this fear, the reality of no formalized program of financial support for Adventist preachers was staring the leadership in the face such that the chaotic condition of the Millerite movement after the disappointment of 1844, made the early Adventists appear "like Babylon than the Catholic Church."³ In the absence of Church organization, everyman was his own interpreter and not disposed to listen to one another. The early history of the Seventh-day Adventist Church was characterized by this spirit of independence and disunion, individuals and cliques became disaffected towards the leaders and rebellious against the testimony of the spirit of prophesy. Yet, there was this warning from Storr "take care that you do not seek to manufacture another Church"⁴ insisting "the Lord organizes His own Church by strong bonds of love. Strong bonds that cannot be made and when such bonds will not hold together, the proposed followers of Christ may cease to be His followers and drop from the body as a matter of course. Storr was right in a sense only that he was ignorant of the psychology of heretics. From 1854 onward there were increasingly a larger proportion of non-Adventists who also came into the Sabbath-and-Advent faith. When those who accepted the Sabbath truth realized that they had the third angel's message to give, they slowly came to see that they must have some form of organization if the work must move forward.

The condition prevailing at the time of the great disappointment in 1844 emphasized the need for a form of organization. The membership of the Church was increasing yet "there were no church records, no election of church officers, no ordaining of preachers and no system of financing evangelism." The condition of these early Adventists was

² Schwarz, *Light Bearers to the Remnant*, 86.

³ Olsen, *A History of the Origin and Progress of Seventh-day Adventist Church*, 29.

⁴ *Ibid.*

resemblance of the apostolic church. The Apostles did not think of any form of church organization until a crisis erupted between the Hebrew believers and their Grecian counterparts. Such unexpected development has always been responsible for onward looking. The membership of the early church rose from about 120 disciples at the time of Christ's resurrection to above 20,000. The Hebrew believers were the native Jewish population of Palestine while Grecians were Jews from the diaspora. The latter's absorption of aspects of Greek culture made them suspect to the Palestinian Jews. The Grecian Jews believed that their widows were not receiving an adequate share of the food the church provided for their care (Acts 6:1).

The Birth of Organization

The early church was made up of many classes of people of various nationalities. The church was continually enlarging and this growth in membership brought increasingly heavy burdens upon those in charge of its day to day activities. No one man, or even one set of men, could continue to bear the burdens alone without imperiling the future prosperity of the church. The apostles were led by the Holy Spirit to summon a meeting of the believers in which they outlined a plan for the better organization of all the working forces of the church. In like manner when those who accepted the Sabbath truth realized that they had the third angel's message to give, they slowly came to see that they must have some form of organization for their work. "There is order in heaven. There was order in the church when Christ was upon the earth, and after His departure order was strictly observed. And now in these last days, while God is bringing His children into the unity of the faith, there is more real need of order than ever before."⁵ As the debate for Church organization continued back

⁵ Barry D. Oliver, "Organized for Purpose," *Ministry International Journal for Pastors*, February, 2010, 12.

and forth, a time came when the members could no longer toss the issue if the Church must move forward. Membership had grown from about 50 to 3500. Institutions and departments were springing up fast, landed property and Church buildings were being acquired and the tendency of losing these cooperate property to the James White family if nothing was done before James White's death. This fear about losing their property to a family and what to do with scattered believers dominated the fifth session of the movement that was held at Battle Creek between September 29 and October 1, 1860. As it became obvious that organization was at that point inevitable the delegates therefore decided to tackle the issue headlong. The same was the case with the early Christian church later in the history of the church when various parts of the world many groups of believers had been formed into churches; the organization of the church was further perfected so that order and harmonious action might be maintained. Organization is nothing short of creating an atmosphere where members can do well their part.

Denominational Name and Organizational Structure

The delegates unanimously voted to go into organization beginning with the publishing association. This decision then gave rise to the problem of finding a name for the denomination. The hotly debated issue of an appropriate name for the Sabbatarian Adventist was finally settled in October 1, 1860 with the adoption of Seventh-day Adventist following the motion to that effect by Brother David Hewitt. This name was favored because it captured the major doctrines held by the movement. Following the adoption of a name, a committee of nine Ministers was appointed to prepare recommendations for a plan of Church organization. The committee's report which appeared in the Review publication of June 1861 suggested three levels of organization, the local Churches, "State or District Conferences and a General

Conference to represent all the Churches and speak on their behalf.”⁶ The essence of this simple organizational structure was to “foster missionary work, to keep proper Church membership, to elect Church officers, to determine who were accredited representatives of the people, to authorize general calls for funds, to support the ministers and to provide legal provision for holding property.”⁷ The organizational structure adopted provided for a three officers model and an executive committee. From 1860 to May 1863, the outstanding issues of organization were tidied up and at the first General Conference session of the Church held between May 20-23 1863 the process of organization was consummated. John Byington was elected the first General Conference President with Uriah Smith and E.L Walker serving as Secretary and Treasurer respectively. A three member executive committee made up of John Byington, James White and John Southborough was also constituted. The process was “completed in an atmosphere of optimism and goodwill.”⁸

Church Organization and Financial System

Organization is nothing but an orderly structure which shows the way things are held together and the supporting framework which is an essential part of any complex whole. Organization without a financial system to support its operation is like a building without reinforcement. Prior to the organization of the Seventh-day Adventist Church in 1863, preachers were merely depending on the liberality of adherents to their messages. “The pay was often a bushel of wheat, half a hog or a piece of boiled fish and of a honey comb.”⁹

⁶ Barry D. Oliver, “Organized for Purpose,” *Ministry International Journal for Pastors*, February, 2010, 12.

⁷ Schwarz, *Light Bearers to the Remnant*, 97.

⁸ Ibid.

⁹ Ibid.

“Then the leaders perceived that the time was ripe to invoke a more effective plan.”¹⁰ The quest for a stable financial system that would sustain the structure led to the discovery of a Biblical system of tithes and freewill offerings.

Moves Toward Reorganization

The putting in place of an administrative and financial structure brought a rapid growth and expansion in every aspect of the church work. The simple plan in the organizational structure began to be expanded to deal with the astronomical increase in activities. The General Conference Executive Committee of three began to increase to five, then seven, nine and before 1901 had come to thirteen. “The denomination had outgrown its original organization and had reached a crisis no one knows how to meet”¹¹. Speaking on the need for reorganization Mrs. White was quoted as saying “never should the mind of one man or of the minds of a few men be regarded as sufficient in wisdom and power to control the work and say what plans shall be followed. There must be a committee not composed of half a dozen men but of representatives from all lines of our work, God calls for a decided change. Do not wait until the Conference is over; let us see what we can do now.”¹²

At the General Conference session that began on April 2, 1901 the two hundred and sixteen delegates in attendance were confronted with the issue of reorganization. Reacting to the address by Mrs. White, the then General Conference president Elder G.A. Irwin said that these are certainly very plain words than we have listened to and it seems to me they came in very timely, right in the commencement of our Conference. We notice the burden of the testimony was reorganization I, for one want to accept the testimony that has been born”. The

¹⁰ Schwarz, *Light Bearers to the Remnant*, 97.

¹¹ Olson, *Thirteen Crises Years 1888-1901*, 185-186.

¹² Olson, *Thirteen Crises Years 1888-1901*, 186.

stage was once set for a thorough reorganization. The report of the subcommittee on reorganization which was chaired by W.C White made a shift from the issue of state Conferences proposed at the 1888 General Conference to a more balanced structure. A forth level, the Union Conferences were added to the existing three levels of the local Church, local Conferences and a General Conference. Further reorganization in 1903 however brought the need to carve out the Divisions of the General Conference into administrative headquarters. Reorganizations “are not to separate us but it is to bind us together.”¹³ The fact remains that “the way we organized ourselves in 1863 when we had 3,500 members just isn’t adequate therefore it would be impossibly unworkable with the”¹⁴ current membership of nearly twenty million. So throughout our history we have had to organize, reorganize, then organize again and before our mission on earth is over we may see even more changes in how we’re organized as a church for service”¹⁵

Anambra-Imo Conference

At the 11th year of the existence of the Anambra-Imo Conference, reorganization occurred. The reports of the Conference officers at the maiden constituency session in 2003 showed that the Conference was plagued at every side with both financial and infrastructural underdevelopments. A comparison of the statistics of the 2003 and the last session of the field in December 2012 showed only a marginal growth.

¹³ Schwarz, *Light Bearers to the Remnant*, 27.

¹⁴ McFarland, *The Called, the Chosen*, 134.

¹⁵ Ibid.

Table 1. Comparative Statistics of 2003 and 2012

PARTICULARS	2003	2012
Ordained Minister	14	10
Licensed	3	12
Office Staff	2	6
Membership	7235	9805
No of Districts	12	20
No of Churches	107	126
Organized	39	49
Unorganized	68	77
Tithe	8,290,263	33,901,850
Other Income	1,973,624	10,039,197
Total Income:	10,263,887	43,941,047
Percentage of Income:	18.9%	81.1%

Source: Field Survey, 2016

Table 1 shows that 10,263,887 (18.9%) of the Total Income for 2003, while 43,941,047 (81.1%) for 2012 at the time of the Conference reorganization. This forms the basis for the reorganization taken into cognizance the financial stabilization.

The financial indexes of the preceding years presented a gloomy picture of the financial stress that the field had gone through. The report of the treasurers at the previous constituency sessions presented a different picture from the figures above.

Table 2. Percentages of Resource Indicators

STATUS	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Self-Support	96%	96%	104%	99%	104%	206%	109%	110%	148%	153%	85%	83%	94%	103%
Working Capital	26%	11%	16%	86%	-43%	-12%	3%	3.41%	236%	542%	274%	149%	140%	66%
Liquidity	59%	6%	44%	30%	30%	26%	26%	27%	70%	117%	-2%	25%	9%	20%
Per Capital											N7911	N6228	N6359	N7602

Source: Field Survey, 2016

Table 2 above shows that the resources at disposal were of varying degrees and percentages. With self-support (96%) in 2003, the percentages of resources appreciated to 109% in 2009 and later decreased to 103% in 2016. Working capital stood off at 26% in 2003, plunged down to 3% in 2009 and rose up to 66% in 2016. While the conference's liquidity flowed off at 39% in 2003, it depreciated to 26% in 2009 and got stuck at 20% in 2016. Hence, the need for change in strategy for financial stability based on the nature of the support systems with its contributing resources which appear dynamic and oscillating.

