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Establishing Ethical Processes for Church Finances

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ESTABLISHING ETHICAL PROCESSES FOR CHURCH FINANCES

A Dissertation Presented to the Faculty of
Harding School of Theology
Memphis, Tennessee

In Partial Fulfillment
Of the Requirements for the Degree of
Doctor of Ministry

By
Carl A. Williamson

March 2018

Chairman _____

Reader _____

Reader _____

Dean _____

Date Approved _____

To Natacha Clesca for her unwavering sacrifice to evaluate and serve God and His Church.

To Gateway church of Christ for being my family and allowing me the opportunity to practice ministry with you.

To the Finance Team, your participation enriched this dissertation and my spiritual life.

To Dr. Dave Bland, Dr. Mark Powell, and especially Dr. Carlus Gupton for your kind words, constant encouragement, and love for the kingdom of God.

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CHAPTER 1: DESCRIPTION OF PROJECT

Statement of the Problem

Established in 2011, the Gateway Church of Christ had a budget its first year of \$65,000. This amount included donations from friends and supporting churches. The process for handling money was the sole responsibility of the treasurer, our only deacon, who reluctantly took the job. His responsibility included counting, depositing, and reimbursing church funds. At the time, the budget and expenses were so small that everyone generally knew where the money was being spent. Financial procedures were never discussed nor was a process created for properly handling funds. Those in charge blindly assumed that the treasurer would have the ability to handle the finances and fulfill the varied expectations of the Gateway leadership.

In October 2012 Hurricane Sandy drastically changed the congregation's resources and funding. The New Jersey shore was devastated by floods, and the damage was estimated at fifty billion dollars.¹ Gateway was one of the

¹ David Porter, "Report: Sandy Was Second-Costliest Hurricane In U.S. History," *The Huffington Post*, February 12, 2013, https://www.huffingtonpost.com/2013/02/12/hurricane-sandy-second-costliest_n_2669686.html.

first responders to the town of Union Beach, bringing basic supplies, donated by the Churches of Christ Disaster Relief Effort organization. This Nashville, Tennessee-based non-profit disaster agency contributed goods totaling over one million dollars.²

The church began receiving donations, but the leadership assumed that supplies would quickly be distributed and afterwards things would return to normal. Church leaders even doubted whether the congregation would receive as much as \$100,000 in cash donations. At the time, such a figure seemed like an unbelievable amount of money. However, over the coming months and years, donations would exceed ten times that seemingly unreachable figure. God had other plans. In less than six months, Christians and Churches of Christ around the country had donated funds totaling more than \$100,000. The Hurricane Sandy New Jersey

² The Churches of Christ Disaster Relief Effort's assistance began with two semi-truck loads of basic food items, cleaning supplies, and Bibles. Their continued support in helping those affected by Sandy included bringing trucks full of mattresses, furniture, and appliances. The ability to secure donated items helped Gateway to become a major player in the disaster relief process and allowed the church to become the primary organizer of the Union Beach disaster center, which was located in the town's municipal building. Gateway used this space for three full years rent-free, working in conjunction with the Union Beach leaders and in conjunction with other relief organizations.

Relief Fund³ and Robin Hood Foundation⁴ also recognized the church's efforts and gave grants that totaled more than \$650,000. Finally, the State of New Jersey Department of Labor and Workforce Development⁵ gave 1.2 million dollars for Gateway to hire individuals to work with disaster relief. The relief efforts were tiring and fast-paced, and although in hindsight it is easy to see that the church needed a system for handling church finances, the busyness of that season caused the congregation to neglect the creation of processes for handling church and grant funds.

³ The Hurricane Sandy New Jersey Relief Fund Inc. is a non-profit organization that raised and distributed funds to organizations that support the recovery and rebuilding efforts of New Jersey communities impacted by the storm. Former first lady of New Jersey, Mary Pat Christie organized the fund with the aim to make a sustainable, long-term impact and focus on programs that address the unmet needs of New Jersey communities. See <https://sandynjrelieffund.org>.

⁴ The Robin Hood Foundation is New York's largest poverty fighting organization that also aids the NY metropolitan area during times of crisis. Since Hurricane Sandy, they have allocated 82 million to relief efforts. See <https://www.robinhood.org/programs/special-initiatives/relief/hurricane-sandy>.

⁵ The State of New Jersey Department of Labor and Workforce Development gave grants to provide temporary employment for over 1,000 workers after Hurricane Sandy. See https://lwd.dol.state.nj.us/labor/lwdhome/press/2013/20131213_administrationemployerover1,000workers.

In the aftermath, the church felt an urgency to develop a more responsible way of handling church finances. Church leaders argued constantly about money in meetings. The bank statements had questionable expenses. The Internal Revenue Service got involved and had threatened to fine the church, or even to revoke its non-profit status. Furthermore, the church had inadvertently placed staff and leaders in a vulnerable position because of the lack of accurate record-keeping and organization. The ensuing struggle motivated the church to focus on operating and administering finances with integrity.

This dissertation is rooted in a desire to better equip churches in their use of financial resources. Although these principles have application to individuals, the focus is the financial resources of the local church. The project sets out to design and implement the processes involved in collecting, budgeting, and disbursing Gateway funds. The goal is to implement processes that are guided by the ethical principles found in the Bible, especially 2 Corinthians 8-9.

The Ministry Context

The best way to understand the context of the Gateway Church of Christ and the importance of this project is

through a brief historical overview. Gateway began as the effort of five families to grow the kingdom of God in Monmouth County, New Jersey. At its inception, Gateway appointed two elders, one deacon (the treasurer), and two staff members. As a full time employee, I was paid as a missionary through the support of the Cloverdale Church of Christ in Searcy, Arkansas. The second staff member, an associate minister, was a part-time employee who was paid directly by Gateway.

The first year the congregation grew in size and had an average weekly attendance of thirty people, which included the original five families that started the church. In year two, growth was stagnating and the leadership began praying for God's specific direction. The leadership believed that God had established the church for the purpose of being God's hands in the community. After one month of praying, hurricane Sandy made landfall. It quickly became evident that Gateway would play a major role in disaster-relief ministries when the church began assisting in Union Beach, NJ. In this town flooding damaged eighty percent of the homes. The church concluded that God had placed Gateway in this place in order to help the hurting.

The life of the church transformed dramatically as it ministered to the community. Both Sunday morning Bible classes and small groups quit meeting for the next two years while the church engaged in disaster relief. Church activities, sermons, and announcements focused on members of the community affected by this tragic event. Furthermore, churches and organizations from across the country sent tens of thousands of volunteers to work with Gateway in rebuilding the Bayshore community.

In 2014, the church had a weekly attendance of eighty-five people. The church had weekly visitors including volunteers who were helping to rebuild and those receiving help. Two new deacons were appointed during this time. One of them had moved to the area for the sole purpose of assisting in disaster relief. The other had been relocated. The new leaders provided strength for a growing congregation.

As a result of Hurricane Sandy, Gateway established two ministries that have played important roles in its history. The first was the Gateway Disaster Response Team (DRT). God used Gateway's efforts in the community to grow the ministry exponentially. The church deacon/treasurer was the first official volunteer director. His role consisted of hiring staff, organizing grant funds, and making

directional decisions. Through the hectic season of disaster relief, the processes of collecting, budgeting, and disbursing funds were constantly changing out of the necessity to help others as quickly as possible. The DRT ministry ended when all funds had been expended in 2016.

The second ministry was Spoon Full of Hope (SFOH), a community restaurant established with the help of a local business owner. The owner had worked with Gateway in organizing relief efforts the first two years after the storm. The local owner lost her business, Jakeabob's Bay Restaurant, but was able to open up a secondary location for one year; then she worked with the church to open SFOH. This was a ministry designed to feed people who were struggling to rebuild their homes. SFOH was funded initially in 2013 by "pay-what-you-can" donations from customers and the generous contributions of individuals and businesses. It was open on Monday and Tuesday nights. Unfortunately, at the end of 2013 SFOH closed down because Jakeabob's had begun to rebuild. However, in 2015 the Jon Bon Jovi Soul Kitchen (JBJSK)⁶ provided funds so that Gateway could reopen the ministry for one year in a Union

⁶ JBJ Soul Kitchen is a non-profit community restaurant, run by the Jon Bon Jovi Soul Foundation, that serves paying and in-need customers.

Beach firehouse. In 2016 the SFOH ministry stopped serving meals, as all funds had been expended.

In 2015, as DRT and SFOH were struggling, the Gateway leadership was engaged in conflict. One elder accused the treasurer and me of stealing money, and he eventually resigned and left the church.⁷ The deacon who had moved to help during the disaster now moved away as funds became scarce. The other newly-appointed deacon, sadly, lost his battle with cancer a few months later. Finally, the part-time staff member found a different job that moved him out of state. The loss of the leadership drastically affected church attendance. The church lost a number of families; leaders moved away, and many families who had been close with those leaders also stopped attending.

A new treasurer was formally appointed at the end of 2015, with the desire to implement a new financial process. The first year, the new treasurer audited and organized

⁷ An internal audit of Gateway funds was completed by the Gateway leadership and examined by the Cloverdale Church of Christ elders, and no evidence of theft was found. However, poor management of resources and a faulty process for collecting, budgeting, and disbursing funds were evident throughout the process. The elder's claims that money could easily be stolen were true and undergird the need for this dissertation project. The reality is that the elder who made the claims was not actively involved in DRT and wanted to have control over where the money was being spent. He believed that Gateway needed to step away from disaster relief after the first year.

Gateway's financials, reorganized bank accounts, eliminated debit cards, and asked pertinent questions. He was a church member, but not an elder or deacon. He agreed to be the treasurer with the understanding that a new process of implementing finances would need to be created.

At the beginning of 2016, the church had an average attendance of forty-five people. A process of appointing new leaders had already begun, which resulted in the appointment of two elders and seven deacons. It was an extremely stressful period in the church's history, because the new leaders were untested. Also, the church appointed several female deacons. This transition brought about additional stress from supporting congregations opposed to these measures. The new leadership stood firm, however, and grew from the experience. The church was revived by the news of a generous donation of \$35,000, intended specifically to hire a full-time associate minister. Previously, this single minister had worked with Gateway while attending Princeton Theological Seminary.⁸

In summary, the hurricane relief efforts indeed gave the church great opportunities to be led by God's Spirit as

⁸ The Brunswick Church of Christ closed in October 2015 and decided that the best use of funds would be to support a second staff person for one year at Gateway.

he opened doors in the community through DRT, SFOH, grants, and other organizations. However, the church recognized its weakness in balancing the financial structure of the church with a Spirit-led and mission-focused direction. The poor management of finances damaged the congregation's spiritual maturity, and contributed to the loss of a faithful elder and, potentially, further resources and opportunities. Having persisted through these struggles and transitions, Gateway now enjoys considerable stability and missional effectiveness.

Review of Literature

The field of church administration provides most of the literature for managing church finances. Bacher and Cooper-White are careful to define the work of an administrator as a person "who ministers to" a particular task.⁹ The administrative tasks involved in managing church collections, budgets, and disbursements can seem tedious, but church leaders must reclaim the calling to administrative responsibilities.

⁹ Robert Bacher and Michael L. Cooper-White, *Church Administration: Programs, Process, Purpose* (Minneapolis: Fortress Press, 2007), vii.

Aubrey Malphurs, in *Money Matters in Church*, stresses the importance of finances as a part of helping Christians become faithful disciples of Christ.¹⁰ One aspect of discipleship is the responsible use of finances within our personal lives, and a second aspect is how church leaders use money in the church. Malphurs says that every church must have a process for financial operations from the time the money enters the collection plate until that money is used to serve the mission of the congregation.¹¹

Kennon Callahan ties together the ethical management of church finances and the mission of the church. Advancing that mission must be balanced with developing effective church finance processes.¹² As a church advances the mission of God, it will seek to be more effective in bookkeeping tasks, according to Callahan.¹³ He is writing to an audience that is seeking to raise funds, but his point is that having the right balance allows for individuals to use their gifts within the mission of God more faithfully. His

¹⁰ Malphurs, 14.

¹¹ Ibid., 93.

¹² Kennon L. Callahan, *Effective Church Finances: Fund Raising and Budgeting for Church Leaders*, 1st ed. (San Francisco: Harper San Francisco, 1992), 153.

¹³ Ibid.

argument stems from the many ways that money can prevent individuals or ministries from being effective in the mission of the church. Therefore, churches that are successfully organizing church finances are more likely to do the work of God effectively in the community.

Robert Welch accurately concludes that financial administrators need to pay careful attention to three specific areas. First, church finances need organization in order to provide policies, responsibilities, accurate documents, and clarity for those examining the process from the outside. Simplicity is the second requirement for financial administrators because it demands less time from volunteers, makes the process understandable, and creates less opportunity for errors. Finally, accuracy is integral for the church's ability to accomplish its mission, recognize spending habits, and encourage confidence in the church.¹⁴ Welch's goal is to streamline the mission of the church through providing organization, simplicity, and accuracy.

¹⁴ Robert H. Welch, *Church Administration: Creating Efficiency for Effective Ministry* (Nashville: Broadman & Holman Publishers, 2005), 151.

The Evangelical Council for Financial Accountability (ECFA) was established in 1979.¹⁵ It is an organization designed to monitor, investigate, and issue public reports about religious and charitable organizations. The ECFA upholds "Seven Standards of Responsible Stewardship,"¹⁶ including a written doctrinal statement of faith, a responsible board of directors, appropriate financial oversight, and controls to provide reasonable assurance that resources are being used responsibly and in accordance with all laws and biblical mandates. The ECFA requires members to provide transparency with annual financial reports, to set compensation with integrity, and to be good stewards of charitable gifts. They require organizations to comply with twelve standards for fund-raising that include communicating truthfully, honoring the donor's intent, and specific reporting on projects for which gifts are solicited. The ECFA maintains, "good charities willingly answer tough questions."¹⁷ They even have a Donor's Bill of Rights. The cost of audits and fees for membership may be

¹⁵ Evangelical Council for Financial Accountability, 440 West Jubal Early Drive, Suite 130, Winchester, VA 22601; 800-323-9473; www.ecfa.org.

¹⁶ See Appendix 9.

¹⁷ "The Giver's Guide," brochure, ECFA, Winchester, VA.

legitimate reasons for not participating in the ECFA. However, the principles and guidelines outlined take into account biblical mandates, good business practices, and applicable laws.

In conclusion, the finance team's administration of Gateway's finances was guided by the principle that the organization of healthy processes is an act of the mission of God. The church used the seven ECFA standards to guide its understanding of healthy processes, especially having strong financial oversight, transparency with reports and information, and a healthy stewardship of charitable gifts.

Theoretical Framework

This project is designed to create more effective financial processes at Gateway Church of Christ for collecting, budgeting, and disbursing church funds. The ECFA standards for responsible stewardship provide the theoretical framework for this project. These were chosen because they stand uniquely in the purview of churches and Christian organizations that are seeking financial integrity.

The first ECFA standard is a commitment to work with biblical truths and practices. This is similar to Callahan's balance of financial integrity and the mission

of the church.¹⁸ The ECFA standards aim to provide both financial integrity and to expand the mission of God. Welch's theory, referenced earlier, by itself would not suffice because it lacks specificity. He encourages organization, simplicity, and accuracy as the tools for faithfully administering finances, but fails to specify an ethical starting place. His suggestion is too general to provide the necessary framework for this project. However, the ECFA guidelines more clearly identify principles that create healthy financial practices of Christian organizations. This focus is in agreement with the goals of this project to cultivate ethical financial processes at the Gateway Church of Christ.

Two of the seven ECFA standards do not apply directly to this project. The second standard on governance requires a board of at least five individuals who meet bi-annually. The elders and deacons, who constitute Gateway's board of directors, established the finance team. Therefore, the finance team can produce better reporting for this board, but it does not have the authority to establish the board. The sixth ECFA standard for appropriate compensation for employees fits directly into the finance team's

¹⁸ Callahan, 153.

responsibility, but this project does not set out to establish salaries for staff members.

The five remaining ECFA standards provide healthy practices that begin to form ethical financial processes: doctrinal issues, financial oversight, use of resources and compliance with laws, transparency, and stewardship of charitable gifts. These standards were incorporated into the actions that the finance team took in order to create a stronger financial process at Gateway.

Theological Framework

This dissertation emphasizes ethical principles gleaned from 2 Corinthians 8-9. The Gateway finance team integrated these with the ECFA standards into a healthier system of handling finances. Resources on this biblical passage include many Christian books on the topic of financial stewardship, generosity, and tithing. However, many are written either as self-help manuals¹⁹ or as tools for leaders to increase giving in the local congregation.²⁰

¹⁹ See Dave Ramsey, *The Total Money Makeover: A Proven Plan for Financial Fitness*, 3rd ed. (Nashville, TN: Thomas Nelson Pub, 2009).

Countless books outline financial principles designed to benefit the individual or help the church increase contributions. Although not entirely harmful, they often use biblical proof texts without considering the cultural and theological context of biblical passages. This dissertation respects these contexts in an effort to discover ethical principles for the church finance processes.

Methodology

This project followed a modified form of action research, which involved six members of the Gateway Church, including myself. According to Ernest Stringer, action research is designed to "systematically investigate issues in diverse contexts and to discover ... more generalized practices."²¹ Action research was chosen because it employs the ability for church members, specifically the already established finance team, to construct a process for managing finances in an ethically responsible way. The team

²⁰ See Charles R. Lane, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation* (Minneapolis: Augsburg Fortress, 2006), and Clif J. Christopher, *Not Your Parents' Offering Plate: A New Vision for Financial Stewardship* (Nashville: Abingdon Press, 2008).

²¹ Ernest T. Stringer, *Action Research* (Thousand Oaks, CA: 1999), 6.

formed in April 2016 and met for a total of fourteen months. As the active researcher, I introduced the process of forming a finance team, but sought to be an equal among the participants. The first two months of this project I worked with the Gateway leadership and treasurer to identify finance team members. The following twelve months, the team explored Gateway's management of finances in three phases, each phase taking four months.

The first phase began with the selection, adoption, and implementation of the finance team. The treasurer and I recruited five church members that the Gateway eldership approved to participate in a finance team. He and I were also part of this seven-member team. The team consisted of individuals who agreed to follow the mission²² and leadership of the church. Clif Christopher says that those who are asked to serve on the finance team should "first and foremost understand and totally buy in to our mission."²³ Gateway, in its short history, has been able to

²² Gateway's mission is to bring people closer to Jesus by sending love Godward (worship), outward (outreach/service), and inward (discipleship and fellowship).

²³ Clif J. Christopher, *The Church Money Manual: Best Practices for Finances and Stewardship* (Nashville: Abingdon Press, 2014), 78.

work effectively in many areas with grants, donations, and volunteer labor, and thus we wanted to encourage members who would actively participate in creatively seeking ways to manage Gateway donations and finances, according to our mission.

