

**Xenos Christian Fellowship**  
**Christian Leadership 1**  
**Ecclesiology 2**  
**Week 4 - New Testament Principles of Church Finance**

## **Introduction**

XCF history:

Institutional model – need to support salaries, buildings etc.

We overreacted to the perspective of churches that were so focused on money that they lost the central mission of the church.

We need a balanced view – the amount of ministry you can do is connected to money

Pitfalls in the financial arena

Unethical use of money

Unstrategic use of money

Not teaching people to give – hinders individual sanctification and what the church can do.

## **How the church should collect its money**

**It should teach Christians the importance of giving and the many biblical reasons for giving. Distill the reasons from these passages:**

***Philippians 4:18 - Out of gratitude for what God has given us through Christ.*** The image of giving ourselves as a thank-offering in response to God's grace is cited in Romans 12:1. Notice that this same image is applied specifically to giving money to support God's work in Philippians 4:18. This seems to be the primary motivation taught in the Bible.

***Philippians 4:16 - To meet real needs in the name of Christ.*** In Philippians 4:16, Paul says that their financial giving to his missionary work has met his needs. Similarly, in 2 Corinthians 9:12, Paul says that the Corinthians' financial giving was "fully supplying the needs of the saints." In a very real way, God transmutes the money that we give to the church into ministry which meets peoples needs. Point out that the new Christian's dollar goes just as far as the experienced Christian's. Consequently, the new Christian can have an immediate impact through giving and evangelism.

***Philippians 4:17 - To experience eternal reward.*** In Philippians 4:17, Paul says he wants them to give, not simply so that he may receive their money, but so that they experience "profit in their account." This probably refers to the reward that they will receive at the judgment-seat of Christ, when he evaluates our service for him as Christians (1 Cor. 3:10-15). In a very real way, we are making an investment in our own eternal futures when we give our money to God's work. This is one very practical way to "lay up treasure in heaven" (Matthew 6:20).

***Philippians 4:19; Matthew 6:33; 2 Corinthians 9:8, 10 - As a way of experiencing God's faithfulness to provide for our material needs.*** Phil. 4:19 makes the promise that as we give to support God's work, he will care for our material needs. Many passages teach this (Matthew 6:33; 2 Corinthians 9:8,10). God invites us to learn experientially about this exciting aspect of his loving care for us as we give in this way. Stated differently, it is not possible to say that we are trusting God with our finances unless we are giving significantly and consistently of our money to his work.

***Luke 12:33,34 - To increase our commitment to God.*** In Luke 12:33,34, Jesus urges us to give of our money to help the poor because "where your treasure is, there will your heart be also." This passage is not saying that our giving is an index of our commitment (though this is true), but rather that our giving affects our level of interest and commitment to God. If we invest in stocks, our interest in and commitment to that company will increase. The more we invest in God's work, the more our interest in and commitment to God will increase.

***1 Timothy 6:9-10,17-18 - To produce and maintain freedom in our lives.*** We need to be aware of the danger of the love of money. Giving guards off the tentacles of materialism. Materialism chokes out spiritual life (Matthew 6:24). The danger is subtle because there is not a clear line regarding what kind of car to buy, how much to save, and how much to spend on hobbies etc. In 1 Timothy 6:17-18, Paul calls on "the rich in this present world... to do good, to be rich in good deeds..." because ministry provides fulfillment that money cannot give.

***Romans 15:25-27 - To be morally responsible.*** Several passages teach that because we receive spiritual benefit from God's servants, we are responsible to minister to their material needs. Romans 15:27 teaches this principle and applies it extra-locally (Gentile Christians should acknowledge their spiritual "debt" to Jewish Christians); Galatians 6:6 applies it locally (those taught should share materially with those who teach). 1 Timothy 5:17,18 applies it to elders. 1 Corinthians 9:4-11 applies it to paying apostles. Many of us have wrongly dichotomized the idea of grace-motivation with this complementary truth that such giving is a moral obligation. Certainly, we should be able to render to God what is his, and do it with an attitude of thanksgiving because he is so good to us.

**It should teach people to give generously based on grace and not demand its people tithe. (2 Corinthians 8:1-4; Deuteronomy 14:22-27)** The tithe was a tax levied on Israelites which supported the Levites. There is no evidence that it was prescribed for Christians. However, it is not wrong to suggest ten per cent as a rule of thumb for what consistent and significant giving means. It is also to be hoped that because grace produces a righteousness superior to that produced by law, giving under grace will also exceed giving mandated by law.