The fluctuating nature of the financial indicators became a matter of serious concern to the researcher. The translation of these indexes into Dollar equivalent is not easy due to the fluctuating nature of the exchange rate of Naira to the American Dollar. The picture began to show a positive change from 2009 and would have continued, save for the reorganization.

The organizational structure of the church is an instrument for achieving its objective therefore any reform that does not take this factor into consideration may slow down the

work. The point of emphasis is that the proposal for the reorganization of an entity should take into consideration the positioning of human and material resources that will engender efficiency and reduction in waste of time and material resources. Whenever this point is lost sight of, strife, rancor and total neglect of individual capabilities of the membership is allowed to take over and definitely breed inefficiency and inability to achieve any definite goal. Any time the church goes into structural adjustment without a corresponding financial adjustment the tendency has always been the looming of the emerging entity in the sea of uncertainties. The purpose of the recent massive Conference reorganization exercise in the Eastern Nigeria Union Mission is to bring the administration of the church closer to the membership for effective mobilization. At present, the organizational structure of the church is gearing towards the state conferences paradigm. From the five Conferences as at time of the creation of the Eastern Nigeria Union Mission to nine Conferences and three Administrative Units which means that some of the nine states that make up the Union some have more than one Conferences. The fact remains that increase in the number of Conferences is not a direct result of increase in membership. On the other hand, it is rather a splitting of the existing membership into fragments. In the same manner it is the same financial strength that is restructured to cater for the new entities thereby making it difficult for any weak entity to embark on any meaningful project or employment of fresh hands. The leaning towards state Conferences also has a serious implication on the composition of the workforce. Some States have strong presence of Adventism while others have just a few indigenes in membership and workforce. The implication of the scanty membership of the Administrative Unit is that Imo Conference does not only have an oversight function over it but also bears the major chunk of her financial burdens. At the time of the reorganization, only six out of a workforce of 28 are indigenes of Anambra state therefore any strategy adopted for the sustainability of Imo Conference must take into consideration the challenges

of working up the administrative Unit into a conference status. The issue being addressed in this research work is that of how to remain financially afloat in the face of the initial financial crisis experienced by most Conferences that have gone through the recent reorganization exercise.

Again, starting an administrative Unit or a virgin Conference with three officers' model and a bogus executive committee has being the bane of most of the newly restructured conferences including Imo Conference and Anambra fields. The implication is that in place of the three former officers that the Conference was paying it would be responsible for six officers.

It is the composition of the newly reorganized fields that is responsible for the heavy financial burdens plaguing most of emerging entities. The overhead cost of running the administration in most of the fields is far above their income capacity and it is piling much financial pressure on the few wealthy members. The fact remains that "reorganization translates to growth and position development."¹⁶ "Its singular purpose is to make the work a little easier and more effective."¹⁷ The question that has continued to agitate the mind is about how far the recent reorganizations have been able to position the church towards the realization of these objectives. Experience has shown that "at the beginning of each year we prepare operating budgets but no capital development budgets. Consequently we leave our members some of whom have come from Cathedrals to worship in schools and other odd places. We return very low tithes and offerings and give too little to development projects."¹⁸

¹⁶ Gilbert Wari, "Celebrating Two Union Missions in Nigeria," *Adventist News*, December, 2004, 13.

¹⁷ Gilbert Wari, "Celebrating Two Union Missions in Nigeria," *Adventist News*, December, 2004, 4.

¹⁸ *Ibid.*

It is obvious that the strategy that will position Imo Conference for mission must go beyond the tradition concept of stewardship promotion.

Again, the issue of low soul winning which is attributable to inadequate funding and lack of adequate workforce, calls attention to minister – membership ratios. The major problem with these ratios is that some Pastors are wearing many hats. In most cases, Conference officers and directors are also serving as Church and District Pastors. The result of which is low productivity. Besides, many of the Pastors who were not favored with election as officers tend to constitute “themselves into instruments in the hands of the devil to tear and run down the leadership with rumors and blackmail.”¹⁹

Another aspect of the strategy is that as much as lies within the powers of the higher body responsible for reorganization, the 1863 General Conference organizational structure should be followed in setting up some of these new conferences especially when the funds are sufficient. The initial general Conference leadership model was a simple structure of a President, Secretary and Treasurer with an Executive Committee of three members. Better still that of the Nigeria Union Mission at its inception in 1973 is most so suitable to the present day structure. It was that of a President in the person of Pastor S. Gustavon with P.R Lindstron serving as Secretary/Treasurer. This type of administrative structure is cost effective. Again it is not a law that every Conference must have a bogus Secretariat or that the Conference headquarters must be located at the heart of the state capital. In this era of cell phone and internet the Conference officers can as well coordinate the work from any spot provided those facilities are available. As the members sacrifice to work up the Conference, the Conference workers should also reciprocate. The Administration of the various Union

¹⁹ Orji Uzor Kalu, “Abia State Government Commends” *Adventist News*, December 2004, 4.

Conferences in Nigeria should monitor the activities of these newly created out Conferences to ensure that they remain both policy and budget compliant. If a simple administrative structure and prudent financial management are adopted, each entity will soon justify the reason for which it is created.

It is expected that those at the headquarters should be prepared to give the wisest and best management to even the minute details of the interest of the organization, because God desires that His work shall be a rising, broadening, and enlarging power. Before the reorganization of 1901 by the General Conference, the facts and figures on ground showed that reorganization was to stimulate growth.” Membership had grown from the 3500 of 1863 to 75000, in the two years elapsing since the 1899 session, the records reveal a net increase of 12504 members and the tithe paid in the two years throughout the entire field amounted to \$1,000,915.13, an increase over the former biennial period of \$205,341.89. Donations and offerings amounted to \$115,008.45, a gain of \$23,240.31 over the amount contributed during the former two year period with 238 new churches organized since 1899, reorganization was not a blind leap into the unknown.”²⁰ In most of the new conferences the budget plan which should be a statement of expected income and expenditure expressed in numerical terms is haphazardly prepared thereby making it difficult to determine the financial strength of such an entity.

There is however no gain saying the fact that reorganization is a challenge no matter how ripe the entity at the time of the restructuring. Each field is still expected to “generate enough funds and provide evidence of self-support.”²¹

Church organization is simply an attempt to centralize the various features of the denominational work which was the case in Battle Creek when the Seventh-day Adventist

²⁰ Olson, *Thirteen Crises Years 1888-1901*, 180.

²¹ “Hechenova Union Finances,” *Adventist News*, 2004.

Church was organized in 1863. “Those at the headquarters felt they were prepared to give the wisest and best management to even the minute details of the Church.”²² Over time increase in membership and denominational institutions became increasingly difficult to effectively manage the Church from one spot. The Lord then pressed it upon the minds of the Church Leaders to do something about the situation. “What we want now is reorganization. The work is great, and there is no one human mind that can plan for the work which needs to be done therefore there must be a renovation or reorganization.”²³

Reorganization of the Nigeria Union Mission

“The Nigeria Union Mission existed as a single Mission from 1914 to 1930. However, as the Church membership increased on daily basis, it was decided in 1930 to organize the country into a Union Mission with Pastor William MC Clements as the President.”²⁴ Unfortunately “after about 16 years (1930-1946) of the Nigeria Union Mission successful operations at Ibadan as the headquarters in Nigeria, it was decided to transfer the headquarters to Accra Ghana.”²⁵ This decision became the bane of Adventism in Nigeria. Instead of developing and expanding the work in Nigeria the leadership of the Church rather reduced a Union Mission to an ordinary Mission field “until 1972 when it became increasingly difficult to administer the Church in Nigeria from Ghana. What 26 years (1946-1972) of missionary setback. Before this ugly development, it had been observed that Nigeria as a country “readily divides itself into four sections and it is proposed that these be

²² Olson, *Thirteen Crises years 1888-1901*, 155.

²³ Ibid.

²⁴ Dayo Alao, *The Administration of Seventh-day Adventist Church in Nigeria 1914-1995, 90 Years of Adventism*, A Compendium (2004), 37.

²⁵ Ibid.

respectively called South-Eastern Mission, North- Eastern Mission, South-Western Mission and North-Western Mission.”²⁶

Had these regional arrangements been adhered to, the Church in Nigeria would have outgrown the present membership and institutional capacity. The present reorganizational embarked upon is to adjust the in-balance created by the lack of vision of the previous years. In order to regain the lost ground the reorganizational strategy has become somewhat revolutionary. The pioneer leaders of the SDA Church in Nigeria did not stop with just drawing up a plan for the future growth of the Church but also decided the possible regional headquarters to the proposed fields. “Aba, Jengre, Otun and Ibadan were respectively chosen for the headquarters.”²⁷ What a strategic plan that would have reduced the tension that the Seventh-day Adventist Church in Nigeria has gone through until December 4, 2004 when the reorganization of the church eventually took place.

Emergence of Imo Conference

In the course of this project much has been written about the history of the church in Nigeria but not much has been said about Imo conference. What is known as Imo conference is a product of the reorganization of the Anambra-Imo Conference which was the last of the five Conferences created by the defunct Nigeria Union Mission. Anambra-Imo conference was a child of necessity in the sense that it was born out of the quest for the propagation of the gospel in the two states of Anambra and Imo. A historical sketch of the former Anambra-Imo conference showed that the movement that culminated in its creation began in 1986. Initially the demand was for the creation of Imo Mission out of the then East Nigeria

²⁶ Alao, *The Administration of Seventh-day Adventist Church in Nigeria 1914-1995, 90 Years of Adventism, A Compendium* (2004), 37.

²⁷ Ibid.

Conference (ENC) but later got expanded to include the Adventists in Anambra State, the reason being that for the people from Anambra to get to the headquarters of ENC at Aba they would traverse the whole of Imo state. Ideally it would not be appropriate for the members from the neighboring state of Anambra to continue to go to Abia after the church Imo state has assumed a mission status. This realization caused what was known as the Steering Committee to woo the members of the church in Anambra state to join their brethren in Imo state in the struggle for the new mission field. At the heat of this demand a barn was placed on the creation of a mission fields by the leadership of the Nigeria Union Mission because of the pressure for the Nigeria Union Mission to graduate from a union mission to a Union conference was intense. This development did not deter the movement as the Steering Committee immediately transformed their demand from that of Anambra-Imo mission to Anambra-Imo Conference. Following the series of delegations to both the East Nigeria Conference administration and the Nigeria Union mission the request was brought to the attention of the then Africa-Indian Ocean division leadership consequent upon which the president pastor Luka Daniel paid a fact finding visit to the proposed territory in 1994. The negotiations continued until the Division and The Nigeria Union Mission leadership saw the need to reorganize the church in the eastern part of Nigeria.