We employed several considerations in forming the team: Individuals needed to 1) be faithful church attenders; 2) be known by the congregation; 3) be unrelated to anyone who is paid by the congregation; and 4) have a heart for the mission of Gateway.

In this first phase, the team was expected to read *Money Matters in Church: A Practical Guide for Leaders* by Aubrey Malphurs and Steve Stroope. Team members also were expected to attend five meetings in this first phase to discuss six different topics, in this order: 1) to understand the mission and vision of Gateway, 2) to highlight the current process for managing church finances through self assessment, 3) to discuss a theology of financial stewardship as found in *Money Matters*, 4) to review an outside consultant's evaluation, 5) to discuss the next steps in collecting, budgeting, and disbursing funds, and 6) to divide job responsibilities between all six team members. At the conclusion of the first phase we had an informal written evaluation of Gateway's financial

structure and direction. A second evaluation was provided in the form of a report from our paid outside consultant (Natacha Clesca).²⁴ Lastly, my personal notes provide an informal evaluation of Gateway finances. The goal of the first phase was determining where the congregation's finances stood.

In Action Research each member is an equal stakeholder²⁵ in finding the solution to the problem. Therefore, I did not plan out every detail of the phases. However, in each phase, finance team members used the ECFA standards and the theological insight gained from the first phase to organize a healthier financial process.

In order to provide some structure to the second phase I encouraged team members to focus on implementation and program development. After acknowledging where we were in the first phase, it seemed advantageous to begin the

²⁴ Natacha Clesca is the Chief Financial Officer of Christ Church in Montclair, NJ. She is an experienced financial reporting professional with knowledge in various sectors of finance and accounting, including financial reporting and analysis, budgeting, billing, cost allocation and control, streamlining business Processes, documenting standard operating procedures. Natacha Graduated cum laude with a B.A. in Political Science from Brooklyn College of the City University of New York. Natacha also holds a Master's in Business Administration from the University of Phoenix.

²⁵ Stringer, 6.

process of establishing processes for counting, budgeting, and distributing church funds. In the third phase, we focused on re-evaluating the processes that had been put into place. With the changes in procedures, we also recognized some leadership struggles in the finance team and among the Gateway elders/deacons that we decided to address. In each of the three phases we used the action research tools of "Look," "Think," and "Act."

The goal was to meet a total of fifteen times, five times in each of the three cycles. In the planning stage, I had failed to consider church presentations. However, in considering the ECFA guidelines and the importance of being transparent with the congregation we presented information about the finances a total of three times. We also catalogued the notes of finance team members, their personal reflections, and minutes from the meetings in each of the stages.

The action research was completed in May 2017 with a full evaluation from the finance team, the professional consultant, and me. The tools that are used in this project include content analysis, which compares the findings of evaluators at the beginning and end of the research period; surveys to get feedback from the congregation; and a report of recorded meetings. One staff member and both elders

evaluated the strengths and weaknesses of my leadership and provided a written report at the end of the project. The finance team concluded the process with several suggestions for the next steps in our financial growth.

These data are analyzed but are not intended to produce measurable results; rather, they were part of the process to determine the strength of our new system and its effect upon the congregation. In each of our finance team meetings, I took field notes to be included in the action research process.

At the end of this project I hope to provide a clear structure for handling Gateway's church finances, one that helps the church in the future. This structure could also assist other congregations in the creation of an ethically responsible financial system.

Delimitations

The scope of this project is limited to the processes involved in collecting, budgeting, and disbursing church funds. It does not include tax preparations, audits, fundraising efforts, or compensation for staff. The finance team is limited to the Gateway Church of Christ and its members. The budget is limited to the monies received.

Outline of the Dissertation

The dissertation comprises four chapters and various appendices. The next chapter outlines the theological significance of 2 Corinthians 8-9 by establishing six ethical principles for church finances. The third chapter critically evaluates the project, including an outline of the church leaders' approval of the project and the finance team's three action cycles. The final chapter describes future implications of the project by evaluating the process, recognizing ways to improve the process, noticing potential future applications, and sharing the personal impact of the project.

CHAPTER 2: THE THEOLOGICAL SIGNIFICANCE
OF 2 CORINTHIANS 8-9 FOR CHURCH FINANCES

The source of theological reflection for this dissertation is the collection for the poor in Jerusalem, specifically Paul's charge to the Corinthians found in 2 Corinthians 8-9. Jouette Bassler affirms that Paul's letters are "the richest sources of information on 'asking' for money."¹ Mark Allan Powell asserts that Paul's epistles, especially 2 Corinthians 8-9, are the best example of stewardship in the Bible.² Ben Witherington acknowledges that the Jerusalem collection is the only time Paul talks about money being given to "a church or church group."³ Although this study is not specifically about asking for funds for the poor in Jerusalem, Paul's theology in 2 Corinthians 8-9 involves larger principles of managing God's resources that are applicable to church financial processes.

¹ Jouette M. Bassler, *God & Mammon: Asking for Money in the New Testament* (Nashville: Abingdon Press, 1991), 14.

² Mark Allan Powell, *Giving to God: The Bible's Good News about Living a Generous Life* (Grand Rapids, Mich: William B. Eerdmans Pub, 2006), 115.

³ Ben Witherington, *Jesus and Money: A Guide for Times of Financial Crisis* (Grand Rapids, Mich: Brazos Press, 2010), 127.

History, Opponents, and Titus

For our purposes it is not necessary to solve the ongoing literary concerns in the Corinthian letters, nor the debate of its composition.⁴ For "as many as four or five letters may be represented [in the final composition]."⁵ As advocated by Verbrugge and Krell:

Even if one or both of these chapters were separate letters that a later editor merged into what is now called 2 Corinthians, they now function as a literary unit within the present form of the letter.⁶

An *inclusio* with the words "gift of God's grace" exists in 2 Corinthians 8:1 and 9:14-15, according to

⁴ For further reconstruction issues in 2 Corinthians, see Calvin J. Roetzel, *2 Corinthians*, Abingdon New Testament Commentaries (Nashville: Abingdon Press, 2007), 19-38; Hans Dieter Betz and George W. MacRae, *2 Corinthians 8 and 9: A Commentary on Two Administrative Letters of the Apostle Paul*, Hermeneia: A Critical and Historical Commentary on the Bible (Philadelphia: Fortress Press, 1985), 3-35; Victor Paul Furnish, *II Corinthians*, vol. 32A of *The Anchor Bible* (Garden City, NY: Doubleday, 1984), 29-54; Murray J. Harris, *The Second Epistle to the Corinthians: A Commentary on the Greek Text*, The New International Greek Testament Commentary (Grand Rapids, MI: Eerdmans, 2005), 87-100; Ralph P. Martin, *2 Corinthians*, vol. 40 of *Word Biblical Commentary* (Nashville, Thomas Nelson, 1985), xl-lii.

⁵ Bassler, 96-97.

⁶ Verlyn D. Verbrugge, and Keith R. Krell, *Paul & Money: A Biblical and Theological Analysis of the Apostle's Teachings and Practices* (Grand Rapids, MI: Zondervan, 2015), 164.

Blomberg.⁷ This is further evidence of the connectivity in form and theology of 2 Corinthians 8-9. Therefore, this dissertation will use 2 Corinthians 8-9 to determine ethical principles for church finances.

History of the Collection

The four Pauline epistles - Romans, 1 & 2 Corinthians, and Galatians - specifically reference the collection.⁸ Interpreting these passages will provide a basic history of the collection and a framework for Paul's relationship with the church in Corinth.

Galatians 2:10

The most disputed passage in reference to the collection is Galatians 2:10. Paul recalls a meeting with Peter, James, and John in Jerusalem. The meeting ends with Paul and Barnabas being asked to "continue to remember the poor, the very thing [he] had been eager to do all along" (Gal. 2:10). A common interpretation is that the apostles

⁷ Craig Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Material Possessions* (Downers Grove, Ill.: Apollos/InterVarsity Press, 2000), 191; Harris, 560.

⁸ Keith F. Nickle, *The Collection: A Study in the Strategy of Paul* (Eugene, OR: Wipf and Stock, 2009), 13; Bassler, 89.

are initiating a collection for the poor in Jerusalem.⁹ The passage is clear that both Paul and the Apostles have a heart for the poor, but it is unclear whether a mandated program is being initiated.

To complicate matters, it is difficult to pinpoint whether Paul is writing in regards to his first (Acts 11), second (Acts 15), or third (Acts 18) visit to Jerusalem. In Acts 11, Paul and Barnabas bring a collection to Jerusalem from Antioch during his first missionary journey. The disciples in Antioch gave "as each one was able," (Acts 11:29) because of the prophecy of Agabus about a severe famine in Jerusalem. In Acts 15, Paul goes to Jerusalem again, meeting with the church regarding Jew/Gentile relations, but never mentions the collection. Meanwhile, Paul gets serious about a collection for the poor in his third missionary journey, after the Acts 18 account. In this dissertation, I do not attempt to solve the ongoing debate of which Jerusalem visit Galatians is referring to, nor whether it is the genesis of the collection delivered in Acts 21.

For the project, we need only understand how Galatians 2:10 informs our understanding of Paul's ethics, namely

⁹ Bassler, 89.

that he had "been involved in projects for the poor."¹⁰ Paul switches from the plural "we" in Barnabas's and his admonition to remember the poor, to the singular "I" when referring to helping the poor.¹¹ Although he is willing to admit that the suggestion came to both of them, "he chooses not to speak for Barnabas but just for himself about his ongoing eagerness to remember the poor."¹² The passage illustrates the same concern for the poor that is reflected in numerous passages of the Old Testament (Ex. 22:25-27; Lev. 25:35-37; Deut. 14:28-29; Deut. 15:11).¹³ This "heart for the poor" provides a clearer understanding of why he saw fit to encourage the church to take up a collection when establishing churches in Asia Minor, Macedonia, and Achaia.

1 Corinthians 16:1-4

In 1 Corinthians 16:1-4 Paul shares a process for the collection and identifies a plan for bringing it to

¹⁰Verbrugge and Krell, 129.

¹¹ Hans Dieter Betz, *Galatians: A Commentary on Paul's Letter to the Churches in Galatia*, Hermeneia: A Critical and Historical Commentary on the Bible (Philadelphia: Fortress Press, 1979), 102.

¹² Verbrugge and Krell, 128.

¹³ Harris, 556.

Jerusalem. Scholars consistently agree that the opening phrase, "peri de" ("now about" or "and concerning"), is important to the structure and interpretation of 1 Corinthians.¹⁴ However, there are two views regarding "peri de" and its importance: 1) it is simply a marker for the next discussion or topic;¹⁵ or 2) it is used as a marker to answer specific questions that the Corinthians have for Paul.¹⁶ The latter interpretation is favored among biblical scholars and would both indicate that the Corinthians had foreknowledge of the collection and a desire to participate.

There are four clear directives: 1) that the Corinthians are instructed to give; 2) that the funds are to be collected weekly; 3) that the gift is to be appropriate with their finances; and 4) that the collection

¹⁴ Margaret M. Mitchell, "Concerning Peri de in 1 Corinthians." *Novum Testamentum* 31, no. 3 (July 1989): 229.

¹⁵ Mitchell, 229-256.

¹⁶ The same formula is used in 7:1 and 12:1, which suggests that "the Corinthians had evidently asked about the collection to be taken up for God's people," according to W. Harold Mare, and Murray J. Harris, in *1 and 2 Corinthians*, in *The Expositor's Bible Commentary: With the New International Version* (Grand Rapids, MI: Zondervan, 1995), 120, 193. Also referenced in Richard Oster, *1 Corinthians*, in *The College Press NIV Commentary* (Joplin, Mo: College Press, 1995), 413.

be completed before Paul's return.¹⁷ Paul speaks with a level of authority by saying, "Do what I told the Galatian churches to do" (1 Cor. 16:1b). His words are direct, giving them a "command/order"¹⁸ to set aside money for the collection. He "had every reason to consider himself an authority figure among the churches that he started."¹⁹ However, his authority is not domineering, forceful, or overbearing. On the contrary, it trusts them to carry the collection to Jerusalem on their own and anticipates that they will work independently of his management.

Romans 15:26

In Romans 15:26, Paul notes that the churches of Macedonia and Achaia "were pleased to make a contribution for the poor among the saints in Jerusalem." He explains, "indeed they owe it to them. For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings" (Rom. 15:27). A simple understanding of the text interprets

¹⁷ Oster, 414.

¹⁸ Verbrugge and Krell, 147.

¹⁹ Ibid., 150.

“Paul’s fund-raising efforts [to be] successful,”²⁰ because he identifies that they made a contribution for the saints in Jerusalem. However, his focus is not on the poor, but on “the [spiritual] debt incurred by the Gentile Christians.”²¹ There is an important distinction here: that the “Gentiles acknowledge their debt to the Jewish Christians”²² by “sharing their material blessings.” Correspondingly, the “Jerusalem saints tacitly acknowledge the validity of the Gentile mission”²³ by accepting the collection.

Paul uses an abundance of first-person singular verbs and pronouns in Romans, and in Romans 15:25 “calls [his] fundraising project ‘my service for Jerusalem.’”²⁴ This indicates the importance of the collection for him personally. Romans 15:25-31 is integral to understanding “what the collection means to Paul as well as what he intended to accomplish by it.”²⁵ Although Galatians reveals

²⁰ Bruce B. Barton, and Grant R. Osborne, eds. *1 & 2 Corinthians, Life Application Bible Commentary* (Wheaton, Ill: Tyndale House, 1999), 388.

²¹ Bassler, 94.

²² Ibid.

²³ Ibid.

²⁴ Verbrugge and Krell, 142.

²⁵ Ibid., 143.

Paul's heart for the poor, his purpose of the collection is not identified. First Corinthians identifies procedures for the collection and its delivery, but omits the purpose. Meanwhile, strong opponents in Corinth, especially those mentioned in 2 Corinthians, as we will see in more detail later, forced Paul "to tread delicately with the Corinthians on anything connected with money."²⁶

Unlike the Corinthians, Paul does "not have a history of monetary issues"²⁷ or conflict with the believers in Rome, making this the best passage to understand Paul's purpose for the collection. Therefore, the purpose of the collection was not primarily to provide for the poor, but to promote and display unity between Jew and Gentile Christians. For that reason, the collection, no matter the size, was only partially successful in the short-run, but immensely fruitful for the unity of the future church.²⁸

Paul's Opponents in 2 Corinthians

A consideration of the opponents in Corinth is necessary for interpreting and identifying ethical

²⁶ Verbrugge and Krell, 143.

²⁷ Ibid., 142.

²⁸ Nickle, 155-156.

principles for church finances. W. Schmithals claims that the opponents in Corinth promoted a type of Jewish Gnosticism.²⁹ Georgi proposes that they were itinerant preachers or missionaries who came to Corinth from Hellenistic Jewish backgrounds.³⁰ Barrett and Garland identify 2 Cor. 11:22 as evidence that the opponents were Jewish Palestinian Christians.³¹

Although the exact identity of these opponents is unknown,³² several attributes can be identified that effect Paul's oratorical style: 1) a claim to apostleship (11:5,13); 2) a claim to the true Jesus (11:4); 3) boasting about spiritual experiences (5:13; 12:1-8); 4) willingness to receive pay for their work (11:20); and 5) an excessive interest in Moses (3:7-18).³³ These claims are serious

²⁹ W. Schmithals, *Gnosticism in Corinth* (New York: Abingdon, 1971), 10; James Thompson, *The Second Letter of Paul to the Corinthians, The Living Word Commentary* (Austin, TX: Sweet, 1970), 11; Mare and Harris, 140; Verbrugge and Krell, 161.

³⁰ Dieter Georgi, *The Opponents of Paul in Second Corinthians* (Philadelphia: Fortress, 1986), 32.

³¹ David E. Garland, *2 Corinthians*, vol. 29 in *The New American Commentary* (Nashville, TN: Broadman & Holman, 1999), 466-469; C. K. Barrett, "Paul's Opponents in 2 Corinthians," *NTS* 17 (1971), 233-254.

³² Martin, 105-115.

³³ Thompson, 12-13. See also Mare and Harris, 142.

because they call into question both Paul and his message. The opponents are at best false apostles and at worst servants of Satan (11:13-15, 23).³⁴

Therefore, the opponents of Paul were a "clique of malcontents," "challenging his apostleship," and "inhibiting the progress of the collection."³⁵ The opponents force Paul to change his language in his communication with the Corinthians. This reality helps the reader to understand more fully how to interpret 2 Corinthians 8-9.

Titus' Relationship with the Collection

Paul's ailing relationship with Corinth places an imperative on Titus' ministry to the Corinthian church. In 2 Corinthians 8:23 Paul labels Titus a "partner and co-worker" in their relationship with the church. Paul needs Titus' help with the Corinthians, but "even though Paul is the apostle, he does not 'drag everybody by the nose' and make everybody do his will."³⁶ Apart from Paul's command in

³⁴ Frederick Fyvie Bruce, *1 and 2 Corinthians: Based on the Revised Standard Version*, in *New Century Bible Commentary* (Grand Rapids, MI: Eerdmans, 1992), 173.

³⁵ Harris, 553.

³⁶ J. Ayodeji Adewuya, *A Commentary on 1 and 2 Corinthians* (London: Society for Promoting Christian Knowledge, 2009), 180.

1 Corinthians 16 which could be softened by his expectation that they will work independently and his trust in them. His instruction on giving reflects a healthy partnership in ministry.

Titus visited Corinth on three occasions: 1) after 1 Corinthians to help start the relief fund (8:6a; 12:18); 2) after Paul's "painful visit" to deliver the "severe letter" (7:6-15); and 3) after being united with Paul to deliver 2 Corinthians (7:6; 8:6b, 16-17).³⁷ Titus is important to the collection because he had a part in the genesis of the collection, had grown close with the Corinthians, and was a partner of Paul. This makes Titus an excellent emissary back to the Corinthians, bringing a second letter to "rekindle interest in the relief fund"³⁸ (2 Cor. 8:6).

The Importance of Ethics Illustrated

The goal of this chapter is to identify ethical principles that will guide church finances. For that reason, it is necessary to discuss the importance of ethics. Guy Greenfield, a professor of Christian ethics,

³⁷ Harris, 571-572; Paul Barnett, *The Second Epistle to the Corinthians*, in *The New International Commentary on the New Testament* (Grand Rapids, MI: W.B. Eerdmans Pub, 1997), 387.

³⁸ Belleville, 209.

says, "to speak of 'the ethics of' something in biblical studies is to imply a theological underpinning."³⁹

Therefore, ethics and theology work side-by-side to clarify Christian practices. An ethical principle alone may be effective or ineffective to meet a proposed goal, but an ethically theological principle inherently seeks to further the goals of the kingdom of God.

