

A Survey on the Principle of Church Finances and its Impact on Church Growth in the New Covenant Church, Ibadan, Nigeria

T.A. FALAYE

Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Nigeria

Abstract. Every church should have and operate on an adequate budget. Not only is it a useful management tool, but it can help pastors teach stewardship to their congregation. This paper examined the implication of effective church budgeting on the growth of the New Covenant Church. This paper established that some of the churches that use the budget as a tool that controls and guide the church resources and finances experienced growth numerically, financially, and spiritually. This study further established that the contributions of effective church budgeting in the New Covenant Church could be further enhanced if each leadership and members consider its outcome. This paper revealed the brief history, mission statement, doctrinal principles, and the source of income in the New Covenant Church. Different literature books relevant to the study were consulted together with internet sources as well as an interview of the pastor and member of the New Covenant Church. This study highly recommends that financial management in every church should be effectively handled by those that have an understanding of finances to accommodate growth, and this, however, can be actualized if the whole church sees the need for it, especially each department in the church.

Keywords: Finances, Church, Growth, Budgeting

1. Introduction

A budget is a plan showing how resources are managed and how money is to be spent. Many churches today had run into financial problems and were unable to move forward because they lack an effective budget plan. It has become a more challenging subject, especially for those churches who operate amid limited resources but with unlimited and insatiable wants. Church budgeting

becomes more imperative for the contemporary churches because of the multiple challenges and needs emanating from different ministries of the church coupled with the challenge of “faith giving,” sudden financial request, excessive demand for a capital project, and a sincere ignorance of the efficacy of budgeting to human endeavor. To be useful in church budget planning, the budget committee, and finance officers must apply the principles to successful church budgeting, such as the giving possibilities of the church members must be discovered, a reasonable budget must be devised, and the congregation must accept the budget. However, the inability of churches to have an active and workable budget has been adversely affecting the church, especially in the areas of numerical, financial, and spiritual growth. A budget is a quantitative expression of a plan for a defined period. It may include planned sales volumes and revenues, resource quantities, costs and expenses assets, liabilities, and cash flows. It expresses strategic plans of business units, organizations, activities, or events in measurable terms. The term budgets connote the reflection of goals and objectives to be met in the financial term. Etymologically, a budget is a word derived from the old French word “bougette,” which is a quantified financial plan for a future accounting period. Secondly, it is a plan quantified in monetary items, prepared and approved before a defined period, usually showing planned income to be generated and or expenditure to be incurred during that period and capital to be employed to attain a given objective. It is also a plan of expected expenditure and income, usually for one year (Charles, 1980).

A budget helps to aid the planning of actual operation by forcing managers to consider how the conditions might change and what steps should be taken to encourage managers to consider problems before

they arise. It also helps coordinates the activities of the organization by compelling managers to examine the relationship between their operation and those of other departments. Budget and budgeting are essentials because it is a mean of controlling our resources and to communicate plans to various responsibility center manager. However, the concept of budget focuses on the following essential elements.

Comprehensive: A budget is comprehensive since it takes into consideration all of the many aspects and activities of the enterprise.

Coordinated: A budget must consider and recognize the situation and problems of each segment of the firm. The plans for the firm's segments must be prepared jointly and in harmony with each other, and this will be coordinated logically and practically.

Plan: A business budget involves two notions of planning. First, it expresses partly what the firm's management expects will happen, and the second, it reflects partly what management intends to make happen. Proper budgeting cannot only suggest what will happen but can also make things happen.

Financial terms: Business budgets are expressed in terms of the monetary unit, which serves as the common denominator of business activities. Although significant development of a budget may include a variety of non-monetary quantities, the final budget must reflect business plans in terms of money.

Operations: Budgets are intended to serve the operations of the various segments and activities of the firm. In this sense, budgets reflect plans in quantification (partly) of revenues and expenses for the future.

Resources: Budgets involve the planning of financial resources for the various types of assets and other sources of capital to be invested in these assets.

Given the future period: A budget must relate to a particular period.

2. Church Budgeting

The word church means a local congregation of a baptized believer in Christ, who voluntarily band themselves together to carry out the work of Christ (John E. Mills, 1959:1). Therefore, Church Budgeting simply means the process of creating a plan to spend church money. Church budgeting also means the plan of income and expenditure of the church. It also includes planning on how to use the personnel resources and the available materials of the church. The church budget is the plan of how to spend the money one will receive during the coming year. Church budgeting requires enquires from various church departments, prayer, and decision-

making. Developing a strong budget is the first area of effective church finances. Strong solid budgets create giving. Weak budgets create weak giving (Ray 1987).