Reorganization Seminar

A reorganization seminar was held for the twelve districts that would make up the proposed territory. It is pertinent to remark that six out of the twelve districts belonged to East Nigeria Conference with its headquarters at Aba in Abia state while the other six belonged to East-Central Mission in Umuahia in the same state. The seminar which was held Owerri the proposed headquarters of the anticipated Conference lasted from June 13th to 17th, 2001. The success of the seminar resulted in the resolve of the leadership of both the Nigeria Union Mission and the Africa-Indian Ocean Division grant the request for the creation of the

Anambra-Imo conference. The twelve districts that were to make up the entity were ceded to East Nigeria Conference for an action to begin with an Administrative Unit status because of the peculiar features of the area in terms of membership, financial strength and lack of adequate workforce. Furthermore, the leadership of the new field was constituted with Pastor Valentine C. Onwubuariri as president, Iheanyi Bonny Mewu as Secretary, and Chimobi Elukpo as treasurer while E.U. Okpolor was appointed the director in charge of Stewardship, Family Life Ministries and Youth and Chaplaincy, and Okechukwu Mbaeri assigned that of Sabbath School and Personal Ministry. Thus the stage was set for the official take off of the Anambra-Imo administrative Unit from July 1, 2001. With a “membership of 6993 and 39 organized churches, the journey towards a conference status within the stipulated period of two years commenced and on February 1, 2003 it was inaugurated into a conference status after 18 months period. The three officers were retained at the inaugural session of the conference status but at the maiden constituency session of March 1to5, 2006, Pastor V.C. Onwubuariri and Elder C. Elukpo were re-elected as the President and Treasurer respectively while Pastor E.U.Okpolor succeeded I.B.Mewu as the Executive Secretary and subsequently elected the president at the session of January 21 - 25, 2009. At that session too Pastor Michael O. Akubude was elected the third Executive Secretary, Elukpo was once again retained as treasurer. In 2011 Elukpo became re-deployed to Adventist Comprehensive Secondary School Elele as treasurer and was replaced by Mrs. Chinenye F. Nwachukwu.

Establishment of Imo Conference

Imo retained the conference status of the Anambra-Imo Conference with the exit of the Anambra brethren. At the session that marked the end of Anambra-Imo Conference, the researcher Pastor E.U.Okpolor was elected as the president while Pastor Okechukwu Mbaeri became Executive Secretary with Chinenye as treasurer. On January 1, 2015, Chinenye Nwachukwu was redeployed to Bayelsa Mission as treasurer and was replaced by Godswill

U. Uwalaka. With a “membership of 4661 and 121 churches” the journey of hope continued. At present the conference has been able to establish a Secondary school, a bakery and has also relocated its headquarters from Adventist Crescent to Amawire Orji following the conversion of the former secretariat to a secondary school. The movement of the headquarters to the new site has also resulted in an accelerated work at the secretariat project. At same time nine new churches have been planted namely within the Owerri capital city the only district in the city has given rise to three additional ones as the result of the church planting effort of the conference. The task of growing the church in Imo state has not been an easy one but God has been faithful and the future remains hopeful.

The History of the Seventh-day Adventist Church in Imo State

Although the intervention that this chapter seeks to design is not attached to any local church because of its nature and security implication however the micro setting of this project will be incomplete without the mention of the history of at least one local congregation in the conferences. Besides, those who will ultimately benefit from the intervention proposal should also hold membership in any of the local churches in the conference. The history of how the Seventh-day Adventist Church was planted in the Imo conference territory is scanty, Efforts have been made to get close to the most authentic version but it is still not easy because of their disjointed nature. Oral history has two versions on this subject, one is that the Seventh-day Adventist Church came in the Imo conference territory through some literature evangelists from Ngwa land who were posted to this place by the church with primary purpose selling the Adventist publications to make a living who in the course of their transactions shared their faith with their customers. Another version has it that it was through some itinerant preachers who were mostly civil servants or business people in the coastal areas fishermen. These suppositions are buttressed by the fact that most of the Adventist congregations in Imo conference started as house.

Amuzu Church

The Seventh-day Adventist Church in Amuzu community appears to be oldest Adventist congregation in Imo conference territory and fortunately research findings by one John Ohalnwa confirm this and on the strength of which it is cited.

The town of Amuzu in Aboh Mbaise Local Government of Imo state, Nigeria was not exempted from the traditional religious practices of the Igbo communities before the advent of Christianity. The history of Christianity in the community is dated back to 1916 and credited to one Nwachukwu Ogbuokiri who was born around 1862. He first was converted to the Niger Delta Pastorate Mission by the traders who settled at Nriukwu a coastal village in Amuzu. On conversion he built a church made of mud at Lorji a neighboring community and requested services of a church teacher be posted and in response one Tabian William a native of Okirika in the present Rivers state was sent to care for the new converts. The zeal of his new found faith led him to destroy the juju shrines in his community with the assistance of the Missionaries. It was not long after this power encounter that was an outbreak of an influenza disease that claimed many lives in the community. The natives attributed this epidemic to a revenge by the gods and many of converts reverted to their idol worship but Nwachukwu was not discouraged. In 1919 he invited the missionaries to the community and their missionary efforts led to the baptism of twenty people. The success of this evangelistic effort caught the attention of one Reverend A. O. Ockiya from Nembe in Rivers state and at end of his visit to the members in Amuzu and gave the church the name St Andrews. This history also said that in 1921 the Niger Delta Mission handed the administration of the church to Christian Missionary Society (CMS) the headquarters of which was at Emekuku in Owerri Imo state. Again Nwachukwu sent delegates to Egbu in Emekuku to request for a church teacher at the same time some overzealous members of Amuzu church got the wave of the Roman Catholic Church at the same Emekuku and also decided to visit the church. On arrival

the two groups began to practice their divergent faiths under the same roof but Nwachukwu suggested that a parcel of land be given to the Roman Catholic Church at Amuzu to build her own place of worship for peace to reign. However in 1927 further problems in the church made Nwachukwu and his family to accept the Adventist message and became the earliest converts to Adventism in the community and perhaps in Imo state.

Owerri Township Church

Amuzu church is one of the churches in the rural area and portrays the picture of the typical SDA Church in the conference. To have a balanced history of the church in Imo state it is appropriate that the history of the conference headquarters church which of course is the most viable church in conference be surveyed. The history of the Seventh-day Adventist Church located at Amawire Ugwu Orji in Owerri North Local Government of Imo state is also scanty. A residual knowledge of the researcher as a one-time pastor of the district and a brief history of the church presented at the dedication of its church building on April 12, 2012 will suffice. The exact date of the establishment of the church is not known but the opening paragraph of the historical reflection reads “for nearly four decades all efforts made by a few but transit Adventists to plant the seed of the *Three Angels’ Messages* in Owerri metropolis could not materialize.” The report continues “before and after the civil war of 1967-1970, serious efforts were made by the small group of Adventists that worshipped in Owerri to acquire land for church building.” At that time the city of Owerri was more of a transit town in the then East-Central state which had its capital at Enugu. However the creation of Imo state from East-Central state in 1976 saw an “influx of Adventists from Enugu.” This development marked a positive turning point in the membership of the church that was worshipping “in a hired classroom at Township Primary school, Wetheral Road, Owerri. The increase in membership resulted in the organization of the church “on October 30th 1976 with a membership of 56. The organization was carried out by late pastor Zaccheus Nna Imo of

the then East Nigeria Mission. At the time of this organization it was the only church in the capital of Imo state. The increase of activities in the public school became unbearable and the members were forced to rent an alternative venue at Ngwa social club hall at Mbari street, Ikenegbu Owerri. It is recorded that “within a few years the church grew numerically and spiritually and the hall could no longer accommodate the large number of worshippers present every Sabbath”. Besides the overstretching of the facilities the hall was occasionally rented out to the public for wedding and other programs that disrupted the Sabbath day worship. The members then felt the urgent need to acquire a parcel of land for a permanent place of worship and frantically “ a plot parcel of land was purchased along Chukwuma Nwoha road but a dispute that resulted in litigation could not allow the members actualize their plan. “The search for a befitting place of worship took a dramatic turn when in 1986, one of the church members was appointed a Commissioner for Lands, Survey and Urban Planning. On assumption of duty he appointed another member of the church as the Public Relation Officer of the ministry and God used the duo to “allocate a piece of land” to the church that is today housing the headquarters of Imo conference. In 1991 Abia state was created out of Imo state and since the majority of the membership hailed from the new state they had no option than to relocate. This development adversely affected the membership strength of the church “as the process of developing the building tremendously slowed down.” About the same period Professor Sherman Nagel and his team from the United States of America conducted a city wide campaign in Owerri at the end of which a second church was planted and most of the members of the mother church joined the new church which further depleted the membership and financial strength of the existing church. However the creation of Anambra-Imo conference in 2001 marked another historical point in the spiritual and numerical strength of these two churches. The enthusiasm of the leadership of the new

conference to grow the church in the state opened up the city for more churches that at present the city can boast of five districts with more than thirteen organized churches.

Orlu Church

Orlu is another city in Imo state located in the Orlu senatorial zone of the state. The history of this church further confirmed the fact that Adventism in Imo state did not come on a platter of gold. It all started in 1974 with two individuals known as R.O Ohaeto and Ohuonu Friday. The account has it that “they did not have a fixed place of worship. In 1977, two other members relocated to Orlu town and “it was these two men who agreed that there should be a fixed place of worship at the house of one Mr Njoku. This development continued until more members joined the church and it was no longer convenient for them to worship at a member’s house. Through the help of the new members a worship venue was secured “at Central School Orlu. This move opened the door for many more members to join leading to the organization of the church in 1990 by Pastor S.C. Chioma. “Consequently the church has its first city campaign in the same year.” This evangelism was carried out by Pastor Luka Daniel and his team. Unfortunately “the euphoria of a teaming church was almost shattered with the creation of Abia state in 1991” leading to the departure of the majority of the membership. “the irony is that all through the period that the church was booming with large membership it was not possible for the members to acquire a piece for land for a permanent place of worship. “After the departure of the members from Abia state the God of increase and great provider provided the land through one Brother Monday he from Umuhu Okabia but based in Cameron” the construction of the church building however “came gradually due to our numerical and financial strength.” Through the assistance of some donor agencies and spirited individuals the building became completed. At present Orlu church has planted four more churches and its membership strength has gone beyond what it was in those days.

