

## PROJECT ABSTRACT

Master of Arts in Pastoral Theology

Adventist University of Africa

Theological Seminary

**Title: EDUCATING MEMBERS ON THE THEOLOGY OF TITHES AND OFFERING IN OSUN CONFERENCE, NIGERIA**

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Date completed: March 2017

The purpose of this study was to find out the modalities for educating Church members within Osun State Conference on the theology of tithes and offerings in order to boost the financial support accruing to the local Churches, Districts and Conference by 20% within a period of six months. This will aid in boosting the expansion of the church in unreached territories of Osun Conference.

In this study, theological basis for tithes and offerings will be discussed. The factors responsible for member's probably low response to issue of tithe and offerings will be uncovered. This work will examine better ways of teaching financial stewardship as a sacred act of worshiping God and discover how members could better understand and practice the combined offering plan otherwise called systematic benevolence that will become a way of life. The population of this research was a representative of all the Seventh-day Adventists who worship in churches in eleven districts of Osun State.

An average of two hundred questionnaires were administered in order to sample the level of understanding of SDA members on theology and practice of tithes and offering. The questionnaires were employed in collection of data, they were analysed by percentage procedures. This enabled the researcher to develop a model through program design from the respondent understanding of Church supporting strategy and other factors affecting tithe and offerings.

This study reveals that teachings on theology of offerings has not been very much understood, imbibed and implemented by Seventh-day Adventist Members in most of the Churches in Osun Conference except those in the four Districts where increment in offering was noticed. Hence, there is urgent need for continuous monthly, quarterly, annual or bi-annual orientation on theology of returning offerings that will encourage the spirit of liberality and cheerfulness in all the Seventh-day Adventist Churches in Osun Conference. Members should always be reminded that he who sows bountifully will reap bountifully, while he who sows sparingly will reap sparingly.

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EDUCATING MEMBERS ON THE THEOLOGY OF TITHE  
AND OFFERING IN OSUN CONFERENCE, NIGERIA

A project

presented in partial fulfillment

of the requirements for the degree

Master of Arts in Pastoral Theology

by

Enock Abiodun Ajao

March 2017

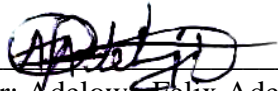


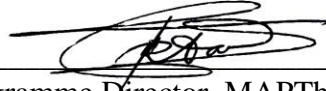
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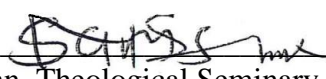
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This project is dedicated to God Almighty and to my dear parents for their dedication towards giving me a good home training and Christian education for meaningful living.

I also dedicate it to my wife and children for supporting me in the ministry.

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Amen.

# CHAPTER 1

## INTRODUCTION

### **General Background**

The Seventh-day Adventist Church is a world-wide denominational organization. Her history could be traced back to William Miller of Low Hampton, New York. He was formerly a Deist converted to the Baptist Church. After studying the Bible with Crudence concordance, he concluded that Jesus will return to earth on October 22, 1844. This was the interpretation he gave to Daniel 8:14, pertaining to the 2300 days prophecy. After the disappointment, the Millerite group broke up into fragments. This led to the emergence of Seventh-day Adventist Church which has missions around the World, preaching the three angels messages as contained in Revelation 14:6-12.<sup>1</sup> This involves preaching of the gospel to all Nations, tribe and people, including the Yoruba tribe in Nigeria. Joseph Bates; James and Ellen G. White served as the progenitors of the Church.

God made the preaching of the gospel dependent on the labour and gifts of His people. The tithe and freewill offering serve as means of sustaining the work of God. Out of the means entrusted to humanity, God claimed one-tenth of it to be returned to Him as tithe. All are free to decide either to give more than this or not.<sup>2</sup>

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<sup>1</sup> Matt Slick, "The History of Seventh-day Adventist Church," accessed 09 July 2013, <https://carm.org/religious-movements/seventh-day-adventism/history-seventh-day-adventist-church>.

<sup>2</sup> General Conference of Seventh-day Adventists, *Seventh-day Adventist Church Manual*, 18<sup>th</sup> rev. ed. (Hagerstown, MD: Review and Herald, 2010), 129.

The name “Yoruba” was first used by the 16<sup>th</sup> century Songhai scholar, Ahmed Baba, in reference to the Oyo Empire.<sup>3</sup> Today, the Yorubas are located mostly in the western and south-western states of Nigeria. Their ancestor, Oduduwa originated from Ile-Ife, which has been dated back to 400 BCE, having moved there “from ... the Arabian countries of Egypt.”<sup>4</sup>

Christian Missionaries from mainstream denominations had been in Nigeria for over fifty years before the arrival of Adventist missionaries led by David Caldwell Babcock with his family along with R. P. Daulp, a Ghanaian convert and S. Morgue from Sierra Leone. They left Freetown by boat and arrived in Nigeria on the 7<sup>th</sup> of March 1914.<sup>5</sup> These denominations include the Anglican, the Wesleyan Methodist, the Baptist, and Catholic missionaries. Babcock explored several towns and Cities before visiting the Chief of Ibadan on invitation. The Chief advised him to start his evangelistic work in Ibadan.<sup>6</sup> The City hosted 18,000 people as at then. One Mr Jacob Alao who hailed from Inisa, joined David Caldwell Babcock as an interpreter. The Oba of Lalupon who had hosted the Anglican Church directed Babcock to Erunmu.<sup>7</sup> Babcock and other Adventist Missionaries worked in spreading the gospel progressively from Oyo (Erunmu) to Kwara (Shao), and Ekiti (Otun and Ipoti) and Osun State (Oke-Ila).<sup>8</sup> E. Ashton of England succeeded Babcock in office in 1917. He

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<sup>3</sup> The World Factbook, “Nigeria,” accessed 09 April 2013, <https://www.cia.gov/library/publications/resources/the-world-factbook/geos/ni.html>.

<sup>4</sup> David O. Babalola, *On Becoming a Conference: The Story of Seventh-day Adventist Church in Yoruba Land, 1914-2002* (Ibadan, Nigeria: OSB Design, 2002), 4.

<sup>5</sup> Ibid.

<sup>6</sup> J. F. Ade, *Christian Mission in Nigeria (1814-1891): The Making of a New Elite* (London: Longman, 1965), xiii-xiv.

<sup>7</sup> Ibid., 18.

<sup>8</sup> Babalola, *On Becoming a Conference*, 15-16.

continued with the work in Nigeria until 1920. He was replaced by Williams McClements from North Ireland who worked in Nigeria till 1946 when he was posted to Ghana. The work continued under the leadership of the West African Union Mission between 1943 till 1972. Adekunle A. Alalade asserts that: “In 1927 the headquarters of the work in Western Nigeria was moved from Shao to Ibadan.”<sup>9</sup>

In an interview conducted with Ezekiel Adeyemi Oyinloye, he said that: “the then Nigerian field as at 1914 was reorganized into west-east mission in the 1930s. However, the West mission graduated into West Nigerian Conference in 1989. It covered Oyo, Ogun, Kwara, Kogi, Ekiti, Ondo, Lagos and Osun State.”<sup>10</sup> Thus, it took a period of seventy-five years (1914 till 1989) for the West Nigerian Mission to become a conference. This highlights a probable slow growth rate of the church in the western territory as evidenced in the fact that it is not until July, 2011 that a process of reorganizing the western territory into five state-based units started. These include the process of reorganizing the Seventh-day Adventist Church in Osun State for growth in terms of membership and in tithes and offerings.

The primary means of financial support for the Seventh-day Adventist work is through tithe and offering. The working policy of Seventh-day Adventist Church states that: “God’s plan for the support of his work on ... earth is through ... tithe and freewill offering of His people ... freewill offering must provide the funding of many functions of the gospel work.”<sup>11</sup> The thrust of this project is to investigate whether

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<sup>9</sup> Adekunle A Alalade, *Limiting Factors to the Success of the Seventh-day Adventist Church in Africa: The Nigerian Case Study* (Ibadan, Nigeria: Agbo Areo, 2008), 48.

<sup>10</sup> Ezekiel Adeyemi Oyinloye, the then President of West Nigeria Conference of the Seventh-day Adventist Church, interview by the author, 15 August 2012.

<sup>11</sup> General Conference of Seventh-day Adventists, *West Central Africa Division Working Policy*, 2007-2008 ed. (Accra, Ghana: Advent Press, 2008), 459.

lack of commitment in retuning tithe and giving offering and other factors contribute to the slow growth rate of Seventh-day Adventist work in Osun State in particular.

### **Statement of the Problem**

There is an observable slow rate of Church growth and development in the Seventh-day Adventist Church in the State of Osun. This may be due largely among other factors to lack of education about the theology of tithes and offerings among the membership of the Seventh-day Adventist Church in Osun State. The question addressed in this study is: how to educate members on the theology of tithes and offerings?

### **Purpose of the Study**

The purpose of this research was to find the modalities for educating Church members within Osun State Conference on the theology of tithes and offerings in order to boost the financial growth of the Church in Osun State. This will be done by:

- (i) Discussing the theological basis for tithes and offerings;
- (ii) Uncovering the factors responsible for member's probable low response to issue of tithes and offerings.
- (iii) Examining better ways of teaching financial stewardship as a sacred act of worshipping God.
- (iv) Discovering how members could better understand and practise the combined offering plan otherwise called systematic benevolence as a bible-based principle that will become a way of life.

### **Significance of the Study**

- (i) An understanding of the theology of tithes and offerings will enable members to willingly practice systematic benevolence as an act of worship.

(ii) It will foster positive attitudinal change of members in terms of the stewardship of their means. Thus, more funds will be available for evangelism and Church development in Osun Conference.

Finally, this research work had contributed to scholarship for future researchers in the area of financial support for church work in the Western Nigerian Union.

### **Scope**

Currently, the Seventh-day Adventist Church work has extended to different parts of Nigeria. However, this research is focusing on the Churches in Osun Conference, in the State of Osun. Osun Conference is made up of the following districts: Oke-Ila-Orangun, Irewole, Lagere-Ife, Olanrewaju, Ajamopo, Iwo, Osogbo, Ikirun, Ede, Inisa and Ilesa. The survey was conducted in each of these districts.

### **Methodology**

Historical method was used to trace the numerical and financial growth of the Church. Also, because the researcher is an insider of the church under study, observation-participatory method was also employed. Other approaches include the historical grammatical approach, which was used in interpreting the Bible, especially Malachi 3: 6 to 12. This was used to educate Church members on the theology of returning tithes and giving of offerings and their relevance to Christian stewardship in our contemporary world.

The researcher also conducted interviews with some experienced members of the Church in the State of Osun.



In chapter 3, the researcher conducted quantitative analysis of the understanding and practice of the theology of tithes and offering among Seventh-day Adventist Church members in the State of Osun.

Furthermore, a post programme evaluation was conducted in order to know the level of understanding of the theology of tithes and offerings and commitment to the practice of systematic giving among Seventh-day Adventists in the State. The time frame was a period of six months. Records of tithes and offerings returned by Seventh-day Adventist Church members in the State of Osun were evaluated after the implementation of the programme designed. It was done within a period of six months. Through this medium, the level of commitment to systematic benevolence was determined. Finally, the observations, summary and conclusion were made known. Moreover, necessary recommendations were offered by the researcher. These had contributed to the Church's financial, membership and developmental growth in Osun Conference. As more members give financial support to Church work through their tithes and offerings, it had boosted evangelistic work and Church growth.

## CHAPTER 2

### THEOLOGICAL FOUNDATION

Most Christians regard the Bible as the best source of information for spiritual guidance and direction. Also, the Bible gives humanity the hope of eternal life, coupled with providing answers to our numerous questions in life. The Bible teaches truth and sheds light in the way of the Christian believer. It is useful for instruction, for correction and doctrine that humanity might be perfected, thoroughly equipped for good works.<sup>1</sup> The Bible also gives mankind the blueprint for a purposeful life.<sup>2</sup> Therefore, the Bible as God's inspired word should be the only rule of faith and practice for Christian believers. It is the fundamental basis for Christian doctrinal beliefs. It is also the foundation stone for the theology of tithes and offerings.

#### **Bible Basis for Tithes and Offerings**

##### **Tithes and Offerings in the Pentateuch**

**Genesis.** In Genesis tithing appears as an already-known practice. Abraham paid tithing to Melchizedek, king of Salem and a priest of God Most High (Gen 14:18-20). The same is recorded of Jacob, who promised Yahweh, "Of all that thou givest me I will give the tenth to thee" (Gen 28:22).<sup>3</sup>

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<sup>1</sup> References: Isa 55:8, 9; Ps 119:105; John 17:17; 2 Tim 3:16, 17.

<sup>2</sup> Gospel Way, How Important Is Religious Authority? <https://www.gospelway.com/topics/bible/authority-importance.php>, accessed 02 June 2014.

<sup>3</sup> Raoul Dederen, ed., *Handbook of Seventh-day Adventist Theology*, Vol. 12 (Hagerstown, MD: Review and Herald, 2000), 655.

**Exodus.** In Exodus 11:2 God tells Moses that the hearts of Egyptians are being prepared to give the fleeing Israelites gold and silver. So each Israelite was to ask their neighbour for gold, silver and clothing before they leave Egypt. At this point the purpose of this “treasure” is unclear. True to God’s word when the fleeing Israelites ask for gold, silver and clothing the Egyptians hand over these items. In Exodus 12:36 it reveals that the Israelites were able to “plunder” Egypt as they left. Again at this point the purpose of this “treasure” is unclear.

After the Israelites have been “on the road” for some time, still carrying the gold, silver and clothing, God asked Moses to give the people an opportunity to make an offering. They should make their offering if their hearts are “prompted” (Exodus 25:2). At this point Moses collected an offering of gold, silver, bronze, yarns and linen, skins and leathers, oils and spices. Whilst the purpose of this “treasure” is unclear to the people, Moses knows that God is about to use the items.

In the rest of Exodus it is discovered how God used these gifts to build the tent of meeting, the Ark of the Covenant and the Mercy seat. None of the materials needed to create these would have been found naturally in the desert. It seems that God had an intention for these materials that had a higher purpose than making the Israelites rich.<sup>4</sup>

**Leviticus.** Further, the tithe was to be regarded as God’s tenth. Leviticus 27:30 says, “And all the tithe of the land, *whether* of the seed of the land, *or* of the fruit of the tree, *is* the LORD’S: *it is* holy unto the LORD.” (KJV). Lois Fuller explicitly explains five types of offerings as specified in the book of Leviticus. This is explained below:

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<sup>4</sup> Mark of Faith, “A Lesson about Tithes and Offerings from Exodus,” accessed 21 March 2017, <https://markoffaith.net/2012/05/29/lessons-from-exodus/>.

1. **Burnt Offering (Lev 1, 6:8-13; 8:18-21; 16:24):** The offering was a bull, ram, or, for the poor, a dove or young pigeon, without blemish. The purpose was for worship, consecration, commitment and surrender to God, atoning for unintentional sin in general. The whole animal is burnt up. It was a voluntary offering.
2. **Grain or Meal Offering (Lev 2; 6:14-23):** This was part of worship and shows dedication to God. It was not a blood sacrifice, but consisted of grain, flour, unleavened bread or wafers (biscuits) made with all and salt. No honey or yeast could be used. It was offered with burnt and fellowship offerings, together with drink offerings. The incense and a bit of the offering were burnt. The priest who offered it ate the rest. It was a voluntary offering.
3. **Fellowship or Peace Offering (Lev 3; 7:11-34; 19:5-8):** This could be any animal of cattle, sheep or goats, male or female, without defect. Only the fat and kidneys were burnt. The breast and one thigh were for the priests. The purpose of the offering was for thanksgiving, communion and fellowship, and for vows. It was voluntary.
4. **Sin Offering (Lev 4:1-5:13; 6:24-30; 8:14-17; 16:3-22):** This offering had to be made when certain unintentional sins were committed by the high priest, congregation, a leader or a common man. An animal would be offered and the blood sprinkled inside the tabernacle. It resulted in forgiveness of the offenders. The offering was eaten by the priest except for the fat and kidneys which were burnt. It was compulsory when needed.
5. **The Guilt or Trespass Offering (Lev 5:14-6:7; 7:1-6):** This had to be offered for either intentional or unintentional sin requiring restitution. The offender had to pay a 20% fine and make restitution. The offering was a ram or lamb

plus the fine money. It resulted in forgiveness. The priests ate the meat but the fat was burnt. It was compulsory when needed.<sup>5</sup>

**Numbers.** Numbers 18 summarizes the duties and income of the priests and Levites. Gordon J. Wenham states that the Levites receive tithes in acknowledgement of their service in guarding the tabernacle and thereby protecting the people from God's wrath. More precisely they are given a tithe of all agricultural produce, from which they in turn give a tithe to the priests.<sup>6</sup>

**Deuteronomy.** It is observed that tithe must be brought to the sanctuary, but if it proves to be a long way from home, Israelites may sell the tithe and bring the money to the chosen temple (Deut 14:1-21). The third-year tithe is to be given to the poor, one of Deuteronomy's humanitarian features.<sup>7</sup>

Every third year a tithe of all agricultural products had to be given to the needy in Israel, such as the Levites, widows and orphans. A prayer is prescribed in which the worshipper declares that he has been scrupulous in his giving and not retained anything he should not have done (Deut 26:16-19).<sup>8</sup>

Deuteronomy 14:22–27 describes a second tithe. This tithe can be distinguished from the tithe in Number 18:21. In Number 18, the tithe was given to the Levites so they could live since they were ministering to Israel; in Deuteronomy 14:22–27 those who brought the tithe are described as partakers of it. Deuteronomy 14:22 and 26 say, “You shall eat in the presence of the LORD.” Also, the

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<sup>5</sup> Lois Fuller, *The Pentateuch* (Plateau State, Nigeria: Africa Christian Textbooks, 1996), 91-93.

<sup>6</sup> Gordon J. Wenham, *A Guide to the Pentateuch*, Exploring the Old Testament 1 (Downers Grove, IL: InterVarsity Press, 2003), 112.

<sup>7</sup> *Ibid.*, 135.

<sup>8</sup> *Ibid.*, 139.

Deuteronomic tithe remains “the property of the original owner.” On the prescribed days, the Israelites would go to the place determined by the LORD (Jerusalem) and celebrate the feasts. They were to either bring their second tithe with them or sell it for money and buy whatever they wanted (“their heart’s desire”) to eat. The Israelites were exhorted to share with the Levites. This tithe would not be able to provide for the Levites’ livelihood.<sup>9</sup>

### **Tithing in the Old Testament Historical and Prophetic Books**

After the Pentateuch, tithing is mentioned in seven passages: 2 Chronicles 31:5–6, 12; Nehemiah 10:38–39; 12:44–47; 13:5, 12; Amos 4:4; and Malachi 3:8.

The passage in 2 Chronicles does not add significantly to the discussion on tithing. Similar to the situation in Nehemiah, Hezekiah (see v. 2) commanded that tithing begin again. The response of the people was abundant giving, as they obeyed the Law. Tithing of both harvested (v. 5) and animal (v. 6) items are mentioned. Verse 6 also mentions that the tithes of the “holy” are “sacred” things.

In Amos 4:1–3, the prophet exposes the “insensitive, coarse, indulgent life of the wealthy women of Samaria and Jerusalem.” These women, whose husbands were already oppressing the poor, encouraged their husbands to oppress them even more. But God makes an oath that judgment will come upon them. Amos 4:4 describes, however, that these oppressors still attended worship! Amos sarcastically calls them to worship at Bethel. One view of this verse is that Amos was exaggerating: while sacrifices were to be brought once a year, he says to bring them every day; while

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<sup>9</sup> Andreas J. Kostenberger and David A. Croteau, “Will a Man Rob God? (Malachi 3:8): A Study of Tithing in the Old and New Testaments,” accessed 21 March 2017, <http://www.biblicalfoundations.org/wp-content/uploads/2012/01/32-Tithing1.pdf>.

tithes were to be brought once every three years (if this is a reference to Deut 14:28), he stipulates every three days.

It is noted that no mention of tithing occurs in the Wisdom Literature (though Proverbs contains many verses on giving and money matters) and the Major Prophets. It is believed that Amos was using hyperbole: “It is as though he was telling them that even if they sacrificed every morning and tithed every three days so that they had something to boast about, in the end they were only engaging in acts of rebellion against God.”<sup>10</sup>

In any case, these tithes were being offered at an altar in Bethel, the very place where Jacob made his vow. After the split of the Northern and Southern Kingdoms, Jeroboam set up altars in Bethel and Dan to provide places of worship for Israel other than Jerusalem (1 Kgs 12:26–33). What is more, he appointed priests that were not in the lineage of Levi (1 Kgs 12:31). For this reason the description of tithing in Bethel has minimal impact on the understanding of tithes in the Mosaic Law because these tithes were of a different kind. This is a further illustration of the proliferation of distinct tithing laws throughout the ancient Near East. The message of the prophet Amos regarding tithes in some ways anticipates Jesus’ message in Matt 23:23 and Luke 18:9–14 that his contemporaries ought not to neglect the weightier matters of the Law, or their tithing will essentially be in vain.<sup>11</sup>

Nehemiah 10:37–39; 13:5, 12. Nehemiah 10:32–39 is a commitment for Israel to the support of the Temple and those serving there. In this passage, Nehemiah imposes a tax, to be paid yearly, of a third part of a shekel. This was a tax, first, used for various items in the Temple (see Neh 10:33). It was completely separate from the

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<sup>10</sup> Kostenberger and Croteau, “Will a Man Rob God? (Malachi 3:8): A Study of Tithing in the Old and New Testaments,” accessed 21 March 2017, <http://www.biblicalfoundations.org/wp-content/uploads/2012/01/32-Tithing1.pdf>.

<sup>11</sup> Ibid.

tithe. This tax had become necessary because the subsidy from Persia was inadequate and the Davidic dynasty could no longer help. Second, people were also required to bring firewood for the perpetual fire in the Temple. Third, Nehemiah commanded them to bring their first fruits. The first fruits went to those caring for the Temple and were the first crops to come up out of the ground; no crop could be eaten until the first fruits had been offered.

In Nehemiah 10:37, the Levites are described as going out to the towns and collecting the tithes (as opposed to having the tithes brought to them). A priest was to accompany the Levites during their collection, and the Levites, when they brought the tithe back to the Temple, were to give a “tithe of the tithes” (v. 38) to support the “priests that minister, and the gatekeepers and the singers” (v. 39). Nehemiah 13:5–12 describes the situation in which Nehemiah found the Temple and Levites upon his return from Persia. The Levites had not been receiving their portion and had returned to their fields to survive, thus neglecting the house of God. Nehemiah appointed faithful men to oversee the collection to make sure it was done properly (Neh 13:13). The problem during Nehemiah’s time was that the people were not bringing in the tithes, so his solution was to go and collect the tithes. Today’s church, too, has those who are delinquent in paying their tithes.

Nehemiah provides some valuable information for the Malachi text. The background for Malachi is the period between Nehemiah’s visits to Jerusalem. As mentioned above, when Nehemiah left Palestine for a time, the people ceased to tithe, and the temple staff had to leave the temple to support itself. When Nehemiah returned, he made sure tithing began again (Neh 13:12).<sup>12</sup>

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<sup>12</sup> Kostenberger and Croteau, “Will a Man Rob God? (Malachi 3:8): A Study of Tithing in the Old and New Testaments,” accessed 21 March 2017, <http://www.biblicalfoundations.org/wp-content/uploads/2012/01/32-Tithing1.pdf>.



**Tithes and Offerings in Malachi 3:6-12.** Study on Malachi 3:6-12 is very important for this project, for many reasons: (a) the understanding of this text should motivate members to return tithes and offerings faithfully to support Church work; (b) members should develop spirit of liberality and cheerfulness; boost the financial strength of the local church, district and conference, etc.; (c) it should provide more funds for evangelism and mission expansion; (d) it should ensure rapid growth of mission work in all facets; and(e) it should make the accomplishment of Church baptismal, developmental and financial goals realizable.

Malachi 3:6-12 (NIV) reads:

I the LORD do not change. So you, O descendants of Jacob, are not destroyed. Ever since the time of your forefathers, you have turned away from my decrees and have not kept them. Return to me, and I will return to you, says the LORD Almighty. But you ask how are we to return? Will a Man rob God? Yet you rob me. But you ask, how do we rob you? In tithes and offerings. You are under a curse- the whole nation of you –because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and vines in your fields will not cast their fruit, says the LORD Almighty. Then all nations will call you blessed, for you will be a delightful land, says the LORD Almighty.”

“I the LORD do not change. So you, O descendants of Jacob, are not destroyed. Ever since the time of your forefathers, you have turned away from my decrees and have not kept them. Return to me, and I will return to you, says the LORD Almighty. But you ask, “how are we to return?” Will a Man rob God? Yet you rob me. But you ask, how do we rob you? In tithes and offerings. You are under a curse- the whole nation of you –because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests

from devouring your crops, and vines in your fields will not cast their fruit, says the LORD Almighty. Then all nations will call you blessed, for you will be a delightful land, says the LORD Almighty.”<sup>13</sup> Malachi 3:6-12 (NIV).

“The Hebrew term for tithe *ma-aser* occurred 32 times in the Old testament. Out of these, 29 times refers to the tithe that the Israelites were obliged to give to the Levites. Also, the Levitical tithe given to the priests was referred to once, the tithe given by Abraham to Melchizedek in Genesis 14:20. Twice in Ezekiel 45; 11 and 14, the tithe referred to the regulation of the size of a bath volume of measurement as one tenth of a homer including a recommended portion of oil for making atonements for the sins of Israel. Ezekiel 45:15 is the only passage where *Maaser* is used as a measure not referring to tithes.”<sup>14</sup> Thus, *maaser* is used twenty-nine times to mean tithe, it reveals that the tithe is sacred, to be set aside for the advancement of God’s work. It is a holy obligation every believer in Jesus must observe.

Also, the word offering came from the Hebrew word “*teruwmah- ter-oo-man*,” which means contributions meant mainly for sacred uses as expressed in Genesis 4:3; Exodus 25:2-3,6-8; Hebrews 10:6,8. Moreover, 2 Chronicles 31:12 a, revealed that there were three types of offerings brought to the temple for the support of the Levites and the Priests. The offerings are the following: contributions- *teruma*, secondly, tithes-*maaser* and thirdly, dedicated gifts- *qodasim* in Hebrew language.<sup>15</sup> Thus, it implies that offerings should be given in the spirit of generosity by Christians for the support of Church work – temple services and for the temple workers.

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<sup>13</sup> The New International Version of the Holy Bible (Malachi 3: 6-12 was quoted from the aforementioned Bible version).

<sup>14</sup> Willem A. Van Gemeren and Tremper Longman 111, *The New International Dictionary of Old Testament Theology and Exegesis* (United Kingdom: Paternoster Press, 1997) 2:1036.

<sup>15</sup> Willem A. Van Gemeren and Tremper Longman 111, *The New International Dictionary of Old Testament Theology and Exegesis* (United Kingdom: Paternoster Press, 1997) 2:1045.

Moreover, a study of related texts on offering in Exodus 25:1-3, 6-8; Genesis 4:3; Hebrews 10:6, 8 revealed that “God desired only those gifts that came from the heart, not merely from the hands or purse. He would accept only those that were freely and willingly given; 2 Corinthians 9:6, 7. Only he who gives with his heart has his name inscribed in the inventory of God; for he alone gives in the spirit of the Church of Macedonia, 2 Corinthians 8:1-5.”<sup>16</sup> The Israelites responded positively, they brought generous offering as referred to in Exodus 35:21-29; 36:3-7 until they were asked to stop bringing offering for the building of the temple. Thus, the tabernacle was built by the freewill offerings given by the Israelites. A similar spirit of generosity was witnessed during the rebuilding of the temple in the time of David- 1 Chronicles 29:1-9, and when the returning exiles from Babylonian captivity along with Zerubbabel rebuilt the Temple in Jerusalem; Ezra 2:68,69; Haggai 1:12-14.<sup>17</sup>

God does not change, neither has He altered His instruction that Christians should return tithes and offerings to the store house through His Church. Thus, it is evident that ancient Israelites’ departure from God’s ordinances regarding tithes and offerings constituted a terrible crime. Likewise, today, God frowns at the attitude of Christians who are withholding their tithes and offerings. They are disobeying divine ordinance and are robbers in the sight of God.

Christians who are not returning tithes and offerings are robbing God of His belongings. Therefore, if it is bad to rob fellow humanity, how worse is it to rob God of what belongs to Him? Christians should desist from the crime of robbing God in tithes and offerings.

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<sup>16</sup> Francis D. Nichol; Raymond F. Cottrell, *Seventh-day Adventist Bible Commentary* (Washington, DC: Review and Herald, 1978) 1: 635.

<sup>17</sup> Francis D. Nichol; Raymond F. Cottrell, *SDABC*, 1:635.

Thus, it implies that Christians who do not return their tithes and offerings honestly are placed under God's curse or displeasure. They will experience God's displeasure instead of His blessings (Mal 3:9 cf. Zech 4:3; Rom 12:14).

