Steward



OCTOBER - DECEMBER 2016

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ADVENTIST MISSION...

WHERE DO FIT IN?

MISSION IMPOSSIBLE!

RICH STEWARD, POOR STEWARD

I HAVE A DREAM



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FIRST AND FOREMOST...

In this edition of the Dynamic Steward, we look forward to introducing our readers to some "firsts and foremosts." Our team has changed at the General Conference, and, for the most part, in the world-field too. Our GC Stewardship Ministries Director, Marcos Bomfim, talks about the concept of 'Promise', based on God's ideal of regular and systematic giving. Adventist Mission will be featured regularly as both the motivation and purpose for our focus. An infographic in each edition will help bring perspective to our priorities.

Faithful stewardship is a spiritual discipline that everyone can be involved in. As such, Stewardship Ministries can contribute to the strategic initiative of the General Conference, Total Member Involvement. "Rich Steward, Poor Steward" explores the ethics of inviting everyone, both rich and poor, to be involved in the ministry of giving.

The Treasury has made a good case for a closer partnership with the Stewardship Ministries department. Juan Prestol-Puesán, our GC Treasurer, explains some of the challenges we face as an organization at this time in earth's history, and shares his dream for the organization in what will continue to be our regular Treasury page.

Church pastors can take counsel from an experienced stewardship leader in the interview with Michael Collins. The East Central Africa Division and the South Pacific Division share ways in which technology is helping people to give more efficiently in their regions.

The previous edition of the Dynamic Steward addressed the topic of the Stewardship of Technology. In that vein, our big news is that **the Dynamic Steward will soon be available as a mobile app.** A digital app (Apple and Android, smart phone and tablet) will put the Dynamic Steward in more hands than ever before and enable all kinds of interaction with our leaders and readers that was not possible before. We hope that you will join the conversation and the journey toward becoming faithful stewards of God's good gifts, His grace and His mission. Watch this space!



THE DAY I BECAME A PROMISOR!

By Marcos Bomfim

I decided to be a "Promisor" at age II, and I will tell you how. It was a Sabbath morning in a church in Sao Paulo, Brazil, and the sermon topic was Stewardship, specifically tithe and offerings. Even though it's true that the concept of Promisor has a very broad meaning, at the time the focus was on the financial part of it, specifically on tithes and offerings. It was definitely not the kind of sermon I would appreciate the most, so I was looking forward to the end of the service.

Pastor Josino Campos, however, began by explaining the fairness of the percentage system, and how in this divinely instructed way of giving, the poor and rich could be equally generous and faithful. "God does not pay attention to the amount you give, but to the proportion—the percentage of your income that you are giving," he said. He then compared tithes and offerings by saying that God expects us to calculate both in a percentage way, and to bring them every time there is any blessing, increase or income.

But I was mistaken. Pastor Josino, looking at us, the children, asked how many in the congregation had no income! "I guess none of you probably have any income," he said, "but I will assure you this is the best season in life to make a Promise, to become a Promisor!" I was wondering how anyone like me could become a Promisor - having no income!

"When you are a Promisor but have no income, how much then would you return as Tithe?" he asked. "How much will 10 percent of nothing be?" he continued. While I was trying hard to use my advanced math skills to find the answer, all the church members answered in chorus, "Nothing!"

"And when it comes to offerings," he questioned, "suppose you have promised to return 5 percent of your income to the Lord, but you have no income, how much will your offering be?" "Nothing!" was again the answer.

"But that sermon was not aimed at me, I thought. I was only 11. I had no income and was totally dependent on my parents. Tithe and offerings would only concern grownups."

"Tithe and offerings are married for life," he said. "The only difference is that when it comes to tithe, God specifies the percentage (which is 10 percent), while with offerings, He extends us the opportunity to decide on a proportion, according to our level of gratitude," he added. Campos also explained how our offerings should be given in a way that would meet all the church's needs, locally, regionally and around the world (Acts 1:8).

Surprisingly, he got my attention. I was never that good in math, but he explained the percentage concept so well that I, as if it were a miracle, could somehow grasp the idea! But that sermon was not aimed at me, I thought. I was only II. I had no income and was totally dependent on my parents. Tithe and offerings would only concern grownups.

"You see," he said, "if you have decided to faithfully return to the Lord exactly 10 percent as tithe and a certain percentage as offerings but you have not received any financial blessing or income, in this plan you will return nothing to the Lord! Remember you can only give after He gives first! He always gives first. That's why this is the best season of your life to be a Promisor. You give nothing and are still totally faithful!"

