

# Financing The Work of God

by David E. Moss

Money is one of the practical resources necessary for the work of God to be accomplished. Among other things, money is needed to pay salaries for Christian workers, to buy materials used in doing the work, and to provide facilities where these activities can be based. The question is: Where is the money to come from in order to pay for these things and thus finance the work of God?

The Word of God presents two important principles concerning the source of money used to finance the work of God. First, the support of the work of the Lord is to be by voluntary giving, or free will offering, as opposed to other fund raising methods. Secondly, the support of God's work is to come from His own people and not from the resources of ungodly people. The following paragraphs explain the biblical basis for these two principles and why other means of raising funds for the work of God are not appropriate.

## The Free Will Offering Of God's People.

The principle that the Body of Christ is to be a self-edifying organism supports the truth that it is also to be self-supporting financially. Ephesians 4:16 says, *From whom the whole body fitly joined together and compacted by that which every joint supplieth, according to the effectual working in the measure of every part, maketh increase of the body, unto the edifying of itself in love.* While it is true that this verse directly refers to spiritual activity, what believers do with their money also involves spiritual principles and the supply of the practical needs of God's work has no little significance in making it possible for the body of Christ to function efficiently. According to this principle, **each part of the body** is to contribute **from itself** to provide what the rest of the body needs. This is made possible as the members of the body submit to the Head, Jesus Christ. It should be easy to see how this can be applied to financial contributions as well as spiritual ones.

Consistent with this principle, every example of financial and material support for the work of the church in the New Testament centers around the voluntary gifts of believers only. For example:

Acts 2:45 - (The first Christians) *sold their possessions and goods, and parted them to all men, as every man had need.*

Acts 4:34-35 - *...for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, And laid them down at the apostles' feet and distribution was made unto every man according as he had need.*

I Corinthians 16:2 - *Upon the first day of the week let every one of you lay by him in store, as God hath prospered him....*

Philippians 4:15-18 - *...ye (the Philippian believers) sent once and again unto my necessity...fruit that may abound to your account...an odour of a sweet smell, a sacrifice acceptable, well pleasing to God.*

II Corinthians 8 and 9 - *And this they did, not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God (8:5).*

This last verse, taken from II Corinthians chapter 8, explains that financial gifts to the Lord result from a proper spiritual attitude. The Macedonian believers were limited in their financial resources. Nevertheless, they found a means to contribute to the collection being taken for the impoverished saints in Jerusalem. They were able to do this because they *first gave their own selves to the Lord*. The thing to note about this is that unbelievers cannot have such an attitude. One can but guess what their motive would be for contributing to a divine cause. Only believers can **first** give themselves to the Lord and **then** give their money to his work.

The Old Testament agrees with this principle when it describes how the tabernacle project was financed. God instructed the Israelites to make a tabernacle to facilitate their worship and sacrifice unto Him. This was then financed by the freewill offering of His own people.

1. The offering was from *the Lord's people*.  
Exodus 35:5, *Take ye from among you an offering unto the LORD....*
2. It was voluntary.  
Exodus 35:5,22, *whosoever is of a willing heart, let him bring it....*
3. It was an offering according to ability.  
Exodus 35:22-24, *and every man with whom was found...brought...*
4. It was prompted by zeal for God's service.  
Exodus 35:21-26, *And they came, every one whose heart stirred him up, and every one whom his spirit made willing....*
5. It was an offering unto God.  
Exodus 35:5,22, *and every man that offered, offered an offering...unto the LORD.*
6. It was more than sufficient to meet the need.  
Exodus 36:5-7, *For the stuff they had was sufficient for all the work to make it, and too much.*

In stark contrast to this, God clearly rejects financial contributions to His work from ungodly people. Wages derived from an ungodly lifestyle or profits from unclean merchandise are unacceptable to Him (Deuteronomy 23:18). The sacrifice of the wicked is an abomination to the LORD (Proverbs 15:8). In fact, God even rejects the offerings and sacrifices given by people who profess to believe in Him but who are living ungodly lives.

Isaiah 1:11 - *To what purpose is the multitude of your sacrifices unto me? saith the LORD: I am full of the burnt offerings of rams, and the fat of fed beasts; and I delight not in the blood of bullocks, or of lambs, or of he goats.*

Jeremiah 14:12 - *When they fast, I will not hear their cry; and when they offer burnt offering and an oblation, I will not accept them....*

Hosea 8:13 - *They sacrifice flesh for the sacrifices of mine offerings, and eat it; but the LORD accepteth them not; now will he remember their iniquity, and visit their sins....*

*Amos 5:22 - Though ye offer me burnt offerings and your meat offerings, I will not accept them: neither will I regard the peace offerings of your fat beasts.*

The only logical conclusion to be drawn from these Old and New Testament principles is that God finances His work through the free will offerings of His own people, who have first submitted themselves unto Him. He is not interested in raising funds by means other than free will offerings, nor is He interested in receiving offerings from those who do not know Him.