In an article critical of quandary ethics, Charles Campbell reiterates that ethics is concerned with more than morality isolated from life, but the character involved with living well.⁴⁰ Paul's purpose in the collection is an example of ethical living because he seeks to help the poor, but more importantly promote the unity of the church.

According to Mark E. Powell, "The church, as the body of Christ, participates in the self-giving work of Jesus when we give of our financial resources for the sake of the kingdom."⁴¹ He argues that Paul's theology is rooted in

³⁹ Guy Greenfield, "The Ethics of the Sermon on the Mount," *Southwestern Journal of Theology*, 13.

⁴⁰ Charles L. Campbell, "More than Quandaries: Character Ethics and Preaching," *Journal for Preachers* 16 (Pentecost 1993), 32.

⁴¹ Mark E. Powell, *Centered in God: The Trinity and Christian Spirituality* (Abilene: ACU Press, 2014), 114.

"Jesus' example in his incarnation and crucifixion."⁴² Carver, in commenting on Paul's reference to Christ's incarnation in 2 Corinthians 8:9, adds that "the incarnation and atonement belong at the heart of the daily practice of every Christian."⁴³ The connection between a theology of the incarnation and atonement impact the entire circumference of our lives such that it is impossible for Paul to separate theology and ethics.⁴⁴

My plan is not to develop fully the ethics of church finances, but to limit the scope of this work to six principles that help establish processes for collecting, disbursing, and budgeting funds.

Ethical Principles for Church Finances

The remainder of this chapter will outline six theological and ethical principles that are found in 2 Corinthians 8-9. The background information and ethical discussion serve as stepping-stones toward the principles

⁴² Powell, *Centered in God*, 114.

⁴³ Frank G. Carver, *2 Corinthians: A Commentary in the Wesleyan Tradition*, in *New Beacon Bible Commentary* (Kansas City, MO: Beacon Hill Press, 2009), 250.

⁴⁴ Ibid.

outlined. The aim of these principles is the ability to be faithful stewards of God's resources in the local church.

Principle #1 - Sacrificial stewardship is rooted in the grace of God.

Paul's rhetoric in 2 Corinthians 8:1-5 arises from the context of the Corinthian failure to follow through with the promised collection.⁴⁵ However, he starts with the Macedonians as an example of God's grace, not the Corinthian failure. Their example is a beautiful picture of the church living out its call to be Christ-like. They are an example of a grace that is available to the Corinthians, not a moral virtue to be obtained.⁴⁶ The Macedonians show evidence of their faith by finding joy in the midst of adversity and generosity in spite of poverty; it is a "sign of having received God's grace."⁴⁷

The overarching theme for Corinthian giving and the administration of church finances is the grace of God. In

⁴⁵ Barnett, 396.

⁴⁶ Mark A. Seifrid, *The Second Letter to the Corinthians*, in *The Pillar New Testament Commentary* (Grand Rapids, MI: Eerdmans, 2014), 317.

⁴⁷ Scott J. Hafemann, *2 Corinthians: The NIV Application Commentary from Biblical Text to Contemporary Life*, in *The NIV Application Commentary Series* (Grand Rapids, MI: Zondervan, 2000), 332.

studying a portion of biblical literature, there is often a leading word, "a word or root that is meaningfully repeated within a literary work."⁴⁸ Grace can be classified as a leading word in Paul's writing concerning the collection. It is at the core of fiscal responsibility because it emphasizes God's heart and actions in history. The word $\chi\alpha\rho\iota\varsigma$ ⁴⁹ (grace) is used a total of eight times, highlighting a theology whereby the church centers its financial structure on grace.⁵⁰ Paul uses the perfect tense when describing "the grace that God has given the Macedonian churches," indicating that something in the past still has effects today.⁵¹

The challenge to give sacrificially is an offer of rehabilitation from the life lacking God's grace. Paul lists five distinctive characteristics of the Macedonian believers that he hopes the Corinthians will consider: 1)

⁴⁸ Elisabeth Robertson Kennedy, *Seeking a Homeland: Sojourn and Ethnic Identity in the Ancestral Narratives of Genesis*, vol. 106 in *Biblical Interpretation Series* (Boston: Brill, 2011), 2.

⁴⁹ 2 Corinthians 8:1, 4, 6, 7, 9, 19; 9:8, 14.

⁵⁰ Garland, 375; Blomberg, 191; Bassler, 103.

⁵¹ Thomas D. Stegman, *Second Corinthians*, in the *Catholic Commentary on Sacred Scripture* (Grand Rapids, MI: Baker Academic, 2009), 191.

their generosity as evidence of grace; 2) their giving in the midst of severe trials; 3) their liberality; 4) their eagerness to give voluntarily; 5) their lives as a testimony to their commitment to Jesus.⁵² He is determined to convince the Corinthians that God's grace is found in sacrificial stewardship.

Paul stresses that the Macedonians gave themselves first to the Lord because this is the root of their generosity. They easily give beyond normal comfort levels, because they have already given their lives to God. Their investment portfolios are in heavenly storehouses rather than the storehouses of earth. The Macedonian example is an invitation for the church to reorient its life around God through sacrificial stewardship.

Paul knows that it will not do any good to give money unless the members of the church will first give themselves.⁵³ This is what is so spectacular about the Macedonians; their giving exemplifies their faith. The Corinthians do not need to give exactly what the Macedonians gave in order to be legitimate, but rather

⁵² Adewuya, 177-178.

⁵³ Kent R. Hughes, *2 Corinthians: Power in Weakness*, in *Preaching the Word* (Wheaton, IL: Crossway Books, 2006), 158.

their giving needs to exhibit the same attitude of sacrificial stewardship.

Consider two other examples: 1) David says, "who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand" (1 Chron. 29:14); 2) Zacchaeus upon encountering Jesus immediately gave half of his wealth to the poor and paid back up to four times those he cheated. To this Jesus says, "Today salvation has come to this house" (Lk. 19:9b).

God's grace motivated the Macedonians to participate faithfully in the work of God. The implication for the church is that it needs to be involved in the work of God's kingdom purposes and encourage sacrifice. Guthrie lists four applications for the modern church: 1) Jesus is at the center of robust, joy-infused, sacrificial giving; 2) a focus on Jesus will define the ministries that are supported; 3) self-sacrifice is the basis for material sacrifice; 4) giving is an expression of the presence and work of God as seen in his grace.⁵⁴

⁵⁴ George H. Guthrie, *2 Corinthians*, in *Baker Exegetical Commentary on the New Testament* (Grand Rapids, MI: Baker, 2015), 400.

The impetus for Macedonian giving comes from a deeply rooted desire to give to God. They may or may not feel emotionally tied to the poor in Jerusalem, but they do feel compelled to give by the relationship they have with God. Therefore, the first principle for churches is that sacrificial stewardship is rooted in the grace of God.

Principle #2 - The act of giving builds character.

In 2 Corinthians 8:6-9 the Corinthians are invited to consider their giving as a tool for character formation. They are advised to excel in this grace of giving along with growing in faith, speech, knowledge, earnestness, and love. Paul's language should not be misunderstood to be manipulative, but rather an encouragement to continue in the patterns that are already evident in their lives.⁵⁵ Their participation in the collection is not just a good deed; it is "an act that confirms the transforming presence of more intangible spiritual gifts."⁵⁶ The character of the Macedonians is already on display because they give through difficult circumstances and in "spite of their poverty."⁵⁷

⁵⁵ Guthrie, 402.

⁵⁶ Bassler, 103.

⁵⁷ Guthrie, 393-394.

As if the Macedonians were not a sufficient motivation for a spirit of generosity, Paul considers the grace of Jesus. The pre-incarnate Jesus was rich, yet in the incarnation and atonement he became poor.⁵⁸ Paul's letter to the Philippians reiterates that Jesus "made himself nothing by taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself..." (Phil. 2:7-8). God gave up the wealth of heaven to become a servant on earth. He gave up his life on earth to become the sacrifice of all. It is the ultimate grace of God!

In light of God's grace, Paul detects an opportunity to grow in faith. Because of his opponents,⁵⁹ he is careful to clarify his tone and motivation with the words "I am not commanding you" and "I want to test the sincerity of your love." The notion of testing is more than finding out what one does not know, but it communicates "the positive sense of examining something to prove its worth or authenticity."⁶⁰

⁵⁸ Guthrie, 406.

⁵⁹ Ibid., 404.

⁶⁰ Belleville, 215.

The collection is more than a fundraising program. Yes, it will help the poor and build unity in the church, but it will also prove the character of the congregation. Paul places the act of giving in the same category as faith, speech, knowledge, and love. Is faith in Jesus or love categorically the same as giving? According to Paul, the act of giving is a test for the church's sincerity.

There is a direct correlation between money and the heart. Imagine a Ping-Pong master who has only played a match against a wall. How can he know whether he is the best or whether the wall is anything like playing a real person? The opportunity to be tested is God's grace for proving the genuineness of our heart as we give.

For this reason, Paul is sending Titus to complete this act of grace. Titus is a natural choice to mentor and referee the Corinthian testing because he has just returned from Corinth with their blessing and he initiated the collection.⁶¹ Paul is not advocating a weekly offering or a tithe, but instead emphasizes their motivations behind giving.⁶² In his first letter, he assumes that they will independently finish the collection. However, their

⁶¹ Guthrie, 401.

⁶² Hughes, 156.

inability to complete it has revealed character flaws that Paul addresses by sending Titus.

In conclusion, church leaders need to encourage members to excel in giving just as they invite them to be faithful in Bible study and prayer. The grace of the Christian life is expressed through love and "the willingness to give up one's own rights for the sake of meeting the needs of others."⁶³ In these actions, the Macedonians, Jesus, and all who participate in the ministry of generosity exhibit God's grace.

Principle #3 - Faithful managers have the right intentions and actions.

Paul identifies two best practices for faithful stewardship in 2 Corinthians 8:10-12. He shares advice rather than a command, as seen in his words, "and here is my judgment about what is best."⁶⁴ First, the right intentions/desire/willingness make a gift acceptable. Second, following through with the gift substantiates the original intentions. Paul is afraid that the Corinthians'

⁶³ Hafemann, 337-338.

⁶⁴ Barnett, 409.

intentions may amount to nothing if they do not follow through with their commitment to give generously.

There is a spiritual problem when actions do not follow intentions. Guthrie lists "laziness, excuses, procrastination, [and] confusion over how to proceed"⁶⁵ as potential attitudes that stall a generous heart. The Bible says, "Do not merely listen to the word, and so deceive yourselves. Do what it says" (Jam. 1:22).

Faithful stewardship involves more than a wise consideration of what one has compared to others. It "means allowing God to rule our lives, putting God in charge of everything, including our time and our money."⁶⁶ Church leaders who put this principle into practice understand that "a great deal of ministry involves challenging people to align their expressed desires with their actions."⁶⁷

He is not demanding that their giving be beyond their ability, but is careful to prevent any possible misunderstandings by urging them to give "according to their means," "according to what one has," and "not

⁶⁵ Guthrie, 408.

⁶⁶ Mark Allan Powell, 3.

⁶⁷ Guthrie, 408.

according to what one does not have."⁶⁸ There are no written pledge cards to indicate their completion of the collection, but their original desire to give is written on their heart. Paul advocates for the church both to have the desire to give and to follow through with the appropriate actions because this connects the giver with God rather than the giver with a cause.

Paul's principle of proportionate giving reinforces the congregation's completion of what they had in their hearts to do.⁶⁹ No one can claim to be exempt since the norm is proportionate giving.⁷⁰ Imagine the humorous illustration of a man who accidentally puts a hundred-dollar bill into the collection instead of a dollar and then quietly asks for it back. The usher answers, "In once, in forever." To which the man responds, "Oh well ... I'll get credit for it in Heaven." "No," says the usher, "you'll get credit for only a dollar!"⁷¹ The story demonstrates the principle that faithful managers have the right intentions and actions. The usher indicates that the man will not get credit for

⁶⁸ Harris, 586-587.

⁶⁹ Barnett, 411-413.

⁷⁰ Harris, 586-587.

⁷¹ Adapted illustration from Hughes, 160.

his hundred dollars, because the right intention did not exist. The principle suggests, "Giving may start as a response of the heart, but it must move on to an act of the will."⁷²

Principle #4 - The administration of finances involves multiple people.

There are three indicators in 2 Corinthians 8:13-24 that show Paul's willingness to involve multiple people. First, Paul uses scripture and rhetorical debate to include others. The theology for giving is publicly communicated in this letter. He reminds the entire body of believers of the principle of equality as he retells them how God provided manna for the Israelites in the desert. The Israelite families gathered different amounts of manna, but none were to take more than they needed. It is not a matter of "exact equality,"⁷³ but one of "fairness or justice."⁷⁴ Paul involves the entire assembly of Christians to consider the doctrine of equality. Although only a few people are emissaries to Jerusalem, all the Christians are privy to the concerns of the collection.

⁷² Hafemann, 339; and Belleville, 217.

⁷³ Barton and Osborne, 397.

⁷⁴ Ibid.

Second, Paul distances himself from the money by appointing others to handle the collection. He entrusts the process to three men who are representatives of the churches. The first is Titus, who both participated in getting the collection started in Corinth and is loved by them. The second brother is described as being famous among all the churches. Although he is anonymous in name, he was "appointed by the churches," which tells us that he was an elected representative.⁷⁵ The third brother was also anonymous and is described as being "zealous," and as one who had great confidence in the Corinthians.⁷⁶ This trio of men brings accountability to the ministry and work of Paul and the collection.

Finally, the driving force of their ethical behavior is to do what is honorable in the sight of God and man.⁷⁷ The integrity of Paul's mission and the glory of God are impacted if there are allegations of financial impropriety, especially since opponents in Corinth already stand to charge him of questionable motives. The mishandling of funds will dishonor God outside the church. It will inhibit

⁷⁵ Hughes, 167.

⁷⁶ Ibid.

⁷⁷ Ibid.

their ability to spread the gospel and discredit the cross. Therefore, Paul takes "steps to guard the integrity of the Jerusalem collection"⁷⁸ by appealing to a higher standard. Citing proverbial wisdom, Paul recognizes that the correct handling of financial resources is more than being right or honest before God.⁷⁹ It encompasses the world's perception. In this way, Paul calls for financial integrity that encompasses the eyes of the world.

The administration of finances includes multiple people, including the church, a trio of respected brothers, and integrity in the world. According to Hughes, "the importance of the offering extended beyond the Corinthians into eternity."⁸⁰ He proposes that the collection proves the validity of their faith, provides for the poor, brings unity between Jews and Gentiles, and declares the glory of God in the church and the world.⁸¹ By these measures, God is honored!

⁷⁸ Barton and Osborne, 397.

⁷⁹ Carver, 255.

⁸⁰ Hughes, 169.

⁸¹ Ibid.

Principle #5 - God provides as a result of careful
planning.

A process of careful planning and systematic giving described in 2 Cor. 9:1-11 provides the opportunity for God to bless abundantly. The opposite is also true: "Lack of preparation and organization will always lead to resentment and resistance."⁸² Paul observes two opposite ways of giving: first, "the kind of generosity that flows from experiencing God's blessing and from trusting in the sufficiency of God's grace"⁸³; second, "the kind of begrudging greediness and self-reliance that selfishly seeks to keep as much as possible for oneself."⁸⁴

Paul aims to remind them of the abundant blessings that are "associated with free and generous giving."⁸⁵ His use of the words "God is able to bless you abundantly" (2 Cor. 9:8) reflects the understanding that giving is both God's grace and a response to his grace.⁸⁶ This does not

⁸² Gene A. Getz, *A Biblical Theology of Material Possessions*. (Chicago: Moody Press, 1990), 233.

⁸³ Hafemann, 365.

⁸⁴ Ibid.

⁸⁵ Barnett, 434.

⁸⁶ Hafemann, 365.

imply a contract by which the giver always receives, but rather one where God always provides for his kingdom purposes.⁸⁷

One example that Paul uses to illustrate the principle of God's abundant blessing is that of sowing seeds. Quoting Isaiah 55:10, Paul reiterates that those who sow sparingly will reap sparingly and those who sow generously will reap generously. Isaiah attributes the rain as the provider for the sower, but Paul takes it a step farther and identifies the rainmaker, God, as the great provider.⁸⁸ God is described by what he characteristically does in nature and what he will do for the church in Corinth.⁸⁹ On account of God's generosity, the church is able to overflow in every good work.⁹⁰

On the other hand, when someone gives under compulsion or reluctantly, it hinders the grace of God.⁹¹ The antonym of joyful giving is to give begrudgingly. For this reason, careful planning provides the opportunity for God's grace

⁸⁷ Barton and Osborne, 406.

⁸⁸ Barnett, 440.

⁸⁹ Ibid.

⁹⁰ Ibid., 441.

⁹¹ Barton and Osborne, 401.

to be displayed freely and abundantly.⁹² Paul makes that clear with, "The Greek word for 'all' [that] appears four times ... with a staccato effect that is hard to reproduce in translation,"⁹³ but it suggests that "all grace," "all things," "all that you need," and "for every good work" God will provide.

In conclusion, if Paul arrives and the gift is not yet ready, it might be perceived by others as extortion rather than a willing gift.⁹⁴ It would undermine the power of God's abundant grace and discourage believers. On the other hand, God's grace working steadily results in "the transformation from tightfisted meanness to openhanded generosity."⁹⁵ There are few evidences of God's power so compelling as that seen through careful planning.

Principle #6 - Generous practices supply needs and prompt praise.

In 2 Cor. 9:12-15 there are two outcomes achieved when Christians live generously: 1) people are helped and 2) it

⁹² Barnett, 437.

⁹³ Blomberg, 196.

⁹⁴ Adewuya, 184.

⁹⁵ Barnett, 439.

produces "expressions of thanks to God" (2 Cor. 9:12). The first is obvious, but necessary for it takes care of the physical needs of those who are hurting. Paul believes that providing for the needs of people, although necessary, is of less importance than the glory of God (Rom. 15:7; 1 Cor. 10:31; Eph. 1:12, 14; Phil. 2:11).⁹⁶

The second is less obvious and deserves further discussion. The generosity of believers prompts worship and praise of God. It produces thankfulness to God and draws "attention to the work of God,"⁹⁷ while also creating a sort of "ripple effect"⁹⁸ that causes others to praise God. The account in Acts 21:17-20 of the collection being received in Jerusalem is significant, because after the leaders hear of what God is doing among the Gentiles, "they praised God" (2 Cor. 21:20).⁹⁹

There are three ways generous practices prompt the praise of God. First, the act of obedience demonstrates the gospel of Jesus Christ. Paul says, "others will praise God for the obedience that accompanies your confession of

⁹⁶ Harris, 650.