That very morning, I became a Promisor for the rest of my life. Would you like to know what my offering percentage was at that time? You'll have to wait; I'll tell you in the next issue of the *Dynamic Steward!* In the meantime, I'd like to offer you the opportunity to also become a Promisor and "taste and see that the Lord is good; blessed is the man who trusts in Him" (Ps. 34:8).

PR. MARCOS BOMFIM IS THE DIRECTOR OF GC STEWARDSHIP MINISTRIES DEPARTMENT, AND HAILS FROM BRAZIL.



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NEWS & EVENTS







The Stewardship Ministries World Advisory, 2016, was held from March 6-11 at the General Conference headquarters in Silver Spring, Maryland, USA. Department directors and associate directors from the 13 world divisions as well as from the Middle East-North Africa Union, participated. Fifteen guest speakers joined the General Conference Stewardship Ministries team to present seminars and lead discussions with the group. The focus was on developing a strategy for the best way to encourage Systematic Benevolence as a spiritual discipline among God's children. Time was taken for prayer, spiritual growth and team building activities.

THE FOLLOWING ARE ONLINE:

Presentations on Video: https://vimeopro.com/user10937457/2016-advisory-videos

Advisory Presenters biographies: http://www.adventiststewardship.com/site/1/Advisory/Speakers.pdf

Division Directors Directory: http://www.

adventiststewardship.com/site/1/Advisory/World%20

Directory.pdf

Introductions to the GC Stewardship Ministries Team: http://www.adventiststewardship.com/article/13/interact



DIVISION ADVISORIES, 2016













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Director: Marcos Bomfim

Associate Director: Hiskia Missah Assistant Director: Penny Brink

Administrative Assistant: Johnetta B. Flomo

DYNAMIC STEWARD EDITOR

Penny Brink BrinkP@gc.adventist.org

EDITORIAL ASSISTANT

Johnetta B. Flomo FlomoJ@gc.adventist.org

ADDITIONAL CONTRIBUTING EDITORS:

William Bagambe

Oleg Kharlamov

Ioan Câmpian Tatar

Roberto Herrera

Kwon Johnghaeng John Matthews

+1 301-680-6157 +1 301-680-6155 gcstewardship@gc.adventist.org

Herbert Boger

Christina Hawkins

Zohruaia Renthlei

Aniel Barbe

David Neal Jallah S. Karbah, Sr.

Julio Mendez

Silver Spring, MD 20904 USA

12501 Old Columbia Pike

MENA Michael Collins

SPD

www.adventiststewardship.com www.facebook.com/Dynamicstewards www.issuu.com/Dynamicsteward

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EDITOR'S NOTE: The articles in this publication have been revised for the intended audience and nature of the Dynamic Steward. Unless otherwise stated, the New International Version of the Bible is used.

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A CLOSER LOOK AT THE

SEVENTH-DAY ADVENTIST CHURCH AND OUR GIVING



SYSTEMATIC BENEVOLENCE AND THE MISSION OF THE ADVENTIST CHURCH

INFOGRAPHIC ANALYSIS

Looking at the figures on this graphic representation of the world and it's religions is a real eye-opener. There are seven billion people on the planet. "Population in the world is currently (2016) growing at a rate of around 1.13% per year. The current average population change is estimated at around 80 million per year." 1 If we were to baptize 100, 000 people per day (36, 500, 000), we would not even keep up with the increase in population this year, nevermind reach the unreached.

Christianity makes up about 30 percent of the world's religions. The Seventh-day Adventist Church, at 19 million members, makes up a minute 0.89 percent of Christianity.

Working with statistics leaves much to be desired, nevertheless, the broad picture this affords us is quite grim. How are we going to spread the Three Angels' Messages to every kindred, nation, tongue and people? Clearly, there is no way we can do this on our own! We need the power of the Holy Spirit working through fully committed, whole-life stewards of God!

Even if we gave every cent represented by every member of this church, we can only hope to make a small 'dent,' considering the total picture. This begs the questions, "Why give?" Why continue with the mission of the church under such odds?"

These questions make us dig deep for answers. We have to go back to the basics. It has to be about worship! We worship an all-powerful Creator-God who loves us so much that He sent His one and only Son to die for us, to save us from our sins and the situation in which we find ourselves in this world. We preach the saving grace of God because, like Paul, we cannot help ourselves. We have experienced God's love and cannot but share it with others. We give because we owe everything to Him, not because He needs it! We give to God's mission because it is such a great privilege to be partners in the gospel. We give and He will multiply it! We preach and the power of the Holy Spirit will cause the seeds we have planted to take root and produce exponential results.

People will not be able to say they did not hear the gospel.

