



MINISTRY FINANCE GUIDE

The Ministry Finance Blueprint

*A Biblical and Practical Guide to Funding God's Vision
Without Borrowing, Begging, or Burning Out Your Congregation*

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Introduction: A Letter to You, Pastor

Dear Pastor,

You did not enter ministry to fight over money. You came because God called you. You have a big dream. You want to reach people. You want to build a strong church. You want to change your community.

But then reality came knocking.

The rent for the church hall is due. The projector is broken. Your workers need transport money. The offering on Sunday was small. And you are sitting alone, wondering: *"God, where is the money?"*

You Are Not Alone

Many pastors across Nigeria feel exactly the same way. They love God. They work hard. But they are tired, confused, and sometimes ashamed about church money. This book is for you.

I wrote this book because I have seen too many good pastors:

- Borrow money to run ministry programs
- Pressure members every Sunday to give more
- Use their own salary to pay church bills
- Delay God's projects because of no funds
- Feel like a failure when money runs out

None of this is God's plan for you. God called you to lead His people. He did not call you to be a beggar or a borrower.

"And my God will meet all your needs according to the riches of his glory in Christ Jesus."

Philippians 4:19 (NIV)

That promise is real. But you must learn **how** to cooperate with God's provision. This book will show you how.

What This Book Will Do for You

By the time you finish this book, you will know:

- What the Bible really says about church money
- Why your church is struggling and how to fix it
- How to build a simple, working budget
- How to talk to members about giving — without manipulation
- How to track, save, and plan church finances
- Real words you can say on Sunday about money
- A 30-day plan to start changing things right now

How to Use This Book

Read it slowly. Take notes. Use the templates. Share what you learn with your church leaders. The goal is not just knowledge — the goal is **change**.

You are the right person for this. God has not made a mistake in calling you. He is just waiting for you to learn how to manage what He has already given you.

Let us begin.

Your brother in ministry,

Daniel Bolanle

PART ONE

What God Says About Money in Ministry

*"The Biblical Foundation Every Pastor Needs Before Touching the
Offering Basket"*

1. God Wants to Provide for His Work

Before we talk about budgets and offering envelopes, we need to start here: **God is not poor.**

"The earth is the Lord's, and everything in it, the world, and all who live in it."

Psalm 24:1 (NIV)

God owns everything. Every naira in Nigeria belongs to Him. Every business, every salary, every farm. He is not running short of funds.

So why do so many churches struggle? The problem is not God's wallet. The problem is our understanding of how God provides. Let us look at what the Bible teaches.

God Provides Through His People

When God wanted to build the Tabernacle in the wilderness, He did not send money from heaven. He asked the people to give.

"Tell the Israelites to bring me an offering. You are to receive the offering for me from everyone whose heart prompts them to give."

Exodus 25:2 (NIV)

Notice two things here:

- God told the leader (Moses) to receive offerings
- The giving came from willing hearts — not forced hands

This is God's model. He moves the hearts of His people to give. Your job as a pastor is to create the right environment for that to happen. Not to beg. Not to pressure. But to teach and trust God.

God Tests Faithfulness Before He Multiplies

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."

Luke 16:10 (NIV)

This is a powerful truth. Many pastors pray for big finances. But God first looks at how you are handling the small amount that comes in every Sunday. Are you tracking it? Are you using it wisely? Are you being honest with it?

A Hard Truth

Some churches are not growing financially because God is waiting for them to show faithfulness with what they already have. More money will come when you manage the current money well.

The New Testament Pattern for Church Finance

In the early church, giving was not something people were forced to do. They gave because they loved God and each other.

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

2 Corinthians 9:7 (NIV)

The words "reluctantly" and "under compulsion" describe what happens in many Nigerian churches today. Members give because they feel ashamed, or because the pastor looks at them. That is not the kind of giving God blesses.

God loves *cheerful* giving. And cheerful giving comes from people who understand why they give and who trust their pastor with the money.

REAL LIFE STORY

Pastor Emeka planted a church in Lagos. Every Sunday, he would spend 20 minutes pressuring members to give more. The offering grew a little, but members started leaving. When he stopped pressuring and started teaching about giving with joy, his small congregation gave more in one month than they had in the previous three months combined. The difference? Cheerfulness.

2. God's Principles for Church Finance

God has not left us without instruction. The Bible gives us clear principles for how money should flow in ministry. Here are the most important ones.

Principle 1: Give First to God (Tithes and Offerings)

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

Malachi 3:10 (NIV)

Tithing is a principle of first fruits. Before you pay rent, before you pay any bill — set aside what belongs to God. This applies to your church income too. Does your church give a portion of its income to God's kingdom work beyond your own walls?

Principle 2: Plan Before You Spend

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"

Luke 14:28 (NIV)

Jesus told us to count the cost. This is planning. This is budgeting. A pastor who spends money without a plan is like a builder who builds without a design. Things will fall apart.

Principle 3: Hard Work Opens Doors

"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest."

Proverbs 6:6–8 (NIV)

The ant does not wait for someone to give it food. It plans ahead and works hard. Your church also needs to be active, not passive. There are many honest ways to generate income for the church beyond the Sunday offering.

