

CHRISTIAN SERVICE UNIVERSITY COLLEGE

DEPARTMENT OF THEOLOGY

**BIBLICAL PERSPECTIVES ON FINANCIAL RESOURCE MOBILIZATION IN THE
CHURCH: AN ASSESSMENT OF THE STRATEGIES OF CALVARY CHARISMATIC
CENTRE (CCC)-KUMASI**

PROJECT WORK (LONG ESSAY)

BY

IGNATIUS DIIYELLE KANSANGA

JUNE, 2018

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BY

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**A long essay submitted to Christian Service University College, in partial fulfilment of the
requirement for the award of the degree of Bachelor of Arts in Theology with Administration**

JUNE, 2018

DECLARATION

I hereby declare that this Long Essay has been prepared by me and that it has not been submitted in any previous application for a degree. I further declare that the work of which it is a record has been done by me that all quotations have been distinguished by either quotation marks or indentation and all the sources of information specifically acknowledged by means of footnotes.

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DEDICATION

To God be the Glory and Honour for how far He has brought me in life and education!

To my wife, Rosamond, and our three children-Marissa, Israel and Jesse, I appreciate your encouragement while I was studying and working at the same time. You were my fountain of hope and source of encouragement during my studies. I gratefully acknowledge your love!

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May God bless you all!

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the Study

Some Christian organizations are facing serious challenges in raising enough financial resources either from within or outside their membership to run their developmental programmes and projects. In the past, charity organizations and individuals were more willing to contribute voluntarily to support the spiritual and material activities of the Church, but things have changed dramatically in this 21st Century.

According to Fowler A. James, “Christians and their ecclesiastical institutions have often been charged with talking too much about money. This has often been in the context of ecclesiastical leaders soliciting funding for their institutional endeavours. Such calls on the congregation to pay an offering or a contribution are often indicative of a corporate greed of acquisition under the guise of altruistic objective of doing God’s work and helping others.”¹

Lack of money in the church seriously affects the developmental and evangelistic programmes and may contribute to the inability of the church to fulfil the “Great Commission” as instructed by our Lord Jesus Christ in Matt. 28:18-20. The availability of financial resources helps promote the spiritual health of church organizations.²

¹ James A. Fowler, “Money and the Christian: A Biblical Study of Money.” *Christ in you.net*” <https://www.christinyou.net/pages/money.html> accessed February 26, 2018, 1-5.

² Kennon L. Callahan, *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders*, 1st Ed. (New York: Harper San Francisco, 1992), 3.

There are biblical ways used in mobilizing financial resources in the church. Some of these ways include appeal for funds to support a worthy cause, taking of tithes and offerings, first fruits, covenant seed sowing and special collections for development projects in the Church. Apostle Paul encouraged the Corinthians Churches to set aside some money, in proportion to what they have earned to help God's people in the Church (1 Cor. 16:1-2).

However, the way these financial resources are mobilized in some contemporary charismatic Churches can have negative consequences. In some instances, there are usually no biblical basis to support the strategies and methods adopted by some of these charismatic Churches in raising financial resources for their developmental programmes. It appears that there are no guidelines in the Bible on how Church finances should be mobilized as every minister of God does what he/she considers is right. Some think that their approaches are dictated by the Holy Spirit. "It is increasingly common, especially in building projects, to bring in professional fundraisers or canvassing directors from outside the membership"³ to raise funds for the Church. Such ministers have targets assigned to them and one is entitled to a percentage of whatever income that may be realized from such fundraising activities. The expert now puts on the professional lens and employs an arsenal of strategies to milk out money from the congregants. In some circumstances, members who are obedient to the message of the officiating minister, most often give out so much money. However, these members would leave the church unhappy after the service. This situation leaves members disillusioned and disturbed when they are unable to

³Randy Alcorn, *Money, Possessions and Eternity*, revised and updated ed. (Illinois: Tyndale House Publishers Inc. Carol Stream, 2003), 246-247.

balance the spiritual demand with the economic situation.⁴ The result is that some Church members are saddled with problems resulting from the multiple financial demands required of them at church including other socio-economic challenges. It is against this background that this research seeks to examine the biblical basis of financial resource mobilization and to promote the best strategies in line with scripture with the overall intention of assisting ministers of the Gospel to use appropriate means to raise funds in their Churches.

1.2 Statement of Problem

Some Christians have complained bitterly about the way and manner monies are demanded at Christian functions at the detriment of the message of the Gospel. One of Ghana's unique Gospel musicians, Kofi Owusu Dua Anto, otherwise known as KODA released a song seeking to criticize pastors who extort monies from desperate but sometimes "ignorant" Christians under the pretext of praying for them. According to information reported on Citifmonline.com, "The video, which was loaded on YouTube on January 16, 2016 before the song's official release the next day had attracted nearly 4,000 viewers as at the evening of Monday January 17"⁵. The track titled "Adosoo" which roughly translates as "too much" strongly condemns every attempt of the monetization of the Church by pastors.

It appears that, there are no biblical guidelines or methods for these pastors to use so they depend on secular marketing concepts in order to maximize Church revenue.

⁴Ebenezer Adu-Ampong, "Some Methods of Financial Resource Mobilization: A critical examination of the Pauline Approach" (Probation Thesis, Methodist Church Kumasi, 2010), 1

⁵*Adosoo*, advertised by Citi fm (Accra, 2016), YouTube, <http://Citifmonline.com/2016/01/19/koda-adosoo-track-tackles-monitization-of-the-Church-video> accessed March, 9, 2018

This issue may impact negatively on the salvation and growth of members when they are unable to cope with the financial demands and therefore drop out of attendance and participation in Church activities. Therefore, this research seeks to examine the biblical perspectives on financial resource mobilization in the Church with particular emphasis on the strategies employed by the Calvary Charismatic Centre, Kumasi in order to enlighten leaders on the most appropriate strategies to use during resource mobilization.

1.3 Research Questions

The research questions are:

- What is the biblical approach to fundraising in the Church?
- What motivates people to give at Calvary Charismatic Centre?
- What are Church funds used for at Calvary Charismatic Centre?
- Does fundraising affect the membership at Calvary Charismatic Centre?

1.4 Aim and Objectives of the Study

The main aim of the research work is to investigate the biblical grounds for financial resource mobilization in the Church.

The objectives of the research are as follows:

- To examine the biblical approach to fundraising in the Church.
- To find out what motivates people to give money at Calvary Charismatic Centre.
- To find out what Church funds are used for at Calvary Charismatic Centre.

- To find out whether or not fundraising affect the membership growth of Calvary Charismatic Centre.

1.5 Research Methodology

The methodology of the research presents the systematic procedures adopted by the researcher in order to come out with findings that respond to the objectives of the study. The researcher adopts the phenomenological research method of investigating or inquiring into the meaning of the experiences of people regarding financial resource mobilization in the Church. This method is a qualitative one that is adopted to describe how human beings experience a certain phenomenon.⁶

A phenomenological study attempts to set aside biases and preconceived assumptions about human experiences, feelings and responses to a particular situation. This research method is appropriate because it allows researcher to delve into the phenomenon or situation of interest at the selected Church. It is designed to be less structured and more open-ended to encourage the participants to share details regarding their experiences. The method also “helps one to understand a lived experience and brings meaning to it. This may contribute to the development of new theories, changes in policies or responses”⁷.

The researcher also conducted observations at Calvary Charismatic Centre-Ayigya to gain firsthand knowledge on the practices and beliefs of the Church. This was relevant as a basis to generate primary information to support further analysis.

⁶ “Phenomenology Methods & Collections” Centre for Innovation in Research and Teaching, Grand Canyon University, Arizona,
https://cirt.gcu.edu/research/developmentresources/research_ready/phenomenology/methods_data accessed March 9, 2018

⁷ Hoffman Will, “Moments” inspired by David Eagleman’s Book of 40 Live: “Sum”.

The researcher adopted purposive sampling technique to interview 100 respondents who were either leaders or ordinary members of the Church. The interviewees were selected from the Community School for Christian Development groups, targeting leaders and ordinary members of each community that constitute the Church membership. Selective interviews were conducted with the pastors and elders to validate the responses received from the primary sources of data. To afford interpretation of the data, secondary sources of information were assessed from the strategies and programmes of the Church. This was to find out the extent to which the biblical principles are being applied by the Church. An interview questionnaire⁸ was used as a guide by the researcher to scope on the views of members on strategies of financial resource mobilization. The respondents were required to select the options that are appropriate from the list of questions categorized in the sections to respond to the research aim and objectives. The interpretation and discussion of the data were done qualitatively to determine the strategies that are being adopted by the Church on fundraising practices and whether these are properly aligned with biblical concepts.

1.5.1 Methods of Data Collection

The purposive sampling technique was used by the researcher to select 100 respondents from the membership of Calvary Charismatic Centre-Ayigya which stands over 4000. The interviewees were selected from the Community School for Christian Development groups including pastors, elders and “ordinary members” who volunteered themselves to be interviewed.

⁸Appendix A: Interview Questionnaire on Methods of Financial Resource Mobilization at Calvary Charismatic Centre.

1.5.1.1 Primary Source of Data

The primary source of data was collected for the study from interviews. The primary data was the information the researcher obtained from the interviews conducted and the sit through observations at the Church. The interviews and oral questionnaire conducted with interviewees gave an opportunity for the needed information to be supplied verbally in the presence of the researcher on the subject matter of the study. The interviews helped to bring out confidential information than any other data gathering process. The researcher had the opportunity to explain further to the interviewees the purpose and kind of the information needed.

1.5.1.2 Secondary Source of Data

The secondary source of data was obtained from information through literature reviews. Data was collected mainly from existing Church documents and paraphernalia (Brochures, anniversary booklets, training manuals etc.).

