

# DYNAMIC Steward



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## ADVENTIST MISSION...

MAKING OUR SCHOOLS COUNT



GIVING  
BACK

BUDGETING  
FOR FAMILIES  
WHO PUT  
GOD FIRST

LEARNING  
TO LIVE BY  
FAITH

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## FIRST AND FOREMOST...

In this edition we continue our focus on Adventist mission as our motivation for giving, but specifically on Adventist education as an important part of that mission. Did you know that our offerings reach our schools? Are you aware that as faithful stewards we are contributing to the Christian education of almost 2 million students around the world?

What a privilege to belong to a worldwide organization with a focus on God's mission, and what a joy to be able to contribute to that mission!

I am always so proud of young people who decide to dedicate their lives to the service of God. Be inspired by a South African young woman's journey in our interview, as well as a story from Egypt where a Brazilian Adventist is being innovative with trash and benefiting our Adventist school there.

Not to be missed is our article on family budgeting. Learn how putting God first in our home finances will help us grow spiritually and create opportunities to give more generously toward God's mission.

People and projects are "on the move" in Stewardship Ministries. We have news from East Africa and Inter-America and their ministry events there. From the GC office, we are announcing a new partnership with the GC Ministerial Association, forging our strategic plans, renovating our Web site, and (wait for it...!), publishing the **Dynamic Steward App**. Yes, that's our big news this time. Please go to the App Store or Google Play and download it onto your device right away. It's free. Share the news. Read the *Dynamic Steward* on your mobile phone or tablet.

We hope that you will be energized as you read, once again, about how we are blessed when we put God first and foremost in our lives.

*Penny Brink*  
EDITOR



# LEARNING TO LIVE BY FAITH

By Marcos Bomfim

"Don't leave this sanctuary without writing down your decision," said Pastor Josino Campos at the end of that Sabbath morning service that influenced my life forever. "If you do not write it down now, the devil will certainly nullify what the Holy Spirit is impressing upon you now. So decide now," he suggested. I was 11 years old, living in Sao Paulo, Brazil, and I was proud to receive the blank piece of paper the deacons were distributing to everyone and to act as if I were an adult.

Campos was an experienced pastor and knew that if you preach a good sermon but do not lead church members to a decision or to take an action, you have failed in your goal. So, using commitment cards, his goal was to invite all the church members to make a lasting commitment to give regularly a percentage-based offering beyond tithe, meaning that they would become "Promisors."<sup>\*</sup>

"But please," he added, "don't write your name on the card, as I will collect your cards to pray for your decision. I don't want to know who is making each particular decision, because you are not going to do any deal with me nor even with the church. It should be something between you and God alone!" While I felt good about having my privacy respected, I also realized that the Lord knows everything, even my inner thoughts.

God's presence was very real to me in that solemn moment, which, according to Campos, would affect the rest of our lives. I couldn't have known how it would be especially true in my case, and that it would mold my marriage, affect how I would raise my daughters, improve my health and my ministry, and, most important, teach me to live by faith, to trust in the Lord, and to depend on Him!

Pastor Campos asked all of us to write down the word "tithe" in the upper left side of the paper, and the respective percentage (10 percent) on the right side. Then, under the word "tithe," he asked us to write the word "promise," adding in the right margin of the paper that specific percentage of income that each person would decide for themselves to give regularly as an offering.

Struggling against the selfish desire to choose the smallest percentage possible, I finally surrendered to it: 1 percent! *At least I am in God's program*, I thought. But just before writing it I heard the pastor again: "Remember that when it comes to tithe, you don't need to choose the percentage; your only choice is to return it or not. But when it comes to your promise,"

he said, "God gives you the liberty to make an additional choice—also the percentage—which will be made according to the extent of your gratitude. Different from tithe, you may increase your percentage of your promise over time." Then he added the wise suggestion to "begin low, so that you may grow."

At the same time, my mind was dealing also with the idea that I was indebted to God because of a miraculous healing in answer to my parents' prayers when I was only 3 years old. *I should be more thankful*, I thought! So even before writing for the first time a percentage, I decided to increase it. In my own eyes at the time, it was a huge growth: from 1 percent to 1.5 percent!

That first experience helped me to understand how difficult it can be to make the first vow, or commitment, for those who don't know God very well yet. I can also understand now how imprudent it may be for us to pressure anyone to begin with higher percentages in their "promise," therefore increasing the temptation to break the promise or to make it only seasonal. That is why I encourage people to first test the Lord, "beginning low so that they may grow," renewing that vow annually—to maintain or to increase it. Imagine what would happen around the world if every single church member would begin giving, let's suppose, only 5 percent or 3 percent (just to pick a random value) of his or her income to the Lord as a promise? Beyond learning by experience to trust in the Lord even more, what a stream of evangelistic blessings would each participant generate!

Many years have passed since that time. During those years the Lord gave me my wife, Mari, and many impressive experiences that showed us that we can trust in Him totally. And those experiences have led Mari and me to renew our vows to Him and increase our promise percentage many times, helping us to literally live by faith on many occasions. God is so merciful, so patient. He gently takes us from where we are to where He would like us to be. And I am still on the way.

<sup>\*</sup> "Pactantes" in Spanish and Portuguese.

PR. MARCOS BOMFIM IS THE  
DIRECTOR OF GC STEWARDSHIP  
MINISTRIES DEPARTMENT.



# NEWS & EVENTS

**WE ARE HAPPY TO ANNOUNCE THAT THE GC MINISTERIAL ASSOCIATION** will embark on a partnership with the GC Stewardship Ministries department as of 2017. Two of the Ministerial Association members, Anthony Kent and Jonas Arrais, will dedicate three trips per year to minister in the world field on behalf of Stewardship Ministries. After presenting the Stewardship Ministries' Strategic Plan to these new partners, the Ministerial Association, together with Stewardship Ministries, realizes that this is a mutually beneficial partnership. Both are focused on spiritual revival. The emphasis on God First and the focus on commitment to being faithful stewards in all areas of life is something both departments can embrace, and Stewardship Ministries will enjoy an improved



Anthony Kent



Jonas Arrais

connection directly to church pastors. It's a win-win situation, and we look forward, with much gratitude, to working together.