Principle 4: Be Honest With Every Coin

"Whoever can be trusted with very little can also be trusted with much."

Luke 16:10 (NIV)

Church money is holy money. It must be counted by at least two people. It must be recorded. It must be reported. When members see that their money is handled with care, they trust the church more. When they trust more, they give more.

Principle 5: Avoid Debt

"The rich rule over the poor, and the borrower is slave to the lender."

Proverbs 22:7 (NIV)

Debt makes you a slave. When your church borrows money, you are now working for the lender — not for God. The pressure of loan repayments can destroy a church from the inside.

THE 5 BIBLICAL FINANCE PRINCIPLES

1. Give to God first
2. Plan before you spend
3. Work hard and be creative
4. Be completely honest
5. Stay out of debt

Principle 6: Give to Those Who Serve

"The worker deserves his wages."

Luke 10:7 (NIV)

"Do not muzzle an ox while it is treading out the grain."

1 Corinthians 9:9 (NIV)

If your church has full-time workers — including you, Pastor — they deserve to be paid a fair amount. A pastor who cannot feed his family from ministry will be distracted. The church must take care of those who serve.

3. Common Fears About Money

Many pastors are afraid to talk about church money. Let us look at these fears and answer them honestly.

Fear 1: "If I talk about money, people will say I am greedy."

This is a very common fear in Nigerian churches. But look at what Jesus did. He talked about money more than almost any other topic. Out of 38 parables Jesus told, 16 of them were about money and possessions.

If Jesus could talk about money, so can you. The difference is *how* you talk about it. Talk about it from love, from vision, and from truth. Not from desperation.

Fear 2: "I feel ashamed when the offering is small."

Truth Check

A small offering does not mean God has abandoned you. It often means the church needs better financial education — both for members and for the leadership. Small offerings are often a symptom of an untaught congregation, not a sign of God's displeasure.

Fear 3: "If I plan a budget, I am limiting God."

This is a very dangerous thinking. Planning does not limit God. Planning shows God that you are a responsible steward. God works through plans. Every vision in the Bible was followed by a plan. Noah had a plan (the ark). Nehemiah had a plan (the wall). Solomon had a plan (the temple).

Fear 4: "My members are poor. How can I ask them to give?"

Even poor people can give. Remember the widow's offering in Mark 12:41–44? She gave two small coins. Jesus praised her above all the rich people. Why? Because she gave from what she had, with faith.

"Calling his disciples to him, Jesus said, 'Truly I tell you, this poor widow has put more into the treasury than all the others.'"

Mark 12:43 (NIV)

Your job is not to get big money from big earners. Your job is to create a culture of faithful, joyful giving at every level. Even a congregation of 30 people — all earning small amounts — can fund a healthy local church if they are taught well.

Fear 5: "I don't know enough about finance to manage church money."

Good news: you do not need to be an accountant. You just need simple systems. This book will give you those systems. You do not need complex software. A notebook, a pen, and the right habits will take you very far.

Remember This

Fear is not from God. "For God has not given us a spirit of fear, but of power and of love and of a sound mind." (2 Timothy 1:7). You can handle this. God has given you a sound mind for ministry finance.

PART TWO

The Truth About Church Finance

*"Understanding the Real Problems So You Can Find Real
Solutions"*

4. Why Churches Struggle With Money

Let us be honest about the real reasons many Nigerian churches do not have enough money. Understanding the problem is the first step to fixing it.

Reason 1: No Budget, No Plan

Most struggling churches have no written budget. Money comes in on Sunday. Money goes out during the week. Nobody really knows where it went. At the end of the month, there is nothing left. This is not a faith problem. This is a planning problem.

This Is Common

Studies show that over 70% of small churches in West Africa do not operate with a formal budget. No budget means no direction, no accountability, and no savings.

Reason 2: One Person Controls the Money

In many churches, only the pastor knows about the church finances. Sometimes, only the pastor even counts the offering. This creates two problems:

- If anyone suspects dishonesty, trust is broken
- The pastor carries too much burden alone

God designed the church to work as a team. Money should be handled by a small, trusted team — never by one person alone.

Reason 3: Members Are Not Taught About Giving

Tithing and offering are spiritual acts. But if members have never been properly taught *why* they give, *what* giving does, and *how* giving blesses them, they will give randomly and reluctantly.

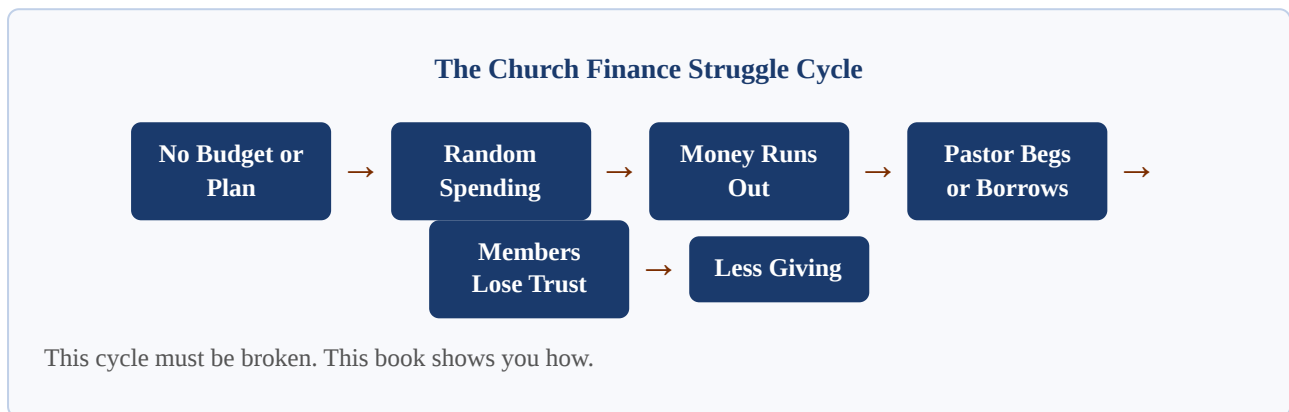
A church that does not teach financial discipleship is a church that will always struggle financially.