1.6 Scope of the Study

The researcher's scope for this study is limited to biblical methods in both Old and New Testaments and the strategies of Calvary Charismatic Centre on financial resource mobilization.

1.7 Literature Review

Every research work requires the consideration of the views of some other scholars who have carried out similar studies. This is essential in order to give a sense of direction to the study on the subject. In line with this, the study attempts to consider reviewing relevant literature on biblical resource mobilization recorded in both the Old and New Testaments.

The study of mobilization of money in Churches is not new: it is actually a staple of western Christianity where documentation is a routine and openness is accepted as a norm of existence for most religious bodies.⁹ It is emphasized that “Money is a concretized energy that burns hotter than even fire. The way it is understood and handled has serious effects on the economy and life of the people. The level of the consciousness of the operators and participants in the money system determines the type of system that evolves and the performance of the system.”¹⁰

According to Callahan, effective practices in Church finances will strengthen the health of an organization. He emphasized that congregations who practice effective Church finances have a stronger mission, help more people, and raise more money.¹¹ From the view of this author, it means that Churches do not depend on tithes and offering alone as the main source of revenue generation, but on other sources of effective Church financial resource mobilization which includes special contributions and levies, building fund contributions, covenant seed sowing, annual harvest pledges, sale of relics, first fruits and many more as means of raising financial resources to carry out the programmes of the Church. In the mediaeval period, a corrupt medieval Church saw “simony”—the dispensing of divine favours for monetary gifts—including sale of indulgences to shorten time in purgatory, the sale or viewing of religious relics and pilgrimage to sacred sites as major sources of resource mobilization. The practices of the early Churches linger on in the 21st century.

⁹Asonzeh Ukah, *Piety, Profit Money Matters: Presentation in Germany*, (University of Bayreuth, 2005)

¹⁰ D.B Ekpeyong, *The Nigerian Financial System, Unholy Trinity, Original Sin and Interface between Theory and Practice: The Tragedy of our Experience*(Ibadan: Valedictory Lecture declared at University of Ibadan, 2005)

¹¹Kennon L. Callahan, *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders*.1st Ed (New York: HarperCollins Publishers, 1992), 4-6.

It is widely accepted that some aspect of monetization is creeping into the activities of the Church to the extent that the primary core functions of preaching, teaching, evangelism and social welfare are being lost completely. Another concerned Christian remarked that people are now treated reverently at the Church setting based on their capacity to pay a good offering, special tithe, welfare contribution and ability to pull the cheque book during special fundraising activities.¹²

However, in the words of Ampong, “Financial resources are indispensable in every organization including the church and yet it is also one that often presents more frustrations and also prone to so much abuse in so far as the Church is concerned”¹³. It implies that every Church just like any other organization, need resources to implement its development programmes.

The importance of money in the Church is given emphasis by Rengasamy when he wrote that of all the resources required for a voluntary organization or any non-profit organization (such as a Church), resources in the form of money is the most important. He continued to state that without this resource we cannot activate the other resources in the agency or community. In a market oriented economy like ours, it is the monetary resources which determine the expansion or contraction of the resources.¹⁴ Christian Churches devote substantial amount of money on Church infrastructure to make them attractive, modern and sophisticated so as to attract new members to the Church. For instance, the researcher can confirm that Winners Chapel Church, Lagos, Synagogue Church of all Nations-Lagos, International Central Gospel Church-Accra,

¹²Pastor Alex Monney (Former Pastor of Calvary Charismatic Centre, Takoradi), interviewed by Ignatius Kansanga, Kumasi, December 30, 2017.

¹³Adu-Ampong, “Some Methods of Financial Resource Mobilization”, 1.

¹⁴ S. Rengasamy, *Mobilizing and Managing Financial Resources*, <http://www.scribd.com/doc/13290089/NGO-Management-Mobilizing-Managing-Financial-Resources>, accessed on March 9, 2018

Calvary Charismatic Centre-Kumasi, Action Chapel-Accra, Presbyterian Church of Ghana-Kumasi all have very huge church buildings running into millions of US Dollars scattered across Africa. The way and manner financial resources are raised in the Church can be problematic in approach. Try to invite someone to Church and one of the first things they may say is “The Church is only after your money”¹⁵. This suggests that the Church is looking more to human beings for prosperity instead of God.

In an advice to ministers of God, Dag Heward-Mills had the following to say: “show the congregation evidence of judicious use of money. Church members lose interest in giving, when they feel they are just financing the lifestyle of their superman pastor.”¹⁶

Callahan puts it this way: “Giving is living. When we give, we come alive. As we give our best, we live our best. The purpose of life is giving. Many congregations help people to discover their gift for generosity.”¹⁷

The worrisome situation is that most of the churches appear to be in competition with each other for recognition based on the socio-economic scale rather than the spiritual. Many of them will do anything in order to raise more funds for the extravagant programmes of the Church. Meanwhile, the message of salvation is constantly threatened as religious and doctrinal disparities continue to emerge among Christian groups in the world. The Bible teaches that “the love of money is the root of all evil, for which some have strayed from the faith in their greediness and pierced themselves through with many sorrow” 1 Tim 6:10 (NKJV) and therefore the Churches’ love for

¹⁵ John L. Muratori, *Rich Church, Poor Church: Unlocking the secrets of creating wealth and Harness the Power of Money to influence everything* (Cheshire-USA: Gatekeepers Publishing LLC, 2007), 20.

¹⁶ Dag Heward-Mills, *Church Growth: It is Possible* (Benin City, Hosanna Christian Bookshop and Publishers, 2012), 77.

¹⁷ Callahan, *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders*, 4.

money and wealth may lead to increasing levels of evil and crime in the society. If the Church cannot purge itself of such criminal instincts, the future generation will be deprived of Christian values and morals.

There are many strategies that Churches employ to raise funds to support their developmental and evangelism programmes. In most instances, there are no laid down guidelines/principles on how the mobilization of these resources are done, resulting in most Churches relying on adhoc strategies to maximize Church revenue. The methods used sometimes have no biblical basis and tend to have negative effects on the financial position of the members.

1.8 Significance of the Study

This research serves as an important academic reference material. It enhances the quality of existing knowledge in the subject of biblical techniques for effective financial resource mobilization. This research opens the platform for further theological research on the subject by the Department of Theology, Christian Service University College. Finally, it offers pastors, church leaders and Christians the opportunity to have a clearer understanding on the biblical perspectives on financial resource mobilization in the church. The research will be an important document to serve as guidelines for both pastors and church leaders who seek to know more on how to raise funds the biblical way.

1.9 Organization of Chapters

This research is structured into five chapters. Chapter One is the general introduction to the study. Chapter Two deals with the background to the study. It consists of a brief history of Calvary Charismatic Centre. Chapter Three focuses on how financial

resources are mobilized from the Old and New Testaments perspectives and also examines the strategies used by Calvary Charismatic Centre, Kumasi. Chapter Four focuses on the interpretation and analysis of the findings. The fifth chapter concludes the study. It comprises the summary, conclusion and recommendations.

CHAPTER TWO

HISTORICAL BACKGROUND OF CALVARY CHARISMATIC CENTRE

2.1 Introduction

In the previous chapter, the researcher considered the general introduction to the work. This chapter focuses on the background issues with regards to the history of Calvary Charismatic Centre. It also presents brief discussion of key beliefs and practices of the Church as well as the strategies of financial resource mobilization.

2.2 The Historical Development of Charismatic Movement or

Neo-Pentecostalism

The term “Charismatic Movement” otherwise known as “neo-Pentecostalism” is a label applied to a particular phenomenon of religious activity in the 20th Century. The word “Charismatic” is derived from the Greek word “Charismata” which comes from “Charis” meaning grace.¹⁸

The history of modern Pentecostalism and Charismatic phenomenalism began as early as 1828 by the Scottish Presbyterian, Edward Irving. He promoted the use of tongues and emphasized on eschatology. As a result, he was dismissed by the Church of Scotland and he later formed the Catholic Apostolic Church in 1832.¹⁹ The ministry of Edward Irving influenced Mary Campbell (1830) and Margaret MacDonald (1832) who both were advocates of glossolalia and eschatology and consolidated neo-Pentecostalism in Great Britain.²⁰

¹⁸“Charismatic Movement” https://www.en.m.wikipedia.org/wiki/Charismatic_Movement#History accessed on March 20, 2018

¹⁹ Peter Wagner, “The Third Wave?” *Pastoral Renewal Journal-July-August*, (1983), 1-5.

²⁰ “Charismatic Movement”

The Pentecostalism started later in the US around the 19th Century through revivalism which was much of Wesleyan emphasis on holiness, combined with emotional response and emphasis on second work of grace. This revival influenced other great ministers including Richard Spurling, a Baptist Minister at Tennessee of the Pentecostal Church of God in 1886. A.J. Gordon (1870-1895) promoted physical healing based on the work of the Holy Spirit. About the same time, A.B. Simpson of Missionary Alliance Church also emphasized the ministry of healing in 1887.

Despite the development of Pentecostalism in the late 19th Century, it was Charles Parham, a renowned Holiness Preacher of Topeka Kansas who won the accolade of the “Father of Pentecostalism”. In October 1900 in Topeka, Kansas, a small band of believers led by Charles Parham started Bethel Bible School. The school "invited all ministers and Christians who were willing to forsake all, sell what they had, give it away, and enter the school for study and prayer, where all of them together might trust God for food, fuel, rent and clothing."²¹ It was said that no one paid tuition and they all wanted to be equipped to go to the ends of the earth to preach the gospel of the Kingdom as a witness to every nation.

