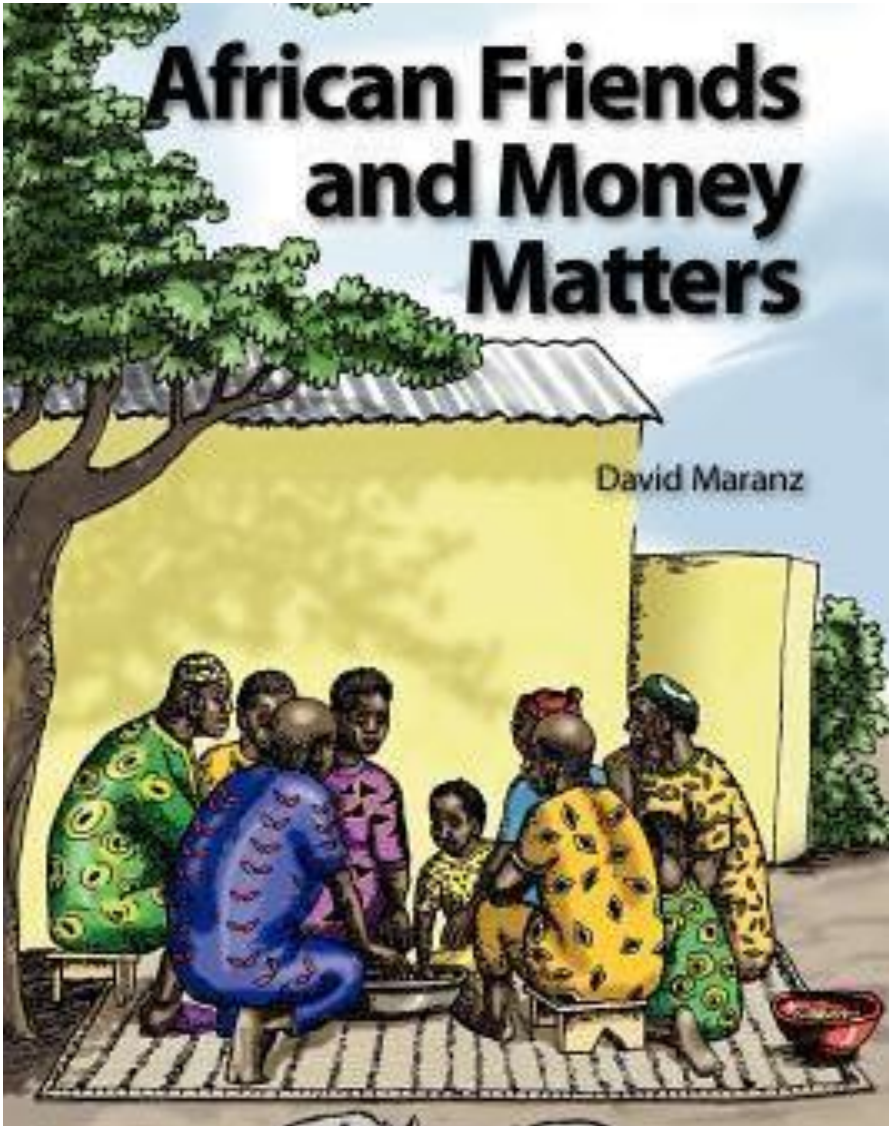




Thinking biblically about money matters and the church in Africa

Dr Conrad Mbewe

African Christian University



The challenge before us

- The immediate felt need is that of relative poverty.
- In many cases it is due to a poor work ethic and dependency syndrome.
- The prosperity gospel has only made matters worse.
- There is also the poor giving habits among us.
- "Africans are hospitable but not generous".
- Missionaries do not help because they do not need church money.
- We have earned a bad reputation due to fraudsters.
- There is growing donor fatigue. Funds are drying up.

Biblical foundations for money matters

- To begin with, this a worldview and heart issue.
- Money is simply a convenient means of exchange.
- You use your talents by working hard to “subdue the earth” and earn the equivalent. Acts 20:35
- As Christians we believe that we are only stewards of the gifts (and money). Matt. 25:14ff.
- We use money to sustain ourselves, subdue the earth, to bless others and to build God’s kingdom.
- We must be faithful (tithing), generous (in free-will offerings) and resourceful (in fund-raising).
- Money will take us from God or will result in God rewarding us eternally if we invest in his kingdom. It is a heart issue. (Matt. 6:19–24, 1 Tim. 6:10)



Financial Sustainability of the Church

- We need to face the issue of financial sustainability of the church and its ministries. Remember, the THREE SELFS.
- Churches can barely pay their pastors while members live in luxury.
- Bible colleges: No educational institution will survive on tuition fees alone.
- Rather, the issue is how much of the extra funding will be local and how much will be external funding from the West?