Reason 4: Too Many Programs, Not Enough Focus

Some churches run too many programs at the same time. Every program needs money. When money is spread too thin across many activities, nothing is done well. Focused churches do fewer things, but do them excellently. And excellence attracts more giving.

Reason 5: Spending on "Show" Instead of "Growth"

Some pastors spend church money on things that look impressive but do not grow the church. Big banners. Fancy chairs. Expensive sound systems bought on credit. These things are not wrong in themselves. But when they come before the basics — staff pay, ministry needs, community outreach — they cause financial trouble.



Reason 6: Borrowing to Fund Ministry

When the church needs money for a program or project, some pastors borrow. They borrow from the bank. They borrow from members. They borrow from family. Soon, more money is going to repay debt than to actually do ministry.

The Bible is clear: borrowing makes you a slave. A church in debt is a church in chains.

Reason 7: No Emergency Fund

Life brings surprises. The roof leaks. A key member moves away. The generator breaks. Churches with no savings are destroyed by these surprises. Churches with even a small emergency fund survive and keep moving forward.

5. Faith vs. Foolishness

This is one of the most important chapters in this book. Please read it carefully.

Some pastors use the word *faith* to justify bad financial decisions. "I am trusting God" can sometimes be a cover for "I have not planned." Let us be very clear about the difference.

What True Faith Looks Like

True faith is when you have heard from God, you have a clear vision, you have a plan, and you step forward trusting God to provide what you cannot yet see.

"Now faith is confidence in what we hope for and assurance about what we do not see."

Hebrews 11:1 (NIV)

Note: faith is *confidence*. It is not recklessness. It is not ignoring reality. It is stepping forward with a plan, trusting God for what you cannot yet provide yourself.

What Foolishness Looks Like

Table 1 Faith vs. Foolishness: Know the Difference

Situation	FAITH	FOOLISHNESS
Starting a ministry project	Plan the cost, save up, start when ready	Start without any plan or money, hope something happens
The offering is small	Review the budget, cut unnecessary costs, teach members	Borrow money to cover the gap without a repayment plan
Expanding the church	Set a goal, mobilize members, raise funds over time	Sign a lease or loan you cannot afford and "trust God"
Staff salaries	Only hire staff you can consistently afford to pay	Promise a salary to a worker with no real plan to pay
Ministry programs	Run programs that fit within the budget	Run expensive programs every month that drain the church

The Test: Is This Faith or Presumption?

Before you make any big financial decision in ministry, ask yourself these three questions:

1. **Have I heard clearly from God about this?** Not just excitement — a clear, confirmed word.
2. **Do I have a plan?** Not just a wish. A real plan with real numbers.
3. **Am I willing to be accountable?** Will other trusted leaders review this decision with me?

If you can answer yes to all three, move forward with faith. If you cannot, pause and seek God more. That is wisdom, not lack of faith.

WISDOM FROM NEHEMIAH

When Nehemiah wanted to rebuild the walls of Jerusalem, he did not just start praying and hoping. He first inspected the walls at night (Nehemiah 2:13). He estimated the work needed. He requested specific materials from the king (Nehemiah 2:8). He organised the people into teams (Nehemiah 3). THEN he did the work — with faith AND a plan. That is your model.

6. Breaking the Begging Cycle

You know what the "begging cycle" looks like. The pastor stands up before the offering and says things like:

- "We need \$500,000 for the rent this week."
- "If you don't give today, the church will close."
- "God is watching what you put in that basket."
- "Our workers have not been paid in three months."

These words come from desperation. They might raise some money in the short term. But they slowly destroy the church culture.

What the Begging Cycle Does to Your Church

- Members feel guilty and manipulated
- People start dreading Sundays
- Visitors are put off and never return
- The pastor loses credibility over time
- Giving becomes a burden, not a blessing

The Root of Begging

Begging from the pulpit is almost always a symptom of one or more of these: no budget, no savings, poor member education about giving, or overspending. Fix the root, and the begging stops.