Later, William J. Seymour, a black Holiness preacher ignited the Charismatic experience in Azusa St. Mission, Los Angeles; California in 1906 and the charismatic movement now assumed a world-wide dimension. The Azusa street experience ushered in the Assemblies of God Church, Springfield, Missouri (1914) and Aimee Semple McPherson (A.G) of Angeles Temple, Los Angeles, CA in 1923. According to James Dunn, Charismatic movement began after the great revival which took place

²¹ Gordon Rebertson, “The roots of Azusa: Pentecost in Topeka”, <http://www1.cbn.com/churchandministry/the-roots-of-azusa-pentecost-in-topeka> accessed March 2, 2018

in Azusa Street, Los Angeles in 1960.²² Charismatic Movement by this time had gained popularity through the ministry of Dennis Bennett (Episcopalian), Van Nuys, California in 1960. Dennis Bennet was known as the “Father of Charismatic Movement”.

When Demos Shakarian (Armenian) and Oral Roberts started Full Gospel Businessmen’s Fellowship International in Los Angeles it was clear that charismatic movement was now a world-wide experience. From here, many other ministers and faith based institutions contributed significantly to the rapid development of charismatic movement including: Ralph Wilkerson (A.G) of Melody Land Christian Center, Anaheim CA in 1960, Jean Stone of Blessed Trinity Society (1961), David du Plessis (South Africa) A.G popularly known as “Mr. Pentecost”; Chuck Smith of Calvary Chapel, Costa Mesa, CA 1963.

Others include; Jesus Movement (1967-1972), Roman Catholic Renewal Movement (1967), Christian Growth Ministries (FL)-Don Bashan, Derek Prince and Bob Mumford; Kathryn Kuhlman (Baptist), Merlin Carothers, Charles and Francis Hunter, David Wilkerson of Cross and the Switchblades. There were celebrities who also championed charismatic movement such as Pat Boone and Maria Von Trap. Televangelists include: Jim Bakker, Jimmy Swaggart, Pat Robertson. John Wimber, 1997 of Vineyard Christian Fellowship, Anaheim CA, Signs and Wonders Movement, Kansas City Prophets and the Word of faith movement involving: E.W Kenyon, Hobart Freeman, T.L Osborn, A.A Allen, Kenneth Hagin (Baptist, A.G), Rhema Bible Training Centre, Tulsa, Oklahoma, Kenneth and Gloria Copeland, Fred Price,

²²James Dunn, “Pentecostalism and the Charismatic Movement”, in Tim Dowley, ed. *The History of Christianity, Lions Handbook of Christianity* (Oxford: Loins, 1977), 89.

Los Angeles, Robert Tilton, Charles Capps and Benny Hinn of Orlando Christian Centre.

2.3 Formation of Calvary Charismatic Centre

Calvary Charismatic Centre subscribes to the practices of the world-wide charismatic movement which draws strength and inspiration from the principles that gave birth to the charismatic revival at the Azusa Street in the early 1970s. The founder of Calvary Charismatic Centre, Pastor Ransford Obeng, was an associate pastor of the Central Assemblies of God, Ghana and was responsible for the Assemblies of God Campus Ministry at the Kwame Nkrumah University of Science and Technology (KNUST). The founder said in the first anniversary brochure of the Church that, “It was while working with the students that I had a vision to establish a church. I also had a vision of the utter spiritual bankruptcy of the educated class, senior civil servants, teachers and private businessmen and I purposed in my heart to reach out to them.”²³

Pastor Adu Gyamfi said in an interview concerning the formation of the church that Pastor Ransford Obeng first shared his vision of starting a church with the leadership of the Central Assemblies of God, but his vision was met with disapproval from the leadership. He, however, succeeded in breaking away from the Assemblies of God after his return from Singapore where he took a course in Advance Leadership Training. He decided to start a non-denominational English church in the city of Kumasi (Capital of the Ashanti Region in Ghana) that will spread the good news throughout the country and to other parts of the world. This was a new direction that the Lord was leading him. The direction was to reach out to the non-church English

²³The First Anniversary... Charismatic News, 12.

speaking residents, guests and students in Kumasi and its environs, no matter the cultural, ethnic and language barriers. Pastor Ransford solely financed the church from the beginning until the church became self-sufficient to be able to cater for its needs.²⁴

The first Sunday service was held at the ministries' canteen, opposite the Maranatha Church, KMA, at 8:00am on 7th April, 1985 with a hundred people in attendance. In the early stages of the church, the Assemblies of God Students' Union at the KNUST supported the church by providing the necessary human resources needed for the Sunday school, Music Departments and the Follow-up team. The church later moved to the Upper Room (Adum) but after a while, settled in Buokrom, the main church complex for many years.

In May 2005, arrangement was made to build a new facility at Ayigya, Kumasi. On Easter Sunday, 12th April, 2009, the church moved from Buokrom to Ayigya, its present location. Calvary Charismatic Centre (C.C.C) currently has a membership of over 4000 with over 30 churches planted across the country. The church supports missionaries and other partner churches around the world.

2.3.1 The Vision and Mission of Calvary Charismatic Centre

Calvary Charismatic Centre is a church of believers under the Lordship of Jesus Christ. "Our supreme desire is to know Him and conform to His image by the power of the Holy Spirit, and ultimately to glorify His name and to make Him known

²⁴Pastor Adu Gyamfi (Pastor, Calvary Charismatic Centre, Ayigya), interview by Ignatius Kansanga, Christian Service University College, Kumasi, November 24, 2017.

through our lifestyles and message the amazing saving grace available for our generation.”²⁵

The mission of the Church is to produce committed Christians as stated by the senior pastor in his book thus: “Our supreme desire is to produce committed Christians who will devote themselves to the teaching of God’s word, prayer, and fellowship as found in Acts 2:42 and equip them to fulfil the Great Commission (Matthew 28:19-20)”²⁶

From the current stage of the Church, the researcher can confirm that the church is fulfilling her vision and mission.

2.3.2 Church Activities and Programmes

To achieve the vision and mission of the Church, its leadership undertakes several church related activities to ensure the fulfilment of its vision. Below are the major activities that are organized in the church:

2.3.2.1 Sunday Service

The Calvary Charismatic Centre meets for Church service every Sunday from the hour of 8:30 am to 12pm. As part of the worship service, there is the family gathering service, where both the adult and youth groups worship together. The Church breaks into Community School for Christian Development groups for Bible studies between the hours of 9am and 10am. This session gives opportunity to members to study the bible, ask questions and get answers to difficult issues that may be bordering the minds of the members. During the School for Christian Development, no one is permitted to remain in the Church auditorium but must participate in the bible studies.

²⁵Ransford Obeng, *Who We Are And Why We Exist* (Kumasi: Payless, n.d.), 8.

²⁶ Obeng, *Who We Are And Why We Exist*, 8.

The worship service also known as the celebration service gives opportunity for the members to celebrate the Goodness of God, and fellowship with one another. During this time, the sick are prayed for; members are reminded of their duties and responsibilities to the church and encouraged to show love with one another. Again, the celebration service offers the pastor the opportunity to meet all the members and to preach the Word of God and build them up in the Christian faith.

During the celebration service, tithes and offerings are collected collectively to support the church in its projects. The tithes and offerings are put in envelopes and dropped into the nearest offering bowl without the slightest indication of manipulation. The tithes and offering envelopes are provided by the ushers who hold them out during the time for collections. Each member of the church is expected to contribute his or her quota towards the growth of the church through financial support, church attendance, and visiting one another.

2.3.2.2 Mid-Week Church Services

The mid-week service takes place every Wednesday from 6:00pm to 8pm. The Wednesday Service is set aside for bible teaching and prayer led by the pastor. During this service, the officiating pastor takes time to present an expository bible teaching which is intended to enrich the members in their knowledge of the scriptures. The church also regularly declares fasting and prayer sessions to spiritually energize the members for victorious Christian living. It is compulsory for all members to take part in fasting and prayer programmes organized by the church.

2.3.2.3 Spiritual Empowerment Programmes

The Church regularly undertakes all night prayer activities to equip the members for a vibrant spiritual living. All night prayer sessions are held at least once a month

usually towards the weekend (Friday Nights). The prayers usually start around 9:30 pm and run until 4:30 am.

Other spiritual empowerment programmes, include the planned visits of other Ministers of God. Every year Rev. Mensah Otabil of International Central Gospel Church (ICGC) pays a spiritual working visit to the Church for a period of 3-4 days to empower members through teaching ministry.

In similar manner, Rev. Eastwood Anaba also visits the church on yearly basis to support the members and help renew their spiritual lives and to help them make new commitments for stronger Christian living.

These programmes give the members the opportunity to be blessed by these anointed ministers of the Gospel. Probably, this is one of the leadership strategies of maintaining church membership by introducing diversity in preaching and spiritual ministration.

During these spiritual empowerment programmes, special offerings are made to support the visiting minister and also to give opportunity for members to receive divine blessings from the visiting Ministers of God.

2.4 The Leadership of the Church

The Lordship of Jesus Christ is acknowledged at Calvary Charismatic Centre and therefore Christ is head of the Church. The senior pastor sees himself as a caretaker, privileged steward and humble servant, put in charge of God's most important resources. The leadership of Calvary Charismatic Centre comprises of the Senior Pastor at the headquarters and 7 elders who govern the church as the highest decision making body. But it is the senior pastor who preaches every Sunday. In his absence,

the leadership of the church decides on who should preach while the senior pastor is away. The senior pastor appointed his son, to be his assistant, and it is he who preaches when the senior pastor is away.