Malachi 3:10 says, "*Bring the whole tithe*" "*Whole*" 'Hebrew Language *kol* meaning: the whole or all (cf. 2 Chr 31: 5, 6; Neh 10: 38; Matt 23: 23). Thus, it implies that not only the tithes, but also the offerings must be returned faithfully to God's Church by all Christians. Returning tithes without offerings and vis-à-vis constitute robbery of God's belongings.

Also, the tithe is to be brought into the "*Store house.*" This implies that the only safe place to return tithes and offerings for effective utility is the Church of God. The independent ministries, both loyal and dissident ones are not to be given tithes and offerings. Besides, the Christians who test God in the spirit of obedience by returning tithes and offerings will be blessed by Him whose promises never fail for there are abundant blessings in stock in heaven that God will bestow upon Christians who supports the Church through their tithes and offerings. The unlimited blessings God is ready to bestow on Christians who are faithful in returning tithes and offerings to the Church include good health, peace of mind, salvation, provision for physical and spiritual needs, etc.

Malachi 3: 11 shows that God will reprove and remove all destroyers from faithful returners of tithes and offerings, lest they destroy the fruits of their crops, labour and family members, etc.

***What Malachi 3: 6-12 Meant Then to Original Recipients.*** After the Israelites had settled in the land of Canaan, they remained inconsistent in their loyalty to God. When Malachi 3:6-12 was written, God used the medium to charge the Israelites with sin of apostasy against His stipulations on tithes and offerings. He also

accused them of robbery, hypocrisy, pretence and rebellion. God also gave them a solemn invitation to return unto Him in penitence. However, the people insinuated that God's charge is unwarranted and unjust. They failed to differentiate between sacred and common in worship, between good and evil in life. God also rebuked their attitude of carelessness and having a form of religion. Silvanus Ifechukwu Anuligo asserts that the apostasy of the Israelites led to the negligence of the tithe. Consequently, priests and Levites were tempted to fend for their own pockets through alternative means. When God sends prophets with call to repentance and reform to them, then the tithes and offerings increase again. The severity of this matter in the sight of God was demonstrated in Malachi's choice of words. Spiritual revivals that were spearheaded by Hezekiah, Josiah, Nehemiah, Haggai and Malachi were fruitful. Such revivals are needed nowadays, 2 Chronicles 31:4, 5; Nehemiah 13:10-13; Malachi 3:8.<sup>18</sup> God promised to bless Israel and to rebuke devourers if they will return tithes and offerings faithfully. They are expected to bear good fruits after their repentance. God's moral laws and other rules too are not to be neglected.<sup>19</sup>

***What Malachi 3: 6 -12 Mean to People Today.*** The text challenges contemporary Christians to shun robbery of tithes and offerings, rebellion and lack of commitment. None should bring God's curse and judgement upon themselves. Spiritual revival, reformation and repentance are needed today in the Christian Church. The result will be faithfulness in tithes and offerings, growth in evangelism, finance, membership, etc. There will be sufficient means for the wellbeing of the work and workers in God's vineyard. Ministers should proclaim it that unfaithfulness

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<sup>18</sup> S. I. Anuligo, *Mine of Treasure: Growing Rich God's Way* (Ilishan-Remo, Nigeria: Ife, 1993), 25.

<sup>19</sup> Francis Nichol, R.F. Cottrel, *Seventh-day Adventist Bible Commentary* (Washington, DC: Review and Herald, 1977) 4: 1123.

in tithes and offerings is a spiritual disease. It requires urgent remedy that is revival and reformation. The text challenges Christians to walk worthy as faithful stewards of God. Moreover, Christians should understand the withholding of tithes and offerings as an act of robbery. It is also an act of thievery accomplished through infliction of injury on the owner by violence.<sup>20</sup> The text also challenges Christians to choose wisely between blessing and curse, selflessness and self-centeredness depending on their response as stewards of God. The text challenges Christians to allow the Holy Spirit to effect positive change in their life as stewards of God.<sup>21</sup>

It should be observed that the offerings were not “needed” by God as “food” (Ps 50:7-15; cf. Acts 17:25), nor were they gifts to make God happy. It was not a bribe to make him answer people’s prayer. God instructed people to make them so that they could receive blessing. Thus, offerings were not demanded by God as a tax, but provided by God for the people as a way for them to find forgiveness and blessing.

### **Tithes and Offerings in the New Testament**

It is noted that there are a ton of verses about tithing in the Old Testament and a lot fewer in the New Testament. Tithing is mentioned only three or four times in the New Testament. Jesus acknowledged that the Pharisees were very careful about tithing (Luke 18:12), and he said that they should not leave it undone (Matt 23:23; Luke 11:42). The only other New Testament mention of tithing is in Hebrews. It was mentioned that Abraham was blessed by and gave tithes to Melchizedek (Heb 7:1-10). It should however be noted that Jesus endorsed tithing. In Matthew 23:23 and Luke 11:42, Jesus refers to tithing as something that should not be neglected:

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<sup>20</sup> S. I. Anuligo, *Mine of Treasure*, 25-27.

<sup>21</sup> F.D. Nichol, R.F. Cottrel, *SDABC*, 4:1131.

“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, *without neglecting* the former.”

In his epistles, Paul exhorted the Corinthians “not to receive God’s grace in vain” (6:1). How were they in danger of doing this? Paul had gone out of his way to serve them, but they were withholding their affections from him (6:3-12). He asked them for a fair exchange, for them to open their hearts to him (6:13). Paul told the Corinthians that they had a duty to give something in response to what they had been given. This response comes in terms of morality (6:14-7:1), which the Corinthians had done (7:8-13), and in terms of affection, which the Corinthians had also done (7:2-7), and in financial generosity, which Paul addresses in chapter 8. This is the way in which the Corinthians had closed their hearts to Paul and withheld their affections.

Paul cited the example of the Macedonian churches, who had given generously, even to the point of self-sacrifice (8:1-5). The example is powerful; the implications are strong that the Corinthians needed to respond to Paul’s sacrifices by making sacrifices themselves. But Paul did not make a command (8:8). Instead, he asked first for a turning of the heart. He wanted the Corinthians to give themselves to the Lord first, and then to support Paul. He wanted their gift to be done in sincere love, not from compulsion (8:5, 8). Paul reminded them that Christ had become poor for their sakes; the implication is that the Corinthians should make financial sacrifices in return.

But then Paul reminded the Corinthians that they could not give more than they had (8:12). Nor did they have to impoverish themselves to enrich others; Paul was only aiming for equity (8:13-14). Paul again expressed confidence in their willingness to give, and added the peer pressure of the Macedonian example and the boasting he had done in Macedonia about the generosity of the Corinthians (8:24-9:5).

Paul again noted that the offering must be done willingly, not from compulsion or given grudgingly (9:5, 7). He reminded them that God rewards generosity (9:6-11) and that a good example causes people to praise God and puts the gospel in a favorable setting (9:12-14).

Paul had not asked for any financial support from Corinth (11:7-11; 12:13-16). Instead, he had been supported by Macedonians (11:9). Paul had a right to be supported by the Corinthians, but he did not use it (1 Cor 9:3-15). This passage tells us more about our Christian duty to give financial support to the gospel. Workers should be able to receive benefits of their work (9:7).

### **Tithes and Offerings in the SDA Church History**

#### **Brief History of the SDA Church**

Seventh-day Adventists came from the Millerite movement during the 1840s. The name Seventh-day Adventist was adopted in 1860. Although, the denomination was organized on the 21<sup>st</sup> of May, 1863. John Nevin Andrews was the Church's first missionary. He was sent to Switzerland in 1894. Seventh-day Adventist Church at that time had 3,500 members spread across 125 congregations in North America. This was at the time of her organization. An Adventist Minister was sent as a missionary to Russia in 1886. Moreover, Seventh-day Adventist Missionaries entered Ghana, South Africa and Matabele land in 1894. Also, in 1894, South America was reached for Christ by the Seventh-day Adventist Missionaries. Japan also had Seventh-day Adventist Missionaries in 1896, coupled with established works in 201 countries across the globe. The printing and supply of literature books to the masses was essential to the Church leaders.

The publications focused on home, health, social and spiritual life of humanity. These aided the rapid growth of the Advent movement. The Church's



headquarters was transferred from Battle Creek to Washington in 1903.<sup>22</sup> It was moved to Maryland in 1989, the present Church's headquarters. Also, the major focus of the Seventh-day Adventist Church is to proclaim the everlasting gospel of Revelation 14:6-12 to every tribe and People on earth. It is termed the three angels' message. The message challenges all humanity to keep God's commandments and have the faith or testimony of Jesus.<sup>23</sup>

### **Tithes and Offerings in SDA Church History**

As a Bible based Church, Seventh-day Adventist Church is aware of the Israelites organization and tithing system. This will give insight to modern Adventists concerning tithes and offerings. Seventh-day Adventist Church believes in tithes and offering principles for orderliness in financing the gospel. The tithes and offering system was practised by the Israelites, the Patriarchs of old, etc. (Gen 28:22; 14:20; Lev 27:30-32). It was used in supporting the Levites. They also returned a tithe of tithes, used for the upkeep of Priests, etc. (Num 35:7; Num 18: 26-28). Several times, Israelites forsook the tithing principles, etc. God called them to order through Hezekiah, Nehemiah and Malachi (2 Chr 31:2-19; 1 Chr 31:4; Neh 10:37-39). True revival resulted into excesses of tithes and offerings remitted to the treasury (1 Chr 31:9-19; Neh 12:44; Mal 3:8-10). The Israelites pulled together their tithes and offerings to support Levites, Priests, etc. in spiritual ministrations. Adventists should team up to support God's work through their tithes and offerings.<sup>24</sup> Early Sabbath

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<sup>22</sup> General Conference of Seventh-day Adventists, Office of Archives and Statistics, *Seventh-day Adventist Yearbook 2012* (Washington, DC: Review and Herald, 2012), page 4, accessed 28 April 2013, <http://www.adventistyearbook.org>.

<sup>23</sup> Ibid.

<sup>24</sup> Frank B. Holbrook, "Gospel Finance: Pulling Together," *Adventist Archives* (April, 1988), accessed 10 July 2014, <http://www.gospelfinancepulling/together/bri.gen.conf.sdas>.

keepers were not keen about organization. As they witnessed and multiplied, then was it realised the need for organization. It was necessary for co-ordination and to avoid everyone doing what pleases them. White further asserts that organization was necessary to avoid confusion, for needed progress in God's work, for provision of financial support for ministerial work in unentered fields, possession of Church properties, etc. The need to engage full time ministers in gospel ministry made Seventh-day Adventist pioneers to design Biblical system of supporting the organised Church work.

In 1858, a Bible study group directed by John Nevis Andrews was assigned to discover the Biblical principles of financial support for the gospel. The group was meeting in Battle Creek. Thus, the Seventh-day Adventist Church pioneer saw the need for organization in the 1860s. The tithing method known as systematic benevolence was recommended by the group later on between 1876 and 1879; a concise tithing method in line with the Levitical priesthood was accepted as the Church's method of financing the ministry.

The members were educated and enjoined to practice biblical tithing principles. Tithes collected from various Churches were sent to the Conference treasury for workers support. The Conference will send specified fraction of the tithes to the Union Conference. They in turn send specified percent to the division and the General Conference for their official functions. Seventh-day Adventist Church had experienced gradual growth from 3,500 members only in the United States to five million world-wide; also from a single Church in New England to 183 Churches in different Countries across the globe. This growth is an evidence of God's blessing, the efficacy of the Biblical Levitical tithing method. Working together as members in

unity, will help us to have achievable goals. Our resources too will be pulled together to support God's work.<sup>25</sup>

### **Seventh-day Adventist Church View on Tithes and Offerings**

The Seventh-day Adventist Church views tithe and offerings as important doctrine. There are many Churches that teach the law of tithing. Some Churches abuse the fund from tithe and offering, while others make good use of it. Keith Hunt asserts that the Seventh-day Adventist Church teach members about tithes and offerings as an important doctrine. Full-time ministers are paid through the tithes, coupled with its usage in financing the Church's administrative organs. Paul also acknowledged this practise in his teachings. Hunt further declares that offerings are used in evangelism, assisting the needy, widows, orphans, global relief services. The offerings are also useful in assisting Church owned publishing houses, Universities, hospitals, medical schools, sanatoriums, etc. He advised that church members must be educated properly on the importance of tithes and offerings possibly, on a quarterly basis. As members are enlightened, they will willingly contribute their quota. Thus, they will support Church work through their tithes and offerings. Hunt was aware of argument which some people had raised against tithes and offerings. He considered them as baseless. They are deliberate acts of twisting the Bible. He admonished Gospel ministers not to steal nor misappropriate the tithe and offering funds, etc.<sup>26</sup>

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<sup>25</sup> Frank B. Holbrook, "The Sanctuary and the Atonement-Abridged Title," *Biblical Research Institute* (2008), accessed 10 July 2013, <https://www.adventistbiblicalresearch.org/>.

<sup>26</sup> Keith Hunt, "LET ME TALK...", accessed 24 April 2013, <http://www.keithhunt.com/Melt>.

## **Ellen Gould White Perspective on Tithes and Offerings**

The Seventh-day Adventist Church regards Ellen Gould White<sup>27</sup> as a messenger of God to the remnants. She was seventeen years old during the great disappointment of 1844. God called her to the prophetic office at age 17 years. She was born in 1827 and a convert to the Adventist faith from Methodist Church. She served like other contemporary Prophets in the Bible who testified to the authenticity of the messages borne by the Prophets like Isaiah, Jeremiah, Ezekiel and Daniel who wrote the Bible. Also, Huldah, Agabus, Miriam and John the Baptist did not write any book in the Bible. Rather, they testified to the Bible Prophets messages as truth. They also encouraged People to believe in the Bible doctrines. It is also noteworthy that the Seventh-day Adventist Church does not regard the writings of Ellen Gould White as an addition to the sacred cannon of Scripture. They do not regard her writings in the same sense as the Holy Bible: the Bible is unique and the standard of judging all other writings.<sup>28</sup>

### **Biblical Texts on Tithes and Offerings**

Abraham returned tithes of all his belongings to Melchizedek, Priest King of Salem and of the Most High God, Genesis 14:18. Many believers, from time immemorial, desired to know how to return tithes and offerings to God. Where is the store house located? When should the tithes and offerings be returned? Ellen Gould White's writings are regarded as the lesser light pointing people's attention to the

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<sup>27</sup> Seventh-day Adventists view Ellen Gould White's writings as lesser light pointing human attention to the Bible as the greater light. God inspired her like the Bible Prophets and Apostles. She testified to the authenticity of the Biblical writings and doctrines of Jesus Christ, the Lord.

<sup>28</sup> Seventh-day Adventists answer Questions on Doctrine, "III. Questions on the Relation of Ellen G. White's Writings to the Bible," accessed 19 September 2016, <http://www.sdanet.org/atissue/books/qod/q09.htm>.

Bible which is the greater light.<sup>29</sup> What are the biblical principles for tithes, offerings and the proper usage of both? Ellen Gould White asserts that everyone in this present generation must find answers to the questions above. Since the Old Testament provided foundational principles for tithes and offerings, the New Testament ratified the teachings of the former. Ellen White's teaching on tithes and offerings agree with biblical teaching in Malachi 3:7-10 and Leviticus 27:30, 32. She clarified that tithing symbolise human acknowledgement of God as owner of all our properties.

Human beings are stewards of God's treasures, in partnership with Him. Priests were the collectors of tithes in Malachi's day. Tithes are kept in the storehouse. It is an inheritance for the Levites. This includes: the gospel workers, Bible instructors, medical missionaries, retirees, etc. Moreover, Ellen Gould White counselled that tithes should not be spent on activities. This includes: assistance for the sick, poor people, needy students, Church and institutional building projects, etc. The former, including evangelism in new areas, should be financed through other lawful mediums. Also, tithes and offerings must be paid to the treasury of the local Church, Conference, etc.<sup>30</sup>

### **God's Calls for Progress of His Work**

Tithes, offerings and gifts must be remitted regularly to the treasury, to avoid impediment in God's work. God expects from His stewards faithful tithe of their gross income. He also expects freewill offerings and gifts from them, 2 Corinthians 9:6.<sup>31</sup>

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<sup>29</sup> R. W. Olson, "Believe His Prophets-III Questions on the Relation of Ellen G. White's Writings to the Bible..." Ellen G. White Estate (May 1977), accessed on 07 April 2014, <http://www.sdanet.org/atissue/books/qod/q09.htm>.

<sup>30</sup> Roger Coon, "E. G. White's Counsel and Practice on Tithe," accessed 15 July 2011, <http://www.whiteestate.org/issues/egw-tithe.htm>.

<sup>31</sup> Ellen G. White, *The Upward Look* (Washington, DC: Review and Herald, 1982), 113.

Workers should like Christ, return tithes with self-sacrificing spirit. Spend no money to satisfy their wants, they are contrary to Christ's will. Self-centred gospel workers withhold tithes and offerings, claiming ignorance. Self-denial is sequel to giving of offerings and tithes. All robbers and faithful stewards will receive their reward from God based on their works. God will not justify the embezzlers of His treasures. He is looking for people who will be qualified for heaven as stewards of His treasures. Persons who lack regard for sacred things on earth will likewise value it less in heaven. If professing Christians use the tithes and offerings for personal needs, how will gospel progress? She advises believers to read Malachi 3:8-12 prayerfully for better understanding of God's instruction.<sup>32</sup>

### **Believers' Role in Evangelism**

Believers sanctified by the truth will play their role in evangelism through faithful return of their tithes and offerings. Proper home economic management is important to avoid robbing God in tithes and offerings.<sup>33</sup> White further expressed that: although, God called Ministers to preach the gospel, leading out, He made the support of the work a privilege for all members. This is done through the contribution of their tithe for the upkeep of the full-time ministers. God also expects generous offerings and gifts for the work in His vineyard.<sup>34</sup> Through tithing, we are only returning to God what belongs to Him. Withholding the tithes is robbery and theft. Believers should check their account records regularly. This is to ascertain whether we have dealt honestly with our LORD or not, 1 Corinthians 4:2. Both poor and rich ones are

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<sup>32</sup> Ellen G. White, *The Publishing Ministry* (Hagerstown, MD: Review and Herald, 1983), 111-112.

<sup>33</sup> Ellen G. White, *This Day with God* (Washington, DC: Review and Herald, 1979), 349.

<sup>34</sup> Ellen G. White, *In Heavenly Places* (Washington, DC: Hagerstown, MD: Review and Herald, 1967), 303.

to put aside the Lord's portion in their income and other properties. Failure to confess Christ's Lordship in our income could lead to deletion of one's name from the book of life.<sup>35</sup>

### **Confession and Restitution**

She declared that professing believers using tithes fund for personal needs are robbing God. The result is poverty and leanness in their lives. Their acts of robbery and covetousness by withholding tithes and offerings bring darkness upon God's Church.<sup>36</sup> White further asserts that Christians who are guilty of private sins should confess to God, 1 John 2:1. This includes withholding tithes and offerings, etc., since God alone sees every heart. The guilty person should confess to the Church too and make restitution. This is by returning previously withheld tithes and offerings to the Church treasury. Through Christ's priestly mediation, forgiveness and cleansing will be experienced. Should such yield to Christ and the Holy Spirit, they will joyfully obey the divine injunction in Malachi 3:10.<sup>37</sup>

When black and white retired ministers were suffering, Ellen White used part of her tithes in helping them. She was instructed by God to help these retirees whose family were in need of daily food, etc. This is no justification for independent ministries. At that time, the Church's retirement plan was still six years away. The social security plan of the government was still thirty years away. Hence the rare divine directive God gave to Ellen White. She addressed a letter to George F. Watson, the then chief Servant of the Colorado Conference in 1905. Therein, she explained her reason for

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<sup>35</sup> Ellen G. White, *Our High Calling* (Washington DC: Review and Herald, 1961), 192.

<sup>36</sup> Ellen G. White, *Testimonies for the Church* (Boise, ID: Pacific Press, 1948), 3:269.

<sup>37</sup> Ellen G. White, *Counsels on Health* (Boise, ID: Pacific Press, 1951), 373.

using some of her tithe once in a while. She also gave counsel to the Church leader with reference to the future of the retirees.<sup>38</sup>

### **Perspectives of Some Christian Denominations on Tithes and Offerings**

Since there are other Christian denominations existing along-side with the Seventh-day Adventist Church in Osun State, it is also essential to examine their views on tithes and offerings. Since the Seventh-day Adventist Church exists in the same socio-cultural context as the other mainline denominations in Osun State, it is possible that these other views might be a contributory factor to the Seventh-day Adventist members' response to the Christian obligation of returning tithes and offerings. Again, there may be some lessons we could learn from their views in order that we might improve in our stewardship of means. The views of the Baptists, the Anglicans and Redeemed Christian Church of God in the State of Osun on tithes and offerings were examined through interviews conducted with their Ministers and Missionaries.

#### **Baptist Church on Tithes and Offerings**

According to Clement O. Ogunniyi,<sup>39</sup> the Baptist Church believes that tithe is a Levitical order given by God to His people from time immemorial for the furtherance of work in God's vineyard- His Church on Earth. In Genesis 14:14-20, Abraham returned tithes of all his booties to Melchizedec, Priest-King of Salem. He was blessed in return by God. When the Israelites came to the promised land of Canaan, God instructed that their males be given inheritance, but the Levites were

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<sup>38</sup> Coon. "Ellen G. White's Counsel and Practice on Tithe," accessed 15 July 2011, <http://www.whiteestate.org/issues/egw-tithe.htm>

<sup>39</sup> Clement O. Ogunniyi, Reverend in charge of Ebenezer Baptist Church, Eleyele, Ile-Ife, interview by the author, 22 July 2014.



given no inheritance. The Levites were set aside to take care of the Temple and to minister to the People of Israel. The Baptist Church believes in the biblical practise of the Israelites in bringing tithes to support the Levites and their families. This will enable the Priests and Levites in continuing with their temple services smoothly without hindrances or shortage of needed supplies. In other words, tithe is mandatory for every believer in Christ to bring to God's house. Also, the poor and widows are to come to the Levites in order that they might be cared for adequately through the tithe fund.

Furthermore, the Baptist Church believes in the biblical injunction in 2 Corinthians 8:2; and Exodus 25:1-8 that Christians should give extra funds from their treasure as offering on wilful volition to the Church. This is to be done by the people in appreciation of what God had done for them in His infinite mercy. Hannah in appreciation of God's miraculous act of giving her a son, having waited for a long time, she fulfilled her vow by lending Samuel to the Lord, all the days of his life- 1 Samuel 1:9-28. In return, God blessed her household with additional five Children: three sons and two daughters, I Samuel 2:18, 20- 21. It is also believed by the Baptist Church that Students, youths, Children and adults alike must give thanks offering to God at all times for His goodness- that is: protection, good health, successes in life, provisions, etc.

The Pastor also emphasized that the priests and Pastors must return tithes and give offerings generously in the Churches. They must lead their congregations by example. Many Ministers think that they are exempted from returning tithes and offerings. The Baptist Church Minister interviewed had spent twenty years in Pastoring in that local Congregation of 500 regular members to 750 total numbers of worshippers. He observed based on His experience in that Church that the

understanding of the members about tithe and offerings is very poor. If the people understand and practise the Biblical injunction on tithe and offering, there will be no need for Pastors to be employed full-time to teach members on these important topics.

Also, the Minister further stated that he observed that some professors even bring whatever they like as tithe, not an amount that is commensurate with what their actual tithe should be, based on their total monthly income, talk less of giving freewill offerings cheerfully. God is not pleased with attitude of unfaithfulness in tithes and offerings coupled with curse as its resultant effect—Malachi 3:8-12. Based on the Pastor's evaluation, 60% of his 500 regular members are faithful in returning tithes and in dropping offerings cheerfully in the offering bags. On the other hand, 40% of his Church members fail to perform their duty in these respects because they lack the understanding of the biblical teachings on tithes and offerings. The Baptist Church Pastor said that he had been preaching quarterly on the issue of tithes and offerings. He also advised that the Baptist Church Ministers and other Christian denominations should continue to teach members on the biblical doctrine of tithe and offerings.

The Reverend in charge of Ebenezer Baptist Church, Eleyele, Ile-Ife, Osun State, interviewed by the researcher on the 22<sup>nd</sup> of July, 2014; and he was 58 years old; he had been pasturing that Church for twenty years consecutively. The Minister narrated how he had experienced in practical terms that givers never lack any thing that is good. This is because he gives voluntarily to the poor, needy and outcasts in the Society. These include the giving of cloth, money and extra food items for which he receives instant multiple blessings in cash and in kind. Members who give more than 20% of their income as offering in addition to 10% tithe should be emulated by other members. He advised that Pastors should never beg for money from rich members even when they are in need of it. He had been teaching his congregation based on his

experience in receiving blessings of tithing and giving offerings which is financial stewardship. Time, talent, treasure and influence are part of what God gave to humanity for which we shall give account to God at the end of the age. When we have given our lives to God completely, it would be easier then to give our totality including our means to God's work. When God touches our hearts, definitely, our pockets will be touched too.

### **Anglican Church, Oke-Opo, Ilesa**

According to Okeke W. Sunday,<sup>40</sup> the Anglican Church believes in the Biblical teaching on tithes and offerings as mandated by God in Malachi 3:8-12; Leviticus 9: 1-24; Matthew 23:23; etc. When he observed that cross-section of members of his Church were hoarding their tithes and offerings in 2013, the Minister had to teach members of his Church once again on the biblical doctrine of tithes and offerings. This was done in order to let them realise that lack of returning tithes and offerings is an act of stealing from God. Also, Christians who are unfaithful stewards of God's treasures are under the curse of God. The Anglican Priest further expressed that tithes and offering is an issue between the Christian believer and God. Our Creator blesses Christians who are faithful in returning tithes and giving offerings. Abraham returned tithes of all the booties he got from war to Melchizedec as recorded in Genesis 14:14-20. Christians who do not return tithes and offerings receive curses from God. The Anglican Church also believes that tithe must be returned based on the monthly total income of the individual. God is interested in the obedience of the individuals to this biblical injunction.

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<sup>40</sup> Okeke, W. Sunday, Arch Deacon, Minister in charge of Anglican Church, Oke-Opo, Ilesa, interview by the author, 23 July 2014.

The Anglicans also believe that offerings must be given like the Jews in the spirit of generosity. While tithes serve as the beginning of relationship of tapping divine blessings, offerings serve as the next level of being blessed by God. The Minister further explained that God mandated the Israelites who default in returning tithes to repent, return the tithe plus an additional 5%, this is contained in Leviticus 9. As it pertains to seed sowing, the Anglican Priest explained that seed sowing is quite different from tithing. Job 5 revealed that every morning, Job sowed seed to God on every one of his Children. This is because he is in need of something special from God for every one of his Children. Tithe is biblically mandatory, while seed sowing is not biblically made mandatory. It is unbiblical to use tithes for burial, though some Christians are doing so.

According to the Minister of Oke-Opo Anglican Church, approximately 70% of the members are regular in returning tithes and offerings while the remaining 30% do not return tithes and offerings at all or are irregular in practical terms. The Anglican Church in Oke- Opo, Ilesa has one-hundred and fifty members, according to the Minister in charge. He also expressed that many of the members love doing show-off and dancing during ceremonies and Church services. Some will dance to the altar as if they are going to give one-hundred naira as offering, but such end-up dropping ten naira as offering for God's work. He further expressed that Members who give poor offering in the Church are insulting God. They lack the Spirit of showing appreciation to our heavenly Father. Such must be reminded that God loves a cheerful giver. Members are challenged through pastoral sermons that they should try God on these issue of faithfulness in tithes and offerings, and see if He will not bless them beyond their expectations.

Also, the Minister commented on the impact of returning tithes and offerings on the gospel propagation. He expressed that when individuals accept Christ as Lord and personal Saviour, definitely, their pockets will be touched to return tithes and offerings. This is used in gospel proclamation and expansion in new Communities. Such members will bear fruits and bring progress to God's work through membership increase, spiritual and physical development of the Church. He cited examples in Matthew 23:23; Christ and the Man who asked what he must do for him to have eternal life; the Pharisee and tax collectors, etc.

The Anglican priest described the problem he is facing in that congregation that a cross-section of the members believe and love ceremonies and dancing, but they don't return tithes and offerings, rather, they will put twenty naira only. He observed that such members don't know the giver of the money, which is God. They believe in making money and wealth by their own strength and wisdom, using their sense. Such forget that if Jesus is not master over their wealth, money and life, then, they are like the rich fool- Luke 12: 16-21. They fail to realise their spiritual poverty and lack of true conversion. Like the rich fool, they also fail to thank God for good health and blessings over their work, etc.

Cross sections of the members are like the Man whose treasures have become his god. Jesus told a rich man to sell his goods, give the money to the poor and needy, then should he take up his cross and follow Jesus. The Man went away with a lot of sorrow. This was because he was not willing to part with his treasures, after claiming that he had been keeping all the commandments of God. The Anglican priest also observed that many of his Church members have the sense that they are poor, hence they think there is no need to give generous thank offering to appreciate God for good health, etc.

