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# A Moral Contribution to the Discourse: Pastor and Money in Africa



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#### INTRODUCTION

The subject of church finance and the pastor's involvement has long been a topic of discussion and controversy. Opinions and practices vary as to whether the pastor should be allowed unrestricted oversight of church money, or completely uninvolved with church money, or work with a committee to oversee the monetary business of the church<sup>1</sup>. The craze for money has infiltrated every segment of our society. From the religious leadership to traditional and political leadership there is no much difference. Men and Women of God who claimed to be followers of Christ steal, embezzle, misappropriate and divert money meant for the church, or community, and others for self aggradisement<sup>2</sup>.

The idea of morality and personal integrity are most times ignored and sacrificed at the altar of greed and selfishness. The reality of what is said above and the desire to explore the subject matter of pastor and money motivated the writing of this paper. The thesis of this paper is that money is an essential tool needed by every human to functions well pastor inclusive. However, it inappropriate handling as well as inappropriate attitude to it can be harzarduos to anyone irrespective of gender, status, and religion.

#### MEANING AND EXPLANATION OF WHO A PASTOR IS

The word Pastor in Greek understanding means a shepherd (Poimen)<sup>3</sup>. A shepherd is expected to take care of the church of Jesus Christ that consists of his flock (member). It must be noted that Jesus Christ is both the Chief shepherd and the head of the church which the pastor is called to lead. A Pastor is an ordained or yet to be ordained leader of a Christian congregation who gives leadership through teaching, instructing, advice and counsel to people within and outside his/her congregation. A Pastor may be a male or female person who received call to Christian service or ministry firstly from God and then from the Church of God<sup>4</sup>.

The word Pastor is both a title and a functional word that is derived from the Latin word 'Pascere' meaning fed or gazed<sup>5</sup>. Pastor ministry requires some years of training and period of internship before certification to pastor a church or church related organisation<sup>6</sup>. However, the year of training varies from one church to the other. Ideally anyone who desires to be a Pastor must be a Christian who is committed to the mission of Jesus Christ in all aspect of human life without exception. A pastor is expected to be an example of loving care, humility, patience, and concern for the flock (member) just as Jesus did while on earth. Moreover, pastor is warned not to use pastoral service for personal power and financial gain<sup>7</sup>.

The goals of pastoral service are:

- Proclamation of the whole counsel of the truine God
- Provision of food (nourishment) for church members
- Presentation of all who God placed under his/her spiritual watchcare perfect before Jesus Christ (Col.1:28,29)
- Preparation of God's people for service or ministry through equipping (John10:16; Eph.4:12)
- Keeping watch over self and the flock under ones care till Christ comes<sup>8</sup>.

#### MEANING AND USEFULNESS OF MONEY

Money is any item or verifiable substance that is generally accepted as payment for goods and services and repayment of debts in a particular country or socio-economic context like Nigeria. Etymologically, money is said to originate from a temple of Juno, on Capitoline, one of Rome's seven hills. In the ancient world Juno was often associated with money because the temple of Juno Moneta at Rome was the place where the mint of Ancient Rome was located<sup>9</sup>. Money servs as a medium of exchange, measure of value, standard of value, and store of value. Every human society uses money as a medium of making exchanges in relation to the exchange of goods and services. No human society whether secular or religious or both will be able to function well without money<sup>10</sup>

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Money is a convenient representation of time, talent, and hardwork. Christians and non-Christians live in money centred economies and need money to purchase human essential needs<sup>11</sup>. There are five things to do with money according to H.B. London and Neil B.Wiseman. The five things are:

- 1. Giving out money as tithe or gift or donation or both
- 2. Spending money on what is needed
- 3. Saving money for future use
- 4. Paying of debts
- 5. Paying of taxes and bills<sup>12</sup>.

Money according to Mike Martin is a primary domain of moral responsibility – of prudence and wisdom, caring and generousity, courage and cowardice<sup>13</sup>. The right and wrong use of money is connected with the gospel of Jesus Christ; as well as the right ways to raise money. Every pastor is saddled with the responsibility of raising money for the church and also leading her to spend the money raised.

#### IDEAL PASTORAL ATTITUDE TO MONEY

A Pastor must do his work without an expectation of financial or material reward from members. A pastor must not be greedy for gains or favour from members because it blinds the eyes, cause trouble, distort the words of the wise, and can hinder right judgement (see Prov.15:27, Eccle.7:7, Exo.23:8). Every Pastor must maintain a right attitude to money; money is to be respected but not loved; appreciated but not coveted. A wise handling of money will result in financial security than greater earning power.

