

# Raising the Standard:

## Transforming the Culture of Money in the Church

Stephen Mathews

May 2022



This Briefing Paper and others like it are provided free of charge and help a great many churches and charities. Their development involves many hours of dedicated professional expertise both from within and outside of Stewardship. They are provided at our own cost as part of our mission to equip you.

If you find the material in this Briefing Paper to be of value, we would invite you to respond in the following ways:

- Subscribe to receive our email newsletter at our website, [www.stewardship.org.uk](http://www.stewardship.org.uk); and
- Tell others in your church or charity about our resources.

If this resource has been of particular help and significance to your church or charity, you may consider making a financial gift to Stewardship in appreciation. Please feel under no obligation, but should you wish to do so, you can make a one-off donation at [stewardship.org.uk/support-stewardship](http://stewardship.org.uk/support-stewardship).

#### **Stewardship**

1 Lamb's Passage, London EC1Y 8AB

020 8502 5600

[enquiries@stewardship.org.uk](mailto:enquiries@stewardship.org.uk)

[stewardship.org.uk](http://stewardship.org.uk)

#### **Copyright**

This publication is the copyright of Stewardship. We want our resources to have the maximum impact, therefore you are welcome to reproduce or otherwise distribute this material in whole or part. We simply ask two things: (1) there must be no use for commercial gain, and (2) Stewardship is clearly acknowledged with the following wording "Reproduced with permission from Stewardship. [www.stewardship.org.uk](http://www.stewardship.org.uk)". If extracts are to be used in another context, permission should be sought in advance by emailing [enquiries@stewardship.org.uk](mailto:enquiries@stewardship.org.uk) or telephoning 020 8502 5600. Thank you.

Scripture quotations taken from The Holy Bible, New International Version® NIV®

Copyright © 1973 1978 1984 2011 by Biblica, Inc. TM

Used by permission. All rights reserved worldwide.

#### **Disclaimer**

Whilst every care has been taken in the preparation of this material, Stewardship cannot be responsible for action taken or refrained from in reliance thereon. It is recommended that appropriate professional advice be sought in each relevant individual circumstance.

Stewardship is the operating name of Stewardship Services (UKET) Limited, a registered charity no. 234714, registered in England & Wales, and a company limited by guarantee no. 90305, registered in England & Wales.

© Stewardship 2022

# Contents

About Stewardship	4
1 Introduction	5
2 Attitude	6
2.1 Money as a spiritual power or counterfeit god	6
2.2 Rich generosity	7
2.3 Beyond our ability	7
3 Administration	9
3.1 Do what is right in the sight of the Lord...	9
3.2 ...and in the sight of man	9
4 Accountability	10
4.1 Establish a finance team	11
4.2 Share financial information regularly with the church	11
4.3 Recognise the lure of money (cash in particular)	11
4.4 Encourage a culture of challenge	11
4.5 Ensure finance serves the church	12
5 What happens in churches where AAA is not evident?	13
5.1 Sickness in attitude	13
5.2 Sickness in accountability	13
5.3 Sickness in administration	14
6 Whose responsibility is it to cultivate the AAA culture?	15
6.1 Attitude and accountability	15
6.2 Demonstrate AAA	15
6.3 Teach about money and teach AAA	15
6.4 Administration	16
7 Conclusion	17
8 Further Resources	18



## About Stewardship

Stewardship is here to help the Christian community in the UK to give and receive.

We help over 30,000 people to give generously and sacrificially to support the causes they love, and connect them in to a growing community of 4,000 churches, 6,000 charities and 2,800 individual partners creating positive change, and being responsible stewards, in Jesus' name.

For more than a century we have actively served those pioneering Christian mission. Together, we are driven by our desire that the wider world will encounter Jesus through the generosity of his people and the transformational work of the causes they support.

We call this **Active Generosity**.

# 1 Introduction

Within the financial sector, alphabetical ratings for companies and countries have been used since 1924 when first introduced by Fitch. AAA is the highest possible financial rating that is given to a company or country. It is the financial gold standard indicating financial strength.