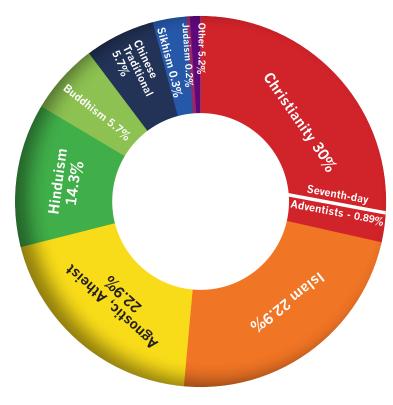
All God's gifts to His faithful stewards are to be used for God's mission as carried out by His church. Regarding financial support for God's work, Adventists practice Systematic Benevolence: the faithful returning of God's tithe

Billion WORLD POPULATION

1. http://www.worldometers.info/world-population/ -accessed Aug 17, 2016.

and the regular giving of free will percentage-based offerings. The fact is, when we have tithed, we have not yet given. We have merely returned what God has claimed as His—the 10 percent. When we give freewill offerings, then we are giving, then we are beginning to show generosity. The ratio of our free will percentage-based offerings to income is what determines the 'generosity factor' for any given year. In the graphic showing the world church funds, the total offerings is just under 30 percent of total funds. Tithe is just more than 70 percent. Tithe is 10 percent of the income that was tithed, and the generosity factor is the promised percentage of that same income given as offerings. It is about 4.14 percent for 2014. What will it be the next year?

Adventist Stewardship Ministries encourages all of God's stewards to faithfully continue worshipping God by returning a faithful tithe, and becomming generous promisors: i.e. to commit to giving a regular percentage of our income as offerings—according to the extent that God has blessed each of us. Let us make that commitment today, to worship God with everything we have, and invest together in eternity!



SEVENTH-DAY ADVENTISTS 19 Million = 0.89% of Christianity

CHRISTIANITY

2.1 Billion = 30% of world religions

SEVENTH-DAY ADVENTIST CHURCH IN NUMBERS: 2014

18,478,982

BAPTIZED MEMBERS

1,167,506 2014 ASCENSIONS

78,810

CHURCHES

19,020

ORDAINED MINISTERS 69,213

COMPANIES

5,816 **MISSIONARIES** 215

COUNTRIES

21,306

LITERATURE EVANGELISTS

WORLD CHURCH FUNDS

Generosity Factor for 2014 = 4.14% of income (see article)



Ingathering (0.28%)



Mission Offerings (2.73%



GC & Intradivision (2.90%)



Local Church Funds (23.76%)



Tithe (70.41%)

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PARAGUAY IS ONE OF NINE COUNTRIES IN THE SOUTH AMERICAN DIVISION. THE SEVENTH-DAY ADVENTIST CHURCH HERE IS INVOLVED IN A VARIETY OF MISSION WORK. FROM REMOTE AREAS AMONG GUARANI TRIBES TO LARGE CITIES LIKE THE CAPITAL CITY OF ASUNCIÓN. IN PARAGUAY, AS AROUND THE WORLD, MISSION WORK AMONG URBAN DWELLERS IS GAINING MOMENTUM AS PEOPLE CONTINUE TO FLOCK TO THE CITIES.

Pastor Carlos Parra is a missionary to Paraguay. He has brought a winning approach to city work here. His secret weapon has achieved unprecedented results, and made the impossible a reality.

He shares that, "Five years ago we arrived here in Paraguay for five years of mission service. I had prior experience working inside prisons so I asked the local leadership about this possibility. They told me about a large nearby prison where they were working. So I immediately went to see it. I was surprised to see the size of this prison with more than 4,000 inmates when it was only designed for maximum capacity of 2500 people. This is one of the poorest prisons in South America; I was shocked to see their situation.

As we began to study the Bible with some inmates, the conditions were terrible: it was a tiny room with poor ventilation and a bad atmosphere. So we began praying on a regular basis for a better place to worship. A year went by, until I met an influential entrepreneur inside this prison who decided to finance a church for the inmates. The plan was for an Adventist building and sanctuary, inside this prison.

Now the prisoners worship daily, beginning at 5:30 in the morning and consecrating themselves for the day. The Adventist prisoners study their Sabbath School lesson regularly with other inmates. They sing, and on Sabbath, they worship together with guests.

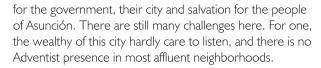
More than 70 percent of the prisoners in the Adventist building have been baptized. These prisoners invite others to study the Bible and receive true freedom—the kind of freedom that goes beyond prison walls. This jail that was once one of the most violent prisons in South America, is now changed. There are no more daily homicides committed here. But there are still great needs. Outside of this pavilion, many prisoners sleep on the floor and food is scarce. Adventist prisoners are praying for funds to establish a bread bakery so they can earn an income and provide food to help less fortunate inmates.