## **BARRETT & WINTER SLIDES**

See Siders graduated tithe example – after you reach a certain level of income, (in the 70's \$70,000), you should give the excess away. How can you spend more than \$70k/year?

FST membership is a requirement for ST and leadership in this church. There is still a lot of softness here. We find on a regular basis home group plants that are delayed, because a future leader is not giving.

Requirement for the ST is 5% so that people were not required to give all their money to the XCF general fund. Leaves room for missions and other worthwhile causes.

**It should be done with sensitivity to the non-Christian** (2 Corinthians 2:17; 2 Thessalonians 3:7-9; 1 Corinthians 9:12). Non-Christians are often suspicious about collections because of the existence of so many religious charlatans and hucksters. When collections are taken with non-Christians present, we should make it clear that giving is an opportunity for Christians to thank and serve God for the gift of his Son, and that we do not want our guests to feel obligated in any way to give.

(2 Corinthians 2:17) For we are not like many, peddling the word of God, but as from sincerity, but as from God, we speak in Christ in the sight of God.

(2 Thessalonians 3:7-9) For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, nor did we eat anyone's bread without paying for it, but with labor and hardship we kept working night and day so that we might not be a burden to any of you; not because we do not have the right to this, but in order to offer ourselves as a model for you, that you might follow our example.

(1 Corinthians 9:12) If others share the right over you, do we not more? Nevertheless, we did not use this right, but we endure all things, that we may cause no hindrance to the gospel of Christ.

**It should be done in a regular and orderly manner (1 Corinthians 16:1-3).** It is proper to facilitate consistent individual giving by making reminders in a variety of ways, including taking collections on a regular basis. If we don't do it regularly we won't get it done.

Collections, pledge program, eft, quarterly reports. Our pledge program is our centerpiece (skin). Also allows us to limit our pleas for money.

## **How the church should handle its money**

The best understanding of where the money should go can be ruined by unstrategic spending or scandal.

**Those who lead in spiritual matters should also lead in financial matters (Acts 4:34-37; Acts 11:29,30; 1 Timothy 3:3,8).** Often in the church it is a group of businessmen that make up the board of trustees and a board of elders – elders lead spiritually, trustees lead in financial matters.

(Acts 4:35,37) and lay them at the apostles' feet; and they would be distributed to each, as any had need. and who owned a tract of land, sold it and brought the money and laid it at the apostles' feet.

(Acts 11:29,30) And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea. And this they did, sending it in charge of Barnabas and Saul to the elders.

(1 Timothy 3:3,8) not addicted to wine or pugnacious, but gentle, uncontentious, free from the love of money. Deacons likewise must be men of dignity, not double-tongued, or addicted to much wine or fond of sordid gain,

### **Does the FST undermine this principle?**

Preserves the principle of an elder led church. The elders set the base and prioritize modules. But at the same time it is providing a way for responsible givers to be part of the decision making process (taking ownership).

Pitch FST membership and help promote it to the other members in your home group. Make the most of this opportunity by attending and playing your part.

### **What about designated giving?**

Give example - \$5 million donation to build a sports facility in South Linden

What do you think we should do?

### **What are the potential problems with designated giving?**

- *Large donors can end up setting the church's strategy and priorities.* Our church's strategy and priorities could become subject to the will of a few members who give disproportionately more than others. Since these givers don't normally see the big picture, they may unwittingly neglect basic ministry needs (e.g., utility bills, mortgage service) and important priorities in favor of highly visible or sentimental projects. Others may not have biblical priorities, calling for extravagant facilities, for example, while under-funding youth outreach. Still others may even have the carnal desire to use their financial power to control others and enhance their own egos rather than serve the Lord. We know of no present situation like this in Xenos, but we would be naïve not to recognize that this has been the tragic legacy in many evangelical churches that permit unrestricted designated giving. Whatever the actual motives may be, the result is a *de facto* movement away from an elder-led church to a form of congregationalism that is sub-biblical. This is why we need informed, spiritually minded elders to set the financial priorities for the church.
- Elders in some local churches allow virtually unrestricted designated giving, but then have to *make financial adjustments behind the scenes to fund the church's true priorities.* For example, a church may accept a large gift designated for the children's program, but then move money out of that part of the budget into other needed areas. They don't want to tell their members how to give their money, but they are unwilling to surrender their responsibility to set ministry priorities. The result is some degree of dishonesty. Wouldn't it be better and more straightforward to tell the giver that this money is more needed elsewhere?