At Stewardship, we have taken the concept of AAA rating and applied it to churches and church finances. In our world, AAA is not a measure of financial strength but is shorthand for three attributes which we see as important for churches and church leaders to live by when it comes to finances and handling money. The three A's stand for:

- Attitude
- Administration
- Accountability

We consider churches that are able to operate well in these areas will have (and will demonstrate) a good and healthy relationship with money and will handle it well.

These churches will be operating at the level of the gold standard and will:

- See the benefit of engaged and disciplined church members and supporters;
- Be increasingly able to fulfil the New Testament call to be generous and well resourced;
- Operate with best practice in managing money; and
- Be a church that is 'good to give to'.

The basis for our AAA rating can be found primarily in 2 Corinthians 8, but as we look a little more closely at each of the three aspects in turn, you will see that the concepts and ideas introduced in Corinthians are fully supported elsewhere in the Bible.

So, let's take a look at each attribute in turn.



## 2 Attitude

So often, the attitude that a church adopts reflects that of its church leaders and we have found this to be particularly true when it comes to attitudes towards handling money. If the church leadership has a good understanding and a good relationship with money and its associated issues, then it is likely that the church will as well. Sadly, and perhaps more frequently, the converse is also true.

### 2.1 Money as a spiritual power or counterfeit god

Money, and our attitude towards it, is a subject that is addressed time and time again throughout the Bible. Jesus recognises money as more than simply a means for trade. He recognises it as a spiritual power. In Matthew 6:24 Jesus says:

**“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”**

In saying this, Jesus gives money a personal and a spiritual character – a rival god, a power that seeks our worship and devotion.

Furthermore, in Luke 12:15 Jesus says:

**“Take care! Be on your guard against all kinds of greed; for one’s life does not consist in the abundance of possessions.”**

But for so many of us in the Western world which tends to use money and possessions as the way to ‘keep score’, it can be just that. Money and possessions are used to define who we are, and to define our success and our status.

By contrast, in 2 Corinthians 8, we read about the attitude of the Macedonian church. In verse 2 we are told of their rich generosity, a positive trait in itself, even further enhanced when we read that this generosity did not come from extensive riches, but rather came from a time of severe trial and extreme poverty.

## 2.2 Rich generosity

Rich generosity is, at its root, a heart attitude. It is not really about amounts or percentages, but about wanting to generously apply God's provision to us to bring good and to enhance His Kingdom and His values. How this looks in different churches and amongst different leaders will vary, but some of the characteristics of a church or leadership with an attitude of rich generosity may include:

- An outward-looking rather than inward-looking orientation;
- An awareness of the local context in which God has placed them;
- Understanding the nature and needs of their local community; and
- Seeking ways to influence and meet those needs;
- An awareness of a world context in which many people seek to survive on minimal earnings and with few possessions;
- Solid, periodic and regular upfront teaching about the temptations, power and role of money and our attitudes towards it;
- Incorporating generosity into its vision, purposes, and financial budget.

The outworking of these characteristics is indeed likely to be evidenced by a church that applies its money and resources widely; directing a large percentage of its income to issues and causes outside its own 'keep-ourselves-going' operations and into building and enhancing His Kingdom. But although percentages might be the measurable outworking, they should never be the starting point. God loves a joyful giver, not an obligated one.

Returning to 2 Corinthians 8, we are reminded in verse 9 of Jesus' own journey, giving up the riches of heaven for the relative squalidness of the earth. That same attitude, so beautifully spoken of in Philippians chapter 2, is the catalyst to the attitude of the Macedonian church and should be the starting point for our own attitude of generosity.

## 2.3 Beyond our ability

It is clear that the Macedonian church was not resource rich and yet we are told in verse 4 that it gave beyond its ability. This is not the easiest principle for the church leader or treasurer to interpret and then to put into practice, particularly for a church treasurer trained in the accounting concept of prudence and understanding the idea of holding a financial reserve to guard against potential future financial difficulties.