⁹⁷ Guthrie, 458.

⁹⁸ Ibid.

⁹⁹ Harris, 653.

the gospel of Christ" (2 Cor. 9:13b). To what is their obedience directed? According to Barnett, "the context suggests that it is their obedience in the 'generosity of sharing' in the collection."¹⁰⁰ In a similar way, Jesus was obedient to the Father in the incarnation and atonement. This is illustrated in his becoming poor so that we might become rich (2 Cor. 8:9). Jesus gave himself freely for humankind, but equally gave himself obediently for the glory of the Father. In Gethsemane, perhaps more than in any other story, Jesus is seen struggling with God's will. Yet, even in light of the cross, Jesus obeys the Father. Guthrie observes, "People whose lives have been truly touched by the transforming power of Christ's gospel do extraordinary things that bring glory to God."¹⁰¹ The vehicle of obedience in this context is the collection for the poor in Jerusalem. It is not a command for them to give, but an opportunity to participate in the amazing grace of God.

Second, their generosity prompts praise of God by bringing unity and fellowship among Christians. Paul identifies the praise of God coming because of "your

¹⁰⁰ Barnett, 446.

¹⁰¹ Guthrie, 459.

generosity in sharing (κοινωνία) with them and with everyone else" (2 Cor. 9:13c). Guthrie translates the Greek straightforwardly, "a generosity of fellowship."¹⁰² Paul uses the word κοινωνία three times with reference to the collection.¹⁰³ Κοινωνία can be translated in three general ways: 1) fellowship, communion; 2) close relationship; 3) sharing, giving.¹⁰⁴ Paul is advocating that there is a connection between the close relationship of Christians and their generosity. Their participation in the collection alludes to Romans 15:26-27 and makes clear that: "Jerusalem has shared its spiritual benefits, and the Gentiles are indebted to help them materially."¹⁰⁵ As already discussed above, unity is a central factor to the purpose of the collection. Oscar Cullman in 1957 proposed a collection between Protestants and Catholics for the sole purpose of bringing unity back to the church.¹⁰⁶ His hope was for unity

¹⁰² Guthrie, 459.

¹⁰³ See Rom. 15:26; 2 Cor. 8:4; 9:14.

¹⁰⁴ Walter Bauer, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed., rev. and ed. Frederick W. Danker (Chicago: University of Chicago Press, 2000), 553.

¹⁰⁵ Seifrid, 365.

¹⁰⁶ Oscar Cullmann, *Message to Catholics and Protestants* (Grand Rapids, MI: Eerdmans, 1959), 40.

between two segments of Christianity in light of Paul's collection principles.¹⁰⁷

Finally, God will be praised because "others will be prompted to pray for the Corinthians."¹⁰⁸ The Jerusalem church would warm up to the Gentile believers in Corinth because of this gift of grace. The grace given the Corinthians and Macedonians is the ability to become selfless through the participation of the collection. The reason that the recipients of their generosity will be moved to prayer is because of "the surpassing grace God has given you" (2 Cor. 9:14). The outcome of Paul's words to the Corinthians "comes full circle, presenting the 'grace-giving God' and the manifestation of that grace through the giving of his people."¹⁰⁹

Conclusion

The six ethical principles given offer a challenge for the local church to organize finances based off of a kingdom perspective. It is a suggestion to use the purpose of the collection in Jerusalem as a model for administering

¹⁰⁷ Cullman believed unity was attainable through a second great collection for the poor, but did not expect that Catholics and Protestants would ever be unified.

¹⁰⁸ Guthrie, 460.

¹⁰⁹ Ibid., 461.

the collection, disbursement, and budgeting of church finances. This is not a "call to legalistic observance but to grace."¹¹⁰

The grace of God is a thread that weaves its way through these principles. It is his grace that inspires the Macedonians and Corinthians to be faithful stewards of the resources that God provides. God's grace is seen in the character formation that occurs through giving. Faithful managers are gracious in their intentions and actions. Grace multiplies by involving many people, and the grace of God is the reason that we plan carefully, provide for others, and praise.

¹¹⁰ Hughes, 176.

CHAPTER 3: CRITICAL EVALUATION OF THE PROJECT

This chapter describes and evaluates the methods used to create financial processes for the ethical management of church finances at Gateway. The methodology takes into account Gateway's ministerial context, ECFA guidelines for churches, and the ethical principles outlined in chapter two. A form of modified action research was chosen as the methodology for this project because it allows "diverse stakeholders to work collaboratively toward solutions."¹ In three action cycles a type of spiraling research was used. Finance team members used the process of "look," "think," and "act" to develop the financial structures at Gateway.² The tools used to evaluate the research include facilitator observations, finance team notes, Gateway eldership evaluations, and feedback from an external expert.

Approval of the Project

The financial structure of the church is a question of church polity.³ It is an issue of power and who holds that power. Although a change in financial structure can be

¹ Stringer, 61.

² Ibid, 65-144.

³ Malphurs and Stroope, 79.

difficult in churches, there are several factors that show the ease with which this project was approved at Gateway:

- 1) there was an enormous budget for disaster relief;
- 2) the treasurer handled all transactions;
- 3) funds were being spent without an approval process;
- 4) accusations were being made against the treasurer by an elder;
- 5) there were reoccurring conflicts surrounding finances;
- 6) there were unpaid bills; and
- 7) taxes had not been properly handled.

For these reasons, the elders and deacons readily accepted the approval of a finance team.

In March of 2016, the original treasurer was asked to step-down because of health concerns, organizational mistakes, and a lack of trust in his ability to complete the tasks. The Gateway leadership appointed a new treasurer to take his place, but agreed that simply replacing one treasurer with another would not solve the ongoing financial concerns. Furthermore, the treasurer only agreed to serve in the position if there were plans to incorporate a team, because this would allow for accountability and integrity. A form of modified action research was suggested in order to facilitate the finance team process, since it allowed members to work together to solve problems. The formation of a team to solve the ongoing financial concerns was necessary in order to manage the finances of the

church. However, the action research was modified in that the finance team served under the authority of the elders and deacons as opposed to a completely democratic process. The ultimate outcome includes a form of action research that has allowed for the development of a new program at Gateway.

The project began in April 2016 and lasted fourteen months. The first two months, I worked with Gateway's leadership to approve the process, identify finance team members, and discuss how to integrate Gateway's finances with its mission. Seven individuals were asked to participate, including the treasurer and me. It was determined that individuals should represent a cross-section of the congregation by age, gender, spiritual maturity, and length of membership. This approach allowed for greater acceptance by the Gateway congregation. It resulted in a group of four women and three men. The group was asked to make a one-year commitment to the project, which began June 5, 2016. The team worked in three intentional cycles: 1) establishing the status quo 2) discerning implementation and program development; 3) re-evaluating & addressing leadership struggles. Each of the cycles lasted a total of four months.

First Action Cycle: Where Are We?

The objective of action research “is to gain greater clarity and understanding of a question, problem, or issue”⁴ and seek to “understand how things are happening, rather than merely what is happening.”⁵ Therefore, the primary task in this action cycle was to understand where we were as a congregation. The response of several team members when agreeing to participate was something like: “I’ll help, but I don’t know anything about Gateway’s finances.” The finance team met five times and made one presentation during the first cycle. It lasted from June through September 2016.⁶

In an effort to include all members in the decision-making process while also continuing to take care of daily financial tasks, we began the first meeting on June 5th 2016. The meeting agenda provided updates about all bank accounts, assets, tax concerns, and explanations of current financial processes. An external expert, Natacha Clesca, had been contacted in advance of the first meeting and was in attendance. Her role was to observe, ask questions, and

⁴ Stringer, 19.

⁵ Ibid.

⁶ See Appendix 1 for a list of meeting dates.

to write up an evaluation of Gateway's financial processes. Clesca is the Comptroller for Christ Church in Montclair, NJ, and she facilitated the asking of difficult questions about Gateway's finances. She claimed that her initial "observations [we]re based on one day of church attendance, shadowing the finance team, and a meeting with those involved in handling the finances."⁷

The team knew in advance that this was a part of a doctoral project. I explained that the project was chosen because of Gateway's specific need to establish better financial processes. The team was informed that the elders were supportive of a new system and actively orchestrated the team formation. Although I serve as one of the ministers of the church and a facilitator of this project, I established the equality of members on the finance team. I explained action research and suggested that members use their unique talents to facilitate healthy team dynamics.

During the first meeting, the treasurer reassured team members of their importance and identified differences that made our group stronger. I advised the finance team that it would work under the leadership of the elders and deacons. The importance of the team understanding its place in

⁷ See Appendix 2 for full report.

church polity was integral to its success. As stated above, during the first two months, the elders and deacons discussed the need for a clear hierarchy in addressing the church's finances.⁸

At our meeting on June 19, we discussed the mission of Gateway and established that all team members believed in that mission. One member described the environment of finance team meetings throughout the process as being "sensible and well thought out [where] decisions were made by the team with 'Inward, Godward and Outward' always our focus." The Gateway leadership wanted to make sure that finance team members were integrating the mission into the their own lives and the finances of the church.⁹ The finance

⁸ The concern of the elders and deacons was unity in the church, rather than authority or power. It was important to allow finance team members to have authority in making broad changes in the financial structure without having to take on the full responsibility of the church. The eldership wanted to assure the finance team that the elders remained in charge of the spiritual well being of the congregation, including that of the finance team members.

⁹ Gateway's mission statement: "Gateway exists to bring people closer to Jesus by sending love Inward, Godward, and Outward." The first half of the mission displays Jesus as the center for ministry. The church exists to bring people closer to Jesus. The second half of the mission defines "how" the church brings people closer to Jesus. We do that through sending love Inward, Godward, and Outward. These three distinctions connect with four ministries: 1) discipleship; 2) fellowship; 3) worship; 4)

team believed that accurately communicating finances would support Gateway's mission and provide necessary information for the elders to plan for the future.

This issue of transparency was integral to both the finance team and the eldership. One of the elders concluded, "One of the most important benefits I have seen grow out of the implementation of a finance team is transparency in the church's finances." At the end of the second meeting, I suggested the need to develop a biblical view of money. It was agreed that the finance team would read *Money Matters in Church: A Practical Guide for Leaders*, by Aubrey Malphurs and Steve Stroope.¹⁰ The homework for the next meeting was to read the first chapter and to write down a biblical theology of money and giving.

outreach/service. Sending love "Inward" is accomplished at Gateway through the ministries of discipleship and fellowship. Sending love "Godward" is accomplished through the ministry of worship. Sending love "Outward" is accomplished through the ministry of outreach and service. The finance team was given a ministries diagram that explained the breakdown of each ministry in the church. This diagram was used to divide expenditures into various categories in the budget in the second action cycle. See Appendix 4 for ministries diagram.

¹⁰ Over the course of the next four meetings, the finance team read portions of the assigned book. At the end of each meeting, chapters were assigned and members were responsible to complete the reading and to prepare discussion points for the next meeting.

On July 3, we discussed a theology of church finances. Malphurs and Stroope recognize the importance of developing one's own theology "based on what scripture says about financial stewardship in general and what God expects from the church and its leaders."¹¹ I educated members on the importance of biblical principles and church ethics, and we discussed the concept of tithing.¹² Two actionable items came out of our study. First, it was determined that we needed to update Gateway's "GIVE" page on the website with our theology and eventually with our 2017 budget.¹³ Second, we realized the need to communicate with the congregation about God's view of money.

On August 14 the finance team met to discuss goals for communicating with the congregation concerning the finance team and a biblical view of money. A team member wanted to

¹¹ Malphurs and Stroope, 21.

¹² It was determined that tithing is a biblical subject that has a wide range of opinions, but that Gateway does not specifically adhere to the practice of tithing. The finance team studied the Bible and *Money Matters in the Church* for a better understanding of tithing. Paul's theology described in chapter 2 addresses ethical principles that better equip church members in their giving than a ten-percent tithe.

¹³ See Appendix 11 for a snapshot of Gateway's giving page. A grant of \$1000 per month to support our associate minister was partially given because the donor liked that we had a clear vision of giving and had the budget publically accessible.

make sure that we communicated about ongoing tax concerns. A different member believed that we should communicate Gateway's deficit so that church members would have an opportunity to increase giving. The rest of the finance team agreed with the need to have complete transparency. We wanted to share those specifics, but also figure out the best way to communicate our purpose as a team. It was determined that we should have a purpose statement. The statement would need to consider the responsibility of stewarding the many resources that God provides. God graciously provided countless volunteer hours, donated property, funding sources through grant organizations, connections to companies and non-profits, and the natural resource of church contributions throughout the beginning years of Gateway's establishment. The finance team incorporated its purpose in this statement: "We are committed to the faithful stewardship of all resources!" At the end of the meeting, I was tasked to put together an outline of the biblical principles to be shared in a sermon. The treasurer was tasked with organizing the preliminary budget and talking points.

On September 11, the finance team had a meeting prior to church services, to finalize details for its first church-wide finance presentation. The day would include my

preaching a sermon describing why “we are committed to the faithful stewardship of all our resources!” The sermon gave five principles that we also added to our website: 1) we believe God owns the patent on creation; 2) we believe that God rewards financial stewardship; 3) we believe that God is generous; 4) we believe that giving causes other people to praise God; and 5) we believe that prayer supports God’s plan.¹⁴

The presentation included multiple people in order to show finance team unity. The finance team did not want me speaking during the meeting in order that church members would recognize the increasing authority of the whole finance team. A finance team member began the meeting by introducing the finance team and briefly outlining the agenda. The treasurer shared a presentation of the financials. Next, there was a presentation of God’s faithfulness with stories about how God provided for Gateway during its start-up, during the aftermath of the super storm Sandy, and while hiring of an associate minister. The stories concluded with a dramatic acknowledgment that we believe that God would continue to provide for Gateway. Finally, the next steps for the

¹⁴ See Appendix 10 for full sermon notes.

finance team were shared by a team member: 1) "we will be working on making sure that our process of collecting, disbursing, and budgeting funds are done in an organized, ethical, and safe manner"; 2) the finance team was looking for input from church members on how to increase contributions; 3) the team also stressed the need to give so that we could support the ministries of the church. During this first action cycle we reviewed our processes, grew in cohesiveness as a team, and gained a sense of Gateway's financials.

Second Action Cycle: Implementation and Program Development

After determining where we were as a finance team, after equipping ourselves with information, and receiving a report from Natacha Clesca concerning the processes at Gateway, the second cycle of action research began. There were five meetings and one church presentation in this cycle. The first meeting (October 2) addressed the concerns of the "Financial Processes Report." The report indicated, "that there is not adequate security measures, separation of duties or tight accounting systems in place to avoid misappropriation, misuse and proper management of Church funds."¹⁵ It listed twenty-one observations that were

"holes" in Gateway's financial process. The observations were:

- 1) Baskets are too small.
- 2) Baskets full of money are left on the table throughout church service.
- 3) Baskets are left unattended on table at the front/pulpit after church service.
- 4) Counting the money is done in the open or by a single individual.
- 5) No care is given to securitizing the funds to be deposited either the same day or the following day.
- 6) Envelopes are discarded once counting is done.
- 7) Envelopes do not contain the church's name or information.
- 8) Envelopes do not contain a breakdown for congregant to allocate funds being donated.
- 9) Counting is controlled by one person.
- 10) There is no verification of the counting.
- 11) There is no rotation for counting money.
- 12) Only one person signs checks.
- 13) Expenses are made and reimbursements are requested without prior approval for the expenditure.
- 14) Reimbursement requests are approved by one person (the Senior Pastor).
- 15) No accounting process exists.
- 16) No budget process exists.
- 17) No reporting process exists.
- 18) There is no accountability for the funds collected.
- 19) There was no evidence that background verification was conducted for members of the finance team.
- 20) The observer was unsure if the church keeps count of number of congregants during each service.
- 21) The Pastor stated/expressed that there was a pending IRS citation which has not been resolved.

¹⁵ Appendix 2.

According to Clesca, "In order to be effective in the long term, the suggested improvements must be preceded by a paradigm shift in the way funds are collected, processed and disbursed. The shift must be done in a way that promotes good stewardship, trust and transparency."¹⁶ The report verified the need to revamp Gateway's financial processes and served as an affirmation of the paradigm shift in moving from a single treasurer to a finance team approach. The expert analysis provided us with a tool, which allowed us to deal directly with process concerns.

The treasurer organized the process of interpreting and processing the "holes" in Gateway's financial process. In the meeting, he read the list from top to bottom with the finance team. The finance team chose to deal with the collection. The concern for how money was collected, counted, stored, and deposited were their primary issues. The first obvious change was to lock up the contribution after it had been collected in a box at the front of the auditorium.¹⁷ We believed that this would provide the most

¹⁶ Appendix 2.

¹⁷ We used a wooden donation box that weighted approximately 35 pounds. It had a slot at the top for contributions. The hole was not large enough for a hand, only for the donations. At the bottom of the four-foot tall lock box was a door with a combination lock.

obvious security for the money. We hoped it would provide transparency because the money was secured in front of the entire congregation.

However, after implementing this process at the October 9 worship service, we received an email from the deacon in charge of worship. He was upset that he had not been contacted. He indicated that "having either the Lord's Supper speaker or assistants put the money in the box and lock it up creates an awkward time during the service in addition to being a distraction."¹⁸ What we thought had been a great solution, we later realized had been shortsighted. The deacon made the following suggestion that we implemented the upcoming Sunday: "the box goes in the back next to the bread/juice drop off table, LS speaker prays before the collection, LS assistants put the money in the box and lock it up." The reality was that the finance team's decision to secure the money was prudent, but to have it done in front of the entire congregation proved a distraction.

This conflict provided a great opportunity for the finance team to work with the deacons of the church and to consider how finance changes impact other ministries.

¹⁸ E-mail received from Worship Deacon on October 10.

Although no major problems occurred over the change in locking up the contribution, it was clear that the change had emotional implications for the deacon in charge of worship both because he was not informed in advance and because it questioned his authority over worship. In future decisions, the finance team sought input from the elders and deacons prior to making changes that impacted other church systems.