The Secular Background of Imo State

Imo conference of Seventh-day Adventist Church exists within the larger society of Imo state and it is appropriate that a brief mention be made about the state to help the readers understand the environment of the society in which Imo conference exists.

Creation of Imo State

Imo state is one of the 36 states of Nigeria and lies in the southeastern part of the country with Owerri as the capital and the largest city. It was created on February 3, 1976 under the leadership of late military ruler Murtala Mohammed. Imo state was previously part of East-Central state. It derived its name from Imo River which is one of the major rivers in the state. In the course of time two more states have been created out of the namely Abia and Ebonye.

Politics

Imo state has had a total of 14 Governors since its creation, nine of which were military Governors while six were civilians. Owelle Rochas Anayo Okorochoa is however the incumbent Governor and he is of the All Progressive Congress party. The state has 27 Local Government Areas ruled by Local Government chairmen who are either elected or appointed. The state also has three senatorial districts of Owerri, Orlu and Okigwe.

Geography

“Imo state has a land mark of about 5,530squarekilometres. It is difficult to determine the exact population of the state some sources suggests that it is about 4.8 million people. The inhabitants are the Igbo speaking tribe while the official language is English. The population density varies from 230 to 1,400 persons per square miles. The climate is typically humid.

Economic

“Imo state is potentially a great and prosperous state but like most states in the Southeast it shares in the paradox of many rich people in a poor state. This is because the businesses of the rich are outside the state. Indeed most of the rich Imo citizens are mere visitors to the state.”²⁸ Economically it is said that Imo is the 5th richest state in Nigeria. It is hospitable and accommodating for businesses and industrialization to thrive this is because of the state has rich natural resources like crude oil, gas, zinc and more.

The economic life of the Imo people. Traditionally Imo people are very enterprising. The average Igbo person disdains what is regarded as white collar job because it does not rub the palm with oil until the end of the month. Where at all they go for it the tendency to augment with petty trade or other means of livelihood is always there. In Igbo land women dominate rural retail market trade. Trading is a major social and economic function of women in traditional Igbo society. They engage in all sorts of economic activities to make money to purchase the essentials that they need. Women do most of the petty trade which of course is very active. They make mats and pottery and weave cloth. These are almost exclusively the domain of women. The average Igbo woman is industrious which accounts for why the young men from the other tribes are now eager to marry in Igbo land. Apart from not considering divorce as an option, the Igbo woman is known for turning the economic fortune of her husband through hard work.

The average Igbo man is proud in nature and goes for nothing but the best. They love travelling and can survive even in the worst economic condition. In Nigeria it is believed that the Igbos dominate the world of trade and industry. They are entrepreneurial and resourceful.

²⁸ Chukwuma C. Solude, “Financing Imo State Towards Greatness,” accessed 31 August 2015, www.cenbank.org/OUT/SPEECHES/2008/GOVADD28-5-08.PDF.

The high literacy rate of the tribe is helping many of them to become civil servants even though they prefer to be self-employed.

Culture

“The Igbo tribe is a culturally homogenous group. The state has a very rich cultural heritage. This is manifested in dressing, music, dance, arts and crafts. There are many traditional festivals observed in the state. Each community has different festivals that are celebrated in honor of ancient deities or to mark an important event in the history of the area. There are different festivals to usher in the harvest season the most popular being the Ahiajoku Festival which is observed in the farming communities.”²⁹ Imo people speak Igbo language with little dialectical variation but the official language is English.

Religion

“There is freedom of worship in the state and religion occupies a central place in the lives of the indigenes. The people are predominantly Christians of different denominations. There are also a good number of Moslems. Some people in the state still cling to the local traditional religion.”³⁰ To an Igbo person “religion is expected to bring tangible results in the form of social progress as Ezi-Ndu (good life) is often desired in terms of contemporary status system. The enterprising spirit of the Igbo person has to be brought into the stewardship model of the conference. To an Igbo person religion is of no use if does not guarantee a level of financial breakthrough. It is quest for material well-being that makes the

²⁹ www.onlinenigeria.com/links/imoadv.asp?blurb=269, accessed 31 August 2015.

³⁰ <http://en.wikipedia.org/wiki/imo-state> -Imo State, accessed 31 August 2015.

³⁰ Borge Schantz, *Seventh-day Adventist Missionary Finance; Is Reform Needed? Adventist Mission in the 21st Century* (Hagerstown, MD: Review and Herald, 1999), 97.

Pentecostal churches to thrive. The biblical essence of the Christian stewardship is that “there is no call sacrifice beyond the income of any Christian.”³¹

Problem Statement of the Project: The concern of this project from the onset has been the absence of a stewardship model that is capable of generating the funds to run the affairs of the conference. It is obvious that this situation is affecting the mission of the church and the wellbeing of the workers. From the literature review a disconnection emerged and it is the intention of this chapter to design an intervention that would address this missing link in the context of the Igbo people. The problem of managing transition from a two states conference to that of a state conference with its attendant loss in revenue, membership and personnel is not a mean one.

Intervention Strategies

The theological foundations for the financial support for the church is unarguably the tithes and offerings contributed by the church members but the emphasis has been on the promotion of faithful giving in line with the principles of “systematic benevolence” or planned giving but the church has been silent on harnessing the income generating capacity of these members. In actuality the strategy that will revolutionize the economy of the conference is one that will promote private entrepreneurship of the members’ as the driving force.

Members as the Assets: Christian stewardship is not about the amount that a believer returns to God but “a matter of being a good steward with the Lord’s resources (Matt.14-30). The parable of the talents is about investment and wealth creation because income will have to be generated before it is distributed. Acquisition of wealth is a strong concept in the bible. “Jesus taught about money more than any other subject. Sixteen of the thirty-eight parables

³¹ Muratori, *Rich Church, Poor Church*, 87.

pertain to handling money and material possessions. “The bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions.”³²

Believers are always scared of talking about wealth but the Scripture is rich with such passages that indicate that God desires His children to be rich. It is time the Christians invade the business world and subdue it. It is clear that the very existence of a church as well as its prosperity depends upon the united action and mutual confidence of its members. Money they say becomes capital when invested.

Type of Research

In view of the importance of this project and the need for an accurate data a mixed method involving quantitative and qualitative was adopted. They are highlighted below:

Informal Interview. This was conducted on May 26th, 2015, with over 120 widows who were invited for a meeting. Actually this crowd was not envisaged because the announcement was for the widows who are below 50 years of age unfortunately the announcement was not properly captured. It however became an opportunity for me to interact with them and to gain more insight into the plight of this group of members a type of informal interview with some of those in attendance At the end of this exercise light refreshment was provided and those who did not have the money for return journey were assisted. In attendance were also the leaders of the Women’s Ministries Department.

Data from the Interaction. The data showed that over 30% of those in attendance have been widows for more than 25 years. About 20% became widows after about ten years of marriage. About 25% of the number said that they were house wives at time of their bereavement. Majority of them believed that the church is not doing much to assist them.

³² Howard L. Dayton, Jr., “Statistic: Jesus' Teachings on Money,” *Preaching Today*, accessed 13 August 2016, <http://www.preachingtoday.com/illustrations/1996/december/410.html>.

The younger ones said that what they need most is financial support to enable sustain their businesses and not occasional welfare package. At the end of the meeting it became clear that the felt need was not the usual material support of used clothes and food stuffs.

First Focus Discussion. This group was constituted as a follow up to the participant observation. The reason was that the initial group targeted was the widows of active age but a mixed up in the announcement by the pastors defeated the purpose. The group was made up six active widows. The topics discussed were framed in such a manner that gave insight into their experiences as a special group of membership.

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About 20% became widows after about ten years of marriage.

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Majority of them believed that the church is not doing much to assist them.

The younger widows said that what they need most is financial empowerment to enable them sustain their businesses and not occasional welfare package.

At the end of the meeting it became obvious that the felt need was not the usual material support of used clothes and food stuff.

Data Analysis

The data analysis from this interview showed. Four of the widows in the group have been widowed for more than thirteen years.

Three were doing virtually nothing at the time of their bereavement.

Three of those who had a business set up said that their businesses folded up for lack of funds.

Two said that they relocated to the village from the city because life became very unbearable.

One said that she got married at the age of 17 years and lost her husband at the age of 29 years and is 44 years old at the time of this interview. She was left with ten children to cater for.

One was ejected from her business center because of her inability to renew her rent and began to hawk her wares around the city in order to survive.

One was married for only seven years and had four children at the time.

One lost her husband in 1994 and had only two children and is a farmer.

The Second Focus Group Discussion. The researcher constituted another focus group made up of church workers. This was carried out in December, 2015. The group was nine in number. Four ordained pastors, three un-ordained pastors and two office workers. The choice of this category of people is predicated upon the fact that they are the ones that bear the brunt of the low income of the conference. Again the pastors that were included are the front line ministers who feel the financial pulse of the church members while the treasury staffs were included because they receive the monthly returns from the pastors. The selection also took into consideration the urban and rural districts. This group was chosen as a substitute for interviews. Often times the interviews are influenced because some of the people being interviewed lack adequate knowledge of the issue or topic for which they are interviewed.

Only an insider knows when there is a drop in the income of the conference and discussion rather interview gives opportunity for openness. Again the possible solution to such a critical issue like the one that the researcher seeks to address is better handled by those who draw an income from the conference.

Another reason for the choice of this focus group is fact that questionnaires in most cases do not provide enough room for more qualitative information as focus group discussions do. The time allotted to this project does not so much permit several interviews which of course would have been preferable.