**THE NAD MINISTRIES CONVENTION "BEYOND THE PEW,"** held in Tucson, Arizona, January 8-11, 2017, had a stewardship emphasis among some of its main presentations. You can watch them on <https://vimeo.com/nadadventist/videos>, including Julian Archer's presentation on <https://vimeo.com/201916552>. Department NAD Stewardship Ministries also held its advisory during the convention.



## HOLY CONVOCATION IN COLOMBIA'S SOUTHERN UNION

A Holy Convocation is a meeting held within a region that brings all the pastors and stewardship leaders together for the purpose of training and spiritual renewal of the group and the church members in that area. The daily activities include personal devotional time, group worship, exercise, training seminars, and visitation of members in their homes with a specific, tried-and-tested stewardship agenda, as well as revival preaching in the local churches in the evenings by the pastors. The final Sabbath includes a commitment to faithful stewardship, using the commitment or "Promise," cards.

This kind of event has been held throughout many years in the South American Division with great success in the areas of spiritual growth and faithful stewardship.

Just such a meeting was held recently in the South Columbia Union in the city of Bogotá, where Pr. Marcos Bomfim attended and presented training seminars along with Pr. Roberto Herrera, Stewardship Ministries director of the Inter-American Division.

Above are photos showcasing the various daily activities.



[HTTPS://VIMEO.COM/207452677](https://vimeo.com/207452677)

**PR. WILLIAM BAGAMBE, STEWARDSHIP MINISTRIES DIRECTOR FOR THE EAST-CENTRAL AFRICA DIVISION,** led a Stewardship Ministries event in January 2017, where attendees also made commitments according to the Promise cards (see Resources page).



# RESOURCES

## PROMISE CARDS

The "Promise" card, or sticker, is something that can be used during a special stewardship program or training event to help members and leaders commit to putting God first in their lives. There are several categories of commitment that include spiritual, physical, and financial stewardship. The cards can be collected and the members prayed for, or they can be kept by the individual "Promisor" as a reminder. The stickers can be placed in their Bibles.



Feel free to download the card on: <http://www.adventiststewardship.com/site/1/docs/Promise%20Cards/Promise%20Sticker.pdf> or make your own customized one for your region. Our branding images may be found at: <http://www.adventiststewardship.com/article/714/resources/resource-cp-promotional>

## CHILDREN'S OFFERING ORGANIZER BAGS

It is beneficial, as with any good habit, to form good stewardship practices from an early age. Help your child or children's Sabbath School class to learn about dedicating their lives, their gifts, and their material possessions to God first by using this practical device for kids. Any promotion company would be able to make such bags with four pockets. You may give your bag a customized

branding or download ours on: <http://www.adventiststewardship.com/site/1/Resources/2nd%20version%204.pdf>

Watch this video presentation by Janice Mathews to understand why it is important to teach stewardship to kids: <https://vimeo.com/120511482>

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## WEB SITE

Download our Stewardship Ministries branding images at:  
<http://www.adventiststewardship.com/article/6/resources>

## BOOK



*Passion, Purpose & Power*, compiled and edited by Dr. James Nix, director of the White Estate, is a book full of original stories of our early Adventist pioneers. What is immediately noticeable is the passion they had for spreading the light with which God was blessing the "little flock" as a new movement. They sacrificed all that they had for this purpose. The growth of the "little flock" into the worldwide movement that it is today is evidence that the Holy Spirit attended their early work with power. May the Lord bless our efforts today to commit to being good stewards of the gospel and all that God entrusts to us, including our ability to give financially to His work.

Find this book as a pdf on our Web site under the downloadable resources, or contact us for a print-ready file in English.

Also feel free to translate it and print it in your region with our permission.

## DYNAMIC STEWARD APP

Download the free magazine app from the App Store or Google Play. Invite your friends to do the same!



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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 ADVENTIST EDUCATION & THE CHURCH'S MISSION

AS OF 2015 WE HAVE **8,208** EDUCATIONAL INSTITUTIONS AROUND THE WORLD, REPRESENTING MORE THAN **1.9 MILLION** STUDENTS<sup>1</sup> WHO HAVE HAD EXPOSURE TO THE GOSPEL THROUGH THE MINISTRY OF **102,778** TEACHERS! WHAT A PRIVILEGE TO OFFER SO MANY YOUNG PEOPLE SUCH AN OPPORTUNITY! WHAT A VALUABLE PART OF OUR ADVENTIST MISSION! AND YET SO MANY OF OUR SCHOOLS FACE SEVERE FINANCIAL CHALLENGES. HOW CAN WE, AS A FELLOWSHIP OF BELIEVERS, ALLEVIATE THIS?

Ellen White's counsel was to establish schools outside of the cities, where the air, the influence, and the opportunity for wholistic education was better (*The Fundamentals of Christian Education*, p. 421). Therefore, many of our schools are situated on prime property, often with amazing views. Sadly, this land is sometimes sold in order to fill growing financial needs, thereby dwindling the value and the potential of the property. Surely there are better ways.

While students pay student fees, these fees are usually not enough to cover the operating costs of the institutions or to pay the staff. How are the primary schools, high schools, colleges, and universities funded by the church organization? Primary schools are usually the responsibility of the local church and its constituents, while conferences sometimes pay the teachers. Secondary and tertiary institutions generally fall under the charge of our unions and/or divisions. These administrative entities

are, in turn, funded by the tithe and offerings of regular church members. This is important to note, because it means that every member is also supporting our Adventist institutions by their faithful stewardship.

If we feel that Adventist education is an important part of the church's mission, we should be even more encouraged to give our offerings cheerfully and faithfully and return God's tithe.<sup>2</sup> In this way, we will be doing our part to meet the needs in this area of God's work and help reduce the fees at our schools, so that many more can afford an Adventist education.

Another significant measure that can be taken is for each institution to make use of either volunteer or employed fund raisers for the schools. Members should feel free—after returning their tithe and their regular offerings—to also give to projects, and to include our schools in their giving.



DAISY F. ORION, ASSOCIATE  
TREASURER FOR THE  
GENERAL CONFERENCE OF  
SEVENTH-DAY ADVENTISTS,  
IN CONVERSATION  
WITH DS EDITOR  
PENNY BRINK.

