

WORDS OF WELCOME

Mierlo, 04 May 2016

Welcome to the Northern European Leadership Conference 2016! If there is a place where you can give your ministerial life a significant boost, it is here.

You will be the one to define your profit from this meeting. The same resources are available to all; God's free grace is bestowed without partiality. Personal focus, diligent attention, earnest prayer, an open and inquisitive mind, a tender spirit, a teachable disposition and above all the passion to succeed; these are what you need to make the best out of this conference.

This is a leadership conference. That means the selection criteria and expected discipline in the participants are much higher than what is expected in a general or regular workers' conference. Your attendance at all meetings is mandatory. Your attention is highly required. There should be no distraction as we all settle together to hear God.

Each full day opens with our **Leadership Challenge**. Each session focuses on a key quality or endowment that makes a great leader. This will be followed by the session of the **Teaching Ministry** where we will be taught to teach. For every leader who wants to be used by God to build a lasting congregation, this is the answer. **Leadership Duty** is a session focused on what is required to run God's enterprise successfully. It is a session devoted to development of leadership skill. The session on **Bible Teaching** will address two key areas in the life of a believer and particularly a minister. Our **Life Seminar** and **Ministry Workshop** sessions are aimed at helping your personal life (e.g. health and finances) and ministry. The **Leadership Renewal** at the end of the day brings you heavenly refreshing as we spend time together in a variety of spiritual exercises.

All the resources, physical and spiritual, are for your use. Avail yourself of the opportunity this period provides.

I pray the Lord will make this period a worthy investment for you in Jesus' name. Amen.

Your servant,
Overseer, DLBC Northern Europe

CONFERENCE CENTRE HOUSE RULES

As ministers of God, He has brought us together for a time of renewal, equipment and refreshing. We have the privilege of using this conference centre as His valued ambassadors; it is necessary to keep ourselves to some simple rules so we can full enjoy the benefits this facility provides. This will also give us a good testimony before the staff so that they will know that our profession is true. We will be an example unto them.

Let us all observe the following:

1. Be at the meeting hall at designated times:
 - a. The Main Hall opens at 07:00 hours. You can be there to prepare.
 - b. The programme opens at 07:30 hours. Be there ahead of time.
 - c. Observe afternoon rest and resumption times.
2. Follow instructions at meal times; take only one moderate plate at a time.
3. If you have questions, please approach the session or conference coordinator and NOT to the hotel staff.
4. Observe silence between 23:00 – 06:00 hours: No meeting, no roaming.
5. Dispose waste in the bins ONLY.
6. Follow ushers' directions always.
7. No sales of any items at the conference premises.
8. No pictures or videos in the meeting halls without permission.
9. The hotel is NOT responsible for your valuables. Keep them in the safe.
10. YOU WILL BE CHARGED for all extra services including items not included in the menu, which you order at the meal table or elsewhere. And the bill has to be settled before you leave!

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DAILY PROGRAMME

07:30-08:00: Morning Prayer; 10:15-11:15: Breakfast; 13:30-15:15: Rest; 17:45-18:15: Warfare; 18:30-19:30: Dinner

	08:00-09:00	09:05-10:15	11:15-12:15	12:20-13:30	15:15-16:25	16:30-17:40	19:30-21:30
	LEADERSHIP CHALLENGE	TEACHING MINISTRY	LEADERSHIP DUTY	BIBLE TEACHING	LIFE SEMINAR	MINISTRY WORKSHOP	LEADERSHIP RENEWAL
WED 04-05-16					ARRIVAL AND CHECK-IN	Hour of purpose	Called and commissioned for such a time!
THU 05-05-16	The daily devotion of a servant of God	Purpose & priority of bible teaching	Primary duties of approved Church leaders	Regeneration and practical righteousness	Career progress and financial prudence	Growing a transformed Church	A night of significant victory
FRI 06-05-16	The paradox of true greatness	Preparation and pursuit of a bible teacher	Leading the Church in biblical marriage	The dressing that befits heavenly pilgrims	Management of health and life's eventualities	Church finance and asset management	Q&A ----- A message for life
SAT 07-05-16	Receiving the fullness of the Holy Spirit	Programme and power of biblical teaching	Serving in the strength of upward faith	CHECK-OUT AND DEPARTURE			
	LIFE SEMINAR			MINISTRY WORKSHOP			
	Seminar A	Seminar B			Workshop A	Workshop B	
THU 05-05-16	How to increase your chances of job or career success in Europe	The discipline of financial budgeting for the prudent breadwinner or homemaker			Using the weapon of prayer to populate and purify the Church	Becoming a leader that will produce transformed leaders	
FRI 06-05-16	Necessary attention to your health without the anxiety of a worldly diet hype	What you ought to know about life, disability or accidental death insurance			Managing Church finances for efficiency and sustainable growth	Guidelines for successful acquisition and maintenance of church property	

LIFE AT THE CONFERENCE

“... The Lord thy God walketh in the midst of thy CAMP, to *deliver thee*... *THEREFORE SHALL THY CAMP BE HOLY*: that He see no unclean thing in thee...” (Deuteronomy 23:14).

Family Life:

1. Endeavour to keep the unity of the Spirit in the bond of peace, with all lowliness and meekness, with longsuffering, forbearing one another in LOVE (Ephesians 4:3,2).
2. Let us walk by the same rule, let us mind the same thing (Philippians 3:16).
3. He that saith he abideth in Christ ought himself also so to walk, even as Christ walked. Whosoever *transgresseth*, and abideth not in the doctrine of Christ, hath not God. Christ also ... leaving us an example, that ye should follow His steps (I John 2:6; II John 9; I Peter 2:21).
4. Be thou an example of believers, in words, in conversation, in charity, in spirit, in faith, in PURITY.
Walk *worthy* unto all pleasing. Walk worthy of the vocation wherewith ye are called. Walk worthy of God (I Timothy 4:12; Colossians 1:10; Ephesians 4:1; I Thessalonians 2:21).
5. Let no filthiness, foolish talking nor jesting be once named among you, as becometh saints. *Walk worthy* (Eph. 5:2,3).
6. Men ought always to PRAY, and not to faint. Follow HIS STEPS (Luke 18:1; I Peter 2:21).
7. Let not thy nakedness be discovered. Thou shalt make them ... to *cover their nakedness*. The woman ought to cover her head because of the angels. Let the women adorn themselves in MODEST APPAREL with shamefacedness and sobriety, NOT with *broided hair, or gold, or pearls, or costly array*. He that saith he abideth in Christ ought to walk EVEN as Christ walked (Exodus 20:26; 28:42; I Corinthians 11:4-10; I Timothy 2:9; I John 2:6).
8. Not forsaking the assembling of ourselves together (Hebrews 10:25).
9. Is any sick among you? Let him call for the elders ... and let them pray over him ... in the name of the Lord. The prayer of faith shall save the sick (James 5:14,15).
10. Every word of God is pure: thou shalt not add thereunto, nor diminish from it. If there come any unto you, and bring not this doctrine, receive him not. Mark them which cause divisions and offences contrary to the doctrine which ye learn, AND AVOID THEM. He that biddeth such God speed is partaker of evil (Proverbs 30:5; Deuteronomy 12:32; II John 10; Romans 16:17; II John 11).