How to Break the Cycle

Here is a simple, four-step process to move from begging to blessing:

- 1 **Stop the emergency announcements immediately.** No more "we are in crisis" talks before the offering. This week, say nothing. Just take the offering. See what happens when pressure is removed.
- 2 **Start a simple budget.** Know exactly what comes in and what goes out. The next chapter will show you how. When you have a budget, you make decisions calmly, not in panic.
- 3 **Begin a giving teaching series.** Spend 4–6 Sundays teaching your members the joy and purpose of biblical giving. Not to guilt them. To educate and inspire them. See sample scripts in Part 4.
- 4 **Build a small emergency fund.** Even ₦10,000 saved per month builds a cushion. When you have some savings, you stop panicking every time a bill arrives. Part 3 covers this in detail.

A Shift in Identity

Stop seeing yourself as a pastor who needs money. Start seeing yourself as a steward who manages God's resources. That shift changes everything about how you think, speak, and act about finances.

The goal is a church where giving flows naturally from a congregation that loves God, trusts their pastor, and understands why they give. This is possible. It just takes time and the right steps.

PART THREE

Practical Steps to Healthy Church Finance

"Simple Tools and Steps You Can Use Starting This Week"

7. How to Create a Simple Church Budget

A budget is just a plan for your money. It tells your money where to go before it arrives. Without a budget, money just disappears and you never know why.

Do not be afraid of budgets. They are simple. You can do this with a pen and a notebook.

Step 1: Know Your Average Monthly Income

Look at the last 3 months of church income. Add the three months together. Divide by 3. That is your average monthly income.

Example

January: ₦85,000 + February: ₦70,000 + March: ₦95,000

Total: ₦250,000 ÷ 3 months = **₦83,333 per month average**

If you do not have records from 3 months, start with what you collected last month. That is fine for now.

Step 2: List All Your Monthly Expenses

Write down everything your church spends money on each month. Be honest. Write them all down, even small things.

Common church expenses include:

- Hall/building rent
- Electricity and fuel (generator)
- Pastor's allowance/salary
- Staff wages
- Sound system maintenance
- Printing (programmes, bulletins)
- Children's ministry supplies
- Outreach and evangelism
- Administration and phone credit
- Benevolence (helping needy members)

Step 3: Assign Percentages to Each Category

A healthy church budget follows a percentage framework. Here is a simple guide based on biblical principles and practical experience:

Table 2 Recommended Church Budget Percentages

Category	Recommended %	Why This Matters
Pastor & Staff Salaries	30–40%	Workers deserve fair pay
Building / Rent	15–20%	Your meeting place is essential
Ministry Programs	15–20%	Teaching, outreach, children
Operations	10–15%	Electricity, fuel, supplies
Benevolence (Helping Others)	5–10%	Caring for needy members
Savings / Emergency Fund	5–10%	Prepare for surprises
Giving to God's Kingdom (Missions)	5%	Give beyond your own walls

Step 4: Compare Income to Expenses

After you list all your planned expenses, add them up. Compare the total to your average monthly income.

- **If expenses are less than income:** You are on track. That extra money goes to savings.
- **If expenses equal income:** You have no cushion. Find one expense to reduce.
- **If expenses are more than income:** You must cut something. Do not borrow to cover the gap.

Step 5: Review Monthly

At the end of every month, sit down with your finance team. Compare what you planned to spend with what you actually spent. Ask: "Where did we go over? Where did we save?" Adjust next month's budget accordingly.

Start Simple

Your first budget will not be perfect. That is okay. The goal is to start. A simple, imperfect budget is one hundred times better than no budget at all. You will improve every month.

8. How to Teach Members About Giving

Teaching your members about giving is one of the most powerful things you can do for your church's financial health. But it must be done right.

The Goal: Willing, Joyful Givers

The goal is not to get more money from your members. The goal is to help them become generous people who experience God's blessing through giving. When that happens, the money follows naturally.

What to Teach: The Core Topics

Topic A: Why We Give

Members need to understand that giving is worship — not a church tax. It is a way to say "God, I trust you more than I trust money." When people understand this, giving becomes meaningful.

"For where your treasure is, there your heart will be also."

Matthew 6:21 (NIV)

Topic B: The Tithe

Teach clearly that the tithe (10% of income) belongs to God. It is not optional. It is not a suggestion. Help members do the simple maths: if someone earns ₦50,000 per month, their tithe is ₦5,000. This is the starting point of financial obedience.

Topic C: The Blessing of Generosity

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap."

Luke 6:38 (NIV)

Teach members that generosity is a seed. You cannot plant a seed and expect nothing to grow. Giving activates God's blessing in a person's life. Share testimonies of real people in your church (with permission) who experienced this.

Topic D: Accountability

Tell your members how church money is used. Hold a simple annual financial meeting. Show a basic report of income and spending. When members see honesty, they give more. Transparency builds trust.

How to Teach It Without Pressure

- 1 **Teach from the Bible, not from need.** Never say "We need money, so please tithe." Say "God's word commands and blesses tithing. Here is why it matters for you personally."
- 2 **Tell stories.** Real testimonies of changed lives through giving are more powerful than lectures.
- 3 **Make giving easy.** Have offering bags or plates. Have a dedicated church bank account. Some members can give via bank transfer. Make the process smooth.
- 4 **Teach regularly, not only when there is a crisis.** A brief 3-minute giving moment every Sunday (not a long sermon every week) keeps the culture alive without becoming burdensome.
- 5 **Lead by example.** Make sure you, as the pastor, are tithing faithfully. Members follow their leader. If you are not giving, they will sense it.