**If we feel that Adventist education is an important part of the church's mission, we should be even more encouraged to give our offerings cheerfully and faithfully and return God's tithe.**

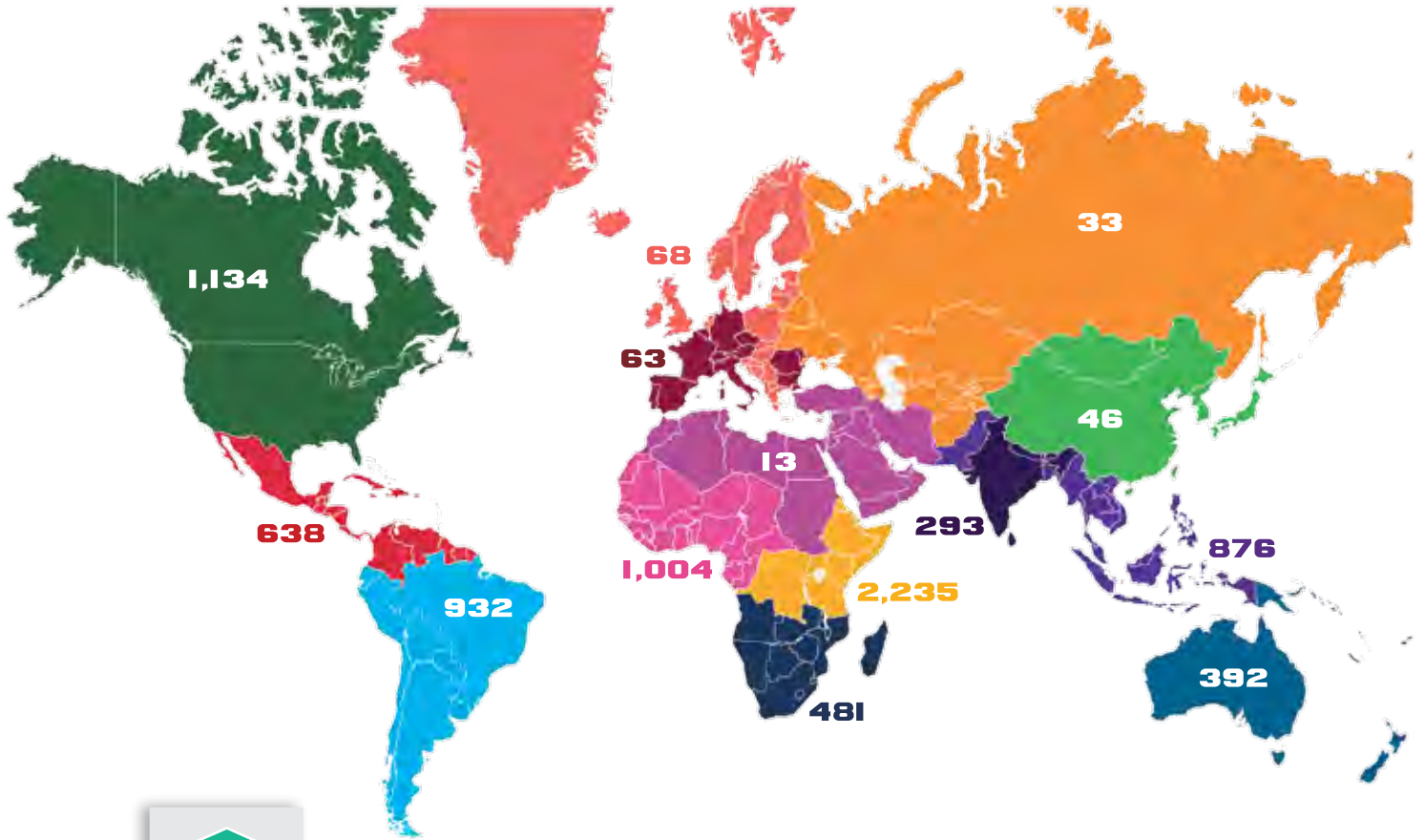
<sup>1</sup> <http://documents.adventistarchives.org/Statistics/ASR/ASR2015.pdf>. Accessed 2/21/2017.

<sup>2</sup> The use of tithe for education work is limited, according to the Working Policy (2015-2016), p. 585.

Also see *Counsels on Stewardship* by E. G. White, chapter 21, The Use of Tithe, pp. 101-103.