A second consideration was counting the collection. We took Natacha Clesca's advice to have three individuals count the money. We wanted to be faithful to Pauline ethics that included multiple people in the process of the collection and to follow the recommendations given. Therefore, a decision was made that counters would be on a rotation. One person would observe and deposit money, while the other two volunteers would count the money. Further, it was determined that deposit slips, counting forms, and contribution envelopes would be kept in a secure place for quarterly audits, per the recommendations:

Documenting donations are an integral part of a Church's documentation process for IRS purposes. The IRS requires that Churches keep documentation of donor accounts i.e. envelopes for at least 5 years. Therefore the Church [must] immediately implement a policy of storing the envelopes received by congregants. This protects the church and the congregant. There are very hefty consequences for not being able to provide accounting for a member who

claims they donated X and the Church cannot back up this claim. Consequently if a member donates a large sum without filling [out] an envelope, an envelope should be filled [out] for the congregant. If a donor makes a large donation (\$500 or more) via cash and the Church cannot verify the person, the Church is to keep a record of such donation as anonymous on the particular date the donation is made.¹⁹

The finance team asked me to contact the bank to get deposit slips and deposit bags. In the past, contributions had gone several weeks before being deposited. Our new procedure was to make same-day deposits with bank bags that can be deposited after hours to assure same day delivery. This also solved our concern of the contribution being in someone's purse or pocket instead of a secure bank bag.

There were two process items suggested by Clesca that the finance team decided were not necessary. The size of the baskets and background checks for finance team members. In my opinion, this is a prime example of where modified action research can fail. As the facilitator, I believed that researching larger contribution trays was warranted and necessary. However, the finance team argued that it would not make a difference because of the size of our congregation. In the same way, the background checks were thought to be a great idea for future finance team members, but the team believed that it was unnecessary for the

¹⁹ Appendix 2.

current finance team. The ECFA guidelines do not require background checks for board members or finance team members, but they do list it on their website as a factor that contributes to good internal controls.²⁰

At the next meeting (October 9) the finance team discussed disbursement procedures. Natacha Clesca noted that "reimbursement requests are approved by one person, the senior pastor[,] and only one person signs checks." Reviewing these procedures, we created a form for yearly budget allocations,²¹ monthly expense projections,²² and reimbursements.²³ One team member used her talents to create the forms that included our logo. *Money Matters in the*

²⁰ "Effective Internal Control Strategies," ECFA, last modified December 1, 2017, accessed December 20, 2017, https://www.ecfa.org/Forums/2012/20120314/Tab-06%20Effective%20Internal%20Control%20Strategies_j.pdf.

²¹ See Appendix 5 for form used to determine budget items for the upcoming year. Gateway's leadership places deacons in charge of various ministries. Therefore, this is a form for the deacons to submit their budget needs for the upcoming year. On the form there is a place to describe the activities or expenses that are projected, so that the finance team can make suggested changes if there is insufficient money to meet the proposed needs.

²² See Appendix 6 for the form that deacons submit prior to events or expenditures. This form exists so that the finance team can check the bank account for sufficient funds and to check the budget for the approved expenditures.

²³ See Appendix 7 for reimbursement form.

Church lists seven policies that the finance team considered when creating the forms:²⁴

1. No one should ever write a check to himself or herself.
2. Limit the amount available for a check that requires only one signature. For example, no one can write a check for more than five hundred dollars without a second signature.
3. No staff or layperson should be able to request a check to himself or herself without a second signature, usually from a supervisor.
4. An auditing committee should review all written checks on a monthly basis.
5. The financial officer should submit a financial report that reflects how much has been spent in every major budget area and how that corresponds to the annual budget in terms of the percentage of the budget spent to date.
6. Spend only monies that have been approved in the annual budget. An exception is funds approved by a designated board, group, or individual authorized by the church to make such a call. And this should be someone other than the one making the check request.
7. Require receipts for all reimbursements.

The reimbursement form included a place for two signatures and an itemization of expenses, and it required an attached receipt. The treasurer included a table with budget codes as well so we could easily keep track of budget categories.

The finance team asked me to share these forms with the leadership of the church for their feedback. The elders and deacons were thankful for the work that the finance

²⁴ Malphurs and Stroope, 95.

team had accomplished, but were troubled by the extra work it would take to get funding. They agreed to fill out the budget allocation forms to start the process of the 2017 budget.

At the remainder of the meetings for this cycle (November 6, December 18, January 22) the finance team reviewed the budget allocation forms and created a preliminary 2017 budget. The deacons completed their budget requests by providing the specific dollar amount being requested, giving details about the expenses proposed, and identifying the focus of the expenditure. The focus was included on the forms to help the finance team with budget allocations; and to remind deacons of the church's mission, they were to select on the form one of three options: Inward, Godward, or Outward. The form also included a statement of Gateway's DNA that had been provided from the elders: "In all that we do we will utilize the tools of prayer and scripture. For the church to sponsor your event prayer and the Bible should be incorporated in some way."

The agenda for these meetings was simple: 1) review expenditures over the past year; 2) divide those expenditures into ministry categories; 3) consider the proposed changes from the deacons with the budget allocation forms; 4) plan the presentation of the budget.

The first two agenda items reflected organization and number crunching. The finance team had previously decided to divide the budget into ministry areas to reflect the mission of the church better. The treasurer provided a list of all expenditures from the last 18 months, which helped in obtaining an accurate budget. The second two items reflected the vision of Gateway's ministry leaders and input from the eldership. The budget allocation forms provided the finance team with a sense of where the church was going in the next year.

It opened our eyes to possible ways of helping the church grow together. One of the activities that we believed would help the church was a yearly church calendar. Finance team members discussed how this would help us determine budget allocation dates, but it would also provide the church with ample time to invite friends and family. A second consideration shared with the elders was the apparent lack of spending on evangelistic events. Although, we included a budget line for evangelistic activities, there were no plans by ministry leaders to spend that allocated amount. Although some suggestions were made to the existing leaders, no further action was taken at that time.

We initially decided that we wanted to make a presentation in December for the upcoming year's budget, but because of the holidays the presentation was moved to January 22. This gave the elders an opportunity to review and accept the final budget.²⁵

Third Action Cycle: Re-evaluating & Leadership Struggles

The last action cycle lasted four months in February through May 2017. In total there were four meetings during this cycle. The meeting on February 11 consisted of an evaluation of our progress as a finance team. We met with my supervising professor, Carlus Gupton. His visit provided an opportunity for the finance team to review steps that we had taken in the past eight months. It was helpful to consider healthy ways that the church had grown in its processes. It also caused the finance team to evaluate the next steps. It would have been easy for the team at this stage to feel like the work had been completed.

One item that Gupton shared in his evaluation was that "the team confidently executes this ministry with minimal supervision from Carl, indicating both their ownership and Carl's empowering leadership style." Although, the finance team had made great progress toward accomplishing its

²⁵ See Appendix 8 for the 2017 budget.

goals, the treasurer and I recognized that we were still making the majority of decisions.

At the meeting on March 26 I asked the team about group participation in financial decisions. The finance team members agreed that the treasurer and I made most of the daily decisions, checked the statements, disbursed the checks, and ultimately were in charge of the operations. We discussed how better to incorporate the entire team into the tasks that needed to be completed. The group was unanimous in wanting me, as the minister, to be able to focus on tasks other than finances. The problem was that deacons and church members still came to me concerning all financial concerns and disbursement problems. Deacons had been processing reimbursement request forms through me exclusively and it was a burden on my ministerial responsibilities.

The treasurer suggested making a list of tasks that needed to be completed. He thought that we could divide those tasks up in the group according to giftedness. However, it became clear that the process already created for counting could complete most of the tasks that needed to be divided up. The rotation had already been set in place for finance team members to count and deposit funds. So we simply added to their job responsibilities the task

of approving disbursement forms, and informed ministry leaders of the change. They were told to deposit all forms into the wooden lock box for approval. This list details job responsibilities for Gateway Counters:²⁶

Finance Team Sunday Responsibility Checklist:

1. Scheduled counters are responsible to find replacement on account of absence. (Carl should only be asked in cases where no other substitute can be found.)
2. Three people are always required for counting procedures.
3. Financial Request Forms are to be approved by counters and then passed on to treasurer for final approval.
4. Money must be counted and sealed in bank bag.
5. Weekly Contribution Form is filled out and given to treasurer for checks and balances.
6. The donation envelopes & bag deposit slips should be stapled and put into secured box.
7. Special contributions must be noted on the weekly contribution form and transfers to separate Gateway accounts should happen immediately via bank app.
8. The signee of reimbursement form will be notified by Dan & will send check via online bill pay.
9. All team members will have access to view account summaries and question team or members about any expenses.

In the meeting on April 23 I helped the finance team gain access to the bank accounts. Every finance team member was given a separate login user name and password for access to review expenditures and deposits. In advance of the meeting, I encouraged team members to download the bank

²⁶ Meeting Minutes, March 26, 2017.

app and try signing in with their username and password. At the meeting, I explained how to check the bank accounts for deposits, make bank transfers between Gateway accounts, and how to use the bill pay option to send reimbursement checks.

In the month of May, the finance team did not meet formally, but the treasurer and I worked with everyone to ensure proper procedures. One thing that we had overlooked in the process was what team members were supposed to do if the treasurer was not at church with the appropriate forms. This absence caused reimbursement forms to take a long time to be completed. It became an aggravation for those who needed quick reimbursements. The month of May concluded the third action cycle with finance team members working to streamline the disbursement process. I asked the finance team to prayerfully consider making a second year commitment to create consistency in Gateway's finances. The entire team agreed to participate another year.

Conclusion

In summary, the first cycle (June 2016 to September 2016) revolved around educating and equipping the finance team on where we were. The task was to get us oriented with

the mission and to establish credibility with church members.

The second cycle (October 2016 to January 2017) focused on implementation and program development. The team was able to methodically consider suggestions from Natasha Clesca and actively make changes to financial processes. A new budget was approved for the 2017 year and forms were created to facilitate disbursements and allocations.

The third cycle (February 2017 to May 2017) involved re-evaluating our finance team structure and job responsibilities. It involved redesigning the tasks involved in collecting, disbursing, and budgeting funds.

CHAPTER 4: FUTURE IMPLICATIONS OF THE PROJECT

This project was an attempt to design and implement ethically responsible financial processes at the Gateway Church of Christ. Kennon Callahan says, "When you practice healthy habits of church finances, you help to advance the spirit of the mission."¹ Since there exists a correlation between healthy finances and advancing the mission of God I believed that this project would help the congregation to grow in spiritual maturity and its ability to do effective ministry.

The financial process of the church is not a topic that I would have tackled in my dissertation, had it not been for the way that the church suffered through the mishandling of funds. I have witnessed grown Christian men angry about accusations, employees furious about their job termination,² and church leaders worn down from the stress of financial concerns. The church began with five families

¹ Kennon L. Callahan, *Effective Church Finances: Fund Raising and Budgeting for Church Leaders*, 1st ed. (San Francisco: HarperSanFrancisco, 1992), 155.

² Gateway received a Work Force Development Grant that allowed us to hire employees for up to six months for a \$30,000 salary. Although the employees were told that this would be a short-term job opportunity, the disorganization of our financial processes created environments where employees felt hurt at the time of termination.

desiring to reach the lost in Monmouth County. We saw God answer bold prayers that involved his church with the community. However, one result of having improper financial structures was the loss of a sense of mission in the community. As financial problems began to pile up, it took our focus off of the lost. For this reason, we began a process to repair the church's financial structures.

In this chapter, I will evaluate the design and implementation of the finance team and its processes. I will propose ways to improve the church's financial process. Finally, I will examine future implications of this project for the local church and other ministries.

Evaluating the Process

The process for handling church finances is partially found in Paul's words "to do what is right, not only in the eyes of the Lord but also in the eyes of man" (2 Cor. 8:21). The administration of fiscal resources in an ethically responsible manner offers an opportunity for God's grace and the spiritual formation of the church. Paul's rhetoric concerning the collection demonstrates the way that finances interact with Christian living. The theological principles outlined in chapter two identify a standard for the church in its behaviors with money. Paul

includes the entire Corinthian congregation in the discussion of equality and fairness in regards to finances.

In the same way, this project sought to include the Gateway congregation in the process of fiscal responsibility. I was surprised by the response of members and leaders who were uninterested in knowing or participating in the details of finances. I found that the majority of members wanted someone else to take care of the money. However, the finance team was in constant communication with church members about expenditures, budgets, and contributions. It has forced church members to consider their finances and that of the church.

Organizational Issues

The procedures and organizational structure at Gateway after the disaster response made this project challenging to complete. There were several barriers to its success that existed prior to its start. First, one of our elders and founding members left Gateway on account of his discontentment about the finances. This could have been an opportunity to understand what was going on with finances and make a change, but it took more than a year to make any changes. The situation also informs the reader of the lack of spiritual leadership and maturity in our fledgling

congregation. Considering the disagreement among the leadership about financial structures, we should have been curious to understand better his point of view, rather than condemn his methodology. Douglas Stone, Bruce Patton, and Sheila Heen describe the best way to discuss the things that matter most. They encourage curiosity as a tool for understanding each other rather than certainty because it lets us into the story of those we are disagreeing with.³ "Instead of asking yourself, 'How can they think that?!' ask yourself, 'I wonder what information they have that I don't?' Instead of asking, 'How can they be so irrational?' ask, 'How might they see the world such that their view makes sense?'"⁴ The departure of one of our leaders occurred without any consideration of the potential changes that were needed.

A second barrier to our success was the false perception at Gateway that our unorganized finances allowed for more efficient help for the needy. There was a prideful attitude that seeped into the church. After the fact, we started to notice our pride. One way that we started to

³ Douglas Stone, Bruce Patton and Sheila Heen, *Difficult Conversations: How to Discuss What Matters Most* Revised Edition (Penguin Books, 2010), 37.

⁴ Ibid.

recognize it was in our frequent announcements about how we responded faster or more efficiently than larger organizations. What was even more detrimental was that our disorganization seemed to bring larger grants, more publicity, and produced a perception that God was receiving greater glory. It was almost as if our disorganization appeared more spirit-filled. Upon further reflection with the finance team, we recognized that our haste to spend money made us less able to help those in need.

Third, the leadership had disaster fatigue. Although, I did not know it at the time, all of the founding members would leave the church within the next 18 months of starting this project. I believe it was partially caused by the worry and stress of church work. Church fatigue begins to explain the reason poor money management became normal behavior. Robert Welch describes this kind of church setting: "Not that individuals were dishonest; they just did not exercise good accountability principles."⁵

The fourth barrier to the success of the finance team was ongoing tax concerns. The church had so many IRS tax issues that they had become unmanageable, but there was

⁵ Robert H. Welch, *Church Administration: Creating Efficiency for Effective Ministry* (Nashville: Broadman & Holman Publishers, 2005), 149.

reluctance on the part of church leaders to pay someone to organize its taxes for fear of overwhelming costs. Besides the expense, it was difficult to completely understand the problems completely since there had only been one treasurer dealing with them and he was ill equipped to solve the tax problems. Natacha Clesca in her report indicated that: "The Church should resolve the pending IRS issue immediately by hiring a consultant who is versed with IRS dealing. Failing to take care of this issue may result in loss of 501c3 status."⁶

As the finance team formed, it seemed that all tax concerns had been solved, but new tax problems surfaced during the project period. This threat of possible fines and fees made it extremely difficult for the finance team to feel confident with the budget and account funds. Since the finance team was unable to help with taxes and I had done all that I knew how to do, we finally resorted to hiring a tax professional to work on all past taxes. At the present time, those issues are still under review.

Finally, the establishment of the finance team consisted of members who had previously never served in the church. It was a group willing to use their life skills and

⁶ See Appendix 2.

their desire to serve God in the administration of church finances. However, the untested nature of finance team members made it difficult for them to take ownership of church responsibilities.

In conclusion, the barriers of spiritual immaturity, pride, fatigue, taxes, and brand new leadership created an environment that made establishing a credible finance team and new processes very difficult.

Finance Team Procedures

In light of ECFA's seven standards of responsible stewardship I will evaluate the finance team's procedures and processes.⁷ The first aspect is related to doctrinal issues. The finance team did an exceptional job incorporating the doctrinal mission of the Gateway church into its understanding and organization, of the church's finances. We incorporated a theology section on the Gateway web site, taught the congregation about the importance of giving and stewardship, and encouraged church leaders to consider the mission when budgeting and planning for the church.

A second standard involves governance, which encourages every church to have a responsible set of board

⁷ See Appendix 9.

members that meet at least bi-annually. The finance team did not form a board of directors, because it already existed. However, the team facilitated the financial information that made it possible for the elders and deacons (board of directors) to make better decisions for the future.

The third and fourth standards for financial stewardship include having financial oversight and being compliant with all laws. The finance team has been very effective at creating checks and balances with collecting, disbursing, and budgeting church funds. We have openly communicated financial concerns with the congregation and engaged an outside auditor in the process. The finance team also hired a tax professional to solve the tax problems incurred by the previous treasurer.

Transparency and compensation are the fifth and sixth ECFA standards for financial stewardship. The budgets that have been created by the finance team have been posted on our web site for the congregation and outsiders to see where the money is spent. These include a clear understanding of the compensation given to church staff. We also present this information verbally to the elders and deacons, as well as the congregation.

The last ECFA standard is the stewardship of charitable gifts. The guidelines encourage truthfulness in communicating about charitable gifts. It also encourages communication about donations in a realistic way. The finance team is better able to define where money is going and how it is being spent. The budget categories allow for members to understand clearly how the money is being spent in light of the mission. Envelopes have been provided for special donations and the line items in the budget show special contribution amounts. The special collections are clearly identified. The ECFA standards encourage churches to provide timely gift acknowledgments. During the project period, the finance team produced and sent out letters for donations at the appropriate time.

Therefore, the project of establishing financial processes at the Gateway Church of Christ was successful. The finance team established and stabilized the congregation's finances. The church has not applied to become a member of the ECFA, but based on these guidelines, the church could become a member.

Improving the Process

Despite the success of the program, there are still several areas that need to be improved to ensure long-term

success. First, the finance team needs to be able to incorporate new leadership into the group. The finance team agreed to participate for another year, but at the time of this writing one team member has moved. It is still a group of six, but it is time for the team to incorporate a new finance team member. The success or failure of Gateway's finance team hinges on its ability to take ownership in obtaining new leaders.

The second concern is related to the previous one. The leadership of the finance team still relies heavily on my input. I am moving away this summer and the team needs to be able to handle all church transactions without my help. In the upcoming months, I will be working with the finance team to take complete ownership of bank accounts and introduce them to the church accountant.

Third, time is an important concern for this ministry. The task of counting the money each Sunday is rather normative for church members, because it is a task that is seen each Sunday. However, the counting of the collection is only a small part of the work that needs to be completed. It takes a considerable amount of time to review expenditures, write checks, and make budgets. These jobs can become burdensome because there is very little recognition for their completion. The church can function

for a time without proper procedures, so it is something that can happen without anyone noticing. This is the reason a finance team is important, to hold each other accountable for the tasks that help a church run smoothly and ethically.