What NOT to Do

Do not: Name and shame people who do not give. Do not: Tell people how much others gave. Do not: Suggest that only tithers will be blessed and non-tithers will be cursed. These tactics damage trust and contradict the grace of the gospel.

9. How to Track Church Money Properly

Tracking money is not complicated. It is just writing down what comes in and what goes out. When you do this faithfully, you always know where you stand.

The Three Rules of Church Money Tracking

- 1 **Count the offering with two people always.** Never one person alone. Have one person count, another verify. Both sign the record sheet. This protects the church and protects the person counting.
- 2 **Record every transaction on the same day.** Do not wait until the end of the month. Write down income and expenses as they happen. Use a cashbook (a simple exercise book will do).

- 3 Keep a church bank account separate from personal accounts.** Never mix church money with your personal money. Even if you are a small church, open a dedicated account. This shows integrity and makes tracking much easier.

What to Record in Your Cashbook

For every entry, record these five things:

Table 3 Church Cashbook Record Format

Date	Description	Income (₦)	Expense (₦)	Balance (₦)
01/06/2025	Sunday offering	12,500	—	12,500
02/06/2025	Paid hall rent	—	8,000	4,500
04/06/2025	Electricity bill	—	1,200	3,300
08/06/2025	Sunday offering	9,800	—	13,100

Monthly Finance Meeting

At the end of every month, gather your small finance team (2–3 trusted leaders). Review:

- Total income for the month
- Total expenses for the month
- Whether the budget was followed
- Any unusual income or expenses
- Current balance in the church account

Write a simple one-page summary and file it away. Over time, these monthly reports tell you the story of your church's financial health.

Simple Technology You Can Use

You do not need expensive software. These tools are free or very cheap:

- **Notebook and pen:** The most reliable system. Cannot crash.
- **Google Sheets (free):** Works on a phone. Easy to use. Backs up automatically.
- **Microsoft Excel (if you have it):** Good for simple budget tracking.

The One-Notebook System

Buy a dedicated notebook for church finances. Write every transaction in it. Keep it in a safe place (not in your bag where it can be lost). Review it weekly. This simple habit, done consistently, is more powerful than expensive software used inconsistently.

10. How to Plan for Ministry Projects

Every church has projects. Building expansion. Outreach programs. Youth camp. Audio equipment. How do you fund these without borrowing or begging?

The Project Planning System

Follow these steps for every major ministry project:

- 1 Get a clear vision and timing from God.** Is this project God's idea, or just your idea? Pray and confirm. Talk to your leaders. Is this the right time?
- 2 Get a real cost estimate.** Do not guess. Get actual quotes. Call suppliers. Visit other churches who have done similar projects. Write down the real total cost.
- 3 Set a timeline.** Decide: "We will complete this project in X months." Break the total cost by the number of months. That is your monthly savings target.
- 4 Create a dedicated project fund.** Open a separate savings account or keep a separate envelope for project funds. Do not mix with general church income.
- 5 Communicate with your congregation.** Tell members about the vision. Show the target. Update them monthly on progress. People give more to a clear goal with visible progress.
- 6 Celebrate milestones.** When you reach 25%, 50%, 75% of the goal, celebrate! Thank God publicly. Thank members. This keeps excitement alive and giving momentum strong.

Project Planning Example

Project: New sound system

Total cost: ₦180,000

Timeline: 6 months

Monthly savings needed: ₦30,000

How: Set aside ₦30,000 from church income each month + encourage a special monthly offering for the project

What About Larger Projects?

For very big projects (building construction, land purchase), the timeline will be longer. But the approach is the same. Be patient. Trust God. Save consistently. Do not borrow.

"The plans of the diligent lead to profit as surely as haste leads to poverty."

Proverbs 21:5 (NIV)

Diligence and patience will get you further than debt and desperation. God honours patience and faithful planning.

11. How to Save for Emergencies

An emergency fund is not a lack of faith. It is wisdom. It is planning. It is what Joseph did when he stored grain for 7 years in Egypt before the famine came (Genesis 41:47–49).

"The wise store up choice food and olive oil, but fools gulp theirs down."

Proverbs 21:20 (NIV)

Why You Need an Emergency Fund

Without an emergency fund, any unexpected expense sends you into crisis mode. With an emergency fund, you handle surprises calmly. Here is what an emergency fund protects you from:

- Sudden drop in attendance and offerings (e.g., after Christmas or during Ramadan period)
- Equipment breakdown (generator, sound system, projector)

- A key worker leaving suddenly
- Medical emergency for a staff member
- Building maintenance (leaking roof, broken chairs)

How Much to Save

Your goal is to build an emergency fund equal to **2–3 months of your total monthly expenses**.

Example Calculation

If your church spends ₦80,000 per month on all expenses, your emergency fund target is:

$$₦80,000 \times 3 \text{ months} = \text{₦240,000}$$

This may seem large. But if you save just ₦8,000 per month, you will reach this in 30 months (2.5 years).