We do not recommend reckless, ill-thought through spending (including giving). Churches that operate in the UK are (in the main) also charities and the law in the UK requires those churches to be financially aware and responsible. Indeed, the Old Testament principle explained in Genesis 41 of storing up resources (in that case grain) during the 'good times', for release in the more testing times, may at first sight appear to be contradictory to the action of the Macedonian church, but is equally one that was applied to protect, enhance and grow the Kingdom.

So in that context, what does 'beyond our ability' look like? We would suggest that it is largely a matter of vision. Too many churches and leaders have a vision that is limited to their own church and to the 'here and now'. So often in Scripture we are urged to 'lift up our eyes'; to see the bigger picture; the picture that exists outside of our own church context. We consider this attitude as one that wants to see others enriched.

No doubt the Macedonian church was fully aware of its own position; its treasurer and finance team perhaps struggling to make ends meet – and yet they were able to lift up their eyes from their own situation and help to meet the needs of others. Returning to Matthew 6, Jesus talks about storing up riches in heaven, and this teaching implies intentionality about how financial resources are used. The Macedonian church demonstrated intentionality, fully aware that God's Kingdom is an everlasting Kingdom and that in giving so generously, they were indeed storing up treasures in heaven.



## 3 Administration

As we continue to read the passage from 2 Corinthians 8, verses 20 and 21 move away from the heart of the Macedonian church and focus on the administration of the offering and the accountability of those collecting it. Paul was eager to avoid any criticism of the way in which the gift was administered, being at pains to point out that they wanted to do what was right not only in the eyes of the Lord, but also in the eyes of man.

We have sometimes heard it expressed that good financial administration is in conflict with the Spirit of God, and may even be in conflict with the rich generosity already spoken of. Yet here, they are referred to in the same passage relating to the same offering. Good administration goes hand-in-hand with rich generosity. Verse 19 of 2 Corinthians 8 says that the gift was administered “...to honour the Lord himself”; worship and good financial administration co-mingled.

### 3.1 Do what is right in the sight of the Lord...

This gift (as with all gifts) was to be administered in a way that was ‘right’ in the eyes of God; that is a way that is consistent with His character. So it is to be administered with honesty, integrity, openness, generosity and love before a God that sees all things and sees into the heart of men.

### 3.2 ...and in the sight of man

But also, Paul recognises that for people not involved with the church (and perhaps for some within it too), this is not sufficient. The gift must also be properly administered in the eyes of man. It should be administered in such a way that the public could not be critical of how it was handled, even if they are not in agreement with the causes that it was used for.

Churches and other charities often only hit the limelight when things go wrong and when scandal emerges. The two most ‘juicy’ church scandals are sexual impropriety and financial irregularity but doing what is right in the eyes of man is not onerous. It is about putting in place sensible processes and controls to show that money is administered with all the same characteristics of honesty, integrity, openness, generosity and love that we want to demonstrate before God.

Part of the church leadership role is to make sure that finances are administered properly and ‘in the light’; transparent to the church attendees, the regulatory authorities, and to others who might simply be looking on. A series of simple-to-operate financial controls go a long way towards providing this framework of openness and transparency and our briefing paper ‘Financial Controls in Churches and Small Charities’ (available at [stewardship.org.uk/resources/briefing-papers](http://stewardship.org.uk/resources/briefing-papers)) is a great place to start.

## 4 Accountability

Perhaps one of the strongest controls against the lure of money is for churches and church leaders to be accountable to one another and to build accountability into their financial control framework.

In 2 Corinthians 8 verse 17, we read that the well-respected church leader Titus is being sent to receive the offering, but in verse 18 we read that he is not going alone and, not only is he not going alone, but the person sent with him is someone “...praised by all the churches for his service to the gospel”. Why were these two senior and well-respected church leaders sent together to collect this offering:

- To avoid criticism about the way the gift is handled (verse 20); and
- To be seen to do what is right in the eyes of the Lord, but also in the eyes of man (verse 21).

