

# Biblical financial principles

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## A survey of Scripture

### I. Introduction

### II. A survey of Biblical teaching on money and wealth

### III. 10 Biblical principles about money and wealth

1. God owns everything and we are His stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, the weak, the oppressed, and the needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

### IV. Money and your family

### V. Money and the church

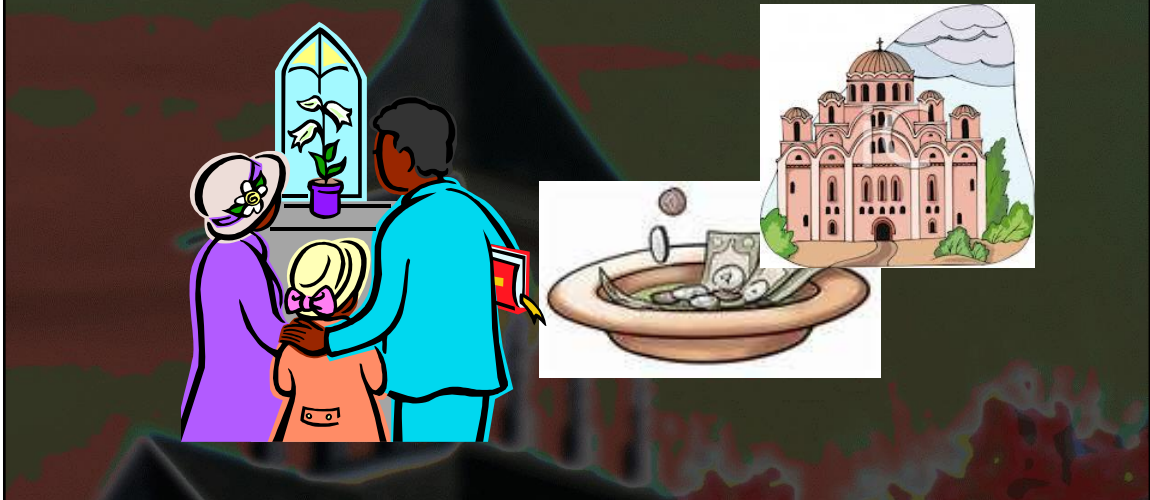
### VI. Business principles and the Kingdom

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## Module V: money and the church

# V. Money and the church

The Bible addresses several different areas



**V. Money and the church:** the Bible talks about churches and their relationship with money in several different areas of church life.

## **We'll briefly examine 6 topics**

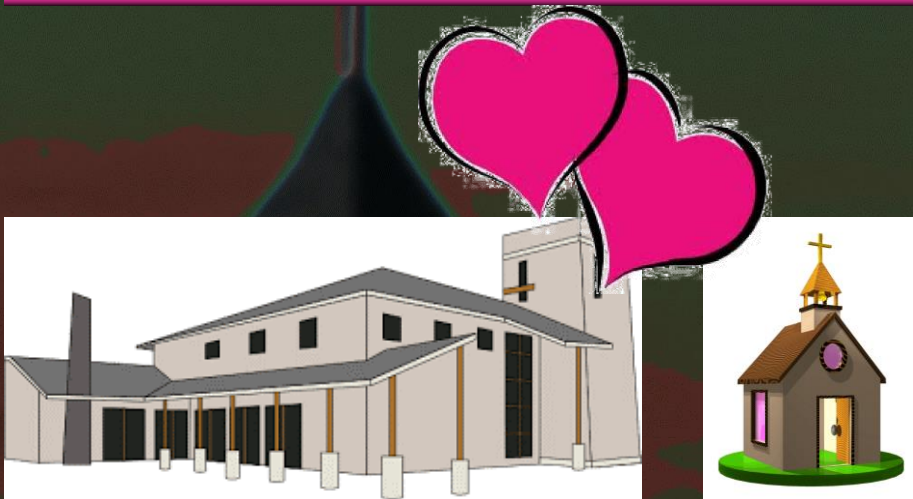
- **Churches helping churches**
- **Instructions for church leaders**
- **Teaching stewardship in the church**
- **Church finance committees**
- **Admonitions to individuals**
- **Building projects in the church**

### **We'll briefly examine 6 topics**

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- Admonitions to individuals
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# 1. Churches helping churches

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**Financial relationship between churches:** Let's now look at one aspect of the financial relationship between churches: churching helping other churches in need.