The specific purposes of this focus group are:

1. As stakeholders the individuals involved in this group have a fair knowledge of the topic of the project and its implication on the welfare of the workers and the missionary activities of the conference.
2. The senior ministers in the group are in a position to analyze the project from cause to effect and as such their contributions would be much valuable to the researcher.
3. The office staff may have some vital information which may not be available to the researcher.
4. As those closer to the membership they would certainly feel the financial pulse of the members more than the researcher.
5. The situation is one that would arouse the interest of the focus group members and as such their cooperation can be counted upon.

Findings

- They all accepted that the project is a serious one
- Some blamed it on the members' lack of commitment.
- Others attributed it to the economic realities of the time.
- A few complained of lack of stewardship material like tithe cards, envelopes and summery booklets.

- Half of pastors agreed that the majority of our members lack strong means of livelihood.
- They all agreed that a stewardship emphasis week would be organized with a pulpit exchange so that the pastors will complement what the resident pastor has been doing.
- They also suggested that a seminar be organized for the church officers involved in the finances of the church.
- With the modality and parameter in place I decided to target the active members of this group.

Questionnaire

In order to adequately cover the three segments of the membership, a questionnaire was designed and administered to the men, the women and the youths in the conference. To ensure that only the targeted group was captured, the researcher used the convention and congress grounds for the distribution and collection of the questionnaires.

Data from Questionnaire

Total Number Distributed and Respondents

A total of 160 copies of the questionnaires were produced and distributed but only 135 copies were filled and returned.

Below is a tabulation of the sum of the three categories of the respondents.

Table 3. Respondents' Distribution by Stewardship Findings

S/NO	ABRIDGED QUESTIONS	YES	NO	VOID
1	Is it good for a Christian to return tithe?	113	11	-
2	Is the number returning tithe and offerings in your church encouraging?	64	61	-
3	Has enough stewardship education been conducted in your church?	38	86	1
4	Is the return of tithe and offerings an obligation?	97	26	-3
5	Is the non return of tithes and offerings affecting the conference?	117	6	2
6	Does your church have enough stewardship materials?	32	90	3
7	Is unfaithfulness in giving more of a spiritual than financial problem	93	29	3
8	Is the economic situation affecting giving	107	16	3
9	Is the church emphasizing more on money than spirituality	62	58	2
10	Is systematic benevolence properly understood	31	90	5
11	Does your church remit all the money meant for the conference	95	19	5
12	Is your pastor doing enough to encourage the members to give?	109	14	11
13	Will the visit and prayer of your pastor encourage more giving?	100	23	2
14	Are the recorders in your people of integrity?	102	13	2
15	Do you think Elders will do better than the pastors in stewardship promotion?	49	72	10
16	Are the local projects affecting the giving of tithes and offerings	51	70	3
17	Are there some who discourage others from giving	56	65	4
18	Should the members be disciplined for not returning tithe and offerings	12	110	4
19	Will a stewardship emphasis week improve giving	98	24	3
20	Will you attend if organized?	114	9	3
21	Can financial empowerment to members improve their giving pattern?	96	17	12
	Total No. of Stewardship Findings:	1636	909	75
	Total % of Stewardship Findings:	62.4%	34.7%	2.9%

Source: Field Survey, 2016

Table 3 above reveals that 1636 (62.4%) of the respondents stewardship findings say **Yes** to stewardship strategy implementation, 909 (34.7%) of the respondents are **No** to implementation, while 75 (2.9%) are **Void**. Hence, most of the respondents are open and positive towards stewardship strategy implementation.

Adventist Men's Organization

First were the men who gathered for the Adventist Men's Organization's convention at the Community Primary School Mbutu in Aboh Mbaise Local Government Area of Imo state from September 1 - 4, 2016. About 150 men attended the program which provided the researcher the unique opportunity to administer his questionnaires. In order to ensure that his position did not influence the result of the data he used the Director in charge of the department to distribute, and thereafter collected the copies. A total of 70 copies of the questionnaires were distributed while 55 people responded.

Table 4. Male Respondents

S/NO	YES	NO	VOID
1	42	11	-
2	28	27	-
3	18	35	1
4	45	10	-
5	53	1	-
6	12	41	1
7	47	6	1
8	42	11	1
9	19	32	3
10	13	40	2
11	44	4	6
12	49	4	1
13	46	7	1
14	45	3	6
15	28	25	1
16	19	33	2
17	28	24	2
18	6	47	1
19	47	6	1
20	53	-	1
21	40	10	4
Total No. of Distribution by Male:	724	377	35
Percentage of Distribution by Male:	63.7%	33.2%	3.1%

Source: Field Survey, 2016

Table 4 shows that 724 (63.7%) of the male respondents are **Yes**, 377 (33.2%) are **No**, while 35 (3.1%) of the male respondents are **Void**. This indicates that most of the male respondents are acceptable to implementing the strategy for financial stability of the church.

The Women

In the same vein the Adventist Women's Ministries of the conference had their convention at the conference headquarters, Amawire Orji in Owerri from October 12 to 16, 2016 with about 200 women in attendance. Considering the literacy rate of the women a total of 50 questionnaires were distributed while 35 women responded. The Director in charge of the Department and her team coordinated the exercise.

Table 5. Female Respondents

S/NO	YES	NO	VOID
1	35	-	-
2	20	15	-
3	11	24	
4	27	6	2
5	29	5	1
6	11	24	-
7	18	17	-
8	32	3	-
9	24	11	-
10	8	27	-
11	26	6	3
12	29	5	1
13	26	8	1
14	28	4	3
15	11	22	2
16	13	21	1
17	6	27	2
18	3	31	1
19	23	10	2
20	28	6	1
21	29	3	3
Total No. of Distribution by Female:	437	275	23
Percentage of Distribution by Female:	59.5%	37.4%	3.1%

Source: Field Survey, 2016

Table 5 reveals that 437 (59.5%) from the female respondents are for **Yes** to apply the strategy for financial stability in the church, 275 (37.4%) are **No**, while 23 (3.1%) are **Void**. This further shows that most of the female respondents are satisfied to implement the strategy for financial stability of the church.

The Adventist Youth Ministries

In the same month of October the senior youth of the conference organized a four day retreat at the same venue. About 70 youths were in attendance and a total of forty copies of the same questionnaires were distributed through the Director and his team. Thirty-five youths responded to the questions. One remarkable feature of this group is that it is made of male and female which ensured a balanced view of the whole exercise.

Table 6. Youth Respondents

S/NO	YES	NO	VOILD
1	36	-	-
2	16	20	-
3	9	27	-
4	25	10	1
5	35	-	1
6	9	25	2
7	28	6	2
8	33	2	1
9	19	15	2
10	10	23	3
11	25	9	2
12	31	5	-
13	28	8	-
14	29	6	1
15	10	25	-
16	19	16	1
17	22	14	-
18	3	32	1
19	28	8	-
20	33	3	-
21	27	4	5
Total No. of Distribution by Youth:	475	258	22
Percentage of Distribution by Youth:	62.9%	34.2%	2.9%

Source: Field Survey, 2016

Table 6 shows that 475 (62.9%) from the youth respondents are for **Yes** to use the strategy for financial stability in the church, 258 (34.2%) are **No**, while 22 (2.9%) are **Void**. This indicates that most of the youth respondents are disposed to implementing the strategy for financial stability of the church.

Analysis of the Result for the questionnaire

The responses indicate that out of a total of 160 questionnaires administered, 135 people responded to the 21 questions. Out of this number, 55 are male, 35 are female and 35 are the youths which comprised males and females. The rationale behind the modality has already been explained.

In question one out of the 135 respondents 113 believed that it is right for Christians to return tithes to provide financial support for the church while 11 respondents believed otherwise. All the 11 who disagreed are from the male respondents.

In question two, the gap between those who believed the number that returns faithful tithes and offerings is slim. The figure is 64 against 61. The men exceeded their number by just one 28 against 27.

Question three struck a shape difference as 86 of the respondents agreed that enough stewardship education has not been carried out and in question 20 out of the 114 agreed that to attend a stewardship seminar if organized.

The number that responded in affirmative to questions 4, 5, 7, 6, 11, 12, 13, 14, 19 and 21 are more than those that responded otherwise. In some cases the difference was minimal.

In questions 6, 10, 15, 16, 17 and 18 the numbers of those who disagreed are more.

The findings from the questionnaires can be summed up as follows

1. Members do not have any problem with the return of tithes and offerings as a religious duty but they need to be constantly reminded.

2. They are also aware of the fact that low income is affecting the workforce of the conference but the harsh economic situation is affecting the amount that is generated at the end of each month.
3. In order to increase giving more emphasis is now given to stewardship promotion at the detriment of the members' spirituality.
4. That if the emphasis placed on stewardship promotion is shifted to prayer and visitation by the pastors the result will be very transformational.
5. The issues of multiple projects at the local churches and the districts are also a challenge to the members' faithfulness in regular giving.

Rationale for Selection

The nature of this research topic is such that a yes or no answer may not provide a reliable data because most of the people who respond to questionnaires are either not knowledgeable enough about the topic or in a hurry. Again the researcher did not intend to go into complex methods that might be difficult to analyze.

Even Spread

The research is about the conference and not any particular church therefore the selection was carried out in such a manner that the four zones in the conference were adequately represented.

Sampling method is also used to balance up the group selection. The first focus group was made up of nine people of six widows who are not more than 50 years of age, a banker, a barrister and a pastor who is widower.

A second focus group was the pastors and this was during workers' meeting.

Appropriateness of this Study

A combination of the methods chosen provided a justifiable data for the design of an effective intervention strategy. The study is considered appropriate because the research intends to take the concept of stewardship beyond the return of tithes and offerings.

Population and Sample of Participants

The membership of the conference is such that the scope of this research might not cover it however a random method that is representative enough have been adopted. The research is targeting a particular group of the membership for the implementation therefore the statistics is fair enough.

Criteria for Sampling Procedures and Selection

The criterion is a probability method because spread is important to avoid a wrong assumption. At the implementation stage quota system may be adopted therefore it is appropriation that this be taken into consideration in the selection process. It is true that a successful implementation will provide a solution to the problem set out to address but a target group may be the ideal.

Instrumentation

The objective of this research is to increase the income of the conference that would translate to the expansion of the workforce. To achieve this, the instrumentation will include the research findings gathered through the methods already selected. The financial statement of the conference during the period of implementation might be useful to test the effectiveness of the instrument. The questions to be administered would be designed to capture the concept of the research project and provide a reliable instrument.