### **Is A Tithe A Free Will Offering?**

Some people argue that tithing is not taught in the New Testament. Tithing, they say, is barely mentioned in the New Testament, the word itself appearing only four places: Matthew 23:23, Luke 11:42, Luke 18:12, Hebrews 7:5-9. None of these are passages in which New Testament Christians are instructed to tithe. Tithing is part of the Old Testament law, they say, and the New Testament makes it clear that the church is not under the law but under grace (Romans 6:14-15). Because of these things, some insist that tithing does not qualify as a free will offering and that it is inappropriate to lay such a legalistic necessity on the shoulders of Christians.

However, tithing was practiced as a voluntary offering before the Law was given through Moses. Abraham **gave** tithes to Melchizedec in Genesis 14:20. Melchizedec was the King of the city of Salem but he was also the priest of the most high God. There is no suggestion in Scripture that Abraham was **required to pay** these tithes. It clearly says he **gave** them, indicating it was a voluntary act. Hebrews 7:9 does use the expression "*payed tithes*" in reference to this incident. However, the sense is still that the choice to pay came from Abraham's heart and not from Melchizedek's demand for payment. So, whether he paid or gave, Abraham turned his tithes over to Melchizedek as a voluntary act.

Later, the Mosaic Law called for three tithes: one to support the ministry of the Levites and the maintenance of the Temple (Numbers 18), one to finance the major feasts held annually in Jerusalem (Deuteronomy 12:5-18), and one to benefit the poor (Deuteronomy 14:20; 26:12). The first two were annual tithes and the third was called for every third year. But, it is important to note that even though the tithe was ordered by the Law, there is no biblical record of a civil penalty for Israelites who did not pay their tithes. The civil and moral laws given to Israel typically were enforced with penalties imposed upon those who violated specific laws (for example, Exodus 22:1-4 and Exodus 22:16). However, there is no civil penalty provided for failing to pay one's tithes. There was only a spiritual penalty as explained in Malachi 3:8-10.

Even in the Old Testament, God wanted man's material contributions to His work to come from the heart and not from a sense of legal obligation. But when a man who professes to believe in God chooses not to contribute to His work, this choice serves as an indictment against his lack of devotion to the LORD. God purposely prospers His people to enable them to support His work. By refusing to share in the support of God's work and by diverting what God has provided to selfish interests, God's people are in effect robbing God. God is not going to bless someone who is guilty of such fiscal irresponsibility. This is not a matter of legalism, that is, God zapping people who do not pay their required tithes. Rather, it is a spiritual principle which says that God is not going to finance irresponsible behavior, or give His blessing to a carnal lifestyle.

The primary tithe of the Old Testament was intended to provide support for the Levites. The Levites were given no inheritance in the land of Israel (Numbers 18:20). In turn, the Levites dedicated themselves to the service of the Tabernacle and later the Temple ministry (Numbers 18:1-7). Without land, without a trade to produce an income, and with the responsibility of

spending all their time in ministry activities, the Levites needed some other means of supporting their families. God provided for them through the tithes of all the other Israelites. When all the people brought their tithes as sacrifices unto the LORD, they were also in effect bringing gifts for the material support of the Levites (Numbers 18:8-9, 11-19). The Levites' subsistence was supplied by everyone else giving 10% of their incomes (Numbers 18:23-24).

Tithing in the New Testament has the same purpose as it did in the Old. A New Testament tithe provides for the financial support of those who spend their whole life preaching the gospel and ministering about holy things in the church. This is explained and connected to the Old Testament tithe in I Corinthians 9.

1. Christian workers have the right to eat, drink, be married and **forbear working**. (Verses 4-6)

2. They have the right to be supported financially by those to whom they minister. (Verses 11, *If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things?*)

3. The tithe of the Israelites in the Old Testament which provided the livelihood of the Levites is an illustration of this principle. (Verse 13, *...they which minister about holy things live of the things of the temple, and they which wait at the altar are partakers with the altar*. The things of the Temple and the things of the altar were provided by the tithes of the people.

4. **Even so hath the Lord ordained** that they which preach the gospel should live of the gospel (Verse 14). The words **even so** show the relationship between the New Testament financial support of ministers and the Old Testament support of the Levites. Tithing (or proportionate giving according to the prospering of the Lord, I Corinthians 16:2) is a reasonable means of insuring that pastors, missionaries and others who work full time in the ministry have the means to provide for their families just as it was for the Levites in the Old Testament.