“IF YE KNOW THESE THINGS, HAPPY (BLESSED) ARE YE IF YE DO THEM.”

— John 13:17

CONFERENCE SONGS

JESUS ONLY IS OUR MESSAGE

1. Jesus only is our Message,
Jesus all our theme shall be;
We will lift up Jesus ever
Jesus Only will we see.

*Jesus only, Jesus ever,
Jesus all in all we sing;
Saviour, Sanctifier, Healer,
Baptizer and coming King.*

2. Jesus only is our Saviour,
All our guilt He bore away;
All our righteousness He gives us,
All our strength from day to day.
3. Jesus is our Sanctifier,
Cleansing us from self and sin;
And with all His Spirit's fulness,
Filling all our hearts within.
4. Jesus only is our Healer,
All our sicknesses He bare;
And His risen life and fulness,
All His members still may share.
5. Jesus only is our Power,
His the gift of Pentecost;
Jesus, breathe Thy power upon us,
Fill us with the Holy Ghost.
6. And for Jesus we are waiting,
Listening for the trumpet's sound;
Then it will be us and Jesus,
Living ever with our God.

REVIVE US AGAIN

1. We praise Thee, O God!
For the Son of Thy love,
For Jesus Who died,
And is now gone above.

Hallelujah! Thine the glory.

Hallelujah! Amen.

Hallelujah! Thine the glory.

Revive us again.

2. We praise Thee, O God!
For Thy Spirit of light,
Who hath shown us our Saviour,
And scattered our night.
3. All glory and praise
To the Lamb that was slain,
Who hath borne all our sins,
And hath cleansed every stain.
4. All glory and praise
To the God of all grace,
Who hast brought us, and sought us,
And guided our ways.
5. Revive us again;
Fill each heart with Thy love;
May each soul be rekindled
With fire from above.

O TO BE LIKE THEE!

1. O! to be like Thee, blessed Redeemer,
This is my constant longing and prayer;
Gladly I'll forfeit all of earth's treasures,
Jesus, Thy perfect likeness to wear.

*O! to be like Thee, O! to be like Thee,
Blessed Redeemer, pure as Thou art;
Come in Thy sweetness, come in Thy fulness;
Stamp Thine own image deep on my heart.*

2. O! to be like Thee, full of compassion,
Loving, forgiving, tender and kind,
Helping the helpless, cheering the fainting,
Seeking the wand'ring sinner to find.
3. O! to be like Thee, lowly in spirit,
Holy and harmless, patient and brave;
Meekly enduring cruel reproaches,
Willing to suffer, others to save.
4. O! to be like Thee, Lord, I am coming,
Now to receive th' anointing divine,
All that I am and have I am bringing,
Lord, from this moment all shall be Thine.
5. O! to be like Thee, while I am pleading,
Pour out Thy Spirit, fill with Thy love,
Make me a temple meet for Thy dwelling,
Fit me for life and heaven above.

THE BIBLE STANDS

1. The Bible stands like a rock undaunted
‘Mid the raging storms of time;
Its pages burn with the truth eternal,
And they glow with a light sublime.

*The Bible stands tho' the hills may tumble,
It will firmly stand when the earth shall crumble;
I will plant my feet on its firm foundation,
For the Bible stands.*

2. The Bible stands like a mountain tow'ring
Far above the works of men;
Its truth by none ever was refuted,
And destroy it they never can.
3. The Bible stands and it will for ever,
When the world has passed away;
By inspiration it has been given,
All its precepts I will obey.
4. The Bible stands ev'ry test we give it,
For its Author is divine;
By grace alone I expect to live it,
And to prove it and make it mine.

FAITH OF OUR FATHERS

1. Faith of our fathers living still
In spite of dungeon, fire and sword,
O how our hearts beat high with joy
Whene'er we hear that glorious word.

*Faith of our fathers, holy faith!
We will be true to Thee till death.*

2. Faith of our fathers, we will strive
To win all nations unto Thee,
And through the truth that comes from God
Mankind shall then be truly free.
3. Faith of our fathers, we will love
Both friend and foe in all our strife,
And preach Thee, too, as love knows how
By kindly words and virtuous life.

“And the Lord said unto Moses, Hew thee two tables of stone like unto the first: and I will write upon these tables the words that were in the first tables, which thou brakest. And be ready in the morning, and come up in the morning unto mount Sinai, and present thyself there to me in the top of the mount. And no man shall come up with thee, neither let any man be seen throughout all the mount; neither let the flocks nor herds feed before that mount. And he hewed two tables of stone like unto the first; and Moses rose up early in the morning, and went up unto mount Sinai, as the Lord had commanded him, and took in his hand the two tables of stone. And the Lord descended in the cloud, and stood with him there, and proclaimed the name of the Lord”

– Exodus 34:1-5

THE TEACHING MINISTRY

PURPOSE AND PRIORITY OF BIBLE TEACHING

Matthew 28:18-20

Teaching is central to the Great Commission as foundation is central to a house. The proclamation of the gospel (preaching) with the visible manifestation of God's power and mercy in touching ailing bodies (healing) is to bring sinners into God's fold so they can become disciples of Jesus through biblical instruction (teaching). The end result should be conformity to all that the Lord has commanded. Without a teaching ministry, the very centre of the Great Commission cannot be fulfilled. Teaching was an integral part of Christ's ministry; in fact, a respected Jewish leader affirmed He was a Teacher come from God (John 3:1,2).

THE CENTRALITY OF BIBLE INSTRUCTION

Teaching is God's way of forming man's behaviour in life and ministry or service. God is a Teacher (Exodus 4:12,15; Job 36:22; Psalm 18:34; 25:4,5,8,9,12; 27:11; 32:8; 90:12; Isaiah 48:17; Micah 4:2; John 14:26). The command to teach comes directly from God and His appointed superiors (Exodus 24:12; Deuteronomy 4:14; 5:31; 6:1,6,7; Ezra 7:25; Matthew 28:19,20; I Timothy 4:11). The Levites were commanded to teach Israel in the Old Testament. It was a duty they could not delegate or excuse (Deuteronomy 33:8; II Chronicles 30:22; 35:3; Nehemiah 8:9). Teaching is not an optional item in the edification menu; it is a specific duty of God's ministers (I Samuel 12:23; Malachi 2:7; Matthew 4:23; 9:35; 11:1; 26:55; Mark 6:24; 28:19,20; Acts 5:25,42; 15:35; I Timothy 2:7; 3:2; II Timothy 2:24). God gives teachers as a gift to the Church to effect conformity to His will; they are a priority (Isaiah 30:20; Jeremiah 3:15; Acts 13:1; 18:11; I Corinthians 14:18,19). Jesus taught extensively (John 6:59; 7:14; 8:2,20); His disciples also did (Acts 4:2; 5:21; 11:26; 14:21; 20:20).