Design of the Intervention

Intervention in the concept of this research is simply a combination of strategies designed to produce the desired change in both the behavior of the workers and members towards Christian stewardship. In the case of this research work it is going to take a multiple strategies based on the research findings. This multiple approach is considered effective going by the nature of the project. The intervention strategies posited are reflective of the organizational structure of the SDA Church. The purpose is to develop a framework that would serve as a template.

Taking into cognizance the baseline for this project, it is assumed that the intervention strategies will adequately address the issue of low income of the conference to set in motion a new approach to ministry that would stimulate growth in membership and financial strength.

Intervention Strategies

1. To set up an intervention fund that will provide a revolving loan to small scale business owners in the church.
2. The immediate production of stewardship materials.
3. To organize a stewardship emphasis week.
4. To employ more workers.
5. To organize a seminar for the concerned church officers responsible for the financial transactions of the church.
6. To mandate all the churches to open bank accounts to forestall financial leakage.
7. To encourage the pastors to visit and pray for the members on a regular basis

These interventions will be implemented before the end of 2015.

Limitations

1. Time constraint.

The office demand is a serious limitation to a research of the magnitude

Uncertainty of the cooperation of the groups involved.

2. The fear of being accused of conflict of interest since some may think that the purpose of this research is to generate more funds for higher pay.

Summary

This chapter is central to the entire project therefore caution should be exercised to ensure that nothing is left to chance. All facts are adequately represented.

CHAPTER 5

INTERVENTION IMPLEMENTATION OF STRATEGIES FOR FINANCIAL STABILITY IN CHURCH

In chapter four intervention strategies were designed for a stewardship model that will focus on wealth creation than tasking the members who are already exasperated by the harsh economic condition of the country. In this chapter the designed strategies are going to be implemented, monitored, and evaluated.

Implementation Stages

Identification of the Problem

Wealth creation through the partnership initiative is identified as a model of intervention to the problem of low income generation of Imo Conference. The current financial challenge is affecting the smooth operation of the field. It is therefore expected that this intervention project will result in the reduction of the poverty index of the beneficiaries. This financial leverage will translate into an increase in tithes and offerings

Imo Conference Administration

The research findings show that the problem of low income generation of Imo conference over the years is not as a result of lack of commitment on the part of the membership but as a result of certain factors militating against the consistent efforts of the leadership to turn things around. Such factors include the scanty membership of the field from the onset. The paradox of the rich indigenes of the state residing outside also affects Imo conference because there is a policy guideline for financial assistance beyond a

member's immediate conference "no conference/mission/field, church or institution, without special counsel and arrangement, shall plan work requiring solicitation of funds from outside its own territory. Any solicitation within its own territory shall be in harmony with local, union, and General Conference policies."¹ (167)The need to design a stewardship model that has a local content is an imperative. Already concerns had heightened on how to address the short fall in our annual budget from the time of the reorganization. The insight gained from these research findings is of immense benefit.

An Assessment of the Problem

Although an assessment of the problem was carried out and it became obvious that eternal assistance must be employed if the findings must see the light of the day. An audience with the departmental Directors was organized where the vision was shared. It was at that meeting that the idea of a widowhood empowerment scheme was adopted because the Women Ministry Department was thinking in that direction but lacked the articulation while a family informed us of her readiness to float an Adventist Support Foundation with an initial amount of N1.1million Naira.

The objective is to establish a revolving loan scheme to assist the widows of active age to expand their trade or to establish one. By synergizing with the membership, the Conference is indirectly growing her economy.

The mode of delivery in this project is the setting up of a five member Board of Trustees charged with the administration and monitoring of the intervention fund to ensure compliance

¹General Conference of Seventh-day Adventists, *Church Manual* (2015), 139-140.

Establishment of an Intervention Fund

From the theological foundation it was discovered that the concept of stewardship is that production precedes distribution which is also in line with the economic theory of production based on “converting inputs to outputs using resources to create goods and services that are suitable for use.” The intervention does not intend to go into complex economic terms but to apply the concept of production to the model of investment as a stewardship concept that this research has come up with.

Until the Lord blessed Abraham with the booties of the enemy nations did the bible say he “gave tithes of all” (Gen 14:20). The same concept runs through the bible including Malachi 3:8-11.

Widowhood Empowerment Fund

“The Widowhood Empowerment project was inaugurated in May 26, 2015, at the conference Headquarters. A total of 50 women ranging from 25-50 years of age who are widows and capable of engaging in small scale business ventures were selected. The aim is to give an interest free loan that would enable them recapitalize their ailing businesses. In the interim the Adventist Support Foundation, a spirited organization from Imo Conference donated the sum of N1.1 million towards the Widowhood Project. The Women’s Ministries themselves realized the sum of N250,000 through other donors which brought the total amount put into the project to the sum of N1,360,000 million. From the above amount, 44 widows have so far benefited.”

Empowerment as a Strategy. “Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth process in the ways that recognize the value of their contributions, respect their dignity and make it possible to

negotiate a fairer distribution of benefits of growth.”² This innovative stewardship concept is guided by the fact that when women are provided with entrepreneurial skills it becomes easy for them to start a small business.

The objectives of concept include

1. To explain business relationship with women who own enterprises.
2. Improve access for economic decision making.
3. To increase the technical skills of the women by providing them with access to skill training.
4. To bring the beneficiaries together in a group setting to work together, share best practices and integrate ideals for running a successful business.

Modality for the Selection of the Beneficiaries.

- a. Meeting with all the widows in the Conference

Date: May 26, 2015.

Venue: Imo Conference headquarters.

Time: 10am – 1pm

Application Form

Once the category of the group needed was determined, an application form was designed and sent to the districts through the pastors.

A Case Study or Pilot Project

It should be clearly noted that the primary aim of this intervention strategy is not to empower the beneficiaries for the sake of sustaining their means of livelihood but to determine how investing into the members directly or through partnership can serve as a

² www.youthfortechology.org/women, accessed Feb 4, 2016.

stewardship model. The traditional model of promoting faithfulness in giving is not yielding the desired result because of the hard economic condition that's gradually becoming a global phenomenon.

Another reason is to erase the fear that most members have over business ventures as if the business world is invested with witches and wizards. God desires His people to excel in their economic and spiritual life. It is God that gives the power to acquire wealth. (Deut 8:18) "The purpose of this text is not to build up the riches of an individual but to instill the worldview necessary for the expansion and proliferation of the kingdom of God throughout the earth."³ It takes money to reach the lost, preach the gospel, print resources, and support missions. If the church must have the financial power to provide answers to these myriads of problems which presupposes that the modality for regular tithes and offerings must certainly be reappraised. The essence of this strategy is to teach the members to balance prosperity with spirituality. To generate and maintain wealth, one needs to master money otherwise, greed, pride, haughtiness, anger and deceit may step in therefore "when it comes to wealth and riches all that the Christian needs to do is develop the attributes of humility, generosity and meekness, which are the defenses"⁴ again the love of money.

Second Intervention

Once we aim at generating more we will not lose sight of amount that trickles in every Sabbath therefore an action was taken to print ten thousand tithe cards and five thousand envelopes. It was also decided that the old tithe cards be discarded from January and replaced with new ones as a way of internal control. The reason for more cards is because envelopes last longer.

³ Muratori, *Rich Church, Poor Church*, 77.

⁴ Muratori, *Rich Church, Poor Church*, 90.

Third Intervention

(Stewardship Emphasis Week)

To further pursue the multiple strategies approach to the financial problem of the conference a week of stewardship emphasis was organized follows:

Dated February 5-12 for the first phase and 13-19 for the second phase. The reason for carrying it out in phases was because the first date conflicted with some district programs. It was a pulpit exchange because it would be more effective if a pastor is sent to a place other than his resident.

The topics treated included

Day	Topic
1.	The Origin of Christian Stewardship: Genesis 2:15.
2.	The Dimensions of Christian Stewardship: Time, Talent, Body Temple and Treasure: 1 Corinthians 6:19
3.	The Principles of Systematic Benevolence: 1 Corinthians 16:1-2
4.	Tithes and offerings the Believer's Responsibility: Malachi 3:8-10
5.	The Need for More Laborers: Matthew 9:37
6.	Votive and Freewill offerings. Exodus 35:5
7.	Attitude better than the amount. 2 Corinthians 9:6-9
8.	Rededication Service, Group Discussion and Personal commitment.

Seminar for Church Officers

The treasury department of the conference organized a seminar for local church and district officers involved in handling church funds. This program that was carried out on February 14th, 2016 at the conference headquarters. To ensure its effectiveness the pastors were invited and all the churches that have no bank were given up to the end of the last quarter of 2015 to do so. The agenda items discussed included the under listed.

Setting Up of Stewardship Committee

To ensure that the interventions have a lasting effect, it was decided at the seminar that each local church set up a stewardship committee charged with periodical sensitization of the members on the need to support God's work with their means.

Monitoring

Effect monitoring of the implementation process was carried out.

1. The selection of the beneficiaries of the interest free loan was closely monitored. To ensure that only the genuine widows got the loan the board of trustee that has a barrister as the secretary handled the disbursement.
2. Their project sites were also visited to ensure that they are using the money for the purpose intended.
3. The conference treasurer followed up the production of the stewardship materials after I had visited the printer for the inspection of the quality of the materials.
4. The conference directors in charge of evangelism and stewardship monitored the stewardship emphasis week.

Project Evaluation

The monthly income of the conference after the period of implementation was one of the instruments of evaluation. The compliance of the local church financial recorders is visited regularly. The workers' meeting period is also used to ascertain the level of compliance to the projects.

Project Report

God is ever ready to bless the effort of His people whenever they step out in faith. It is unimaginable that such a huge sum of money could be generated within a short period of time. Again the timeliness of the project made it easy for every hand to be on deck for a

successful implementation of the intervention strategies. At the commencement of the project it was difficult to design the direction but as the course advanced God continued to shade the light at every turn of the way. The result of the project may be summed up thus.

1. The research findings indicate that the church members are ready to partner with the leadership whenever they see their interest is into consideration.
2. The cooperation of all the parties involved contributed immensely to the success of the recorded

The Result

1. A new approach to stewardship that does not emphasis giving but receiving the blessings from our investments.
2. An increase of 22% in the income of the conference in the first quarter of 2016 financial statement over the same period of 2015.
3. Increase of in the number of churches operating bank account.
4. Employment two graduate pastors as a result of the increase in the expected income for the year.
5. Thirteen beneficiaries of the loan have already repaid their loan within the one year maturity period.