Miraclez in Azunción

Pastor Carlos encourages Adventist members with Bible promises. His secret weapons are hard work, prayer and faith, for "if you ask, you will receive." Early on Sunday mornings, a group climbs to the steepest point of the city and they pray







In an effort to speak to the wealthy class, Pastor Carlos' group found a building they wanted to buy in the heart of one of the richest areas of Asunción. They began working in the community there. And every time they hosted an outreach event in this part of town, the youth stopped in front of the building they hoped to buy, raised their hands to heaven, and prayed. They claimed God's promises and asked for this house.



was first published as a Mission Spotlight video, and is printed here courtesy of Adventist Mission:

www.adventistmission.org.

"Your faithfulness in returning God's tithe
and offering "promises" are making stories
like this possible!

THANK YOU!



Again, a miracle happened in Asunción! The owner agreed to sell very affordably, and the Adventist church purchased in faith. Since then, an active center of influence offers classes, seminars, books, and true friendship, in this community. The local residents are responding positively. Because of this, the Adventist leadership is building a church in the back of the property. They are sure that God will continue to answer their prayers, and heaven will soon be filled, with the rich and the poor, the prisoner and free.

Please pray for the Nueva Sajonia center of influence and the Tacumbú prison work. There are many people who have not yet heard the good news of salvation!





POOR STEWARD

HAVE YOU EVER THOUGHT OF STEWARDSHIP IN TERMS OF CHRISTIAN ETHICS?
WHAT ARE THE ETHICS OF GIVING? WE MIGHT TURN OUR THOUGHTS TO THOSE
WHO HAVE MUCH AND THOSE WHO DON'T HAVE ENOUGH.

Careful to make the distinction between social responsibility and socialism, let us rather explore the biblical concepts of generosity and justice. As a movement originating in the Western world, or the "first world," the Seventh-day Adventist Church might justifiably be identified with the West. Our obedience to the Great Commission, however, has afforded us world-wide status and a membership that includes people from both first world and developing countries. They represent the full range of economic statuses, the rich and the poor. Jesus' declaration in Luke 4:18, 19 (quoting Isaiah) and His focus on those in need, encourages me to think that there is something here that we can draw on to motivate good stewardship in both rich and poor, in addition to the other reasons we often give. From an ethical perspective, I would venture to ask two questions:

- 1. How dare I ask the poor, who do not have enough, to give to the church?
- 2. How can I motivate the rich to "give back"?

ETHICAL PERCEPTIONS

The history of a certain well known corporation that produces digital devices is a good illustration of how the West is often perceived by the poor in developing countries. Bill and Christy were among the first employees at the first manufacturing plant of said corporation. To condense their story that took some years to develop, by the time Bill and Christy were in their 50s, over 15000 jobs in this organization had been exported to organizations in the Far Eastern countries such as China. Bill and Christy ended up anticipating an economically distressing retirement. It is reported that this and other corporations are responsible for the exporting of 7.9 million jobs out of the USA between 1990 and 2011. Resulting unemployment and under employment is credited for contributing to the diminishing of the economic "middle class" in the USA. Can we pacify ourselves by thinking that perhaps these losses in the West were China's gain? Perhaps they were in fiscal terms, but before jumping to such a conclusion, we need to acknowledge that some organizations receiving these contracts are, by many reports, ones that under pay and ill treat their workers to the point of many employee suicides. We are aware that many manufactured goods enter our markets from "sweat shops" in such developing countries. In ethical terms, words like exploitation enter the conversation.

What does this have to do with stewardship?

A question that comes to mind is whether a church that is seen to emanate from the "first world" has a credible or a contextual witness in developing countries. What does this church have to say to the poor, the exploited and the marginalized? Indeed, what do the marginalized think of this church? Can a missionary or evangelist from such a privileged social and economic location ethically expect those in less developed parts of the world to give of their means to the church? Can we ask both the rich and the poor to be good stewards?



I am happy to say that I think we can, and here's why: Stewardship is for everyone. Everyone made in the image of God has the ability to give, because God is a giver! Everyone, rich or poor, is encouraged to understand their identity as God's good steward—a channel of His gifts to those around us.

THE POOR STEWARD

A story in Luke 21:1-4 comes to mind—of a little, old, bent-over lady, inconspicuous and poor, whom Jesus commended for giving her last cents as an offering to God! Do you remember her? Jesus was known to be full of compassion, and yet we don't see Him running over to her just in time and saying, "Dear motherin-Israel, your good intentions have not gone unnoticed, but don't give your last cents to the "church." Keep them, and buy yourself one more meal, please...!" Might that not have been a better ending to the story? It is evident to me, rather, that Jesus knew something special about the benefits of giving, even for the poor!