THE CORNERSTONE OF BELIEVERS' INTEGRATION

Teaching is to establish believers in the faith and make them fruitful. The dangers of an untaught congregation are grievous. These include lawlessness, which gets people into trouble and vexation (II Chronicles 5:3-7). It can lead to destruction and ultimate rejection by God (Hosea 4:6). But where believers are well taught, the congregation will have God's favour. The influence of false teachers will be checked. The congregation will be wise and understanding (Deuteronomy 4:5,6). There will be peace (Isaiah 54:13). Impartation of knowledge touches the heart and releases a once subdued, locked up or dulled devotional spirit (Nehemiah 8:8,9,12). It brings personal and corporate purity (Psalm 119:104; I Peter 1:22). It builds faith (Acts 17:10-12; 20:32). Skilled teachers and empowered workers will be raised and the ministry will expand (Acts 9:8-10; II Timothy 2:2).

THE CURRICULUM OF BALANCED INDOCTRINATION

There is a defined doctrinal curriculum from which we must not deviate if we want to please God (I Timothy 1:3). Some teach falsehood, fables, their own minds or the commandments of men (Micah 3:11; Matthew 15:9; I Timothy 1:3,4; 6:3-5; Titus 1:10,11; II Peter 2:1; Revelation 2:20). The content of biblical doctrine is all that Jesus has commanded. Moses was to teach Israel ordinances and laws, showing them the way they must walk and the work they must do (Exodus 18:20; 24:12; Deuteronomy 5:31). We should teach the fear of the Lord (Psalm 34:11), their relationship to men, e.g. in work ethics and home management (I Timothy 6:2; Titus 2:3,4), the words we have heard among many witnesses (II Timothy 2:2), the way of the Lord (Isaiah 2:3), the difference between the holy and the profane (Ezekiel 44:23), the commandments of God (Matthew 5:19), spiritual duties like prayer (Matthew 11:1), the deeds and doctrines of Christ (Acts 1:1). The doctrines range from the Person of God to the depravity of man, the atonement of Christ, foundational experiences, marriage, Christ's second coming, heaven and hell. We should declare God's whole counsel (Acts 20:27).

PREPARATION AND PURSUIT OF A BIBLE TEACHER

Ezra 7:1,6,9,10

Teaching is the cornerstone of a victorious Church; therefore, we need a network of ready teachers at all levels of the ministry. The glorious thing is that we can learn to teach. God is the greatest teacher (Exodus 4:15; John 14:26). And teachers can teach others to teach (II Timothy 2:2). God will empower you to teach diligently the things that are necessary. You need no oration to teach well; the things that are indispensable are personal experience, divine revelation, faithfulness, personal diligence and anointing by the Holy Spirit so you will not just teach the letter of the word without profit.

THE DISTINCTION OF A COMPETENT INSTRUCTOR

An instructor or teacher must be skilful (I Chronicles 15:22). Effective teaching is a competence we can learn from God and His ministers. There are marks that set a competent instructor apart from others. **One**, his heart is prepared (Ezra 7:10). He has set himself apart from every sin and every idol to focus on gaining divine knowledge, retaining it and disseminating it; he has been taught and has also taught himself (II Timothy 3:14; Titus 1:7-9; Psalm 51:9-13; Romans 2:21; I Timothy 4:15,16). **Two**, he is determined (Job 27:11; I Samuel 12:23; Psalm 34:11; 51:13; II Timothy 4:1-5). Amidst the wave of error and departure from the truth, he who would teach God's way perfectly must courageously shun the reproach and mockery of those who have lost appetite for the truth. **Three**, he searches

the scriptures and studies diligently to understand the depth of divine revelation (I Timothy 1:3-7; Luke 1:1-4; Acts 17:10-12; II Timothy 2:15). **Four**, impactful teaching requires sacrificial prayer (I Samuel 12:23; Deuteronomy 33:10). There is prayer to receive divine knowledge; there is prayer to make the word fruitful in the lives of the hearers. And **five**, to teach well requires dedication and focus (Romans 12:6,7; II Timothy 2:16). Teaching is not sensational but systematic; it is required to build heaven-bound believers. We cannot substitute the instruction of a convert or the diligent teaching of growing believers with selective and sentimental use of scripture, which is aimed primarily to generate excitement and applause. Instruction in righteousness requires all scripture (II Timothy 3:15-17).

THE DILIGENCE OF COHERENT INSTRUCTION

If we must cover the entire syllabus of Bible doctrine, great diligence is required. We cannot muddle everything up. Teaching must be systematic (II Timothy 2:15). There can be no room for fragmentation. The instruction must be structured (Isaiah 28:9-11). Break the instruction into logical series. Define the goal for each lesson and prepare the lesson in line with specific goals already outlined. The Bible must be the main textbook (Nehemiah 8:1). We must give all the time and attention the reading and teaching of the word demands (Nehemiah 8:1-3; I Timothy 4:13,15,16). The teacher must explain the text of the word clearly and then apply it practically, giving the nuances of dispensational or cultural implication where necessary (Nehemiah 8:8; Titus 1:10-14). Illustrations are like windows to let in the light; use them to build on the truth that has already been explained. Give specific, practical and relevant examples of general principles that have already been taught. The language must be plain and familiar to the audience. Believers must be shown clearly **“the way they must walk and the work they must do”**. Check their understanding. Go over (part of) the lesson where necessary. Maintain eye and ear contact with the audience to check their grasp of the lesson. Above all, the instruction must be complete; no part should be concealed (Job 27:11). That is how to build a strong and balanced congregation.

PROGRAMME AND POWER OF BIBLICAL TEACHING

Matthew 28:18-20

Teaching is aimed at the knowledge of God. This knowledge is necessary. **“Also, that the soul be without knowledge, it is not good...”** (Proverbs 19:2). Ignorance is an evil disease. Divine knowledge has profit. The end result is perfection (II Timothy 3:16,17). That is why teaching must be purposeful, thorough and earnest. It must have God’s desired impact in a visible, measurable and practical way.

THE DISCIPLINE OF COMPLETE IMPARTATION

The bible teacher is not a hobbyist; he is required to teach the whole syllabus and not just his pet subjects. The command is to teach **“all things, whatsoever I have commanded you”** (Matthew 28:19,20). The emphasis is on completeness – all scripture, all doctrines (Leviticus 10:11; Jeremiah 36:13; John 14:26; Acts 1:1). This includes the inspiration of the Bible (II Timothy 3:16), the Godhead (Matthew 28:19), the virgin birth of Jesus, His crucifixion, death, burial and bodily resurrection (Isaiah 7:14; I Corinthians 15:3,4). Man’s depravity (Romans 3:23), necessity and nature of repentance (Acts 20:20,21), restitution (Acts 24:16), water baptism, the Lord’s Supper, entire sanctification (Ephesians 5:25-27), baptism in the Holy Ghost (Acts 1:8), divine healing (I Peter 2:24), personal evangelism, scriptural marriage (Mark 10:2-10), the Rapture and last day events, the final judgment and the final destination of sinners and saints (Daniel 12:2). We should refrain from distractions of sentiment and old wives’ fables but command and teach believers practical godliness at home, at work, in the market place and in their relationship with others (Deuteronomy 4:14; I Timothy 4:16-16). Teaching without practical outworking is fruitless.