## Key scriptural passage

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▪ Of course, I don't mean your giving should make life easy for others and hard for yourselves. I only mean that there should be some equality. Right now you have plenty and can help those who are in need. Later, they will have plenty and can share with you when you need it. In this way, things will be equal. As the Scriptures say, "Those who gathered a lot had nothing left over, and those who gathered only a little had enough." 2 Cor 8:13-15 (NLT)

**Key Scripture passage:** one of the topics is the idea of churches helping churches. Let's read 2 Corinthians 8:13-15.



## Churches helping churches (cont'd)

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- **Attitude is a voluntary act of service:** 2 Corinthians 8:1 -5
- **Goal is equality:** 2 Corinthians 8:10 - 15
- **Wonderful way to finance a daughter church  
(Example of Kanaan church)**

**Financial relationship between churches (cont'd):** 1) We saw from our scriptural passage that Paul was encouraging the Christian churches to be in fellowship with and care for one another. If one church was suffering, he encouraged the churches that were prospering to come to their aid. I believe in the Evangelical Free Church of India has a policy where the central organization can distribute funds as needed to local churches. I don't know the specific policy, but it may be a practical working out of this passage.

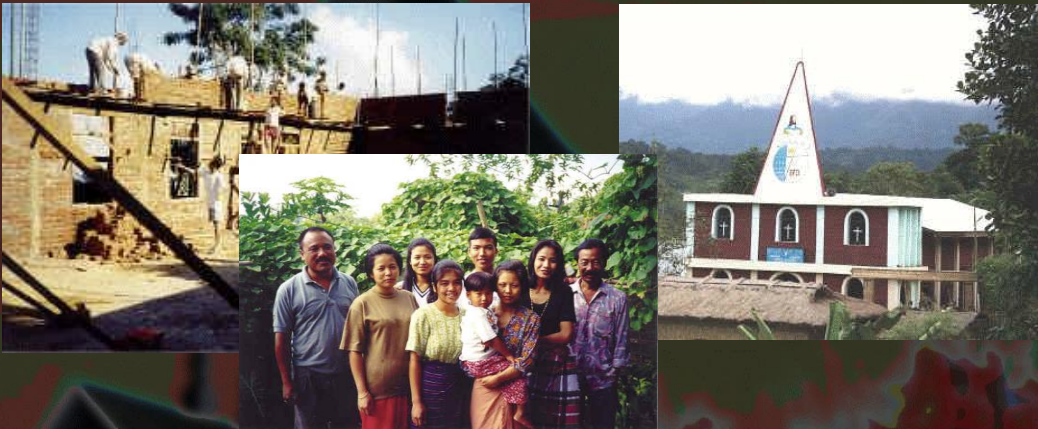
2) Paul encouraged this sharing of resources to be a voluntary act of service to the Lord. He simply said there should be some equality such that a church should not be too rich nor too poor. This principle is also an excellent way for the church to produce a daughter church. All new churches struggle for money. If there is a larger church with sufficient resources and they believe that God would have them establish a small work somewhere, then some of their resources can be used to do that.

I attend the First Evangelical Free Church of Colorado Springs. In the 1970's, we had the opportunity to start a daughter church on another side of town. We asked for volunteers who would be willing to start the work at the new location. I don't remember the exact details. But there were several dozen people who agreed to do this. There may have been some financial assistance as well. Today that church is healthy and is approximately the same size as our own church. Our church has done this on one or two other occasions where we provided resources to help start a new church. I think what we did follows a typical model of how a church expands its ministries through dividing, then multiplying. I believe it is the process that is used all over the world.

When I first came to India in 1998, it was to help build a permanent facility for the church at Kanaan. This small church was a daughter church of Mulhoi Evangelical Free Church, located in Haflong, Assam. It had originally been built out of materials that did not last beyond a few years. The walls were made of bamboo and I believe they had a thatched roof. But the church grew and it eventually became time for them to build a new, permanent building. Our church was invited to provide the materials for their permanent building and to send a small team to help work alongside them as the church was constructed. I volunteered to join that team. It was through that experience that I fell in love with the Christians in northeast India, and was blessed immensely during that two week experience. By God's grace, I have journeyed to India for ministry purposes more than a dozen times since.