Allow me to address a concept in the hopes of clearing the air with regards to encouraging even the poor to give. It involves the "missing middle!" The missing middle is a concept referred to by missiologists such as David Bosch, to explain a gap that is often left in the spiritual experience of an indigenous person after accepting Christianity from a typical Western missionary endeavor. Very often, the indigenous person would have had a deep spirituality within their tribal belief system, albeit a belief system not based on the Bible. Such beliefs most often have an element of tangibility, such as witchcraft, witchdoctors (Sangomas), and rituals to appease the ancestors, with discernable results. The tangible elements appear to be missing in Western Christianity, i.e. the suggested alternative religion. This "missing middle" results, long term, in syncretism, where a convert would have one foot in either belief system, as it were. When prayer to God does not seem to produce tangible results, it is all too easy to fall back on a trip to the witch doctor, or to go and sacrifice an offering to the ancestors for the desired results. This very phenomenon is listed as number seven among the Strategic Issues in the Reach the World Strategic Plan 2015-2020 of the Seventh-day Adventist Church booklet.

This challenge warrants much study and attention, including a focus on how to contextualize the gospel so that it can be better internalized in local, understandable terms. I believe that stewardship, however, is perhaps one of the ways in which this "missing middle" may also be addressed! Stewardship is one of the most tangible ways to experience God! It is a way to experience His power. As Christians, we know that by giving, we become more like God. We grow into His image, because He gave! He gave us life, He gave His Son, He sustains us. So, giving is important for our sanctification. There's more! Faithful stewardship comes with a promise. There are many promises where God covenants with those faithful to Him to take care of them. Malachi 3:6-10 is one which we frequently use:

"For I am the Lord, I change not; therefore ye sons of Jacob are not consumed.

Even from the days of your fathers ye are gone away from mine ordinances, and have not kept them. Return unto me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein shall we return?

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

Ye are cursed with a curse: for ye have robbed me, even this whole nation.

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

Returning a faithful tithe is our way to participate in supporting the ministry of the church. Giving offerings is our way to support the mission of the church locally and abroad, and in taking care of the needs of others. When we are faithful stewards, we acknowledge God as the Creator and Owner of everything. We acknowledge Him as the One who sustains us, and we can claim the power of His promise. Am I referring to prosperity

theology? No. I am suggesting that when we put our faith in the One who owns everything and has promised to sustain us, we are on our way to experiencing God in tangible ways. We are closing that gap of the missing middle! This concept entitles us to open the eyes of someone who has less than we have and teach them about Stewardship as a doctrine of hope. We can ask them to share what God blesses them with in order to share that hope with others. And we can do so unashamedly.

THE RICH STEWARD

What about the "rich?" Those who have enough, perhaps more than enough? Is there a way that Christian ethics speaks to them? How can we motivate people accustomed to accumulating wealth to give away their money instead? Do the reasons for giving, discussed above, apply to the rich as well? Certainly they do but there's more. Often the wealthy are those who inadvertently or not, have benefited from systems that have disadvantaged others, whether it be according to race, class or economic structures. Perhaps ethical concerns about injustices, which none of us alone might be able to change, can motivate us to give to an organization that preaches the hope of eternity in a better system. Perhaps we can be motivated to invest in that eternity for the sake of the marginalized in the here and now!

Another Bible story comes to mind. Luke 19: 1-10 tells of a "wee little man" (as the song goes) who "climbed up into the Sycamore tree, for the Lord he wanted to see!" We know that Zacchaeus had been greedy in his tax collecting activities and had dishonestly or unfairly taken more than he should have from many who, no doubt, were already experiencing other kinds of oppression as well. We know the story. We also know that he offered to give back fourfold, and to give half of all he had to the poor! Why was that? Did the heretofore stingy Zacchaeus forget how to do his sums? No, I believe that he was making amends. He was offering to make up for what he did wrong. He was offering restitution.

While none of us may purposefully have disadvantaged another, perhaps we can be encouraged to give by considering that we are helping to create a more equitable world and a more sure eternity. When we return God's tithe and give our offerings, we support the church as it carries out God's mission on earth.

THE STEWARD'S PRIVILEGE

There are many other motivations for giving. God has given so much and we are grateful. It is important, however, that our witness be both credible, and contextual, and mindful of the times we live in. So next time you consider the widow's mite, or Zacchaeus's restitutive act, consider what it is to be poor and to be rich, and remember that giving is the privilege of both!

Watch the full seminar on: https://vimeo.com/172724282



1. De La Torre, Miguel, A. Doing Christian Ethics from the Margins. Orbis Books: Maryknoll, New York. 2015. Pp. 73-80.

PR. PENNY BRINK, FROM SOUTH AFRICA, IS THE ASSISTANT DIRECTOR OF GC STEWARDSHIP MINISTRIES AND THE EDITOR OF THE DYNAMIC STEWARD.