THE DRIVE FOR COMMUNICATIVE OF IMPACT

The content of teaching is definitely important but how it is passed on is also essential. The earnestness, diligence and seriousness of teaching show that we take it seriously; we should use all avenues and possibilities to teach (Deuteronomy 31:19; II Chronicles 17:9-11; Matthew 13:54; Mark 2:13; 4:1; 10:1; Luke 5:3; Acts 20:20,21; Colossians 3:16; II Thessalonians 2:15). The teaching must have a structure; it must be organised to be profitable (II Chronicles 17:7-9). The declaration of the truth requires credibility and fervency in the word so people can be convinced (Acts 18:24,25; Matthew 7:28,29). That is why the Bible teacher must be full of the Word and the Spirit (I Peter 4:10,11). He must be a living epistle himself. When the Lord taught the confused and discouraged disciples on the way to Emmaus, He was impactful. He began at Moses and all the prophets and expounded unto them in all the scriptures the things concerning Himself. The earnestness and power with which He taught them was evident: their heart did burn within them while He **opened** the scriptures to them (Luke 24:5-27,32). And this He did without a physical Bible in His hand! He opened the texts that were locked to these disciples till that time. He gave them the key of knowledge. What an Example... go and do likewise!

BIBLE TEACHING

REGENERATION AND PRACTICAL RIGHTEOUSNESS

II Corinthians 5:17

Transformation of life is the undisputable evidence of regeneration. Being in Christ is a spiritual state; practical righteousness is the visible evidence. We cannot simulate God's righteousness: it is an inward divine operation of which man is only recipient. Nothing external can influence that no matter how pure or noble; it is God's work in the heart and so has He intended it to be (I Corinthians 1:26-31). It is for this reason that ministers should be careful not to occlude the fundamentals of faith by human tradition or any other encumbrance, which will rather make proselytes than true believers.

SCRIPTURAL BASIS FOR OUR REGENERATION

Christ's sacrifice on the cross is the basis of our regeneration (I Corinthians 15:1-4). There is no other foundation any man can provide for the salvation of man. Christ came into the world to die for all sinners, including the chiefest of them (I Timothy 1:15). This is the general foundation and it is available and enough for all men (Titus 2:11). Anyone can make this offer personal through faith: believing the record that God has given us eternal life and that this life is in His Son (Mark 16:15; I John 5:11,12; Romans 10:8-17). Salvation cannot be obtained through dead works but through God's mercy (Ephesians 2:8-10; Philippians 3:4-9; Titus 3:3-7).

SUBTLE BARRIERS TO OUR RIGHTEOUSNESS

In the Gospel Church in general and the Missionary Church in particular, we must watch diligently to avoid barriers to this full and free salvation both in our lives and for those whom we try to reach. There are stumbling blocks we must take out of the way. **One**, there is the influence of past religion (Acts 15:5,6,22-29). Carry-overs from pre-conversion or pre-biblical past can form a hindrance to true righteousness. These are traditions and practices we engaged in like things to eat and not to eat, forbidding women in the sanctuary at particular periods in the month, shouting hallelujah a prescribed number of times to ensure prayer is answered, peculiar dress codes that are additional to what the Bible prescribes, etc. **Two**, we have the influence of culture (Acts 10:27,28; Galatians 2:11-21). This has to do with what is acceptable or not especially when it comes to respect and ethics. **Three**, there is also the influx of worldliness, which we must guard against (James 4:4; Revelation 3:17). **Four**, we have the infringement of personality (I Corinthians 7:7-9). This is a situation in which a minister or member elevates his personal preferences to the level of God's word or even above that and those who

do not keep that are counted as offenders. **Five**, there is the intoxication of power, which corrupts the Church (I Peter 5:1-5; III John 9,10). And **six**, we have the injection of false doctrine, which kills the Church slowly but certainly (Revelation 2:14-16).

SOLID BEARERS OF OUR REDEMPTION

God has given us His redemption free of charge and the Church should focus on living the life that shows we have been truly saved. This should be the main focus of every minister in God's house. How do we demonstrate the redeemed life? **One**, there must be newness of life: **Transformation** (Romans 6:1-4). Victory over sin is the primary outcome of regeneration. **Two**, there should be growth in grace: **Maturity** (I Peter 2:1,2; II Peter 3:18). **Three**, there is increase in divine service: **Fruitfulness** (Titus 3:8; Romans 12:11). **Four**, there should be care for the Body: **Love** (Romans 12:9,10; I Corinthians 12:24-27). And **five**, we should exhibit consideration for the Body: **Courtesy** (Romans 13:7-10; I Peter 3:8,9). In our language, there must be respect whether from the young to the old or otherwise. In our dealing with one another, we should be careful to avoid offences; and if they do occur, we should do all we can to make amends. God wants us to dwell together in peace while we promote His Kingdom and watch over one another.

THE DRESSING THAT BEFITS HEAVENLY PILGRIMS

Ephesians 4:17-24

The inward life a true believer produces a visible change also in outwardly. In fact, Many times how we behave outwardly is a product of an inward transaction and conviction, which though not visible to others, nevertheless produce actions and a pattern of behaviour that are witnessed by all. That is why we cannot separate our inner convictions from our outward living. Particularly on dressing, believers are not to be "**as other Gentiles**" (Ephesians 4:17). There should be a marked difference in mentality between us and those who do not know God. A renewed heart must of necessity lead to a renewed focus and renewed priorities. The gracious life we have received by faith must be demonstrated by virtuous living, which evidences the fact that ours is no empty profession but an authentic, morally transformed nature.

RIGHTEOUS AFFECTION WITHOUT UNDESIRABLE EXCESS

There is an emphasis, which should characterise a Bible believer and particularly a servant of God. That is righteousness without excess (I John 2:6). What should be immediately evident in us is the impact of grace. There should be personal crucifixion and total surrender (Galatians 2:20). The life of a fruitful believer is a

life laid on the altar. There should be consuming passion to be like Jesus (Philippians 3:7-10). There should be evidence of a risen life, which is a fixed focus on heavenly things (Colossians 3:1-4). We who are called into grace and service should be an example to other believers of submission to Christ and conformity to His will (Romans 12:1,2). This is the principle that will guide everything else about us, including our dressing. Grace makes us principally different from the world.

RESPECTABLE ATTIRE WITHOUT UNDUE EXTRAVAGANCE

The dressing of a believer should show that he or she has heaven as focus. And ministers should reflect that the more especially in our world where fashion is more important than virtue. What should be the guiding principle in this respect? Modesty:

- It should be the representative dressing of a worthy ambassador (I Kings 10:4,5).
- It should be the humble outfit of a Bible believer with denunciation of the pride of life, which sets personal style above divine revelation (I Timothy 2:9,10; I Peter 3:3-6).
- It should be the adorning of a lover of God who is free from competition or undue pressure on others. It should not be for show (I Corinthians 10:31-33).
- It should be the sober adornment of a heavenly pilgrim (Titus 2:11-14). High-heeled shoes, minis, jewellery, hair attachments, painted lips & nails, shorts, armless shirts or blouses, necklaces, rings, artificially curled hair, beads, bangles and such things do not convey sobriety (Isaiah 3:16-26).