2.5 Administrative Structure of the Church

Calvary Charismatic Centre practices the congregational policy in church structure and governance. Each branch has the pastor or minister as head assisted by a deputy pastor. The senior pastor and founder, Pastor Ransford Obeng, leads the headquarters at the Ayigya branch. He is supported by seven (7) elders of the church. The Church has a full pastor in charge of all the administrative work of the church at the headquarters. A youth pastor takes care of the youth ministry who are mostly students from the Senior High Schools and Universities. In practice, the church adopts the self-propagation and self-governance style of administration, but all branch churches are under the umbrella of the mother church, the headquarters. The mother church has the power to appoint pastors to newly planted churches, and also takes care of the pastors till the planted church is able to take care of the pastors.

2.6 Key Beliefs and Practices of the Church

Calvary Charismatic Centre has their traditions and beliefs that make the church distinct from other denominations. These include:

2.6.1 The Scripture

The Church believes in the Holy Scriptures as the revelation of God, coming from God and flowing through and to man. The Church accepts that the Bible is the only inspired and infallible divine revelation ever given to man and is the supreme authority in all matters of faith and morals. The scriptures were plenary-verbally inspired meaning that Holy Spirit breathed upon human vessels the very thoughts and

words He wanted written and that this word flowed through the human channels involving their emotions, personalities and frames of reference without violating such.²⁷ The Holy Spirit guarded and preserved each thought, phrase and word from any error, omission or inaccuracy. The word of God was revealed to holy men who were inspired to write down word for word what was revealed to them in their human and cultural context. The criterion by which the Bible is to be interpreted is Jesus Christ (Ps. 19:7-10; 119:11, 89, 105, 140; Jer. 15:16-2, Tim. 3:16, 17; 1 Pet 1:19-20). Calvary Charismatic Centre upholds this biblical truth about the Bible. It is the standard for correcting behavior.

2.6.2 Belief in God the Father

The Church believes in the monotheistic idea of God. There is but one eternal God, who is one undivided and invisible in essence and in this one essence there are three eternal distinctions, the Father, the Son and the Holy Spirit. The church subscribes to this idea of God seen as co-eternal, co-existent, co-equal in nature, attributes, power and glory.²⁸

2.6.3 Belief in the Trinity

The Scriptures give all believers the revelation of the eternal Godhead, who has revealed Himself as one God, existing in three Persons, the Father, the Son and the Holy Spirit. God as Father reigns with providential care over His universe. God is all powerful, all knowing, all loving and all wise. The scriptures that buttress God's manifestation in three persons but one God include; Gen. 1:1, 2:7; Ex. 3:14; 6:2-3; Jer.

²⁷Kevin J. Conner, *The Foundations of Christian Doctrine: A practical Guide to Christian Belief*, Sovereign World Edition (Tonbridge, England: City Bible Publishing, 1998), 28.

²⁸ Kevin J. Conner, *The Foundations of Christian Doctrine: Study Guide*, (Vermont, Victoria K. Conner, Blackburn, Victoria Acacia Press. 1998), 41.

10:10; Matt. 6:6ff; 1 Jn. 5:7; Deut. 6:4; 32:6; Heb. 10:30, 31; 12:29; Zech. 7:8-12.

Calvary Charismatic Centre accepts the mystery of the Trinity and respects the God head.

2.6.4 Belief in Jesus, the Son of God

Christ is the eternal, begotten Son of God. In His incarnation as Jesus Christ, He was conceived of the Holy Spirit and born of the Virgin Mary. Jesus perfectly revealed and did the will of God, taking upon Himself human nature with its demands and necessities and identified Himself completely with mankind yet without sin. He satisfied the divine law by His personal obedience, and by His substitutionary death on the cross. He made provision for the redemption of men from sin. He was raised from the dead with a glorified body and appeared to His disciples as the person who was with them before His crucifixion. He ascended into heaven and is now exalted at the right hand of God where He is the one Mediator, fully God, fully man, in whose Person is effected the reconciliation between God and man. He will return in power and glory to judge the world and to consummate His redemptive mission. He now dwells in all believers as the living and ever presents Lord (Is. 7:14; 53; Lk. 22:70; 24:46). This belief in the Lordship of Jesus Christ is central to the faith and practices of the members of Calvary Charismatic Centre.

2.6.5 God the Holy Spirit

The Holy Spirit is the third Person of God, fully divine. He inspired holy men of old to write the scriptures. Through illumination He enables men to understand truth. He exalts Christ. He convicts men of sin, of righteousness, and judgment. He calls men to the Savior, and effects regeneration. At the moment of regeneration He baptizes every believer into the Body of Christ. He cultivates Christian character, comforts believers, and bestows the spiritual gifts by which they serve God through His church. He seals

the believer unto the day of final redemption. His presence in the Christian gives the assurance that God will bring the believer into the fullness of the stature of Christ. He enlightens and empowers the believer and the church in worship, evangelism and service.

2.6.6 The Belief in Multiplicity of Spiritual Gifts

The Church also believes in Spiritual gifts are God's supernatural enablement bestowed upon each believer for ministry and for the edification of the Body of Christ.

2.6.7 The Belief in Water Baptism by Immersion

Calvary Charismatic Centre practices baptism by immersion. The church holds the belief that baptism is a personal choice of the individual upon reaching spiritual maturity. The church frowns upon infant baptism but accepts dedication. It is only when the infant grows and have full understanding of baptism and professes Jesus Christ as his/her Lord and Saviour, that the young believer is baptized by immersion in water. The baptism is likened to the manner of our Lord Jesus Christ was baptised by John the Baptist on the River Jordan.

2.6.8 Fundraising Methods of the Church

The Church believes in the practice of fundraising through biblical methods including offerings, tithing, covenant seed sowing, faith pledges, first fruits and special collections to support a visiting minister of God, annual thanksgiving and special contribution to support the projects of the church. Most of the methods are not widely used by the church even though membership embraces the concepts as biblical and honest means. The tithes and offering, pledges and faith based giving and contributions will be assessed to determine the effects on church membership.

2.7 Conclusion

The discussion in this chapter focused on some background issues relating to Calvary Charismatic Centre. The issues addressed include a brief history of the development of Pentecostalism, the leadership of the Church, the administrative structure of the Church and the key beliefs and practices of the Church as well as the main strategies used by the church in financial resource mobilization.

CHAPTER THREE

BIBLICAL PERSPECTIVE OF FINANCIAL RESOURCE MOBILIZATION

3.1 Introduction

“I have shown you in every way, by labouring like this, that you must support the weak. And remember the words of the Lord “It is more blessed to give than to receive” (Acts 20:35, NKJV). In the Words of Marc A. Pitman “Asking for money is a way to advance the kingdom of God. There is no greater joy than seeing someone invest in the work of God.”²⁹ Biblical heroes like Moses, David, Hezekiah, Nehemiah, Paul and Jesus Christ Himself have all raised funds in one way or the other to advance the Kingdom of God. This chapter seeks to outline some of the biblical strategies adopted by the personalities mentioned earlier to serve as examples for this study. The purpose of this chapter is to discuss the approaches used by these leaders in mobilizing funds as recorded in the bible.

3.2 The Old Testament Concept on Financial Resource Mobilization

The strategies used by prominent Old Testament personalities in financial resource mobilization have so much significance to our understanding of the subject matter of fundraising in contemporary charismatic churches.

3.2.1 Moses’ Approach

To begin with, Moses supervised the Israelites in an amazingly successful resource mobilization campaign to support the work as commanded by God. In the biblical narratives in Ex. 25, 35 & 36, God asked Moses to collect offering from any person

²⁹Marc A. Pitman, “Thoughts on Fundraising in the Bible: Funding your Ministry doesn’t have to mean losing your Soul”. The Fundraising Coach (February 26, 2018).
<https://fundraisingcoach.com/free-articles/fundraising-in-the-bible> accessed March 9, 2018.

whose heart was willing. It must be emphasized that the origin of the request was coming directly from God. The request was specific in terms of the nature of the offering to be collected.

It is important to note the lack of manipulation in Moses' appeal as he specifically communicated the request from God to the people as he had received it from God. Moses faithfully detailed the needed gifts and the ways that those gifts were to be disbursed. The requirement that only those "whose hearts make them willing" (Ex. 25:2, NKJV) were to give is significant to note. According to Pitman, the people could easily have been manipulated to contribute because of their guilt after the golden calf debacle but God was not interested in that kind of giving.³⁰ Another very interesting thing to note is the variety of gifts that Moses asked for from the people. This made it possible for every one whose heart was willing or stirred up to participate in the fundraising activity. Every person contributed according to his or her productive skills and abilities.

According the New Living Translation Study Bible, there is a marked difference in motivation between meeting needs in God's way and attempting to meet them in our own way.³¹ The Rabbis made clear distinction between those who were willing and those whose heart were stirred up to give. Pitman puts it this way "Those who were willing brought what was required but those whose heart stirred them up were more generous, giving more than their obligation."³²

There was outpouring of generosity as the people responded incredibly well to Moses' solicitation. God gave Moses detailed instruction on how the funds were to be

³⁰ Pitman, "Thoughts on Fundraising in the Bible", 3.

³¹ New Living Translation Study Bible.

³² Pitman, "Thoughts on Fundraising in the Bible", 3.

mobilized and disbursed. Moses meticulously followed every instruction from God without adding or subtracting from it.

Moses' strategy is very important because God was involved at every stage of the process. God detailed the need. God told them how to use the supplies. God prompted Moses to ask for the supplies and God touched the hearts of people to respond generously. As a result the people gave out of their hearts to God. It is significant to understand that the gifts were used to glorify God but not man.

Fundamentally, ministers of God must learn to rely on God's revelation about the needs of their congregation and then faithfully communicate those needs to them. When the needs of the church are asked by a leader who obeys God, without exaggerating those needs, the people's response will be generous to fulfil the work of God.

