

## CHAPTER EIGHT

### FINANCIAL MANAGEMENT IN THE LOCAL CHURCHES

#### LEARNING TO BEAR THE RESPONSIBILITY OF THE FINANCIAL MATTERS OF THE LOCAL CHURCHES

Before the Lord we must learn together how to bear responsibility for the financial matters of the local churches. In speaking of financial matters, we must realize that material riches involve material matters. Whenever we deal with anything on the earth, we cannot avoid material things. Therefore, before the Lord, we must learn how to manage financial matters. **True spirituality is manifested in the management of practical material matters.** Practically speaking, we are living in degradation because we are fallen, having been born into and having grown up in degradation. Hence, material riches test our spiritual condition before the Lord the most.

The Bible refers to money as the “mammon of unrighteousness” (Luke 16:9), indicating that money is intrinsically unrighteous. Nevertheless, our wise God does not tell us to completely ignore material riches in matters related to serving Him but that we need to consider the matter of material riches. In the Gospels the Lord Jesus spoke of the unrighteousness associated with material riches, but **in the Epistles the Holy Spirit indicates that material things can become a sweet-smelling sacrifice offered to God.** In Philippians 4:15-16 Paul reminded the believers in Philippi that they had sent material supplies to him once and again to meet his needs. Paul received their gifts as a sweet-smelling savor, an acceptable sacrifice, well pleasing to God (vv. 17-18). **There are two aspects related to money. First, money belongs to the satanic world and is unrighteous in position and existence. Second, the saints can use this unrighteous money for the Lord’s interest by supplying the Lord’s servants or the work of the gospel so that this money becomes a sweet-smelling sacrifice acceptable to God.**

**The financial matters of the church are not an individual but a corporate matter, and it is not easy to deal with any corporate matter.** In a big church there are various needs, including general needs and needs associated with various aspects of the spiritual work. If we listed all these needs, we would realize the complicated nature of the financial matters of the church. There are also complications related to human factors. **Dealing with financial matters truly requires much wisdom. If there is a shortage of wisdom, there will be opportunities for the enemy to damage and defile our service to the Lord.**

The management of a family’s finances is an indication of how a man leads his family, and just as the management of a family’s finances is not easy and simple, the financial matters of the church are not easy and simple. **We must humble ourselves and learn the lesson before the Lord of bearing not only our own burden but also the burden of others. Such a complete service will bring in the Lord’s blessing.**

#### THE PRAYER AND THE FAITH FOR FINANCIAL MATTERS

**We need to pray concerning practical financial matters; they test the extent to which we believe in God. Many matters can be vague and uncertain, but financial matters are uniquely unambiguous. Therefore, we must learn to pray and to look to the Lord.**

In the matter of finances we must learn a practical lesson: We should not presume at the end of a meeting that we simply have to make an announcement concerning a need because the brothers and sisters in the church will be the source to meet this need. Outwardly, there is nothing seemingly wrong with this, **but it**

must be our intention to learn to look to the Lord. In matters for which we bear responsibility, whether it is the Lord's work or the practical needs of the church, we must exercise faith before the Lord.

## **THE LORD AS THE HEAD BEING RESPONSIBLE FOR THE CHURCH'S FINANCIAL NEEDS**

### **PREPARING FOR UNEXPECTED NEEDS**

The financial matters of the church are surely big items. Our eyes must look to the Lord, and we must learn to trust in Him. When there is a need, we should not assess the situation according to the outward environment but instead rely on Him; He will care for us. This is the first aspect. Next, we should never be muddled in our thinking; neither should we be superstitious or take risks. We should learn to exercise wisdom and discernment and also to plan for unexpected needs. We should not wait until a need arises to take action; we must make preparations before a need arises.

To illustrate, there are more than twenty meeting halls in Taipei, and there are six to seven aspects of our spiritual work. Each meeting hall and each item of our spiritual work can be considered as a financial "unit." Together, we have twenty to thirty financial units. The responsible ones for each financial unit must learn to prepare for unexpected needs so that they do not have to act at the last moment. We should not nap peacefully on ordinary days and dig a well only when there is a need for water; this is wrong.

Regardless of who bears responsibility, we must look ahead, look to the Lord, and pray to the Lord. We should have a budget for the whole year, covering the monthly expenses of every meeting hall. The elders should carefully consider how to lead and move forward.

God is the only One who can create; we cannot create. Furthermore, God does not want us to create; He wants us to cooperate with Him and experience the principle of incarnation. Therefore, we must earnestly seek Him in matters related to each hall in order to know how to coordinate with Him.