Did this arrangement cast doubt on Titus' character? Was it because the church did not feel that Titus could be trusted? We would suggest that it is neither of these, but more the realisation that because money has a lure, the best way to guard against its temptation and, just as importantly, to demonstrate this in the 'eyes of man', is to ensure accountability to at least one other person.

In Acts 4:32-35 we read of a similar principle, where gifts were brought to the feet of the apostles so that they could be properly administered and distributed to those in need. This process was clear and open, no doubt allowing in some cases for discussion, debate and challenge.

Ultimately churches and church leaders are accountable to God, but putting in place structures of accountability within churches is a wise and appropriate task of church leaders to protect the reputation of God, His church and its people.

But although we often talk about accountability in the context of finance, accountability is not only about money and protection but extends to all areas of our life individually and in our church organisations. Including people in your circles of accountability that ensure that money is not seen as an idol, crutch or obstacle is a way that we remain healthy and is vital for churches that want to be effective and to push the boundaries of faith.

So what sort of controls and processes might you introduce in a modern church setting?

## 4.1 Establish a finance team

We see little biblical evidence (or indeed church practice) of single-person ministry being advocated, so why is finance any different? Establishing a finance team:

- Serves as a protection for the church and the individuals involved in church finance;
- Spreads the workload and so avoids resentment and burn-out;
- Makes the role/ministry more robust;
- Protects against fraud – and yes, that does happen in churches too;
- Helps to avoid or perpetuate other financial mistakes or shortcomings.

For more on building finance teams, please see our briefing paper – ‘How to create a finance team’<sup>1</sup> and also ‘What to do when your Church treasurer leaves’<sup>2</sup>

## 4.2 Share financial information regularly with the church

Where information about church finances is not shared, mistrust can grow. Churches, especially those which operate as charities, handle money received from donors; money received from people who use their premises and services; and money from the government in the form of Gift Aid.

It is important, that a church is able to demonstrate good accountability to each of these groups, and to the wider public. This means having good policies and procedures including clear and meaningful communication of financial information. For more on communicating financial information with your church please see our briefing paper, *How to communicate financial information to your church or Christian charity*<sup>3</sup>.

## 4.3 Recognise the lure of money (cash in particular)

Modern banking processes mean that for many churches the level of cash that they handle is far reduced from that which they may have handled in the past. However, cash still has a role to play in churches, and often remains a church’s weakest finance control link. Ensuring that good solid straightforward controls are in place all help to build accountability into cash handling.

## 4.4 Encourage a culture of challenge

This does not mean that we declare ‘open season’ on the treasurer or other church leaders, or that we allow wild accusations to be thrown around, but a healthy church will be one where the finances and those handling them can be challenged in the right environment and where questions are handled courteously and openly.

---

<sup>1</sup> [How to create a finance team](#)

<sup>2</sup> [What to do when your church treasurer leaves](#)

<sup>3</sup> [How to communicate financial information to your church or Christian charity](#)

In 2018, the Charity Commission issued a research report entitled “Focus on insider fraud”. In it, they concluded that “...the vast majority of insider frauds (nearly 70% of our sample) were enabled because of either excessive trust/responsibility placed on one individual, or lack of challenge and oversight. Fundamentally, these are cultural issues which require a change in mindset and behaviour within charities...”

A culture of challenge is constructive. As previously explained with Titus and the second ‘brother’, it does not arise out of a lack of trust but from the perspective of protection, protecting the church and also the team handling the finance. This helps to create a healthy environment, not just in finance, but in areas such as individual power and preventing inappropriate dominance. It isn’t painful to introduce; leaders can model it by inviting questions and challenge and, by how they respond, show that they positively welcome the accountability and demonstrate how to build good teams.