Tithing in the Old Testament was described as an offering unto the LORD.

*This shall be thine (the Levites) of the most holy things reserved from the fire: every oblation of theirs, every meat offering of theirs, and every sin offering of theirs and every trespass offering of theirs, **which they shall render unto me** shall be most holy for thee and for thy sons....But of the tithes of the children of Israel, **which they offer as an heave offering unto the LORD**, I have given to the Levites to inherit...(Numbers 18:24).*

There are several things in the New Testament that are also described as sacrificial offerings unto God (Romans 12:1; Hebrews 13:15-16; I Peter 2:5; Philippians 2:17) and supporting those who preach the Gospel is one of them. Paul, in thanking the Philippian believers for sending some money to him, said,

*But I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you, an odour of a sweet smell, a sacrifice acceptable, well pleasing to God.*

In the Old Testament, the tithes of the people consisted of offerings and sacrifices they gave unto the LORD. These things given unto the LORD were then used in part to provide material support to those who worked in the ministry. The same thing happens today in the church. People give their tithes and offerings to the Lord, and those gifts are then used to support the work of the ministry.

Compliance to the tithe principle of the New Testament is voluntary just as it was in the Old Testament. II Corinthians 9:7 says, *Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver*. II Corinthians 8:11 and 12 use the phrases, *a readiness to will* and *if there be first a willing mind*. Giving to the Lord must come from a man's heart and not from some legal obligation. But even though tithing or any other gift to

the Lord is based on a voluntary act by a New Testament believer, there is a spiritual blessing which accompanies the offering and a spiritual consequence which results from not giving, just as there was in the Old Testament. II Corinthians 9:6 says, *But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.*

### **What About Fund Raising Activities?**

Fund raising activities are those things which a local church or other Christian organization does in order to obtain money for the work of the Lord from sources other than the free will offering of God's people. There are two issues involved in fund raising activities. One is that money is solicited from sources other than free will offerings. The other is that money may be solicited from people other than Christians.

Fund raising activities take a variety of forms. Many of them involve selling things such as baked goods, crafts, candy, or trinkets. Sometimes a Christian organization will purchase items at wholesale and sell them at retail. At other times, people donate items to the organization which in turn sells them. Other fund raising activities involve things like walk-a-thons or other programs in which the participants solicit donations based on their achievements within the program. The participants in such programs often solicit donations from people they know such as relatives, neighbors or church members, or they may go door to door and solicit donations from complete strangers.

There are some serious ethical problems with such activities.

1. Selling things to raise money turns a local church or Christian organization into a merchandising market place which depends upon a profit derived from the general public, including ungodly people, rather than a ministry relying on God's direct provision through the gifts of His own people. Someone will ask, "What is the difference between selling things in your own private business and giving the profits to the church and the church selling things directly?" The answer is that the church is not a business which survives by its ability to generate a profit. It is a spiritual organism that is sustained by the direct supply of its divine Head. He provides what is needed not through the marketing skills of the organization but through the free will offerings of His own people given out of their personal devotion to Him. When the Israelites turned the Temple into a market place, Jesus Christ adamantly expressed His displeasure, personally throwing out the violators (Matthew 21:12). Local churches and Christian organizations can just as seriously grieve the Lord by pretending to be a profit making business rather than a ministry dependent solely upon God's provision.
2. Those who are solicited for donations through programs like walk-a-thons may feel an obligation to contribute because of whom has asked. They may feel pressured to give when they do not really have the money available, or when they would not otherwise have chosen to give to that particular cause. Fund raising programs thus make merchandise of people (II Peter 2:3). The unsaved especially may easily get the impression that a Christian's primary interest in them is getting their money out of their pockets. But this is not necessarily the response of the unsaved only. Paul was concerned that the Corinthians might think he had made a personal gain of them (II Corinthians 12:17). He always conducted himself in such a way that no one ever suspected his motives to be covetous (I Thessalonians 2:5).
3. When going door to door to seek donations for God's work, it is likely that participants will invite ungodly people to contribute to the work of God. When God's people finance the work of God by soliciting funds directly from the ungodly, they are filling the church treasuries with tainted money and risk losing the blessing of God. (Proverbs 15:8; 21:27)

4. When Christians successfully finance their programs through marketing projects, they develop a sense of self-sufficiency that contradicts the dependence through faith they ought to have on God. They may still mouth the right words and “pray” for God to bless their endeavors, but they are not waiting on God’s provision. They do not need to. They have taken care of everything themselves (Revelation 3:17). They have no idea whether or not God approves of their projects. In fact they operate on an assumption that God approves of everything they decide to do as long as they do it in His name. They never consider that God may actually disapprove of what they are doing and they never will find out. Because they are so good at financing their projects without His help, they will never notice that God is withholding His provision.