Summary

This chapter is the heartbeat of this research project and it is expected that the interventions proffered will bring a lasting solution to the problem that the research set out to address.

CHAPTER 6

SUMMARY, EVALUATION, LEARNING, RECOMMENDATIONS AND CONCLUSION

The dissertation journey has been tortuous but intriguing. This chapter presents an overview of the exercise and makes recommendations to the relevant bodies on how the research can be useful when replicated.

Final Evaluation

In order to actually determine the outcome of the project a strong monitoring instrument was put in place. It is expedient to recall that the objective of the research is to develop and implement a strategy that would bring a solution to the dwindling fortunes of Imo conference and its attendant effect on the human capital development. From the literature review a worrisome loophole was discovered in the approach of the conference to stewardship. The conference from its inception has maintained the traditional method of stewardship promotion which emphasized faithful return of tithes and the giving of liberal offerings by the members. The research findings however established the fact that less than ten percent of the membership returns faithful and regular tithes. Again the sharing formula introduced by the higher levels of the church organization leaves the local conferences with virtually nothing to run the expenses of the organization. The resultant effect of this disturbing scenario is that the conference administration keeps marking time waiting for the tenor to elapse. The goal of this work is not to dispute the sharing formulation but to discover the reason for the low income generation of the members, design and implement a strategy that could address the problem monitor and evaluate its effects on the budget of the

conference. The data from the interviews showed that tithe is the ten percent of a member's income and that it was God who made the ceiling therefore the church cannot force a member to go beyond this statutory requirement in order to raise enough funds. The offerings however leave someone with an opening beyond the ten percent but since it is still a percentage of an income therefore it is determined by the income generated. The findings revealed that the biblical concept of Christian stewardship is that of sowing and reaping. In this concept sowing precedes reaping and distribution or allocation. It is at point of distribution that God is giving a priority attention as the "one who gives the power to get wealth" (Deut 8:1-8). "And all the tithe of the land, whether of the land or of the fruit of the tree, is the LORD's. And concerning the tithe of the herd or the flock, the tenth one shall be holy unto the LORD. (Deut 8:18; 27:30-31) "Three tithes appear to have been contributed by the people of Israel. The first was for the upkeep of the priests and Levites (Deut.27:30-32; Num 18:21, 24). It constituted the wages for the temple services. The second was used to defray the expenses of the annual feasts and festivals (Exod. 23:14-17; Deut 14:22-27). The third was given every year for the poor and needy; (Deut 14:28, 29) these were in additions to the various types of offering. It is clear that the emphasis in this project is not on tithes and offerings as returned by the church members but on the amount generated as profits from investment and financial transactions which constitute the basis for the calculation of the tithes and offerings. The concept that this project champions is wealth creation because the more income a members generates the higher the amount accruing to the percentages returned as tithes and offerings. The paradigm shift is that wealth is created before it is managed therefore if nothing is created the church will not expect any income because there is no mention of tithe to those who do not generate income. The metaphor of sowing and reaping is that it is the one that sows that will also reap and bring in the first fruit which the tithe symbolizes in our days. Solomon writes "I went by the field of the lazy man, And by the vineyard of the man devoid

of understanding; And there it was all overgrown with thorns; its surface was covered with nettles; Its stone wall was broken down, When I saw it, I considered it well; I looked on it and received instruction” (Prov. 24:30-34). The task of the project is to educate the members on how to make a wise use of the percentage that is left after tithe to create multiple streams of income that would be beneficial to the church. If the farmer described in this passage were to be a church member what amount of promotion would make him to respond positively. Therefore wealth creation is the biblical ideal of tithe promotion. The intervention strategy designed in chapter four is to demonstrate this model. The result in chapter five is a clear indication that the best way to grow the income of the church is to invest directly or indirectly in the business of the members. Since it was discovered that the problem of most of the members is lack of capital to either invest or sustain their investment, the concept of an interest free loan was conceived. In response the Widowhood Foundation was established. The 44 widows who benefited from the loan have been monitored and evaluated and the results have shown that God is ever willing to bless the works of our hands whenever we venture in faith.

Summary

1. Out of the 44 beneficiaries of the soft loans, thirteen of beneficiaries have been able to raise the money before the one year maturity period which shows that little is much when God is in it.
2. The Stewardship Emphasis Week further strengthened the effort of the researcher in seeking solution to the financial situation of the conference. It also afforded me the opportunity to mobilize the pastor towards achieving the goal of this project.
3. The production and distribution of the exhausted tithe cards and envelopes and the action to mandate the churches that have not opened a bank account to do so is a method of internal control.

In all, these multidimensional intervention strategy has resulted in an increase of 22% over the title income of the conference in the comparative analysis of the financial statement of the first of quarter of 2015 and 2016.

Learning

1. The basic lesson from this project is that it pays to be patient.
2. Nobody is insignificant when it comes to doing mission.
3. That once there is the will there will always be a way. The setting up of a revolving loan is something that would have appeared impossible but because mission belongs to God, He will always provide the resources.
4. In doing mission there is the need for synergy, otherwise lack of finances would have altered the result of this research and left a gloomy picture of the conference.
5. It was obvious that if the data analysis of the second focus group did not suggest a stewardship emphasis week, the loopholes discovered would have continued to cause a leakage to the expected income to the conference from the local churches.

Recommendations

1. The stewardship model of wealth creation is an intervention strategy that has only been implemented with a selected category of widows; I therefore recommend that it should be extended to other members of the church as the scope of the project did not guarantee going beyond the pilot group.
2. That before any restructuring of an existing conference occurs the higher organization should embark on a thorough study of the field and if possible avoid state leaning as the research findings showed that most state conferences are finding it difficult to break even. Let mission be the overriding interest.
3. That further research be conducted as a follow up to some of the issues raised

The nature of the academic programs that I have gone through before this degree did not involve much research work which accounted my initial slow pace but with encouragement and additional insight from the professors and classmates I was able to cope with the challenges.

Conclusion

The journey through the various stages of this dissertation was not an easy one but at last it is worth the pain. From the beginning, the academic exercise took an undertone to confront or root out a spiritual discontent.

The need for the adoption of a new strategy for the financial stability of Imo Conference became clearly urgent as the dwindling fortunes hit harder the membership and administration of the church organization, all calling for overhauling of the systems. Invariably the exercise sprouted from not only fiscal and physical dimensions, it also created rooms for spiritual growth.

Galvanizing the energy and the spirit of cooperative development is a mandate for all stakeholders, the membership and conference administrators in unity and pertinacity of purpose to uphold and work with the strategy. All parties must work to achieve the common goal of stabilizing the finances of the conference.

From the policy implementation of church administration, a restructured conference requires strong financial base before it can run the organization effectively and efficiently. To reach this height, Imo Conference gladly welcomed a strategy to firmly garner back the fortunes of self-sufficiency and support systems.

APPENDICES

APPENDIX A
Letters and Forms

 <p style="margin-left: 20px;">SEVENTH-DAY ADVENTIST CHURCH</p>	<p><i>Office of the Treasurer</i></p>	<p>Anambra - Imo Conference</p>  <p>Bori Industrial Ave Off Egbu Road P.M.B. 1550, Owerri, Imo State. Tel: 083-235117</p>
<p>June 25, 2012</p>		
<p>The Registrar Adventist University of Africa Kenya.</p>		
<p>Sir/Madam,</p>		
<p>ENROLLEMENT AUTHORIZATION</p>		
<p>I write to notify your office of the action of the Executive Committee of Anambra-Imo Conference of the Eastern Nigeria Union Mission, that Pastor Okpulo, Ephraim Uzodinma be authorized to enroll into the Doctor of Ministry Programme of the Adventist University of Africa at the sponsorship of the church.</p>		
<p>Thanks.</p>		
<p>Yours faithfully,</p>		
<p style="text-align: center;"> CHINENYE F. NWACHUKWU (Mrs) <i>Treasurer</i></p>		



Office of the President

Anambra - Imo Conference



Bori Industrial Ave.
Off Egbu Road
P.M.B. 1550, Owerri,
Imo State.
Tel: 083-235117

September 2, 2016

The Executive Committee
Imo Conference
Owerri

Dear Members,

DISSERTATION AUTHORIZATION

I write to request the Executive Committee's authorization to use the Conference Financial Statement and the Widowhood Support Foundation's Loan beneficiaries for my research work.

The reason is that their statistics will be useful in my data analysis.

Thanks

Yours faithfully

A handwritten signature in blue ink, appearing to read "Okpolor, E.U.", written over a horizontal line.

Okpolor, E.U
President



SEVENTH-DAY
ADVENTIST CHURCH

Office of the Secretary

AMADADA - IMO CONFERENCE



Bori Industrial Ave.
Off Egbu Road
P.M.B. 1550, Owerri,
Imo State.
Tel: 083-235117

September 19, 2016

Pastor Ephraim U. Okpolor
President
Imo Conference of SDA
Ama-Wire
Owerri

Dear Pastor Okpolor

RESEARCH AUTHORIZATION

The Imo Conference Executive Committee in her meeting of September 4, 2016,

Voted:

To approve your request to use Imo Conference financial statement and the Widowhood Support Foundation's Loan beneficiaries for your Doctor of Ministry research work.

We pray that the Lord will bless your research effort.

Thanks.

Pastor Okechukwu Mbaeri
Executive Secretary

OM/oi

Forms

**WIDOWHOOD SUPPORT FOUNDATION
(WSF)
SEVENTH-DAY ADVENTIST CHURCH
IMO CONFERENCE**

Name:

Village address:

Phone number:

Church of membership

BRIEF DESCRIPTION OF INTENDED BUSINESS:

I request a loan of -----from
this foundation and will repay within one year from the date of issuance.

Name/Sign

First Elder
(Witness)

District Pastor
(Guarantor)

NB: Please return this form on or before Wednesday 10th June, 2015 to the Executive Secretary of the Conference.

