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DEVELOPING A MANUAL FOR EFFECTIVE FINANCIAL STEWARDSHIP  
FOR MEMBERS OF FIRST BAPTIST CHURCH, ABA

A PROJECT  
SUBMITTED TO THE  
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## ABSTRACT

This manual was designed to address and correct the situation whereby majority of the members of First Baptist Church, Aba were not well informed about financial stewardship, and as a result were not committed and faithful in their giving. This situation so affected the church that it could not meet up with its monthly expenses, embark on any capital project, participate faithfully and regularly in the cooperative programme of the Nigerian Baptist Convention and in fulfillment of the Great Commission.

Several efforts made to encourage and motivate members become generous and faithful givers never achieved the expected result. One of the efforts included sermon series designed to motivate members become committed and faithful givers. It was therefore necessary that a sound and biblical based study should be developed to address this unhealthy situation. The manual was prepared as a teaching guide that would be used to grow the church's giving so that it could meet up with its financial challenges. The study began with the establishment of the theological basis for the study and the review of literature that were related to the study.

Two questionnaires were employed in this study as instruments for research. The first was used to measure the pre-study commitment level of the church members to giving thereby establishing a bias free basis for the claim that most members are not committed and faithful in their giving. It also helped in finding out the level of each learner's understanding of Christian financial stewardship.

After a statistical analysis of the data obtained from the questionnaire, the result obtained indicated that most of the respondents believe that giving is a Christian responsibility as well as a key factor in the church's fulfillment of the Great Commission. The result also revealed that most of the church members have not undergone any form of biblically based training on financial stewardship before. The more pathetic aspect of the result was that most of the participants were not generous, regular and proportionate givers; hence most of the church members were unfaithful givers. In the light of the above, the need for a sound and biblical based study to address this unhealthy situation was urgently needed. Following the teaching of the five lessons on Christian financial stewardship the second questionnaire was administered to measure the level of change of attitude and commitment on the part of church members towards giving. The result from the second questionnaire indicated that majority of the church members were now well informed and had a better understanding of their financial responsibility as God's stewards. The result also revealed a massive resolve of the church members to be committed, generous, regular and faithful givers. It was therefore recommended that as a matter of necessity, the church should periodically organize a financial stewardship teaching in order to keep the members abreast of their stewardship responsibilities and thereby help the church in fulfilling the Great Commission

It was recommended that the teachings should be conducted during Sunday morning worship services where and when most of the church members would be in attendance to benefit from the study. It was also recommended that for the benefit of those who could not participate in completing the questionnaires or gain much during the teachings as a result language barrier, the research instruments should be written out and the teachings conducted in the language that such members could communicate and understand.

## Conclusion

Based on the findings of this study, the following conclusions are drawn. First, from the review of literature related to the study, it could be inferred that the poor attitude of church members to giving is widespread; hence, it is the duty of the church leadership to find a lasting solution to the problem.

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<sup>149</sup>John M. McBain, *It Is Required of Stewards*, (Nashville, Tennessee: Broadman Press, 2001), 47.

Second, on the basis of this study, it could be concluded that the observation that several of the church members are unfaithful givers is just one side of the problem. The other side of it is that the leadership of the church had also failed in its responsibility of teaching the members. Through this study, it has become obvious that efforts must always be made to discover factors that are responsible for some unhealthy situations and the proper actions taken to correct the abnormalities.

Third, in the light of this project, it could be concluded that the lack of understanding of church members about financial stewardship was responsible for their gross unfaithfulness in giving. Their inability to give faithfully due to inadequate knowledge resulted in the church not being able to meet its financial obligations and fulfill the Great Commission. Fourth, based on the resolve of many of the church members to be regular, generous and faithful in their giving, after the teaching of the five lessons, it can be concluded that these teachings were sound, biblically based and useful instructional materials for equipping believers on faithful financial stewardship.

Finally, it could be concluded that the objective of the study, namely, to develop a manual for effective financial stewardship for members of First Baptist Church, Aba has been achieved. This objective was realized through the administration of the pre-test questionnaire which was meant to measure the pre-project level knowledge and commitment of members on giving. This was followed by the teaching of the five lessons. Thereafter the post-test questionnaire was administered which was meant to measure the current level of knowledge and commitment of members on giving. The analysis of the questionnaires and the summary of the findings made in this study proved that the objective of the project was realized. First Baptist Church, Aba now has a sound and biblically based financial stewardship teaching manual which it will be using to equip her members on effective financial stewardship.

## Recommendations

In the light of the findings made in the course of carrying out this study and the conclusions drawn from the entire project, the following recommendations are made:

1. It was observed that several of the church members rarely participate in programmes organized during the week days. Considering the importance of the teachings in the life of the church members and the church as a whole, it is, therefore, recommended that the teachings should be conducted during Sunday morning worship services where and when most of the members would be in attendance to benefit from the study.
2. It was also observed that some persons who have been members of the church for more than five years have not had any form of training on financial stewardship. It is, therefore, recommended that the teaching should be done at least once a year to keep the members abreast of their financial stewardship responsibilities, thereby, encouraging them to be regular and faithful givers which in turn will help to raise more funds for the church to meet her financial obligations and fulfill the Great Commission. The teaching can also be incorporated into the new members' orientation programme so that anyone joining the church will from onset know what is required of him as a steward of God's financial blessings.
3. Another observation has to do with the inability of some members to participate in completing the questionnaire because they could not understand the language in which the research instruments were prepared. Several of them could not gain much also during the teaching of the lessons for the sake of the same language barrier. It is, therefore, recommended that for the benefit of such members, the research instruments should be written out and the teachings conducted in the language that the respondents could communicate and understand very well.
4. One other observation that was noted in the course of carrying out the project was that many of the youths and students give only offering without paying their tithes; the