## TOTAL EDUCATIONAL INSTITUTIONS 2015



## SUMMARY OF EDUCATIONAL ENROLLMENTS 2015

NORTH AMERICAN DIVISION

**74,859**

INTER-AMERICAN DIVISION

**124,492**

SOUTH AMERICAN DIVISION

**316,830**

TRANS-EUROPEAN DIVISION

**5,242**

INTER-EUROPEAN DIVISION

**5,941**

MIDDLE EAST AND NORTH AFRICA  
UNION MISSION

**2,535**

WEST CENTRAL AFRICA DIVISION

**215,564**

EAST CENTRAL AFRICA DIVISION

**626,317**

SOUTHERN AFRICA-INDIAN  
OCEAN DIVISION

**150,091**

EURO-ASIA DIVISION

**2,286**

NORTHERN ASIA-PACIFIC DIVISION

**20,821**

SOUTHERN ASIA-PACIFIC DIVISION

**100,007**

SOUTHERN ASIA DIVISION

**205,891**

SOUTH PACIFIC DIVISION

**72,106**

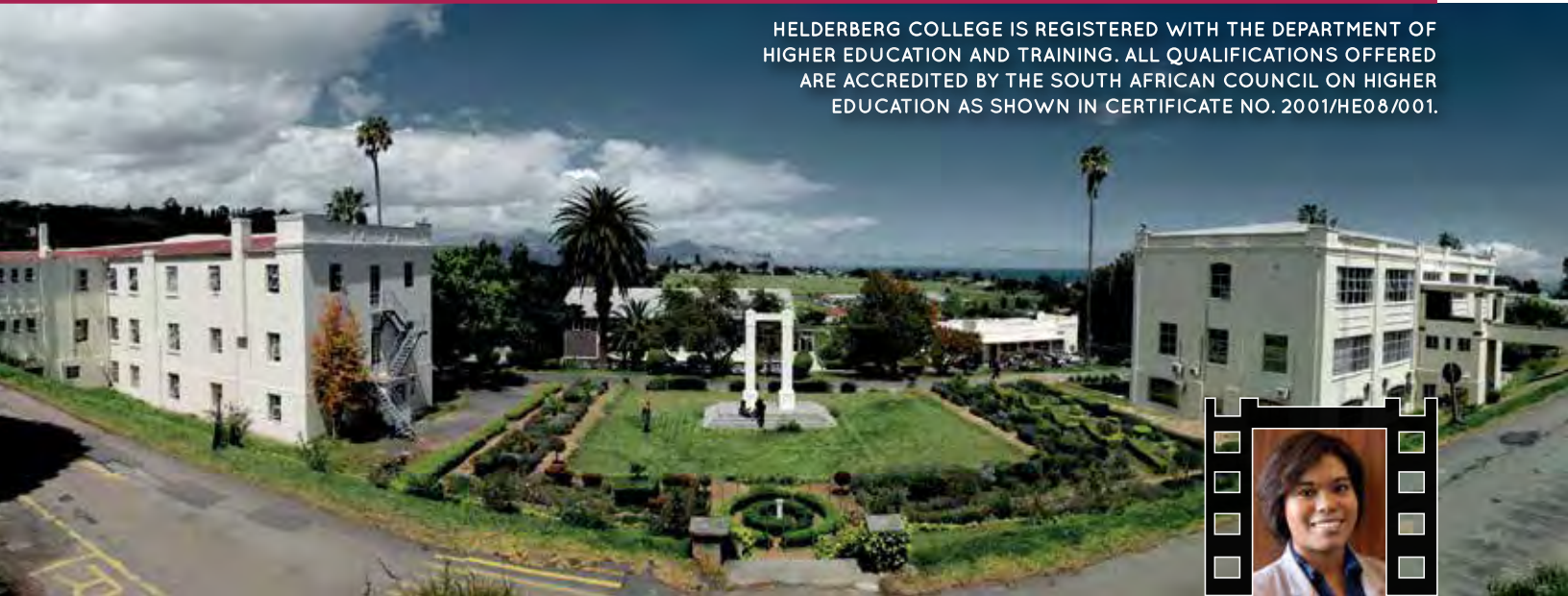
# GIVING BACK

CHALLENGES AND OPPORTUNITIES FACING ADVENTIST INSTITUTIONS.

ERONE OLIPHANT, ADVANCEMENT AND MARKETING MANAGER OF HELDERBERG COLLEGE, AN ADVENTIST EDUCATIONAL INSTITUTION IN SOUTH AFRICA, SPEAKS TO DS EDITOR PENNY BRINK. VIEW THE INTERVIEW ON [HTTPS://VIMEO.COM/206471444](https://vimeo.com/206471444)



HELDERBERG COLLEGE IS REGISTERED WITH THE DEPARTMENT OF HIGHER EDUCATION AND TRAINING. ALL QUALIFICATIONS OFFERED ARE ACCREDITED BY THE SOUTH AFRICAN COUNCIL ON HIGHER EDUCATION AS SHOWN IN CERTIFICATE NO. 2001/HE08/001.



## 1. HOW DID YOU COME TO BE THE ADVANCEMENT AND MARKETING MANAGER AT THE COLLEGE?

As a Helderberg College graduate, I've always had the desire to give back to the college in a meaningful way. I thought this would be in the form of a financial contribution, or even lecturing a subject or two in my spare time. Little did I know it would be by sharing knowledge and experience gained in the corporate sector in my duties now as an employee of the college. When I received an invitation for a job interview, I was already secure and very happy working as a marketing executive. I prayed earnestly and sought advice from close friends about this seemingly career-ending move. After all, who leaves a promising future in the corporate sector to join a small, private, academic institution? Furthermore, I am a fairly bubbly, bold, and eccentric person, not entirely a match for academia! But here I am. It seems I have found my way back to my alma mater. When I look at my journey since graduation, working for some of the biggest global advertising agencies as well as the number-one retailer on the African continent, I see how God's hand has led me from company to company, equipping me with a skill set that will help me fulfill my current job requirements. It's only been a few months since joining the staff at Helderberg, but through God's grace, it's been an incredibly challenging, motivating, and undeniably thrilling experience. I'm truly excited to help forge a new path for the college.

## 2. WHY DOES AN ADVENTIST INSTITUTION NEED A MARKETING AND FUND-RAISING PERSON?

Many would argue that we should not need a dedicated marketing or even a fund-raising person, saying it should fall on each of the staff members and students to be ambassadors and marketers for the institution. While I wholeheartedly agree with this sentiment, there needs to be a vision along with strategizing and planning in order for the staff and students to have something to be ambassadors for. Let's look at marketing on its own for a second. When I worked for Africa's top retailer, we'd often sit in meetings where marketing was considered an expense and not an investment. We had to quickly remind other departments that without the cleverly crafted and timeous campaigns, our incredible products might be less noticed amid the chaos. I regard all marketing this way. Whether it is for retail or education, it is important to showcase the product so that the audience is aware of their options. It sounds simple enough, but an incredible amount of research, time, and creativity are required for one to stand out from an already saturated education market. Money is a necessary tool to keep our doors open. Unfortunately, as with most Adventist institutions across the world, we have to be self-sufficient and not rely on government subsidies, as public institutions do. When I look at the financial needs of Helderberg College and



then at the sources of our income, it is clear that we need a fund-raising person. The core purpose of the fund-raising part of my portfolio is to focus on strategies, programs, and requirements for gathering the funds we need. Because we are stewards of this institution, it is our duty to be diligent, responsible keepers of God's trust.

One of my favorite projects includes converting one of our vacant buildings into a conference center that will also serve as a church for some of our language groups on campus. Before I embark on raising funds for this project, I have to do research on the viability of this project. This includes cost implications, location, and legal requirements. Once this research has been done, I plan to move forward with approaching various donors, offering them an incentive for their investment. Once the funds have been secured, the project can commence. During the project, reports, updates, and timelines are prepared to keep all the donors informed. This, in a nutshell, is the practical application of a project where fund raising is required.

### **3. WHAT ARE THE CATEGORIES OF FINANCIAL NEED AT THIS COLLEGE?**

There are roughly three main categories of financial need for Helderberg College: student tuition and services, campus maintenance and restoration, and expansion and development. Student tuition would include student fees, library resources, student facilities, and student internship programs. Campus maintenance refers to the regular upkeep of the campus grounds and facilities, health and safety, and upgrades. Expansion and development includes academic programs that should be expanded or added, and developments on campus to facilitate an increase in student numbers and offer important additional streams of income.