Even ₦5,000 per month will get you there in 4 years. **Start now. Small steps count.**

Where to Keep the Emergency Fund

- A dedicated savings account in the church's name
- A fixed deposit account (earns some interest)
- Not in cash at home or in the church — it will be spent

Rules for the Emergency Fund

1. Only use it for true emergencies — not for planned programs
2. Two leaders must approve any withdrawal
3. Replace any amount withdrawn as soon as possible
4. Review the fund balance at every monthly finance meeting

The 5% Habit

The simplest way to build an emergency fund is to save 5% of every Sunday offering automatically. Before you pay any bill, set aside 5% for savings. Over time, this builds a strong financial foundation for your church.

Additional Ways to Generate Church Income

Beyond Sunday offerings, here are honest, ethical ways churches can generate additional income:

- **Skills training programs** — teach computer skills, sewing, baking to community members for a fee
- **Space rental** — rent your hall for events, meetings, or tutoring classes on weekdays
- **Church bookshop** — sell Christian books, devotionals, and Bibles
- **Anniversary/celebration events** — annual fundraising events with a clear goal
- **Cooperative savings groups** — help members save together; the church benefits from financial growth of members

Important Caution

Be careful with income-generating activities. They should never distract from the primary mission of the church. Always keep ministry first. Business activities should serve the church, not the other way around.

PART FOUR

Ready-to-Use Resources

"Templates, Scripts, and Checklists You Can Use Starting This Sunday"

Sample Monthly Church Budget Template

Use this template as a starting point. Adjust the amounts to match your church's actual income and expenses. Review and update it every month.

Table 4 Monthly Church Budget Template — Sample for a Church Averaging ₦100,000/Month

Category	Budget %	Planned Amount (₦)	Actual Amount (₦)	Difference (₦)
INCOME				
Sunday Tithes & Offerings	85%	85,000	_____	_____
Special Offerings / Events	10%	10,000	_____	_____
Other Income (Hall Rental, etc.)	5%	5,000	_____	_____
TOTAL INCOME	100%	100,000	_____	_____
EXPENSES				
Pastor Allowance/Salary	25%	25,000	_____	_____
Other Staff Wages	10%	10,000	_____	_____
Hall / Building Rent	18%	18,000	_____	_____
Electricity & Generator Fuel	8%	8,000	_____	_____
Ministry Programs & Outreach	12%	12,000	_____	_____
Printing & Administration	5%	5,000	_____	_____
Benevolence (Member Support)	7%	7,000	_____	_____
Emergency Savings (5%)	5%	5,000	_____	_____
Missions / Kingdom Giving	5%	5,000	_____	_____
Contingency / Miscellaneous	5%	5,000	_____	_____
TOTAL EXPENSES	100%	100,000	_____	_____
NET BALANCE		0	_____	_____

How to Use This Template

Copy this into your notebook or a simple spreadsheet. Fill in the "Planned Amount" column at the start of each month based on your expected income. Fill in the "Actual Amount" column at the end of the month with what really happened. The "Difference" shows you where you overspent or saved.

Offering Tracking Sheet

This sheet is for recording every offering collected at every service. It should be filled out **immediately after counting** and signed by both counters.

Table 5 Weekly Offering Tracking Sheet — Month: _____ Year: _____

Date	Service Type	Offering Type	Amount (₦)	Counter 1 Sign	Counter 2 Sign
___/___/___	Sunday Service	General Offering	_____	_____	_____
___/___/___	Sunday Service	Tithe	_____	_____	_____
___/___/___	Sunday Service	Special Offering	_____	_____	_____
___/___/___	Midweek Service	General Offering	_____	_____	_____
___/___/___	Sunday Service	General Offering	_____	_____	_____
___/___/___	Sunday Service	Tithe	_____	_____	_____
___/___/___	Sunday Service	Special Offering	_____	_____	_____
___/___/___	Special Service	Project Offering	_____	_____	_____
MONTHLY TOTAL			_____		

Monthly Offering Summary

Table 6 Monthly Offering Summary Sheet

Week	Week 1 (₦)	Week 2 (₦)	Week 3 (₦)	Week 4 (₦)	Month Total (₦)
General Offering	_____	_____	_____	_____	_____
Tithes	_____	_____	_____	_____	_____
Special Offerings	_____	_____	_____	_____	_____
Project Fund	_____	_____	_____	_____	_____
GRAND TOTAL	_____	_____	_____	_____	_____

Good Practice

Print and laminate several copies of these sheets. Or copy them into a dedicated offering record book. Keep all completed sheets in a folder. They are your church's financial history and are very important for accountability and planning.

Sample Talking Scripts for Pastors

Use these as guides. Read them. Practice them. Make them your own. But use the spirit behind them: warm, grateful, faith-filled, and non-pressuring.

SCRIPT 1 — REGULAR SUNDAY OFFERING MOMENT

(Use this on a normal Sunday when there is no crisis and no special project)

"Before we receive the offering today, I want to say something simple. Giving is not about filling a need. It is about an act of worship to a God who first gave everything for us. When you put something in the offering today, you are not just helping the church — you are saying to God: I trust you more than I trust money.

Give what is in your heart to give today. Give it with joy. And as you give, remember Proverbs 11:24: 'One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.' Let us give joyfully today. Can we stand as we receive the offering?"