A last concern involves the weight of responsibility and emotional fatigue that easily occurs with finance team members when budgets are not being met. I believe that the finance team members need a strong trust in God in order to facilitate the difficult financial hurdles that are ahead for Gateway. A strong faith is needed to avoid burnout. I plan to preach a series of sermons to encourage the whole church to trust in God. This will be important for the road ahead.

Possible Future Applications of the Process

I had the opportunity to present this material at the Harding University Lectureship in 2017 in a series that I called "Thrive." It expanded on several of the principles and lessons learned from this project that apply to individuals and their view of money.⁸ The Harding University Lectureship is primarily designed for the individual, so

⁸ See <https://scholarworks.harding.edu> for the audio recordings.

this material was adapted to fit that audience. I was encouraged by the response that I received at the lectureship.

At Gateway, I taught a Sunday morning Bible class focused on the six biblical principles found in the second chapter. The finance team members were able to be a part of the discussion and have even applied these principles to the Gateway church's finances. The class focused on how churches spend money. It was a lively discussion about church stewardship. The heart of this material is in its ability to encourage churches to reconsider their stewardship of the resources that God has provided.

Another possibility is to use this material while training mission teams at Harding University. The 2018/2019 school year will afford me the opportunity to work as a visiting missionary at Harding. One of my tasks will be to work with mission teams in their preparation to move to the mission field. I believe this material can be directly used to help mission teams know how to build existing finance teams, incorporate new leaders into the church, and encourage high ethical standards with finances. In terms of the presentation of this material, I will be able to use it in the church planting and evangelism class that I will be teaching. I will also be able to use this project

effectively in mentoring opportunities with individuals and teams at Harding University.

A future opportunity is to turn this material into a book that can have a broader audience. My goal in this project was to bring about the congregation's ability to do effective ministry through financial processes, but I have recognized the immediate need for individual Christians to consider their processes for the ethical use of financial resources. I would like to use the theology from this dissertation along with several powerful illustrations from the mission field to inspire others to consider more fully how to handle money in a way that honors God.

Personal Impact of the Project

The subject of finances is one for which I have a great deal of passion. It has baffled me for a long time as to why I care so much about financial stewardship. Neither my parents nor my brother seem to have the same sense of calling towards understanding God's view of money. However, during this project I have come to realize that it began when I was eight years old. I was living in Sweden where my family was missionaries. It was the only place I had ever called home. Swedish was even my first language.

My only recollection is that we had money and then all of a sudden there was no money. This was the jaded perspective of an eight-year-old. I realize now that the exchange rate had changed drastically and what used to be one dollar in our pocket became fifty cents. I am unable to explain the markets and why these kinds of things happen, but I can say that the change brought anxiety and stress into my life. The financial burden and debt incurred by my family was forever branded in my heart. The trauma of leaving the place I called home in order to move to America is my best understanding of when this interest in financial security began.

Since that time, I have been a planner and a saver. I always wanted to make sure that I had money, so that this experience would never come again. For the most part, this drive to succeed with money has caused me to make wise financial decisions. However, examining Paul's charge to the Corinthians pricked my heart. It helped me to understand that the way I have been handling money my whole life is less about trusting in God and more about having a safety net. Throughout my life I have struggled with the feeling that money was a barrier to my family's ability to further the mission of God.

At Gateway, the financial trouble that we faced has made me realize that our poor stewardship of financial resources affected once again the mission of God. I cannot always solve the problem of how never to be in this place again, but I can communicate a set of principles that will help others form a spiritually mature view of money. I have learned that Godly stewardship is not just about making all the right choices, but having the right attitude. The cross of Christ meets us at the place where our intentions and our actions fit together.

The lesson for some will be to make wiser decisions with the finances that God has given. They will be called to create processes that help facilitate a better understanding of the resources God has provided. For others, myself included, I believe the message is to trust in God and not themselves as they use the money that is God's already. It is not my job to create a cushion for God's ministries, so that I will never be hurt again. It is my job to trust and obey!

APPENDIX 1: FINANCE TEAM MEETING DATES

FINANCE TEAM MEETINGS:

JUNE (Sunday, June 5th - w/ Natacha; Sunday, June 19)

JULY (Sunday, July 3)

AUGUST (Sunday, August 14)

SEPTEMBER (Sunday, September 11) & Presentation

OCTOBER (Sunday, October 2; Sunday, October 9)

NOVEMBER (Sunday, November 6)

DECEMBER (Sunday, December 18)

JANUARY (Sunday, January 22) & Presentation

FEBRUARY (Saturday, February 11)

MARCH (Sunday, March 26)

APRIL (Sunday, April 23) GIVE TD Bank Records

MAY

JUNE

JULY (Sunday, July 2; Sunday, July 30)

Financial Process and Controls at Gateway Church of Christ

Observations and Recommendations

**Prepared for: Gateway Church of Christ,
Holmdel, NJ**

**Submitted to: Pastor Carl
Williamson**

Date of Observation: Sunday
June 5, 2016

Prepared by: Natacha Clesca, MBA
Financial Management and Reporting
Consultant June 18, 2016

Executive Summary

An observation and Review of the overall financial processes of Gateway Church or Christ in Holmdel, New Jersey reveals that there is not adequate security measures, separation of duties or tight accounting systems in place to avoid misappropriation, misuse and proper management of Church funds. The observations are based on a one day of Church attendance and shadowing the process and the finance trail and a short meeting with those involved in handling the Finances.

The “holes” in the process are identified in the report as “Observations”. These indicate deficiencies in all aspects of the Finance processing, Policies and Procedures..

Suggested remedial actions are provided in this report along with “Recommendations”.

In order to be effective in the long term, the suggested improvements must be preceded by a paradigm shift in the way funds are collected, processed and disbursed. The shift must be done in a way that promotes good stewardship, trust and transparency.

Note: The information presented in this document is being offered for the purpose of assisting the Church Leadership of Gateway Church to make their own decisions about how to develop a sound, transparent and fiscally responsible financial process from collection to disbursement that will best suit the Church. Nothing in this document represents any sort of guarantee (either stated or implied) that if the suggested actions, recommendations are followed that there will not be any misuse, misappropriation or improprieties concerning the Church’s funds.

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1. Introduction

Establishing a financial process for a Church organization may seem easy, however it is far more complex. A healthy church deals with money matter in a very serious way. The reason money management in a church organization is important is because Churches and Church leaders are given the very important role of managing the resource that will allow the work of God to be executed. Financial Management in a Church allows vision and Prophecy to be fulfilled.

Role of Money Management in a Church:

The role of money collection and disbursement in a Church environment is to ensure God's work is done and done properly. Therefore as entrusted Stewards, we are to manage those funds with great care. Giving starts with the Senior Pastor who creates a spirit of generosity (2 Cor. 8:4; 9:2). The unique aspect of church Financial Management is that it consists of Ministry and Operations. One of the main aspects of money management in a Church to understand is that Operations exists to support ministry. When Operations is mismanaged, or mishandled, Ministry suffers, if not fail.

Internal Controls:

When God asked David to gather and organize all the children of Israel, we observe that God was in essence asking for order and accountability.

As good Stewards of God's resource we must ensure that there is:

- a. Accountability
- b. Transparency
- c. Separation of duties – Checks and balances
- d. Controls and Policies & Procedures
- e. Planning & Managing
- f. Reporting

For the most part we trust all members of a volunteer team, however given our fiduciary duties to the Church's funds, we are to remain vigilant and though trusting, we ought to ensure that policies and procedures are in place to help minimize mismanagement, misuse and misappropriation of the Church's funds.

2. Importance of Sound Financial Processes:

The most important thing that distinguishes a church organization from other non-profits and other organizations is that Churches operate on two separate and distinct plains – Ministry and Operations.

Ministry exists to meet the felt needs of individuals, communities. Ministry bridges the gap between man and God.

Operations exist to support Ministry. Operations allow Ministry to function and happen. An ineffective Operations system will render the congregants to be distracted and unfocused with things that are not of God.

God is extremely organized and focused (Num. 3:44-51).

If Policies, Procedures and Processes are not effective, it will render the management of funds to be ineffective. Ineffective management of church funds hinders the work of Ministry. When the work of Ministry is hindered, God’s work is compromised. As stewards of God’s treasures, it is imperative that measures are taken to ensure funds are protected, managed and properly allocated for the purpose of God’s work and ministry.

3. Financial Management:

For purposes of this report “Revenue” refers to all funds, tithes and offerings, restricted and unrestricted donations, grants, etc.

There are 6 key components of managing finances in any organization:

- 1) Revenue generation – How the funds are obtained, donation, tithes, grants, etc.
- 2) Internal Controls – creating controls to safeguard the management of funds
- 3) Revenue Collection - How the funds are received
- 4) Revenue Disbursement – How the funds collected are used (expenses)
- 5) Revenue Reporting –promoting accountability and transparency
- 6) Budgeting – Creating a financial plan that will allow for effective management of funds

4. **Observations:**

Background:

The Gateway Church of Christ is a fairly young Church with less than 500 members. The Pastor is paid by Cloverdale Church in Searcy, Arkansas. In year two of their existence Hurricane Sandy hit the shores of New Jersey and Gateway was forced to step up and serve the community in a way they had not been prepared to do. They were “baptized by fire” in sorts while they found themselves managing thousands of volunteers and donated funds and grants to help rebuild the Bayshore Community. Gateway rose to the occasion and out of this the Disaster Response Team (DRT) and the Spoon Full of Hope (SFOH) were started. The DRT is a disaster relief response group. The SFOH is a restaurant to help feed those who were in the midst of rebuilding their homes and lives. SFOH received a grant from the Jon Bon Jovi Foundation which has since depleted. SFOH is no longer in operation. DRT operates and is engaged when there is disaster.

Observations:

- 1) Baskets are too small
- 2) Baskets full of money are left on the table throughout church service
- 3) Baskets are left unattended on table at the front/pulpit after church service
- 4) Counting the money is done in the open or by a single individual
- 5) No care is given to securitizing the funds to be deposited either the same day or the following day
- 6) Envelopes are discarded once counting is done
- 7) Envelopes do not contain the Churches name or information
- 8) Envelopes do not contain breakdown for congregant to allocate funds being donated
- 9) Counting is controlled by one person
- 10) There is no verification of the counting
- 11) No rotation for counting money
- 12) Only one person signs checks
- 13) Expenses are made and Reimbursements are requested without prior approval for the expenditure
- 14) Reimbursements requests are approved by one person (the Senior Pastor)
- 15) No accounting process
- 16) No budget process
- 17) No reporting process
- 18) No accountability for the funds
- 19) There was no evidence that background verification was conducted for members of the finance team
- 20) Not sure if the Church keeps count of number of congregants during each service
- 21) The Pastor stated/expressed that there was a pending IRS citation which has not been resolved

5. **Recommendations:**

- 1) Collection Baskets: Typically you want deeper basket because there is less room for the money to fall out of the basket. You also want deeper basket so that your collection can seem a lot less than it is. Another reason is if someone is going to be tempted to take money from the basket it is less conspicuous to dip their hand in a deep basket. The recommended depth is at least 10" deep. Ideal depth is 14".
- 2) Counting the Collection: Counting the funds is an extremely important role and should be treated with the utmost security. The funds should never be transported, counted for the first time by 1 person. There should always be at least 2 people present when taking the funds from to be counted and during counting. The people counting and transporting funds should be rotated regularly for security and temptation purposes. The Church may want to invest in a small safe where the monies collected can be stored until service is over and funds are ready to be counted.
- 3) Envelopes and documenting of funds received: Documenting donations are an integral part of a Church's documentation process for IRS purposes. The IRS requires that Churches keep documentation of donor accounts i.e. envelopes for at least 5 years. Therefore the Church immediately implement a policy of storing the envelopes received by congregants. This protects the church and the congregant. There are very hefty consequences for not being able to provide accounting for a member who claims they donated X and the Church cannot back up this claim. Consequently if a member donates a large sum without filling an envelope, an envelope should be filled for the congregant. If a donor makes a large donation (\$500 or more) via cash and the Church cannot verify the person, the Church is to keep a record of such donation as anonymous on the particular date the donation is made.
- 4) Rotating Finance Volunteers/Staff: One of the main issues with a Church operation is human resources and therefore as stewards of the funds entrusted to us, we often have the very difficult task of trying to figure out how do we safeguard against temptation and provide transparency in handling the Churches funds. One of the ways to get around this for especially a small church is by rotating a team of 4 or 6 volunteer/staff team. Taking care to not have the same people serve at the same time. Create a schedule for volunteer/staff teams for rotation.

- 5) Expense Reimbursement: Expenses are currently made by various Ministry leaders without prior approval. This creates many issues in terms of mismanagement of funds. There must be policies set that will outline how and when funds are to be spent and by whom. One way to do that is to have each Ministry create a budget at the beginning of the Church's fiscal year and have the respective Ministries ensure the budget is adhered to and that prior to any form of expenditure approval is obtained to ensure funds are available and that the expense is in line with the strategic plan and the annual plan of the Church. Reimbursement should always be approved by more than 1 person. Since the Church is so small currently, one way is to appoint an "accounts payable" person who will oversee requests for payment and ensure it is in line with the Ministry budgets and the second person can be someone else from the Finance team. The person approving the expense should NEVER be the person signing the checks.
- 6) Accounting System/Process: There needs to be some sort of accounting process established to allow for growth. If the Church intends to grow in numbers and intends to receive grants and other large Donations from organizations and corporations, it is imperative they begin to show consistency in terms of their accounting process. The Church should invest in software which will allow them to post their revenue and expenses and facilitate production of consistent financials (Income Statement; Balance Sheet and other Management Reports) and follow GAAP accounting standards.
- 7) Budget: Budgets are the backbone of any organization. It is a financial plan that allows for strategic activities and also focused and organized action. The Church needs to begin putting budgets together that are based on prior year performance. Without budget and accounting the Church or any organization cannot measure growth.
- 8) Reporting Process: The Church needs to have a Comprehensive Reporting process which includes Financial and ministry activities. This will help to measure growth and progress in certain areas. It will also help identify where shifts need to be made and also what is driving the Church's performance both financially and ministry-side.
- 9) Accountability: In order for any plan or vision to move forward, there must be accountability in all areas. The Church needs to establish a measure by which to measure who is responsible for what. Who is responsible for the revenue portion. Who is responsible for the disbursement portion. Who is responsible for reporting of the financial activities. At times it is difficult to impress on volunteers and other members of a Church the need for excellence, however we find that God operates in excellence and therefore we ought to set the bar for the same.

10) IRS Issue: The Church should resolve the pending IRS issue immediately by hiring a consultant who is versed with IRS dealing. Failing to take care of this issue may result in loss of 501c3 status. Most people donate to church organization with the expectation of getting a tax benefit and therefore a church which operates without such tax benefit status runs the risk of losing donation dollars. In addition losing a 501c3 status is extremely difficult and costly to reinstate/get back.

6. **Final words:**

An organization should always strive to create transparency in their process, especially that of Financial Management. When an organization creates a transparent process, it encourages trust and promotes cohesiveness in that all are on board with vision and direction.

The Senior/Lead Pastor is the person who casts vision; he/she is the one who sets the tone on how the organization will be managed; he/she outlines what is important and the direction the congregation should go. Most importantly he teaches and models good stewardship.

The role of volunteers and staff is to help the Senior / Lead Pastor carry out the vision and direction in a transparent and God honoring manner.

An organization should assign to its Board of Directors who are verse with Finance and accounting to help develop the organization's Financial Management policies and procedures. This creates transparency in that the Senior Pastor is not the only person driving the policies. As the policies are set by Board Members not involved in the day to day management of the Church management policies are less likely to be conflicting and self-serving of individual goals as opposed to goals related to the Church and its vision and prophecy. It also ensures that the Senior Pastor gets a different perspective so that his own goals don't cloud the goals of the Church's Prophetic vision and direction.

END OF REPORT

Financial Process and Controls at Gateway Church of Christ

Observations and Recommendations

Prepared for: Gateway Church of Christ, Holmdel, NJ

Submitted to: Pastor Carl Williamson

Date of Observation: Sunday January 21, 2018

Prepared by: Natacha Clesca, MBA Financial
Management and Reporting Consultant March 25,
2018

Executive Summary

A follow-up review of recommendations made during the first visit on June 18, 2016 at which time observations were noted and recommendations made concerning the overall financial processes of Gateway Church or Christ in Holmdel, New Jersey. The first visit revealed: there were not adequate security measures, separation of duties in handling the finances was not adequate and the accounting systems lacked tight processes to avoid misappropriation, misuse and proper management of Church funds. The observations during the first visit were based on a one day of Church attendance and shadowing the process and the finance trail and a short meeting with those involved in handling the Finances where questions were asked to determine “holes” in the process. During the subsequent visit observations were noted concerning the processes and good practices that put the Church at risk of misappropriation; lack of transparency in communicating use and source of funds; lack of appropriate checks and balances in managing Church funds; no clearly defined budget planning process; accountability and bank statement reconciliations; employer practices and the IRS.

The “holes” in the process are identified in the report as “Observations”. These indicate deficiencies in all aspects of the Finance processing, Policies and Procedures.

Suggested remedial actions are provided in this report, which are cited as “Recommendations”.

In order to be effective in the long term, the suggested improvements must be preceded by a paradigm shift in the way funds are collected, processed and disbursed. The shift must be done in a way that promotes good stewardship, trust and transparency. There must be the willingness to be vulnerable and completely open to the new processes which in the term benefits the congregants, volunteers, Lead Pastor and most importantly the Church.

Note: The information presented in this document is being offered for the purpose of assisting the Church Leadership of Gateway Church to make their own decisions about how to develop a sound, transparent and fiscally responsible financial process from collection to disbursement that will best suit the Church. Nothing in this document represents any sort of guarantee (either stated or implied) that if the suggested actions, recommendations are followed that there will not be any misuse, misappropriation or improprieties concerning the Church’s funds.

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| 7 | Final Words | 10 |

1. Introduction

Establishing a financial process for a Church organization may seem easy, however it is far more complex. A healthy church deals with money matters in a very serious way. The reason money management in a church organization is important is because Churches and Church leaders are given the very important role of managing the resource that will allow the work of God to be executed. Financial Management in a Church allows vision and Prophecy to be fulfilled.

Role of Money Management in a Church:

The role of money collection and disbursement in a Church environment is to ensure God's work is done and done properly. Therefore as entrusted Stewards, we are to manage those funds with great care. Giving starts with the Senior Pastor who creates a spirit of generosity (2 Cor. 8:4; 9:2). The unique aspect of church Financial Management is that it consists of Ministry and Operations. One of the main aspects of money management in a Church to understand is that Operations exists to support ministry. When Operations is mismanaged, or mishandled, Ministry suffers, if not fail.

Internal Controls:

When God asked David to gather and organize all the children of Israel, we observe that God was in essence asking for order and accountability.