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"CAREFRONTING" MY CONGREGATION



PENNY BRINK: Michael, you have an interesting story about a method you used in the beginning of your ministry to help people choose to be faithful stewards.

MICHAEL COLLINS: Yes. As a young pastor I was wrestling with how to deal with stewardship ministry in the local church. I was out in a district on my own, so I just studied the topic as best I could from the Bible and the Spirit of Prophecy

and I realized that while tithing is not a test of fellowship in the Adventist church, it isn't an optional practice either, in terms of one's spirituality. I struggled with how to make that practical in the ministry. In my visitation program, an essential part of pastoral ministry, (of course I didn't just visit for stewardship reasons, but in my visitation with those that I suspected of having an issue with faithful tithing and giving), when I visited in their homes, I found that after making some inquiries about the family and other issues,

at one point I would ask them a simple question.

Can you help just reassure me, are you returning a faithful tithe? Are you being faithful to God?

PENNY: What kind of a response did your question usually generate?

MICHAEL: Their response was quite characteristically, first a sigh, looking down at their feet for a few seconds, and then they would raise their head and say, "No, sorry, I'm not." And I could see the pain, the burden on their hearts, and I would say something like this, "Would you like to be rid of that burden tonight? Wouldn't you like to know that from today forward, that load is lifted?" And you could just see how they would love that. So I would say, "Would you be willing by God's grace to make a commitment that from today forward, you're going to return a faithful tithe?" And sometimes they would say, "Oh, I don't have enough money to go around, or enough to cover

the bills, and then there's the debt," and yes there are issues we need to help our members with on the topic of family financial management, but in the end, I said, "Yes, all those are needed, but it's most important to be faithful to God first, and He's promised to help you with all the other things if you'll accept His help. Would you be willing to make that commitment?" I know it's not just me, but the Lord has really blessed. Time and time again, the responses have been, "Yes, I'm willing to make that committment!"

PENNY: How did you perceive that their commitment to faithful stewardship affected their spiritual lives?

MICHAEL: In almost every case, immediately their attendance became more regular. When they came, there was a smile on their face because it was like a load was lifted. They became more actively involved in the church, and in just about every way, there was just a tremendous improvement with regards to what was taking place in their spiritual lives.

PENNY: The most important thing I gather from your story is that you had a good relationship with your members in order to be able to talk about personal spirituality successfully.

MICHAEL: If I had only gone to visit them to talk about their tithing practices that would have been disastrous. But they were accustomed to seeing me in their homes on a regular basis, so when I asked these kinds of questions, while it was not necessarily comfortable for them, or me, I was a familiar and trusted friend. I've come to understand that God asks me, as a pastor, to ask those kinds of questions—in a kind way, and a loving way, and they accepted it that way.

PENNY: Thank you for sharing your early pastoral experience with us. Your story will be an encouragement to others as they minister to their church members.



MICHAEL COLLINS, VICE PRESIDENT OF THE MIDDLE EAST AND NORTH **AFRICA UNION** SPEAKS TO THE DYNAMIC **STEWARD** EDITOR. MICHAEL **ALSO SERVES** AS MINISTERIAL SECRETARY AND **STEWARDSHIP MINISTRIES** LIAISON. VIEW THE **INTERVIEW**

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VIMEO.

TECHNO-GIVING

I WAS TALKING TO A YOUNG COLLEAGUE IN THE GC BUILDING RECENTLY. AS A MILLENIAL, HE CLAIMS THAT THERE ARE MANY YOUNG PEOPLE WHO WOULD LIKE TO GIVE OFFERINGS, BUT WHO NEVER CARRY CASH. EVERYTHING HAPPENS VIA THEIR MOBILE PHONES! THE OFFERING PLATE AT CHURCH IS THEREFORE REDUNDANT FOR THEM. BY THE TIME THEY GET HOME, THEY MAY HAVE FORGOTTEN THAT THEY HAD WANTED TO GIVE. WOULDN'T IT BE GREAT TO HAVE A MOBILE OPTION FOR GIVING SO THAT RIGHT THEN AND THERE, IN CHURCH, PEOPLE ARE ABLE TO GIVE IN A NUMBER OF TECHNOLOGICALLY UP-TO-DATE WAYS? I WISH TO SHARE TWO WAYS THAT ADVENTISTS AROUND THE WORLD ARE MAKING USE OF MOBILE TECHNOLOGY FOR GIVING!