### **What about pledges?**

Some denominational churches use a pledge system in order to obtain money to cover their annual budget. God says that if a man pledges, promises, or vows to do something, he is obligated to do it: *That which is gone out of thy lips thou shalt keep and perform; even a freewill offering, according as thou has vowed unto the LORD thy God, which thou has promised with thy mouth* (Deuteronomy 23:23). The cheerfulness that comes from voluntary giving is lost in a pledge system because it makes giving to the Lord a matter of necessity. II Corinthians 9:7 says, *...so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.* If you promise to give an exact amount as an offering, you bind yourself by your word to give what is promised and your cheerfulness will be lost in your efforts to fulfill your obligations.

One pledge system used in many Fundamental churches is called the Faith Promise Program. The Faith Promise Program was started by Dr. A.B. Simpson, founder of the Christian and Missionary Alliance churches. The term “faith promise” came from Dr. Oswald J. Smith, pastor of the famous People’s Church in Toronto Canada. The plan was already in use in the church when Dr. Smith became the Pastor, but at the time they were using the word “pledge” to describe what they were doing. Dr. Smith did not like the word pledge and came up with the term “faith promise” as a substitute to make it sound more biblical. The program found its way into the Baptist Bible Fellowship and eventually into many independent Baptist churches and many Bible churches as well.

The Faith Promise Program involves the following basic elements:

1. A person determines by faith a certain amount of money he will give to missions in the coming year and then makes a promise (pledge, vow) to give this amount in weekly installments. Ideally, the amount promised is to be above his regular tithes and offerings and above what he expects to have left over after he has paid all his bills. This is what gives it the nature of a “faith-promise”. A promise is made to give, but faith is required in order to trust God to provide what has been promised.
2. A tally service is held in the local church during which members may turn in their pledge cards. As the cards are added up, the total is announced to the Congregation, so that all know how much has been promised. This then becomes the basis for the missions budget in the coming year.
3. A person is to “pay God” his tithes, offerings and faith promises at the beginning of each month. He is then to meet his other obligations such as mortgage, utilities, insurance, etc. For the rest of the month, he is to “trust” God to provide what is needed and have faith that it will be enough.
4. A person is then to trust God to provide in unexpected ways, such as a raise in salary, a decrease in expenses, unexpected dividends, the absence of doctor and repair bills, gifts from

unexpected sources, etc.

5. Finally, the amount of the pledge is to be increased each year so as to stretch one's faith further and further.

The biblical basis for this is taken primarily from II Corinthians chapters 8 and 9. II Corinthians 8:3 says, *For to their power, I bear record, yea, and **beyond their power** they were willing of themselves to give;* and II Corinthians 9:7 says, *Every man according as **he purposeth in his heart**, so let him give....*

Many good Christian people are convinced that this program is a righteous thing. How could anyone say there is something wrong with having faith and making promises? Actually, it is not that simple. As good as it may sound, a close look at the Faith Promise Program reveals that it contradicts God's free will offering policy and creates financial obligations to which God will hold a man accountable.

The phrase "*as he purposeth in his heart*," in II Corinthians 9:7, is not suggesting that men make pledges to give specific amounts of money to God's work. Rather, it is used to emphasize the principle of voluntary giving in contrast to any thing that makes a man feel compelled to give. Compelling a man to give generates a sense of necessity which is the opposite of a free will act of the heart. It also generates a grudging attitude instead of a cheerful one. God does not want men to feel compelled to give. He desires each individual to decide in his own heart that he wants to give so that when he gives, he may do it cheerfully.

Furthermore, it is clear that God does not want a man to purpose to give what he does not have (II Corinthians 8:12). To promise to give a specific amount that God has not yet provided places a demand upon God that goes beyond trust. On the one hand, a man who makes a pledge has no choice in the matter. God holds him accountable to give what he has vowed to give (Deuteronomy 23:23). On the other hand, to say that you are trusting God to do something **you** have promised uses faith as a device which puts God to a test. Will He come through for you or won't He? If He does not provide what you promised, did God fail or was your faith too small? If you had too little faith, what happens to your vow to which God will hold you accountable? Is it nullified by your lack of faith? True faith does not place specific demands on God's generosity. It is one thing to ask God to provide the means to give abundantly to his work and then to wait to see what He will provide to make this possible. It is an entirely different thing to promise to give a specific amount toward those needs and then expect God to supply it after the promise is made.