RESPONSIBLE ADORNING WITHOUT UNHEALTHY EXPOSURE

Worldly trends, if allowed, can destroy the Church (James 4:4; I John 2:15-17; Revelation 2:20). No matter what our talents and gifts are, we will be useless if our hearts are polluted through lust. If schools in the world are becoming so concerned to consider rules of decency in dressing, how much more in God's Kingdom where principles already exist? We should be our brother's keeper. There is the need to keep purity in the camp, hence God directed the priests (and other children of Israel by extension) on how to dress without exposing their nakedness (Exodus 20:26; 28:42). Leaders should not only preach about proper dressing but they should exemplify and ensure conformity to it. Love does not behave itself unseemly (I Corinthians 13:5,6). The following guidelines will help keep our churches safe from seduction by sight:

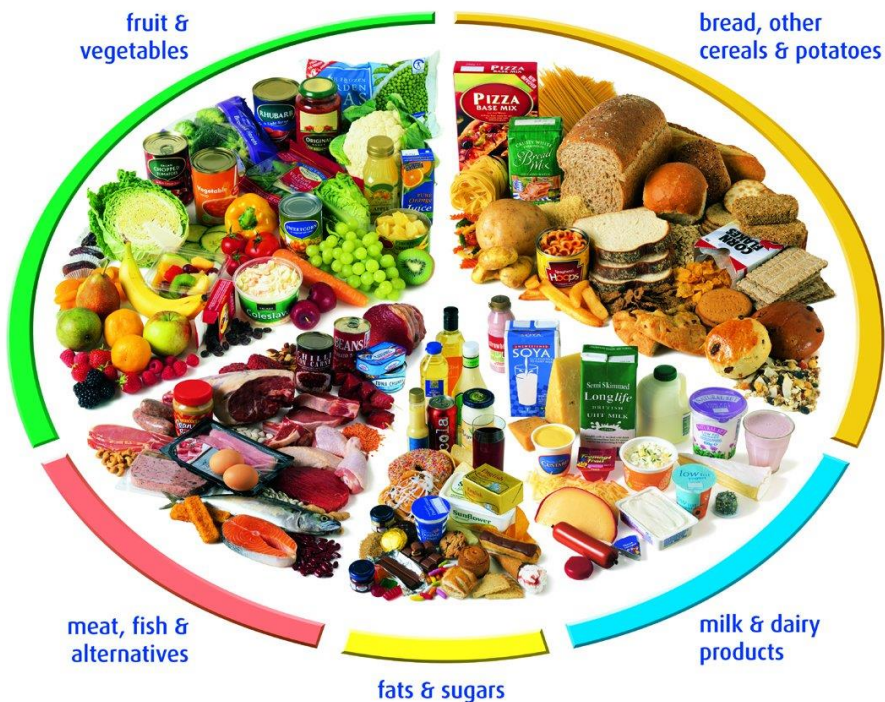
- Shirts and blouses with low necks or that expose the chest should be avoided.
- Tight-fitting clothes that reveal the contours of the body should be discarded.

- Perforated or transparent dressing that reveals underwear does not please God.
- Skirts should be well below the knee in sitting position. That way we do not tempt others.

In making correction, we do not need to condemn people but show them from scriptures what the standard of God is. We should not put our own requirements on top of God's word but stay within the safe limits of God's infallible counsel. We are God's servants: let us be faithful to Him!

**"... for the Lord thy God walketh in the midst of thy camp, to deliver thee, and to give up thine enemies before thee; therefore shall thy camp be holy: that he see no unclean thing in thee, and turn away from thee"
- Deuteronomy 23:14**

Figure 1: Balanced diet chart



LIFE SEMINARS

NECESSARY ATTENTION TO YOUR HEALTH WITHOUT ANXIETY

1 Corinthians 10:31

There is a clear relationship between diet and health. While the world is experiencing severe stress on diets that will give them the ideal body weight, a good knowledge of the right diet will not only keep us healthy but also free us from undue stress and obsession about our weight. There are a number of diet hypes all-around the world designed to encourage healthy eating ranging from crash diets to expensive food formulas. Despite this, many people are still plagued with various diseases and illnesses such as diabetes and cardiovascular diseases. Some even develop eating disorders due to obsessive concerns about their weight.

OVERVIEW OF DIET HYPES

There are many different views on eating ranging from religious to intellectual. **One**, there is vegetarianism, which includes a religious approach, whereby people abstain from meats and their by-products. **Two**, veganism. This is a philosophy which is not only for health reasons but environmental and ethical/compassionate reasons and it entails not eating anything that is animal based, including eggs, dairy and honey. **Three**, eating food “on the go” like ready-made food/ fried foods with few or no vegetables. **Four**, low carbohydrates/high protein diets are associated with kidney failure, even though many still follow it. **Five**, ecological or organic foods. They are expensive diets which the poor cannot afford.

BALANCED DIET

A healthy diet provides the necessary amount of energy and nutrition for efficient metabolism, without any injurious excesses. Balanced diet consists of all the nutrients from each of the various classes of food such as carbohydrates, proteins, fats and oils, minerals and vitamins and water. It is important to know that both plants and animals are given for food (Genesis 1:29; 9:3), hence our relation to food should be based on God’s view. For the overweight and obese, a healthy reduction in the amount of food intake especially carbohydrates will be helpful. Complex carbohydrates such as brown bread, brown rice, brown spaghetti are healthier than simple carbohydrates which highly increase blood glucose levels.

GUIDELINES ON HEALTHY EATING

1. Eat homemade food. It is healthier than cooked food from supermarkets or restaurants.

2. Avoid “junk” food, which is only high in calorie and fat but low in nutritional content and fibre.
3. Wash fruits and vegetables before eating to get rid of toxins like pesticides.
4. Let your daily menu comprise 75% of fruit and vegetable, and 25% of other body-building/energy-producing foods.
5. Drink 8 cups (2 litres) of water daily to refresh your system and get rid of toxins. Take 2 cups of water or a cup of warm water containing fresh lemon juice on an empty stomach at least 15 minutes before breakfast.
6. Drink water or fruit juice instead of soft or coloured drinks or caffeine. Soft drinks contain pressurised gas and white sugar. Try freshly squeezed juice.
7. Eat fruit an hour before each meal to fill the stomach partially. Do not eat sugary or starchy snacks in between meals. Eat fresh fruit instead.
8. You may replace white sugar on table with honey. Honey is richer, healthier and better for sweetening your food.
9. Bodily exercise profits little; energy expenditure through exercise contributes 1/3 of all total energy expenditure for the body (1 Timothy 4:8).
10. Avoid overeating or undernutrition. Overeating leads to overweight/obesity and food intoxication. Undernutrition will also lead to health problems.
11. Eat slowly for better mastication and digestion. It also prevents overeating because it takes time for the brain signal your stomach that you are full.
12. Eat more fish and de-skinned chicken and turkey than red meat. You can sometimes replace meat, fish or chicken with pulses (peas, beans, and lentils). They are also a good source of protein.
13. Minimise the use of organ meats like liver, kidney, heart, brains, etc., which are high in cholesterol.
14. Egg is very nutritious; you can make it part of your diet. Though it is high in cholesterol, its consumption does not increase the total cholesterol amount in the body significantly. Eat half-boiled egg for easy digestion.
15. Avoid skipping meals except when fasting. Fasting is good for health reasons also: it helps the body to get rid of toxins, thus enhancing the immune system.
16. Do not eat too late in the night (e.g. after 9 pm) for easy digestion.
17. Take at least a cup of skimmed (fat-free) or semi-skimmed (half-full) milk per day for a good health. Use lactose-free if you are allergic to cow milk.
18. Increase fibre intake by eating brown rice, bread and pasta. Eat apple and pear with their peel and orange with its pulp. This allows for easy defecation.
19. Do not use drugs indiscriminately. Consume fruits and vegetable instead to supply missing minerals and supplements in the body.