As good Stewards of God's resource we must ensure that there is:

- a. Accountability
- b. Transparency
- c. Separation of duties – Checks and balances
- d. Controls and Policies & Procedures
- e. Planning & Managing
- f. Reporting

For the most part we trust all members of a volunteer team, however given our fiduciary duties to the Church's funds, we are to remain vigilant and though trusting, we ought to ensure that policies and procedures are in place to help minimize mismanagement, misuse and misappropriation of the Church's funds.

2. Importance of Sound Financial Processes:

The most important thing that distinguishes a church organization from other non-profits and other organizations is that Churches operate on two separate and distinct plains – Ministry and Operations.

Ministry exists to meet the felt needs of individuals, communities. Ministry bridges the gap between man and God.

Operations exist to support Ministry. Operations allow Ministry to function and happen. An ineffective Operations system will render the congregants to be distracted and unfocused with things that are not of God.

God is extremely organized and focused (Num. 3:44-51).

If Policies, Procedures and Processes are not effective, it will render the management of funds to be ineffective. Ineffective management of church funds hinders the work of Ministry. When the work of Ministry is hindered, God's work is compromised. As stewards of God's treasures, it is imperative that measures are taken to ensure funds are protected, managed and properly allocated for the purpose of God's work and ministry.

3. Financial Management Components:

For purposes of this report "Revenue" refers to all funds, tithes and offerings, restricted and unrestricted donations, grants, etc.

There are 6 key components of managing finances in any organization:

- 1) Revenue generation – How the funds are obtained, donation, tithes, grants, etc.
- 2) Internal Controls – creating controls to safeguard the management of funds
- 3) Revenue Collection - How the funds are received
- 4) Revenue Disbursement – How the funds collected are used (expenses)
- 5) Revenue Reporting –promoting accountability and transparency
- 6) Budgeting – Creating a financial plan that will allow for effective management of funds

4. Observations:

Background:

The Gateway Church of Christ is a fairly young Church with less than 500 members. The Pastor is paid by Cloverdale Church in Searcy, Arkansas. In year two of their existence Hurricane Sandy hit the shores of New Jersey and Gateway was forced to step up and serve the community in a way they had not been prepared to do. They were "baptized by fire" in sorts while they found themselves managing thousands of volunteers and donated funds and grants to help rebuild the Bayshore Community. Gateway rose to the occasion and out of this the Disaster Response Team (DRT) and the Spoon Full of Hope (SFOH) were started. The DRT is a disaster relief response group. The SFOH is a restaurant to help feed those who were in the midst of rebuilding their homes and lives. SFOH received a grant from the Jon Bon Jovi Foundation which has since depleted. SFOH is no longer in operation. DRT operates and is engaged when there is disaster.

A. Notes on Observations made in June 18, 2016 as of January 21, 2018:

- 1) **Baskets are two small** - [New Observation] The baskets remain small and need to be changed to deeper less accessible baskets.
- 2) **Baskets full of money are left on the table throughout church service** – [New Observation] Baskets are now taken to a locked box after collection for safekeeping until the end of services when the Finance team is ready to count. It was not clear who has access to the locked box located behind the worship space.
- 3) **Baskets are left unattended on table at the front/pulpit after church service** – [New Observation] Baskets are immediately taken to the locked box in the back of the worship space.

- 4) **Counting the money is done in the open or by a single individual** – [New Observation] There were two individuals (Peggy and Allison) observed as counting the money and processing other finance functions such as reviewing reimbursement requests.
- 5) **No care is given to securitizing the funds to be deposited either the same day or the following day** – [New Observation] No change was observed. It was not clear where the funds were held after the counting. Though bank deposit slips were noted to have been prepared.
- 6) **Envelopes are discarded once counting is done** – [New Observation] Envelopes are now kept and stapled to the day's count reconciliation sheet.
- 7) **Envelopes do not contain the Churches name or information** – [New Observation] The envelopes now have the Church name, not address. The envelopes do not have delineation for specific fund allocation by the congregant, this will need to be done to keep track of restricted or designated funds.
- 8) **Envelopes do not contain breakdown for congregant to allocate funds being donated** – [New Observation] This is still not the case. (see above #7)
- 9) **Counting is controlled by one person** – [New Observation] This is no longer the case. (see #4 above)
- 10) **There is no verification of the counting** – [New Observation] It was observed after one individual counted the other did not verify per se and that is likely because it is/was a small amount and the process should always have another person verify however small.
- 11) **No rotation for counting money** – [New Observation] No rotation was communicated for the counting team.
- 12) **Only one person signs checks** – [New Observation] This practice continues to be the process.
- 13) **Expenses are made and Reimbursements are requested without prior approval for the expenditure** – [New Observation] The practice of expensing prior to a set approval policy or process continues to occur.
- 14) **Reimbursement requests are approved by one person (the Senior Pastor)** – [New Observation] The process now is that the requests for reimbursement is given to the Finance Team on Sundays, they review it for accuracy.
- 15) **No accounting process** – [New Observation] It appears documentation is kept on an excel spreadsheet by the Treasurer, however there does not appear to be accountability for the information being documented.
- 16) **No budget process** – [New Observation] During the visit in 2016, accounting of the funders were reported to the congregation. However, there was some confusion and clarity was lacking and still is as to the setting of the budget, and how the budget is set. There was no clear communication about the planning process—who is involved, who makes the final decisions on the strategic budget planning process.
- 17) **No reporting process** – [New Observation] There does not appear to be a clearly defined reporting process on a monthly or quarterly basis.
- 18) **No accountability for funds** – [New Observation] Accountability requires a clearly defined process of checks and balances. No observable accountability process was presented or observed aside from year end communication of the profit and loss.
- 19) **There was no evidence that background verification was conducted for members of the finance team** – [New Observation] No background verification is conducted at this time for members of the finance team.
- 20) **Not sure if the Church keeps count of the number of congregants during each service** – [New Observation] This information was not communicated during our last visit.

- 21) **The Pastor stated/expressed that there was a pending IRS citation which has not been resolved** – [New Observation] The Lead Pastor confirmed the IRS citation/issue was resolved and they no longer have that issue. It was not communicated what the outcome was as to whether the issue was settled or payment was made in full or if the issue was forgiven or remedied.

B. New Observations on January 21, 2018:

- 1) Baskets are too shallow
- 2) Lock Box Implemented
- 3) Improvements were made to the envelope, the Church does not protect itself through disclaimer for restricted funds
- 4) Two Persons were counting the collections however no rotation or duties
- 5) Only one person manages the bank accounts
- 6) Same person writing the checks is the same person signing the checks
- 7) Expenditures are made without prior and reimbursement is requested regardless of cash-flow or budget.
- 8) Online payment of bills/expenses are done with a one-step process and done and controlled by one person
- 9) Bank Statements are not reconciled by a member of the team who does not control or handle disbursements
- 10) Payment of salary for the Associate/Assistant Pastor was discussed since it was brought up during reporting of the Profit and Loss or Budget. No employer taxes are currently being paid for this one employee
- 11) Full Transparency was not present during budget presentation.

6. Recommendations:

- 1) Collection Baskets: Typically you want deeper basket because there is less room for the money to fall out of the basket. You also want deeper basket so that your collection can seem a lot less than it is. Another reason is if someone is going to be tempted to take money from the basket it is less conspicuous to dip their hand in a deep basket. The recommended depth is at least 10” deep. Ideal depth is 14”.
- 2) Counting the Collection: Counting the funds is an extremely important role and should be treated with the utmost security. The funds should never be transported, counted for the first time by 1 person. There should always be at least 2 people present when taking the funds from to be counted and during counting. The people counting and transporting funds should be rotated regularly for security and temptation of misconduct purposes.
- 3) Envelopes and documenting of funds received: Documenting donations are an integral part of a Church’s documentation process for IRS purposes. The IRS requires that Churches keep documentation of donor accounts i.e. envelopes for at least 5 years. Therefore the Church should ensure that these documents are stored in a safe fire proof storage box or scan all documentation onto a protected network or secure cloud based

filing system immediately implement a policy of storing the envelopes received by congregants. This protects the church and the congregant. There are very hefty consequences for not being able to provide accounting for a member who claims they donated X and the Church cannot back up this claim. Consequently if a member donates a large sum without filling an envelope, a member of the finance team should complete an envelope for the congregant. If a donor makes a large donation (\$500 or more) via cash and the Church cannot verify the person, the Church is to keep a record of such donation as anonymous on the particular date the donation is made.

- 4) Rotating Finance Volunteers/Staff: One of the main issues with a Church operation is human resources and therefore as stewards of the funds entrusted to us, we often have the very difficult task of trying to figure out how do we safeguard against temptation and provide transparency in handling the Churches funds. One of the ways to get around this for especially a small church is by rotating a team of 3 or 4 volunteer/staff team. Taking care to not have the same people serve at the same time all the time. Create a schedule for volunteer/staff teams for rotation.
- 5) Expense Reimbursement: Expenses are currently made by various Ministry leaders without prior approval. This creates many issues in terms of mismanagement of funds. There must be policies set that will outline how and when funds are to be spent and by whom. One way to do that is to have each Ministry create a budget at the beginning of the Church's fiscal year and have the respective Ministries ensure the budget is adhered to and that prior to any form of expenditure approval is obtained to ensure funds are available and that the expense is in line with the strategic plan and the annual plan of the Church. Reimbursement should always be approved by more than 1 person. Since the Church is so small currently, one way is to appoint an "accounts payable" person who will oversee requests for payment and ensure it is in line with the Ministry budgets and the second person can be someone else from the Finance team. The person approving the expense should NEVER be the person signing the checks.
- 6) Accounting System/Process: There needs to have some sort of accounting and performance tracking process established to allow for growth. If the Church intends to grow in numbers and intends to receive grants and other large Donations from organizations and corporations, it is imperative they begin to show consistency in terms of their accounting process. The Church should invest in software which will allow them to post their revenue and expenses and facilitate production of consistent financials (Income Statement; Balance Sheet and other Management Reports) and follow GAAP accounting standards.
- 7) Budget: Budgets are the backbone of any organization. It is a financial plan that allows for strategic activities and also focused and organized action. The Church needs to begin putting budgets together that are based on prior year performance. Without budget and accounting the Church or any organization cannot measure growth. Though a performance P&L is presented to the congregation every 6 months, there needs to be communication surrounding the plan for the coming fiscal year and what is anticipated to be collected vs and how the church intends to spend said revenue.

- 8) Reporting Process: The Church needs to have a Comprehensive Reporting process which includes Financial and ministry activities. This will help to measure growth and progress in certain areas. It will also help identify where shifts need to be made and also what is driving the Church's performance both financially and ministry-side. Hence why it is important to keep track of attendance and also figure out growth strategies and how to reach the surrounding community. Determine your strengths and weaknesses and make sure to capitalize on the strengths and work on improving the weaknesses.

- 9) Accountability: In order for any plan or vision to move forward, there must be accountability in all areas. The Church needs to establish policies to measure who is responsible for what. Who is responsible for the revenue portion. Who is responsible for the disbursement portion. Who is responsible for reporting of the financial activities. At times it is difficult to impress on volunteers and other members of a Church the need for excellence, however we find that God operates in excellence and therefore we ought to set the bar for the same.

- 10) Managing Disbursements: It is imperative that separation of duties are clearly established to avoid misappropriation or temptation and give the congregation full confidence of transparency and full confidence in the management of Church funds. Therefore it is strongly recommended that policies are immediately established that give clear and concise roles. Here are some suggested policies that may be adopted:
 - a) Have three to four people involved in the disbursement process
 - i. One person will initiate the request for disbursement and approve based on pre-approved budget expenditures and approve the expense based on cash-flow
 - ii. One person will write the check
 - iii. Two people will sign the check (it is recommended that a church as small as this which does not get audited have two people always signing and releasing funds. This should be established with the bank and the checks should have a limit designated by the elders/board/leadership as to what that amount should be. I recommend the amount be no more than \$150
 - b) Payment of Funds via online banking should be controlled by two to three persons: (this process needs to be established with your bank)
 - i. One to two people should have the ability to initiate the payment
 - ii. One to two people should have the ability to approve the payment for processing.

- 11) Bank Statements: All bank statements should be reconciled monthly and this should be performed by someone other than the person who releases funds.

- 12) Paying Employer Taxes: it is imperative that the Church considers paying taxes for their Pastor for whom they currently pay on a 1098 basis. Consult a tax advisor or auditor concerning this issue.

- 13) Transparency presenting Profit and Loss to Congregation: It is important to have full transparency when presenting financial information to the congregation and therefore it is important to report all revenue and all expenses and present where each source of revenue goes. If things are sold, this must be reported to the congregation and account for what it means for the Church. For instance, though the Church had a shortfall in

2017, they were able to fund that shortfall through monies that was being held as savings which I recommend be presented as “Reserves from profit”

- 14) Disclaimer on Envelopes: It is suggested that the Church informs the congregants of their reserved rights to reallocate designated/restricted funds as needs if needed for operations or vision/direction changes. Hence it is recommended that language similar to the following be used: *“The Church leadership reserves the right to redirect funds to the area of ministry where it is most needed.”*

7. Final words:

An organization should always strive to create transparency in their process, especially that of Financial Management. When an organization creates a transparent process, it encourages trust and promotes cohesiveness in that all are on board with vision and direction.

The Senior/Lead Pastor is the person who casts vision; he/she is the one who sets the tone on how the organization will be managed; he/she outlines what is important and the direction the congregation should/will go. Most importantly he teaches and models good stewardship.

The role of volunteers and staff is to help the Senior / Lead Pastor carry out the vision and direction in a transparent and God honoring manner.

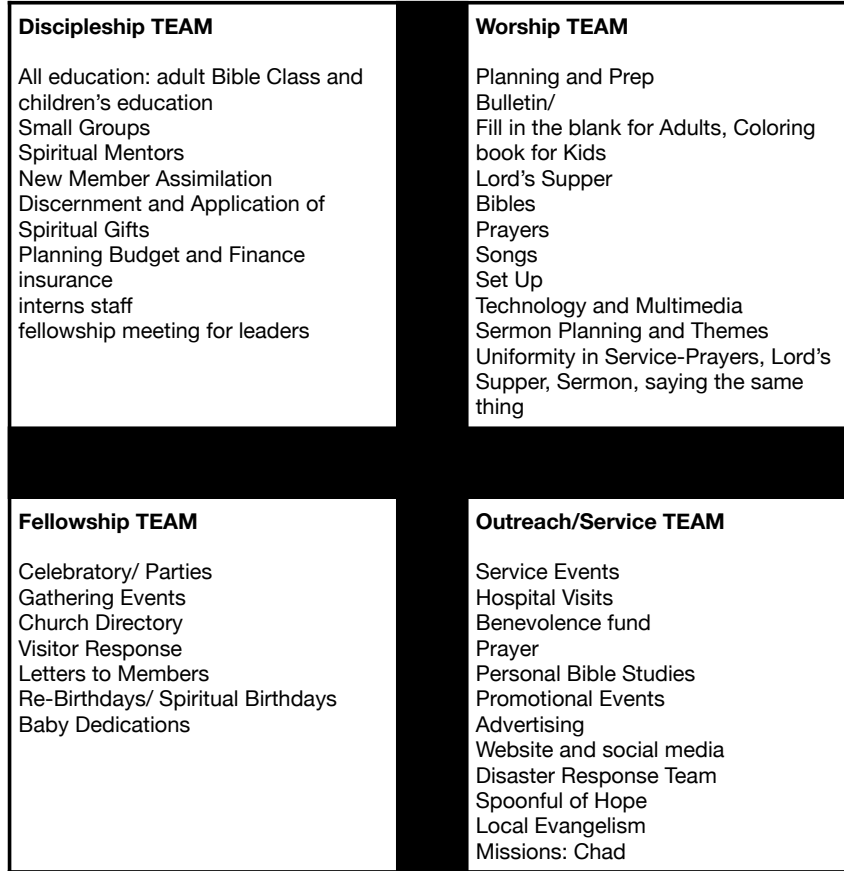
A Church organization should assign to its Board of Directors who are versed with Finance and accounting to help develop the organization’s Financial Management policies and procedures. This creates transparency in that the Senior Pastor is not the only person driving the policies. As the policies are set by Board Members not involved in the day to day management of the Church management, policies are less likely to be conflicting and self-serving of individual goals as opposed to goals related to the Church and its vision and prophecy. It also ensures that the Senior Pastor gets a different perspective so that his own goals don’t cloud the goals of the Church’s Prophetic vision and direction.

It is the role of all stakeholders within the Church body to protect the church and ensure risk averse policies are put in place to avoid improprieties and mismanagement of funds.

**END OF
REPORT**

APPENDIX 4: GATEWAY'S MINISTRIES TEAM DIAGRAM

GATEWAY MINISTRY TEAMS:



The Cross is the center that connects all teams!

APPENDIX 5: BUDGET ALLOCATION FORM

Gateway Church of Christ Financial Request Form

Mission Statement: Gateway exists to bring people closer to Jesus by sending Love Inward, Godward, and Outward. (This mission statement gives us clarity and focus as to what we are aiming to accomplish. If an activity does not prove helpful to the main goal of bringing people closer to Jesus we will discontinue the program so as to better focus on our mission.)

Gateway DNA: In all that we do we will utilize the tools of prayer and scripture. For the church to sponsor your event prayer and the Bible should be incorporated in some way.

Name: _____

Ministry: _____

What is the focus of this expenditure?

_____ Inward. (such as Bible studies, Fellowship events)

_____ Godward. (such as Worship and prayer events)

_____ Outward. (such as evangelism or service projects)

Funding is For: _____

Amount Requested: _____

Please Provide Details:

Approved by Financial Committee: _____ **Approved for \$** _____

Request declined: _____

Signature of Financial Committee Member: _____

Gateway Church of Christ Monthly Event Request

Mission Statement: Gateway exists to bring people closer to Jesus by sending Love Inward, Godward, and Outward. (This mission statement gives us clarity and focus as to what we are aiming to accomplish. If an activity does not prove helpful to the main goal of bringing people closer to Jesus we will discontinue the program so as to better focus on our mission.)

Gateway DNA: In all that we do we will utilize the tools of prayer and scripture. For the church to sponsor your event prayer and the Bible should be incorporated in some way.

Person hosting event: _____

Ministry: _____

What is the focus of this event?

_____ Inward. (such as Bible studies, Fellowship events)

_____ Godward. (such as Worship and prayer events)

_____ Outward. (such as evangelism or service projects)

Detailed description of event: _____

Approximate cost for event: _____

What specific support and resources are needed from church leadership (non-financial)?