## 4.5 Ensure finance serves the church

We believe it is essential that finance is there to serve the church and not the other way around. Our paper *Financial Planning and Budgeting for Churches*<sup>4</sup>, in Section 3, explores this in more depth.

---

<sup>4</sup> [Financial planning and budgeting for churches](#)

## **5** What happens in churches where AAA is not evident?

Sometimes, seemingly nothing at all! Churches can appear on the surface to carry on unhindered for months, years or even decades without seriously addressing any one of the three As, but we would suggest that deep down such churches are sick. Sick in a way that does not always show itself on the outside, but sick nonetheless. What might this sickness look like?

### 5.1 Sickness in attitude

Sickness in attitude will perhaps show itself as churches become inward-looking, focussing on themselves and their own requirements rather than looking out beyond their own four walls. It may be evident when church leaders talk about money (only when the church wants more of it) and what they say (e.g. where 'generous' really means 'large' – missing the heart of the story of the widow's mite). Consequently, people can question the motives of leaders and, using the words of 2 Corinthians 9, mean that they are no longer 'cheerful' or 'hilarious' givers. That sickness becomes evident as a church:

- Sees its financial and indeed prayer support for others dwindle;
- Becomes more isolated in its community;
- Exists exclusively to serve itself, its own members and sometimes its leaders.

Churches, even some that are seemingly effective, can function for quite a while with this sickness in attitude. However, this will be to the specific detriment of its congregation and local community, as the full-hearted generosity for which the Apostle Paul commended the Macedonian churches becomes lost.

### 5.2 Sickness in accountability

Churches that fail to practice financial accountability at best leave themselves open to criticism and mistrust, and at worst are open to fraud and misappropriation of funds. Lack of accountability can be seen in churches where:

- Finances are handled by a single person or couple;
- Financial information is not shared widely throughout the church;
- Financial decisions are taken behind closed doors and sometimes even away from the trustees or others in church leadership.

If this is not addressed, its outcome is churches where attendees become sceptical and giving dries up, and where the perception of the church's character in the local community is tainted.

## 5.3 Sickness in administration

This is perhaps the area of sickness which will tend to show itself more quickly and in more practical ways, starting with a lack of focus on what is needed for the financial systems to be efficient but safe, a lack of training and support for those involved in finance and, all too often, ending in money being misspent or misappropriated; the annual accounts being qualified; or even fraud.

Sadly, the church is not immune to these issues and, at Stewardship, we know of a significant number of perfectly ordinary churches that, because of this sickness in administration, have had around £1 million stolen from them over recent years. The cost is not only in terms of the direct money lost but also has a devastating impact on the congregation.

Churches which have poor financial administration should not expect donors to have confidence in the way that finances are handled and as a result may soon see giving being reduced or diverted to other organisations.

The outcome of poor financial administration is not just that of fraud, but more widely in higher audit or independent examination fees, and extends to unwanted taxation costs and penalties, costly and time-consuming employment issues, difficulty in recruitment and burn out for treasurers.

The combination of sickness in these three areas has sadly meant that the church tends to have a reputation for poor finances and management, rather than for the radical, heartfelt, counter-cultural generosity and impact of the Macedonian churches.

# 6

## Whose responsibility is it to cultivate the AAA culture?

### 6.1 Attitude and accountability

What we see time and time again in churches is that the church takes its lead from the model provided by its leadership team. This is particularly true when it comes to church culture (in this case attitude and accountability), and churches that tend to have a Macedonian church type culture will often reflect similar traits seen in its leaders.

So what can a church's leadership do to cultivate the Macedonian culture in the areas of attitude and accountability?

### 6.2 Demonstrate AAA

Leading by example is vital. It is suggested that the phrase "do as I say and not as I do" emanated from comments made about Christian preachers whose actions were not consistent with what they said at the pulpit. If your church is hoping to demonstrate a good attitude towards money and to build high accountability, then these are traits that should be evident in your leadership team, both in their personal lives and within the church's leadership meetings.