You can practise healthy diet without any anxiety of disease or overweight!

THE DISCIPLINE OF FINANCIAL BUDGETING

Luke 14:28-30; Philippians 4:11-13

Budgeting simply means spending your income in a planned way. It is an indispensable money management tool which enables you to live within your income and prevent debt. The real root cause of escalating debts and financial stress is not always lack of money but poor cash flow management. However, organising your household budget and sticking to it requires a great deal of discipline.

BUDGETING BENEFICIARIES

Every wise spender needs a budget. A budget is especially needed for low and middle income earners. This is because their income may not be able to accommodate all wishes and wants. The breadwinner in the family must be prudent enough to make sure the family is reasonably catered for within the bounds of the family income, prevent financial stress and also save for future projects. The homemaker as well must apply the principles of money management to make the home comfortable enough for the family without going into debt. Hence budgeting is a necessity for both men and women.

BUDGETING GUIDELINES

Having known the importance of budgeting, how do we make a realistic budget? **One**, know your exact income whether you are a salary earner or self-employed. **Two**, calculate all your mandatory expenses. Mandatory expenses include your tithe and offering, house rent/mortgage, insurances (car, house, and life insurances), education (school fees, books, etc.), other taxes (e.g. municipal taxes). **Three**, subtract the total mandatory expenses from your monthly income. The amount remaining is your disposable income. This is the amount available for budgeting. **Four**, make a financial analysis of your remaining expenses (e.g. food and toiletries, clothing, transportation, extended family, charity, miscellaneous/emergency, savings, etc.). Arrange them according to priority. Be accurate, objective and honest. A good budget must always include miscellaneous/emergency and savings (no matter how little). **Five**, you may need to make a new budget allocation. And whatever your budget cannot carry should be scrapped off from your expenses.

BUDGETING DISCIPLINE

Having a budget is important but sticking to it is more important. Below are some tips on how to stick to your budget. **One**, make sure your budget is realistic. **Two**, if you are a couple, plan the budget together. **Three**, be radical to make any

changes that will make you live below your income. **Four**, avoid comparing yourself with others. Incomes are not the same! **Five**, minimize the use of debit cards. Use cash instead. **Six**, avoid impulsive purchase. Limit the frequency of your shopping. Make a list before going for shopping and stick to it. **Seven**, beware of petty expenses and super sales. **Eight**, discipline your taste (Philippians 4:13). You can eat and dress well with a moderate amount. **Nine**, avoid borrowing, especially consumptive credits (Proverbs 22:7). **Ten**, buy your food items in the right season and clothing at sales periods. Find out where you can buy your items at good quality and reasonable prices. **Eleven**, do not waste utilities like gas, water electricity etc. They are not free! **Twelve**, keep track of your budget. This could be done by keeping a written list of your purchases.

To be financially balanced might not require you to look for more income but to have the discipline of financial budgeting. And with this wisdom you would have enough to spend, save and give to others!

Sample budget

Particulars: Married couple with 2 children; Single Income; Bought a house on mortgage

NOTE: Depending on the nature of income or expenditure, the budget may be more or less detailed than this sample. What is important in a realistic budget is that all items are included so that it is a true representation of the family (or individual) financial condition.

Assumption: Monthly gross income: €3,200

INCOME ANALYSIS	€
(A) Burst (nett) income (annually):	
13 th month salary	2400
Vacation allowance	2400
Child allowance	2400
Total	7200
Monthly	0600
(B) Monthly income:	
Nett monthly salary	2400
Tax refund	0300
Total	2700

Average monthly income (=600+2700):	3,300
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EXPENDITURE ANALYSIS

(D) Burst expenditure (per year):

Car maintenance	0500
Community tax	0600
Church programmes	0700
Extended family	0600
Charity	0600
Unforeseen	0600
Total	3600
Monthly	0300

(E) Monthly expenditure:

Tithe	0320	}	Mandatory expenses =1.820
House rent / mortgage	0750		
Debt repayment scheme	0200		
Road tax	0025		
Gas, Water & Electricity	0225		
Health insurance	0250		
Car insurance	0050	}	Discretionary ex- penses =980
Household expenses (food, etc.)	0450		
Fuel	0050		
Telephone & other services	0080		
Family clothing & pocket money	0200		
Allowance for offering/church projects	0100		
Miscellaneous expenses	0100		
Total	2800		

↑ Disposable income =
3,300-300-1,820 = 1,180

Average monthly expenditure (= 300 + 2800): 3,100

FINANCIAL STATUS

Financial equation: Balance = Income - Expenditure.

Average monthly income 3300

Average monthly expenditure 3100

Average monthly balance (= 3300 – 3100): 0,200

WHAT YOU OUGHT TO KNOW ABOUT LIFE INSURANCES

2 Kings 4:1; 1 Timothy 5:8; Colossians 3:3

WHAT TYPES OF INSURANCE

A **life insurance policy** is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death.

Some interesting bits to know:

- **Term life insurance** – protection for a fixed period of time, say 10-20 years. After the period, you have the option of continuing though at a higher premium. Usually less expensive than the permanent life insurance.
- **Permanent life insurance** – usually more expensive but lasts longer
- **Mortgage protection life insurance** – taken out to cover the mortgage if one dies
- **Critical Illness Cover** – usually added to life insurance and it is meant to pay out your chosen amount of cover if diagnosed with one of the specified critical illnesses during the length of the policy

Disability Insurance or **Income Protection insurance** – insures beneficiary's earned income is paid in the course of an occurrence of a disability that could prevent work continuity. This could either be short term or long term. Usually, it is a percentage of earned income.

WHY INSURANCE?

- Providing for your dependants if you die
- Insurance may be a good investment
- Takes care if one becomes critically ill
- Protects income (if you take out income protection) if you are not able to work for some time.

WHO NEEDS IT?

Everyone needs to give these a thought, at least, put some basic life insurance in place. It is very important for you and your family.

WHO BENEFITS FROM IT?

The people left behind after your death – your spouse and children.

WHEN IS IT REQUIRED?

Advisable to take the policy out as soon as possible

WHICH OPTIONS DO YOU HAVE?

You can decide on any option but make sure you read the “small print” before signing the “dotted lines”.

HOW IS IT ARRANGED?

Just contact the various providers but do your homework to know which ones are reliable and reputable, though may be a bit more expensive than others. Counselling is also available from knowledgeable Church leaders.

WHERE IS IT ARRANGED?

Arranged primarily where you are domiciled – where you live preferably.

HOW TO INCREASE YOUR CHANCES OF JOB OR CAREER SUCCESS

Ecclesiastes 9:10; Proverbs 23:14a

It is important at the outset to try to establish the differences between a job and a career. The Advanced English Dictionary and Thesaurus defines a **job** as *the principal activity in your life that you do to earn money* and a **career** as *the particular occupation for which you are trained*. A career, thus, is a vocation, profession or calling you intend to engage in for a long period of your life. You may have a job you don't intend to keep as a career, but once you have completed a particular training, you will need a job to be able to practise what you trained for.