SCRIPT 2 — INTRODUCING A SPECIAL PROJECT OFFERING

(Use this when you are raising funds for a specific ministry goal)

"I want to share something exciting with you today. God has put a vision in our hearts for [name the project]. We need [state the amount] to make this happen. We believe this is God's time for us to move forward.

We are not asking anyone to give what they do not have. We are asking every person who believes in this vision to pray and ask God: 'What is my part in this?' Some of you may be able to give ₦500. Some may be able to give ₦50,000. Every amount matters to God.

We will receive a special project offering today, and we will update you every month on our progress. We are not in a hurry. We trust God to provide through His people. Let us be the hands through which He works. Let us receive the offering."

SCRIPT 3 — TEACHING ON TITHING (FOR A SERMON SERIES)

(Use this as the opening of a teaching session on tithing)

"Today we are going to talk about something very practical: tithing. Now, before your hand goes to protect your wallet, let me say something clearly: I am not here to take your money. I am here to show you a key that unlocks God's blessing in your financial life.

Open with me to Malachi 3:10. [Read the verse.] Notice God says 'test me in this.' He is literally inviting you to try tithing and see what happens. In all of Scripture, this is one of the very few places God says: 'Test me.' That alone should make us pay attention.

Tithing is simply returning 10% of your income to God. It is not a tax. It is not a punishment. It is a key. And when you use a key correctly, the door opens. Let me show you from the Bible why tithing works..."

Practice Makes Perfect

Before Sunday, read your chosen script out loud at home three or four times. The more natural it sounds when you say it, the more it will land in people's hearts. Never read it word for word from paper — know it well enough to say it naturally while looking at your congregation.

30-Day Action Checklist for Pastors

This checklist is your step-by-step guide for the next 30 days. Do not try to do everything at once. One step at a time. Progress is more important than speed.

Week 1: Know Where You Stand (Days 1–7)

- ☐ • Gather records of church income for the last 3 months (or as much as available)
- ☐ • Write down a complete list of all monthly church expenses
- ☐ • Calculate your average monthly income
- ☐ • Compare your income to your expenses — are you overspending?
- ☐ • Open (or confirm) a dedicated church bank account, separate from personal accounts
- ☐ • Choose 2 trustworthy people to be your church finance team
- ☐ • Pray over your finances with your leadership team

Week 2: Build Your Plan (Days 8–14)

- ☐ • Draft your first monthly budget using the template in this book
- ☐ • Set your budget percentages for each category
- ☐ • Decide on your emergency fund monthly saving target
- ☐ • Create an offering tracking sheet (copy from this book)
- ☐ • Set up your church cashbook — notebook or spreadsheet
- ☐ • Plan a 4-week giving teaching series for your congregation
- ☐ • Review and adjust your budget with your finance team

Week 3: Start New Habits (Days 15–21)

- ☐ • Count Sunday offering with two people and record it immediately
- ☐ • Deposit offering into the church bank account within 24 hours
- ☐ • Begin Week 1 of your giving teaching series on Sunday
- ☐ • Use one of the sample scripts from this book for the offering moment
- ☐ • Review all expenses paid this week — do they match the budget?
- ☐ • Identify one expense you can reduce this month
- ☐ • Save your first 5% emergency fund deposit

Week 4: Review and Celebrate (Days 22–30)

- ☐ • Continue week 2 of the giving teaching series
- ☐ • Hold your first monthly finance team meeting
- ☐ • Compare actual income and expenses to your planned budget
- ☐ • Write a one-page financial summary for the month
- ☐ • Share a brief financial update with your congregation (income and expenses — keep it simple)
- ☐ • Celebrate any wins — even small ones
- ☐ • Plan next month's budget using this month's data
- ☐ • Thank God publicly for His faithfulness, no matter how small the progress

Remember This

You do not need to be perfect by day 30. You just need to be **started**. Every step forward, no matter how small, is a victory. God honours people who begin and stay faithful.

"Do not despise these small beginnings, for the Lord rejoices to see the work begin."

Zechariah 4:10 (NLT)

PART FIVE

Common Questions Answered

"The Questions Pastors Are Afraid to Ask Out Loud"

Frequently Asked Questions

These are real questions that pastors across Nigeria have asked. No judgement here. Just honest, biblical, practical answers.

Q1: Is it right for a pastor to receive a salary from the church?

Yes, absolutely. The Bible is very clear on this. *"The worker deserves his wages"* (Luke 10:7). *"Do not muzzle an ox while it is treading out the grain"* (1 Corinthians 9:9). Paul even says that pastors who preach the gospel should receive their living from the gospel (1 Corinthians 9:14). You are not being greedy when you receive fair compensation. You are operating biblically. However, the amount should be reasonable, approved by the leadership team, and within the church's means to pay consistently.

Q2: What if my church is very small and can barely cover expenses? Where do I start?

Start exactly where you are. A budget for a 20-person church is just as important as a budget for a 2,000-person church. Start by knowing exactly how much comes in and goes out. Cut what is not essential. Focus on the basics: your meeting place, your people, your ministry. Do not try to run a big-church program on a small-church budget. Build slowly and faithfully. God blesses what you manage faithfully, not what you wish you had.

Q3: A church member wants to give a large amount. Should I share the financial details with them?