Initially, I thought our college was in a unique situation; but after some research, it seems Adventist colleges all over the world face the same troubles we do. I truly wish we could initiate a global conference where all advancement and development directors and managers come together to brainstorm and compile a feasible roll-out plan that could assist Adventist colleges worldwide. Wouldn't that be a great idea? Putting all our heads together to solve an issue we all seem to face!

### **4. WHAT, IN YOUR OPINION, IS THE COLLEGE'S BIGGEST ASSET?**

My father taught me to consider both property and knowledge to be fairly incredible assets. Providentially, we have both at Helderberg. The college is situated on the lower slopes of the beautiful Helderberg mountains. It is a large farm that was established as a college and now, nearly 90 years later (at this location), we still enjoy breathtaking views and easy access to mountain hikes. Since this is a prime piece of land in the community, we need to make this valuable asset work for us. Second, knowledge is our next best asset. Between our current students from various backgrounds and our alumni with incomparable life experience, we have a wealth of knowledge.

I love to learn from those who have walked before; therefore, one of my first focus areas in this new role will be to tap into this, our other most valuable asset.

### **5. DO YOU FEEL THAT WE HAVE KEPT TO THE MODEL THAT ELLEN WHITE ENCOURAGED FOR ADVENTIST EDUCATION? IF NOT, WHY NOT?**

I think there are various factors to look at here. The teaching framework, the environment, the values, the community ties, and even the students we enroll. As with most parts of the church, we adapt over the years to ensure that we are relevant. We are always striving to be faithful to our goals as an Adventist institution.

### **6. HOW DO YOU THINK WE COULD FIT INTO THAT MODEL AGAIN IN A MODERN CONTEXT?**

That's quite a loaded question, and I'm not sure it can be answered simply. There are fundamentals in place that Ellen White addresses, and these are the foundation for all our Adventist institutes. The first step would be laying that foundation again, confirming the basis for the institution's existence. Next would be to assess the immediate environment and acknowledge how the foundation exists in reality. In addition to that, implementation models for a renewed goal should be set.

One way to implement the original model, I believe, would be a functioning work-study program. Helderberg College focuses on wholistic education, and working forms a part of the wholistic, competent graduate vision. In previous years, working on the campus included farm work, or what students these days refer to as hard labor. Although these do add value, I would focus on a more modern contribution to society. Students should be given opportunities to work in sectors that are related to their studies, where they can generate an income to support their studies, and where they can positively contribute to society. I would love to see a campus where students work to support themselves rather than relying fully on sponsors. After all, Genesis 2:15 says, "The Lord God took the man and put him in the Garden of Eden to work it and take care of it" (NIV).

This is certainly not easy to achieve and takes time to implement, but we also have this really amazing little thing called faith. God will always lead and provide if we rely on Him for all the needs of our Adventist institutions. God will always bless His institution; we just need to do our part and be true to the God-given foundation.

### **7. WHAT WOULD YOU LIKE TO SAY TO PARENTS OF FUTURE STUDENTS AT ADVENTIST INSTITUTIONS?**

There is a need for a place where students are not only educated to handle life on this earth but also a place where their characters can be prepared for the life above. Adventist institutions aim to make that happen. Even with all our shortcomings, that purpose will always be at the forefront of the mission.



# The Trash Transformation



EDUCATION IS AT A PREMIUM TODAY. STUDENTS GRADUATE WITH STUDENT LOANS THAT TAKE YEARS TO REPAY. SCHOOLS AND UNIVERSITIES STRUGGLE TO MAKE ENDS MEET. OUR ADVENTIST EDUCATIONAL INSTITUTIONS ARE NOT IMMUNE TO THESE STRUGGLES. WHAT CAN WE DO? FAITHFUL STEWARDSHIP IS HOW THE LORD HAS INSTRUCTED US, THROUGH MODELS IN THE SCRIPTURES AND THROUGH THE GIFT OF PROPHECY, TO FUND HIS MISSION. A LITTLE INITIATIVE AND INNOVATION DON'T HURT EITHER, AS RONY'S STORY SHOWS. YOU CAN WATCH THE VIDEO VERSION OF THIS STORY ON MISSION 360 TV AT [M360.TV/E1401](http://M360.TV/E1401) OR [M360.TV/S1717](http://M360.TV/S1717).

Rony moved from Brazil to Egypt to work on a special project: trash! In Brazil he owned a successful company that recycled electronic equipment, but eventually Rony felt God was calling him in another direction.

*"I have this passion to help people," Rony says. "I thank the Lord because He gave me a wife who shares the same passion and has the same dream. So, when, almost three years ago, we decided as a couple to give our lives to help others and to do what God wants from us, we started to see what God wants from us and He led us here. So for us the most important thing is to help others and to follow God's steps."*

If you ever visit Cairo, you might notice there aren't many places to put trash. Throughout the city piles of trash can be seen burning along the sides of the roads. Rony moved to Nile Union Academy with the goal of cleaning up the campus and community around the Adventist school.

Rony noticed that the wall surrounding the campus had become a community dump for trash. When Rony first came, the city workers would clean the wall area only once every two months. He started the project by cleaning the wall area every day.

"It's fun to notice it day by day," Rony says. "They keep throwing the garbage on our wall. They see us cleaning every day, but they keep coming. Sometimes I ask some of them why,

and they say, 'It's because we have no other options, no other solutions. So, I'm sorry, but your wall is our only solution.'

As the piles of garbage piled up every day, people told him that he would never last and should give up. After about a year Rony has built relationships with community leaders, and they have recognized his efforts. Now they send the trash pickup service three times a week!

Rony works closely with the academy students to educate and employ them to be stewards of the earth.

*"It's fun to see the students come and say, 'I want to work with you,'" Rony says. "Before, no one wanted to work with the garbage. They used to collect the garbage and burn it inside the school. That was the last job that they would choose for the year or semester. Now we have a line waiting to work with us next semester. They want to work with us. They can see something good in it. That's good to see in the students."*

Rony has created trash systems to teach them the proper way of disposal and recycling.