While responding to questions on auditing and reporting systems, the Minister expressed that of monetary returns is done on monthly and yearly basis. The auditing takes place at the local and State levels in order to prevent fraudulent acts. The vestry meeting is also held on yearly basis in February, there, reports will be given to members on the income, expenses and projects done by the Anglican Church. Williams Sunday Okeke, ArchDeacon interviewed, is expected to care for between 3 to 9 Churches in his territory, he is 63 years old, while retirement age is 70 years in the Anglican Church.<sup>41</sup>

### **Redeemed Christian Church of God, Inisa**

Miss Oluwakemi Ola, the Missionary of the Redeemed Christian Church of God, Inisa, spoke on behalf of George Eric,<sup>42</sup> the Pastor of the Church, who was unavoidably absent during the interview. The Missionary expressed that the Redeemed Christian Church of God believed that tithes and offerings are compulsory for Christians to return to Church base on Malachi 3:8-10. It is essential so that there may be food or enough resources in God's house. Members who return tithes and give generous offerings are blessed by God.

Suffering and sorrowing will be far from such members as God promised to rebuke devourers on behalf of faithful stewards of treasure. She also observed that many members are not knowledgeable about tithes and offerings. They don't return tithes and give offerings because most of them lack the knowledge of it. For example, only one out of seven members in the Church She is Pastoring returns tithe, while

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<sup>41</sup> Williams Sunday Okeke, the Arch Deacon in charge of St. Phillips Anglican Church, Oke-Opo, Ilesa, interview by the author, 23 July 2014.

<sup>42</sup> George, Eric, Pastor in charge of Redeemed Christian Church of God, Church 2, Inisa, Osun State. Age: 35years. He was further interviewed through the telephone on Friday, 16<sup>th</sup> of January, 2015 by the researcher.

other members give a token offering. The Lady-Evangelist also expressed that approximately two-third, i.e. ten out of fifteen baptized members in the second Church return tithes and gives little offerings. Most of the members are low income earners, e.g. farmers, petty traders, etc. The second Church has fifteen baptized adult members, while the remaining forty-five are Children. She further commented on the implication of some member's negative response to doctrine of tithes and offerings. She said that if there are no regular tithes and offerings, the Church will be growing at a very low rate. She further expressed that Satan uses lack of tithing to rob members of their blessings, it brings reduction to Church membership growth rate and Church expansion to new Towns as there is little fund for evangelism.

Also, there is little achievement in terms of Church development and project being accomplished due to cross section of members who don't return tithes nor give offerings. She also commented that there is an effective reporting system in the Church on a monthly and quarterly basis. The tithes and offering that accrued to the local Church purse is made known to the members. Also, they will analyse it together, to know if there had been increase or decrease in the tithes and offerings. The expenses on evangelism, developmental projects e.g. Church building, etc., are also summarized per quarter. They also take time to analyse whether the income is commensurate to the Church's expenses on monthly and quarterly basis. The challenge of members' not returning tithes and offerings regularly and the possible solutions are equally examined by Church Pastors and Missionaries of Church. The needs for work to be done in the future and how to meet up with financial obligation for future Church expansion in unreached neighbouring Towns were also being given careful thoughts by the Ministers. The Missionary also observed that cross section of the members don't return tithes and offerings because of lack of conversion by the

Holy Spirit, joblessness, prolonged sickness and satanic covering of members' eyes by veil.

Moreover, the Missionary expressed that there is auditing of the Church's financial records done on quarterly basis. Also, the members are briefed monthly on the tithes, offerings, building and other levies contributed monthly, coupled with expenses made. This gives members the opportunity to weigh their performance in a balance that they might know whether they are progressing or retrogressing in the course of gospel propagation. She also said that embezzlement by Church Pastors, Missionaries or officers would discourage members from returning tithes and offerings to the Church. Such act would bring retrogression to God's work in the Church at the local, zonal and national level, etc.<sup>43</sup>

In conclusion, this Chapter reveals that tithe and offering are bible-based doctrine. God does not change neither his instruction on returning of tithe and offering. Seventh-day Adventist Church as a Bible believing denomination takes the Bible as the rule of faith and practice. Thus, the Church believes that every member of the church must be faithful in returning their tithe and offering to God.

It is further observed that some other Christian denominations such as; the Baptist Church, Anglican Church and the Redeemed Christian Church of God share the same understanding of the doctrine of tithe and offering. They all believe that tithe and offering are mandatory and must be brought to the store house for ecclesiastical use.

The next Chapter discusses the Seventh-day Adventist Church in Osun State and tithe and offering.

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<sup>43</sup> Oluwakemi Ola, the Missionary interviewed by the researcher, represented George Eric, Pastor in charge of Redeemed Christian Church of God, Church 1, Inisa, Osun State on the 24<sup>th</sup> of July, 2014.



## CHAPTER 3

### DESCRIPTION OF THE LOCAL SETTING

This Chapter examines Osun State: its composition, population, economy and religious activities. This helps to understand the Seventh-day Adventist membership in Osun State. Besides, their attitude towards returning of tithe and offering will be discovered based on the understanding of their local setting.

#### **General Country Profile of Nigeria**

Nigeria has 36 States with a Federal Capital Territory located in Abuja. She has a total number of 774 Local Government Areas. Although, she gained independence in 1960, the Military had ruled for thirty-three years, only to return to democratic rule in May, 1999. This marked the commencement of the fourth republic.<sup>1</sup> Nigeria has a population of 146 million based on the census taken in 2006. The Country also has 6 ecological zones: swampy coastal rainforest of the South, semi-arid grassland of the north. Nigeria is located in the tropical region. Nigeria has approximately 250 different languages being spoken by its inhabitants based on divergent dialects.<sup>2</sup>

A virtual guide to Nigeria, a Country on the Coast of West Africa, bordered by the Bight of Benin and the Gulf of Guinea in the South. Nigeria is bordered by Benin, Cameroon, Chad, and Niger; it shares maritime borders with Equatorial Guinea,

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<sup>1</sup> "Nigeria Country Profile," accessed 12 August 2015, <http://www.countryprofilenigeria.pdf>; The National Co-ordinator, National programme for the prevention of Blindness, Federal Ministry of Health, Maitama, Abuja, Nigeria.

<sup>2</sup> Ibid.

Ghana, and Sao -Tome and Principe. With an area of 923,768km<sup>2</sup> the Country is almost four times the size of the United Kingdom or slightly more than twice the size of the United States State of California. Nigeria's main rivers are the Niger, where it got its name from, and the Benue, the main tributary of the Niger. The country's highest point is Chappal Waddi ... with 2,419m ... located in the Adamawa Mountains in the Gashaka-Gumti National Park, Taraba State, on the border with Cameroon. The Federal Republic of Nigeria ... has a population of 177.5million People (UN est. 2014) making it Africa's most populous Country. Capital City is Abuja located in the centre of the Nation, while Lagos is the primary port, economic hub and the largest City. Spoken languages are English (Official), Hausa, Ibo, Yoruba.

### **The Profile of the State of Osun**

The State of Osun as nicknamed by Ruaf Aregbesola, came into existence on the 27<sup>th</sup> of August, 1991. It was carved out of old Oyo State by the then military government headed by Ibrahim Babangida. It was one of the nine new States created then in response to the request for separate entity for Ibadan and Osun People. This quest had generated heated argument for approximately forty years among the two groups. Also, there was need for the Country to have a stable and fairly balanced federation. Ibadan, the capital of Oyo State then was too large with its forty-two local government councils as of then. Traditional rulers, civil workers, business tycoons, educated folks, etc., in Osun worked together. This was to have their dreams come true.<sup>3</sup>

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<sup>3</sup> Olatunbosunmomi Oyintiloye, "Osun State at 15: The Strides, the Strays and the Saviour," accessed 16 July 2015, <http://www.osun-state.htm>.

## **Composition and Location of Osun State**

The State of Osun is located in the South Western part of Nigeria as an inland State. It is dominated by Yoruba people, who are united by Yoruba language which they all speak as general language. However, groups of people such as Oyos, Ijeshas, Ifes and igbominas speak major dialects in The State of Osun.<sup>4</sup> Osogbo serves as the State's capital. The State had been governed by the following leaders: Leo S. Ajiborisa, military administrator- August, 1991 till January, 1992; Isiaka A. Adeleke, civilian Governor, - January, 1992 till August, 1996; Anthony Obi, military administrator, August, 1996 till August, 1998; Bamigboye, Theophilus, military administrator, August, 1998 till May, 1999; Akande, Adebisi, civilian Governor from May, 1999 till May, 2003; Oyinlola, Olagunsoye, May, 2003 till November, 2010. The current governor is a civilian by name Aregbesola Rauf.<sup>5</sup>

## **Population**

According to the National population census taken in 1991, the State of Osun had a population of 2.2 million people. . . . The area of major population concentration are Ife with population figure of over 185,000, followed by Irepodun and new Orolu Local Governments with populations of over 177,000, Ede has 147,000; Ilesha has 1,330,000 and Osogbo local Government comprising mainly the capital, has a population of nearly 101,000.<sup>6</sup> According to United Nations Population Fund

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<sup>4</sup> "Nigeria, People, Population and Settlement," accessed 24 March 2015, <http://www.osunstateadv.asp.htm>.

<sup>5</sup> "Discover Nigeria. Facts about Nigeria Geography: Osun State," accessed 09 July 2013, <http://www.DiscoverNigeriaZODML.facts-about-Nigeria-Geography-Osunstate-the-livingspring>.

<sup>6</sup> "Learn About Osun State, Nigeria: People, Local Government and Business Opportunities in Osun," accessed 17 August 2015, <http://www.NGEX!TMNIGERIA.htm>.

(UNFPA) Population projection, Osun State has a population of 4,173,483 in 2012, 4,309,194 in 2013 and 4,449,319 in 2014.<sup>7</sup>

### **Local Government Areas**

The state consist of Thirty Local Government areas, namely Aiyedaade, Ayedire, Atakumusa East, Atakumusa west, Boluwaduro, Boripe, Ede North, Ede South, Egbedore, Ejigbo, Ife East, Ife North, Ife South, Ifedayo, Ifelodun, Ila, Ilesa East, Ilesa west, Irepodun, Irewole, Isokan, Iwo, Obokun, Odootin, Ola oluwa, Olorunda, Oriade, Orolu and Osogbo.<sup>8</sup>

### **Economic Activities in the State of Osun**

The major occupation of the inhabitants of The State of Osun is farming. They produce food crops annually which include the following: cocoyam, maize, cassava, corn, beans, fruits, vegetables, etc. They also specialize in poultry and fish farming. Jobless Youths were given vocational training in agriculture, shoe making, soap making, tie and dying of clothes and other artistic design work. Others were trained in the paramedical field, science and technology field, and teaching line, etc. The government paid them monthly stipend for one year, after which they are expected to establish a business of their own. Cash crops grown in the State are mostly cocoa and kola nut among others. Minerals found therein include: clay, gold, granite, lime-stone, etc. Some of these crops and vital minerals are exported abroad. Thus it brings more money into the purse of the individuals, government and private trading Companies. Some agro- allied companies are also operating in the State. Other small scale businesses that has traditional route as ancient crafts include weaving of native clothe

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<sup>7</sup> “UNFPA in Osun State,” accessed 24 March 2015, <http://www.OsunPopulation.html>.

<sup>8</sup> “Learn about Osun State,” accessed 17 August 2015, <http://www.NGEX!TMNIGERIA>, page ad2goglesyndication.com.

cum tying and dying of clothes. The tied and dyed clothe is called adire, while woven clothe is called aso-oke in Yoruba language. The small scale traditional craft industry boosts commercial activities in the State of the Living Spring.<sup>9</sup>

### **Religion in the State of Osun**

The people of Osun State are practicing the following religions: Christianity, Islamic and the African traditional religion. According to an interview conducted with Kunle Jimoh, Islam came to different Towns in Osun State at different points in time and in different ways. Majority of Islamic adherents believed that Islam entered The State of Osun through Iwo. The Jihad of Usman Dan Fodio of 1804 made Islam to spread at a faster rate throughout the State and beyond. Some of the influential Islamic Clerics in the state include Idi-ako, the first Man to accept Islam in Osogbo, Arikalaamu, and etc. He said that, Islamic Merchants who often travelled to the State of Osun for business transactions influenced the Citizens positively in accepting Islamic religion. They interacted with their customers on Islamic religious ideals in the course of their trading activities.<sup>10</sup> Kunle Jimoh further stated that majority of Osun inhabitants were idol worshippers prior to the advent of Islam and Christianity in the State. Moreover, findings revealed that Muslims constitute the majority in Iwo, Ede, Oshogbo, Ila-Orangun, Ifon-orolu, etc. Furthermore, in terms of ratio; Muslims in the above mentioned State are approximately 60% of the total population; Christians are 30%, while the African Traditional Religious adherents are approximately 10%. The total population of the State according to the last census

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<sup>9</sup> Discover Nigeria, "Facts about Nigeria Geography : Osun State, The Living Spring," accessed 07 July 2013, <http://www.DiscoverNigeriaZODML.facts-about-Nigeria-Geography-Osun-state-the-living-spring>.

<sup>10</sup> Adekunle Jimoh, Alhaji and Chief Imam of Ile-Awiye Mosque, Osun State Broadcasting Corporation Radio, Oke-Baale, Oshogbo, Osun State, interview by the author, 6 March 2015.

stood at 3million plus. Quranic texts such as Qur'an 9:103 expressed that God instructed Islamic adherents to spend their wealth, even their life on the propagation of Islam, thus they will receive a good reward from Him that is from God. The advent of Islamic Societies such as Quareb, Nasfat, etc., made it possible for members to contribute for the sponsoring of Islamic religious programs on Radio and Television stations in the State during Ramadan fast. Moreover, some rich Muslims devote their Zakat and freewill offerings to sponsorship of Islamic programmes on Radio, Television and publicly too during Ramadan fast on behalf of their Community. Zakat as the third pillar of Islam is made a compulsory fund all qualified Muslims must pay yearly. It is used for financing of the Mosque and various Islamic institutions. Sometimes they sponsor Islamic Programs on the multi-media beyond Ramadan period. However, the Imam expressed that approximately 10% of the Islamic adherents in the State are practicing Zakat and liberal offertory for the propagation of their religion. Although, the general complaint, even among Muslims is that Osun is a civil service State and that the economy is biting hard and it is not growing well in the past seven years till the present time. The absence of many industries and low allocation from Federal government further complicate issues. He said that Malams must intensify teaching of doctrines on this issue to the Islamic adherents at the mosques, etc. This will help to increase the percentage of Muslims returning Zakat and freewill offering for the propagation of Islam in the State of Osun.<sup>11</sup>

Imams in Osun are chosen either by traditional community system of old without amendments, or the Islamic scholars could also struggle for it, although, it is against the sayings of the Prophet called the hadith. Also, the Imam could be chosen

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<sup>11</sup> Adekunle Jimoh, Alhaji and Chief Imam of the Ile-Awiye Mosque, Osun State Broadcasting Corporation Radio, Oke-Baale, Osogbo, Osun State, interview by the author, 6 March 2015.

by heredity in some particular families in the State.<sup>12</sup> Moreover, the Palace in most part of The State of Osun serves as custodian of Islamic religion. They utilize their authority as Kings in introducing and nurturing the religion among their People, hence, it's wide acceptance among people of the State.<sup>13</sup> Sheiks are Islamic scholars specially appointed to propagate Islam through open air campaign, mostly at night till early morning the following day. They publicize Islamic doctrines and ideas among non-Muslims in order to convert them to Islam. Many mosques in the State and the rest of Yoruba land were built by funds collected during call to the way of Allah known as Da'wah work. Itinerant Islamic clerics also publicize the religion for weeks and months in the Villages, after evening Muslim prayers. Famous among Sheiks in the State are: Shittu Onilewura of Osogbo and Usamah of Kuta near Iwo Town.<sup>14</sup> Although, the above mentioned State was carved out of old Oyo State in August 1991, it has considerable population of Muslims as well as that of Christians. The State government gives equal treatment to Muslims and Christians. This is done through the Christian and Muslim pilgrims' welfare boards.<sup>15</sup>

According to Tunde Abere-ifa, a traditionalist interviewed, African Traditional Religion had been in existence from time immemorial. They worship idols such as ogun, osun, oya ,ifa,etc. The names of their gods reflect in their Children's names, such as Ogunleye; Abere-ifa; Osunleke; etc. They worship Iragbiji Mountain, Osun River, among others. All the adherents of this religion in The State of Osun jointly form an association called "trado," it is for traditional festivities, rebranding

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<sup>12</sup> Siyan Oyeweso, *Crowns and Turbans in Promotion of Islam in Osun State* (Ibadan, Nigeria: Matrix Book, 2012), 83.

<sup>13</sup> Ibid., 84-85.

<sup>14</sup> Ibid., 91.

<sup>15</sup> "Osun State Commissions," accessed 09 July 2013, <http://www.osunstate.gov.ng/commissions.htm>.

and propagation of the traditional religious ideals. He expressed that the adherents in The State of Osun are up to approximately 30% of the State's total population, Muslims – 45%, while Christians take care of the remaining 25%. However, the 30% for the African Traditional Religious adherents include many Muslims and Christians who are practicing Syncretism.

Also, African Traditional Religion adherents engage in entering covenants in order to establish trust, honesty, avoidance of betrayal of one-another and their gods. They equally appoint Kings, Chieftains and offer sacrifices for purification, peace, health and progress of the Towns, Cities, etc. Moreover, they contribute funds monthly, periodically and through freewill offerings according to their abilities. They also form Co-operative Societies in order to save for the time of scarcity. However, he observed that few among the adherents of this traditional religion are responding in terms of financial commitment to the propagation of their religion. Probably, the reason might be because Osun is a Civil servant State, without numerous industrial establishments for economic advancements and job provision. He expressed that the economy of The State of Osun is really biting hard, and all residents are finding it difficult to survive.<sup>16</sup>

Based on an interview conducted with Olasunkanmi Oladipupo, The Anglican Church was the first among Christian denominations that entered The State of Osun. They first came to Ora-igbomina in 1894 through Pa Lasehinde alias “Erekusu igbagbo” meaning the cradle of Christianity. From Ora-igbomina, Christianity entered Osogbo in 1914, among other Towns, Cities and Villages. He expressed based on his observations as an Anglican Priest that tithes and offerings returned by Christians in The State of Osun between 2009 till early 2013 reduced to approximately 45%.He

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<sup>16</sup> Tunde Abere-ifa, Boripe Zonal Officer of A. T. R. adherents, an herbalist/Ifa Priest in Iragbiji, Boripe L. G. A., interview by the author, 19 February 2015 . He is 50 years old.



said that this is due to bad state of the economy of the State. Many Christians are hesitant in financing gospel proclamation through their tithes and offerings. They gave bitter complaints such as: scarcity of funds in the Society, unpaid salaries, low income, low level of sales by traders, which in turn affect availability of enough funds in the Church for gospel proclamation, expansion and developmental projects, etc.<sup>17</sup> Furthermore, another interview conducted revealed that Christianity reached Osogbo in 1914 through the Anglican Church in Ora-igbomina. Right from her inception, the Anglican Church do not teach members on the tithe and offering principles, rather they expect annual assessment fees from members. However, some years ago, the Anglican Church started teaching their members on tithes and offerings, like most other Christian Churches in The State of Osun. Bible texts such as Malachi 3:8-12; 2 Corinthians 8:1-15; 2 Corinthians 9, etc., are used for promotion of tithes and offerings in most Christian Churches in the State. He said that his members return more offerings than tithe. He also expressed that there had been the advent of many Pentecostal Churches from 2005 till 2013 in different parts of the State. The Baptists and The Methodist Churches were part of the other denominations that came to the State after that of the Anglican Church.<sup>18</sup>

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<sup>17</sup> Olasunkanmi Oladipupo, Reverend in Charge of Joshua Omotara Memorial Anglican Church, Ora-Igbomina , The State of Osun, interview by the author 20 February 2015. He is 55 years old.

<sup>18</sup> James Afolabi Popoola, Rt. Reverend/ Bishop in Charge of Oke-Osun Anglican Diocese and Former Christian Association of Nigeria, Chairman in The State of Osun, interview by the author, 20 February 2015. He is 65 years old.

## **Tithes and Offerings in the SDA Church, Osun State**

### **Brief History of the Seventh-day Adventist Church in Old West Nigeria Conference**

The work of the Seventh-day Adventist Church in Nigeria began in 1914 with the arrival of David Caldwell Babcock, his family along with R. P. Daulp, a Ghanaian convert and S. Morgue from Sierra Leone. They left Freetown by boat and arrived in Nigeria on the 7<sup>th</sup> of March 1914. Prior to the coming of Seventh-day Adventist Missionaries into Nigeria, the country had hosted other denominational missionaries earlier on, this includes Thomas B. Freeman of the Methodist Church (24<sup>th</sup> 1842); Henry Townsend of CMS (1842) Presbyterian Church Calabar by Hope Waddel in 1846; Thomas Bowen of the Southern Baptist Mission, Abeokuta in 1851 etc. When David Caldwell Babcock came to Lagos in 1914, he visited the interior part of Yoruba land in search of location for his mission work. He finally choose Erunmu as his mission station which is approximately 27 kilometres north east of Ibadan.<sup>19</sup>Babcock later visited the Chief of Ibadan Baale Shittu Are on invitation. He used the opportunity to explain the beliefs of the Church to him. He advised him to start his missionary work in Ibadan. The team started preaching the Adventist message in Erunmu and is environs. Babcock was welcomed to Erunmu by Baale Oyetoro Oyelese. He built a house and dug a well in Erunmu, now called Babcock well. Before the end of the year 1914, three Schools were opened, coupled with seven converts recorded. From this humble beginning in 1914, the Church's presence had been established in almost every State in Nigeria. In 1915, David Caldwell Babcock founded another mission Station in Shao where he established a boarding School in 1916. From Shao, Babcock established another mission station in Ipoti-Ekiti. He was

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<sup>19</sup> Cornelius Ayodele Ajani, Executive Secretary, Oyo Conference, "The History of the Seventh-day Adventist Church in Oyo State," mail to author, September 05, 2015.

invited to Ipoti-Ekiti by two men who listened to his presentations in Erumu and Babcock presented the 7<sup>th</sup> day Sabbath doctrine to a set of people, these led to conversion of 150 persons to the Adventist Faith. This led to the establishment of the third mission Station. When David Caldwell Babcock left in 1917 as a result of illness, he committed the work to the hands of his assistant E. Ashton; He was replaced by Williems Mc-Clements in 1920 who superintended the work in Nigeria, administered from Ibadan till he was transferred to Ghana in 1946 as the President of the West African region.<sup>20</sup>

In 1927, the Headquarters of the work was moved from Shao to Ibadan. West Nigeria mission came to be in 1944. It comprises of Oyo, Ogun, Ondo, Ekiti, Osun, Lagos, Kwara, Kogi, Edo and Delta States. In 1976, the Midwest Mission was carved out of the West Nigeria Mission with its headquarters at Benin City. Moreover, the west Nigeria mission became a Conference at a Constituency meeting which was held from 14<sup>th</sup> till 17<sup>th</sup> of June 1989. The following were chosen as pioneers leaders of West Nigeria Conference: David O. Babalola—President; J. A. Dada—Secretary and H. G. Oladini as Treasurer, etc., to mention a few.<sup>21</sup>

West Nigerian Conference under Ajibade's Leadership gave birth to South West Nigeria Conference during a special meeting held from 10<sup>th</sup> till 13<sup>th</sup> of December, 1998 the Conference was led by J. M. A. Oyinloye- President; H. B. Smith- Secretary and J. O. P. Afolayan as Treasurer, as the work further developed, Ezekiel A. Oyinloye suggested the idea of re-organizing West Nigeria Conference on State basis. When Owolabi Oyeleke became North Western Nigeria Union Mission President, he had the same dream in line with the thoughts of the Leaders of West

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<sup>20</sup> Cornelius Ayodele Ajani, Executive Secretary, Oyo Conference, "The History of the Seventh-day Adventist Church in Oyo State," mail to author, September 05, 2015.

<sup>21</sup> Ibid.

Nigeria Conference. Thus the idea was supported by the fellow leaders working under his jurisdiction.<sup>22</sup> By May 15<sup>th</sup>, 2011, the executive committee of West Nigeria Conference met to deliberate on the modality that the re-organization will take, haven checked through the financial chat of the Field for year 2010 and through discussions for and against. The house unanimously voted into action the process for the re-organization of West Nigeria Conference on State basis of Oyo, Osun, Kwara, Lagos and Kogi State. The house also agreed that there should be an enlarged committee meeting before the final decision is taken. The enlarged was held successfully though with little protest by certain section of the field, which was amicably resolved. Thereafter, the enlarged committee voted the re-organization of the field and their proposed Headquarters Vis a Vis: Kwara- Ganmo, Osun- Ede, Lagos (Atlantic), Oyo-Oke-Bola and Kogi – Lokoja. The trend for the re-organization of the field started with the inauguration of Osun Administrative unit on the 12<sup>th</sup> of November, 2011 at Ede, where the Union President led out. After a prayer of dedication for the three officers and the nucleus members of the field, he pronounced the birth of Osun Administrative Unit.<sup>23</sup>

### **Adventist Churches in the State of Osun**

Osun Conference was carved out from the former West Nigeria Conference, whose headquarters was located in Oke-Bola, Ibadan. There are eleven districts in Osun Conference of Seventh-day Adventist Church. They are: Ajamopo; Ede; Ikirun;

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<sup>22</sup> Cornelius Ayodele Ajani, Executive Secretary, Oyo Conference, “The History of the Seventh-day Adventist Church in Oyo State,” mail to author, September 05, 2015.

<sup>23</sup> Ibid.

Ile-Ife; Inisa; Irewole; Iwo; Oke-Ila; Olanrewaju otherwise called Modakeke; Osogbo and Ilesa Districts.<sup>24</sup>

**Inisa.** The history of Seventh-day Adventist Church in The State of Osun dates back to 1916. Jacob Faleye Alao, an interpreter of David Caldwell Babcock took the advent message to Inisa, his nativity in 1916. Jacob Aderibigbe and Thomas Ogunbesan were the early converts in Inisa, Odo-otin Local Government Area. The Branch Sabbath School started in Idi-opele in 1916 and the Church was organized in 1918. From a little beginning in Inisa, the gospel spread to other parts of Inisa district, such as Okuku, Iyeku, etc. Her membership was 220 in January, 2012.<sup>25</sup>

**Oke-Ila Orangun.** Moreover, the Church came to Oke-Ila in 1922 through the effort of Adaramola Osundina; Aina Odedunmoye and Adi, etc. While visiting McClement at Ipoti Ekiti, they requested that he should bring the advent message to Oke-Ila. At that time, there was no Christian Church in the Town. The evangelism conducted led to numerous conversion and baptism. Record has it that angels sang praises to God in Oke-Ila Town. This took place during great persecution that came upon the new Adventist believers.<sup>26</sup>

**Ila-Orangun.** Also, the message reached Ila-Orangun in 1928. At that time, Ola Sangobemi Alaije, a worshipper of “sango- god of thunder,” became an Adventist in Ipoti-Ekiti. Other places reached in Oke-Ila district are: Ora-Igbomina,

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<sup>24</sup> Souvenir of Osun Conference Inauguration and First Constituency Session, November 10<sup>th</sup>, 2012.

<sup>25</sup> Ibid.

<sup>26</sup> Ibid.

Ajaba, Ilupeju, Ejifunmi, etc.<sup>27</sup> There are 705 Church members in the district as of January, 2012.<sup>28</sup>

**Ile-Ife and Ajamopo Districts.** The Adventist gospel came to Ajamopo, in Ile-Ife through Gothic Till and his son in 1940. Odunlade Samuel Akobi, a convert of Gothic Till, donated the former place of worship at Oduduwa College area. The Church expanded to other places in Ile-Ife environment. This includes Modakeke Church in Olanrewaju district.<sup>29</sup>

Modakeke or Olanrewaju District.

The Church started in Modakeke district in 1960 through the effort of Mrs Comfort Oke, Nee Adetayo. She took the Adventist message to her Father and other family members in Modakeke. As of January, 2012, Ajamopo, Ile-Ife and Olanrewaju districts have 231, 715 and 160 Church members respectively.<sup>30</sup>

**Ikirun.** Furthermore, the Church was established in Ikirun in 1943 through the efforts of the following people: Samuel Ajisafe Dare; the Families of Daniel Oyebamiji Abioye; Samuel Adeniyi Aluko; Samuel Ibidapo; Owolabi Emilagba and Pa Ajayi. The message spread to other Towns, such as Igbajo; Iree; Iragbiji; Otan-Ayegbaju; Obaagun and Eweta. There are 362 members in Ikirun district as at January 2012.<sup>31</sup>

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<sup>27</sup> David Adewuyi, Executive Secretary, Osun Conference, "The History of the Seventh-day Adventist Church in Osun Conference," e-mail message to author, September 22, 2015.

<sup>28</sup> Souvenir of Osun Conference Inauguration and First Constituency Session, November 10<sup>th</sup>, 2012, p.11.

<sup>29</sup> "Brief History of Seventh-day Adventist Church, Ajamopo, Ile-Ife," Oyedele, Isaac, Ajamopo District Pastor, date of compilation: July, 2012, pp.1-2.