Yes, with appropriate boundaries. If a member is giving a significant amount to a specific project, it is right and wise to share a brief financial summary of how that money will be used. Transparency builds trust. However, you do not need to share every private financial detail of the church. A simple project breakdown is enough. The key principle: be honest, be clear, and say thank you.

Q4: How do I handle it when an elder or deacon misuses church money?

This is a very serious matter. First, address it privately and clearly with the person involved. Have a witness present (Matthew 18:15–16). Get facts, not just rumours. If the person admits it, create a repayment plan and put new financial controls in place. If they deny it and the evidence is clear, bring it before the full leadership board. Never sweep it under the carpet. Allowing financial dishonesty to continue destroys the entire church. Integrity must be protected at all costs, even if it is painful.

Q5: Is it okay to receive money from a non-Christian business owner or a wealthy community member who is not in the church?

This is a wisdom question, not a sin question. There is nothing wrong with receiving gifts or donations from non-members who want to support community work your church does. The Bible records several examples of God's people receiving support from outside the faith community. However, be careful of three things: (1) Do not compromise the church's message or integrity in return for the gift. (2) Be transparent about the gift with your leadership team. (3) If there are any conditions attached that conflict with God's word, politely decline.

Q6: Should I tell my congregation exactly how much the church earns and spends each month?

Yes — at a summary level. You do not need to read out every transaction. But every year (at minimum), present a simple financial report to your congregation. Show total income, total expenses, major spending categories, and ending balance. Keep it simple and clear. This builds incredible trust. Most members do not actually know what it costs to run a church, and many will give more generously once they understand the real needs.

Q7: I borrowed money for a ministry project. The church cannot repay it. What should I do?

First, do not panic and do not hide it. Bring your leadership team together and be fully honest about the situation. Create a realistic repayment plan based on what the church can actually afford. Communicate with the lender honestly and humbly. Then, going forward, do not borrow again for ministry projects. Instead, save in advance. The lesson here is painful but valuable: debt creates more problems than it solves. Work through this with honesty, faith, and a clear plan. God is a God of restoration.

Conclusion: You Can Do This

"God has not called you to fail. He has called you to be faithful."

You have come to the end of this guide. Thank you for staying with it. That alone shows something important about you: you are serious about getting this right.

Let me remind you of what we have covered:

- God owns everything and He wants to provide for His work
- You are a steward, not a fundraiser
- Planning is not a lack of faith — it is wisdom
- A simple budget can transform your church's financial health
- Teaching your members about giving — rightly — changes everything
- Tracking, saving, and planning are your tools for financial peace
- You have real templates and scripts to start using right now

None of this is beyond you. You do not need a degree in finance. You do not need a large congregation. You just need to start, stay consistent, and trust God.

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.'"

Matthew 25:23 (NIV)

God is looking for faithfulness. Not perfection. Faithfulness with what you have today, right now, with your current congregation and your current offering basket. That faithfulness is what He uses to open the next door.

Your Next Steps

1. **This week:** Begin Week 1 of the 30-Day Checklist
2. **This month:** Create your first monthly budget
3. **This year:** Run at least one 4-week giving teaching series
4. **Ongoing:** Track every naira. Save 5% every month. Review monthly.

A Note of Encouragement

Ministry is hard. Anyone who tells you differently has not done it. You carry burdens that most people will never understand. You shepherd, you counsel, you preach, you pray, and you still have to worry about the rent.

But you are not alone. God called you. God is with you. And now, you have tools to work with what He has given you.

Do not look at what you do not have. Look at what you have. A willing heart. A called life. A congregation that God loves. And now, a plan.

That is enough to start. Let God do the rest.

Prayer Points for Financial Breakthrough

"Lord, I thank You that You are my provider. I declare that my church will not lack any good thing because You are our shepherd (Psalm 23:1)."

"Give me wisdom, Lord, to manage what You have already given me. Help me to be faithful with little, so You can trust me with much (Luke 16:10)."

"I renounce the spirit of panic, begging, and financial fear. I receive Your spirit of a sound mind and wise stewardship (2 Timothy 1:7)."

"Lord, move the hearts of my congregation to give joyfully. Open their eyes to the blessing of generosity. Make my church a cheerful-giving community (2 Corinthians 9:7)."

"I believe that as I am faithful with the plan in this book, You will add to what I have planned beyond what I can imagine. To Your glory, Amen."

About the Author: Daniel Bolanle

Daniel Bolanle is a ministry resource writer and trainer with a passion for equipping African church leaders with practical, biblical tools for ministry growth. He has worked with pastors and church planters across Nigeria, helping them build strong, sustainable ministries.

He believes that every God-called pastor deserves access to practical wisdom that is grounded in the Word and tailored to the realities of African ministry life.

This guide is one of several practical resources Daniel has developed for Nigerian church leaders. It is written with one goal: to see every pastor free from financial pressure and fully focused on the calling God has placed on their life.

Share This Guide

If this guide has helped you, share it with a fellow pastor or church planter. Many church leaders in Nigeria are struggling silently with these same challenges. A shared resource can change a ministry.



MINISTRY FINANCE BLUEPRINT

"God has not called you to borrow, beg, or burn out your congregation. He has called you to be a faithful steward of everything He has already placed in your hands."

Daniel Bolanle

₦5,000