## Church helping churches: a real-life example

- 1998: First EFC in Colorado Springs partnered with the mother church in Mulhoi to build a permanent building for their daughter church in the village of Kanaan
- 1999: Kanaan church was dedicated to the Lord



**Church helping churches: wonderful way to finance a daughter church:** the photo on the left shows the church at Kanaan being built. Our home church in Colorado Springs provided the materials for the permanent building. I was one of five men from my home church who came to Haflong for two weeks to help build this church. It was not so much the additional labor that we provided that was a blessing to them. We really didn't have much to offer in that regard, because there were plenty of local laborers available. It was more the encouragement that we gave the local church by coming halfway around the world to help our fellow believers. But the local believers were the ones who encouraged us! They formed a support team, led by Sung Kim, who attended to our needs at considerable personal inconvenience, every day we were there. So from my point of view, the most wonderful thing about the whole experience was this: though the American team tried to be a blessing to our Indian brothers and sisters, I can assure you that we received the greater blessing.

## 2. Instructions for church leaders

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- **The church is to treat poor and rich alike** James 2:1 -4 James 2:9
- **Encourage giving as an act of worship** Matt 2:11
- **The Bible contains examples of both anonymous and public giving** Matt 6:4 1 Chronicles 29:2-9
- **Church leadership can set the example in giving**
- **People should be encouraged to give faithfully as their first priority. Then, they should add spiritual graces to their giving such as generosity, a willing heart, cheerfulness, and joy** 2 Cor 9:7 >

**Helpful advice for church leaders:** the Bible lists some things church leaders can do to conform regarding church finances:

- Encourage people to first give themselves, then their offerings to the Lord as an act of worship;
- Treat the poor and rich alike, regardless of their financial status (James 2: 1-4, James 2: 9);
- Encourage regular, faithful giving as well as joyful, generous giving;
- Recognize that both anonymous and public giving can be legitimate expressions and depend more on the attitude of the heart than on the method.



### 3. Teaching stewardship in the local church

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- Teach biblical financial principles
- Emphasize that God wants our knowledge, but he wants our heart even more
- Leadership training
- Teach responsibility according to God's Word
- Encourage a culture of faithful giving
- Teach the joy of generosity (Brian Kluth materials)
- Share testimonies of God's faithfulness >

**Teaching stewardship in the local church:** I would encourage you who become pastors to train your church in biblical financial principles. As we have done in this course, encourage your people to give the Lord not only their minds but their hearts in this matter. You can also conduct leadership training. For example, this course can be taught as a one- or two-hour course, or as a Sunday school course over a semester. In the seminary, it is taught as a five day formal seminar. We would all agree that we want to teach God's word as it is written, not necessarily the way we practice it. We all fall short of God's standard. But we don't want to compromise the standard because of our own failures to live up to it. Finally, you can encourage members of your own congregation to share their testimonies of God's faithfulness in their lives.

## 4. Financial management within the local church

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- **The makeup and responsibilities of the financial committee**
  - **Chairman, secretary, treasurer**
  - **Members must have utmost honesty. Integrity is a critical character quality of a steward**
- **Have a written financial policy. Policies may vary from church to church or be determined by the district or the denomination**
- **Financing a part-time pastor (tent ministries) >**

**Financial management within the local church:** after you graduate, many of you will become pastors and leaders in local churches. I wanted to share with you the model that we use in our church in America for establishing a finance committee. I know you have your own practices in India, and I would not wish to alter them at all. So I offer this information to provide you with additional perspective, but the actual organizational structure will be a local decision. In our church we have established a finance team that handles the money for the church. It consists of a chairman, secretary and treasurer, along with a few others. The titles are not as important as their function. The chairman calls the meetings and oversees the operations of the team. Monies received by the church are handled by the secretary and disbursements are made by the treasurer. As you would expect, the members of this team are of the utmost honesty and integrity. Our church has a policy that the secretary and treasurer must be two different individuals. This provides a system of checks and balances and protects them both. We have a written financial policy that governs the management of the funds. Of course, financial policies, local customs, and government regulations may vary from church to church, denomination to denomination, and country to country.