It is more in line with biblical principles for a person to purpose in his heart to give a percentage of all that God will provide. A tithe is always a good place for a person to start in determining what he will give to the Lord. By purposing to give a percentage of what God provides, the individual is not limiting himself to a flat amount he can or must give, but has the potential of giving ever increasing amounts to the Lord's work as God prospers him. In addition, the Scripture does not restrict a person to giving only ten percent of his income. Anyone is free to purpose in his heart to give eleven or twelve or fifteen percent. Or he can choose to follow the pattern of the Old Testament and give two tithes each year and an additional tithe every third year. He may also purpose in his heart to give offerings above and beyond his percentage giving after he has provided for his family and met his personal financial responsibilities. But all of this giving comes from a heart that has willingly and voluntarily purposed to give *as God hath prospered him* (I Corinthians 16:2).

What can we say then about the phrase in II Corinthians 8:3 that says the Macedonians gave "*beyond their power*?" Doesn't this suggest they gave more than they were really able to give

on their own? Giving sacrificially what little one has is different from requiring God to provide beyond ones means. Jesus pointed out the poor widow who gave her last two mites to God (Mark 12:41-44). Such sacrificial giving is not presumptuous of the generosity of God. Instead, it is a willingness to cheerfully do without in order that God's work may go on unhindered. This is not something that every average Christian will be able to do. It is an extraordinary act of a heart that is devoted to God to depths most will never understand (II Corinthians 8:5). This was probably the spirit in which the first Christians sold their possessions and turned the money over to the Apostles for the common welfare of the young church (Acts 2:45; 4:34-35).

#### Final Note

If God wants His people to do something that costs money, He will provide clean offerings given from the willing hearts of His own people. The Old Testament standard for offerings was that they be clean and without blemish: *Leviticus 22:21-22, And whosoever offereth a sacrifice of peace offerings unto the LORD to accomplish his vow, or a freewill offering in beeves or sheep, it shall be perfect to be accepted; there shall be no blemish therein. Blind, or broken, or maimed, or having a wen, or scurvy, or scabbed, ye shall not offer these unto the LORD, nor make an offering by fire of them upon the altar unto the LORD.* New Testament offerings are characterized in exactly the same way. In Romans 12:1, we are to offer our bodies as living sacrifices, *holy and acceptable unto God.* In I Peter 2:5, we are *to offer up spiritual sacrifices, acceptable to God by Jesus Christ.* When the Philippians sent money to help Paul in his work, Paul described the gift as *an odour of a sweet smell, a sacrifice acceptable, well pleasing to God* (Philippians 4:18). You can be sure this was not tainted money. It was honorably earned and willingly given by God's people.

If God does not provide through this means, it is legitimate to wonder if God wants a particular project to be done. Too often, God's people decide what is to do and then expect God to finance the activity. When He does not provide within a prescribed period of time, men often ignore God's message and devise some other means of raising the money. What they should do is accept God's lack of provision as an indication of His will. If He approves of a project that costs money, He will provide. He owns the cattle on a thousand hills and is not limited in resources. If He does not approve of a project, he will not provide. When this happens, Christians should back up and re-think what God really wants them to do rather than proceed with alternative means of fund raising. Many times these alternative means do bring in enough funds for the project to be pursued. It functions without God's blessings, but the people involved feel good about what they are doing.

Of course, there could be another reason that the money does not become available to do the work of God. It could be that God's own people fail to give according to the biblical pattern. This is no excuse, however, to seek funding through alternative means. Two wrongs cannot possibly satisfy God any more than one does.

So here is the biblical pattern for financing the work of God. God prospers His people with an honest income. God's people give themselves unto the Lord and thereby become sensitive to God's direction in what they should give. They purpose in their heart to give a portion of what God provides to support God's work. They give it voluntarily. They give it willingly. As God prospers them, they give more. There is no pledge involved, binding God's people to a necessity in giving. Financing the work of God becomes part of a Christian's overall commitment to faithfulness in His walk with the Lord. The wonderful result is that as God's people give according to this pattern, God's servants generally have what is needed to do God's work.

Are you giving according to the biblical pattern? If you are, God is showering an



abundance of blessings upon your life among which are cheerfulness in your heart, rewards awaiting you in heaven, and a joy in knowing that you are doing it God's way.

Are you not giving according to the biblical pattern? "Oh," you say, "here it comes. You are now going to tell me I **ought** to be tithing." Sorry to disappoint you. What you **ought** to do is give yourself to the Lord as the Macedonian believers did. Once you have that kind of relationship with Him, He takes care of everything else. 📖

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