### 6.3 Teach about money and teach AAA

Money and our attitude towards it is a topic that recurs in the Bible more times than almost any other, and yet in many churches the topic of money (perhaps other than tithing) is barely included in the teaching programme, often overlooked for more 'enjoyable' subjects. However, for churches that want to demonstrate a Macedonian attitude towards money, teaching is vital.

It is often said that sex, money, and power are three of the major forces which drive Western culture, so what about including a preaching series that tackles our attitude and relationship with money. For example, personal debt is a significant reality for many people in the UK, and yet it is barely mentioned in our churches. Also, the features that we can only properly receive from God himself, but we tend to believe will be obtained by having more money, status, security, choice and comfort, can be addressed as part of developing discipleship in the church. If your church wants to get really serious, then think about including teaching on money in your small groups as well.

## 6.4 Administration

When it comes to administering finance, we tilt the balance from the leadership team towards the treasurer and the finance team. The leadership team still has those same roles to play, but the designing and implementation of a good financial control framework will often fall to the finance team, being then fully supported and backed up by the church leadership.

Good financial control frameworks are not necessarily those that are so rigid that every aspect of church finance is locked down tightly but rather, they are those which reflect that right attitude towards money and which provide for good accountability. All three attributes rely on, and feed off of each other, and so a control framework which is in harmony with the other two aspects will serve the church well.



## Conclusion

We want churches to lead the way when it comes to generosity and to handling money well, and we want them to be operating to the AAA gold standard. We believe that this is both good for the church itself and also good for the Kingdom of God.

We encourage churches and church leaders to take a good hard look at each of the AAA aspects of finance highlighted in this paper and see where there are weaknesses and where there are processes, attitudes, or controls that need to be changed, improved or introduced.

To help you do this, we have launched a free financial health check which can be found at [stewardship.org.uk/healthcheck](http://stewardship.org.uk/healthcheck). It may take time and effort on your part but we believe that, not only will it mean that you will become a more healthy and effective church as a result, but that in transforming the way you, the finance team and the church members view and handle money, it will generate radical generosity, helping to transform the ability of the church to operate and reach society for good.

### Contact us

For further help or information, please contact us on 020 8502 5600 or email [enquiries@stewardship.org.uk](mailto:enquiries@stewardship.org.uk).

You can also visit our website at [stewardship.org.uk](http://stewardship.org.uk).



### Next Steps

- Watch this video interview (see [youtube.com/watch?v=XAyyx-DLr0Q](https://youtube.com/watch?v=XAyyx-DLr0Q)) as Stephen Mathews, Senior Consultant at Stewardship, talks more about what AAA could mean for your church.
- Set aside time and commit to taking our *Financial Health Check for churches* (see [stewardship.org.uk/healthcheck](http://stewardship.org.uk/healthcheck)) which will:
- Identify which areas of your finances are healthy and which may need further attention.
- Encourage healthy conversations about finance between your leaders, trustees and finance team.
- Explore your church's attitude towards generosity and money: how can generosity and a healthy view of money help shape the culture of your church?
- Understand from our perspective, what makes a church 'good to give to'



## Further Resources

- Sign up for our free Lunchtime Dial-In sessions for church treasurers, trustees and anyone else involved in the financial stewardship or a church or charity at: [stewardship.org.uk/event-series/lunchtime-dial](https://stewardship.org.uk/event-series/lunchtime-dial)
- Sign up to receive sharpen, our free quarterly email bulletin covering developments, updates and significant topics in the world of finance and governance at: [stewardship.org.uk/contact-us/hear-from-us](https://stewardship.org.uk/contact-us/hear-from-us)
- Access our free briefing paper resources found on our website at: [stewardship.org.uk/resources/briefing-papers](https://stewardship.org.uk/resources/briefing-papers)
- Consider subscribing to our value-for-money Consultancy Helpline service at: [stewardship.org.uk/consultancy-helpline](https://stewardship.org.uk/consultancy-helpline)