3.2.2 David's Approach

The success of David in resource mobilization cannot be overemphasized. In the book of 1 Chronicles 29:1-20, David leveraged his position as a leader to influence the giving of the other leaders. When David had revealed that he had personally given what was equal to \$100, 695,000 worth of refined gold and silver, besides what would be several millions of dollars' worth of brass, iron, wood, precious stones, marble stones and other materials, the chief of the fathers and princes of the tribes of Israel, the captains of the thousands, captains of the hundreds and the rulers of the kings treasuries offered willingly totalling over \$166,864,300 worth of offering.³³

³³Finnis Dake Jennings, *Dake Annotated Reference Bible: The Holy Bible containing Old and New Testaments of the King James Version Text*, Large Print Edition (Lawrence ville, Georgia Dake Publishing Inc., 2015), 747-748.

David approached resource mobilization from a different perspective by challenging the older generation to contribute generously on behalf of the younger generation towards the building of God's Temple. The strategy of David would be seen as one of the most uncomfortable methods of fundraising for Christians today. In Rabbinic teaching: "giving should never be done at the expense of the recipient. If gifts are given to the poor to be seen by others, then the recipient is been humiliated by the giving of the gifts. The recipient is robbed of their dignity and God has no patience for that."³⁴

David's prayer shows the lack of pride in his presentation. Praise and thanksgiving became the obvious outcome of a willing giving. David emphasized the role of God as the source of the supplies and the recipients of all giving: "But who am I and my people, that we should be in a position to contribute this much? Indeed, everything comes from you (God) and we have simply given back to (You) God what is yours" (1 Chr. 29:14, NKJV). It is significant to note that the leaders did not give to David or the temple. Their giving was directed to the Lord with a willing attitude and they were delighted with their donations and contributions. From this perspective, giving should be done in the atmosphere of praise and thanksgiving and duly promoted by the leadership. If the leaders demonstrate their commitment in financial resource mobilization, the youth takes over the practice and grows with it for better results.

3.2.3 Hezekiah's Approach

Hezekiah was one other leader mentioned in the Bible who undertook resource mobilization as recorded in the biblical account of 2 Chronicles 31. The strategy of Hezekiah is very interesting, as a "secular" leader, he publicly took up the cause of

³⁴ Pitman, "Thoughts on Fundraising in the Bible", 5.

the temple and the welfare of the priests. This is an encouragement for lay leaders in the church to make a public stand for the support of their church facilities and the welfare of their pastors.

In this example, we see again a leader taking the lead to raise funds to support the temple and the work of the ministry. It is worthy to note that some of the themes relevant to giving have been repeated here including: people giving freely, gifts being heaped up and being more than enough.

3.2.4 Nehemiah's Approach

The story of Nehemiah in financial resource mobilization shows how pagan resources were used for God's purpose. As in all other stories so far, God was involved in the entire process beginning with the preparation, solicitation, successful response and completion of the campaign. Nehemiah showed great courage despite his initial fears as in "this made me very fearful" (Neh. 2:2, NKJV). Anyone who is asking for money has been under some fears. Despite his fear, he was incredibly bold. When he got the promise of safe travel, he went on to ask for the materials to accomplish his objective.

The response was more than enough. Not only did Artaxerxes agree, he also sent a small army with Nehemiah.³⁵ According to Gabriel J. Anan, some bible commentators believed that this royal escort was an indication that King Artaxerxes had promoted Nehemiah to the position of a royal governor.³⁶ The Cambridge Bible for Schools and Colleges commentary puts it this way "As the King's commissioner Nehemiah was attended by an armed retinue. This royal soldiers placed at his disposal would greatly strengthen the independence of his position at Jerusalem. Nehemiah's

³⁵ Gabriel J. Anan, *The Truth About Material Wealth: Is it God's Blessing in Disguise?: Gaining World The Whole* (London: Author House, 2015), 142.

³⁶ Anan, *The Truth about Material Wealth*, 142.

progress as governor with an armed escort is in striking contrast to the similar journey of Ezra, who was ashamed to ask for military protection for his large unarmed company.”³⁷

Nehemiah prayerfully and boldly asked for the resources to accomplish God’s work. He risked death but is rewarded with abundant provision. The approach used by Nehemiah in fundraising points to the legitimacy of asking non-Christians and the government to invest in Kingdom Work. We see Nehemiah fasting and praying prior to the solicitation. He asked God directly for favour before and during the solicitation. God was the prime mover in the fundraising process.

3.3 New Testament Perspective on Financial Resource Mobilization

Jesus one day sat down by the temple treasury watching the crowd putting money as offering into the temple treasury. As many rich people threw in large sums of money, a poor widow came and put in two very small copper coins, only worth a fraction of a penny. Jesus observed the sacrifice of this poor widow and called out to His disciples saying “I tell you the truth; this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she out of her poverty, put in everything—all she had to live on” (Mk. 12:41-43, NKJV).

3.3.1 Jesus’ Perspective

In commenting on this passage, Andrew Murray had the following words to say “Thinking about money in the church, looking after the collection—we often connect that with Judas or some hard-worked deacon or the treasurer or collector of some

³⁷“Bible Hub”, Biblehub.com; <http://www.biblehub.com/commentaries/Nehemiah> accessed on March 2, 2018.

society. But notice Jesus as He watched over the collection. He weighed each gift in the balance of God and put its value on it.”³⁸

Again, Andrew Murray believes that giving money in the church is part of our religious life, which is watched over by Jesus Christ and so must conform to His Word.³⁹ Jesus and His disciples are reported as having received support from some rich women who provided for them out of their own resources. Even though the bible text does not show Jesus actually asking for money, it does show that He and the disciples received donor support. This indicates that Jesus was truly open to connecting not just with the poor but also with the rich as well (Lk 8:1-3).

The world loves money and seeks its value more than anything else. It is not an overstatement to say that money defines the standard of the value for life not only for materials things, but also for humanity. A man is judged by the value of money within his possession. Commenting on how the kingdom of the world and that of heaven both perceive value of man, Andrew Murray had the following to say “The world asks, what does a man own? Christ asks, how does he use it? The world thinks more about the money getting; Christ about the money-giving. And when a man gives, the world still asks what does he give? Christ asks how does he give? The world looks at the money and its amount; Christ at the man and his motive.”⁴⁰ In the story of the poor widow, she cast in a farthing. Out of her want she cast in all she had, even all her living. She gave all to God without reserve.

³⁸Andrew Murray, “Christ Perspective on Money”. Marriage Healing, <https://marriagehealing.org> accessed on February 26, 2018.

³⁹Murray, “Christ Perspective on Money”.

⁴⁰ Murray, “Christ Perspective on Money”.

3.3.2 Paul's Perspective

In the New Testament, Apostle Paul is noted as the first church financial resource mobilizer, even though arguably. According to Ampong “One factor that had a lot of impact on his financial resource mobilization effort had been his person. His credibility, integrity and reliability are the issues in question here”.⁴¹ Generally, people are willing to give generously when there is every confidence that the funds will be used for the right purpose for which the funds were requested. If pastors will learn to obey the instructions from God and present information without manipulation, the outcomes of financial resource mobilization will improve in their churches.

The biblical record in Acts 11:29-30 was probably the first instance of financial resource mobilization in the early church led by the Apostle Paul. The Jerusalem Church was in dire need of financial support because of the effects of a great famine which had left the Jerusalem church in an impoverished state.

Ampong further stated that the sudden turn of commitment to Jesus by the pilgrims on the day of Pentecost had brought shame, persecution and rejection from the other Jews. The outcome was that most of the converts could hardly make a living and were relying on one another for basic necessities of life at the time. The early believers understood stewardship and generously shared all that they had with one another in love. Their love and generosity sustained the church, but soon all their land possessions were used up. The Jerusalem church was now in real need of assistance. Paul made the Jerusalem church the focus of a special relief project. A collection was made from all other churches throughout the Mediterranean region. Paul's letter to the

⁴¹Ampong, “Some Methods of Financial Resource Mobilization”.

Corinthians gives us some insight into proper church financial resource mobilization: “And all that believed were together, and had all things in common; and sold their possessions and goods, and parted them to all men, as every man had need” (Acts 2:44-45, NKJV).

Paul knew fully well that as an apostle, he had the right to be supported financially by those to whom he was ministering but Paul chose to waive this right, preaching the gospel at no cost to the Corinthians (1 Cor. 9:1-23, NKJV). “Now concerning the collection for the Saints, as I have given orders to the churches of Galatia, so you must do also: on the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come. And when I come, whomever you approve by your letters I will send to bear your gift to Jerusalem. But if it is fitting that I go also, they will go with me” (1 Cor. 16:1-4, NKJV)

Anan J Gabriel believed that Paul was using a format very common to today’s fundraising strategy through donor appeal letters and that the passage from first Corinthians showed a reasoned, logical and proportional approach to systematic giving.⁴² Such systematic giving seems similar to today’s monthly contribution programs.

The portion from 2 Corinthians seems to be addressing the problem of a stalled fundraising campaign (2 Cor. 8:11; 9:3). The Corinthians made a significant pledge but haven’t fulfilled that pledge. By bragging about the Macedonians churches, Paul employs competition to impress the Corinthians to fulfil their pledge (2 Cor. 8:1). Paul used powerful writing skills that bordered on manipulation, but he was quick to

⁴²Anan, “The Truth about Material Wealth”.

say that giving to God's work should be done willingly and generously (2 Cor. 8:8; 9:5, 7). He claimed not to be commanding the people to give but "testing the genuineness of their love" (2 Cor. 8:8, NKJV). He even stated that giving is a sign of "your obedience to your confession in the gospel of Christ" (2 Cor. 9:13, NKJV).