- When churches allow widespread designated giving, individual members usually begin to solicit money for ministries they feel strongly about. *The result is that the church loses ministry focus and its members begin to feel pestered by so many requests for money.* We want to avoid both of these problems.

**The church should be above reproach in the way it handles its money.**

Read **(2 Corinthians 8:18-24)** And we have sent along with him the brother whose fame in the things of the gospel has spread through all the and not only this, but he has also been appointed by the churches to travel with us in this gracious work, which is being administered by us for the glory of the Lord Himself, and to show our readiness taking precaution that no one should discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men. And we have sent with them our brother, whom we have often tested and found diligent in many things, but now even more diligent, because of his great confidence in you. As for Titus, he is my partner and fellow worker among you; as for our brethren, they are messengers of the churches, a glory to Christ. Therefore openly before the churches show them the proof of your love and of our reason for boasting about you.

Paul sent three Christian workers of excellent reputation and unimpeachable character to handle the funds. Doesn't this seem like over-kill?

Paul was very aware of the possibility of mishandling funds, or even allowing themselves to be in a position where any suspicion could not be easily refuted.

Identify the principle in 8:20,21. With the authority to lead in money matters comes the responsibility to handle God's money in a way that is above reproach to both Christian givers and the watching world.

ANTITHESIS: Many churches and Christian organizations have shamed Christ's reputation by not following this principle (BAKKER; PARSLEY; EPISCOPAL HEADQUARTERS EMBEZZLEMENT; NEW ERA SCAM; etc.)

Contrast this to BILLY GRAHAM ASSOCIATION. When they were accused of mishandling funds in the early 1970's, they were able to refute all charges.

We have an obligation to handle this money in a way that is totally above-board and trustworthy.

**Xenos' application of this principle:**

- *Character requirements for those who handle money*
- *No one is left alone* (counting collection money; deposits; double-signature on checks)
- *Open books:*
- *Frugal/no waste ethic:* staff salary policy (ranges & levels at or below comparable secular positions; division coordinator's frugality (get job

done but come in under budget where possible, versus “spend it all or get your budget decreased next year” mentality of government agencies); willingness to fire because of financial waste

## **What the church should do with its money**

**It should pay its key workers, especially teaching elders (1 Timothy 5:17,18; Galatians 6:6; Luke 10:7).**

1 Timothy 5:17,18 Let the elders who rule well be considered worthy of double honor, especially those who work hard at preaching and teaching. For the Scripture says, "YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING," and "The laborer is worthy of his wages."

Galatians 6:6 And let the one who is taught the word share all good things with him who teaches.

Luke 10:7 "And stay in that house, eating and drinking what they give you; for the laborer is worthy of his wages. Do not keep moving from house to house.

### **What happens if we neglect this principle?**

Teaching ministry of the church will suffer. People will not be equipped to lead.

**It should pay for evangelistic and missionary work, including logistical expenses for meetings and training (Acts 18:5; Philippians 4:15,16; 1 Corinthians 9:4-11).**

(Acts 18:5) But when Silas and Timothy came down from Macedonia, Paul began devoting himself completely to the word, solemnly testifying to the Jews that Jesus was the Christ.

(Phil 4:15) And you yourselves also know, Philippians, that at the first preaching of the gospel, after I departed from Macedonia, no church shared with me in the matter of giving and receiving but you alone;

1 Cor 9:4-11) Do we not have a right to eat and drink? Do we not have a right to take along a believing wife, even as the rest of the apostles, and the brothers of the Lord, and Cephas? Or do only Barnabas and I not have a right to refrain from working? Who at any time serves as a soldier at his own expense? Who plants a vineyard, and does not eat the fruit of it? Or who tends a flock and does not use the milk of the flock? I am not speaking these things according to human judgment, am I? Or does not the Law also say these things? For it is written in the Law of Moses, "YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING." God is not concerned about oxen, is He? Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops. If we sowed spiritual things in you, is it too much if we should reap material things from you?