Money is meant to be a servant, serving human purpose and not human master. It is a means to an end and not an end in itself. The love of money is the root of evil because behind every evil desire or intent there may be money influence. A Pastor must be able to handle his finance very well; if not he/she will not be able to lead the church in handling its finance. A Pastor will do well to handle his finances in the following ways:

- 1. Live within his/her means and financial resources; his/her budget should be based on his/her income; as must as possible avoid deficit budget. Let godliness and contentment be your watchword daily.
- 2. Lack of money or much money should not influence pastoral service especially preaching and teaching.
- 3. Service should be the measurement for pastoral work and not money (salary).
- 4. Be accurate in appropriating church money and be above board in financial matter.
- 5. Pastor should not be in debt; but if in debt of money or bill, repayment should be made promptly.
- 6. Be generous and frugal with money.
- 7. Financial obligation to family must not be taken with levity. This will prevent family members from looking elsewhere for financial help; and It will prevent them from casting aspersion on the integrity and calling of God's servant (I Tim 5:8).
- 8. The pastor must be in the forefront of laying good example in the area of faithful tithing and giving of offering; recognizing the fact that God is the ultimate source of all financial blessing. Failure to adhere with the aforementioned will lead to ridicule and shame.
- 9. A pastor should avoid borrowing from church members or non-members; and if he/she must borrow, it is better to borrow from the church –by following due process lay down by the church or institution. However, incessant borrowing should be avoided. (Prov. 22:7)
- 10. Pay your taxes and bills with precision (Mk. 12:17).
- 11. A pastor should not take undue advantage of money given by the church for programme such as seminars, conferences, conventions etc. Adequate report of expenses and returns should be made. A pastor should be guided by his conscience, accountability, and the fear of God when making financial report. Trust is a key prerequisite to good money management; without trust a church will always have money problem. Therefore, every Pastor must be trustful and also have trust in those assigned to manage money.
- 12. Your attitude to money as a Pastor will indicate where your affection lies, whether in heaven or this earth. (Col. 3:2)
- 13. A pastor in full time ministerial work should not ideally be engaged in other extra financial ventures apart from the church work. Secular work or business venture is forbidden for full time pastors except bi-vocational pastors as well as Pastors whose churches have given permission to do so. Another exception is tenthmaking minister.
- 14. Pastors should avoid comparing salary and compensations with fellow pastors because it can lead to emotional and spiritual breakdown if not handle maturely. Moreover, it usually makes the person doing the comparison more perplexed or more dissatisfied about his own situation<sup>14</sup>.
- 15. A pastor must learn to keep his/her credit good when times are good. Regular savings in banks and investments investment houses will help the pastor in hard times. The Pastoral ministry should not be brought down to the level of begging and dependent on charity

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Every Pastor need to be informed about the finances of the church and not be ignorance and be silenced about money. He need to speak, teach, and preach about it from time to time because money is a necessity for survival of the church and individual church member. Information on church money should not be hoarded from church members.

The pastor should not have sole access to cash receipts or disbursements for the sake of his reputation and the finance of the church; and should not handicap the ministry of his church by limiting financial leadership to one person. Necessary information concerning church fund and disbursement must be given on time.

In addition, every pastor is expected to teach the church on the following essential things about money:

- a. What she needs to do with money such as payment of church Pastor and other church workers (1Tim5:17-18; Gal6:6;Lk10:7-10); payment for evangelistic and missionary works including payment for training and logistics (Acts18:5; Phil4:15,16; 1cor.9:4-11); given for the needy that include believer and non- believer (Gal6:10; Jn12:8;Luke10:30-37;etc)
- b. Ways to handle her money such as those who lead spiritual matters should also lead money issues (Acts 4:35-37,Acts11:29-30, 1Tim3:3-8); money should be handled in such a way that is defensible against any accusation (2Cor8:20-21); money stewards should be trustworthy persons, one person should not be allowed to preside over church money Instead, more than one person should be appointed to handle church money(2Cor8:18-24)
- c. Ways to collect her money such as through encouraging tithe payment willingly and not by legislation or coercion or deceit; endowment and special donation and collection of offering regularly in an orderly manner (1Cor16:1-3).
- d. Biblical reasons for giving such as gratitude to God for his gift to humanity; meeting of needs; to receive eternal reward (Phil4:17 Matt6:33) ; enjoy God's material provision (Phil4:19); demonstrate commitment to God (Luke12:33-34); to show moral responsibility; prevention of mission failure and to avoid God removing us from ministry (Luke16:1ff)<sup>15</sup>. It is unethical, ungodly and unchristian for any certified pastor not to teach his/her church members the above enumerated facts.

A minister must not be found wanting with regards to time management because time is precious and is money. Each minister must be able to manage his/her time effectively in such a way that his service to God and humanity will not suffer. Sufficient time must be allocated to church duties, family duties, personal duties, denominational duties, ecumenical duties, national duties, community duties, study, and rest. Likewise, influence should be used to promote and defend the cause of Christ here on earth. Moreover, influence should be used to advance the wellbeing of brethren, family member, and the church at large.

#### CONCLUSION

Pastoral work is not meant for the man and woman who cannot set godly example in the area of handling money, family life, public life and spiritual life. Because no Pastor is more powerful than the example he/she displayed<sup>16</sup>. Appropriate handling of church money by pastor will facilitate smooth execution of church work and also translate to progress and growth of the church holistically. Moreover, church members, colleagues, family members, co-workers, spouse, children, and society atlarge are affected by the moral examples Pastor exemplified to them on daily basis. Therefore, pastor cannot but live morally because God who enlisted pastor to his work expected him to be moral and upright in the handling of God resources within and without the church. The people each pastor is called to serve expected him/her to be financially and morally above board.

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