However, the basic concepts of church budget and budgeting can be amplified as follow:

Cash flow: Cash flow is the amount of cash available to meet obligations to creditors, loans, or long-term debt. this cash flow is the first basic concept in budgeting; the most basic concept in budgeting is the possible variance budget and cash flow. This is also one of the first concepts taught in basic accounting. With the above first concept, a wise church will budget large items when the giving trend is at a high level, such as in December, which tends to be a high-giving month.

Commitment: Commitment is the state or quality of being committed to a cause, policy, or person. Therefore, since financial accountability is important in the church and if this will be accomplished, commitment from all the units, most especially the finance and budget committee. However, in the larger multi-staff church, pastors and departmental leaders are given monthly updates of their spending and are accountable for keeping expenses within the budgeted amount.

Contingency: Contingency is a future event or circumstance which is possible but cannot be predicted with certainty. With this, each budget should fund. That contingency is usually a percentage of the total budget and can typically be up to five percent, though this contingency may vary. Church leaders tend to think the contingency amount is available to be spent on unplanned items or items not directly connected to a yearly goal. Therefore, since the idea of contingency is for emergency items, it should be allocated reluctantly.

Congregational Participation: Congregational Participation in budgeting means the congregation has an active involvement in the budgeting process both in establishing the budget and in reporting budgeted spending. Since church involves a representative from the congregation in a budget committee structure. This committee reviews goals and budget and recommends changes to the church visionaries. This committee also provides financial reports to the congregation, primarily through the annual church report, which shows the previous year's spending and the coming year's budgeted amounts.

Communication: Communication is the key in all phases of the budgeting process. If the budget is a departmental budget coming to the pastor, the need and the priority of the need must be communicated.

The vision and overall yearly objectives of the ministry must be communicated from the pastor to the department or persons preparing the budget. Communication of the process and needs must be communicated to the congregation participants through the budget committee, the church in council, and congregation reports. Communication also helps to communicate more easily the objectives, opportunities, and plans of the church to the various department leaders.

2.1 Meaning and Nature of the Church Budgeting

The term “Church” means a local congregation of baptized believers in Christ who voluntarily band themselves together to carry out the work of Christ. Church budgeting also includes planning on how to use the personal resources and the available materials of the church. Also, the church budget is the plan of how to spend the money one will receive during the coming year. It requires research, prayer, and decision-making. Making a church budget is clear planning on how church materials should be used. It is a fundamental planning instrument and control device that churches need for their smooth running and the coordination of their human and material resources for the achievement of set goals (Olatunji, 2009). The church budget is necessary for control, especially of the fund, but it cannot serve as a reasonable standard of control unless it reflects good planning (Ogungbade, 2002). According to Joseph Akinola Ogungbade, the importance of planning cannot be overemphasized in budgeting, because it helps to offset uncertainty and changes. For instance, a budget deals with the future, and the future may not be certain. The further into the future a budget is, the more the difficulty its decision process or else uncertainty will result.

3. Brief History of the New Covenant Church

New Covenant Church is an international charity started in Nigeria in 1985, and from there has spread to different parts of Africa, Europe, Asia, Canada, and the USA. NCC in Nigeria has over 250 branches with over 50,000 members. The largest church is in Ibadan with over 3,000 members.

3.1 The Vision of the New Covenant Church

The New Testament knows only one Church. The only thing that divided the Church was geographical boundaries. The biblical pattern is the local church, which is expected to relate to or be under the spiritual oversight of an apostle or apostolic team (Eph 2:19-

20), bearing in mind that a local church comprises of the entire congregation in a geographical boundary. What unity there would be when all churches are together under apostolic teams nation-wide? When that happens, the Church will become of age, and the gates of hell would no longer prevail.

3.2 The Mission Statement of the New Covenant Church

The mission of the New Covenant Church is to build city churches around the world. These churches are to be at least 1% of the local population. This will be our contribution to the joint effort of all other churches to disciple the nations as Jesus Christ commissioned.

- To bring every member into maturity in Christ.
- To foster more in-depth and meaningful fellowship
- To encourage and work for unity among all believers.
- To work in the community.
- To play a decisive role in the life of the nation.
- To provide an opportunity for service.

3.3 The History of the Founder of the New Covenant Church

Rev. Paul Jinadu was born a Muslim in Lagos, Nigeria, before traveling to the United Kingdom as a teenager to continue his secondary education. He met the Lord during his “A” level studies and abandoned his plan of becoming a medical doctor to answer the call of God into full-time ministry. He returned to Nigeria in 1966 and worked with two church denominations where the Lord used him as an evangelist, church planter and pastor, before returning to the United Kingdom.

As a young minister, Brother Paul had received in his heart, from scriptures, a vision of the pattern of the Church

Jesus Christ promised to build, which he always shared with his members and disciples while in Nigeria. With considerable difficulty in fulfilling this vision and after being asked to leave by the church authority, some of Brother Paul’s disciples started a fellowship in Ibadan, Nigeria, and felt led to invite him back to Nigeria to be their pastor. Thus, the New Covenant Church was formally inaugurated in Samonda, Ibadan, Nigeria, in 1985, while the first branch in the United Kingdom started in London in 1986. The little seed sown over 30 years ago has been

blessed by God as New Covenant Church now has over 500 branches in 27 countries.

Brother Paul’s passion is to see Christians come to the knowledge of the truth and be disciplined and to train Christian leaders to last the race. This, the Lord has helped him do in his ministry for over 50 years. He has been married to Rev. Mrs. Kate Jinadu, the International President of the Covenant Women International, for over half a century. They are blessed with two sons who are also ministers of God, and three grandchildren.

Sources of Funds of the New Covenant Church include:

Regular tithes and regular offerings: these are the offering usually and always collected every Sunday Service.

Unique offerings such as thanks-giving, marriage, house warming: These are offering collected when there is a unique program. They are occasional offerings, not like regular tithes and offering.

Funds from real estate management (shops, apartment and other): These are the funds gathered from church investment and businesses

Funds from school established if there is any: These are the income generated from school, i.e., nursery and primary, secondary school, and so on. This is a fund known as gain the staff has been paid, and all taxes have been settled.

Donations: These are the funds got from self will offerings, a gift from church members, distance members, and other people.

Bank interest, and so on (Joseph Adejin, 2019).

A Sample of Prepared Budgets Plan of the New Covenant Church 2012 and 2013 Proposed Income and Expenditure 2013 Budget Proposals (income)

SOURCES OF INCOME	2012 PROPOSED	2012 ACTUAL	PROPOSED INCOME 2013
Collection			
Sunday offering	2,000,000.00	2,850,440.00	3,000,000.00
Tithes	10,000,000.00	12,154,185.00	12,000,000.00
Sunday School	600,000.00	714,545.00	700,000.00
Special offering	500,000.00	806,201.00	600,000.00
Home caring fellowship	150,000.00	162,705.00	150,000.00
Sub-total	13,250,000.00	16,688,075.00	16,450,000.00
Thanksgiving			
New year	200,000.00	222,065.00	200,000.00
Easter	100,000.00	70,300.00	100,000.00
Mid-year	100,000.00	114,085.00	100,000.00
Children	75,000.00	34,640.00	70,000.00
Annual/Adult	200,000.00	155,475.00	200,000.00
Christmas	150,000.00	184,865.00	150,000.00
Weekly thanksgiving	200,000.00	198,115.00	200,000.00
Special thanksgiving	300,000.00	178,810.00	200,000.00
Birthday Anniversary	1,000,000.00	1,307,095.00	
1 st day of the month	100,000.00	54,725.00	75,000.00
Sub total	2,425,000.00	2,520,175.00	2,295,000.00
Anniversary			
Choir	100,000.00	75,455.00	100,000.00
Societies	600,000.00	718,000.00	700,000.00
Mother’s Day	0.00	0.00	0.00
Father’s Day	0.00	0.00	0.00
Sub-total	749,960.00	700,000.00	793,455.00
Evangelism			
Overcomes meeting	314,290.00	250,000.00	228,785.00
Media ministry/Drama	500,000.00		
Breakthrough evening prayer	100,000.00	81,875.0	100,000.00
Home Mission	25,000.00		25,000.00
International Mission	25,000.00		25,000.00
Revival/Convention	75,000.00	50,645.00	75,000.00
Evangelist offering	100,000.00		
Others		18,970.00	150,000.00
Sub-total	1,075,000.00	380,275.00	490,000.00
Youth Fellowship	0.00	0.00	0.00
Adult Education	0.00	0.00	0.00
Bible Society	0.00	2,600.00	0.00

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C.A.N	22,000.00	1,140.00	0.00
Sub-total	0.00	3,740.00	0.00
Special Programmes			
Easter Retreat	0.00	5,045.00	10,000.00
Covenant Night	100,000.00	0.00	0.00
Sub-total	100,000.00	5,045.00	10,000.00
Ceremonies			
Funerals	250,000.00	332,410.00	50,000.00
Marriage	100,000.00	150,565.00	120,000.00
Others	100,000.00	80,380.00	100,000.00
Sub-total	450,000.00	561,355.00	470,000.00
Miscellaneous			
Bank interest earned	50,000.00	13,084.83	50,000.00
Refunds	100,000.00	433,490.00	5,000,000.00
Loans from outsiders	0.00	3,000,000.00	5,000,000.00
Convection retirees/Appreciation	0.00	0.00	0.00
Student Pastor Remuneration	50,000.00	0.00	0.00
Church Bus fund Raising	4,500,000.00	0.00	7,000,000.00
Five year Church Dev. Pan/Church capital Project	2,000,000.00	0.00	7,000,000.00
Music Instrument		2,971,150.00	0.00
Land Tenancy	50,000.00	194,000.00	150,000.00
Other funds/School fund		0.00	0.00
Sub-total	6,750,000.00	6,611,724.03	12,300,000.00
GRAND TOTAL	26,555,000.00	33,437,090.67	36,120,000.00

EXPENDITURE	2012 PROPOSED EXPENDITURE	2012 ACTUAL EXPENDITURE	2013 PROSED EXPENDITURE
1.Salaries & Allowance	4,900,160.00	4,543,491.72	5,474,000.00
2.Grants	50,000.00	0.00	100,000.00
3.Mission & Evangelism	820,000.00	1,218,890.00	1,590,000.00
4.Evangelism (Benevolence)	550,000.00	770,580.00	650,000.00
5.Evangelism (capital project)	220,000.00	0.00	400,000.00
6.Department committee & Auxiliary	1,755,000.00	2,478,285.00	176,000.00
7.Stationary & Allied Materials	185,000.00	224,600.00	176,000.00
8.Printing	690,000.00	339,550.00	176,000.00
9.Bills	101,135.00	181,350.00	90,000.00
10.(a) Maintenance (office Equipment)	120,000.00	8,100.00	100,000.00
10.(b) Maintenance (vehicle & Motorcycle)	990,000.00	7,255,835.00	2,970,000.00
10(c). Maintenance (works)	1,275,000.00	1,195,235.00	1,200,000.00
10(d). Maintenance (Technical)	900,000.00	1,237,105.00	1,200,000.00
10(e). Maintenance (Musical instrument)	100,000.00	0.00	0.0
11.Meetings	710,000.00	999,570.00	490,000.00
12. Dues	3,500,000.00	4,416,330.000	4,890,000.00
13. Capital Projects	0.00	0.00	0.00
14. Saving and Invest	6,700,000.00	5,347,342.00	1,100,000.00
15. Miscellaneous	2,264,705.00	4,615,490.00	12,450,000.00
16. Designated Funds	104,000.00	256,315.00	50,000.00
Sub-Total	32,260.00	104,000.00	356,315.00
GRAND TOTAL	17,131,401.77	26,555,000.00	36,120,000.00

The above analysis reflects the budget planned for a New Covenant church. It shows both the income and expenditure of a budget proposal. The proposed income reflects the church sources of incomes, which are: collections, thanksgiving, anniversary, evangelism, organization, special programs, ceremonies, and miscellaneous with the total of 36,120,000.00. However, the other part of the budget has to do with the proposed expenditure which is simply the analysis of how the church income was spent; these include salaries and allowance, grants, missions and evangelism, department committee and

auxiliary stationery and allied materials, printing bills, maintenance, meeting, dues, capital projects, saving/invest, miscellaneous and designated funds.

Calculating the total for the proposed expenditure, one could see that both the total for income and the expenditure correlate. Not only this, but the sample reflects all facets of church activities. This means that, when developing a budget for the church or any organization, the people, the building the equipment, the church activities, and the spiritual activities. Everything that the church does and planning to do

should be written down and considered when developing a church budget. However, all church departments must reflect in a budget proposal.

4. The Doctrinal Principles of the New Covenant Church

4.1 The Bible Teaching

The New Covenant church is known for Bible study. We often operate a Bible study or evangelistic program. Our sermons stress the application of biblical texts, bringing the message home for the audience in such a way that makes the message relevant to what people experience daily (Omueti Philip, 2019). We believe that the inspiration wrote both Old and New Testaments of the Holy Spirit (2 Tim. 3:16-17). We also believed in the will of God as written and revealed in the Bible. These beliefs include Man's position to God, the way to obtain salvation, woes, and destruction awaiting sinners that refuse to repent and everlasting joy that is kept for the born again souls. We admit that all the Christian teachings and attitudes are established in the Holy Bible (Omueti Philip).

4.2 Mission and Evangelism

Evangelism or soul winning is a central belief and practice in the New Covenant church (Ige, 2019). Ademola Ishola and Deji Ayegboyin posit that a Christian must engage himself in evangelistic activities all the time (Deji Ayegbonyin and Ademola Ishola, 1997). The grace of God receives the belief that through the death, burial, and resurrection of Jesus Christ, sins can be forgiven, humanity reconciled with God and the new birth through faith in Christ as Lord and Savior. They propagate the gospel by distributing handbills, preaching in the buses, street corners, and house to house evangelism. The use of these strategies has helped New Covenant Church to spread even beyond Africa.

4.3 Baptism with the Holy Spirit

New Covenant Church identifies three distinct uses of the word "baptism" in the New Testament:

Baptism into the Body of Christ: This refers to salvation. Every believer in Christ is made a part of his body, the church, through baptism. The Holy Spirit is the agent, and the body of Christ is the medium.

Water baptism: This is symbolic of dying to the world and living in Christ. Water baptism is an

outward symbol of that which has already been accomplished by the Holy Spirit, namely baptism into the body of Christ.

Baptism with the Holy Spirit: This is an empowering experience distinct from baptism into the body of Christ. Deji Ayegbonyin and Ademola Ishola assert that in this baptism, Christ is the agent, and the Holy Spirit is the medium (Deji Ayegbonyin and Ademola Ishola, 1997). While the figure of Jesus Christ and his redemptive work is at the center of the New Covenant Church's theology, that work is believed to provide for a fullness of the Holy Spirit of which believers in Christ may take advantage. Oladeji asserts that Pentecostals define it as a positive experience occurring after salvation whereby the Holy Spirit comes upon the believer to anoint and empower him or her for special service. It has also been described as "a baptism into the love of God." They also believe that the baptism with the Holy Spirit is available to all Christians. Repentance from sin, having faith in God's promise to fill the believer, being born again, and in yielding the entire being to Christ are fundamental requirements to receive it (Oladeji M. O., 2005). To Pentecostals, baptism of the Holy Spirit is necessary if the believer is to have what is called power for service because it provides a motive, the urgency and the power with which believers are qualified to carry the gospel to the ends of the world (Oladeji M. O., 2005).

4.4 Divine Healing and Deliverance

New Covenant Church seems to be relevant in meeting the need of its members spiritually and physically, especially in healing and deliverance from attacks. As they focus on physical healing, they involved in casting out demons, which is termed as a deliverance. Divine healings and deliverance feature prominently in the Pentecostal revivals. Simon Kolawole asserts that Pentecostal evangelists emphasize, "Jesus can heal without the use of medicine." However, while some uphold a doctrine of non-use medicine, others allow their members to use both medicine and divine healings (Kolawole, 2009).

4.5 Eschatology

Eschatology is the study of the last things. It is the branch of theology that deals with subjects such as the second coming of Jesus Christ, unfulfilled prophesy (that is, prophesy with dual fulfillments), the final judgment, heaven, and hell (Akinola, 2016). For Pentecostals, "every moment is eschatological" since, at any time, Christ may return. This "personal and imminent" second coming is for Pentecostals, the

motivation for practical Christian living, including personal holiness, meeting together for worship, faithful Christian service, and evangelism.

4.6 Enthusiastic Worship

The most important thing to the Pentecostals is the worship service. In the early years of its inception, nearly every meeting was marked by speaking in tongues, prophesy, healing, deliverance, hand-clapping, praying aloud, running, falling, dancing, crying, and shouting with great happiness (Robert Mapes Anderson, 1987:233). Pentecostalism is a pattern made up of prayer, singing, sermon, the operation of the gifts of the Spirit, altar intercession, offering, announcements, testimonies, musical specials, Scripture reading, and occasionally the Lord's Supper. Pentecostals believe that worship brings consolation and assurance and lifts the worshippers into the sublime (Robert Mapes Anderson, 1987:233).

4.7 Ordinances

Like other Christian churches, New covenant church beliefs that certain doctrine or ceremonies were instituted as a command from Jesus in the New Testament. Pentecostals commonly call these ceremonies ordinances. Many Christians call these sacraments, but the Pentecostals and certain other Protestants do not generally use this term as they do not see ordinances as imparting grace. The ordinance of water baptism is an outward symbol of an inner conversion that has already taken place. Therefore, most Pentecostal groups practice believer's baptism by immersion. According to Oladeji, the majority of Pentecostals do not view baptism as essential for salvation (Oladeji, 2005). He goes further to state that, most Pentecostals are Trinitarian and use the traditional Trinitarian baptismal formula. The ordinance of Holy Communion, or the Lord's Supper, is seen as a direct command given by the Lord Jesus at the Last Supper, to be done in remembrance of him. Pentecostals reject the use of wine as part of communion, using grape juice instead. Foot washing is also held as an ordinance by some Pentecostals. It is considered an "ordinance of humility" because Jesus showed humility when washing his disciples' feet in John 13:14–17. Anointing with oil for the healing of the sick is also practiced by Pentecostals.

4.8 Emphasis on Spiritual Gifts

A Spiritual gift is a special attribute given by the Holy Spirit to every member of the body of Christ according to God's grace for use within the context

of the body (Wagner, 1979:42). New Covenant Church lays more emphasis on the manifestation of the gifts of the spirit, and this is manifested by their stand on the doctrine of the Holy Spirit. They believe in the manifestation of nineteen spiritual gifts listed in 1 Corinthians 12:8-10; Romans 12:6-8; Eph. 4:11-13. Akano said that to Pentecostals, these gifts are not essential for salvation, but without them, Christian service will not be effective (Akano, 2008:24). M. O. Oladeji added to it that Pentecostals also believe that when a Christian is baptized with the Holy Spirit, he receives the grace gifts which enable him to do the work of the ministry with great vigor (Oladeji, 2005).

4.9 Prophecy

Prophecy is the gift of speaking under the influence of the Holy Spirit, about predictions of the future under the influence of divine guidance (Jim and Carolyn Murphy, 2002:93). New Covenant church beliefs that the Holy Spirit moves an individual to bring a specific verbal message that is call prophecy. However, they believe and teach that all prophecies must tally with the word of God. Lekan Babatunde opines that Prophesying does not make one a prophet and that every Christian cannot be prophets (Babatunde, 1987).

4.10 Speaking in Tongues and Interpretation

Since this is one of the shreds of evidence of the baptism in the Spirit, New Covenant Church places more emphasis on it. They practice speaking in tongues and generally believe that whatever occurred in the first-century church is still for every believer today. According to Babatunde, speaking in tongues, according to Pentecostals, is the most beautiful of the spiritual gifts because it is communion between God and man alone (Babatunde, 1987).

4.11 Prayer

New Covenant Church is typically devoted to cultivating a constant, wholehearted habit of prayer. Tongues-speaking is often used as a personal prayer language for voicing petitions and praise to God, and generally for long periods at a time.

5. Recommendations

Based on the findings of this study, the following recommendations are made for the effective use of churches, pastors, and other para-church organizations in society. It is, however, believed that if most of these recommendations are well understood, appropriate, and followed, the churches

will experience both numerical and spiritual growth. Some of these are:

- The church should see and use budgeting as a tool that guides her financial expenditures.
- Financial management of the church should be effectively handled by those that know finances to accommodate growth.
- The use of specialized and skillful members in the budgeting committee or administration of the church resources cannot be overemphasized.
- Pastors should have an interest and create ample time for budgeting. It should be seen as a catalyst to growth and not as an unnecessary trade-jacket. He should sit down with the budget committee to plan, seek how to generate income, cut down unnecessary spending, and plan for the future.

6. Conclusion

This paper has revealed that orientation and proper education of churches are desired and necessary for the proper use of budgeting for the growth of the churches. The aspects of church budgeting where church leaders can train to grow effectively include the aspect of finances, time, and human resources, among others, including the competency of the finance/budget committee. When all these factors are placed in proper perspectives, the growth of the church will quickly emerge, and the burden of the church will be alleviated.

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