

A Finance Manager's Reflections on Church Giving

A Professional Reflection on Church Finances

Reflections Family, Discipleship and the Christian Life WhatsApp post, 28 July 2025

I agree with the view that monetary contributions intended for charitable or ministry work do not necessarily have to be routed exclusively through one's home church. The decision on how to allocate such funds is ultimately a personal one. The following remarks represent my general thoughts as a finance manager, and should not be interpreted as referring to any specific congregation.

Whether one strictly adheres to the biblical concept of giving ten per cent of one's income, or chooses to contribute more or less, is not my primary concern. What I find equally insignificant is when members of a church community, from the outset, choose to divide their offerings among two or more ministries, rather than focusing solely on the home church.

Setting theological debates aside, churches usually engage in financial planning with the goal of developing and enhancing their facilities and programmes, thereby improving the worship experience for their members. I have yet to encounter a church that adopts a long-term plan limiting development, with the intention of not advancing further at any point in the future.

A major obstacle to sustainable growth arises when members change their giving patterns partway through, redirecting their contributions elsewhere. This results in a decrease in the church's financial resources, while expectations for facilities and standards remain unchanged. Congregants typically do not accept stagnation or decline in what their church offers. As a result, churches experiencing a significant, ongoing drop in income may ultimately face disorder and, potentially, closure.

Additionally, most churches do not periodically reassess the value of their assets or restructure their balance sheets. Over time, this lack of financial revaluation means that a church's financial statements often become less robust than they once were.