**Examples:** a place for CT, buildings, missionary assessments (WIN, RACE), (70% through XCF individuals, 20% outside, 10% through XCF general fund)

**It should give to the needs of the Christian and Non-Christian poor (Galatians 6:10; Luke 10:30-37; Matthew 19:21; Acts 11:27-30; 1 Corinthians 16:1-4; 2 Corinthians 8-9).**

(Galatians 6:10) So then, while we have opportunity, let us do good to all men, and especially to those who are of the household of the faith.

(Luke 10:30) Jesus replied and said, "A certain man was going down from Jerusalem to Jericho; and he fell among robbers, and they stripped him and beat him, and

went off leaving him half dead. "And by chance a certain priest was going down on that road, and when he saw him, he passed by on the other side. "And likewise a Levite also, when he came to the place and saw him, passed by on the other side. "But a certain Samaritan, who was on a journey, came upon him; and when he saw him, he felt compassion, and came to him, and bandaged up his wounds, pouring oil and wine on them; and he put him on his own beast, and brought him to an inn, and took care of him. "And on the next day he took out two denarii and gave them to the innkeeper and said, 'Take care of him; and whatever more you spend, when I return, I will repay you.'" "Which of these three do you think proved to be a neighbor to the man who fell into the robbers' hands?" And he said, "The one who showed mercy toward him." And Jesus said to him, "Go and do the same."

(Matthew 19:21) Jesus said to him, "If you wish to be complete, go and sell your possessions and give to the poor, and you shall have treasure in heaven; and come, follow Me."

**We cover this material in Christian Ministry.**

### **Proverbs**

**(Proverbs 13:23) Abundant food is in the fallow ground of the poor, But it is swept away by injustice.** *Poor need help to develop their resources.*

**(Proverbs 14:21) He who despises his neighbor sins, but happy is he who is gracious to the poor.** *Despises = contempt, disrespects, argue that this includes ignoring as well.*

**(Proverbs 14:31) He who oppresses the poor reproaches his Maker, But he who is gracious to the needy honors Him.** *Oppresses = deceive, defraud, reproaches = defies God*

**(Proverbs 9:17) He who is gracious to a poor man lends to the LORD, And He will repay him for his good deed.** *Repay = benefit, reward, see Matt. 25:34-40*

**(Proverbs 21:13) He who shuts his ear to the cry of the poor will also cry himself and not be answered.** *Sobering reminder...*

**(Proverbs 22:9) He who is generous will be blessed, For he gives some of his food to the poor.** *Giving of our abundance*

**(Proverbs 28:27) He who gives to the poor will never want, but he who shuts his eyes will have many curses.** *Shuts = veils from sight, ignore the poor*

**(Proverbs 29:7) The righteous is concerned for the rights of the poor, The wicked does not understand such concern.** *Appropriate response to help the poor*

**The term "the poor" does not refer to people who are unwilling to work.**  
**(2 Thessalonians 3:6-10)**

### **Xenos' Strategy for Social Ministry**

**Focus on projects that effect permanent socio-economic change**

Bread line vs. developing long-term economic change

Meeting immediate needs should be part of an overall strategy to effect permanent change in the community.

Examples: S.E. Asia – ADI, education – HCS, UC - job club

Goal should be self-sustaining over decades

We should do this work overtly as Christians.

**Social ministry should go hand in hand with evangelism and church planting**

Many social problems have spiritual and moral causes that need addressed at the same time we meet the physical needs

**We should direct our resources to the areas of greatest need**

Poverty is much worse in foreign countries

Should be done in conjunction with world missionary outreach

Work in Java – Asian Development Institute

**We should accept limitations in the size of the area and the number of people we help for the sake of effecting real change.**

We might have to say no to some projects.

Otherwise, our effect can become diluted in our chosen community

Example: Boundaries of Urban Concerns work

**Conclusion**

What is the greatest danger for this church and your individual spiritual life? Materialism! Materialism can derail use from accomplishing the central mission of the church. We live in an unbelievable affluent materialistic culture. The desire for more pervades our environment. We're tempted much of the time. No one is free from this danger! Stand against materialism by building convictions and giving generously!

**Memory Verses**

None

**Assignment**

Study passages on God's part in ministry and distill the principles in your own words.

**Key Points to Know for Exam**

1. Be familiar with the seven biblical reasons for being a generous financial giver.
2. Be able to explain why the elders should have the authority to lead in financial matters of the local church.