*"What we are planning to do inside the campus of this school is teach the students, workers, and teachers to separate the garbage in three different ways," Rony says. "We separate by color to make it easier for everyone to understand."*

A green trash can means anything recyclable goes inside. The brown trash cans contain food waste or compost that is used for the academy farm. Gray is for regular trash or for anything that they are unsure about. They use this system on campus and are slowly introducing it to the community.

Once things are separated, all recyclables are brought to the campus sorting facility. Plastics, glass, and cardboard are all sorted and organized for the next step.

*"We press them in this machine to sell it," Rony says, "so we can clean the community, try to have a better way to process the garbage, and also try to make money to improve and develop the community. So, that's what we do inside here."*

Since they began, they have moved more than 250 tons of garbage! However, their plans don't end with cleanup. Community members are not only changing their views on how to treat trash, but they will eventually benefit from a beautiful community park outside the walls of the academy.

*"We are here to try to bring some community development, to be a good influence for the community," Rony says. "To show the community how we can work together to build a relationship with the community. To make their lives better in a complete way: emotionally, socially, and spiritually. To be a good influence over them and change some lives through the way we are living here and the changes we are bringing here."*



Please pray as Rony and Nile Union Academy work to improve their community. Pray that they can build beneficial relationships with the people around them.

*"It's not a dream job," Rony says. "It's no one's dream to collect garbage every day for the rest of their life. It's not my dream job. For me it's the best place, because I really understand that's what God wants from me now. To help this community, to understand them, to change their lives, to improve their lives. So, I'm very happy with that. It's not the dream job. It's not the life I used to have in Brazil, but I've never been so happy in all my life, because I am following what God wants for us."*

THIS STORY WAS FILMED AND WRITTEN FOR MISSION 360° TV BY RICKY OLIVERAS AND HAS BEEN REPRODUCED WITH PERMISSION FROM ADVENTIST MISSION. YOUR FAITHFUL STEWARDSHIP MAKES ADVENTIST MISSION POSSIBLE. MORE MISSION STORIES ARE AVAILABLE ON [HTTPS://AM.ADVENTISTMISSION.ORG/VIDEOS](https://am.adventistmission.org/videos). LEARN MORE ABOUT ADVENTIST MISSION ON [HTTPS://AM.ADVENTISTMISSION.ORG](https://am.adventistmission.org)



# BIBLICAL BUDGETING

## for Families who put God First

by Hiskia Missah

### HERE ARE SOME REASONS WHY FAMILY BUDGET PLANNING IS IMPORTANT:

- It provides an accurate perspective of our financial situation within God's world.
- It makes us wiser in our spending.
- It helps us avoid getting into debt and not making ends meet.
- It creates the opportunity to support God's work more generously.

To get the complete picture of our financial situation, two major components are essential in a typical budget spreadsheet: Income and Expenditures. (See Slide 4 on the PowerPoint presentation and Spreadsheet 1 via the links at the end of this article.)

The income column on the budget spreadsheet includes one's salary or wages, as well as any additional income or extra earnings. (See Spreadsheet 2 via the link at the end of this article.)

### PERSPECTIVE ON INCOME

But whose money is it really? We tend to think of our income as our own, but who really owns the world and all its wealth? Let's take a closer look: It is said that the 32 states where Her Royal Highness Queen Elizabeth II reigns, make up one sixth of the earth. The rest of the land on earth "belongs" to the next 15 biggest landowners/territory leaders. They may be seen as the legal owners or rulers, but according to the Bible, they are not the absolute owners. Psalm 24:1 says: "The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein."

God is the absolute Owner of everything, because He is also the Creator of everything. Genesis 1:1 says, "In the beginning God created the heaven and the earth." In the original Hebrew, the word for "created" is a unique word, used exclusively of God in the Bible and indicating divine activity. How did He create the earth and everything in it? Psalm 33:9 says, "For He spoke, and it came to be; He commanded, and it stood firm" (NIV); and Psalm 24:1 echoes this: "The earth is the LORD's and the fulness thereof; the world, and they that dwell therein."

As He created the earth, the Creator God simultaneously established a stewardship program on earth. He created human beings and established them as stewards of His creation. God assigned humans to rule over the fish in the sea and the birds in the sky and every living creature that moves on the ground (Gen. 1:28), and to dress and keep the Garden (Gen. 2:15).



What about the natural wealth of the earth in various countries? God is the Owner of everything in nature, absolutely. God confirms what He owns in Haggai 2:8: "The silver is mine, and the gold is mine, saith the LORD of hosts."



**CHINA:** Coal, iron ore, petroleum, natural gas, mercury, tin, tungsten, antimony, manganese, molybdenum, vanadium, magnetite, aluminum, lead, zinc, rare earth elements, uranium, hydropower potential (*world's largest*), arable land.



**SOUTH AFRICA:** Gold, chromium, antimony, coal, iron ore, manganese, nickel, phosphates, tin, rare earth elements, uranium, gems, diamonds, platinum, copper, vanadium, salt, natural gas.



**UNITED STATES OF AMERICA:** Coal, copper, lead, molybdenum, phosphates, rare earth elements, uranium, bauxite, gold, iron, mercury, nickel, potash, silver, tungsten, zinc, petroleum, natural gas, timber, arable land. **Note:** The U.S. has the world's largest coal reserves with 491 billion short tons, accounting for 27 percent of the world's total.

Our generous God created this natural environment for us so that we can flourish as we help it to flourish. All He asks is that we don't forget who He is and what He stands for.

In Deuteronomy 8:11-13, 17, 18, we are entreated, "Beware that thou forget not the LORD thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; and when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; . . .and thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he swore unto thy fathers, as it is this day."

**Our generous God created this natural environment for us so that we can flourish as we help it to flourish.**

Does God have the right to ask us to put Him first? Absolutely, Yes!

Knowing that God owns everything, whenever we receive our earnings we need to acknowledge it. How do we do that? Proverbs 3:9, 10 says, "Honour the LORD with thy substance, and with the first fruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine." Also, Malachi 3:10 promises, "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."

There are some strong rebukes for those who do not return what belongs to the Lord. Malachi 3:8, 9 says, "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."