### **Widening Our Perspective for the Financial Matters of the Church and Having a Long-term Budget**

The responsible brothers in each locality who have a commission related to various aspects of the spiritual work must be willing to spend time and effort to consider finances and expenses. For example, if the brothers are involved in the gospel on the campuses, they should think about the things that will be encountered in the future. They should not think that there is no need to do anything further once a budget has been approved by the elders. [The brothers should consider areas in planning and expenses.](#) They must grasp the opportunity at the monthly elders' gathering to discuss these matters. For example, if there is an elders' meeting early next month, the brothers should consider needs that will be coming up in the next month or even in the following two to three months in order to bring them up for discussion at the elders' meeting. Without such planning, there will be nothing to bring to the elders' meeting, and then there may be a need for last-minute adjustments that are both inconvenient and inappropriate. The brothers must have a view to long-term planning, widening their perspective to consider how matters will develop. With such preparation everyone will be able to work in a smooth, harmonious, sweet, and pleasant atmosphere, and there will not be conflicts or delays.

### **Proposing, Deciding, and Executing a Budget**

When all the elders come together, each financial unit should grasp the opportunity to propose a budget. We should never look to a certain brother to gain his private approval outside of the elders' meeting. This

is very much against the principle of fellowship, and it is also improper behavior. In the past we may have done things in this way, but this should not be allowed.

In the churches of the Lord's recovery, every penny that is spent must be approved at a meeting of all the elders and then executed. This is a matter of life. Without this, our service will be devoid of life, and it will not be easy to have good results. This is not an individual matter but a corporate matter. Every person must keep this principle. We should spend more time and effort to have a budget for every matter. Then when all the elders gather together, we should grasp the opportunity to bring up these matters and ask for resolutions related to the proposed budget. It is useless to have a proposal without a resolution. Furthermore, after a resolution there must be a thorough execution. Thus, we must pay attention to the work that follows, including how to execute the resolution, who will execute it, where to execute it, and so forth. These are all opportunities for us to learn to work.

There should never be a situation in which we feel perplexed, not knowing how to deal with a matter after meeting with the elders. Not bringing up a matter is one thing, but not pressing for a resolution is another thing. If at all possible, the matter should be decided at that time in the elders' meeting. Furthermore, records should be kept so that matters can be verified later.

I hope that we will accept these few points in the Spirit and practice them so that there will be no difficulties when there is a resolution related to a financial need in the elders' meeting. Otherwise, we will have many feelings and complaints, and this will destroy our harmony. For the administration of the church we need business meetings because finances are a matter that concerns everyone. This requires that we all bear responsibility and together execute matters thoroughly. If we do not follow these principles, it will be difficult for the responsible brothers to know the matters of the church, and it will be difficult to say that we are bearing one testimony together.

This is the principle: No money should be spent unless it has been approved at a meeting of the entire eldership. In order for a decision to be made, the proposals must be stated clearly one by one. Furthermore, all the elders must consider carefully, discern clearly, and verify each matter in detail. If there is anything not according to this principle, the matter should not be approved. Everyone must abide properly by this principle so that there will not be any trouble in the future.

From now on there should not be any unmanaged situations, such as looking for the elders only when money is needed immediately. For example, when money was needed in the past, a certain elder may have been out of the country, another elder may have been at work, and yet another elder may have said, "I am not in charge of this matter. No one has given me any money. Who should I ask to pay for this need?" Such a situation indicates that there is no management. Therefore, there must be a budget that goes through an approval process. After a decision has been reached, there is still a need to consider and decide how to carry it out.

## QUESTIONS AND ANSWERS

***Question: When specific works incur expenses, how should the fees be paid?***

Answer: A good farmer does not begin to think about planting next year's crops only after he has eaten the last dinner of the year. He starts to think about planting the next year's crop as soon as he completes the arrangements for the fall harvest. He considers what land should be cultivated or which trees should be pruned. All these matters require general planning. In the same principle, a hall or church should

determine next year's budget before the end of the year. All the expenses related to specific spiritual work as well as the services of the meeting halls should be included in the budget. This is what we mean by planning ahead.

Chinese people have a famous saying: "Planning for the year is in spring, planning for the day is in the morning." This indicates that when spring comes, we must begin to plan how the work should move forward. The work in each meeting hall should not be based on inspiration. This is not the way to work. We must consider and make a budget before starting anything and then bring the budget to the meeting of the entire eldership so that there can be ample fellowship prior to making a decision and setting up a process to execute the decision. We should not spend money without following this way.

***Question: If a budget for a hall is approved at the elders' meeting, but the offerings are insufficient to meet the need, what should we do about the shortfall?***

Answer: There are two matters to consider. If such a situation occurs in a hall, something is wrong spiritually in the leadership. If the leading is proper, there should not be such a condition. If this situation exists, then we need to remedy it. An emergency elders' meeting can be suggested, but if the main business office feels that nothing can be done, we need to ask for help. This should be workable.

If I were a responsible one in the church, I would prefer not to ask for help from the general business office; I would rather use my own money to pay for the shortfall, putting it in the offering box. Nevertheless, we also need to learn lessons, pray earnestly, lead the brothers and sisters, fellowship with them, and let them know the full picture related to offerings. If there is proper leading, such matters will not occur. There will be a shortfall only if our initial budget is careless or inaccurate or if our subsequent leading is inadequate. Gradually, we will learn by doing. (*The Propagation of the Gospel and the Administration of the Church Chapter 8 -CCWWL, 1985 Vol. 2*)