<sup>30</sup> Ibid., 1, 3.

<sup>31</sup> Souvenir of Osun Conference Inauguration and First Constituency Session, November 10<sup>th</sup>, 2012, p.11

**Iwo.** Moreover, the Adventist message reached Iwo Town through Mr Oyeleye who hailed from Ogbomosho, on the 1<sup>st</sup> of January, 1956. He resided in Ile-Ogbo, a Community that was located 4kms from Iwo. Ejigbo, Railway, Oremeji in Iwo district too were reached with the gospel later on.

**Irewole.** The Adventist Church came to Irewole in 1960, through Smart Dike. He was a native of Elele, Port-harcourt. He was the founder of Star Clinic. It was sold later on to Elder and Mrs Samuel Olatinwo Fadare, who were natives of Apomu. Late Folorunsho Oloyede and Jacob Adegun Obisesan along with others toiled together in spreading the gospel in the district. Both Iwo and Irewole districts had 62 and 114 members respectively as of January, 2012.<sup>32</sup> Smart Dike built the first Adventist Church for worship in that area. Five other Families of J. B. Alabi; Michael Olaiya; Joshua Akinola; Joshua Afolabi and John Akinola joined him in the worship. Other place reached by the Church later on in the district includes Apomu and Orile-Owu.

**Ede.** Furthermore, the Church in Ede started concurrently with Adventist Grammar School, Ede, on the 29<sup>th</sup> of February, 1960. The Church organization and School opening was performed by G. M. Ellstron- Mission President. M.B. Cross was the first Principal, assisted by J. A. Onatunde. From here, the gospel spread to Aisu, Ponpola, Ido-Osun, etc., through the effort of Enock Olaleye Dare.<sup>33</sup> Oshogbo.

Furthermore, the Church entered Oshogbo in 1958, when J. D. Owolabi visited Oshogbo. His advice led to the commencement of a Church at a rented house of Olawuyi Adebisi located at Aladejobi Corner, Station Road, Oshogbo. The Church

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<sup>32</sup> Souvenir of Osun Conference Inauguration and First Constituency Session, November 10<sup>th</sup>, 2012, pp. 11, 14.

<sup>33</sup> Adewuyi, Executive Secretary, Osun Conference; "The History of the Seventh-day Adventist Church in Osun Conference," e-mail message to author, September 22, 2015.

later moved to Orita- Gbaemu, Orita-Aganna at Oluode, Odi-Olowo before finally settling at Ayetoro, Oshogbo. Mr Babatunde, a paramedic from Ode-Omu also assisted in spreading the gospel in that area. Thereafter, it expanded to Alekunwodo, Alafia, Ifon-Osun, Lautech, etc.<sup>34</sup>

**Ilesa/Osu.** Moreover, through the effort of J. D. Johnson; James Onorhakpene Eregare and John Modupe Fadehan, the Church reached Osu in 1971. They started in the home of late Gabriel Olatunji. His family constitutes the first set of converts to the Adventist faith in Osu. In 1973, J. D. Johnson's team held public evangelism in Ilesa. Madam Magret Ola-olu donated a piece of land for the building of the Church in Isona, Ilesa. The Church later expanded to Bolorunduro, Iwoye/Ijebu-Ijesa, Esa-Oke, Ipetu-Ijesa, Igangan-Ijesa and Lagere-Osu, etc. Simeon Ogungbesan; Stephen Nwosu and others had been helpful in gospel propagation in the district.<sup>35</sup>

After narrating or tracing the history of Seventh-day Adventist Churches and Districts in The State of Osun, there is need to understand her trend of growth in terms of finance, development and evangelism, leading to membership growth in times past that is between 2005 till 2010, hence the need to analyse tithe and offering returns and membership growth in Osun Conference as shown in Tables A and B with footnote number 94 and 95 below:

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<sup>34</sup> Ibid., 12, 14 (Oshogbo district had 463 members as of January, 2012).

<sup>35</sup> "History of the Seventh-day Adventist Church, Ilesa District," compiled by Stephen Nwosu, Oluwatoyin Makinde, Enoch Ajao, and other team members, in August 2012, pp.1, 2.



## State of Tithes and Offerings

*Table 1. Tithe and Offering of Osun State, 2005 till 2010*

YEAR	TITHE	OFFERING	TOTAL	MEMBERSHIP <sup>36</sup>
2005	11,841,104.70	2,148,429.15	13,989,533.85	5,686
2006	13,953,537.95	2,339,451.98	16,292,989.93	5,856
2007	16,302,245.00	2,687,650.00	18,989,895.00	6,070
2008	21,035,755.00	4,019,869.00	25,055,624.00	6,252
2009	24,926,328.20	3,389,522.69	28,315,850.89	6,451
2010	28,547,150.00	4,466,030.00	33,013,180.00	6657
Total	116,606,120.85	19,050,952.82	135,657,073.67	

*Table 2. Analysis Table of Tithe and Offering of the State of Osun, 2005 till 2010*

Year	Memb ership	Tithe	Offering	Total	Annual Average Per Member	Monthly Average Per Member
2005	5686	11,841,104.7	2,148,429.15	13,989,533.85	2,460.40	205.02
2006	5856	13,953,537.95	2,339,451.98	16,292,989.93	2,782.30	231.86
2007	6070	16,302,245.00	2,687,650.00	18,989,895.00	3,128.50	260.71
2008	6252	21,035,755.00	4,091,869.00	25,055,624.00	4,007.60	333.97
2009	6451	24,926,328.20	3,389,522.6	28,315,850.89	4,389.40	365.78
2010	6,657	28,547,150.00	4,466,030.00	33,013,180.00	4,959.20	413.30 <sup>37</sup>

From the second table above, it was observed that between 2005 and 2010, Seventh-day Adventist Church membership in The State of Osun increased by 971 members. Average membership increase per year was 161.8. Average tithe and offering returned by each member per month was 205.02 in 2005, #231.86 in 2006, and #260.71 in 2007. It became #333.97 in 2008, #365.78 in 2009 and #413.30 in

<sup>36</sup> Record of Tithes and Offering, from 2005 till 2010, collected from West Nigeria Conference Treasurer's Office through the Assistant Treasurer, Afolabi Tunde, in November 2010.

<sup>37</sup> Record of Tithes and Offering, from 2005 till 2010, collected from West Nigeria Conference Treasurer's Office through the Assistant Treasurer, Afolabi Tunde, in November 2010.

2010. The table also revealed that members in Osun returned little offering when compared with tithe. This is for the period of 2005 to 2010. Tithe and offering ratio in 2005 was 5.5 to 1, in 2006 and 2007, it was ratio 6 to 1, in 2008, it was ratio 5 to 1. Also, in 2009, it was ratio 7 to 1, while in 2010, it was ratio 6 to 1. The ratio of tithe to that of offering had been unstable.<sup>38</sup> Also, it was observed in Chapter one that it took a period of seventy-five years for West Nigeria Mission to grow into a Conference in 1989. It was started as a Mission field in 1914 by David Caldwell Babcock's team. It took another 22 years before Osun Conference emanated from the old West Nigeria Conference. One of the factors that have affected the Church's rate of growth negatively is lack of strong financial support from the members in terms of tithes and offerings. Many members lack commitment. This was discovered while examining the financial records of tithe and offering returned in the period under consideration by Churches in the State of Osun. This probable low financial support is negatively affecting the local Churches, the districts and Conference, etc.

Moreover, it was observed that there is a close link between membership growth and the financial strength of the Church. If there are many members that are joining the Church monthly through weekly and monthly witnessing activities planned for, then the Church will experience a rapid growth rate both in terms of her membership and finance. Also, if there are many members in the Church, it is probable that they will return huge tithes and offerings as they are educated periodically on the subject. As a result of this, the Church will be strengthened financially to sponsor evangelistic and developmental projects. When new members are joining the Church, it will lead to more membership growth and stronger support

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<sup>38</sup> Record of Tithes and Offerings (2006 till 2010) collected from West Nigeria Conference Treasurer's Office in November 2010.

for Church Evangelistic efforts and developmental projects through their tithes and offerings.

Moreover, the need to understand the level of knowledge and understanding of members in Osun Conference on the theology of tithe and offering gave rise to administering of questionnaire on the subject matter. The summary of their responses is contained in the paragraphs below.

Furthermore, there is need to examine summary of frequency tables showing the responses to questionnaires administered on the understanding of the theology of tithe and offering among Seventh-day Adventist members in Osun conference whose details are in Appendix G.<sup>39</sup> The purpose is for members to have a deeper understanding, knowledge, beliefs and their practice of tithe and offering.

A total of 245 questionnaires were returned out of 350 questionnaires that were distributed. The questionnaires were meant to sample member's opinion concerning the knowledge and practice of tithes and offerings. This is with reference to Seventh-day Adventist Churches in Osun Conference. 29.8% of the respondents are civil servants, 30.6% are students. Also, 51.3% of the respondents are males, while 46.9% were females based on table one. 64.4% of the respondents are less than 40years old, while the rest 35.6% were above 40years old. There are more youth and middle aged people in Osun Conference. Also, 86.1% of the respondents had Secondary School to First degree education. This is with reference to tables 1 to 4, 8 to 9 and 11 to 16. These sections contain demographic information.

Moreover, the response of the respondents suggests that majority of members in Osun Conference agreed with returning of tithes and offerings as a biblical doctrine for Christians. This is because God is the originator of their life and possessions. They

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<sup>39</sup> Details of the tables and bar charts are in Appendix G .

as stewards of God must dedicate their life and belongings to their creator's service. Majority also agreed that as stewards, they will give account of all that God had entrusted into their care. Christians should not worry, rather they should trust in God's provision. Majority also agreed that Christ's example of returning tithes and offerings must be followed by all Christians. However, Christians who withhold tithes and offerings are robbing God of His belongings. This is with consideration from the response on the sample question on tables 8 to 9 and 11 to 16.

Majority of respondents, 95.5% agreed that their money is secured when invested in God's work. Yet 9.3% disagreed. They need the theological knowledge of the principles of tithes and offerings, based on tables 17, 18 and 19. Also, 87.3% of respondents agreed that our giving habit has serious impact on our lives positively or negatively. Others 16.7% disagreed or lack knowledge of it. Table 20 showed the need for educating members on the theology of tithe and offerings from time to time in order that all might embrace the truth. The above statement is with reference to tables 17 to 20. Also, in table 22, 89% agreed to returning tithe of 10% regularly while 11% disagreed with it. 84.1% agreed that 10% offering or more should be given to the Church regularly. On table 24, only 80.9% agreed that tithe should be based on gross income; 19.1% disagreed or lack knowledge of it. More challenging is the observation in table 25, that only 78.1% agreed in following Abraham's example of returning tithes of his belongings, yet, 21.9% disagreed with it or lack true knowledge of it. This shows that there is need to continually educate members on the theology of tithes and offering. This is based on tables 17 to 25.

Based on table 26, 43.7% of the respondents support raising funds for Church use through compulsory deduction, while 52.3%, above half disagreed with the practice. It implies that right orientation is needed for Members regularly on the

theology of tithes and offerings. Also, in table 27, 57.1% agreed that compulsorily charged fees before burial, marriage, etc., is unbiblical, while 42.9% said that it's right or that they did not know the right principles for offerings. In table 28, 59.2% disagreed with Bazaar sales, while 40.8% supports the practice. Also in Table 29, 67.7% of respondents disagreed with the practice of raising fund for Church projects through bingo, raffle draws, etc. This is because it is unbiblical. However, 32.3% supports the practice or are unknowledgeable on the subject. All these calls for serious education on right method of generating Church funds for evangelism, projects, etc., based on Biblical principles. The Church policies on tithes and offerings also buttress the Biblical principles on the subject. Almost half of the respondents, 46.5% opposed sales of Church farm produce, dedicated gifts at Christmas, etc., 40% agreed with the practice. This is with reference to 64.9% of respondents in tables 32, 33, with few others in table 34. Majority of respondents, 66.9% agreed that the above unbiblical method used had not yielded positive results of having enough funds for Church program and projects in times past.

From tables 35 to 46, majority of respondents revealed that the following factors discourage many members from returning tithes and giving offerings, they are: discord among Church leaders and officers of the local Church, Conference, etc. Others are extravagancy, embezzlement of tithe and offering funds, incessant promotion of numerous projects. Moreover, the act of pampering members who are guilty of financial mismanagement, lack of integrity among Ministers, lack of regular membership education on the theology of tithes and offerings and joblessness equally serve as discouraging factors. Thus it implies that Ministers must maintain temperate lifestyle, shorn embezzlement, incessant promotion of projects, etc.

## **Summary and Conclusion**

The findings in this Chapter indicates that members in Osun returned little offering when compared with tithes. Many members lack commitment. This was discovered while examining the financial records of tithes and offerings returned in the period under consideration by Churches in the State of Osun. This probable low financial support is negatively affecting the local Churches, the districts and Conference, etc.

Further, it was observed that there is a close relationship between membership growth and the financial strength of the Church. If there are many members that are joining the Church monthly through weekly and monthly witnessing activities planned for, then the Church will experience a rapid growth rate both in terms of her membership and finance. Questionnaires were administered. This was meant to sample member's opinion concerning the knowledge and practice of tithes and offerings.

The response of the respondents suggests that majority of members in Osun Conference agreed with returning of tithes and offerings as a biblical doctrine for Christians. This is because God is the originator of their life and possessions.

The next Chapter considers the programme design, implementation and evaluation.

## CHAPTER 4

### PROGRAMME DESIGN, IMPLEMENTATION AND EVALUATION

This chapter focuses on the design, implementation and evaluation of a six months programme, which is aimed at facilitating the accomplishment of the purpose of this research paper.

#### **Design**

##### **Request for Permission to Conduct Stewardship Seminars**

A letter was written to the Conference requesting for permission to conduct stewardship seminars for Stewardship Leaders, Elders, treasurers, etc. in Seventh-day Adventist Churches in the State of Osun and this was granted by the Church leadership.

#### **Purpose**

The purpose of this research is to develop a strategy to educate members in Osun Conference on the theology of tithes and offerings. The aim of the programme was to enhance rapid financial growth in each Church, district, and in the Conference as a whole. This was to be achieved through regular education of members on stewardship of tithes and offerings. A post programme survey was conducted to evaluate Osun Conference members on the level of understanding of the theology of tithes and offerings. This was done to determine the level of compliance with systematic benevolence method within a period of six months.

Also, it deals with the importance of understanding the systematic benevolence and embracing it as a means of providing financial support for the Church in its duties, especially evangelism, Church expansion and developmental projects, etc. It is also meant to educate members in rural communities and Cities on practical understanding of theology of tithes and offerings faithfully. This program was designed with the understanding of the biblical principle that members can be faithful stewards of God's treasure when they recognise the fact that their lives and all their possessions belongs to and must be invested in God's work. Members who accept Christ's Lordship will return tithes and give offerings faithfully without compulsion. Thus, through these medium, systematic benevolence will become a lifestyle for members, not just increasing Church's finance and membership growth, etc. This chapter will also endeavour to educate members on the importance of not engaging in other non-biblical forms of raising funds for the Church, which are detestable in God's sight. Therefore, the following constitute the focal point of this chapter.

### **Setting of Goals**

This chapter focused on the design, implementation and evaluation of a six months long programme, which is aimed towards facilitating the accomplishment of the purpose of this research paper.

#### **General goals**

- (a) To educate Seventh-day Adventist Church members in Osun Conference on the theology of tithes and offerings, as biblical method of financing the gospel, thus giving no room for unplanned returning of tithes and offerings.
- (b) To educate members on the benefits of faithfulness in financial stewardship through tithes and offerings.



- (c) To educate members on the need to accept the systematic benevolence as a bible based teaching for support of Seventh-day Adventist Church gospel Ministers, in line with Malachi 3:6-12.

Also, the following specific goals are to be achieved by the research:

- (i) To ensure that each stewardship leader and member in Osun Conference of Seventh-day Adventist Church has deeper understanding of the theology of tithes and offerings, and its implications.
- (ii) To educate members on the advantages of acceptance and practice of systematic benevolence as a biblical means of supporting the Church organs.
- (iii) To educate members on the proper usage of tithes and offering cards, such that all segments of the Church will be adequately supported through combined offering plan to be practised by all members.
- (iv) To boost tithes and offering income by twenty percent or more among members within a period of six months in Osun Conference. This will increase funds accruing to the local church, district, and conference purse. This will bring financial, spiritual, and numerical development and progress to the church work in Osun Conference field. This will give room to employ more ministers and to cater for workers adequately.
- (v) To reduce the spirit of selfishness and develop the spirit of selflessness, and engender positive attitudinal changes among members in terms of financial stewardship in Osun Conference.

- (vi) To encourage members in Osun Conference to experience the method of systematic planning and giving, and its blessings.
- (vii) To educate members on the dangers of raising funds through unbiblical media.

### **Outline of the Designed Program**

#### **Biblical Principles for Stewardship**

Stewardship is the Christian management of some important aspects of life – time (1 Pet 1:17), talents (Matt 25: 14-29), money (Luke 19:23), influence (Rom 14:2), love and compassion (Luke 10:33), and body temples (1 Cor 6: 9-20).

##### **(a) Fundamental Principles of Stewardship**

- (i) Characteristics of God with regards to stewardship (examples: love, mercy, kindness; Ps 24:1; Gen 1:1; John 3:16)
- (ii) Characteristics of humanity with regards to stewardship (sinful – Rom 3:23; selfishness, etc.)
- (iii) The Creator’s claim on His stewards (Deut 8:18).
- (iv) Stewardship and the Lordship of Christ (Col 1:16, 17); stewardship focused on discipleship.
- (v) Stewardship of God’s treasures in two facets: tithes and offerings.

#### **Tithe – A Divine Command and Lord’s Holy Portion**

- (i) Definition of tithe
- (ii) Differentiation between tithes and offerings
- (iii) When and how should tithes be returned to the storehouse?
- (iv) Why should I return tithes? (Ps 24:1; Hag 2:8; Deut 8:18; Prov 3: 9-10)

- (v) The tithing principles observed in the Old Testament times (Lev 27:30, 32; Mal 3:6-12; Neh 13:8-14)
- (vi) The tithing principles practised in the New Testament times (Matt 23:23)
- (vii) Should a debtor return tithes?
- (viii) Returning of tithes – is it easier for rich people than for the poor class?
- (ix) What is the usage of the tithe? (Num 18:21; 1 Cor 9:13, 14)

### **Offerings – Expression of Gratitude for Divine Love and Favour**

- (i) Definition of offerings
- (ii) Biblical principles for offerings in the Old Testament (Deut 12: 6; Ps 96:8).
- (iii) Biblical principles for offerings in the New Testament (Mark 12: 41-44).
- (iv) Spirit of Prophecy writings on tithes and offerings.
- (v) Categories of offerings in the Old Testament and their usage: peace offering (Lev 19:5; 7:15, 16), burnt offering (Num 28: 3-8; Lev 1), other types of offerings (Lev 7:12-14; Num 15:2-12; Lev 15), votive/special offerings (Exod 25:2).
- (vi) Our attitude toward giving of offerings is a demonstration of our level of faithfulness, gratitude, and obedience in response to God's unmerited favour toward us [How loyal, faithful, obedient, or committed to God are you? You can change today for better]

### **Returning of Offerings and Spirituality**

- (i) Collection of samples on giving pattern in Ilesa District and some other districts within Osun Conference of Seventh-day Adventist Church prior to this project [2005 - 2010] as in foot note number 95 and 96 showing the tables.

(ii) Is Jesus only your Saviour or also Lord of your life (i.e. all you possess)?

(iii) Is your treasure in heaven or on earth? (Matt 6:19-21, 24)

(viii) Where is your heart focusing while returning tithes and offerings?

(Matt 6:19-21)

- *It is not about how rich or poor you are*
  - Faithful stewardship does not depend on the size of your salary
  - Faithful stewardship is not unplanned or impromptu giving (based on promotions)
  - Our attitude toward giving depend on whether our hearts are rightly in tune with Jesus
  - It depends on whether we have surrendered totally to Jesus or not
  - Giving cheerfully, not by compulsion, is a demonstration of obedience to Jesus.
  - When we give our hearts to Jesus, we would give in a selfless spirit.
  - Giving without reservation is a matter of putting God first in everything
- (John 6: 1-14)

### **Biblical Principles on Maximum Support for the Church**

(a) Introduction

(i) Biblical teachings in the Old Testament on method of supporting the church

(Deut14:22-27)

(ii) Biblical teachings in the New Testament on method of supporting the church (2 Cor 9:7; 2 Cor 8: 3-5)

(iii) What are the sources of income for the church?

(iv) What should be human response to what God has done for us?

(v) Why should offerings be collected in the church?

(b) Educating Members on Systematic Benevolence

(i) What is systematic benevolence? How did it start?

(ii) Record of tithe and offerings in Osun Conference of Seventh-day Adventist Church

(iii) Examples of faithfulness in returning of tithe and offerings

(iv) How are the funds from tithes and offerings distributed in the Seventh-day Adventist Church?

(v) Acceptable offering collectable in the Seventh-day Adventist Church formerly

(vi) Acceptable offering under the combined offering plan. What of special offerings and their functions?

(vii) West Central Africa Division policy statement on offerings and tithe

(viii) Need for deeper understanding of fund distribution in the Seventh-day Adventist Church

(ix) Unbiblical method of fund raising used in some Seventh-day Adventist churches

(x) Samples of statistical responses to returning of tithe and giving of offerings in Osun Conference of Seventh-day Adventist Church

(c) What about the Storehouse?

(i) Biblical definition of the storehouse (Mal 3:10)

(ii) Origin of the storehouse (2 Chr 31: 2-11)

(iii) Functions of the storehouse in the Seventh-day Adventist Church

(iv) Should we return tithe and offerings to independent ministries?

## **Humanity's Role in Stewardship and the Concept of Effective Stewardship**

- (a) Humanity as caretakers from the beginning (Gen 2:15 – Man as dresser and keeper of the garden)
- (b) Materials for effective stewardship:
  - (i) Humanity must recognize God as the initiator of stewardship
  - (ii) Recognition of Christ's Lordship (i.e. allowing Christ to lead us via the Holy Spirit)
  - (iii) Recognize Christ as life-giver
  - (iv) The privilege of invitation into partnership with Jesus
  - (v) Acceptance of Christ's guidance principles
  - (vi) The Holy Spirit brings Christ's principles into reality in our lives. He strengthens Christians to serve and live for Jesus' glory (Phil 2:12-13; Ezek 36: 26-27)

## **Cultivating the Habit of Returning Willingly and Joyfully**

- (a) Returning willingly and joyfully as Christ like characteristics (Deut 12:6; Ps 96:8)
- (b) Essential points on willing and joyful giving (2 Cor 9:7)
- (c) The joyful returner must have experienced total conversion through the gospel (Rom 12: 1, 2): (i) Conversion of the heart (Mic 7: 18, 19; Isa 55: 6-7; Rom 12: 1, 2); (ii) Conversion of the mind; (iii) Conversion of the pocket
- (d) Should a Christian giver be motivated by compulsion? (Luke 12: 34)
- (e) What should be a Christian's motivating factor toward giving joyfully and wholeheartedly? (Isa 32:8)
- (f) What should be humanity's response to all that God has done for us?

- (i) Essential factors that affect our offerings (positively or negatively)
- (ii) Divine-God as our Giver and Provider
- (iii) Shifting attention from ourselves to Jesus (Matt 6: 33; Jer 29: 13)
- (iv) Definition of a faithful giver (in returning of tithes and giving of offerings)
- (v) Reward for the faithful giver (Ps 50: 5; Matt 25: 21; Jer 29: 13; Mark 11: 24)

The programme was presented with PowerPoint.

### **Implementation of the Program**

The program was presented at the Seventh-day Adventist Church, Ede, in the State of Osun. Ede is the headquarters of Osun Conference of Seventh-day Adventist Church. Forty-two participants attended the seminars.

#### **First Activity Programs**

**First day: Friday, 7th of June, 2013.** Participants arrived at Ede, venue of the Seminar on Friday 9<sup>th</sup> of June, 2013. The Elderly Men, Women and Youth were well represented, as they came from various parts of Osun Conference. Forty-two participants registered and attended the seminars. On Friday evening, Oyedele Olufemi, Osun Conference President led out in the vesper service and welcome address.

**Second day: Saturday, 8th of June, 2013.** The Sabbath School programme was held between 7: 45 and 11:00a.m. Lesson ten was studied, it was titled: First Things First. The lesson was centred on Haggai 1; John 2:19; Ezra 3:1-6; Matthew 12:6; Luke 24:13-27. God claimed that the Silver and gold belongs to the LORD Almighty. Haggai challenged the Israelites to set their priorities right. Christians

today need to allow God to be their topmost priority in life instead of earthly things. If this condition is fulfilled, our tithes and offerings will be dedicated to God. This is in addition to time, talents, body-temple, etc. Also, during the divine service, the Conference Stewardship director presented a sermon titled: God's Economy. He read Bible texts from Revelation 3:18; Luke 6:38, etc. He charged the participants to invest in God's economy through their tithes and offerings. This is because it is an economy that never fails nor fades away amidst crumbling economy of families, popular business firms, and global economy.

Furthermore, on Saturday afternoon, from 12:00noon till 1:00p.m., Festus O. Osundina delivered a lecture titled: "Stewardship in a Changing World". He expressed that Christians must surrender their lives to Christ completely first. Thus, such Christians will return tithes and give offerings without compulsion. This will encourage world-wide accomplishment of the mission of the Church effectively. The three angels' message found in Revelation 14:6-12 will be proclaimed in new fields despite global challenges affecting tithes and offerings in this 21<sup>st</sup> century.

Also, Enock Olaleye Dare gave a presentation titled: "Family Finance". He clarified the importance of understanding family finance and its effect on tithes, offerings that is, our financial stewardship. He also explained human attitude to money, Biblical philosophy on money and couples misconception about it. The principles of freedom from debt; how to be faithful stewards of God's wealth and inculcation of theology of tithes and offerings into the heart of children, etc.; were discussed. He laid emphasis on the fact that money and human attitude to it is responsible for 70% of divorces. No wonder that the Bible referred to money 700 times directly and 100 times indirectly and every 16 verses in the New Testament deals with wealth and poverty. Some of the major costly mistakes highlighted are:



many spend money without planning for it, getting involved in financial debt, Proverbs 6:6-11; evil effects of indebtedness, which includes unfaithfulness in tithes and offerings among others, careless and irresponsible use of resources by couples, withholding benevolence etc. He gave Bible references such as Proverbs 24: 30-34; Matthew 25:14-30; Malachi 3:10 etc. He challenged participants to admonish all members to live a business oriented life as a matter of responsible Christian living. He further emphasized that Christians must return tithe and offerings to God; show generosity to other Christians, the poor, needy and the destitute. He counselled that Christians must be free from debt completely, because it is contrary to Biblical injunctions and the Spirit of Prophecy writings. Also, the borrower is a slave to the lender as stated in Proverbs 22:7.

Presentation by Enock Abiodun Ajao at Osun Conference Stewardship Seminars on Saturday 8/6/13. The focus of the presentation was to enumerate the biblical principles for the theology of tithe and offering, that is financial stewardship. Stewardship was defined as human responsibility for and usage of every possession kept in his custody by God. This includes life, time, abilities, material possessions, etc. God's attitude of generosity was compared in contrast to human acts of selfishness, Psalm 24:1; John 3:16; 2 Timothy 3:2, 4. God as creator deserves faithful tithes and offerings from his stewards of treasure as expressed in Malachi 3:6-12; Deuteronomy 8:18. Also, if Jesus is Lord of our life, He will also be master over our treasures. It was equally explained that tithe is a tenth part of our income or belonging. Offering is freewill gift given in appreciation of God's goodness, blessing and love bestowed on humanity. Furthermore, tithes and offerings are Bible-based doctrines found in the old and new testaments—Leviticus 27:30, 32; Malachi 3:6-12; Matthew 23:23; etc. Both the rich and poor People are expected to return tithes and offerings.

Also, tithes is used in support of gospel workers, while offering is used for temple services and assistance for the less privileged; Numbers 18:21; 1 Corinthians 9:13, 14; Mark 12:41-44; Leviticus 7:12-14. Our attitude toward giving of offerings demonstrates our level of gratitude and obedience in response to God's unmerited favour bestowed on us.