Approved by Financial Committee: _____ **Approved for \$** _____

Request declined: _____

More details needed: _____

Signature of Financial Committee Member: _____

GATEWAY CHURCH OF CHRIST
REIMBURSEMENT FORM

Name: _____

Address: _____

Itemization of Expenses

| Date of Purchase | Budget Code (See Reverse Side) | Description | Amount |
|-------------------------|---|--------------------|---------------|
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | TOTAL | \$ |

Please attach receipts to back of form and mail to Gateway Church of Christ, 19 Reids Hill Rd., Morganville, NJ 07751 or return at Gateway worship service.

“I certify that the above expenses were incurred for valid church reasons.”

Printed Name: _____

Signature: _____

Date: _____

Approval Signature: _____ Date: _____

Title: _____

Please use the table below to determine which Budget Code is applicable for this reimbursement. Please enter the corresponding number in the form on the previous page.

| Category | Budet Code |
|--|------------|
| <u>Inward (Discipleship):</u> | |
| | 10-Series |
| Staff (Carl) | 10-01 |
| Staff (Jordan) | 10-02 |
| Staff (Jordan House) | 10-03 |
| Children's Worship | 10-04 |
| Youth and Young Adults | 10-05 |
| Leadership Education | 10-06 |
| Small Groups | 10-07 |
| <u>Inward (Fellowship):</u> | |
| | 20-Series |
| Parties & Gatherings (Inward) | 20-01 |
| Correspondence | 20-02 |
| <u>Godward (Worship):</u> | |
| | 30-Series |
| Lords Supper | 30-01 |
| Bulletin | 30-02 |
| Songs/Tech | 30-03 |
| Sermons/Sermon Planning | 30-04 |
| Building Insurance | 30-05 |
| Building Rent | 30-06 |
| <u>Outward (Outreach):</u> | |
| | 40-Series |
| Outreach Events & Celebrations | 40-01 |
| Advertising/Postage | 40-02 |
| Website | 40-03 |
| Missions | 40-04 |
| Benevolence | 40-05 |
| * IF NO OTHER ITEMS ARE APPLICABLE* | |
| | 00-00 |

*** For Administrative Use Only ***

"I approve a check to be mailed to the individual listed on the reverse side of this sheet for the amount stated."

Approval Signature: _____ Date: _____

Print Name / Title: _____

Amount of Check: _____

APPENDIX 8: GATEWAY'S 2017 BUDGET

GATEWAY CHURCH OF CHRIST 2017 BUDGET AND FUNDS SPENT SUMMARY

INWARD ~ GODWARD ~ OUTWARD

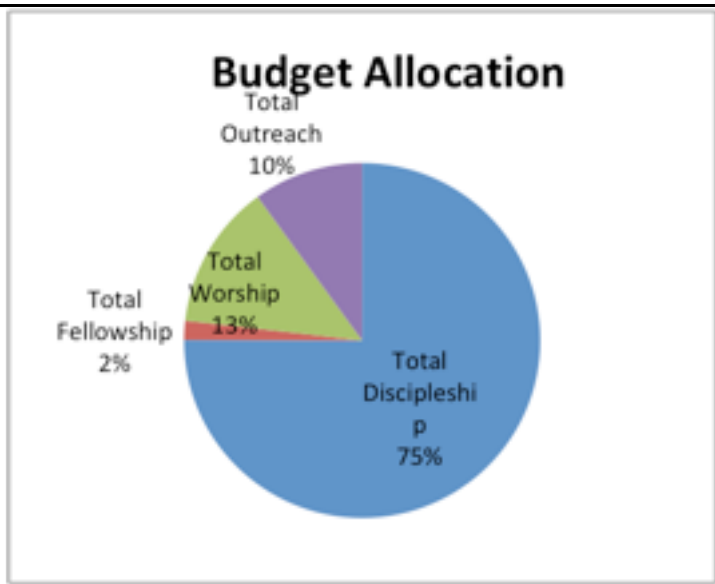


| | |
|--|-------------|
| Projected Annual Contribution (Gateway Only) | \$50,000.00 |
| Projected Jordan Fundraising (1/22/2017) | \$30,800.00 |
| 2017 Total Projected Revenues | |
| | \$80,800.00 |

| Category | Estimated Budgeted (2017) | Percentage of Total Budget | Total Spent (Year to Date) | Remaining Budget For Year | Budget Code |
|-------------------------------|---------------------------|----------------------------|----------------------------|---------------------------|-------------|
| Inward (Discipleship): | | | | | 10-Series |
| Staff (Carl) | \$24,000 | 48.00% | | | 10-01 |
| Staff (Jordan) | \$30,000 | 60.00% | | | 10-02 |
| Staff (Jordan's House) | \$6,000 | 12.00% | | | 10-03 |
| Children's Worship | \$500 | 1.00% | | | 10-04 |
| Youth and Young Adults | \$500 | 1.00% | | | 10-05 |
| Leadership Education | \$3,500 | 7.00% | | | 10-06 |
| Small Groups | \$500 | 1.00% | | | 10-07 |
| Total Discipleship | \$65,000 | 130.00% | | | 10-Series |
| Inward (Fellowship): | | | | | 20-Series |
| Parties & Gatherings (Inward) | \$1,000 | 2.00% | | | 20-01 |
| Correspondence | \$500 | 1.00% | | | 20-02 |
| Total Fellowship | \$1,500 | 3.00% | | | 20-Series |
| Godward (Worship): | | | | | 30-Series |
| Lords Supper | \$250 | 0.50% | | | 30-01 |
| Bulletin | \$0 | 0.00% | | | 30-02 |
| Songs/Tech | \$0 | 0.00% | | | 30-03 |
| Sermons/Sermon Planning | \$0 | 0.00% | | | 30-04 |
| Building Insurance | \$800 | 1.60% | | | 30-05 |

| | | | | | |
|--------------------------------|-----------------|---------------|--|--|-----------|
| Building Rent | \$10,400 | 20.80% | | | 30-06 |
| Total Worship | \$11,450 | 22.90% | | | 30-Series |
| Outward (Outreach): | | | | | 40-Series |
| Outreach Events & Celebrations | \$1,500 | 3.00% | | | 40-01 |
| Advertising/Postage | \$250 | 0.50% | | | 40-02 |
| Website | \$1,500 | 3.00% | | | 40-03 |
| Missions | \$2,400 | 4.80% | | | 40-04 |
| Benevolence | \$3,000 | 6.00% | | | 40-05 |
| Total Outreach | \$8,650 | 17.30% | | | 40-Series |

| | |
|---------------------------|----------|
| Total Discipleship | \$65,000 |
| Total Fellowship | \$1,500 |
| Total Worship | \$11,450 |
| Total Outreach | \$8,650 |
| Grand Total | \$86,600 |



| | |
|--|--|
| GATEWAY CHURCH OF CHRIST FINANCE TEAM | |
| TEAM MEMBERS | |
| Carl Williamson | |
| Dan Cooperman | |
| Kim Stetka | |
| Fred Rodriguez | |
| Peggy Herzog | |
| Terri Sadler | |
| Alison Prendergast | |

APPENDIX 9: ECFA'S SEVEN STANDARDS OF RESPONSIBLE STEWARDSHIP



ECFA's Seven Standards of Responsible Stewardship™

Standard 1 –

Doctrinal Issues – Every organization shall subscribe to a written statement of faith clearly affirming a commitment to the evangelical Christian faith or shall otherwise demonstrate such commitment, and shall operate in accordance with biblical truths and practices.

Standard 2 –

Governance – Every organization shall be governed by a responsible board of not less than five individuals, a majority of whom shall be independent, who shall meet at least semiannually to establish policy and review its accomplishments.

Standard 3 –

Financial Oversight – Every organization shall prepare complete and accurate financial statements. The board or a committee consisting of a majority of independent members shall approve the engagement of an independent certified public accountant, review the annual financial statements, and maintain appropriate communication with the independent certified public accountant. The board shall be apprised of any material weaknesses in internal control or other significant risks.

Standard 4 –

Use of Resources and Compliance with Laws – Every organization shall exercise the appropriate management and controls necessary to provide reasonable assurance that all of the organization's operations are carried out and resources are used in a responsible manner and in conformity with applicable laws and regulations, such conformity taking into account biblical mandates.

Standard 5 –

Transparency – Every organization shall provide a copy of its current financial statements upon written request and shall provide other disclosures as the law may require. The financial statements required to comply with Standard 3 must be disclosed under this standard.

An organization must provide a report, upon written request, including financial information on any specific project for which it has sought or is seeking gifts.

Standard 6 –

Compensation-Setting and Related-Party Transactions – Every organization shall set compensation of its top leader and address related-party transactions in a manner that demonstrates integrity and propriety in conformity with ECFA's Policy for Excellence in Compensation-Setting and Related-Party Transactions.

**Standard 7 –
Stewardship of Charitable Gifts –**

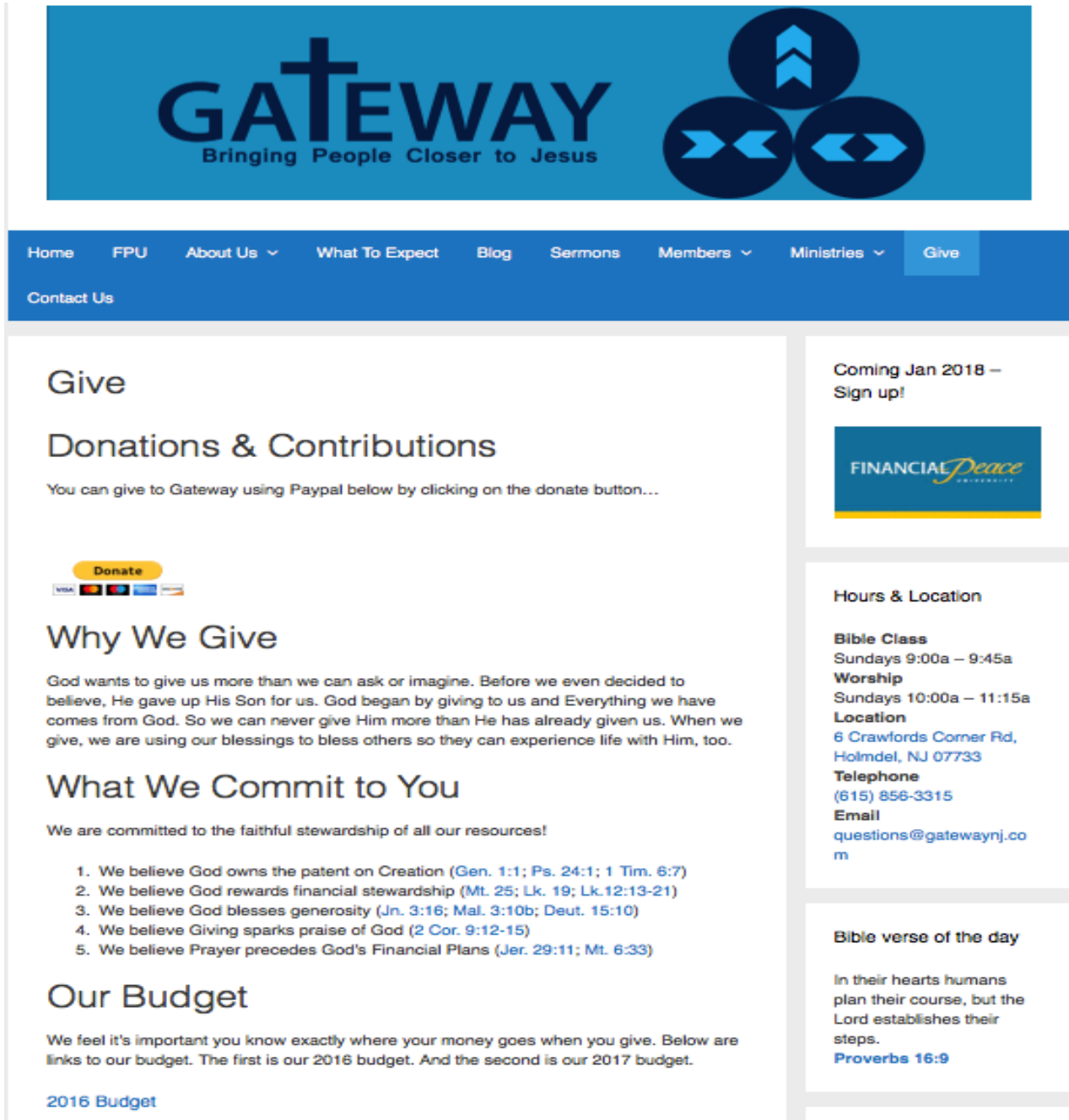
- 7.1 Truthfulness in Communications.** In securing charitable gifts, all representations of fact, descriptions of the financial condition of the organization, or narratives about events must be current, complete, and accurate. References to past activities or events must be appropriately dated. There must be no material omissions or exaggerations of fact, use of misleading photographs, or any other communication which would tend to create a false impression or misunderstanding.
- 7.2 Giver Expectations and Intent.** Statements made about the use of gifts by an organization in its charitable gift appeals must be honored. A giver's intent relates both to what was communicated in the appeal and to any instructions accompanying the gift, if accepted by the organization. Appeals for charitable gifts must not create unrealistic expectations of what a gift will actually accomplish.
- 7.3 Charitable Gift Communication.** Every organization shall provide givers appropriate and timely gift acknowledgments.
- 7.4 Acting in the Best Interest of Givers.** When dealing with persons regarding commitments on major gifts, an organization's representatives must seek to guide and advise givers to adequately consider their broad interests.
- An organization must make every effort to avoid knowingly accepting a gift from, or entering into a contract with, a giver that would place a hardship on the giver or place the giver's future well-being in jeopardy.
- 7.5 Percentage Compensation for Securing Charitable Gifts.** An organization may not base compensation of outside stewardship resource consultants or its own staff directly or indirectly on a percentage of charitable contributions raised.

APPENDIX 10: FAITHFUL STEWARDSHIP SERMON NOTES

- I. The Gateway Finance Team would like to present this bold statement of our goal as God's financial managers: We are committed to the faithful stewardship of all our resources!
1. First, we believe God owns the patent on Creation (Gen. 1:1; Ps. 24:1; 1 Tim. 6:7). ~ another way to say this is that God owns everything.
 - a) This includes everything that has been created and ever will be created. Both our physical possessions as well as our thoughts and ideas.
 - b) Gen. 1:1 - In the beginning God created the heavens and the earth...
 - c) Ps. 24:1 - The earth is the LORD's, and everything in it, the world, and all who live in it;
 - d) 1 Tim. 6:7 - For we brought nothing into the world, and we can take nothing out of it.
 2. Second, we believe that God rewards financial stewardship (Mt. 25; Lk. 19; Lk.12:13-21).
 - a) The person who exhibits greedy behavior may seem to be financially sound, but is actually greedy (Lk. 12:13-21) is the story of the Rich Fool who wants to tear down his old barns and build bigger ones rather than sharing what he has with others.
 - b) The person who is too afraid to use what God has given them has everything taken away from them, see Mt. 25 & Lk. 19.
 - c) Whereas the individuals who are trusting in God and using what he has provided are greatly rewarded and blessed. In fact, this church will be given more opportunity to use what we have to serve God. (Mt. 25 & Lk. 19)
 3. Third, we believe that God is generous (Jn. 3:16; Mal. 3:10b; Ps. 116:12).
 - a) Jn. 3:16 - For God so loved the world that he gave
 - b) Mal. 3:10b - Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.
 - c) Ps. 116:12 - What shall I return to the LORD for all his goodness to me?
 - i. In more plain language we might say, How can I repay God for all that he has given me?
 - ii. We cannot out give God.
 4. Fourth, we believe that Giving causes other people to praise God (2 Cor. 9:12-15).

- a) 2 Corinthians 9:12-15 - This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God. 13Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. 14And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. 15Thanks be to God for his indescribable gift!
5. Fifth, we believe that Prayer provides God's Plan (Jer. 29:11)
- a) Jer. 29:11 - For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.
 - i. God reminds his people that for 70 years they will be in exile and be in another land, so settle down, marry, buy houses and plant vineyards.
 - ii. We must seek God's plan, for it is sometimes very different than our plans.

APPENDIX 11: SNAPSHOT OF GATEWAY'S GIVING PAGE



The screenshot shows the 'Give' page of Gateway Church. At the top is a blue header with the Gateway logo and tagline 'Bringing People Closer to Jesus'. Below the header is a navigation menu with links for Home, FPU, About Us, What To Expect, Blog, Sermons, Members, Ministries, and Give. A 'Contact Us' link is also visible. The main content area is titled 'Give' and 'Donations & Contributions'. It includes a 'Donate' button with payment icons and a 'Why We Give' section with a paragraph and a list of five points. Below that is 'What We Commit to You' with a paragraph and a list of five points. The 'Our Budget' section includes a paragraph and a link to the '2016 Budget'. On the right side, there are three sidebar sections: 'Coming Jan 2018 - Sign up!' with a 'FINANCIAL Peace UNIVERSITY' logo, 'Hours & Location' with details for Bible Class, Worship, and Location, and 'Bible verse of the day' with the text 'In their hearts humans plan their course, but the Lord establishes their steps.' and the reference 'Proverbs 16:9'.

GATEWAY

Bringing People Closer to Jesus

Home FPU About Us What To Expect Blog Sermons Members Ministries Give

Contact Us

Give

Donations & Contributions

You can give to Gateway using Paypal below by clicking on the donate button...

Donate

Why We Give

God wants to give us more than we can ask or imagine. Before we even decided to believe, He gave up His Son for us. God began by giving to us and Everything we have comes from God. So we can never give Him more than He has already given us. When we give, we are using our blessings to bless others so they can experience life with Him, too.

What We Commit to You

We are committed to the faithful stewardship of all our resources!

1. We believe God owns the patent on Creation (Gen. 1:1; Ps. 24:1; 1 Tim. 6:7)
2. We believe God rewards financial stewardship (Mt. 25; Lk. 19; Lk.12:13-21)
3. We believe God blesses generosity (Jn. 3:16; Mal. 3:10b; Deut. 15:10)
4. We believe Giving sparks praise of God (2 Cor. 9:12-15)
5. We believe Prayer precedes God's Financial Plans (Jer. 29:11; Mt. 6:33)

Our Budget

We feel it's important you know exactly where your money goes when you give. Below are links to our budget. The first is our 2016 budget. And the second is our 2017 budget.

[2016 Budget](#)

Coming Jan 2018 – Sign up!

FINANCIAL Peace UNIVERSITY

Hours & Location

Bible Class
Sundays 9:00a – 9:45a

Worship
Sundays 10:00a – 11:15a

Location
6 Crawford's Corner Rd,
Holmdel, NJ 07733

Telephone
(615) 856-3315

Email
questions@gatewaynj.com

Bible verse of the day

In their hearts humans plan their course, but the Lord establishes their steps.

[Proverbs 16:9](#)

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