The family that decides to honor God and to put God first, will have columns for God's tithe (10 percent) and our offerings (at another promised regular percentage of income), plus even some other funds set aside for mission projects or helping those less fortunate. *(See Slide 41 on the PowerPoint presentation and the Family Budget Spreadsheet via the links at the end of this article.)*

When we return to God what belongs to Him, we do not need to worry about the future, because God has miraculous and inexhaustible supplies from which to sustain us. There are so many Bible stories where God has shown His providence, such as the manna in the desert (Ex. 17:14-34), the ravens that fed Elijah (1 Kings 17:2-5), Elijah and the widow of Zarephath (1 Kings 17:7-24), Jesus feeding the 5000 with five loaves and two fish (Matt. 14:13-20), the miraculous catch of fish by the disciples (John 21:1-9), and the coin in the fish's mouth (Matt 18:24-27). Many modern-day disciples can also tell us stories and testimonies that increase our faith in God's providence when we are faithful stewards of our finances.

**SPENDING WISELY**

Now, let us look at the Expenditure columns in the God-first family budget. *(See slides 44, 45 on the PowerPoint presentation and the Categories Spreadsheet via the links at the end of this article.)*

Expenditures may be budgeted according to money available after God's tithe and our offerings are deducted from our total income. Expenditures consist of taxes and deductible items, basic necessities, luxury items, and future plans.

Making categories for the expenditures may be a good way to not overspend on the budget. Keep a copy of the budget spreadsheet handy, on a mobile device for example. If working with cash, a simple way to allocate funds to categories of expense is to use envelopes. Simply make envelopes for Tithe, Offerings, Rent/Bond, Car Payments/Transportation, Insurance, Utilities, Groceries, Medical Expenses, Clothing and Personal Supplies, Social Expenses, Extras and Other Miscellaneous Expenses, and an envelope marked "Savings" for any money left over. Put the budgeted money inside each category's envelope. Don't spend more than allocated (or placed in the envelope) per category for that period of income. *(See slides 62-64 on the PowerPoint presentation on the link at the end of this article.)*

Here are some tips for wise spending:



**KEEP WITHIN THE BUDGET:**

Make a shopping list and stick to it, and to the budget. Do not buy things that are not on the list.

Be especially careful not to overspend if using cards.

Don't be tempted by advertisements, "specials," and those shopping with you. Don't shop for groceries on an empty stomach.



**BEFORE BUYING ITEMS, ASK:**

"Do I really need that product?"

"Have I bought the same thing before and not used it?"

"Is this an impulse purchase rather than a planned one?"

"Do I have enough money and space for it?"

"Will it cause buyer's regret later?"

"Am I being a good steward of God's money?"

"The Lord has been pleased to present before me the evils which result from spendthrift habits, that I might admonish parents to teach their children strict economy. Teach them that money spent for that which they do not need is perverted from its proper use" (The Adventist Home, pp. 374, 375).



## STAY OUT OF DEBT:

Can you relate to the following imaginary story?

You bought your 40" Smart TV when it was the biggest one on sale. You are satisfied with it. Recently, however, you saw a 55" Smart TV on sale, and you were tempted to have that one too. Do you want to buy it? Your first impulse is "Yes," because it has more features, and "bigger is better." And you still have an available balance on your credit card.

This story will repeat itself whenever something new and exciting presents itself. But at what cost to your financial well-being and peace of mind? While credit cards can be helpful if used prudently, they can threaten your financial safety and family happiness. Also practice care when shopping online. It's so easy: just one click and there go all your efforts to stay within the budget.

"All must practice economy. No worker should manage his affairs in a way to incur debt" (*Manual for Canvassers*, p. 65).

"All should learn how to keep accounts. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated" (*The Adventist Home*, p. 374).

We have come to the end of our budgeting and spreadsheets for the family that puts God first. Let us reflect on what we have accomplished and how it will affect our lives:

We have understood that all we have is a gift from God, because He is the Creator and Owner of everything. If we put Him first, He has promised to sustain us. Careful budgeting and cautious spending will help us maintain a healthy financial status and create the opportunity for us to be more generous. Finally, we understand that having put God first means that we have the great privilege of contributing financially and otherwise to the gospel work.

Are we going to have less if we put God first in our giving? Ellen G. White tells us, "It is not returning to the Lord His own that makes men poor; withholding tends to poverty" (*Counsels on Stewardship*, p. 36).

### MONEY, TIME, AND TALENTS

Is putting God first only about money? No. Our gracious God has not only provided what we need to live, but He has given us gifts that will enable us to participate in the work of spreading the gospel.

"God gives more than money to His stewards. Your talent of imparting is a gift. What are you communicating of the gifts of God, in your words, in your tender sympathy? The knowledge of truth is a talent.... All natural gifts are to be sanctified as precious endowments.... All social advantages are talents.... The gift of correct example is a great thing.... The gifts of speech, of knowledge, of sympathy and love, communicate a knowledge of Christ.... The talents you possess are given you

of God to make you efficient collaborators with Christ" (*Our Father Cares*, p. 140).

"In commissioning His disciples to go 'into all the world, and preach the gospel to every creature,' Christ assigned to men the work of extending the knowledge of His grace. But while some go forth to preach, He calls upon others to answer His claims upon them for offerings with which to support His cause in the earth" (*Counsels on Stewardship*, p. 272).

Why then the emphasis on money and budgeting? Once again, Ellen White tells us that "money is a constant test of the affections" (*The Adventist Home*, p. 372).

"He has placed means in the hands of men, that His divine gifts may flow through human channels in doing the work appointed us in saving our fellow men" (*Ellen G. White, Counsels on Stewardship*, p. 272).

The Bible promises that if we put God first, He will sustain us. "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matt. 6:33). How do we seek first the kingdom of God? Put first the priorities of God's kingdom.

What are those priorities?

1. Advancing God's work; 2. Sustaining His workers.

"To accomplish this work, means is needed. I know that times are hard, money is not plenty; but the truth must be spread, and money to spread it must be placed in the treasury" (*Counsels on Stewardship*, p. 39).

Missionaries should be sent out to all the world. "Although books and publications upon present truth are pouring out their treasures of knowledge to all parts of the world, yet missionary posts must be established at different points" (*Counsels on Stewardship*, p. 39).

"If every church member were thoroughly imbued with the spirit of self-sacrifice . . . there would be no lack of funds for home and foreign missions. Our resources would be multiplied; a thousand doors of usefulness would be opened; and we should be invited to enter" (*Counsels on Stewardship*, p. 275).

May your family enjoy a blessed future with peace of mind and joyful heart as you put God first!