We know that some ministries can be all or partially self-supporting. The apostle Paul's tent making ministry was an example of this. He undoubtedly had support from others but also provided a portion of his own.

## 5. The church and individual responsibility

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- Be faithful in our giving and honor our commitments
- Give willingly and cheerfully as unto the Lord
- If our church allows us to designate the use of funds we give, do it prayerfully with the heart of a steward
- Leave the final decision of how the church offering is distributed to those in authority
- Don't "punish" the church leadership by withholding our giving commitments. Our gifts really belong to God. He has ultimate control over them. Practice faithful, cheerful giving and leave the results up to him. -->

**The individual's responsibility:** let's now look at the individual's financial responsibility to the church. First, we have already seen that each individual should be faithful to the commitment they make to their local church. By God's grace, they will go beyond a sense of commitment and give willingly and cheerfully as unto the Lord. If the local church allows its members to designate the use of funds, then individuals should follow the Lord's leading if they desire their gifts to be used in certain way. However, they should leave the final decision as to how their gifts will be distributed up to the church authorities. In some churches, the finance committee will offer to return designated gifts if they decide the stated purpose cannot be honored.

In the U.S., the Federal government requires the church to have the final say regarding the ultimate distribution of a person's designated gift, if the individual making the donation wishes to receive a tax deduction for it. In general, I believe that once you have made your gift and expressed your desired beneficiary, you should leave the results up to God. He gives us our income, he is the ultimate owner of it. When we gave a portion back to him, we did so as an act of worship. And we can trust him with its disposition.

## 6. Building projects in the church

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**Building projects in the church:** let's now consider building projects in the church



## Building projects in the church (cont'd)

- **Building projects will need strong, steadfast, visionary, and competent leadership:** Ezra, Nehemiah
- **Getting the support of the congregation before proceeding is critical:** Exodus 35:29, 1 Chronicles 29:14 -19
- **Obtaining public gift and leadership gifts can glorify God and result in great rejoicing and increased generosity:** 1 Chronicles 29:1 - 9
- **Financing could be through long-term savings program, a fund drive encouraging cash and pledges over a specific time period, or other strategies**
- **Getting support of local officials is important:** Neh 2:5, Ezra 6:1-

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**Building projects in the church (cont'd):** building projects need visionary and competent leadership. We know from the story of the reconstruction of the temple in Jerusalem that both Ezra and Nehemiah provided vision and strong leadership. There were many attempts to derail this project but they held firm. And God blessed the work. I personally would encourage the pastor of a church which is considering a building project to not only provide leadership and vision, but to gain the support of the congregation before proceeding. This is because it is the congregation that will provide the resources for the project and without their support it would be an uphill battle.

Gifts for the project made by the leadership can be greatly encouraging to the congregation. David, who led the initiative to build the temple in Jerusalem, gave from his own private resources for its construction. Then he encouraged the other leaders to do the same thing. And we see that the congregation was greatly encouraged by this because they saw that the leadership had given themselves completely to the Lord in this matter. These leadership gifts glorified God and resulted in great rejoicing. Let's read 1 Chronicles 29:1-9.

Churches may also finance building projects in a number of ways. Some churches may save for their expansion over a long period of time, much as an individual would do for major purchases. It is probably more common in the United States to have an intensive fund-raising program when capital projects are launched. And there can be a combination of the two.

## **Class discussion**

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- **What is your church's financial relationship to other churches within your area or district?**
- **Has your church ever helped a struggling church financially? What was the result? What has that experience taught your church leaders?**
- **Has your church ever been in need financially? Did other churches offer assistance? What lessons has your church leadership learned from that experience?**

## **Class discussion**

# Quiz

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## Multiple choice or True/False

- Create one or more quizzes that deal with this module
- Usually 4 or 5 choices or statements work best for each quiz
- After allowing a minute or two for the students to complete the quiz, go over the answers. For false statements, ask the class what change could be made to make the statement true

## Quiz

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**V. Money and the church**

VI. Business principles and the Kingdom

VII. Money and Society

**V. Money and the Church: end of module**