KENYA AND THE M-PESA

By William Bagambe, ECD Stewardship Ministries Director

In 2013 already, The Economist published an article called, "Why does Kenya lead the world in mobile money?" To quote their article, "M-PESA was originally designed as a system to allow microfinance-loan repayments to be made by phone, reducing the costs associated with handling cash and thus making possible lower interest rates. But after pilot testing it was broadened to become a general money-transfer scheme. Once you have signed up, you pay money into the system by handing cash to one of Safaricom's 40,000 agents (typically in a corner shop selling airtime), who credits the money to your M-PESA account. You withdraw money by visiting another agent, who checks that you have sufficient funds before debiting your account and handing over the cash. You can also transfer money to others using a menu on your phone. Cash can thus be sent one place to another more quickly, safely and easily than taking bundles of money in person, or asking others to carry it for you....Electronic transfers save people time, freeing them to do other, more productive things instead." See the full article on: http://www.economist.com/blogs/economist-explains/2013/05/ economist-explains-18

As the ECD Stewardship Ministries Director, I can confirm that Adventist members are making use of the M-Pesa system to return faithful tithes and give offerings. I believe that this modern technology can help maximize the convenience of giving and provide no excuse for anyone, as giving is as easy as clicking the right buttons as the offering plate comes by!

SOUTH PACIFIC DIVISION E-GIVING AND APP

By Rodney Brady, Treasurer, SPD

We learned from the tithe-studies done in our region that many people don't really choose not to return tithe or give offerings. They just don't get around to it or don't have the money with them when they get to church. We realized that we needed to develop a website and a mobile giving app that addressed how people were managing their finances today.

We've been rolling out the online and mobile options over the last three years. In the first year, we had about two million dollars in tithe coming in from that source, but now, we're reaching almost two million dollars per month! We think that a lot of that increase has to do with being able to access the e-giving website and app. When we looked at the reports, the internet site usage goes up on the days that most people get paid, and on the offering side, i.e. the mobile app, the usage spike occurs during the Sabbath worship service time. It has become part of their worship.

Since younger people and even older ones don't go around carrying cash anymore we definitely need to engage our younger generation in this way, otherwise it's going to prevent them from giving. Stewardship is about planning ahead!

We are in consultation with a few other divisions in this regard. The app has more than recovered the cost of its development. We are grateful for the vision and dedication of our IT people, and our administrators' support of the project.





Have a Dream!

THE UNIQUENESS AND THE GENIUS OF THE ADMINISTRATIVE STRUCTURE OF THE ADVENTIST CHURCH IS THIS: I HAVE MY HAND IN YOUR POCKET, AND YOU HAVE YOUR HAND IN MINE! THE CHURCH IS STRUCTURED SO THAT TITHE AND OFFERINGS SERVE NOT ONLY IN THE LOCAL FIELD, BUT ARE SENT ON A PERCENTAGE BASIS UP THROUGH THE ADMINISTRATIVE LEVELS OF THE ORGANIZATION AND TO THE GENERAL CONFERENCE.

The church is then able to support mission in places in the world where there is no income or where there is greater need. Without our structure, this would not be the case.

I also see the church as a completely voluntary organization that includes every member. People give because they love the Lord! In fact, the most powerful transaction that happens, one that really explodes like an atomic bomb, is when someone comes to church, simply extends his or her arm, grabs a tithe envelope and fills it with his or her tithe and offerings. This simple action has an impact around the world and the person hasn't even moved from the chair. It's like an enormous wave of energy has been released!

A challenge to church finances has presented itself in the form of the changed economic landscape, since around July, 2015. The financial markets have exhibited unusual volatility. The strengthened US Dollar affects our income at the GC level from most of our overseas divisions, negatively. The impact is evident on the 2015 financial reports, our working capital and liquidity. This also came in a Session year that has extra expenses. That has an impact on what is available for mission. This is the beginning of the 5-year term ending in 2020 and so these factors affect how one plans for the next few years.

In addition to the challenges in the world economy the unfortunate reality of violence and political uncertainty in some countries, affects the flow of funds of those countries. Allow me to explain. If the economy of China goes down, the impact on the GC income is indirect. If, however, things go down in Mexico or Brazil, I will feel it immediately in the GC Treasury, because the income from those economies is larger owing to a large Adventist membership. Brazil, for example is the country with the largest population of Adventists in its division, and is third on the list of largest incomes for the GC after the USA and Canada, and the financial impact on the church does not go unnoticed. Their money does not translate into as many US Dollars anymore. Brazil is in the second year of it's economic downswing and is expected to pull out of it by 2018.

The strength of the dollar does not always play out negatively, because when we do send it back to the field, it increases in value again in the local currencies, so we are grateful for that.

The last few months, the Brexit vote in the European Union brought additional volatility, although the markets have now shown a certain return to normality. The church is subjected to these realities. It all began in a GC Session year typically higher in expenses.