HISKIA MISSAH, ASSOCIATE DIRECTOR OF GC STEWARDSHIP MINISTRIES DEPARTMENT



POWERPOINT PRESENTATION

<http://www.adventiststewardship.com/article/724/in-practice/in-practice-cp-your-budget-links>



SPREADSHEET

# Enabling a Cycle of Giving

IN THE 1970S, VILLAGES IN RURAL KENYA FACED A WATER CRISIS. IN FACT, THEY WERE FACING SEVERE POVERTY STEMMING FROM THE LACK OF WATER. THE WATER IN THE REGION HAD DRIED UP OWING TO DEFORESTATION FOR LARGE-SCALE COFFEE PLANTATIONS. MANY WOMEN COMPLAINED TO WANGARI MAATHAI THAT THEIR CHILDREN WERE STARVING.

Maathai was a Kenyan woman who became an elected member of Parliament under the government of President Mwai Kibaki between January 2003 and November 2005. She served as assistant minister for Environment and Natural Resources. She was inspired by the plight of the villagers to initiate what later became known as the Greenbelt Movement. Her actions led to her becoming the first African woman to receive the Nobel Peace Prize in 2004 for her contributions to sustainable development, democracy, and peace.

First, the women from the villages were taught how to grow seedlings using such methods as cultivating tree nurseries. People who planted and “made the trees survive” were given a token of appreciation in the form of a little money. Several things then began to happen. The water came back! The rivers were clean. The people could grow crops and produce their own food. They were able to invest their income in additional projects such as beehives for honey and goats for milk. They planted more than a million trees and recovered the natural resources essential for survival of the environment and themselves, thus ensuring a heritage for their children.

Wangari Maathai faced many challenges from those in government, but she continued to forge a path to sustainable development for these communities. You can watch the video version of this story on: <https://youtu.be/BQU7JOxkGvo>.



What a refreshing story! There are many things we can learn from it, such as how resilient nature is, and how generously it gives back when we grant it a little time and care ourselves. We often

talk about the ecosystems within the natural environment. I wonder whether there is an ecosystem for giving also. Proverbs 11:25 says that “he who waters will also be watered himself” (NKJV).

What if giving isn't a better strategy for gaining and growing than taking is? What if giving, contrary to what the Bible says, isn't truly better than receiving? What if, when we give, we actually set off a chain reaction, like the ecosystems in nature? What if my giving produces a continued cycle of giving? What if our giving can generate so much more for us than if we keep things for ourselves?

I would like to suggest that in a biblical economy—one that holds to Christ-like values—human survival depends so much more on giving than on generating wealth. A focus on generating wealth can become an all-consuming burden. If one is poor, is it not the relationships we have generated through our own kindness or our own past generosity and the corresponding reciprocation that will keep us alive?

We can give only if we have received in the first place. We are born with nothing. Somewhere, someone has been our benefactor—God; our parents; those who have cared for us, educated us, fed us. If only we would keep the giving ecosystem's integrity. If only we would keep on giving, because He who gave first is a generous God:

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (Luke 6:38, NIV).

Do we ever do anything without an agenda, like God does? Have I ever experienced the joy of unbridled giving? The joy of unselfish abandon? Can we trust enough to let go? I wish we could simply “cut loose” and trust the “ecosystem” of giving that God instituted. Letting His gracious gifts flow through me to others so that they can let it flow through them to yet others. The question we should be continually asking is: Whom else do I need to give to, so that they can give, too?

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# QUOTE OF THE QUARTER

## WHY ADVENTIST EDUCATION IS IMPORTANT

**"THE KNOWLEDGE OF THE HOLY IS UNDERSTANDING; 'ACQUAINT NOW THYSELF WITH HIM.' "**

"Our ideas of education take too narrow and too low a range. There is need of a broader scope, a higher aim. True education means more than the pursual of a certain course of study. It means more than a preparation for the life that now is. It has to do with the whole being, and with the whole period of existence possible to man. It is the harmonious development of the physical, the mental, and the spiritual powers. It prepares the student for the joy of service in this world and for the higher joy of wider service in the world to come" (*Education* p. 13.1).

"In order to understand what is comprehended in the work of education, we need to consider both the nature of man and the purpose of God in creating him. We need to consider also the change in man's condition through the coming in of a knowledge of evil, and God's plan for still fulfilling His glorious purpose in the education of the human race" (p. 14.4).

"When Adam came from the Creator's hand, he bore, in his physical, mental, and spiritual nature, a likeness to his Maker. 'God created man in His own image' (Genesis 1:27), and it was His purpose that the longer man lived the more fully he should reveal this image—the more fully reflect the glory of the Creator. All his faculties were capable of development; their capacity and vigor were continually to increase. Vast was the scope offered for their exercise, glorious the field opened to their research. The mysteries of the visible universe—the 'wondrous works of Him which is perfect in knowledge' (Job 37:16)—invited man's study. Face-to-face, heart-to-heart communion with his Maker was his high privilege. Had he remained loyal to God, all this would have been his forever. Throughout eternal ages he would have

continued to gain new treasures of knowledge, to discover fresh springs of happiness, and to obtain clearer and yet clearer conceptions of the wisdom, the power, and the love of God. More and more fully would he have fulfilled the object of his creation, more and more fully have reflected the Creator's glory" (p. 15.1).

"But by disobedience this was forfeited. Through sin the divine likeness was marred, and well-nigh obliterated. Man's physical powers were weakened, his mental capacity was lessened, his spiritual vision dimmed. He had become subject to death. Yet the race was not left without hope. By infinite love and mercy the plan of salvation had been devised, and a life of probation was granted. To restore in man the image of his Maker, to bring him back to the perfection in which he was created, to promote the development of body, mind, and soul, that the divine purpose in his creation might be realized—this was to be the work of redemption. This is the object of education, the great object of life" (p. 15.2).

"He who co-operates with the divine purpose in imparting to the youth a knowledge of God, and molding the character into harmony with His, does a high and noble work. As he awakens a desire to reach God's ideal, he presents an education that is as high as heaven and as broad as the universe; an education that cannot be completed in this life, but that will be continued in the life to come; an education that secures to the successful student his passport from the preparatory school of earth to the higher grade, the school above" (pp. 19.10).

Excerpts from chapter one of *Education* by Ellen G. White

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