Moreover, it was emphasized that faithfulness in tithes and offerings does not depend on our richness, poverty, or salary size. It is not unplanned giving, rather it is dependent on whether our heart has been totally surrendered to Jesus or not. Also, the act of returning tithes and offerings faithfully and cheerfully is a demonstration of obedience to Jesus. It was discovered in Deuteronomy 14:22-27; 2 Corinthians 9:7 and 2 Corinthians 8:3-5 that both the Old Testament and New Testament agreed with supporting the Church administrative body through our tithes and offerings. A Christian's response to what God had done for us should be "All of me in response to all of God."<sup>1</sup> Regular monthly or quarterly education on stewardship of means must be adopted in all Churches for understanding and practicality of systematic benevolence. In the combined offering plan, tithe is used for supporting gospel workers world-wide. Fifty percent of offerings remains in the local Church for temple services and development, 10% of offerings will be sent to the District. The 40% sent to the conference will be redistributed between the Conference, Union, Division and the General Conference. Only 10% of the offerings are retained in the Conference. West Central Africa Division Working Policy on tithes and offerings revealed that the

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<sup>1</sup> *Eurika F. Punni*, 90 min., Eurika F. Punni's DVD Lecture Series titled: "Theology and Practise of Tithe and Offering in the SDA Church." Prepared by Stewardship Ministries Department, General Conference, 2010, V.C.D.

gospel propagation will be financed through tithes and offerings returned by members.<sup>2</sup>

In addition, unbiblical methods of raising funds for local Church use through compulsory deductions, charged fees, lunching, etc., should be discouraged. They are unbiblical and illegitimate. Moreover, some samples of statistical responses to returning of tithes and offerings in Osun Conference were projected. This is for the participants to understand the issues in practical terms, see details in the appendix. For example, slide 13 showed that 96% of respondents agreed that returning of tithe is biblical, while 93% agreed that tithe is 10% of our income. However, in practical terms, reverse is the case. This implies that some members have the head knowledge, but they are not practicing the principles of tithes and offerings. Could it be that they are not convinced by the Holy Spirit? They have not made Christ Lord of their life and Master over their treasures. References to 2005- 2010; 2011, 2012 and early part of 2013 Tithes and offerings for Osun Conference. Note: It was observed that the ratio of offerings returned to that of tithes was very low in all districts in Osun Conference Churches. Some districts too did not realise up to the tithes and offerings contributed the previous year 2011 compared with 2012 January till September.

Furthermore, the participants were informed of the statistical response that differed on whether compulsory deduction of tithes is biblical. This is based on the fact that 57% of the respondents in section D agreed that charging fees before marriage or burial ceremonies is unbiblical. Also 25% see nothing wrong about the previously mentioned practice, while 59% agreed that bazaar is unbiblical. Opinion also split on the eligibility of Dorcas day, Choir Day, etc. The four groups formed were asked to discuss and share their views on the following questions: (a) should tithe be deducted

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<sup>2</sup> *West-Central Africa Division Working Policy (2007-2008)*, 459.

from the source? (b) Should tithe returning be based on net or gross payment? (c) Is bazaar and Christmas gift sales to raise funds for the Church biblical and ideal? (d) Are special days meant to raise funds for Choir, Adventist Women Ministries and Adventist Youth Ministries, etc., biblical? (e) What practical steps could be taken by the Church to address the case of members who do not return tithes and offerings because of joblessness and poverty? The four groups were asked to discuss about the four major points, areas of differences too should be examined. Also, what can the Church do concerning the challenging issues raised within by the above questions? The group discussions lasted for fifteen minutes. This is meant to compare and contrast humanity's divergent views and the biblical principles on the financing of the gospel. See detailed reports of the group discussions in the appendix. Although, the participants had divergent views on the questions administered, however, they were advised to practise the Biblical ideals on theology of tithe, offering and their proper usage.

### **Group Reports**

Group 1 reported that majority in that group of 14 persons agreed that tithes and offerings should be paid from net income. Minority supported tithe deduction from gross income. Also, everybody in that group agreed that sales of bazaar and other gift items is unbiblical means of raising funds for the Church. They are mediums of extorting money from the Church members. They also jointly agreed that Adventist Women's Ministries, Adventist Men's Organisation, Adventist Youth Ministries and special days meant for raising funds are not biblical. However, majority felt that their observance constitute no sin. This is because they thought that there is no Bible reference either in support of or against the practice. There are 14 persons in group one.

Group 2 reported that nine persons supported tithe deduction from the source, while three persons opposed such practice. Also, 8 out of 12 persons supported the holding of Choir, Adventist Men's Organisation, Adventist Women Ministries and Adventist Youth Ministries Special days to generate funds. However, four persons opposed the practice. Moreover, ten persons were in favour of returning tithes and offerings based on gross income, while the remaining two persons opposed it.

Group 3 reported as follows: Most participants in that group agreed that returning of tithes and offerings should be based on gross payment. Most of them also opposed sales of bazar, Christmas gifts, etc., to raise funds. Therefore it should not be practiced. However, they felt that collection of freewill offering on special days is not bad. They equally agreed that unemployed members must be encouraged to return tithes and offerings from the little gifts they are receiving from others.

Group 4 reported that all members in their group agreed that tithe should be deducted from source as it is in the case of Church workers in the Seventh-day Adventist Church and institutions. Also such should be based on gross income. They agreed that special days for Adventist Men's Organisation, Adventist Women's Ministries, Adventist Youth Ministries, Choir, etc., meant to raise funds are unbiblical. They advised that such days should be discouraged. Also, most members of the group advised that the less privileged or poor ones should be taught how to fish for themselves. They should not be fed with fish. That is they should be given work to do. This could be done through connection with members in high positions or in private establishments. They could be trained in various apprentice skills too.

## **Second Activity Programs**

**Second Lecture at SDA Church, Ede.** The second lecture was titled “The Theology and Practice of Tithe in the Seventh- Day Adventist Church.”<sup>3</sup> During the second lecture, presented in power point format, the two sides of stewardship of treasure were examined. Stewardship of treasure deals with LORD and Stewards. The word LORD means Master, Creator, owner, giver and Redeemer. Also, Steward means slave, creature, manager, receiver and Redeemed. Christians must understand stewardship of treasure on a broader scope. Such People will give all within themselves in response to all that God had done for them. This is because they appreciate the Lordship of Christ in their life. Their returning of tithes and offerings will be a matter of the heart, values, a lifestyle- God as owner. It is a call to partnership with the creator based on willingness. Tithes and offerings also deal with the Christian’s expression of love and gratitude to God for His goodness.

Moreover, the theological basis for tithes and offerings was explained to all participants. Christians must return tithes in appreciation of God as owner of good things, provider and sustainer of life. God is the source from whom all blessings flow. He is trustworthy and worthy of worship. Also, participants were taught that tithe is to be returned based on our income or increase. It is to be returned for the sake of the believer-that he might be blessed by God. Tithes and offerings returned must be in cash and in kind. All must be returned to God through His storehouse i.e. Church or Conference Treasury. Tithes and offerings must not be returned to independent ministries. Dr Kegalale Gasannelwe, an Adventist in Gaborone, Botswana was cited as example. He returns tithes and offerings in kind through giving of goats, sheep and cattle. He is being blessed by God abundantly as a result of His faithfulness. In

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<sup>3</sup> Lecture adopted from *Eurika F. Punni*’s DVD Lecture Series.

principle, tithe is holy; it belongs to God, specified and an expression of loyalty. In practice, humanity should not keep, use nor take the tithe. It deals with our heart and our faithfulness.

Some key Old Testament passages on tithes and offerings examined include the following: Genesis 14- Abraham's practice; Leviticus 27:30-33- tithing laws; 2Chronicles 31:4-6, 12, the reform made by Hezekiah and Nehemiah 10, 12 and 13, the renewal of covenant. Also, issues pertaining to Priests and Levites were addressed in Numbers 18:21-32.

The ministers must return their tithes and offerings too as a matter of priority. According to the Bible, the tithe is holy always in the Old Testament, New Testament and Post New testament times too. Tithes and offerings were not restricted to the Levitical priesthood system, it still continues till today, and will be throughout eternity.

Also, Ministers in addition to Stewardship Secretaries are expected to preach and teach biblical tithes and offerings. These must be promoted through their exemplary lifestyle coupled with integrity. Also, faithfulness of the Church in tithes and offerings must be recorded and affirmed. Jesus must be lifted up always, through focusing on Him and His grace. Likewise, members must be connected to become partners in progress in the divine mission of gospel propagation. Pastors and Stewardship Secretaries must educate members on the theology of tithes and offerings at least once in a quarter in each local Seventh-day Adventist Church. It is an effective communication strategy for orienting them on the subject. According to Malachi 2:7, the Minister is the financial stewardship messenger from God.

Through Malachi, God challenged the Israelites and their leaders to return to their creator. He called them to faithfulness in covenant relationship and worship;

Malachi 1:1-8; 2:11. Also in Malachi 2:1-9; Malachi 1- 3; God challenged Ministers to be faithful in discharging their sacred responsibilities. This includes charging members on the need for faithfulness as stewards of treasure. According to textual observation on Malachi 2:6, priests must convey to the people the dictates and will of God. This includes the need to love God, personal relationship with Christ and being penitent at heart. Our life and properties belongs to God, Our Creator and Redeemer, thus, we must accept Him as Lord and Saviour. Christians must surrender to Christ without reservation. Through their life-style and treasures including tithes and offerings, Christians must glorify God. Through tithes and offerings, in cash and kind, Christians are partnering with God in Evangelizing the Nations. This is in addition to their personal involvement in witnessing for Christ among the Nations. This sacred responsibility given to the Church cannot be efficient without adequate support through tithes and offerings of Church members. Therefore, it is pertinent that every Christian should give their support through returning their tithes and offerings.

Participants were taught the divine formula for blessings.  $100\%$  of income minus  $10\%$  tithe equals to blessings.  $90\%$  of income plus God's blessings = Blessings.  $100\%$  of one's income – Divine blessings = No Blessing or Curses. Also,  $100\%$  of Income –  $10\%$  Tithe,  $-10\%$  Offering =  $80\%$  + God's Abundant Blessing .God's blessings is enough to satisfy all human needs through His grace. Nobody can meet all his needs even with his  $100\%$  income spent on it. However, once the tithes and offering are willingly returned, God will bless the remaining  $80\%$ . It will be enough to meet all your needs. Philippians 4:19 assured every faithful steward of God's provision for all human needs.

In Malachi 3:8-12, God promised to open the flood gates of heaven to bless us beyond our expectation. Our blessings will be unlimited. This is on condition that we



would return faithful tithes and offerings to God's storehouse. The floodgates are gates utilized in controlling flowing water in flood prone areas. It is also used in controlling reservoir, stream, and river levee systems.<sup>4</sup>

**Sunday, 9th of June, 2013: Church Clerks and Departmental Leaders as Stewards of God.** Therein, he emphasized that regular reporting of Church evangelistic efforts, baptismal, membership/ statistical reports and financial stewardship on a quarterly basis are essential. He expressed that lack of reporting from local Churches, districts, and zonal levels constitute inactivity. Moreover, he enjoined that reports should be buttressed with photographs. This will serve as summary and as evidence of authenticity. Also, he advised Church stewards to give regular report to the Conference as this will serve as yardstick in measuring the Church's physical, financial and spiritual growth rate. Challenges too could be known through reporting and useful counsels will be offered by the administration.

Moreover, in the lecture delivered by Amos Ibhiedu, Osun Conference Treasurer, he emphasized the fact that because cross section of members in Osun State are yet to become disciples of Christ, hence their resistance in supporting gospel propagation through their tithe and offering. He stressed the need for continuous education of Church members on discipleship and stewardship of treasure. He also enjoined district stewardship leaders to organise quarterly training sessions for local stewardship leaders and secretaries. He admonished stewardship leaders to continually educate illiterate members on the appropriate use of tithe and offering cards and envelopes. The need for giving feedback to members on Church income, expenditures, evangelism and projects during business meetings was also explained. It will encourage members to trust Church leaders and to further return tithes and

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<sup>4</sup> Extract from *Eurika F. Punni's* DVD Lecture Series.

offerings regularly including giving material support. They will believe that the tithe and offering funds will be properly managed by the custodians. Also God's blessings will be showered on members who are honest in returning tithe and offerings.

### **Evaluation of the Program**

The evaluation of the program implemented was done through observations on the following areas:

(1) Examination of tithe and offering comparative reports of Osun Conference of Seventh-day Adventist Church for the first quarter of 2012 was compared with the first quarter of 2013. The pattern of returning of tithes and offerings prior to the implementation of the program was cross-examined. This was done on District basis and the total returns was also analysed. The average of tithe and offering returned by each member quarterly and monthly was also cross-examined.

(2) Also, Osun Conference tithe and offerings for second quarter of 2012 was compared with that of 2013. This was to find out the immediate effect of the implemented program especially in the month of June, 2013. Note that the stewardship seminars were held early in June, 2013. Also, the average of tithe and offering returned by each member within that period was examined. This was to ascertain whether there had been an improvement in the pattern of returning tithe and offerings. This was worked out mathematically on district basis according to the data supplied by Osun Conference treasurer. The result of this was compared with the tithes and offerings returned during the first quarter of 2013.

(3) Moreover, Osun Conference tithes and offerings for the 3<sup>rd</sup> quarter of 2013 was examined and compared with the returns in the 2<sup>nd</sup> quarter of 2013. The total tithe, total offering, average of tithe and offering per member quarterly, etc., was examined. Moreover, the ratio of tithe to that of offering from July till September,

2013 was examined. This was to determine whether there was improvement or not after the programme implemented.

(4) Furthermore, general summary of tithes and offerings for the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarter of 2013 were examined and compared. This is in order to know the level of short term improvement that has taken place after implementation. Also, it will help us to know the level of effectiveness of stewardship education being done in the local Churches by stewardship secretaries etc. Also, it will help us to know the importance of more stewardship education programme in all local Churches. This education of members on theology of tithe and offerings should be done in every local Church in Osun Conference monthly and quarterly. The stewardship secretaries, Elders, Treasurers, Pastors, members, etc., must cooperate in this monthly or quarterly exercise. If this plan is followed, there will be positive attitudinal change in the practice of the theology of tithe and offerings in Osun Conference of Seventh-day Adventist Church, etc. Details of the evaluations done could be found in Appendixes J, K, L and I respectively.

## CHAPTER 5

### OBSERVATIONS, CONCLUSIONS AND RECOMMENDATIONS

The analysis of the tithe and offering returned by the eleven districts in Osun Conference, six months after the implementation of the programme designed.

Summary of the analysis is contained in Appendix I.

#### **Observations**

The following observations were made:

1. That members in Osun Conference are now understanding the theology of tithe and offering better than before. However, some members still lack the biblical knowledge of the theology of tithe and offering. It was noticed that some members understand the teachings but lack the will-power to put it into practise in daily living. They know the theory but lack the practical experience and blessing that accompany it. Such people need to yield by faith to Malachi 3:8 – 12's statement. The text charge people who are stealing tithe and offering to repent lest they be cursed. It offers opportunity for redress and reproofing from God through obedience in returning tithe and offering. This is based on the observation that between April and September, 2013, tithe and offering increased in some districts in Osun Conference compared with that of the previous year, 2012. This resulted from lack of continuous education of members on the biblical principles for tithe and offering.
2. It was observed that the ratio of tithe to that of offering returned in most districts in Osun Conference is unstable. Although there is increase in offering

remitted in some districts, while it is low in some cases. The ratio of tithe to that of offering is in the range of ratio 5:1, 6:1, 9:1, 12:1, etc., for April till September, 2013 compared with that of 2012. The rate of offering is considerably low compared with that of the tithe. This might be contributory to the challenge of scarcity of fund for regular evangelism, building projects, departmental programmes, etc. Also, the average tithe and offering per member per year was examined.

3. It was equally noticed during the analysis of questionnaires that some members don't return tithe and offering because they are heavily indebted through borrowing of money unnecessarily. Most members borrow money from co-operatives or banks with high interests. Thus they have to pay back with difficulties. Some members sometimes had loosed their estates because of unpaid bank loans. This scenario had led some members into the habit of unfaithfulness in tithe and offering. Some even don't return tithe and offering at all because of indebtedness. Also, it was observed that lack of dedication of life to God in totality makes it difficult for many members to give their means towards God's work. A person who has dedicated his life to God will completely devote his time, talents, body-temple, influence and treasure or means, etc., to God and His service. This will be done without compulsion.
4. It was also discovered that most members don't return tithe and offering faithfully because they lack faith and trust in God to provide sufficiently for their needs. People who lack faith in God's promises have their hearts filled with cares of this world (1 Peter 5:8). Thus they forget their duty towards God, His work and the Church of God.

5. Findings revealed that some Adventists return 10% as tithe with little or no offering. This is because they lack knowledge of how tithe and offering are realised and utilized by the Church administrative body (systematic benevolence). More education is needed in local Churches, districts and Conference levels on the distribution and usage of tithe and offerings. The accompanying blessings must also be expressed. Seminars, interviews and other educative programmes must be organised by Church leaders, treasurers, stewardship secretaries, Pastors, etc.
6. Furthermore, reports of income that accrues to the local Church and Conference is not been given in some Churches quarterly at the local Church level. It should be read in the presence of all baptized members of the Church during Church business meeting. This will help every member to seat tight, haven known his own contribution and level of involvement in Church work through tithe and offering.
7. Moreover, lack of appreciation by Church leaders of each member's quarterly contribution to growth via tithe and offering through appreciation letter is discouraging. Some members lack trust in Church leadership, officers, and treasurers because of some who lack accountability. The letter should state the summary of tithe and offering contributed by each member for Church support. They should be charged to do more and with promise of God's blessings. Members who contribute sparingly also must be charged to return faithful tithe and offering.
8. Leaders of the Church and Pastors who live extravagant lifestyle could discourage members from returning faithful tithe and offering to the Church. All Church leaders, Pastors and Church officers must be educated periodically

through seminars to live moderately in all aspects of their life. They must be prudent in spending. Thus, Church leaders will be of worthy example to the Church members. All Church leaders and Pastors must also remember that as Christians, they are the written epistles read by all mankind. The writing was done through the Holy Spirit.

9. Many Church members are jobless or not gainfully employed. Thus, they claim to have nothing to return. Hence, Provision of job for jobless members through linkage of such members with members in high positions in various establishments. Recommendation letters could also be given by retiring Adventist worker to be replaced by a fellow Adventist who is jobless but trust worthy.
10. Most members too don't give offering at all or give sparingly, without following the systematic benevolence plan. Also, most members are not educated or acquainted with the needs of the Church. If members are acquainted with the needs and expenses of the Church, they will be encouraged to give enough offerings. This will assist in meeting Church needs, especially in financing of evangelism, Church expansion programmes. This is in addition to the returning of faithful tithe. Many among Seventh-day Adventist Church members are not acquainted with how tithe and offering returned is being utilized and shared among the various organizational levels of the Church. The usage of the allocated percentages must be explained to our members too by Conference treasurer, his associates and stewardship leaders, Pastors, etc.
11. Many among the members are not convinced about returning tithes and offerings based on their gross income. It takes constant educative programme

for members to be convinced of returning tithe and offering based on their gross income.

12. As 43.7% of respondents support raising funds for Church use through compulsory deductions. 52.3% disagreed with the practice. The main reason for Church's existence is evangelism throughout the World. This result in the building of Churches that will be fruitful for the kingdom of God (Matt.13:23).
13. There is lack of effective nurturing programmes for members, coupled with enough God-fearing Church administrators. Effective nurturing of members and God fearing administrators will encourage members to contribute faithful tithe and offering. Without member's support via tithe and offering, the Church's mission of evangelism cannot progress. Dedicated Church leadership and nurturing of members will result into stable financial capability to evangelize and to meet other Church needs. The Church will be free from incessant solicitation for financial assistance from outside for meeting her needs.
14. Most of the Seventh-day Adventist Churches in Osun Conference over the years lack regular educative programme on theology of tithe and offering, even members in rural Communities. Such programme ought to be held monthly or quarterly for enlightenment on the subject matter. Educating members on the theology of tithe and offering will empower them to return tithe and offering with a liberal spirit. It will bring growth to the work of the Church.
15. It was observed that some Ministers of the Seventh-day Adventist Church probably due to old age or lack of financial capacity have no interest in pursuing higher education. Pastors of Seventh-day Adventist Church must



always seek to advance in their education in order to be more knowledgeable. They must seek for evangelistic and theological knowledge lest they become irrelevant in the post-modern Society. This will empower Ministers to give effective education to Church members on the theology of tithe and offering. The Pastor's approach to the subject also matter a lot.

16. The under shepherd plan of care for members needs is not being accepted and practiced in Seventh-day Adventist Churches in Osun Conference as it should be. Hence, members who are not well catered for could not be expected to return tithes and offerings faithfully. Also, Ministers must embrace the under shepherd plan. This is an effective visitation plan involving the Pastor, Elders, Deacons, Deaconesses and other Church officers. Through this plan, member's spiritual, material and physical blessings will be attended to promptly. This will also encourage believers to remain loyal to Christ and to His Church spiritually and materially too.
17. It was observed that Most of Adventist Pastors often do not preach on the subject of tithes and offerings quarterly or Monthly. Pastors must preach sermons on the theology of tithe and offering at least once in a quarter. They must ensure that the sermon title must be inviting, captivating and with direct title. The text of Malachi must be used in context not out of context. It should focus mainly on biblical principles on tithe and offering. Also, God's love for humanity must be emphasized as exemplified in Jesus Christ.
18. It was observed that some Seventh-day Adventist Ministers are not living by example in terms of tithes and offerings. Moreover, Ministers must practice the theology of tithe and offering in their personal life. By returning tithe and offering regularly and liberally, he will be a pacesetter for members to follow.

This must be reflected in the local Church record for tithe and offering monthly. Any deviation from truth in the Minister's lifestyle will make members to see him as a hypocrite. The Minister must live what he preaches, and as a written epistle, he must be worthy of emulation. The instructions of an exemplary Pastor, leader or administrator carry heavy weight in the spiritual life of the members.

### **Conclusion**

A careful examination of the evaluation after six months of implementation of the programme from July till December, 2013, revealed that there was a noticeable increment in tithe in seven districts, while reduction in tithe was the case in the four remaining districts. The districts with noticeable increase in tithes are the following: Ikirun, Lagere, Olanrewaju, Ilesa, Iwo, Oke-Ila-Orangun and Osogbo, while Ajamopo, Ede, Inisa and Irewole Districts were the ones that experienced reduction in tithes after the implementation. The programme worked to an extent in terms of the increment in seven districts except in four districts where it did not yield positive result. However, continuous orientation through organization of more seminars at the local and district levels monthly, quarterly or annually will be necessary as for all the Churches in Osun Conference. Also, members must bear in mind always that faithful returning of tithes and offering will make God to open windows of heaven and pour out blessings which there will not be room enough to receive it.

Moreover, the evaluation of offering after six months of implementation of the programme from July till December, 2013 revealed that there was noticeable decrease in offerings in seven districts, namely: Ajamopo, Ede, Lagere, Olanrewaju, Inisa, Irewole and Iwo Districts. There was noticeable increment in offerings after the implementation period in four district; they are: Ikirun, Ilesa, Oke-ila and Ayetoro

Districts respectively. The outcome implies that teachings on theology of offerings has not been very much understood, imbibed and implemented by Seventh-day Adventist Members in most of the Churches in Osun Conference except those in the four Districts where increment in offering was noticed. Hence, there is urgent need for continuous monthly, quarterly, annual or bi-annual orientation on theology of returning offerings that will encourage the spirit of liberality and cheerfulness in all the Seventh-day Adventist Churches in Osun Conference. Members should always remember that he who sows bountifully will reap bountifully, while he who sows sparingly will reap sparingly.

### **Recommendations**

Based on the findings of this study, the following recommendations are therefore made:

1. Osun Conference treasurer and stewardship leaders should continually organise educative seminars on the theology of tithe and offering. This will empower the stewardship leaders to continue educating members in every local Church on the subject matter. Members will know the importance of returning tithe and offering and the blessings that follows it. This will increase the returns and also make it more regular than before in local Churches, Districts and Conference in the State of Osun.
2. Members of Seventh-day Adventist Churches in Osun Conference will learn the Biblical principle of tithe and offering in-depth. They must also practice them by faith. Thus, the blessings of God will become reality in their lives as promised in Malachi 3:8-12.
3. Members who dwell in rural areas need detailed explanation on the filling of the tithe and offering cards. The educated people, that is enlightened youths

and adults should explain the procedures in systematic benevolence to the uneducated adults. They should also assist them in filling their tithe and offering cards on weekly basis or as the need may arise.

4. Moreover, quarterly general training should be conducted by the treasury department of all local Churches in Osun Conference. The training should focus on systematic benevolence. The combined offering plan also should be explained because most members do not understand it yet. The training should also include explanation of the proper use of tithe and offering card and envelopes.
5. Osun Conference treasury department should advise every local Church treasurer to give report of tithe and offering remitted through the local Church to its members every quarter. Its distribution among other Church organization must be reported. Also, the income and expenses of the local Church and district must be given at the Church board and business meetings. This must be done monthly and quarterly respectively. This will help members in building trust in Church officers, administrators and Pastors. Also, they will be encouraged to return tithe and offerings faithfully and regularly than ever before.
6. The Conference treasury and stewardship leader should plan and encourage every local Church to participate in stewardship week annually. This is a week dedicated to studying of Biblical principles behind the theology of tithes and offering. Thus, members will be better informed on the subject. Also, haven known the blessings of obedience, they will be empowered to return tithe and offering more regularly than ever before.

7. The Pastor and stewardship committee members must visit every member at home in order to counsel them against taking of loans unnecessarily. Because it could lead the family into unfaithfulness in tithe and offering. Also, it could result into family disgrace. The Pastor and stewardship committee members also must appreciate and encourage faithful tithe and offering returners. The unfaithful ones too must be charged to avoid stealing from God. This will reduce member's chances of unfaithfulness, indebtedness and disgrace.  
  
Budgeting and planning by the local Church, District, Conference and families prior to spending must be encouraged. This will help us in guarding against unnecessary and wasteful expenditures.
8. Osun Conference administrators should ratify the suggestion that every Pastor is expected to preach a sermon or give a seminar on the theology of tithe and offering at least once in a quarter. This should be organised in every local Church in Osun Conference, etc. It will help in registering the importance of tithe and offering coupled with the impetus to practise it and be blessed by God in the heart of every member of Church.
9. Regular internal and external auditing of Church accounts should be carried out in every local Church by the local Church and Conference auditors. This is to reveal the level of transparency of the Church officers in handling of tithe and offering funds. If anyone is caught guilty of fraudulent act, such should be disciplined by the Church authorities.
10. The monthly ten minute allotted for promotion of stewardship should be used in educating members on the theology of tithe and offering and other aspects of stewardship in the State of Osun. This should be done in every local Church.

11. The treasury of the Conference should compile the statistics of tithe and offering returned by each member in every local Church quarterly. They should write letter of appreciation to those doing well in tithe and offering. Also, letter of charge and challenge should be sent to members who are not doing well in tithe and offering. Those who are unfaithful in tithe and offering would be charged to wake up to their responsibility.
12. Osun Conference treasury department should compile the list of unemployed members in every local Church. They should endeavour to find for them employment through linking them up with members in high position in government or private establishments. This will reduce joblessness and dependency on the Church for survival. Also, such members will be encouraged to return faithful tithe and offering from their earnings. Moreover, the jobless members could be trained in skill acquisition work in vocational training centres or schools.
13. Other researches in the aspect theology of tithe and offering should be carried out by researchers in the future. This will serve as educative package to enlighten our members on the theology of tithe and offering.
14. The Conference authorities, local Church Pastors and treasurers should let members know the needs of the Church. They should be listed and think of how to meet them. This will encourage members to return tithe and offering faithfully. They have known and understood the theology of tithe and offering.
15. Conference authorities, Pastors and Church officers should discourage extortion. Other unbiblical means of raising fund for Church work, bazaar, sales of gifts, etc., should be discouraged. This could be done through

consistent educative programme for members on the theology of tithe and offering.

16. Church leaders, Pastors, Church officers must live moderate lifestyle.

Extravagant lifestyle must be discouraged by all legitimate means. By so doing, they will lead the members through their exemplary lifestyle. These members too will follow the Godly example of the Church leaders. They will also become written epistles, written by the Holy Spirit, being read by all humanity. They will also encourage others by their acts of returning tithe and offering faithfully and regularly too. Note: Appendices A, B, C, D, etc., are on the remaining pages.

17. Osun Conference Treasurer and Church Pastors should discourage loosed offering, by encouraging the use of tithe and offering cards among members.

## APPENDICES



APPENDIX A  
QUESTIONNAIRE

Dear Respondent,

QUESTIONNAIRE ON THE KNOWLEDGE AND PRACTICE OF THEOLOGY  
OF TITHE AND OFFERING AMONG SEVENTH-DAY ADVENTIST CHURCH  
MEMBERS IN WEST NIGERIA CONFERENCE, USING OSUN STATE AS A  
CASE STUDY.

I am a student of Adventist University of Africa, Babcock University Extension Campus, Ilishan-Remo, Ogun State. I am studying for Master of Arts in Pastoral Theology. As a basic requirement for Master of Arts in Pastoral Theology, I am conducting an investigation on the knowledge and practice of theology of tithes and offerings. I am also investigating factors that are responsible for not returning tithes and offerings regularly to the Church, using Osun State Conference as a case study.

Kindly answer the following questions as honestly as possible. You are expected to tick the answer of your choice. Your responses or opinions will be accorded strict confidentiality as the information will be used mainly for the above stated purpose.

Thanks for your cooperation.

Ajao, Enock A;

Researcher

Instruction: Please tick (✓) against the appropriate answer.