The case of LegUp

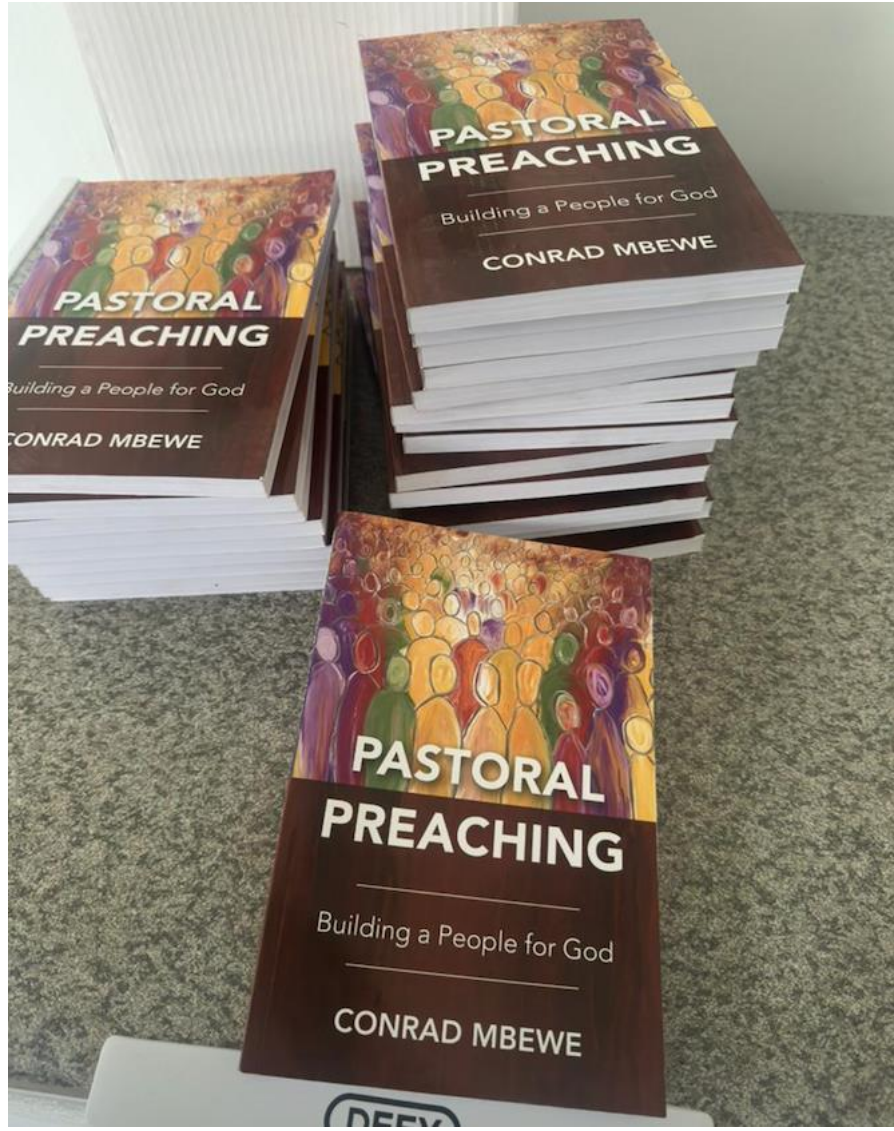
- Create jobs in economically developing communities by identifying profitable economic activity through Christian owned and managed for-profit businesses that can be increased through a LegUp relationship that offers access to interest free funds for needed capital as well as free advisory support from proven business leaders.



Transparency and Accountability

- Paul's statement of doing what is right before both God and man (2 Cor. 8:21).
- The top leader should not handle the money.
- The one who collects should not keep. The one who keeps should not pay. The one who pays should not keep the books.
- An independent person/body should audit/verify the accounts.
- Respect the wish of the donor, even if the money is now with you.





Conclusion

- We must teach pastorally what the Bible teaches with respect to money matters.
- We should bear in mind that there are deep cultural issues at play and must address them.
- We should be role models in this matter by ensuring accountability systems are in place.
- The dependency syndrome should slowly but surely be brought down.