

The following article is a chapter from the church leadership training manual titled, "Building A Dynamic Church" by Randall Hillebrand. Copyright © 2008, 2011 by Randall J. Hillebrand. All rights reserved.

If you desire to download the manual in its entirety, please go to the following url:
<http://www.hillebrandministries.com/CompleteEnglishManualWithCovers.pdf>



ORGANIZATIONAL ISSUES:

Church Finances

Issues surrounding money:

Money can be a blessing and it can be a curse. Yet, money is an important aspect in the daily operation of a church. Therefore, those who have charge of it need to make sure that it is handled properly or it could become the center of controversy and problems.

One needs to remember the words of the Apostle Paul to Timothy: "For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs" (1 Tim. 6:10). This is the reason Paul states that it is important for the pastor and elders to be "free from the love of money" (1 Tim. 3:13; Titus 1:7). Peter echoed Paul's thought when he stated that an elder is to shepherd the flock of God, though not for sordid gain (1 Pet. 5:2). In other words, a person in spiritual leadership of a church is to be a person who understands that money can tempt, corrupt, and destroy. Therefore church leaders must be composed of men who do not crave money and who are careful with its use, especially in conjunction with the church's finances. Money is a source of temptation (1 Tim. 6:9-10), and everyone is susceptible to its lure (1 Cor. 10:12).



Protecting the church's financial system:

One of Paul's themes in 2 Corinthians was the careful handling of money when addressing the issue of the collection for the poor believers in Jerusalem. In his exhortation, Paul talks about those things which were important to this process (2 Cor. 8:16-24). Four issues arose. They are:

1. That the men who would handle the money would be men of virtue (vss. 18,22-23)
2. That the offering would be administered by Paul and his companions for the glory of the Lord Himself (vs. 19)
3. That they would take precautions so that no one would be able to discredit them in their administration of this generous gift (vs. 20)

4. That they would have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men (vs. 21)

Point number one is critical because when godly men are in charge of the offering, then the next three points will be their desire and focus. This should be the same desire and goal of all of Christ's churches and their leaders. This is why it is important that a financial system, including procedures, is in use within the local church. Such a system helps protect not only the church but its leaders as well. This is also why no one person should ever be in charge of or count the offerings alone. There should always be a minimum of two people for the purpose of accountability. The pastor should not be a part of this process because he should never directly handle or have control over the church's money. First, he should never give the impression to anyone that he has a desire for money (1 Tim. 3:3; 1 Pet. 5:2-3; cf. 1 Tim. 6:17-19). Second, since he is the church's most noticeable, prominent and influential member, he needs to be protected from the temptation to use the church's money for his own advantage. Third, if there would ever be a situation where embezzlement of the church's money should occur and the pastor is not involved in the process of handling this money, then no one will be able to point a finger at him and say that he has mishandled funds (cf. 1 Thes. 5:22). This is important since he is God's representative to the people of the church and the community. Satan would love to blemish or even discredit the pastor's name whenever possible (cf. 1 Pet. 5:8-9). Furthermore, if a church member is found culpable of mishandling funds, this situation can be handled through the church discipline process. Even though the same procedure must be carried out when the church's pastor is found culpable of such a sin (1 Tim. 5:20), the damage to the church is generally much less when the guilty person is not the pastor.

Consequently, a church's leadership team must set up a detailed system of accountability with procedures on how the church's money is to be handled and accounted for. Godly men should be placed in charge of the money; the pastor should not be one of them. All money collected should be counted, and a confirmation of the amount recorded. This system must be one that the leaders can easily review for accountability and should be reviewed on a monthly basis. It should reflect how much has been collected, how much has been spent and for what, how much money remains, and how the remaining money is designated (e.g., general fund, special project, evangelism, missions, etc.). Christians, and especially Christian leaders (1 Cor. 3:9-15), are to be good stewards of what God has placed in their charge (1 Cor. 4:2; Titus 1:7), for one day they will have to give an account for their stewardship when they appear before their Chief Shepherd (cf. Luke 12:41-48; 2 Cor. 5:10; 1 Pet. 5:4).

APPLICATION QUESTIONS:



1. Does your church have an accounting system in place which guarantees the proper handling of the church's finances?
2. Who guarantees that the accounting system is being followed properly?
3. Does more than one man count the offering? If not, how can this situation be rectified?
4. Does the pastor of your church have anything to do with its finances? If so, do you feel that this is wise? Will you change this situation? If not, then please explain why.
5. Do you see any problems with the way in which money is handled in your church? What problems do you see? What needs to be done to solve these problems?
6. Does your church board give a yearly accounting of the church finances to the congregation? If not, then when will your church begin to do this? Doing this will help maintain credibility of the church financial system.