## Section A

### Personal Information

1. Gender; Male ( ) Female ( )
2. Age; 14 to 29 ( ) 30 to 39 ( ) 40 to 49 ( ) 50 years and above ( )
3. Education: Formal ( ) Informal ( )
4. If formal indicate the highest Educational Qualifications: S.S.C.E\NECO ( ) OND/HND/B.Sc.; B.A ( )  
M.Sc./MBA ( ) PhD ( )
5. Occupation: Farming ( ), Civil Servant ( ) Business ( )  
Minister or clergy ( ) Students ( ), others (retiree, applicants etc. ( )
6. (i) Monthly income / salary based on grade levels: (a) Grade level 1 to 3 ( ) (b) Grade level 4 to 6 ( ) (c) Grade level 7 to 9 ( ) (d) Grade level 10 to 12 ( )  
(e) Grade level 13 to 15 ( ) (f) Grade level 16 and above ( ).  
(ii) Monthly income (as a non-salary earner). Please indicate: (a) Less than N5,000. Or its equivalent ( ) (b) Between N5,001 and N20,000. (c) Between N20,001 and N40,000. (d) Between N40,001 and N60,000 (e) Between N60,001 and N80,000. (f) Between N80,001 and N100,000. (g) Above N100,000. (h) for others, please indicate.....

Section B

**BIBLICAL VIEWS ON STEWARDSHIP OF TITHES AND OFFERINGS**

Kindly indicate the level of your view by ticking the correct answer for each question.

Key: SA = Strongly Agreed, A = Agreed, D = Disagreed, SDA Strongly Disagreed,

NS=Not Sure.

S/N		SA	A	D	SDA	NS
1.	Faithfulness in returning tithes and giving of offerings are both biblical duties for Christians.					
2.	God is the owner of the earth and all that it contains.					
3.	Covetousness and love of money can ensnare, bring curses and sorrow to one's life.					
4.	God is the source of our strength, and skills that we use in acquiring wealth.					
5.	A day is coming when we must give account of all that God has entrusted into our care.					
6.	Christians should not worry about their daily needs since God had promised to provide for them.					
7.	Committed Christians should return ten percent of their income to Him as tithes.					
8.	Jesus recognized the tithing principle coupled with free will offerings.					
9.	The Bible called Christians who withhold tithes and offerings robbers-who are robbing Him of His belongings.					

Section C

PRACTICAL ISSUES IN CONNECTION WITH TITHES AND OFFERINGS

S/N		SA	A	D	SDA	NS
1.	Our money is only secure when we truly invest it in God's work.					
2.	It is necessary to give toward welfare services, in addition to tithes and offerings.					
3.	An average Israelite gave up to 33 1/3 percent of his income as tithes and offerings on a yearly basis for the pursuit of His (God's) work.					
4.	Our giving habits seriously go a long way in affecting our life positively or negatively.					
5.	A Christian should return 10% tithes to God's Church regularly.					
6.	A Christian should equally give up to 10% or more of his income as offerings.					
7.	The act of returning faithful tithes and generous offerings bring manifold blessings from God.					
8.	Tithes returned should be based on our gross income.					
9.	It is good to follow Abraham's example of giving tithes to Melchizedek as it was written in the Old Testament.					

Section D

MEANS OF GENERATING FUNDS FOR CHURCH'S USE

S/N		SA	A	D	SDA	NS
1.	Generating funds for church use through compulsory deduction is biblical.					
2.	Generating funds through charged fees before marriage or burial services are conducted is unbiblical.					
3.	Sales of Bazaar are quite unbiblical.					
4.	Fund generation for church use through bingo, raffle draws are unethical and unbiblical.					
5.	Professional fund raising, lunching, regular appeal for funds, levies are not in line with biblical injunctions on tithes and offerings.					
6.	Holding Dorcas welfare Day, choir day, youth day via printing and distribution of invitation cards, coupled with expectation of special donations, and several unfulfilled promises are unbiblical.					
7.	Generating funds through sales of church farm proceeds is unbiblical.					
8.	Christmas carols, dedication of gifts at Christmas, alongside bidding for the highest price over it and district levying are also not biblical.					
9.	The practise of the above methods of raising funds for church use has not yielded positive results of having enough of funds.					

Section E

POSSIBLE REASONS WHY SOME CHURCH MEMBER DO NOT RETURN  
TITHES AND GIVE OFFERINGS.

S/N		SA	A	D	SDA	NS
	Lack of unity among church leaders could discourage members from giving faithful tithes and offerings.					
2.	The act of living extravagant lifestyle on the part of church leaders could discourage members from returning tithes and offerings.					
3.	Embezzlement of tithes and offerings on the part of administrators / pastors or church accountants could discourage members from giving tithes and offerings.					
4.	The act of diverting tithes in order to fund local church projects operating expenses discourage members from giving tithes and offerings.					
5.	The act of embarking on incessant over flogging promotion of certain projects almost weekly at church gatherings coupled with use of threatening words could discourage members from returning tithes and offerings.					
6.	When workers who commit sin of financial impropriety are not punished and they escape unhurt, it discourages members from returning tithes and offerings.					
7.	Lack of integrity and trust on the part of church leaders would discourage members from returning tithes and offerings.					
8.	It is inappropriate to use tithes for local church maintenance and other operating expenses.					
9.	Maintenance of our Elementary schools should not be funded from tithes, and church subsidies.					
10.	Support of higher education, maintenance of institutional building projects should not be funded through tithes.					
11.	Lack of clear biblical teachings about tithes and offerings could prevent people from returning tithes or to give generous offerings to the church.					
12.	Poverty or lack of job could be a basic reason why many member fail to return tithes or give generous offerings to the church.					

APPENDIX B

PERMISSION REQUEST LETTER

Ajao, Enoch A  
Seventh-day Adventist  
Church, Uzebu District,  
Edo Conference  
15<sup>th</sup> Of May, 2013.

Through the Executive Secretary,  
To the Executive Committee,  
Osun Conference of Seventh-day Adventist Church,  
C/O P.M.B.215, Ede, Osun State.

Dear Sir,

RE: REQUEST FOR PERMISSION TO CONDUCT SEMINARS WITHIN THE  
CHURCH DISTRICTS IN OSUN CONFERENCE OF SEVENTH DAY  
ADVENTIST

Calvary greetings to you in Christ's name. May His grace be your sufficiency (amen). I Ajao, Enoch A, a student of Adventist University of Africa, am asking for permission to conduct stewardship seminars, visitations, interviews and documentary surveys in terms of historical, numerical and financial growth of the Church in the State of Osun. A post programme survey too will be conducted in order to determine the level of understanding of the theology of tithes and offerings and the level of compliance among Seventh-day Adventists in Osun Conference within a period of six months.

The Student will be grateful for the co-operation of the Conference's stewardship department, the treasurer's office, district leaders, Church Pastors and members in making this dream of systematic benevolence and commitment to stewardship a reality. Hence, numerical, financial and spiritual growth will be experienced in our Christian life more ever than before.

Thanks for your co-operation.

CC: Conference Stewardship Director,  
Conference Treasurer, district leaders and Pastors in the State of Osun.

Yours in Christ,

.....  
Ajao, Enoch A.

## APPENDIX C

### THE HISTORY OF SEVENTH-DAY ADVENTIST CHURCHES IN OSUN STATE

#### **The History of Seventh-day Adventist Church Ede in Osun State**

The Church started in Ede alongside with the School Adventist Grammar School (A.G.S) on February 29<sup>th</sup>, 1960.

The president of Seventh-day Adventist Church for Western region then Pastor G.M. Ellstron, the first Principal Mr M.B Cross, assisted by Mr J.A Onatunde carried out the opening of School and organized the Church at the same time.

The names of the Bible Teachers and their years of service in Ede are as follows:

Mr. H. Rossborg (First Bible teacher)-10/3/1963- 11/4/1963

Mr. C.O. Adeogun-29/6/1963- 12/10/ 1969

Mr J.D. Awoniyi-3/7/ 1966-30/9/ 1967

Mr. J.D. Kio-27/8/1967-31/8/1969

Mr. E.O. Atolagbe-23/9/1969-15/3/1971

Mr R.C. Chima-14/1/ 1971-30/6/1973

Mr.A. A. Alalade-October 1973 – September 1976

Mr C.O. Dare-1976 – 1977

Pastor J.A. Dada-1977-1979

Pastor J.A. Ola-1979 -1981

Mr. J. Datey-1981 -1983

Pastor M.A. Afolabi-1983 -1999



The Church memberships were made up of only a few people mostly from outside the old Ikirun District which later came under Osogbo District, the turnover has been large. The funding of the church was through systematic Benevolence from church members and donations from others.

To the glory of God Pastor J.A Dada laid the foundation of the current church building in year 1978. The names of the Pastors in recent years are as follows:

Pastor Ogunsanya Sunday 1999 – 2001

Pastor Ajao, Enoch Abiodun 2001 – 2008

Pastor Olatunji David Adekunle 2008 – 2012

Pastor Ajiboye Isaac Adegoke 2012 – up to date

The names of the churches and companies under Ede District are listed below:

- (1) Ede
- (2) Alekunwodo
- (3) Aisu
- (4) Ponpola
- (5) Polytechnic and
- (6) Ido – Osun.

The Church is marching on and the gate of hell shall not prevail against her.

TO GOD BE THE GLORY.

## APPENDIX D

### BRIEF HISTORY OF SEVENTH-DAY ADVENTIST CHURCH, AJAMOPO, IFE

The Seventh-day Adventist Church came into existence here at Ajamopo early in 1940 under the distinguished leadership of late Pastor Till of blessed memory with the help of his only surviving son now Pastor Gothic Till. This was the period when the 2<sup>nd</sup> world war (1939-1945) was on.

They came to Ife, not quite long after Oduduwa College left their old site i.e. the premises of late Pa Samuel Akobi, 27 Itapa Street Ajamopo, Ile-Ife, for their permanent site. At this time, late Pa Samuel Akobi was a cocoa produce buyer at Oja-Ife in Ile-Ife and one of the Anglican leaders at St. Phillips Church, Ayetoro, Ife, a Sunday keeper. He was the Balogun of the Church. Pastor Till and his team approached him at Oja-Ife and told him about their mission. They told him about their problem of getting accommodation and a place of worship. He warmly received them and readily offered the apartment used by Oduduwa College. Before the advent of this Church, Ife people never heard of a church with this big name SEVENTH-DAY ADVENTIST hence she was called many names such as SATURDAY-SUNDAY even Ife people said “God has taken away Sunday from them (meaning the Sabbath day keepers) and offered Saturday instead”.

This sort of nick-names scared away some unsteady believers. Our God being a true God manifested Himself in our dear, beloved father, late “Pa” Samuel Odunlade Akobi, he accepted this faith and extended same to his house-holds, not the acceptance of the faith alone but offered his house at 27 Itapa Street for open-air services and for other propagation of God’s words.

Series of lectures were organised by Pastor Till to enlighten the people about the true Sabbath day. Many gadgets brought from America-projectors, slides, films, and other visual aids were greatly used. These attracted a lot of people and aroused their interests.

Many people did accept the truth and remained steadfast for a period of time, but as time went on they could not cope with the tide because the church had some problems especially, the place of worship was dictated by events hence this type of people disappeared.

As time went on, the burden of this new Church fell on the late Pastor J.M. Akin Adeoye, who toiled day in day out to see that they flourished well both at Ajamopo and Lagere as well.

This young Church later had another round of teething periods. There were victimization coupled with oppression in the hands of the then Army, under the colonial rule.

This was the time where the church authority decided that a part of the church at Ajamopo should be moved to Lagere for their Sabbath school worships. This action was to facilitate the supervision of the hospital building. With God's backing of our late Pastor J.M.A. Adeoye, the army authority were persuaded to offer a suitable place, but alas, it was under the Army tent. This did not last long, the Church moved out. The first place was Igbo Agbo, Ilare, on a plot of land opposite St. Johns Primary School and then to Irewo.

After the Second World War, the Church moved from Irewo to the first Out-Patient Department of the Seventh-day Adventist Hospital, Lagere Church later moved to the present site when the building was completed. This time the church was no more new to most people in Ile-Ife because the hospital building was in progress. The late Pastor Till mingled the work of the ministry with the supervision of hospital building work.

In August, 1944, the hospital was launched under the directorship of Pastor Doctor Madjuck among other workers.

Many Ife people pretended to be interested in the church thereby attending Sunday Evening Lectures and on Sabbath days, they will not be left out. But when some of these people failed to achieve their aims: that was "A job each" they all returned to their various homes leaving alone the Akobi family, the Ipoti people and some other devoted members of the church.

In 1946 – 1947, after the departure of late Pastor Adeoye, many Pastors, Evangelists, took over the Pastoral work at Ajamopo. These included Pastor Kselly, Pastor Balogun (He died in Ife), Pastor Samson Alamu, (later changed name to Majolagbe), Pastor, (Dr) S.A Nagel, Adewoye, Pastor Olomjobi, Pastor Adewoye,

Pastor Awoniyi (Senior), Pastor J.A. Adeniji (who later organized the church when he became the president of West Nigerian Conference), Pastor Thovaldson, Pastor J.D. Johnson, Pastor Chima, Mr. (now Pastor) Eregare, Mr. Obuwa, Mr. Adeoye, Mr. Odubrah etc. Many years rolled by, the Church underwent series of changes. Many members decided to be baptized especially under the then Pastor (Dr) Nagel (Junior). Nearly every year, the church entertained new converts and baptised members.

#### ONDO/OYO JOINT PROVINCIAL COLLEGE STUDENTS

There was a grade 11 teacher training college called Ondo/Oyo joint provincial college at Ilode near Ajamopo. All the Adventist students under the principal ship of Chief G.K. Dada attended Seventh-day Adventist Church Ajamopo for their Sabbath- School and preaching services throughout the life time of the school (from January 1965 to February 1977).

The year 1973 witnessed the passing away of the foundation father Pa Samuel Akobi. Though this father died, but God provided a substitute for the Church, in person of Elder M.A. Idowu.

1. The history of this church cannot be completed without mentioning this great man's name Idowu. He initiated some reforms and innovations, which helped the progress of this church.
2. The church was organised in 1977 during the time of Pastor J.A Adeniji as the president of West Nigerian Conference. The organization of the church came as the result of the hard-work of Elder M.A. Idowu.

Other Pastors who served at Ajamopo Church were Pastor Onifade and Pastor Ayinla.

## APPENDIX E

### BRIEF HISTORY OF SEVENTH-DAY ADVENTIST CHURCH AND COMPANIES IN ILESA DISTRICT

By the special grace of God, the Seventh-day Adventist Church entered Ilesa Township in 1973 through a three week Evangelistic effort conducted in Ilesa, under Ife district by Pastors J.D. Johnson, G. Eregare and the collaborative efforts of the following foundation

Members: Mrs Olaolu, M (donor of the piece of land on which Isona, Ilesa Church was built and founder of Olaolu Maternity Home), Elder Fakeye (Senior), Elder Nwosu S.O, and Retired Pastor S.O. Ogungbesan (just to mention a few). The foundation of the church laid in 1974 was completed in 1981. Seventh-day Adventist Church, Isona, Ilesa was organized on 17/1/1987.

Moreover, the gospel later on spread to other places within Ilesa District coupled with the establishment of worship centres in some communities outside of Ilesa; they are as follows:Lagere-Osu was entered between 1969 and 1970 with the Adventist gospel message by the Seventh-day Adventist Health workers from (Seventh-day Adventist Hospital, Ile-Ife), through rendering of humanitarian services, (charity), free medical services, etc., rendered in Lagere-Osu and his neighbouring villages. Also, Seventh-day Adventist Branch Sabbath School, Bolorunduro, Ilesa, started in 2003 due to dearing need for a place of worship for members living in that area (e.g. Elder and Mrs Jekayinoluwa, J.R., Elder and Mrs O.E. Makinde; Mrs Dele & the students of Osun State College of Health Technology, Ilesa).

Also, Seventh-day Adventist Branch Sabbath School, Osu started in 1971 via Pastor J.D. Johnson in the house of late Pa Olatunji Gabriel, coupled with the collaborative effort of our members from Lagere-Osu, who came to Osu for evangelistic efforts such as Elder J.M. Fadehan, late Mrs. Olatunji, Yedun; Mrs. Olatunji, Dupe; Mrs Ohi Doris; Mrs Alice Kehinde and Mr. Erindofun Kehinde (he donated a large piece of land for church building, mission school and other future developmental projects in Osu). By God's grace, Seventh-day Adventist Nursery and

Primary School, Osu was started in September, 2011 by Seventh-day Adventist Church and Companies in Ilesa District.

The Seventh-day Adventist Company in Igangan-Ijesa started around 1968 through retired Pastor S.O. Ogungbesan who left Inisa for Igangan-Ijesa in order to purchase a land for farming, coupled with other ministers who had worked in Ilesa after his tenure.

Moreover, the Seventh-day Adventist Branch Sabbath School in Ipetu-Ijesa started in 2006 through the collaborative effort of Mrs Akinfenwa (a native of Ipetu-Ijesa who was converted abroad from Anglican to Adventist Church; West and South-West Conferences, Elder and Mrs. Dare, E.O. and late Chief Ajimotokin (who donated a piece of land for Church building and many blocks free of charge, coupled with the personal input of the king of Ipetu-Ijesa. The two weeks evangelistic effort conducted there by Pastor Ogunseitan A.S; Pastor Dare, Kayode and the visit of Pastor Ajibade, O.A. through God's grace led to the baptism of first set of members, eight in all. Pa Jegede was the oldest and existing Adventist in the Town who was converted in the 1960s while in Benin City; he is a native of Ipetu-Ijesa.

Also, Adventist Student fellowship, Esa-Oke was started by a Ghanaian who comes to worship in Ilesa, who later started worshipping in Esa-Oke in 1981 cum 82 along with the effort of late Bro. Woye, Adegbaaju who served then as an Evangelist while he was running an National Certificate of Education programme in the Polytechnic there. He also served as the first student president in 1985 for the Adventist Student Fellowship, Esa-Oke. Others who had worshipped in the fellowship are Bunmi Taiwo, Bayo Afolabi, Mr Mayowa Adelowo; Wale Adeoti; Emmanuel Odesanmi etc.

Furthermore, Adventist Student Fellowship, Ido-Ijesa started in 1994 with few students such as Sister Tayo Adeniji; Funke Adeoye (in whose house weekly Bible studies was held in Ido-Ijesa). It was rotated among other students in their homes. Other students involved include Kike Akobi; Nike Adewole; Brother Lekan Filade and O. Makinde just to mention a few. The input of Elder Nwosu, S.O & Mrs Nwosu, C.N. could not be over emphasized as they gave a shop in their residence to the student fellowship as their tentative place of worship from 2002 till present (2012), among other encouragement given by the family, and other Elders, Women cum the mother Church who monitor their activities.

Seventh-day Adventist Branch Sabbath School, Ijebu-Ijesa was started on the 5<sup>th</sup> of May, 2001 through the joint effort of Pa Oluwi, J.B (aSeventh-day Adventist Elite convert from Ibadan who relocated to his home town, Ijebu-Ijesa) and members of Seventh-day Adventist Church, Isona, Ilesa through evangelistic seminars and other public evangelistic efforts.

We are trusting God for the rapid growth of the church, as the members unite their efforts in the great task ahead of us now and in the future by His grace.

Ajao, Enoch A; PastorElder S.O. Nwosu,

First Elder, S.D.A Church,

Isona, Ilesa.

## APPENDIX F

### PERSONAL EXPERIENCE OF STEWARDSHIP

#### Introduction

In my early years, in my Christian home, my first encounter with God was that of trusting Him to come to my aid in time of need. Intuitively, I learnt to be grateful for granting my requests. I put my requests across with a pledge to prostrate a number of times if and when my request was granted! This was ever before I could read the Bible.

This background encouraged my quest for how I could be more acquainted with God who answers prayers. I was then committed to all I could do to be of service to God and to others. At the age of 16years, my second year in primary school, I became a “Class Leader” at Methodist Church class meetings (Bible Study Class).

After my primary school at Anglican Church School, I was employed as a pupil teacher in a village Anglican Church primary school where I was entrusted with the responsibilities of conducting church services in addition to my teaching employment.

#### TITHES AND OFFERINGS

When I became a member of the Apostolic Church later, I started paying Tithes and offerings. Early inconsistency in paying fully earned me serious setback. I later experienced the importance and joy of being faithful in paying tithes and offerings. As a leader for many years (serving in many and various capacities within the church), I impacted many members regarding their commitment to God in areas of “giving” i.e. serving God with their substance through teaching, counselling, prayers and monitoring individual members performances. Sometimes it was necessary to give openly as a demonstrative and leadership challenge to the congregation. Such occasional device, humbly done, gave surprising joyful response!

Experience during these motivating activities brought into light many wrong conceptions about how some members pay their tithes and offerings. Some of my observations are:



1. Some were paying their tithes after deducting their personal expenses like their transport fares etc., from their pay packet.
2. Others would not pay tithe of the profit they made on their investments with their salary savings- assuming that it suffices to pay only on the salary.
3. Some wouldn't pay tithe of the gifts they received; because the giver has paid tithes.
4. Some gave/contributed towards other church developments only on personal demand (i.e. not voluntarily).

My latest experience is when I became a member of the Seventh-day Adventist Church. Here, I observed that while Tithe is 10%, Offering is another 10%.

Initially I found this not easy. Before long, I decided and complied and surprisingly my resources multiplied than I could ever imagine before, even when I am no more working. God has been marvellously faithful to His promises about such stewardship in His Word- the Bible. I am very grateful.

My past experience in other churches is noteworthy. My early inconsistency mentioned earlier was partially caused by some pastors/workers who resorted to burdening members with their personal responsibilities when they observed that such members were paying reasonable tithes or responding generously to the needs of the church! It takes maturity and grace of God to handle such cases without necessarily defaulting or offending. The goodness, grace and favour of God call for my all, even though age is now a constraint of my earlier activities. On the whole, I am indebted to God for leading me thus far.

Joshua B. A. Adeleye,

Seventh-day Adventist Church, Ilesa.

16/05/2013.

APPENDIX G  
ANALYSIS OF TABLES

Frequency Table 1

Gender

	Frequency	Percent
Male	130	53.1
Female	115	46.9
Total	245	100.0

This descriptive analysis in table 1 is dependent on a total sample of 245 (100%) individuals that willingly responded to the structured questionnaires without compulsion, but burn out of free will to express their view on the knowledge and practice of theology of tithes and offerings among Seventh-day Adventist Church Members in Osun Conference.

Table 1 shows the demographic variables from data analysed. 130(53.1%) of the respondents are males, while 115(46.9%) are females.

Table 2

Age

	Frequency	Percent
14-29yrs	91	37.1
30-39yrs	67	27.3
40-49yrs	40	16.3
50yrs and above	47	19.2
Total	245	100.0

Table 2 revealed that 158 (64.4%) of respondents are less than less than 40 years old, while 87 (35.6%) are above 40 years old. With more youth in the Church system, there's hope of continuity of legacy of the adults. Hence, the Church's future is brighter.

Table 3

Education

	Frequency	Percent
Formal	217	88.6
Informal	28	11.4
Total	245	100.0

Table 3 revealed that 217 (88.6%) have had former education, while 11.4% had informal education. This implies that there are more educated members in Osun Conference than the minority who had informal education.

Table 4

Qualifications

	Frequency	Percent
SSCE/NECO	74	30.2
OND/HND/B. SC; B.A	137	55.9
M. SC/MBA	20	8.2
PhD	14	5.7
Total	245	100.0

In Table 4 above, on the identification of the respondents based on their designation, it's noticed that out of total population sample of 245 respondents, 74 (30.2%) had SSCE and NECO; 137( 55.9%) had OND, HND or B. SC , B.A; 20 (8.2%) had M. SC or MBA, while 14 (5.7%) had Ph. D.

Table 5

Occupation		
	Frequency	Percent
Farming	20	8.2
Civil Servant	73	29.8
Business	29	11.8
Minister or clergy	22	9.0
Students	75	30.6
Others	26	10.6
Total	245	100.0

In table 5 above, it was discovered that out of 245 respondents, 20 (8.2%) were farmers, 73(29.8%) were Civil Servants, 29 (11.8%) were Business Personnel, 22 (9%) were gospel Ministers, 75 (30.6%) were Students, while 26 (10.6%) were Students, while others are in various fields of work.

Table 6

Grade		
	Frequency	Percent
Grade level 1 to 3	150	61.2
Grade level 4 to 6	18	7.3
Grade level 7 to 9	31	12.7
Grade level 10 to 12	16	6.5
Grade level 13 to 15	19	7.8
Grade level 16 and above	11	4.5
Total	245	100.0

The above table shows that 150 (61.2%) of the respondents are on grade levels 1 to 3; 18 (7.3%) are on grade levels 4 to 6; 31 (12.7%) are on levels 7 to 9; 16 (6.5%) are on levels 10 to 12; 19 (7.8%) are on levels 13 to 15 while 11(4.5%) of the 245 respondents are on grade levels 16 and above. This implies that majority of this respondents are between grade levels 1 to 3, totalling 150 numerically, (61.2%),

mostly civil servants at low grade level. However, a tangible fraction of respondents too: 46 (18.8%). Their financial stewardship contribution to Church growth via tithes and offerings will have significant impact provided that they are faithful stewards of God's treasure always.

Table 7

Income		
	Frequency	Percent
Less than N5,000 or its equivalent	139	56.7
Between N5,001 and N20,000	27	11.0
Between N20,001 and N40,000	13	5.3
Between N40,001 and N60,000	14	5.7
Between N60,001 and N80,000	15	6.1
Between N80,001 and N100,000	10	4.1
Above N100,000	27	11.0
Total	245	100.0

From Table 7 above, 166 (67.7%) of the respondents earn between N5, 000.00 or lesser and N20, 000.00 monthly as income (as non-salary earners, students, the jobless and petty traders). Also, 79 (32.3%) of the respondents earn between above N20, 000.00 to N100, 000.00 monthly as non –salary earners (medium to large scale farmers, medium to large scale business personnel, artisans, e. t. c). It implies that provided that if this 32.3% are faithful in financial stewardship, their impact should be felt to a large extent in as partners in progress in God's work. Also, what practical steps can the Church leaders and members take to provide job for the jobless via members in high positions, coupled with capacity building workshops for business people, low income earners, retired people and students (school leavers).

Table 8

Faithfulness in returning tithes and giving of offerings are both biblical duties for Christians

	Frequency	Percent
Strongly Agreed	209	85.3
Agreed	34	13.9
Disagreed	1	.4
Strongly Disagreed	1	.4
Total	245	100.0

Table 9

God is the owner of the earth and all that it contains

	Frequency	Percent
Strongly Agreed	190	77.6
Agreed	45	18.4
Disagreed	8	3.3
Strongly Disagreed	2	.8
Total	245	100.0

Table 8 above shows that 243(99.1%) of the respondents agreed that returning of tithes and offerings are both biblical duties for Christians. This implies that majority of the respondents believe that they will be held accountable by God as stewards of their means (money).

Also, Table 9 above revealed that 235 (95.9%) of the respondents agreed that God owns the earth and all it contains. This means that majority of the respondents believe that God is their Creator and the owner of their life and all their properties including money and valuables.

Table 10

Covetousness and love of money can ensnare, bring curses and sorrow to one's life

	Frequency	Percent
Strongly Agreed	158	64.5
Agreed	72	29.4
Disagreed	10	4.1
Strongly Disagreed	2	.8
Not Sure	3	1.2
Total	245	100.0

Table 10 above shows that 230 (93.9%) of the respondents agreed that covetousness and loving money above God bring sorrow and curses to one's life. This means that believers must shorn covetousness and love God wholeheartedly.

Table 11

God is the source of our strength, and skills that we use in acquiring wealth

	Frequency	Percent
Strongly Agreed	182	74.3
Agreed	51	20.8
Disagreed	11	4.5
Strongly Disagreed	1	.4
Total	245	100.0

Table 11 above revealed that 233 (95.1%) of the respondents agreed that their strength, skills and wealth comes from God. This implies that all our belongings including our lives must be totally dedicated in selfless service for God in His Church.

Table 12

A day is coming when we must give account of all that God has entrusted into our care

	Frequency	Percent
Strongly Agreed	176	71.8
Agreed	51	20.8
Disagreed	14	5.7
Strongly Disagreed	4	1.6
Total	245	100.0

Table 12 above revealed that 227(92.6%) of the respondents agreed that one day they will give detailed account of all that had entrusted in their care. This implies that they must live a life of accountability and trustworthiness every moment. 18(7.3%) disagree with this statement probably due to lack of knowledge of financial stewardship.

Table 13

Christians should not worry about their daily needs since God had promised to provide for them

	Frequency	Percent
Strongly Agreed	119	48.6
Agreed	85	34.7
Disagreed	24	9.8
Strongly Disagreed	14	5.7
Not Sure	3	1.2
Total	245	100.0

Table 13 above revealed that 204(83.3%) of respondents agreed that Christians should not worry because God had promised them provisions. 41(16.7%) disagreed or are not sure. This implies that all must trust in God for daily provision.