UNDERSTANDING THE EUROPEAN SOCIO-POLITICAL CONTEXT

1 Chronicles 12:32a; Proverbs 8:9; 19:2a; Colossians 2:3

For a successful job or career in Europe you need to understand the social, political, economic contexts, work ethics, labour laws, employment trends and other key peculiarities so as to position yourself and respond appropriately for your breakthrough. The European context is as diverse as the countries themselves, which means that we need to attend to the nuances of each country. However, some common patterns can be observed: (1) ageing population; (2) declining birth rates; (3) increasing unemployment rates; (4) rising anti-immigrant sentiments and xenophobic tendencies; (5) declining economic growth rates and forecasts; (6) budget cutbacks—*austerity measures*, among others. **Understand the times; do an environmental scan!**

All of these ‘bleak’ trends present opportunities that a believer can exploit for a successful job and career. Daniel, Joseph, Esther, Nehemiah all lived in challenging times with almost all of them as ‘immigrants’ but God granted them favour and success in their career.

UNLEASHING YOUR POTENTIAL FOR A SUCCESSFUL CAREER OR JOB IN EUROPE

Daniel 1: 17-21; 6: 1-3; Proverbs 18: 15,16; 12:26a

Opportunity often meets the prepared. Daniel and his fellows as well as Joseph, not only as immigrants but slaves, diligently positioned themselves for their career successes and favours. There are some practical steps you need to take; **prepare for your opportunity!**

1. **Know yourself:** A personal SWOT analysis is necessary to identify your **Strengths, Weaknesses, Opportunities and Threats**. Who do you want to become, when, how, where?
2. **Set SMART career goals:** You need **Specific, Measurable, Achievable, Relevant and Time-bound** goals.
3. **Know your options but be flexible:** Your career goals should not be cast in stone, understand the times and the context and **be ready to 'zig-and-zag'**. Explore all options – volunteering, internships, self-employment, part-time jobs etc.
4. **Grow your network:** Your network is your net-worth. Most employment positions today in Europe are filled through informal channels and in-house recommendations. LinkedIn, Xing (Germany), Viadeo (France) are some of the business networks that may prove useful.
5. **Acquire essential soft skills:** In addition to the hard skills acquired through formal training, acquire and improve upon other soft skills such as teamwork/collaboration, communication, language, interpersonal, multicultural skills.
6. **Understand the work ethics and culture:** Does the business culture favour formal or informal arrangements? Is the dressing casual or formal? Do people want to be addressed by their formal titles or not? Your environmental scan should be useful here. **Adaptability is crucial!**
7. **Know your purpose:** Appreciate the fact that you are not only in Europe as an economic migrant but also as a missionary. Temper your career ambitions with your real mission (Amos 7:14,15).

MINISTRY WORKSHOPS

A LEADER THAT WILL PRODUCE TRANSFORMED LEADERS

II Timothy 2:1-3

From our text, we can understand that Paul was a transformed leader that produced another set of transformers (Genesis 1:11-12). His traits were evident in his language. “My SON” is a language of intimacy and love. This talks a lot about his manner of life (I Timothy 1:16). We can also see his pattern of training was trans-generational, **“the same commit thou to faithful men, who shall be able to teach others also”** (II Timothy 2:2). Paul trained the trainers. This shows us his mentoring ability. Finally in II Timothy 2:3 we can see that he produced **“a good soldier of Christ”**. He turned his student to soldier of the cross. Paul left soldiers behind. This is the trail (track) of transformational leaders. They always leave behind great leaders who can continue the work they have started.

THE TRAITS OF TRANSFORMATIONAL LEADERS

The traits of transformational leaders can be summarised into character and competence (Psalm 78:72). Transformational leaders are lovers of men (Titus 1:8-9). They accept the burden of leadership not to make their life better but to make others' lives better. They teach with patience (II Timothy 2:24). They have servant and shepherd hearts (I Samuel 30:11-12; 17:17,18,28,34). They have a holy discontentment with the status quo (Philippians 3:13). They have self-control (I Corinthians 9:27). They are readers (II Timothy 4:13). They are efficient managers of human and material resources (Ephesians 5:16). Good, productive and transformational leaders have thick-skin against criticism. Lazy people cannot be transformers (John 9:4; Galatians 6:9). They are humble, steadfast, and flexible (Acts 23:1-5). They are thinkers (I Thessalonians 5:21) with good ‘noses’ (John 2:24-25) and tactful (Colossians 4:5, 6; Proverbs 25:11).

THE TRAINING OF TRANSPARENT LEADERS

Great leaders should be transparent enough to pass their knowledge and experience to their followers. This should be done formally and informally. That is why leaders are expected to know how to articulate their ideas (II Corinthians 5:11; Colossians 4:4) and pass them to others (II Timothy 2:24). Rather than being reservoirs, transparent leaders ought to be rivers: they draw from Christ and allow His life to flow through them on an ongoing basis through teaching others. The first thing is to draw the disciples (Mark 3:13-14). Your teaching will have limited effect on people that are far from you. The teaching of Elisha by Elijah started

by pouring water in the hands of Elijah (II Kings 3:11). An intending transformational leader must be ready to become a servant like Joshua (Exodus 33:11; Joshua 1:1; 4:14). Joshua was servant to Moses before he became servant of God. As Jesus taught his disciples publicly and privately, we need to teach in-coming leaders all what Jesus has commanded us (Matthew 28:20). Jesus did not only teach, He also empowered them for delegated responsibilities (Mat 10:1, 5-16). That is what Paul did to Timothy and Titus (Titus 1:4-5; II Timothy 2:2) after he had proved them. Paul believed and trusted his students despite their seeming disabilities (II Timothy 1:7) because they were faithful (I Corinthians 4:17).

THE TRACK OF TRANS-GENERATIONAL LEADER

Transformed leader always leave a track/trail/mark in their generations anywhere you find them. Their works do follow them. Transformed leaders leave strong leaders behind, not struggling laity. While others leave behind babies in Christ they leave behind sons in the likes of Timothy and Titus. While others leave children behind, they have soldiers in Christ to fight the good fight of faith. While others leave behind toddlers, they leave behind scholars. Somebody that can raise a soldier out of a timid and timorous Timothy must be a good transformed and trans-generational leader. This can start by praying and planning to produce somebody that can do exactly what you are currently doing!

MANAGING CHURCH FINANCES FOR EFFICIENCY AND GROWTH

Proverbs 14:8; 21:20; Luke 14:28-30; Eccl. 10:18,19; 2 Chronicles 24 : 5-14

A common, biblically based theme in the church world is that members should be good stewards of the money God has entrusted to them. However, stewardship not only applies to church members but also to churches themselves. In the same way that individuals are accountable for how they invest the resources God has given them, ministers are responsible for how they steward the money and generally church resources. Effectual church management in general and in particular church finance does not happen by accident. It is the consequence of a series of intentional decisions, followed by deliberate actions that lead to a desired end result. There are principles that can help a church achieve its mission and set the course for sustainable growth and longevity (Luke 14:28-30; Mathew 25:14-30).