3.3.3 The Macedonian Approach

The Macedonians set a sterling example on financial resource mobilization for the early church. The Corinthians had much to learn from the magnificent generosity of the impoverished and persecuted Macedonians. Paul cites the Macedonian churches- those in Philippi, Thessalonica and Berea- as having experienced the grace of God and though poverty-stricken, the Macedonians gave liberally and with the proper mental attitude while the prosperous Corinthians balked. According to the historian Livy, the Romans at that time had devastated the Macedonians.⁴³ Despite poverty and great affliction at the hands of the Romans, the Macedonian Churches gave generously to the needy Jewish believers in Jerusalem and set an example from which the Corinthians could profit. The impoverished Christians in Jerusalem needed assistance to survive and Paul mobilized financial resources from the Macedonians to provide relief for them. The collection from the Macedonians was so remarkable that Paul mentioned it repeatedly as encouragement to other believers to approach financial resource mobilization with the maturity and understanding of the Macedonians (Phil 4:10, NKJV). Though their material welfare deteriorated and they had every reason to be sorrowful and dejected, yet the Macedonians spiritual well-being increased tremendously and they were full of joy (Phil 4:10, NKJV).

⁴³Titus Livius, "Historiae Ab Urbe Condita" (History from the Founding of the City), 306-307.

3.3.4 The Apostles' Perspective

Peter and John's encounter with the cripple at the gate of the temple (Act 3:2-6, NKJV) educates us on Christian priorities when it has to do with fundraising. The cripple was apparently in a hopeful fundraising posture upon seeing Peter and John. At least it was the best opportunity for this man to receive some funds but Peter had a contrary provision. Then Peter said "Silver and Gold I do not have, but what I do have I give you: In the name of Jesus Christ of Nazareth, rise up and walk" (Act 3: 6, NKJV).

According to Cornelius a Lapide, Thomas Aquinas once dropped by to visit Pope Innocent II, and found him counting large sums of money. The Pope said, "You see, Thomas, the Church can no longer say 'Silver and Gold have I none'. Thomas responded, "True, Holy Father, but neither can she now say 'rise and walk.'" Commenting on this conversation, Bruce wrote, "The morale of this tale might be pondered by any Christian body that enjoys a fair degree of temporal prosperity."⁴⁴

3.5 Fundraising Strategies of Calvary Charismatic Centre-Kumasi

According to Seneca, "whoever believes that giving is an easy matter makes a mistake; it is a matter of very great difficulty, provided that gifts are made with wisdom and are not scattered haphazardly and by caprice" (Ex. 35:5, NKJV). This is true when applied to the strategies of Calvary Charismatic Centre in fundraising. The church believes in the following methods of fundraising to support God's work.

⁴⁴F.F. Bruce, *The New International Commentary: The Book of Acts* (Grand Rapids, William B. Eerdmans Publishing Company, 1988), 77.

3.5.1 Tithe and Offering

The church's main source of revenue is from tithes and offering from the members. The tithes and offering are presented to God every Sunday Church service usually the last activity in the church service programme. The tithes and offering are put in envelopes provided by the ushers and dropped directly into the offering bowls without any indication of appeal from the pastors.

Tithes and offerings are mentioned as two distinct practices throughout the Bible, and the Lord requires His people to honour Him with both of them. The words that are translated "tithes" in both Old and New Testaments are based on Hebrew and Greek words that mean "ten". So "tithe" refers to the tenth part of the earthly "increase" that God gives to mankind. Tithe is seen as a divine principle of giving ordained by God. The members of Calvary Charismatic Centre understand that the tithe is God's money and should be returned to Him. The principle of tithing is well understood by the church and they practise tithing because it is an opportunity to give to God and not to man. In return the members expect blessings directly from God as reward of obedient giving in line with Malachi 3:10. Beyond the tithe, God's law required offering from His people's increase. The offering belongs to God just as the tithe did, and God considered it robbery not to bring them to Him (Mal 3:8, NKJV).

3.5.2 Covenant Seed Sowing

At Calvary Charismatic Centre, the practice of faith seed sowing is not widely practised even though the Church believes and permits the concept. It is probably a way of curtailing display of excessive wealth, which in a way could impede the salvation of the less privileged. Covenant Seed sowing has the tendency of displaying wealth, which will create a social structure among the church members. The wealthy class may create discomfort to the poor members causing some to drop out of the

Church. During baby dedication service, birthday celebrations and other special accomplishments, the members usually packaged their seed of faith offering in envelopes and drop them over the altar during or after prayers as acknowledgement to God.

3.5.3 Annual Thanksgiving

The church practices the annual thanksgiving collection where members are given envelopes far ahead of time to prepare a special annual thanksgiving gift to the Lord. The annual thanksgiving service is always an opportunity for members to thank God with their substance for the care and blessing over the past year and to renew their covenants for another year. One thing obvious at Calvary Charismatic Centre is that whatever the payment that are collected at the church, it is always done without the slightest suspicion of manipulation.

3.5.4 Funds Raised during Guest Speaker Visit

During spiritual empowerment programmes, special offerings are made to support the visiting minister and to give opportunity for members to receive divine blessings from the minister of God. During church service, members whose hearts were stirred up are permitted to sow seed by dropping envelopes directly onto the altar or into the offering bowl. On the last day of the programme, there is usually a free-will offering in support of the ministry of the guest speaker but again this is done without any compulsion. It is obvious that the giving at Calvary Charismatic Centre-Kumasi is influenced by the teachings on giving and the understanding of members on the divine principles of fundraising. No one is under obligation to pay contributions or levies. God is the centre of their activities.

3.6 Conclusion

From the discussion above, it can be deduced that people who undertake fundraising projects for God's work experience amazing blessings from God. The words of Hudson Taylor sum it up "God's work done in God's way will never lack God's Supply". What is very obvious from the strategies discussed so far is that when done rightly, asking people to support God's work seems to end up in a wildly enthusiastic worship service. The footsteps of these incredible men of faith are worthy of emulation. The essential ingredient is the presence of God as in the strategy of Moses, David, Hezekiah and Nehemiah. The natural result when God is in the centre of the fundraising activity is an outburst of praise and thanksgiving followed by abundant supply of needs. In both the New and Old Testaments giving was directed to God but not man or the temple. Biblical offering is not perceived as a painful obligation by the members, but a pleasing duty to the Christians.

CHAPTER FOUR

INTERPRETATION AND ANALYSIS OF THE FINDINGS

4.1 Introduction

This chapter deals with the analysis, interpretation and discussion of views, opinion of the researcher, church leaders and pastors and some Christians on the subject of financial resource mobilization. In this chapter, emphasis on the assessment of the strategies in line with biblical approaches have been emphasized based on the data obtained from the responses of pastors, Christians and scholars during the research study. Finally, the Chapter also examines the research questions against the findings to determine if the objectives have been met in this study.

4.2 Key Findings

Findings of the study have been discussed under three main sections. The analysis is based on the literature review and the interviews conducted at Calvary Charismatic Centre. The researcher selection of participants was by convenience and also from those who volunteered themselves to participate in the interview in the Church. The researcher set out to interview 100 members of the church including pastors, leaders and ordinary church members. Of the 100 participants interviewed, 45 respondents were female out of which 3 were pastors.

The rest of the interviewees were male consisting of 10 pastors, 5 Church elders and the remaining 40 were 'ordinary' members of the church. All the interviewees were active members of the Church. When experts' views were sought through selected interviews on the biblical methods of fundraising, the interviewees all agreed that there are many strategies used but only tithes and offerings are mostly practised at the Church. The researcher noticed that other methods including faith seed sowing,

pledges and special contributions were allowed but hardly practised by the Church. The Church methods of fundraising are based on the bible.

4.2.1 An Analysis of Old Testament Concept of Fundraising

There are many details concerning how contributions were made by the Israelites in the bible. As discussed earlier in chapter three, Moses, David, Hezekiah and Nehemiah were some key personalities who undertook resource mobilization in the Old Testament. For the purposes of the analysis, the researcher focused attention on the more general characteristics of the fundraising techniques used by those prominent bible personalities. The critical examination of the Old Testament concepts reveals more uniformity in approaches to fundraising. The significant observations have been presented as follows:

4.2.1.1 Israel's Contributions were Given Voluntarily

After Moses had given God's instructions to the people, explaining the opportunity that each had to make a contribution, he dismissed them: "Then all the congregation of the sons of Israel departed from Moses' presence" (Ex. 35:20, NKJV). This is an interesting finding which reinforces the voluntary aspect of Israel's contributions on that occasion. It was not until later, after the people had been dismissed, that they began to bring their offerings to the Lord.

In modern-day fundraising methods, no serious fundraiser would think of dismissing a congregation unless they had made a pledge to give a satisfactory sum of money. They would have pressed on the Israelites to make an on the spot commitment. They would have passed out pledge cards to sign, so that the opportunity to raise more money was not lost. Moses dismissed the people, so that they had time to themselves, to determine what they could and should contribute without any external influence.

This showed that the gifts were indeed voluntarily donated and not obtained under some kind of emotional or psychological duress.

From the interviews conducted, 60% said they were not under persuasion or obligation to give, 15% believed they were persuaded and slightly over 20% remained uncertain. The researcher can confirm that financial resource mobilization at the church is voluntary as was the approach used by Moses. The annual thanksgiving offering collected from the members is also in line with this biblical principle. The church members' contribution towards the annual thanksgiving service is done in an atmosphere of peace and joy without any slightest hint of persuasion or manipulation.

4.2.1.2 Israel's Gifts were given willingly and joyfully

God instructed Moses to collect an offering from “whoever is of a willing heart” (Ex. 35:5, NKJV) and the account informs us that this was really the case in the collection supervised by Moses. There is clear indication from the concepts discussed earlier that the people gladly gave their contributions so that the work of God could prosper. The same attitude was demonstrated by David, Hezekiah and Nehemiah in their approaches. People gave in praise and thanksgiving directly to God. They gave willingly and joyfully. The researcher observed that during praises and worship time, members move out voluntarily to the altar to drop their gifts to the Lord willingly and joyfully in appreciation for what has been received from the Lord.