Table 14

Committed Christians should return ten percent of their income to Him as tithe

	Frequency	Percent
Strongly Agreed	184	75.1
Agreed	43	17.6
Disagreed	13	5.3
Strongly Disagreed	4	1.6
Not Sure	1	.4
Total	245	100.0

It's interesting to note that in Table 14 above, 227(92.7%) of the respondents agreed that 10% of their income must be returned to God's treasury as tithe. 18(7.3%) disagreed or are not sure. This means that the tithe is holy unto God, therefore it must be given to Him.

Table 15

Jesus recognized the tithing principle coupled with free will offerings

	Frequency	Percent
Strongly Agreed	148	60.4
Agreed	76	31.0
Disagreed	15	6.1
Strongly Disagreed	2	.8
Not Sure	4	1.6
Total	245	100.0

Table 15 above showed that 224(91.4%) of members agreed in following Jesus' example even in tithes and freewill offerings. This implies that as it's a cherished doctrine, likewise must it be practiced in the believer's life in order to reap its full benefits. 21 (8.6%) disagreed or lack knowledge of Jesus' practices with reference to tithes and offerings.

Table 16

The Bible called Christians who withhold tithes and offerings robbers-who are robbing Him of His belongings

	Frequency	Percent
Strongly Agreed	184	75.1
Agreed	48	19.6
Disagreed	11	4.5
Strongly Disagreed	2	.8
Total	245	100.0

Table 16 above revealed that 232(94.7%) of the respondents believed that withholding tithes and offerings is an act of robbing God of His property. It implies that those withholding tithes and offerings are robbing God of His belongings; it's a terrible sin in God's sight.

Table 17

Our money is only secure when we truly invest it in God's work

	Frequency	Percent
Strongly Agreed	169	69.0
Agreed	65	26.5
Disagreed	7	2.9
Not Sure	4	1.6
Total	245	100.0

Table 17 above showed that 234(95.5%) of the respondents agreed that our money is secure when it's invested in God's work. Only 11(1.6%) disagreed with it. It implies that investment in God's work is secret for divine financial security.

Table 18

It is necessary to give toward welfare services, in addition to tithes and offerings

	Frequency	Percent
Strongly Agreed	117	47.8
Agreed	105	42.9
Disagreed	17	6.9
Not Sure	6	2.4
Total	245	100.0

Table 18 above showed that 222(90.7%) of the members agreed they must give towards welfare services, in addition to tithes and offerings. This means that it's important for members to support Church welfare services. 23(9.3%) of the respondents who disagreed or who lack knowledge on welfare services need more education on the subject and their role in it.

Table 19

An average Israelite gave up to 33 1/3 percent of his income as tithes and offerings on a yearly basis for the pursuit of His (God's) work.

	Frequency	Percent
Strongly Agreed	82	33.5
Agreed	87	35.5
Disagreed	16	6.5
Strongly Disagreed	2	.8
Not Sure	58	23.7
Total	245	100.0

In Table 19 above, it's interesting to note that 169(69%) of the respondents agreed that it's good to follow the example of the Israelites in returning 33 1/3% of their income yearly as tithes and offerings; 76(31%) of the respondents disagreed or are not sure the theology behind the practice even among the Israelites of old. This situation requires more periodic financial stewardship education for members in Osun Conference that more of the 31% might also become practicing faithful stewards.

Table 20

Our giving habits seriously go a long way in affecting our life positively or negatively

	Frequency	Percent
Strongly Agreed	135	55.1
Agreed	79	32.2
Disagreed	13	5.3
Strongly Disagreed	9	3.7
Not Sure	9	3.7
Total	245	100.0

In Table 20 above, 214(87.3%) of the respondents agreed that our giving habit to a large extent affect our lives positively or negatively. 31(12.7%) of the respondents disagreed or are not sure of the theology of giving. Orientation on theology of giving is needed for this later group.

Table 21

A Christian should return 10% tithe to God's Church regularly.

	Frequency	Percent
Strongly Agreed	170	69.4
Agreed	48	19.6
Disagreed	18	7.3
Strongly Disagreed	7	2.9
Not Sure	2	.8
Total	245	100.0

From Table 21 above 218(89%) agreed that 10% tithe must be returned to God's Church regularly, while 27(11%) disagreed with this point. This situation calls for more financial stewardship theological education in order to convince the disagreeable fraction.

Table 22

A Christian should equally give up to 10% or more of his income as offerings

	Frequency	Percent
Strongly Agreed	123	50.2
Agreed	83	33.9
Disagreed	18	7.3
Strongly Disagreed	3	1.2
Not Sure	18	7.3
Total	245	100.0

In Table 22 above, 206(84.1%) of the respondents agreed that it's equally important to give 10% or more of our income as offering to the Church, 39(15.9%) disagreed or are not sure. It implies that more theological education on the legitimacy of offerings is needed in our Churches to cater for the disagreeing group of respondents.

Table 23

The act of returning faithful tithes and generous offerings bring manifold blessings from God

	Frequency	Percent
Strongly Agreed	168	68.6
Agreed	58	23.7
Disagreed	9	3.7
Strongly Disagreed	4	1.6
Not Sure	6	2.4
Total	245	100.0

In Table 23 above, 226(92.3%) of the respondents agreed that faithfulness in returning tithes and offerings bring divine blessings to the giver, while 19(7.7%) of respondents disagreed or aren't sure. It means that faithfulness in financial stewardship in members' life is paramount in order to receive the blessings that follow obedience to God.

Table 24

Tithes returned should be based on our gross income

	Frequency	Percent
Strongly Agreed	130	53.1
Agreed	68	27.8
Disagreed	17	6.9
Strongly Disagreed	15	6.1
Not Sure	15	6.1
Total	245	100.0

In Table 24 above, it's interesting to note that 198(80.9%) of the respondents agreed that tithes returned must be based on their gross income, while the remaining 47(19.1%) disagreed or aren't sure. This situation calls for continuous education concerning theological principles guiding tithes and offerings.

Table 25

It is good to follow Abraham's example of giving tithes to Melchizedek as it was written in the Old Testament.

	Frequency	Percent
Strongly Agreed	107	43.7
Agreed	85	34.7
Disagreed	27	11.0
Strongly Disagreed	9	3.7
Not Sure	17	6.9
Total	245	100.0

From Table 25 above, 192(78.4%) of the respondents agreed that it's good to follow Abraham's example of returning tithes in the Old Testament, 36(14.7%) disagreed with it, while 17(6.9%) are not knowledgeable about it. This implies that regular Biblical orientation is essential for the two later groups and the Churches within Osun Conference at large.

Table 26

Generating funds for church use through compulsory deduction is biblical

	Frequency	Percent
Strongly Agreed	61	24.9
Agreed	55	22.4
Disagreed	60	24.5
Strongly Disagreed	39	15.9
Not Sure	30	12.2
Total	245	100.0

Table 26 above revealed that 116(47.3%) of the respondents agreed that raising funds for Church use through compulsory deduction is ideal, while 129(52.7%) disagreed with the practice. It implies that tithes, offerings and other contributions toward Church work should be made freewill from the givers heart without any element of compulsion from any quarter and external bodies.

Table 27

Generating funds through charged fees before marriage or burial services are conducted is unbiblical

	Frequency	Percent
Strongly Agreed	62	25.3
Agreed	78	31.8
Disagreed	57	23.3
Strongly Disagreed	17	6.9
Not Sure	31	12.7
Total	245	100.0

In Table 27 above, it's interesting to note that 140(57.1%) of the respondents agreed that generating funds for the Church through charged fees prior to conduct of marriage, burial, e. t. c, is unbiblical, while 105(42.9%) see nothing wrong with the practice or aren't sure. It implies that right orientation on generation of funds is

important for Church Leaders, Pastors, Church officers, stewardship leaders and Church members, e. t. c.

Table 28

Sales of Bazaar are quite unbiblical

	Frequency	Percent
Strongly Agreed	83	33.9
Agreed	62	25.3
Disagreed	44	18.0
Strongly Disagreed	17	6.9
Not Sure	39	15.9
Total	245	100.0

Table 28 above showed that 145(59.2%) of respondents agreed that sales of bazaar is not biblical 61(24.9%) responded that it's ethical, while 39(15.9%) aren't sure whether such practice is ethical or Biblical. This implies that more financial stewardship education is needed for members in Osun Conference Churches.

Table 29

Fund generation for church use through bingo, raffle draws are unethical and unbiblical

	Frequency	Percent
Strongly Agreed	102	41.6
Agreed	64	26.1
Disagreed	38	15.5
Strongly Disagreed	14	5.7
Not Sure	27	11.0
Total	245	100.0

Table 29 above shows that 166(67.7%) of the respondents agreed that it's unethical to generate funds for Church through bingo, raffle draws, e. t. c, 52(21.2%) disagreed with it, while 27(11%) aren't sure which is the biblical cum ethical practice. This



implies that the Church stakeholders must never cease to educate members on theological basis for financial stewardship, and leadership by example.

Table 30

Professional fund raising, lunching, regular appeal for funds, levies are not in line with biblical injunctions on tithes and offerings

	Frequency	Percent
Strongly Agreed	74	30.2
Agreed	78	31.8
Disagreed	42	17.1
Strongly Disagreed	22	9.0
Not Sure	29	11.8
Total	245	100.0

In Table 30 above, it's interesting to note that 152(62%) of the respondents agreed that professionalized fund raising, lunching, levies and regular appeal for funds are wrong methods and should not be used, 64(26.1%) disagreed with it, while 29 (11.8%) are not sure whether it's right or not. It implies that there is urgent need for education on Biblical financial stewardship principles in Osun Conference Churches.

Table 31

Holding Dorcas welfare Day, choir day, youth day via printing and distribution of invitation cards, coupled with expectation of special donations, and several unfulfilled promises are unbiblical

	Frequency	Percent
Strongly Agreed	44	18.0
Agreed	74	30.2
Disagreed	74	30.2
Strongly Disagreed	25	10.2
Not Sure	28	11.4
Total	245	100.0

From Table 31 above, 118(48.2%) of the respondents agreed that generating funds through Dorcas, choir, youth day celebrations, e. t. c, are unbiblical methods, 99(40.4%) said that they are ideal practices, while 28(11.4%) are not sure. Financial stewardship education is needed.

Table 32

Generating funds through sales of church farm proceeds is unbiblical

	Frequency	Percent
Strongly Agreed	48	19.6
Agreed	66	26.9
Disagreed	66	26.9
Strongly Disagreed	32	13.1
Not Sure	33	13.5
Total	245	100.0

In Table 32 above, 114(46.5%) of the respondents agreed that it's unbiblical to generate funds through sales of Church farm proceeds, 98(40%) disagreed with it, while 33 (13.5%) are not sure.

Table 33

Christmas carols, dedication of gifts at Christmas, alongside bidding for the highest price over it and district levying are also not biblical

	Frequency	Percent
Strongly Agreed	61	24.9
Agreed	98	40.0
Disagreed	41	16.7
Strongly Disagreed	20	8.2
Not Sure	25	10.2
Total	245	100.0

From Table 33 above, 159(64.9%) of the respondents agreed that it's unbiblical to generate funds through Christmas carols, gift dedication cum it's high price sales and district levying.

Also, 61(24.9%) disagreed with the above statement, while 25(10.2%) aren't sure of the right way to follow on this issue. Both situations call for theological cum financial stewardship education for members and stewardship leaders to cater for the disagreeing and unsure members.

Table 34

The practice of the above methods of raising funds for church use has not yielded positive results of having enough of funds

	Frequency	Percent
Strongly Agreed	75	30.6
Agreed	89	36.3
Disagreed	35	14.3
Strongly Disagreed	18	7.3
Not Sure	28	11.4
Total	245	100.0

From Table 34 above, 164(66.9%) of the respondents agreed that the professional fund raising methods had not yielded positive results in times past, 53(21.6%) thought it had advantages, while 28(11.4%) are not sure of it. Regular theological cum policy educational orientation on ideal method of generating funds for the Church and faithfulness as God's stewards is important.

Table 35

The lack of unity among church leaders could discourage members from giving faithful tithes and offerings.

	Frequency	Percent
Strongly Agreed	106	43.3
Agreed	74	30.2
Disagreed	38	15.5
Strongly Disagreed	10	4.1
Not Sure	17	6.9
Total	245	100.0

In Table 35 above, 180(73.5%) of the respondents agreed that disunity among Church leaders could discourage members from returning tithes and offerings faithfully, 48(19.6%) felt it doesn't matter, while 17(6.9%) are not sure of whether it has any effect or not. It implies that Church administrators, Pastors, and officers should have unity of purpose and they should support and promote unity among Church members always. This will enhance giving among Church members.

Table 36

The act of living extravagant lifestyle on the part of church leaders could discourage members from returning tithes and offerings

	Frequency	Percent
Strongly Agreed	81	33.1
Agreed	93	38.0
Disagreed	47	19.2
Strongly Disagreed	11	4.5
Not Sure	13	5.3
Total	245	100.0

From Table 36 above, 174(71.1%) of respondents agreed that Church leaders who cherish extravagant lifestyle could discourage members from returning faithful tithes and offerings, 58(23.7%) disagreed with it (felt it doesn't matter), while 13(5.3%) are not sure.

Table 37

Embezzlement of tithes and offerings on the part of administrators, pastors or church accountants could discourage members from giving tithes and offerings.

	Frequency	Percent
Strongly Agreed	100	40.8
Agreed	75	30.6
Disagreed	30	12.2
Strongly Disagreed	16	6.5
Not Sure	24	9.8
Total	245	100.0

In Table 37 above, 175(71.4%) of respondents agreed that embezzlement of tithes and offering funds by administrators, Pastors, e. t. c, could discourage members from returning tithes and offerings, 46(18.7%) disagreed with it, while 24(9.8%) are not sure. This implies that members expect Church administrators, Pastors, and Church officers to cherish faithfulness in financial stewardship and proof accountable.

Table 38

The act of diverting tithes in order to fund local church projects operating expenses discourage members from giving tithes and offerings

	Frequency	Percent
Strongly Agreed	67	27.3
Agreed	82	33.5
Disagreed	61	24.9
Strongly Disagreed	15	6.1
Not Sure	20	8.2
Total	245	100.0

Table 39

The act of embarking on incessant over flogging, promotion of certain projects almost weekly at church gatherings coupled with use of threatening words could discourage members from returning tithes and offerings

	Frequency	Percent
Strongly Agreed	101	41.2
Agreed	76	31.0
Disagreed	40	16.3
Strongly Disagreed	12	4.9
Not Sure	16	6.5
Total	245	100.0

In Table 38 above, 149(60.8%) of the respondents agreed that diversion of tithes for the funding of local Church projects discourage members from returning of tithes and offerings, 76(31%) disagreed with it (it doesn't matter), while 20(8.2%) are

not sure. Quarterly stewardship education for leaders to guard against misappropriation of funds is essential.

Table 39 above revealed that 177(72.3%) of the respondents agreed that incessant promotion of several projects during weekly services, with threatening words will not encourage members to return tithes and offerings faithfully. 52(21.2%) disagreed, while 16(6.5%) are not sure. It implies that incessant promotion of numerous projects should be minimized. Systematic benevolence (combined offering plan which include a section for projects) should be embraced by all members through financial stewardship education. Leaders must lead by good examples too.

Table 40

When workers who commit sin of financial impropriety are not punished and they escape unhurt, it discourage members from returning tithes and offerings

	Frequency	Percent
Strongly Agreed	81	33.1
Agreed	91	37.1
Disagreed	51	20.8
Strongly Disagreed	14	5.7
Not Sure	8	3.3
Total	245	100.0

Table 40 above showed that 172(70.2%) of the respondents agreed that the act of not disciplining workers who are guilty of financial impropriety could discourage members from returning tithes and offerings; 65(26.5%) disagreed, while 8(3.3%) are not sure. It implies that guilty workers should be disciplined by administrators in love, to serve as deterrent (warning note) to others.

Table 41

Lack of integrity and trust on the part of church leaders would discourage members from returning tithes and offerings

	Frequency	Percent
Strongly Agreed	100	40.8
Agreed	80	32.7
Disagreed	41	16.7
Strongly Disagreed	14	5.7
Not Sure	10	4.1
Total	245	100.0

In Table 41 above, 180(73.5%) of the respondents agreed that Church leaders lacking in integrity and trust would discourage members from returning tithes and offerings regularly; 55(22.4%) disagreed with it, while 10(4.1%) are not sure. It implies that Pastors, Church administrators and officers must cherish and maintain high integrity and trust every moment and everywhere.

Table 42

It is inappropriate to use tithes for local church maintenance and other operating expenses

	Frequency	Percent
Strongly Agreed	106	43.3
Agreed	75	30.6
Disagreed	38	15.5
Strongly Disagreed	11	4.5
Not Sure	15	6.1
Total	245	100.0

Table 42 above revealed that 181(73.9%) of respondents agreed that it is inappropriate to use tithe fund for local Church operating expenses cum maintenance, 49(20%) disagreed, while 15(6.1%) are not sure. Implying that financial stewardship

education on proper usage of tithe fund, offering, etc. is necessary for the last two groups of respondents.

Table 43

Maintenance of our Elementary school should not be funded from tithes, and church subsidies

	Frequency	Percent
Strongly Agreed	84	34.3
Agreed	82	33.5
Disagreed	34	13.9
Strongly Disagreed	23	9.4
Not Sure	22	9.0
Total	245	100.0

In Table 43 above, 166(67.8%) of respondents agreed that Church's elementary Schools must not be funded from tithes cum Church subsidies (church policy), 57(23.3%) disagreed with it, while 22(9%) are not sure. It implies that biannual financial stewardship education in relation to Church policy is essential for local and district Church officers, Pastors, Church cum institutional administrators, treasurers, and e. t. c. This will go a long way in safeguarding the purpose of funds.

Table 44

Support of higher education, maintenance of institutional building project should not be funded through tithes.

	Frequency	Percent
Strongly Agreed	92	37.6
Agreed	80	32.7
Disagreed	38	15.5
Strongly Disagreed	17	6.9
Not Sure	18	7.3
Total	245	100.0



Table 44 above, 172(70.3%) of the respondents agreed that Church’s support of higher education’s, maintenance of institutional building projects should not be funded through tithes, 55(22.4%) disagreed with it, while 18(7.3%) aren’t sure. This situation also calls for financial stewardship education on appropriate usage of tithe and offering funds based on the Bible and Church policy.

Table 45

Lack of clear biblical teachings about tithes and offerings could prevent people from returning tithes or to give generous offerings to the church.

	Frequency	Percent
Strongly Agreed	109	44.5
Agreed	89	36.3
Disagreed	20	8.2
Strongly Disagreed	11	4.5
Not Sure	16	6.5
Total	245	100.0

Table 45 above also revealed that 198(80.8%) of the respondents agreed that lack of regular Biblical stewardship education could prevent members from returning tithes and offerings to the Church regularly; 31(12.7%) disagreed with it, while 16(6.5%) are not sure. It implies that ministers, stewardship leaders and administrators should rise to educate members on the theology of tithes and offerings, possibly, quarterly. The best approach should be utilized.

Table 46

Poverty or lack of job could be a basic reason why many members fail to return tithes or give generous offerings to the church.

	Frequency	Percent
Strongly Agreed	116	47.3
Agreed	82	33.5
Disagreed	24	9.8
Strongly Disagreed	12	4.9
Not Sure	11	4.5
Total	245	100.0

Table 46 above revealed that 198(80.8%) of the respondents agreed that poverty and joblessness could be the basic reasons why many members do not return tithes nor give offerings; 36(14.7%) disagreed with it, while 11(4.5%) are not sure. It implies that Church administrators, Pastors, fellow Church members in high positions must seek practical ways of helping jobless members learn apprentice skills or get suitable job through fellow members in privileged positions [who could link or give them letter of recommendation to the would-be employing organization.]

## APPENDIX H

### SUMMARY OF EVALUATIONS: JULY – DECEMBER, 2013 AND ADVICE FOR EACH DISTRICT

(1) **Ajamopo District** – It was observed that three months after the implementation of the programme i.e. July till Sept., 2013, tithe reduced by – N74,260:00, while offering increased by N 54,388:00 when compared with that of April till June, 2013. This improvement in offering is good, but the reduction in tithe is bad. Also, it was observed those six months after the programme implementation, Ajamopo district still had reduction in both tithe and offering to the tune of – N54, 692:00 and -N65, 241:00 respectively as tithe and offering. Advise: The district must intensify effort in continuous education of her members, every third Sabbath monthly, and every Sabbath during the collection of tithe and offerings. Functional stewardship committees must be formed in every local Church and District level. Stewardship and pastoral team visitation to members' homes is very essential, to ascertain the reason why tithes and offerings are not returned regularly. Is it because of indebtedness, retirement, joblessness, low membership, etc., and how to assist the members in practical terms? Also, District Pastors and Elders should organise stewardship week of spiritual emphasis at least twice in each year, etc., Pastors in conjunction with treasury department should send appreciation letter to every member returning tithes and offerings, charging them too that they can do something better. Members must be briefed at Church business meetings concerning Church income and expenditure, evangelistic reports, tithe and offering goals, future evangelistic plans, etc., that they might make room for such financially while doing their family budgeting.

(2) **Ede District**- It was observed that the district had negative results both in tithes and offerings to the tune of -N472, 668:00 and -N101, 417:00 after 3 months of implementation and -N86, 700:00 and -N99, 747:00 after 6months of implementation i.e. July till Dec, 2013. This revealed that the stewardship seminars had not been fully embraced and utilized in this district in practical terms. Advice: Formation of stewardship committees at the local and district level is essential. Pastoral and

stewardship committee visitation to member's homes is very pertinent. Pastors should do exchange of pulpit in Churches in the district while doing stewardship emphasis week twice a year. Group discussions must be held among members, stewardship leaders and Pastors too, focusing on while members don't return tithe and offering regularly and the panacea to the problem. Pastors and Elders in the District must preach a sermon on stewardship in local Churches at least once in a quarter. Conference stewardship leader and treasurer should visit the District for an all-day seminars and sermon on stewardship, etc. This is very important.

(3) **Ikirun District**- It was observed that tithe and offering increased by N65,400:00 and N5,636:00 three months after implementation; and by N189,689:00 and N17,898:00 after six months of implementation. The indices showed rapid growth taking place in the district. The district is advised not to take for granted stewardship promotion drive weekly, during tithe and offering collection period and on the third Sabbath of each month. Also, Stewardship committee at the local and district level should be made functional. The Pastor must ensure that a commendation letter is written to every member each quarter, in respect of the tithe and offering returned. Members who are not responding positively too must be encouraged to do better next time. Effective utility of local Church funds, coupled with quarterly reporting and auditing system must be guaranteed, this will deepen the level of trust that members have in the Church leaders. Pastoral visits too should be taken as essential.

(4) **Lagere District** –It was observed that tithe increased, while offering reduced three months after implementation and six months after implementation respectively to the tune of (N74,174:00 and -N103,175:00) and (N107,202:00 and -N78,602:00) respectively in Lagere District. The District is growing gradually in terms of tithe, but retrogressing in terms of offering. Advise: Formation of effective stewardship committee at the local Church and District level, coupled with the visitation to member's home or families is essential to educate them the more on need for giving offering in the spirit of liberality. Plans should be made for every member to attend stewardship week of Spiritual Emphasis, twice each year. Also, the offertory period each Sabbath, third Sabbath promotions, etc., must be effectively utilized. Pastors and Elders should preach on stewardship of means at least once in a month. The use of tithe and offering returned, and the blessings for the giver must be enumerated. Quarterly letter must be sent to all members who returned tithe and offering to support the Church. Those doing well needs encouragement, thus they can do better. Members

who are not responding positively must be challenged to wake-up to their financial responsibilities, etc. This will pave the way for positive development and growth in tithe and offering, membership, developmental project and expansion.

(5) **Olanrewaju District-** It was observed that one quarter after implementation of program, tithe increased, while offering reduced by (N47,848:00 and -N23,780:00), while tithe increased and offering reduced by (N33,053:00 and -N29,756:00) respectively. Olanrewaju District is growing gradually in terms of tithe, but it is retrogressing in terms of offering. Advice – The Pastors therein must ensure that functional stewardship committees are put in place in local Churches and District. Members must be enjoined to attend the stewardship week of spiritual emphasis, at least twice in a year. Stewardship visitation to members who are not returning tithe or offering, along with the Pastors is very important. It's meant to discover the problems, proffer solutions and to pray for them too. The weekly, monthly and quarterly Sabbath periods assigned for stewardship promotion must be utilized in educating members on the necessity of offering and not the tithe only. Regular quarterly reports of income and expenses of the Church must be made known to members and the area of needs, etc. Internal auditing must be taken seriously. Also, members must be given a letter each per quarter as regards their support for the Church in terms of tithe and offerings.

(6) **Ilesa District** – It was observed that three months after implementation, tithe and offering increased by ( N268,684:00 and N64,927:00 increased likewise, six months after implementation, tithe and offering both increased by N92,732:00 and N32,615:00 respectively. The District is growing gradually. More growth would be accomplished if Ilesa District should still ensure tithe and offering promotion during tithe and offertory time each Sabbath; Monthly third Sabbath promotion should be observed, using experienced members to educate others through their experiences; stewardship week of spiritual emphasis twice yearly must be taken seriously by all members. Quarterly reporting of income and expenditures; writing of letters to each member quarterly on the tithe and offering returned, plus challenge to do more must be followed . Functional stewardship committees must be put in place at local and district levels. Also, Pastoral and stewardship visitation must be considered as paramount. Plans for more evangelism i.e. in reach and outreach programs, developmental projects, etc., must be made known ahead of time, coupled with their cost implications, etc.

(7) **Inisa District**- It was observed that the district had reduction in tithe and offering, three months after implementation, and reduction in tithe and offering, six months after program implementation to the tune of ( -N43,843.00; -N16,779.00)and( -N12,678:00; -N18,925:00) respectively in 2013. Advise: The District Pastor and other Pastors therein must endeavour to put functional stewardship committee in place at the local and District level. Members must be educated by Pastors and stewardship leaders on the use of tithe and offering cards, how to fill it in; usage of the tithes and offering in the Church set up, blessings that accrue to the giver and the effect on the Church, Evangelism, developmental project, etc. Stewardship team visitation to homes of members must be taken seriously. This is to ascertain the challenges faced by members e.g., indebtedness; prolonged sickness; joblessness, etc.; and possible solutions. Stewardship revival week must be organised in local Churches twice each year. Group discussion must be held on topics such as: challenges that hinder members from returning tithe and offering faithfully, its effects on the Church and the panacea to the problems. Pastors and church officers must ensure proper management of Church funds; reporting of income and expenses on quarterly bases at business meetings, etc. The projects, Church needs, plans for evangelism and future development cum members' sacred duty on tithe, offering and the rest aspects of stewardship must be thoroughly examined together. Internal auditing system must be made functional at the local Church and District levels too. The Pastor(s) must work co-operatively with the treasury in order to send appreciation letters quarterly to members who returns tithe and offering, both regular and irregular ones. Members must be challenged that they can do better through God's grace. As Pastors and the committee visit and pray for members facing challenges, there will be improvement for good in the future.

(8) **Irewole District** – It was observed that three months after implementation, tithe increased, while offering reduced in Irewole District. Also, six months after implementation, both tithes and offering reduced to a great extent, to the tune of (N19, 143.00; - N6, 859.00) and (-N29, 267:00 and -N10, 400.00) respectively, when compared with April till June, 2013 returns. The situation revealed that stewardship lessons had not been imbibed nor fully understood by members in that District. The District Pastor must ensure that stewardship committees are formed at local and District levels, with the Pastor as ex-officio. Pastors, Elders, Stewardship leaders and Secretaries in Churches must plan and hold stewardship revival week of prayer twice

a year in the District. Ministers and Elders should exchange pulpits at such period of revival. Stewardship team should visit members' home to ascertain the factors that limits against faithfulness in tithes and offerings, possible solutions, etc. The stewardship promotion period, every third Sabbath each month, Sabbath tithe and offering promotion and collection period must be effectively utilized. Elderly members, Youths who are worthy examples as God's stewards should be called to encourage brethren through their testimonies and experiences as stewards of God. Pastors should send quarterly letters of appreciation to every member whose names appear on the tithe and offering record. It's meant to appreciate their financial contributions to God's work and to challenge them to do better as partners in progress with God. Reporting of Church income and expenditures, evangelistic activities held, plans for future evangelism, developmental projects, challenges and the panacea to such must be given and discussed at Church business meetings every quarter. This will help members to know the challenges being faced by the Church and how to chart the way forward. Also, the Conference treasury, stewardship leaders and Conference stewardship director should visit the District or plan for more Districts based or inter-district stewardship seminars. The leaders too will be able to interact with and educate members on the sacred duty of returning tithe and offering with faithfulness of heart.