APPENDIX B

Questionnaire and Focus Group Discussion Questions

Adventist University of Africa QUESTIONNAIRE

Topic: A STRATEGY FOR THE FINANCIAL STABILITY FOR
THE RESTRUCTURED IMO CONFERENCE OF
SDA CHURCH IN NIGERIA

This questionnaire is on the above research topic. It is in partial fulfillment of the Doctor of Ministry (DMin) degree. Please, kindly write or tick ($\sqrt{\quad}$) the appropriate response to the questions below.

Section A – DEMOGRAPHIC INFORMATION

- I. Gender: Male () Female ()
- II. Marital Status: Married () Single ()
Divorced () Widow ()
- III. Arm in Church: AMO () AWM () Youth Member ()
- IV. Membership Level: Ordained Minister () Licensed () Church Member ()
Office Staff ()
- V. Church Status: Organized () Unorganized ()
- VI Support System: Self Support () Working Capital () Liquidity ()
- VII. Current position in the local Church

Section B -- QUESTIONNAIRE

A STRATEGY FOR FINANCIAL STABILITY FOR SDA CHURCH IN IMO CONFERENCE

Please, kindly write or tick () the appropriate response to the questions below.

This questionnaire is about a research project aimed at finding out the opinion of the respondents on the major causes of the low tithes and offerings generation in Imo Conference since the reorganization of Anambra-Imo Conference in 2013. Kindly be independent in your response so that the data will be reliable for the purpose intended.

Please indicate your gender:

Male/female

1. Do you think it is right for a Christian to return his or her tithes in order to provide financial support to the church/conference?
Yes () No () Void ()
2. Do you think the number of the church members that return faithful tithes and give liberal offerings in your church is encouraging?
Yes () No () Void ()
3. Do you think that enough stewardship education has been carried out in your local church during the last six months?
Yes () No () Void ()
4. In your opinion do you think the church members understand the return of tithes and offerings as a religious obligation?
Yes () No () Void ()
5. Do you think the inability of the members to return their faithful tithes and offerings is affecting the workforce of the conference?
Yes () No () Void ()
6. Do you think your church has been provided with enough stewardship materials?
Yes () No () Void ()
7. In your opinion do you think the unfaithfulness of the members is more of a spiritual problem than financial?

Yes () No () Void ()

8. Do you think the hard economic situation in the country is affecting the giving pattern of the members?

Yes () No () Void ()

9. Do you think the church is placing much emphasis on money than on the spiritual wellbeing of the members?

Yes () No () Void ()

10. Do you think the principles of systematic benevolence have been properly understood by the members of your church?

Yes () No () Void ()

11. In your opinion do you think that your local church remits all the funds that are meant for the conference on monthly basis?

Yes () No () Void ()

12. Do you think that your pastor is doing much to encourage the members in fulfilling their financial obligation to the conference?

Yes () No () Void ()

13. Do you think that if the pastor visits and prays for the members in their homes and places of work that it will change their giving pattern?

Yes () No () Void ()

14. Do you think that those who record the tithes and offerings every Sabbath are people of integrity?

Yes () No () Void ()

15. Do you think that Elders will do better in promoting tithes and offerings than the pastors?

Yes () No () Void ()

16. Do you think that your local church has many projects that are affecting their faithfulness in tithes and offerings?

Yes () No () Void ()

17. In your opinion are there some members who discourage others from returning their tithes and offerings to God?

Yes () No () Void ()

18. Do you believe that members should be disciplined for not returning their tithes and offerings?

Yes () No () Void ()

19. Do you think that one week of stewardship seminar might improve the giving pattern of you local church?

Yes () No () Void ()

20. If a stewardship seminar is organized for your local church will you be willing to attend?

Yes () No () Void ()

21. Do you think that financial support to the members in terms of soft loan might increase their ability to generate more income and impact positively on their giving.

Yes () No () Void ()

FOCUS GROUP DISCUSSION

From: Pastor Ephraim Uzodinma Okpolor

June 2, 2016.

To: Professor P.O. Amanze (my Advisor)

Request to conduct a focus group discussion this week end at Owerri.

In the course of this program i have carried out two group discussions but as it stands I need to conduct a focus group discussion that will form the basis of my subsequent chapters. I therefore request your input and approval to enable me carry it out this weekend as I will travel to Owerri in Imo State from Babcock.

This focus group method will assist in ascertaining the perception and opinions of the group on my research topic

The group is made up of seven people, five women and four men.

DISSERTATION TOPIC:

A STRATEGY FOR THE DEVELOPMENT OF THE NEWLY RESTRUCTURED IMO CONFERENCE OF SEVENTH-DAY ADVENTIST CHURCH IN NIGERIA.

GUIDELINES

1. Introduction of the purpose of the gathering.
2. A background knowledge of each participant.
3. Appeal for openness.
4. The role of each participant.

Time allotted: 1 to 2 hours.

Questions will be directed to each participant based on his/her background.

Issues discussed

1. Are you aware that Imo conference has been going through some financial challenges since the reorganization of Anambra- Imo conference in 2013?
2. In your opinion do you think it is as a result of the members not being faithful in their return of tithes and offerings or that the economic condition of the country is affecting their income capacity?
3. Do you think that there is a gap between the leadership of the conference and the membership that is affecting their financial support to the conference? If yes, how best do you think such a gap can be closed?
4. Have you heard about the Widowhood Support Foundation and how do you think the scheme can be of benefit to the widows in ensuring an improvement in their financial index?
5. Do you think that if this Foundation comes up with a financial aid to the members it may affect their financial support to the conference positively?

6. What suggestions if any do you think can be of help in this research work to accomplish its purpose

It has been a wonderful time having you around, I appreciate your openness.

APPENDIX C

Daily Programme

TOPICS FOR THE STEWARDSHIP ENRICHMENT SEMINAR

MARCH 6-12 / 13-19, 2016

DAY AND TOPIC

1. The Origin of Christian Stewardship. Genesis 2:15.
2. The Dimensions of Christian Stewardship. 1 Corinthians 6:19.
3. The Principles of Systematic Benevolence: 1 Corinthians 16:1-2.
4. Tithes and Offerings, the Believer's Responsibility. Malachi 3: 8-10.
5. The Need for More Laborers. Matthew 9:37.
6. Votive and Freewill Offerings. Exodus 35:5.
7. Attitude Better than the Amount. 2 Corinthians 9:6-7.
8. Rededication Service, Group Discussion and Personal Commitment.

APPENDIX D

Resource Topics and Resource Persons

IMO CONFERENCE JOINT MEETING OF DISTRICT COMMITTEES AND CHURCH BOARDS

VENUE: CONFERENCE HEADQUARTERS, AMA-WIRE ORJI, OWERRI

DATE: FEBRUARY 14, 2016

AGENDA

1. Devotion
2. Roll Call
3. Objective/purpose of meeting
4. Stewardship emphasis week Marc 6-19
5. Audit of churches
6. Church Record book
7. Use of tithe cards and envelopes
8. Financial statement of the church
9. Church recorders and counting of funds
10. Pastors-members relationship
11. Church bank account
12. Conference budget and its implementation
13. Closing prayer
14. Light refreshment

**IMO CONFERENCE OF SEVENTH-DAY ADVENTIST CHURCH
STEWARDSHIP ENRICHMENT PULPIT EXCHANGE SCHEDULE**

S/N	NAME	PLACE OF POSTING	DATE
1.	ULOKANJO I. G.	AMAKOHIA	1 st week March 6 – 12
2.	UMEZURIKE, R.	AMALA	1 st week March 6 - 12
3.	ONYEKA, C.V.	AMUMARA	1 st week March 6 - 12
4.	NWOSU, F.	AMUZU	1 st week March 6 - 12
5.	ADIUKWU, G.	AWARRA	1 st week March 6 - 12
6.	AZODE, C.A.	CHOKONEZE	1 st week March 6 - 12
7.	ODUMIJE, D.	COLLEGE	1 st week March 6 - 12
8.	MBAERI, O.	EMII	1 st week March 6 - 12
9.	EMERONYE, P.	ITU-MBAISE	1 st week March 6 - 12
10.	MBATAKU, E.	MBUTU	1 st week March 6 -12
11.	UHUEGBU, A.	NGURU	1 st week March 6 - 12
12.	OMENIHU, E.	NEKEDE	1 st week March 6 - 12
13.	NWANKWO, G.	NWERRE	2 nd week March 6- 12
14.	NWANKWO, I.	OBIOHURU	1 st week March 6 - 12
15.	GODSON, C. E.	OBOOKWE	1 st week March 6 - 12
16.	UGWUJOR, B.C.	OOWO	1 st week March 6 - 12
17.	OKPULOR, E. U.	OKIGWE	2 nd week March 13-19
18.	M.G. UWALAKA	OWERRI CENTRAL/EGBU	1 st week March 6 - 12
19.	ONWUBUARIRI, V.C.	UMUORII/UMUOBA	1 st week March 6 - 12
20.	OKPE, T.	OWERRI TOWNSHIP	1 st week March 6 - 12
21.	OKPULOR, E. U.	AMARAKU/AMII	1 st week March 6 - 12
22.	IWUALA, J. C.	ORLU	1 st week March 6 - 12

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VITA

Name: Ephraim Uzodinma Okpolor

Background:

Date of birth August 26th, 1958
Place of birth Akola, Akpodim, Ezinihitte Mbaise Local Government of Imo State, Nigeria
Name of parents George and Abigail Okpolor
Date of baptism September 23, 1974

Education:

1963-1974 Central School Akpodim (First Leaving Certificate)
(interrupted by the Nigerian civil war of 1966-1970)
1974-1979 Ife Grammar School (WASC)
1987-1992 Adventist Seminary of West Africa (affiliate of Andrews University
USA) Bachelor of Arts (Theology).
2001-2004 Andrews University, Michigan Master of Arts (Pastoral Ministry)
2013-2017 Adventist University of Africa; Doctor of Ministry (Missiology)
Candidate

Marital life:

Wife Chioma, Aerogean Okpolor
Date of marriage December 24, 1994
Number of children Three (A female and two males)

Working Experience:

1980-1982 Road Construction Company (RCC)
1983-1985 Dahandasa Construction Company
1986-1987 Federal Ministry of Works and Housing

Ministerial Experience:

1993-1994 Church Pastor
1994-2000 District Leader
March 6, 1999 Date of Ordination
2000-2006 District Leader/Director
2006-2009. Conference Executive Secretary
2009 to date Conference President