4.2.1.3 The Gifts of the Israelites were given in abundance

The excitement and enthusiasm of the Israelites is evident by the abundance of their contributions. In fact, in the Old Testament accounts discussed, the gifts exceeded the need and in the case of Moses there was a request by the workers, asking Moses to command the people to stop giving. This is the first instance in history of mankind that people were told to stop giving because all that was needed was received. Today,

there might have been a suggestion to enlarge the tabernacles, so that more donations would keep coming in. Financial resources are always limited in supply at most churches and this is the case in Calvary Charismatic Centre. The Church financial resources cannot be described as being more than enough, but the leaders ensure proper appropriation and accountability in disbursing the funds. The majority of the interviewees agreed that they give because of the transparency and accountability of the church.

4.2.1.4 The Giving of the Israelites was Unanimous

The unique feature about Israelites contributions was that everyone was willing to participate even though nobody was under compulsion to give or not. The biblical accounts strongly suggest that there were few, if any, who refused to play a part in contributing toward the promotion of God's work. The giving at Calvary Charismatic Centre falls short of unanimity as not all members participate in Church financial resource mobilization for diverse reasons. The interviews reveal that majority of the respondents participate only in the tithes and offering, but do not practice the other forms of financial resource mobilization for diverse reasons.

4.2.1.5 The Giving of the Israelites was Proportionate

From the analysis of the biblical concepts, it is interesting that virtually everyone gave something for the tabernacle. Each person gave in accordance with what he or she had to give. Everyone who could make a contribution of silver and bronze brought the Lord's contribution; and every man, who had in his possession acacia wood for any work of the service, brought it. Those who were wealthy gave what only the wealthy would possess-the finest stones and gems, the most precious oils and fragrances. Those who had lesser means gave what they had. Modern fundraisers over emphasize on monetary giving as against other forms of contributions. It was revealed during

interviews with the leaders of the Church that the most preferred form of giving is monetary value due to the flexibility in handling the financial resources. Members give according to each person's ability.

4.2.1.6 The Giving of the Israelites Included both Material Goods and Technical Services

The building of the tabernacle required two essential elements: goods and services. There must be raw materials from which the tabernacle and its furnishings were to be constructed. This included gold, silver, precious stones, animal skins, spices and ointments and fine cloth. Then there must be skilled workers, both men and women, who would fashion these raw materials into objects of beauty. Some of those who gave to the tabernacle gave of their goods, while many others gave of their skilled abilities, to create a place of great beauty and worth. This is worth exploring by the leaders of Calvary Charismatic Centre to permit those able and willing to use their skills to serve God in other forms of work at the church premises. These skills could be harnessed on weekly basis to help reduce the expenditure of the church on cleaning and janitorial services.

4.2.1.7 The Contributions of the Israelites were of the Highest Quality

The tabernacle was to be of such quality and craftsmanship that it would befit the God who was to dwell within it. Thus, the materials used in building it were the finest that were available. God was given the finest men had to offer, and all of these fine things, whether goods or skills, were God-given in the first place. The Israelites knew very well that the resources were given to them by God and Robert G. Letourneau testified to this view when he wrote his motto "The question is not how much money I give to God, but rather how much of God's money I keep for myself."

4.2.2 Analysis of Fundraising Concepts in the New Testament

There are remarkable parallels between the characteristics of the giving in the Old Testament and those of the New Testament. Fundraising concepts in the New Testament have been dominated by Paul. Even though Jesus and the disciples might have received donor support from other believers, there is no isolated instance where Jesus and His disciples were directly involved in fundraising. The principles and practices used in the New Testament, mostly led by Paul, share some similarities with those of the Old Testaments as discussed below:

4.2.2.1 No One was compelled to Give, but encouraged to do so voluntarily (2 Cor. 8:3)

The Corinthians were given time to think about what they would give, and were not put under any pressure. They were given time to raise their contributions just as the case of the Israelites in Ex 35:20 and this also is the case in Calvary Charismatic Centre-Ayigya especially during the annual thanksgiving offering.

4.2.2.2 Gifts were Given Willingly, Cheerfully, and Bountifully (2 Cor. 8:1-3; 9:7)

The Corinthians gave out of those things, which they had, out of what God Himself had provided (2 Cor. 9:8-11). They were encouraged to give only as they themselves had prospered (2 Cor. 8:12-15). The Macedonians magnificent generosity compelled them to give liberally and with the proper mental attitude to the impoverished Jerusalem Christians, though they were in severe poverty. As indicated earlier, the contributions at Calvary Charismatic Centre are offered willingly and joyfully without murmuring or complaints because the members understand they give to the Lord but not to the pastor.

4.2.2.3 Giving was Need Driven

In Paul instances, there was a compelling human need to provide relief to the Jewish Churches in Jerusalem, Judea and elsewhere.⁴⁵ The need was of such seriousness that Paul had to approach the fundraising campaign as a project. In modern evangelical practices, every financial resource mobilization effort should be geared towards the needs of the church.

4.2.2.4 Giving was Based on Sound Education on the Subject of Giving

When people clearly understand the essence of the contribution, majority will give willingly to support a good cause, so all fundraisers having identified a need must spend time to educate the people to accept it as a need before embarking on the financial resource mobilization. The researcher can confirm that majority of the members interviewed agreed they contribute because of the needs of the church. The members agreed that the giving was to God and not to the senior pastor or the church building.

4.2.2.5 Giving must be done in Openness and Highest Integrity on the Part of Leaders

One important finding affecting fundraising activity is about the openness in presenting the situation to the congregants. People will grudgingly give when they feel compelled to give or they are manipulated. The leadership of Calvary Charismatic Centre ensure ultimate integrity and openness during financial resource mobilization.

4.2.2.6 Giving must have Easy Collection Strategy

The means of collecting the contributions must not be cumbersome. Paul took the pains to explain to the Corinthians an easy way to make their contributions. The

⁴⁵Ampong, "Some Methods of Financial Resource Mobilization".

strategy should not put pressure or persuasive tactics with the mind of manipulating the giving. According to Deffenbaugh, “Paul really wanted their decision to give to be divinely prompted, rather than prompted by human persuasion.”⁴⁶

4.2.2.7 Appropriation and Accountability

The way financial resources are disbursed has serious consequences on the attitude of people to give generously and voluntarily. Financial Management has to do with all the processes governing the recording and use of funds, including allocation processes, crediting and debiting of accounts, controls that restrict the use and accounting and periodic financial reporting systems. Donors are more likely to give generously and vice versa when they know that the funds would be put to the right use. Over 60% of the respondents interviewed agreed that they give because there is transparency and accountability in the church.

4.2.3 Assessment of Strategies used by Calvary Charismatic Centre-Kumasi

4.2.3.1 Biblical Methods Employed at Calvary Charismatic Centre

The biblical methods of financial resource mobilization known and used by Calvary Charismatic Centre include the tithes, offerings, faith seed sowing, pledges and voluntarily giving in response to how the member receives knowledge from God. Tithes and offerings are widely practiced at Calvary Charismatic Centre. The faith seed sowing is marginal practised by the members, possibly due to the strategic direction of the senior pastor not to introduce attitudes of monetization of the church activities. Though not discouraged, members can only give faith seed in secrecy according to their understanding about how much God has blessed them.

⁴⁶Deffenbaugh, Bob. Paul's Closing Words (1 Cor. 16), <http://bible.org/seriespage/paul-5E2%99s-closing-words-1-cor-16> accessed March, 9, 2017.

Fundraising through Pledges and Faith Promises are not common. Just as Paul encouraged the Corinthians to set aside their collection so that there would not be the need when he arrived, so does the Calvary Charismatic Centre distributes envelopes far ahead of time for willing members to prepare and bring a handsome offering to God during the annual thanksgiving service.

The majority of the interviewees could clearly identify the biblical grounds of their payment of tithes and offerings. Every one but two agreed that payment of tithes is still relevant in contemporary Christian giving. Besides tithes and offerings, more than half of the respondents also believed that contributions could be made towards church projects as done by David in 1 Chronicles 29:1-21. The majority rejected the idea of competition during offerings such as “Kofi and Ama” in local parlance denoting competition during fundraising. The researcher was convinced that the strategies of Calvary Charismatic Centre in fundraising are all grounded in biblical concepts.

4.2.3.2 What Motivates People to Give at Calvary Charismatic Centre

There were several factors that motivated people to give financial resources at the Church during collections. The teaching on giving was cited as the most important factor influencing their sustained giving. But others also said their giving was influenced by the senior pastor because they see him to be an obedient steward of God. Every one interviewed agreed that there is transparency and accountability in the way the Church financial resources are raised and disbursed. This became a major motivating factor to their sustained Christian giving. Majority were of the view that giving was directly to God and not man but the transparency and accountability of the church leaders were also motivating factors to voluntary giving by the members. Therefore, the members expect to receive both material and spiritual blessings directly

from God. The senior pastor was only used as a conduit for God to bless His obedient servants in the house of God.

4.2.3.3 What are Church Funds and Contributions Used For?

The majority of church members interviewed on how best the church funds could be used mentioned evangelism, outreach missions and church planting as the best way for the use of the funds. Then payment of the pastor and associate pastors, payment of church expenses (electricity, water, and maintenance) and support for church development programmes were the other priorities in order of importance to the members. The members rejected the idea of using funds to support the poor and needy and that investment should be done through some strategic appeals and the funds accruing from such fundraising goes into that investment fund.