CHURCH RESOURCES AND HOW TO MANAGE THEM EFFICIENTLY

Proverbs 21:20; 14:8; Luke 14:28-30; 2 Chronicles 24:5-14; 2 Corinthians 9:6.

In a living Church or home, and as God's steward, it is not the quantity or amount you are managing that counts but the seriousness and the faithfulness doing it. For the work of God to grow in ours hands we need to know our potential and

how to manage it efficiently for greater results. Not knowing exactly what is coming, the expenses cannot be efficiently controlled. As God's steward, we are accountable for the resources in the house of God.

Handling and managing church finance means:

- a) Know exactly what is coming in without tolerating any coins missing
- b) Plan the expenses
- c) Budget
- d) And save and keep for hard and tough days

Planning is a crucial key to financial management. And planning requires that we develop a budget so we can properly allocate our resources to meet our current and future needs. A good steward always wants to know exactly what is coming in (Luke 14:28-30).

GUIDELINES AND FAITHFULNESS WHEN DEALING WITH GOD'S MONEY

Luke 16:10; Matthew 25:14-30; Genesis 39:6; 41: 33-42;45-49; Acts 6:1-5.

Faithfulness and seriousness is highly required when dealing with church finance. Failure to have a clear pattern of accountability as far as church finance is concerned will weaken the ministry. We need to set guidelines and simple principles to avoid misunderstanding and stealing in the church.

- a) Money stewards should be trustworthy people. More than one person should perform every function (2 Corinthians. 8:18-24; Acts 6:3-6).
- b) Each expense has to be justified. Do regular check: internal and external audit
- c) Don't keep cash. As soon as possible deposit all cash in the bank
- d) Money should be handled in such a way that is defensible against any accusation (2 Corinthians. 8:21)

SUSTAINABLE GROWTH THROUGH PURPOSEFUL MANAGEMENT VISION

Hosea 4:6; Proverbs 29:18; Matthew 25:14-30; Genesis 39:6; 41: 33-42;45-49.

The church is in a dynamic society. Leaders have to be dynamic through prayer and faith by setting goals and visions to support the growth of the church. It comes by also planning ahead for future in terms of the resources at our disposal. To grow and to be financially healthy as church we need:

1. *Intentional Strategy, Planning and Vision:* Achieving anything requires having a specific strategy, planning and implementation of the plan.
2. *Targeted Process Improvement:* For sustainable growth we need to understand the importance of continuously looking for opportunities to improve the resources. It can be how we invest wisely the resources.

3. *Focused Priorities:* We cannot run sustainably what we have now if we fail to set priorities. Successful churches understand the importance of doing only those things that support achieving the mission.

It is God doing to bless and provide to the church through the giving of the people, then it is the duty of the priest, the leader, pastor to look over and manage what is coming in the storehouse to serve efficiently the purpose of the ministry..

GUIDELINES FOR ACQUISITION AND MAINTENANCE OF PROPERTY

Proverbs 24:27; Luke 14:28 - 30

Acquiring a church property is a novel but challenging task. It is more than a mere wish or desire to own a property. It requires that one **“sitteth down first, and counteth the cost”**. This workshop is intended to highlight the basic guidelines one has to consider for a successful acquisition of church property.

DECISION TO BUY OR TO RENT *Proverbs 24:27*

Buying a church property is one of the biggest financial decisions to make. The key question is: ***“Is it the right decision for the church at this time to acquire the property – or would it be better off renting?”*** Two broad categories of factors could be considered. **The first** category represents the ***financial aspects of your decision***. **The second** category is a set of ***ministerial, and strategic factors***, which are more intangible but play an important role in the decision to rent or buy.

Buying a church property has several benefits: **One**, flexibility in using the property. **Two**, once mortgage is paid off, the proper becomes yours. **Three**, if the property increases in value, it could be used as equity to help buy a bigger property. **Four**, sometimes it can be cheaper to buy than rent. However, if not well managed, it could lead to bankruptcy, and ministerial reproach. One has to simply do the calculation. **Do you have the required income level for the desired property?** An example is given the below.

To acquire a property requiring a mortgage of **€200,000** and assuming a payback period of 20 years...

Yearly costs to take into account (depending on property and country):

- 5% of the building cost to pay back mortgage: €10,000
- 5% interest rate on the mortgage: €10,000
- 1% of building cost for maintenance: €2,000
- 1% for insurances, municipal taxes, etc. : €2,000
- Energy (Gas & Electricity) and Water: €3,000
- **Total annual budget:** €27,000
- On monthly basis: €2,250

Own contribution (Down payment): You may have to bring in your own initial contribution. This has impact on the interest you pay. The less money you bring in the more interest you pay. Hence, it is wise to have enough savings as down payments to reduce your monthly expenses.

NECESSARY STEPS FOR ACQUIRING A CHURCH PROPERTY *Luke 14:28 - 30*

After preliminary investigations, if buying turns out to be a better option, the following steps are then important:

- **Examining Your Finances** - Determine whether or not you can afford to purchase the property. What is the current financial state of the church in terms Income and Expenditure? Consider your ability to make a down payment. Thereafter estimate how much it is going to cost for initial renovation. Finally, include the cost of staying there after you take up residence – mortgage repayment, utility bills, local taxes, etc.
- **Market survey** – Search the market for available properties that meet your specifications. Diligently compare prices and make a good choice. Usually a compromise between affordability and quality.
- **Due diligence** – Take time to examine the proper to ensure it is future-proof. Be prepared for price negotiations, (do you do it yourself or use an agency?). Be abreast with laws governing acquisition, municipal usage of the property, taxation/value of the building, and mortgage requirements.
- **Insurances:** The property must be fully insured. Two important insurances are the **Building insurance** (insures the building in case of (natural) disaster), and the **Contents insurance** (for the possessions inside the building, especially in case of fire).
- **Long-Term Cost/Benefit Analysis** – Analyse the costs against the benefits in the long term (10–20 years).

MAINTAINING THE ACQUIRED CHURCH PROPERTY – 2 Kings 12:11; 22:4, 5

To buy a property is usually the easiest task, to maintain it is the main challenge. The most important task for any church is to try to work through, honestly, objectively, and prayerfully, what the acquired property means to the worshippers and the community. **One**, how the property can become a valuable tool for mission and meeting ministerial needs, and **two**, wider use of the property by the community. To achieve these objectives, the property must be properly maintained. Importance recommendations would be:

- **Sound Maintenance Culture:** The maintenance plan will depend on the property, but making a plan to cover the important elements is helpful. For example, it is anticipated that external woodwork will be painted or treated, as appropriate, every three to four years, annual gas inspection as well as other maintenance including the upkeep and replacement of associated fixtures and fittings.
- **Maintenance Budget:** Budgeting is the allocation of the church’s resources, in accordance with a plan, for the achievement of its objectives and goals. The church budget is one of the most effective tools available for the proper stewardship of the church’s assets. It is a recommended practice to set aside a percentage (e.g. 1%) of the price of the building annually for maintenance depending on the property.

MY TAKE-HOME: WHAT MUST I DO?

Write down your key decisions and concrete actions here:
