VIEWING THE REVENUE OF THE CHURCH IN LINE WITH PRESENT REALITY

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Abstract
The church in Nigeria has been seriously affected by economic downturn that hit the world as a result of the recent lockdown. A lot of denominations were not able to fulfill their financial obligations to their clergy. In some not-too-viable churches, pastors had their salaries slashed and church paid workers like securities, cleaners, etc went for months either being put on unpaid leave or given a fraction of their previous salary. Based on the survey carried out by the researcher, since the resumption of normal church activities the tithe and offering have suffered significant dip. This qualitative study uses survey method to highlight how individual churches could reposition themselves in such a way that they would not over depend on tithes and offering to pay their workers or fund infrastructural development.

Keywords: Church funding, planning, financial prudence, workers remuneration.

Introduction
A lot had been said and written by scholars on the economic impact of Covid-19.1 For the first time in 30 years, Australia's economy went on recession.2 Also most of the gains recorded by Trump's administration in US were wiped away by the pandemic. These same negativities spread all over most part of the world.

International travels were affected, the price of crude oil descended to an all time low. Before the Covid-19 was declared a pandemic, the price of crude oil was around $50, but at the peak of the pandemic, it went as low as $18.3 As at December 2019, the external reserve was $38.61 billion but it dropped to $35.26 by March, 2020.4 The cost of food items also sky-rocked within and immediately after the ease of lockdown.5 The response of governments of different nations to the economic impact of the pandemic varied.6 In some countries food banks were set up from community to community. This helped cushioned the effect of the lockdown and the attendant economic effect.

Nigeria also gave some palliatives to the citizens through the ministry of humanitarian affairs However, immediately after the relaxation of the lockdown, the authorities decided to increase electricity tariff and cost of petroleum products in Nigeria. This, coupled with the fact that businesses found it hard to survive and most states have not been able to pay the minimum wage had further impoverished the people. It should be noted that people that pay tithes and offerings in the church are businessmen, contractors, artisans, tracers, civil servants and unemployed people. All these categories of people were hard hit by the economic down turn.7 The church depends on the blessings of God on the members and their faithfulness and commitments to giving to enable it meets its obligations. A financially buoyant church could simply be defined as a church with members who are financially self sufficient and who are committed to the church financially. Churches therefore, could be classified into four broad categories based on sufficiency index. The category A are churches that have enough savings and investments that could last them 10 or more years even if members do not make further financial contributions again to the church. The category B churches can last between a year to 9 years; while category C cannot last up to a year without funds being paid into the church. Category D churches cannot survive a month if members do not make financial inputs into the church account.
Materials and Methods
This study employed qualitative research method. This study uses interviews to generate data. The churches interviewed were Baptist, Anglican, Methodist and Redeemed Christian Church of God (RCCG). Since each of the church leaders interviewed were not the apex leaders or official voices for their respective denominations, the churches will not be categorized but results from the interviews would be hidden under categories A, B, C and D. Convenience sampling procedure was adopted in the choice of churches selected since the study was conducted at the beginning of partial lifting of the ban on Sunday worship in Nigeria. The structured interview schedule used for this study is at the end of the paper. The responses were not subjected to quantitative analysis, rather qualitative assessment was used.

Results
Apart from the challenge of the possibility of inability of church leaders to properly lead their members on the right path due to the lockdown, there was also the challenge of payment of workers during the lockdown. According to a category C pastor, he said that the church only depended on the faithfulness of a few members who pay their tithes to be able to have enough funds to pay the pastor and other full time workers. Another category C pastor claimed that the church had to borrow money for him to be part of his allowance. Category D church workers were the hard hit since the pandemic hit them at the early part of the year. A preacher in this category said that the church could not meet its obligations to him. None of the pastors interviewed on phone indicated that they were adequately remunerated. The implication of this is that if there is second wave of the pandemic and a lockdown was enforced, most of the categories A, B and C will be able to fulfill their duties to the full time workers of the church. Between March and August, 2020 which is the duration of strict lockdown, some construction works were going on at some category A churches; one is located in Ota area of Ogun State and another at Abuja. A category C church in Ifo, Ogun State was able to do some lightening works which cost less than one hundred thousand naira (N100,000) through voluntary donations by two families who had pledged to do that. A category D pastor had to be supported by voluntary donations from some members. Another category C pastor had food contributed for him through WhatsApp crowd funding. The summary of the findings indicated that category A church workers had enough, but not much to spare. Categories B and C did not have enough. What was available to me barely got them by. Category D church workers needed emergency soliciting of funds, begging for assistance, etc to survive during the lockdown of churches.
Discussion
Church’s Overdependence on Tithes and Offering
Most churches depend on tithes and offering as their main sources of revenue, especially the categories C and D churches. In one of the churches whose financial records was obtained in the course of this research, a Baptist church in Ifo local government area of Ogun state, 85% of their total revenue is from tithes and offering, while the rest is generated from special donations like levies and annual thanksgiving. This made the church to borrow money from a cooperative society associated with the church to meet her obligations to the two pastors that are working full time in the church.

Another church in the same category and in the same denomination but situated in Abeokuta, Ogun state also have a similar statistics. This overdependence on tithes, offering and special donations as the only means of generating income had telling effects on the churches, especially during the lockdown. Before the lockdown, the church cited above has a total inflow of two hundred thousand naira (N200,000) every month based on the financial records between March, 2019 and February, 2020. The senior pastor collects seventy eight thousand (N78,000) while the junior pastor collects Forty five thousand naira (N45,000). About twenty percent (20%) of the total collection is paid to the Baptist convention, which is the national umbrella body, the state conference and the local association. The pension of the senior pastor is paid from the remaining fund, then, the overhead cost like fees for seminars and trainings, compulsory stationeries, fuel for generator, rents for the two pastors, and other miscellaneous expenses. According to the treasurer of the church, the church has savings of less than one hundred thousand naira (N100,000). When interviewed on how the church survived during the pandemic and the suspension of church activities, he said the church resulted to borrowing in order to pay the pastor and also wrote a letter to the landlord of the house where the pastor was resident for some form of consideration for deferred payment.

A similar report was given by an Anglican pastor in idimu area of Lagos state and his counterpart in Ojo area of Lagos state. Though this interview was targeted towards clergies who could easily give information that their churches may rate as classified but the assessment of comments and soliciting for funds by churches and preachers on social media indicated that many churches were affected. The implication of this is that the church needs to rethink her approach to revenue generation and financial management. If there is another lockdown, does the church have plans that would make it near impossible to fall into similar predicament? Can church think of possible means of sustainable revenue generation and financial prudence that will make their churches weather every storm?

Challenge of Financial Prudence
Some of the churches interviewed indicated that there churches normally draw budgets at the beginning of the year but they hardly follow it through. There was a case of missing funds in one of the churches interviewed. The general assessment is that most of the churches interviewed lacked financial discipline. They sometimes spend money based on the immediate needs and not in line with the budgetary provisions. That is why they were hard hit during the time of total lockdown.

Challenge of Remittances to the Central Body
This study will only report feedbacks from field study and not depend on secondary sources. A category c church leader who is a Baptist pastor said that the financial burden placed on local churches by the national body was too enormous. He complained about the dues collected by the national body and how the workers at the national secretariats enjoy better condition of service which pastors on the field could dream of. A similar complaint was also made by an Anglican preacher serving at Ojo area, who also complained about the amount of assessment fund his church was required to remit every year.
Creating Alternative Revenue Outlets
There are few sources of revenues suggested by the interviews in the course of the survey. The church secretary of a Methodist church located in Abeokuta, Ogun state whose church is a category C church said his church which has a membership of about 70 and generates less than two hundred thousand naira (N200,000) a month said that her church bought some acres of arable land in a village through a savings fund they had been involved in for more than five year. She also said that part of the building of the church was converted to a day care and later a nursery and primary school. After paying pastor’s salary the mission school was able to save over two hundred thousand naira (N200,000) every term.

The Baptist pastor of a grade C church located in Ifo, Ogun state said his church was part of spend and thrift society where they made a monthly contribution of ten thousand naira only. Over time, the money accumulated and they were able to collect the money from the saved fund during the pandemic to meet their obligation. Another interviewee said some churches embarked on agricultural business. Some actually planted crops and sold them after the harvest. Some were involved in animal husbandry, while some buy agricultural produce and sell them to their members with little profit margin. There are other alternative sources of revenue which are suggested in literature, but this study is limited to the ones suggested during the survey carried out.

Conclusions and Recommendations
In order to collect more money from the congregants, some churches take offerings more than two times during a single service. These offerings are given specific names and sometimes church leaders threaten their congregants to either “pay or perish.” Though some of the interviewees deny that being done in their churches, but they acknowledge that they sometimes collect offerings more than two times especially the first day and the last day of the month. This study therefore concluded that many churches in categories B, C and D need to rethink their overdependence on tithes and offerings. They need to look inwards to see how to generate income which would make them not to depend solely on tithes and offering. Also, churches need to practice financial prudence. Spending money outside the budgetary provisions should be totally discouraged. The church should also participate in savings and investment funds which will make them save for the raining day.

Notes and References
7. This sampling technique was adopted due to the sensitive nature of some of the information solicited and how difficult it may be to obtain such in Nigeria except from some selected people. Most denominations prefer to keep their secret secret.
List of Interviewees (The interviewees did not wish to be identified or quoted directly)
1. Rev. M: Anglican Church, Ojo. Interviewed on 14th June, 20th July, and 18th August, 2020
2. Venerable A: Anglican Church, Idimu. Interviewed on 19th August, 2020
3. Rev. Dr. C: Baptist Church, Abeokuta, Ogun State. Interviewed on 20th June, 2020

Appendix 1
Structured Interview Schedule
Channel: Through telephone

Period: Responses were obtained at different periods between March and August, 2020. Responses were obtained as verbal, unofficial conversation through convenient sampling and no strict other was followed in asking each of the questions.

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<tr>
<th>S/N</th>
<th>QUESTION</th>
<th>RESPONSES</th>
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<tbody>
<tr>
<td>1</td>
<td>How do you categorize your church?</td>
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<tr>
<td>2</td>
<td>Does your church have any other source(s) of revenue apart from tithes and offering?</td>
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<tr>
<td>3</td>
<td>What percentage of your income goes into recurrent expenditures?</td>
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<td>4</td>
<td>How did your church pay workers during the lockdown?</td>
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<tr>
<td>5</td>
<td>Do you have budgetary provisions for each expense?</td>
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<td>6</td>
<td>Are the people in charge of finance honest?</td>
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<td>7</td>
<td>How did you collect tithes and offering during pandemic?</td>
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<td>8</td>
<td>Did your church solicit for funds online during pandemic?</td>
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<td>9</td>
<td>How many kinds of offerings do you make during Sunday service?</td>
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<td>10</td>
<td>Is there a significant decrease/increase in church revenue since the churches were reopened?</td>
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4 Sourced from cbn.gov.ng on 24th September, 2020.


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