4.2.3.4 In What Ways do Fundraising Affect Membership Growth at the Church?

Frequent fundraising activities can create a class system of rich versus the poor resulting in weaker members dropping out of the Church. Too much emphasis on fundraising makes richer members tend to show off their wealth at the expense of the biblical principles.

4.3 Conclusion

This chapter has examined the interpretation and evaluation of the need of financial resources mobilization for the church. The purpose for which the resources are needed has also been identified as very crucial if the resources could be mobilized effectively. Other factors that were also identified as very important in the effective mobilization have been identified as the credibility of the fundraiser, his/her openness on the issues and the assurance of the donors of proper accountability of the resources. A simple

and easy strategy for the collection of the funds has also been seen as one of the right approaches to effective financial resource mobilization.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSION

5.1 Summary of the Findings

From the Old Testament perspective, raising funds in the life of the Israelites was not a question of law but obedience because it was established in Scripture. Voluntary giving started after the first fruits in the Old Testament. The Israelites used various means to mobilize financial resources to support the work of God. The Israelites practised the tithes and offerings, first fruits, alms and voluntary giving to support the needy in the society.

According to Randy Alcorn “The Tithe was never a ceiling for giving, only the floor. It was the beginning point. Beyond it, God’s children gave more, sometimes much more, as needs and opportunities arose.”⁴⁷ It was believed that tithe was a demonstration of obedience, but voluntary offering went beyond to indicate love, joy and worship in giving. As was demonstrated in Ex. 36:5-7, people got carried away, literally having to be restrained from giving. David said, “I now give my personal treasures of gold and silver for the temple of my God, over and above everything I have provided” (1 Chr. 29:3, NKJV). The people rejoiced at the willing response of their leaders and tribal leaders “gave willingly” and generously.

In the New Testament, Christians were more willing and generous to give when there was a compelling need, which was well articulated by their leaders. The means of fundraising must not be cumbersome and the credibility of the fundraisers must not be

⁴⁷Alcorn, “Money, Possessions and Eternity”, 178.

in doubt. Above all, the leaders must ensure good stewardship and be accountable to the people on the use of the funds.

5.2 Recommendations

From the viewpoint of the researcher, the approach of a nineteenth-century Englishman, George Muller, seems appropriate and should be recommended for fundraising at Calvary Charismatic Centre. Unlike the selected Church, other charismatic churches should make conscious effort to purge themselves of the negative tendencies of using deception and craftiness to raise funds for their Church programmes. George Muller was known for not soliciting funds or sharing facts and figures, but believing God would provide for every need of the ministry. This view was reiterated by Hudson Taylor when he wrote that God work done in God's ways will never lack God's Supply.

The researcher strongly recommends the Church to prayerfully adopt the following guidelines as basis for financial resource mobilization:

- No funds should ever be solicited with humanity in mind as the source of provision, but God. God must be involved at every stage of the process. God must be the centre.
- Financial accountability should be ensured through the annually auditing of all accounts by professional auditors. This will assure members of transparency and accountability on the part of their leaders.
- Christian Ministers should try as much as possible to avoid debts in the running of their Church organizations. The accumulation of debts by the Church will compel leaders to use persuasive strategies to generate enough money to pay off the debts.

- Money contributed for specific purpose should never be used for any other purpose.
- Avoid disclosing publicly identities of donors with the amount of their gifts instead; each donor should be thanked privately. Encourage donors to sustain their faith in the giving to the Lord instead to believe and rely on mankind.
- The success of the ministry should be measured not by the numbers served or by the amounts of money coming in, but by God's blessing on the church as a whole.
- The researcher recommends further research into the practices of other Charismatic Churches to further enhance knowledge and understanding about financial resource mobilization among the charismatic Churches.

Fund-raising will never rise above the level of the character exhibited by Christian leaders, who are not to be lovers of money nor benders of truth for financial gain (1 Tim 3:3, 8, NKJV). Christian leaders and pastors need to take a strong stand for godly fund-raising, not asking "what are other ministries doing?" but "Lord, what do you want us to do?"

5.3 Conclusion

From the study, it can be concluded that people are motivated to give in an environment of transparency and accountability. This is where the members have confidence that the leaders are not misappropriating funds. There is also a great need for balanced and biblical teaching on giving. Amongst the factors influencing the response to fundraising appeals, teaching emerged as a strong factor. The researcher would like to emphasize that financial resource mobilization should have God in the centre of the entire process beginning with the preparation, solicitation, successful response and completion of the campaign.

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Pastor Alex Monney (Former Pastor of Calvary Charismatic Centre, Takoradi), interviewed by Ignatius Kansanga, Kumasi, December 30, 2017.

APPENDIX A

INTERVIEW QUESTIONNAIRE ON METHODS OF FINANCIAL RESOURCE MOBILIZATION AT CALVARY CHARISMATIC CENTRE, AYIGYA

The purpose of this research questionnaire is to sample opinions of the membership on financial resource mobilization. The responses will help in the understanding and appreciation of members of the church on giving.

BIBLICAL APPROACH

1. Which biblical methods of financial resource mobilization do you know?
A. Offerings [☐] B. Tithes [☐] C. Covenant seed sowing [☐] D. Pledges [☐]
E. Others (specify).....
2. Which of them do you participate in at Calvary Charismatic Centre?
A. Offerings [☐] B. Tithe [☐] C. Covenant seed sowing [☐] D. Pledges [☐]
3. Do you receive sufficient teaching on giving at Calvary Charismatic Centre?
Yes [☐] No [☐]
4. Do the teachings emphasize on known biblical methods of fundraising?
Yes [☐] No [☐]
5. Do you believe payment of tithe is still relevant in this present day Christian giving?
Yes [☐] No [☐]
6. Do you believe contributions should be made towards church projects?
Yes [☐] No [☐]
7. Do you think competition during donations (such as “Kofi and Ama”) should be encouraged in the church? Yes [☐] No [☐]

WHAT MOTIVES PEOPLE TO GIVE AT CHURCH

8. I give because I understand the teachings of giving and love the Lord.
Agree [☐] Disagree [☐] Uncertain [☐]
9. I give because my Pastor is an obedient steward of God.
Agree [☐] Disagree [☐] Uncertain [☐]

10. I give because I want to support the work of God.
 Agree [] Disagree [] Uncertain []
11. I pay tithe and other contributions because it attracts materials and spiritual blessings.
 Agree [] Disagree [] Uncertain []
12. I give because I am persuaded or under compulsion.
 Agree [] Disagree [] Uncertain []
13. I give because it is part of my core Christian responsibilities.
 Agree [] Disagree [] Uncertain []
14. There is transparency and accountability in the church.
 Agree [] Disagree [] Uncertain []

WHAT ARE CHURCH FUNDS AND CONTRIBUTIONS USED FOR?

15. It is used to pay the Pastor and associate Pastors.
 Agree [] Disagree [] Uncertain []
16. It is used to support evangelism, outreach missions and church planting.
 Agree [] Disagree [] Uncertain []
17. It is used for the smooth running of the church (Expenses).
 Agree [] Disagree [] Uncertain []
18. It is used to support the needy and poor in the church.
 Agree [] Disagree [] Uncertain []
19. It is used to support church projects (such as building, external charity works etc.)
 Agree [] Disagree [] Uncertain []
20. It is invested to earn interest and used to fund future projects.
 Agree [] Disagree [] Uncertain []
21. On a scale of 1 to 10, with 10 being the best, which form of spending do you think the church funds can better serve?
- A. Payment of Pastors and associate pastors []
- B. Evangelism, outreach missions and church planting []

- C. Church expenses (Electricity, water, equipment maintenance) []
- D. Supporting the poor and needy in the church []
- E. Church projects (Building, supporting itinerant ministers) []
- F. Investments []

IN WHAT WAYS DO FUNDRAISING AFFECT MEMBERS?

22. Frequent fundraising activities can create a class system of rich verses poor resulting in weaker members dropping out of the church.
 Agree [] Disagree [] Uncertain []
23. Fundraising done in competition (like “Kofi and Ama”) can get members embarrassed and leave the church.
 Agree [] Disagree [] Uncertain []
24. Fundraising by competition like “Kofi and Ama” can make people show off their wealth at the expense of divine giving principles.
 Agree [] Disagree [] Uncertain []
25. I think the various forms of giving are a burden to members of the church.
 Agree [] Disagree [] Uncertain []
26. Members will stop attending church services if they don’t have collection to give.
 Agree [] Disagree [] Uncertain []

APPENDIX B:

ANALYSIS ON RESEARCH QUESTIONNAIRE ADMINISTERED TO 100 RESPONDENTS OF CALVARY CHARISMATIC CENTRE –AYIGYA (KUMASI)

Analysis on Biblical Methods

Biblical Methods	Number of people who know about it	Percentage (%)
Tithes	72	72
Offerings	72	72
Covenant Seed Sowing	53	53
Pledges and other forms of contributions	48	48

Analysis on what motivates members to give at the Church

Motivating Factor	Number of people who agree with it	Percentage (%)
Teaching on giving	81	81
Transparency and Accountability	75	75
Need for Personal Material and Spiritual Blessing	62	62

Analysis on how Church Funds should be used for

Motivating Factor	Number of people who agree with it	Percentage (%)
Payment of Pastor and associate Pastors	65	65
Evangelism, outreach missions and church planting	68	68
Payment of church expenses (Electricity, water and Maintenance)	54	54
Supporting the Poor and Needy in Church	23	23
Investment	31	31

Analysis on effect of fundraising on Church Membership

Effect	Number who agree with it	Percentage (%)
Create class system of rich verse poor	68	68
“Kofi & Ama” can cause embarrassment and display of wealth	72	72
Members can drop out of church attendance if they don’t have money to partake in frequent collections	72	72