I, nevertheless, want our members to know that our church depends primarily on the mercy of the Lord and the members' faithfulness never goes unnoticed!

What I want the members to hear is that, yes, these are the current situations, but the church is resting in the hands of the Lord, and in one fashion or another, the work of the Lord will continue. The work the Lord has entrusted to us will be done. We are 100 percent convinced that all doors will be opened to us by the Lord when they need to be opened (2 Cor. 2:12, 13). We rely on His wisdom to open those doors (1 Cor. 6:9).

We are also extremely grateful for the North American Division's membership. This continent has, historically and in the present, been an enormous and stable giving base which has helped the GC to be able to serve the whole world so effectively for so many years.

We are in the middle of a new stewardship initiative, where the GC is investing in assisting the divisions with a full stewardship director for 3.5 years. Stewardship ministries suffered somewhat in the past when GC departments were combined as the Church Ministries department and the people who would specialize in stewardship have therefore decreased in number. In the 1990s, stewardship became its own department again. Now, I have a dream that this department should focus on it's core purpose, and that is to encourage Systematic Benevolence again, an approach to that is unique to the Adventist church. We are here to tell people what the divine purpose of our wealth is. Ellen White assures us that in the end times, we should be divesting our personal wealth and investing it in the mission of the church! We need to renew our efforts to talk to our members about tithe and offerings and giving of their property to the Lord. I so wish that we could get closer to our members with regards to this topic, and I think I know one way in which we can do that.

I have a dream. It's nothing extraordinary. I dream that each pastor will preach one sermon—one, truly convincing sermon about tithe and offerings, once a year. I would be happy with one sermon, per pastor, once a year. One sermon where people will leave the church that day and say, "Wow!" This is my dream. Perhaps it is not too much to ask? Can we find a way somehow to make this happen? Other leaders may preach the sermon, but it is not going to be the same. It has to be the pastor. Our pastors are the ones with the greatest influence on their members.

I also have a dream that stewardship educators in the field will partner with the administration of the organization, with the Treasury, as they minister, so that all areas and questions with regards to stewardship and spending by the organization can be covered. This will serve to improve transparency and build trust in the organization and the way it is serving the mission of the church.

Ellen White tells us that in the end times, there are more urgent needs than there were in the time of Israel. Spiritual sacrifice must be broadened and deepened. People are giving.



If we were to consider everything that people are giving to institutions and projects within the church, we'd see that it is a lot of money. When funds are channeled through the organization, the church is able to maintain the operation in places in the world field where there is no promotion.

As the Financial Officer of the General Conference, I can assure our membership that we are not overspending or operating beyond the budget at the world headquarters. We are not exacerbating the problem. We are doing all that we can to be measured and effective in our operations. We want to apply every dollar that we can to the mission of the church, where ever it is in the world. The fact that the NAD is moving out of the GC building into their own building, will add to our overhead cost, but we are preparing for that scenario.

As the Treasurer of this church, when I wake up in the morning, I take my Bible, and often I turn to Psalms 46 and I read and I re-read, "God is our refuge and strength, an ever-present help in trouble. Therefore we will not fear..." (Ps. 46:1, 2).

We will meet the mandate of the Lord. I can't wait until things in this world reach that tipping point when the Lord will find it appropriate to close this chapter of earth's history, and come to rescue His own. Even so, come Lord Jesus!



PR. JUAN PRESTOL-PUESÁN, PH. D., IS THE TREASURER OF THE GENERAL CONFERENCE OF SEVENTH-DAY ADVENTISTS.



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QUOTE OF THE QUARTER

"In the realm of Christian life and service the question of stewardship occupies a large and vital place. Every Christian believer is deeply and continuously concerned. Our recognition of the sovereignty of God, of his ownership of all things, and of the bestowal of his grace upon us, is included in a proper understanding of the principles of stewardship. As our comprehension of these principles grows and expands, we are led into a fuller understanding of the way God's love and grace operate in our lives.

While the principles of stewardship concern material things, they are, above all, of a spiritual character. The service of Christ is a reality. The Lord requires certain things of us in order that he may do certain things for us. The doing of those required things in harmony with the divine will lift the whole matter of stewardship to a high spiritual plane. The Lord is not exacting. He does not arbitrarily demand either that we serve him or that we recognize him by returning to him of those things which he gives to us. But he has so arranged the divine economy that as a result of our working in harmony with him in these things, there flow back to us great spiritual blessings. We shall be destitute of these blessings if we fail to cooperate with him in carrying out his plans, and thereby deprive ourselves of those things which we need most."

J. L. McElhany

(in the Foreword of *Counsels on Stewardship*, by Ellen G. White, p.5)













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