(9) **Iwo District** – It was observed that three months after implementation, tithe increased, while offering decreased by (N140, 525:00. Also, six months after implementation, tithe increased, while offering reduced as well in Iwo District to the tune of (N172,795:00; -N55:00) and (N140,525:00; -N600:00) respectively. It was observed that most members in this district belief in returning tithe, but lack faith in returning offering. Most members seem to lack the spirit of generosity or liberality in giving offering. This attitude will make the work to suffer at the local, district, conference and beyond for lack of funds for temple services, evangelism in unreached area, etc. Advice: Stewardship committee must be formed in all local Churches and district. Pastors and stewardship leaders must educate members through stewardship seminars and special Bible studies prepared on theology of tithe, offering and their respective usage in the Seventh-day Adventist Church work. The challenge of the true picture of the district in terms of their finance and possible negative impact on the Church and her work must be analysed. Stewardship week of spiritual emphasis is dearly needed at least twice in a year in the district. The stewardship committee must

visit every member's home, coupled with Pastoral visitation, reminding them of the sacredness of tithe and offering. Conference stewardship director should be invited to an all-day worship and for all members in that district to educate them on financial stewardship, its sacredness, the present trend in practical terms, present and future challenges coupled with the panacea to the problems. Appreciation letter from Pastor in conjunction with the treasury, coupled with challenge to do more must be sent to every member on tithe and offering record quarterly. Those neither not returning tithe nor offering must be challenged and prayed for to turn a new leaf. The jobless ones must be taught how to learn a trade or apprentice skill in order to fend for themselves. Quarterly report of Church income and expenditure must be made available for members to analyse at Church business meetings. Also, the departmental works done, the remaining work for the future, baptismal goals, tithe and offering goals, challenges and prospects must be taken into consideration. Internal auditing system too must be implemented.

(10) **Oke-ila District** – It was observed that three months after implementation, tithe and offering increased to the tune of N127, 370:00 and N21, 520:00 respectively. Also, six months after implementation, tithe and offering equally increased in the District to the tune of N223, 930:00 and N63, 058:00 respectively. This is a healthy development in Oke-Ila District which must be sustained and improved upon. Advice: stewardship promotion every third Sabbath of the Month and weekly Sabbath promotion must be well emphasized. Letters must be sent by District Pastor working in conjunction with the treasury and stewardship committees, to every member, concerning their returns of tithe and offering. It is meant to encourage the members who are faithful to do more and to challenge those who are not doing well in stewardship of their treasures to prove responsible to God. The Pastors in the District and local Churches must ensure that stewardship committees are put in place and made functional. Home visitation by the Stewardship team members must be done. Also, Pastors could exchange pulpits during stewardship week of spiritual emphasis to be held twice in a year in local Churches. Moreover, baptismal goal, tithe and offering goal and special projects should be made known to members, including specific dates to have them accomplished. Income and expenditure of the Churches and district must be reported to members during business meetings held every quarter. Internal auditing system should be made functional in local Churches and district. Treasurers who are doing well must be motivated by district and Conference treasurer too through gifts



and award of certificates on yearly basis. Young people and literate adults should help the Elderly and illiterate people in understanding the systematic benevolence, and how to practice it through their tithe and offering. Adults who are illiterates could also be assisted by educated adults and trusted Youths in filling their tithe and offering cards on a weekly basis.

(11) **Osogbo District-** It was observed those three months after implementation, tithe reduced while offering increased by -N715, 285.00 and N11, 377.00 respectively. Six months after the implementation, both tithe and offering increased by N115, 710.00 and N12, 976.00 respectively. This formerly challenging situation is getting better. The District Pastor and fellow Pastors must work assiduously to grow and maintain the present trend through healthy modalities. Functional stewardship committees must be put in place in local Churches and District level. Members must be enjoined to take the stewardship week of spiritual emphasis as important spiritual exercise, not a routine. Retired persons should be gainfully engaged in work that will keep them healthy. It will enable them to earn some money daily or monthly, lest they depend on their Children and relations alone. Pastoral and stewardship committee visitation to home of members must be taken seriously. Evangelism must be made a priority. This will increase Church membership and also, it will increase the number of members returning tithe and offering weekly or monthly. Consequently, it will provide more funds for financing the gospel, even as new branches are to be opened in new Towns, Cities and Villages without Seventh-day Adventist Church presence.

## APPENDIX I

## EVALUATION OF THE PROGRAM IN TABULAR FORM

EVALUATION OF THE PROGRAM AFTER THREE MONTH OF IMPLEMENTATION:  
JULY– SEPTEMBER 2013

DISTRICTS	TITHE FOR APRIL- JUNE, 2013  ₦:K	TITHE FOR JULY- SEPTEMBER; 2013  ₦:K	OFFERING FOR APRIL-JUNE, 2013 BEFORE THE PROGRAMME IMPLEMENTATION ₦:K	OFFERING FOR JULY-SEPTEMBER., 2013(3 MONTH AFTER IMPLEMENTATION) ₦:K	(OBSERVATION) DIFFERENCE IN TITHE. ₦:K	(OBSERVATION) DIFFERENCE IN OFFERING. ₦:K
AJAMOPO	789,290.00	715,030.00	192,003.00	137,615.00	- 74,260.00	+ 54,388.00
EDE	2,822,825.50	2,350,157.00	507,803.80	406,387.20	-472,668.00	-101,417.00
IKIRUN	558,130.94	623,530.50	62,883.00	68,519.00	+ 65,400.00	+ 5,636.00
LAGERE	2,902,414.80	2,976,588.35	583,512.58	480,337.94	+ 74,174.00	-103,175.00
OLANREWAJU	259,464.50	307,312.00	88,773.80	64,993.80	+47,848.00	-23,780.00
ILESA	340,953.00	609,637.00	122,665.00	187,592.00	+ 268,684.00	+ 64,927.00
INISA	178,118.00	134,275.00	45,600.00	28,821.00	-43,843.00	-16,779.00
IREWOLE	128,662.00	147,805.00	18,985.00	12,126.00	+ 19,143.00	-6,859.00
IWO	39,675.00	212,470.00	11,130.00	11,075.00	+ 172,795.00	-55.00
OKE-ILA	663,995.00	791,365.00	116,778.00	138,298.00	+ 127,370.00	+ 21,520.00
OSOGBO	2,636,540.00	1,921,255.00	227,409.00	238,786.00	-715,285.00	+ 11,377.00
TOTAL	11,320,068.74	10,789,424.85	1,977,543.18	1,774,550.94	-530,642.00	-94,217.00

EVALUATION OF THE PROGRAMME AFTER SIX MONTHS OF IMPLEMENTATION (JULY – DECEMBER, 2013)

DISTRICTS	TITHE FOR APRIL – JUNE, 2013  ₦:K	TITHE FOR OCTOBER- DECEMBER, 2013  ₦:K	OFFERING FOR APRIL TILL JUNE, 2013  ₦:K	OFFERING FOR OCTOBER TILL DECEMBER, 2013  ₦:K	OBSERVATION: DIFFERENCE IN TITHE.  ₦:K	OBSERVATION: DIFFERENCE IN OFFERING  ₦:K
AJAMOPO	789, 290.00	734, 598.00	192, 003.00	126, 762.00	- 54, 692.00	- 65, 241.00
EDE	2, 822, 825.50	2, 736, 126.00	507, 803.80	408, 057.00	- 86, 700.00	-99, 747.00
IKIRUN	558, 130.94	747, 820.00	62, 883.00	80, 781.00	+189, 689.00	+17, 898.00
LAGERE	2, 902, 414.80	3, 009,617.00	583, 512.58	504, 911.00	+107, 202.00	-78, 602.00
OLANREWAJU	259, 464.50	292, 518.00	88, 773.80	59, 018.00	+33, 053.00	-29,756.00
ILESA	340, 953.00	433, 685.00	122, 665.00	155, 280.00	+92, 732.00	+32, 615.00
INISA	178, 118.00	165, 440.00	45, 600.00	26, 675.00	- 12, 678.00	-18, 925.00
IREWOLE	128, 662.00	99, 395.00	18, 985.00	8, 585.00	- 29, 267.00	-10, 400.00
IWO	39, 675.00	180, 200.00	11, 130.00	10, 450.00	+140, 525.00	-600.00
OKE – ILA	663, 995.00	887, 925.00	116, 778.00	179, 836.00	+223, 930.00	+63, 058.00
AYETORO/OSOGBO	2, 636, 540.00	2, 752, 250	227, 409.00	240, 385.00	+115, 710.00	+12, 976.00
TOTAL	11,320,068.74	12,039,574.00	1,977,543.18	1,370,069.00	719,504.00	-176,724.00

APPENDIX J

TITHE AND OFFERING COMPARATIVE ANALYSIS

OSUN CONFERENCE OF SEVENTH DAY ADVENTIST CHURCH  
2012/2013 TITHE COMPARATIVE ANALYSIS (JAN-MARCH)

DISTRICT	1 <sup>ST</sup> QTR. OF 2012, TOTAL TITHE PER DISTRICT	1 <sup>ST</sup> QTR. OF 2013, TOTAL TITHE PER DISTRICT	TITHE GROWTH RATE PER DISTRICT	TITHE INCREASE OR DECREASE IN (%)
AJAMOPO	657570	766500	108,930.00	16.57
EDE	2212343	2,975,593.50	763,250.50	34.50
IKIRUN	559473	474,742.00	-84,731.00	-15.14
LAGERE	2492048.5	2,692,895.00	200,847.20	8.06
OLANREWAJU	363973.5	335,444.50	-28,529.00	-7.84
ILESHA	533,264.50	503,247.00	-30,017.50	-5.63
INISHA	217,990.00	169,974.00	-48016	-22.03
IREWOLE	124420	103,906.00	20,514.00	16.49
IWO	67185	114,830.00	47,645.00	70.92
OKE-ILA	723,130.00	682,540.00	-40,590.00	-5.61
OSOGBO	1,620,067.54	1,420,606.70	-199,460.84	-12.31
GROSS TITHE FOR				
TOTAL	10,898,417: 00	11,320,069:00	421,652:00	3.87

OSUN CONFERENCE OF SEVENTH DAY ADVENTIST CHURCH  
2012/2013 OFFERING COMPARATIVE ANALYSIS (JANUARY-MARCH)

DISTRICT	1 <sup>ST</sup> QTR. OF 2012, TOTAL OFFERING PER DISTRICT	1 <sup>ST</sup> QTR. OF 2013, TOTAL OFFERING PER DISTRICT	OFFERING INCREASE OR DECREASE RATE PER DISTRICT	OFFERING INCREASE OR DECREASE IN (%)
AJAMOPO	103,373	109,530	6,157	5.96
EDE	231,838	401,984	170,146	73.39
IKIRUN	49,068	47,096	-1,972	-4.02
LAGERE	644,551	524,206.60	-210,344.40	-32.63
OLANREWAJU	66,743	85,937.80	19,194.80	28.76
ILESHA	179,286.20	188,818.60	9,532.40	5.32
INISA	32,285	22,850	-9,435	-29.22
IREWOLE	10,307	21,395.20	2,088.20	20.26
IWO	11,500	3,851	-7,649	-66.51
OKE-ILA	190,171	128,402	-61,769	-32.48
OSOGBO	211,551	226,325.20	14,774.20	6.98
TOTAL	1,730,673.20	1,760,396.40	-69,276.80	-4.00

OSUN CONFERENCE OF SEVENTH DAY ADVENTIST CHURCH  
SECOND QUARTER 2012/2013 TITHE COMPARATIVE ANALYSES (APRI-  
JUNE)

DISTRICT	TOTAL TITHE PER DISTRICT FOR 2012.	TOTAL TITHE PER DISTRICT FOR 2013.	TITHE INCREASE OR DECREASE RATE PER DISTRICT.	INCREASE OR DECREASE PER DISTRICT IN (%)
AJAMOPO	658,080.00	789,290.00	131,210.00	19.94
EDE	2,868,280.00	2,822,825.00	-45,454.50	-1.58
IKIRUN	648,988.85	558,130.94	-90,857.91	-14.00
LAGERE	2,894,601.70	2,902,414.80	7,813.10	0.27
OLANREWAJU	323,670.00	259,464.50	-64,205.50	-19.84
ILESA	538,430.00	340,953.00	-197,477.00	-36.68
INISA	199,617.00	178,118.00	-21,499.00	-10.77
IREWOLE	139,505.00	128,662.00	-10,843.00	-7.77
IWO	148,420.00	39,675.00	-108,745.00	-73.27
OKE-ILA	707,810.00	663,995.00	-43,815.00	-6.19
OSOGBO	1,771,015.00	2,636,540.00	865,525.00	48.87
TOTAL TITHE FOR 2 <sup>ND</sup> QTR. OF 2012/2013.	10,898,417.00	11,320,069.00	421,652.00	3.87

OSUN CONFERENCE OF SEVENTH DAY ADVENTIST CHURCH  
 SECOND QUARTER 2012/2013 OFFERING COMPARATIVE ANALYSES  
 (APRIL-JUNE)

DISTRICT	2 <sup>ND</sup> QTR. OF 2012, TOTAL OFFERING PER DISTRICT.	2 <sup>ND</sup> QTR. OF 2013, TOTAL OFFERING PER DISTRICT.	OFFERING GROWTH RATE PER DISTRICT.	OFFERING GROWTH RATE IN PERCENTAGE (%)
AJAMOPO	129,343.00	192,003.00	62,660.00	48.44
EDE	305,063.00	507,803.80	202,740.80	66.46
IKIRUN	59,900.34	62,883.00	2,982.66	4.98
LAGERE	601,117.50	583,512.58	-17,604.92	-2.93
OLANREWAJU	73,689.60	88,773.80	15,084.20	20.47
ILESA	186,373.00	122,665.00	-63,708.00	-34.18
INISA	25,192.00	45,600.00	20,408.00	81.01
IREWOLE	18,930.00	18,985.00	55	0.29
IWO	17,662.00	11,130.00	-6,532.00	-36.98
OKE-ILA	166,748.00	116,778.00	-49,970.00	-29.97
OSOGBO	218,955.00	227,409.00	8,454.00	3.86
TOTAL OFFERING	1,802,973.44	1,977,543.18	62,660.00	3.48

OSUN CONFERENCE OF SEVENTH DAY ADVENTIST CHURCH  
 3<sup>RD</sup> QTR. 2012/2013 OFFERING COMPARATIVE ANALYSIS (JULY-  
 SEPTEMBER)

DISTRICT	3 <sup>RD</sup> QTR. OF 2012, TOTAL OFFERING PER DISTRICT.	3 <sup>RD</sup> QTR. OF 2013, TOTAL OFFERING PER DISTRICT.	OFFERING GROWTH RATE PER DISTRICT.	OFFERING GROWTH RATE IN PERCENTAGE (%).
AJAMOPO	101,293.00	137,615.00	36,322.00	35.86
EDE	362,506.00	406,387.20	43,881.20	12.10
IKIRUN	42,116.54	68,519.00	26,402.46	62.69
LAGERE	533,516.20	480,337.94	-53,178.26	-9.97
OLANREWAJU	70,118.00	64,993.80	-5,124.20	-7.31
ILESA	156,825.00	187,592.00	30,767.00	19.62
INISA	26,515.00	28,821.00	2,306.00	8.70
IREWOLE	10,622.00	12,126.00	1,504.00	14.16
IWO	12,700.00	11,075.00	-1,625.00	-12.80
OKE-ILA	161,608.00	138,298.00	-23,310.00	-14.42
OSOGBO	1,026,778.00	238,786.00	-787,993.00	-76.74
TOTAL OFFERING	2,504,597.74	1,774,550.94	-730,046.80	-29.15

OSUN CONFERENCE OF SEVENTH DAY ADVENTIST CHURCH  
 3<sup>RD</sup> QTR. 2012/2013 TITHE COMPARATIVE ANALYSIS (JULY-SEPTEMBER)

DISTRICT	3 <sup>RD</sup> QTR. OF 2012, TOTAL OFFERING PER DISTRICT.	3 <sup>RD</sup> QTR. OF 2013, TOTAL OFFERING PER DISTRICT.	OFFERING GROWTH RATE PER DISTRICT.	OFFERING GROWTH RATE IN PERCENTAGE (%)
AJAMOPO	101,293.00	137,615.00	36,322.00	35.86
EDE	362,506.00	406,387.20	43,881.20	12.10
IKIRUN	42,116.20	68,519.00	26,402.46	62.69
LAGERE	533,516.20	480,337.94	-53,178.26	-9.97
OLANREWAJU	70,118.00	64,993.80	-5,124.20	-7.31
ILESA	156,825.00	187,592.00	30,767.00	19.62
INISA	26,515.00	28,821.00	2,306.00	8.70
IREWOLE	10,622.00	12,126.00	1,504.00	14.16
IWO	12,700.00	11,075.00	-1,625.00	-12.80
OKE-ILA	161,608.00	138,298.00	-23,310.00	-14.42
OSOGBO	1,026,778.00	238,786.00	-787,993.00	-76.74
TOTALOFFERING	2,504,597.74	1,774,550.94	-730,046.80	-29.15

## APPENDIX K

### OSUN CONFERENCE OF SEVENTH-DAY ADVENTIST CHURCH 2012/2013 TITHE AND OFFERING COMPARATIVE ANALYSIS

(i) Ajamopo District. From January to March, 2013, Ajamopo district returned a sum of #766,500.00k as tithe. The district realised a sum of #2,975,593.50k as offering within the same period. Tithe and offering increased in January 2013 when compared with that of year 2012. The return in February was better than that of the previous year that is 2012. However, the district's tithe and offering reduced in March, 2013 by the sums of #55,925.00k and #8,031.00k respectively, when it was compared with that of March, 2012.

(ii) Ede District returned a sum of #2,975,593.50k as tithe, including #401,984.00k as offering from January till March, 2013. In January and February, 2013, tithe and offerings of Ede district increased. Also, in March, 2013 both tithe and offering increased by #379,154.50k and #45,969.00k respectively, when compared with that of 2012.

(iii) Ikirun District returned a sum of #474,742.00k as tithe and #47,096.00k as offering respectively from January till March, 2013. It was observed that tithe and offering increased in January, 2013. Both tithe and offering reduced in February, 2013 by -#178,363.87k and -#7,104.00k respectively. Also, in March, 2013, both tithe and offering increased by #24,181.00k and #1,856.00k respectively. Comparative analysis was done with data of year 2012. Increase, reduction and fluctuation in tithes and offering are being experienced in the district.

(iv) Lagere District returned #2,692,804.70k as tithe and #524,206.60k as offering for January till March, 2013. It was observed that when compared with the returns in 2012, tithe increased in January, 2013, while offering reduced. Both tithe and offering from Lagere increased in February. In March, 2013 tithe and offering reduced by -- #413,749.50k and --#156,269.40k respectively. The member's pattern of returning tithes and offering is fluctuating. There is need for quarterly education on systematic benevolence.



(v) Olanrewaju District returned #335,444.50k as tithe and #85,937.80k as offering from January till March, 2013. It was observed that there was increase in tithe and offering returned in January, 2013. In February, 2013, tithe and offering increased in Olanrewaju district. However in March, 2013, tithe reduced by #90,460.00k; while offering increased by #9,634.00k. This is based on comparative analysis done with the tithe and offering data for January till March, 2012. There is instability in the pattern of returning tithe and offering in the above named District as increase and decrease are experienced sometimes.

(vi) Ilesa District contributed a sum of #505,247.00k as tithe and #188,818.60k in the first quarter of 2013. Tithe and offering in January, 2013 increased when compared with that of 2012, {first quarter}. The tithe reduced, while offering increased in February, 2013 by -#7028.00k {compared with Feb, 2012 returns}. Also, both tithe and offering reduced in March, 2013 when compared with that of March, 2012 by -#56,754.00k and --#14,381.00k respectively.

(vii) Inisa District contributed a sum of #169,974.00k as tithe and #22,850.00k as offering for the first quarter of 2013. Observation: Tithe and offering increased in January, 2013 compared with that of January, 2012. In February, 2013, both tithe and offering reduced compared with that of February, 2012. There was more reduction in tithe and offering for March, 2013 to the tune of -#56,754.00K and -#8,635.00K respectively. This is based on comparative analysis with returns for March, 2012.

(viii) Irewole District contributed #103,906.00k as tithe and #12,395.20k as offering from January till March, 2013. Observation: Tithe reduced while offering increased in January and February, 2013 compared with returns for January and February, 2012. Also, tithe reduced and offering increased in March, 2013 by -#4,764.00k and #357.00k respectively.

(ix) Iwo District contributed #114,830.00k as tithe and #3851.00k as offering for January till March, 2013. In the district, tithe increased in January, 2013, while offering reduced. Both tithe and offering reduced in February, 2012. This was observed when returns in 2013 were compared with that of 2012. Iwo district report was not available for submission in March, 2013. There is instability in the members' response to issue of tithe and offering. Re-orientation on theology of tithe and offering is necessary in our local Churches in Iwo District.

(x) Oke-Ila District contributed #682,540.00k as tithe and #128,402.00k as offering for January till March, 2013. It was observed that tithe and offering increased in January 2013 compared with that of January, 2012. Both tithe cum offering reduced in February, 2013 by -#143,795.00k and -#39,716.00k respectively when compared with that of February, 2012. Also, in March, 2013, the tithe increased, while the offering reduced by #16,550.00k and #25,767.00 respectively. The returning pattern in the district is unstable.

(xi) Osogbo District returned #1,420,606.70k as tithe and #226,325.20k as offering for January till March, 2013. Both tithe and offering increased in January, 2013 when compared with that of January, 2012. Also, both tithe and offering reduced in February by -#281,539.77k and -#10,821.00k respectively, when compared with that of February, 2012. In March, 2013, the tithe reduced, while offering increased. This was realised when compared with that of 2012.

Gross total tithe and offering for 2013 was also compared with that of 2012. It was noted that the total tithe and offering in Osun Conference increased in Jan.2013 by #1,070,846.40k and #136,257.30k respectively. Also, it was observed that when February, 2013 tithe and offering was compared with that of February, 2012, the tithe reduced in February,2013 by -#19,038.14k while the offering increased by #32,082.60k. Moreover, when returns for March,2013 was compared with that of March,2012, it was observed that the tithe and offering reduced by -#345,263.77k and -#147,616.40k respectively. It was also observed that some districts had increase in tithe and offering between January and March, 2013. Some districts had lesser tithe and offering than that of January to March, 2012. Moreover, others districts had higher offering and lesser tithe, compared with that of 2012. It was also noticed that some districts had higher offering and lesser tithe than that of year 2012.

## APPENDIX L

### EVALUATION OF OSUN CONFERENCE OF SEVENTH-DAY ADVENTIST CHURCH'S TITHES AND OFFERING FOR APRIL TILL JUNE, 2013

- (i) Ajamopo District contributed a sum of #789,290.00k as tithe and #192,003.00k as offering from April till June, 2013. Observation: When compared with that of 2012, tithe and offering increased in April and May, 2013. In June, 2013, tithe and offering in the District reduced by -#77,710.00k and -#15,364.00k, compared with that of June, 2012.
- (ii) Ede District contributed #2,822,825.50k as tithe and #507,803.80k as offering from April till June, 2013. Observation: Both tithe and offering in Ede district increased in April and May, 2013 when compared with d of 2012.
- (iii) Ikirun District contributed #558,130.94k as tithe and #62,883.00k as offering from April till June, 2013. Observation: In April, 2013, tithe reduced, while offering increased. In May, 2013, both tithe and offering reduced, while in June, 2013, tithe decreased by -#54,958.91k and offering by #1,863.96k.
- (iv) Lagere District contributed #2,902,414.80k as tithe and #583,512.58k as offering from April till June, 2013. Observation: In April, 2013, tithe increased, while offering reduced compared with that of April, 2012. In May, 2013, tithe and offering reduced by -#258,013.86k and -#10,804.80k respectively when compared with that of May, 2012. In June, 2013 tithe increased by #260,094.24k and offering by #9,940.58k. The stewardship seminar had had positive effect on the stewardship leaders and Church members. More re-orientation is needed on tithes and offering on a quarterly basis in this District.
- (v) Olanrewaju District contributed a sum of #259,464.50k as tithe and #88,773.80k as offering from April till June, 2013. Observation: In April, 2013, tithe increased by #1,978.50k while offering increased by #15,239.00k compared with April, 2012 returns. In May, 2013, tithe reduced by -#61,915.00k, while offering reduced by -#5,117.00k when compared with that of May, 2012. In June, 2013, tithe reduced by -

#4,269.00k while offering increased by #4,962.20k. This was compared with returns in June, 2012.

(vi) Ilesa District contributed #340,953.00k as tithe and #122,665.00k as offering from April till June, 2013. Observation: In April, 2013, tithe and offering reduced by - #115,852.00k and -#43,020.00k respectively compared with that of April, 2012. In May, 2013 tithe and offering reduced by -#16,570.00k and -#807.00k respectively. Also, in June, 2013, both tithe and offering reduced by -#102,030.00k and - #42,137.00k respectively. This was realised when returns for June, 2013 was compared with that of June, 2012. There is need for consistent educational programme on theology of tithe and offering.

(vii) Inisa District contributed #178,118.00k as tithe and #45,600.00k as offering from April till June, 2013. Observation: Tithe and offering increased in April, 2013 compared with that of April, 2012. In May, 2013, tithe and offering reduced by - #16,570.00k and -#807.00k respectively. Also, in June, 2013, tithe reduced by - #14,369.00k, while offering increased by #9,290.00k. This was realised when June, 2013 returns was compared with that of June, 2012. Quarterly education of members on theology of tithes and offerings is necessary in Inisa District.

(viii) Irewole District contributed #128,662.00k as tithe and #18,985.00k as offering from April till June, 2013. Observation: Tithe and offering reduced in April, 2013 by - #12,248.00k and -#5,923.00k respectively. Also, the tithe reduced by -#14,480.00k in May, 2013, while offering increased by #398.00k. In June, 2013 tithe and offering increased by #15,885.00k and #5,580.00k respectively. This was realised as returns for April till June, 2013 was compared with that of April till June, 2012. Financial stewardship seminars held early in June, 2013 had yielded positive result in Irewole District. Members tend to have better understanding of the theology of tithes and offerings. More of such education is still needed to further grow the tithes and offerings returned in that district.

(ix) Iwo District contributed #39,675.00k as tithe and #11,130.00k as offering from April till June, 2013. Observation: In April, 2013, tithe reduced, while offering increased when compared with that of April, 2012. When May, 2013 was compared with the returns for May, 2012, it was noticed that tithe and offerings reduced by - #43,660.00k and -#6,285.00k respectively. Also, in June, 2013 tithe and offering reduced by -#43,490.00k and -#4,285.00k respectively. Monthly or quarterly

education of members on the theology of tithes and offerings by stewardship secretaries, treasurers, Elders, ministers etc., is necessary in this District.

(x) Oke-Ila District contributed #663,995.00K as tithe and #116,778.00k as offering from April till June, 2013. Observation: tithe and offering reduced in April, 2013 compared with that of April, 2012. Also, in May, 2013, both tithe and offering reduced by -#37,415.00k and -#12,969.00k respectively, compared with May, 2012. The tithe increased in June, 2013 by #7,485.00k while offering reduced by -#16,138.00k. Returns in June, 2013 were compared with that of June, 2012. Although, there is gradual increase in tithe in June, with reduction in offering, this revealed instability in returning of tithe and offering in Oke-Ila District. There is need for further education on theology of tithe and offering in local Churches quarterly. This will effect positive attitudinal changes in our Church members.

(xi) Osogbo District contributed #2,636,540.00k as tithe and #227,409.00k as offering from April till June, 2013. Observation: In this District, tithe and offering increased in April, 2013 compared with that of April, 2012. In May, 2013, tithe increased while offering reduced by #26,260.00k and -#5,292.00k respectively. It is noteworthy that tithe and offering increased in June, 2013 by #644,030.00k and #1,265.00k respectively compared with returns in June, 2012.

#### EVALUATION OF OSUN CONFERENCE OF SEVENTH-DAY ADVENTIST CHURCH'S TITHE AND OFFERING FOR THIRD QUARTER, 2013

(i) Ajamopo district contributed a sum of #715,030.00k as tithe and #137,615.00k as offering from July till September, 2013. Observation: When compared with that of third quarter, 2012, in July, 2013, tithe reduced by -#128,515.00k. Offering increased by #8,521.00k. In August, 2013, both tithe and offering increased by #114, 65.00k and #25,063.00k respectively. Also, in September, 2013, tithe reduced while offering increased by #49,500.00k and #2,738.00k respectively. The situation is increasing gradually in Ajamopo district. However, more growth would be experienced if members are educated quarterly or monthly on the theology of tithe and offerings.

(ii) Ede district contributed a sum of #2,350,157.00k and #406,387.20k as tithe and offering from July till September, 2013. Observation: when compared with 2012 returns, in July 2013, tithe reduced, while offering increased by -#68,360.00k and #23,044.00k respectively. In August, tithe and offering increased by #120,352.00k and #45,063. 20k respectively. Also, in September, 2013, both tithe and offering

reduced by -#78,420.00k and -#24,226.00k respectively. The tithe and offering situation is improving gradually despite reduction in some cases. Therefore, education of members monthly or quarterly is necessary for better understanding of the theology of tithe and offerings.

(iii) Ikirun district contributed a sum of #623,530.50k and #68,519.00k as tithe and offering for the third quarter of 2013. When compared with returns in 2012, it was observed that in July, 2013, tithe and offering increased by #122,170.00k and #13,235.00k respectively. In August, 2013, tithe reduced by -#16,112.24k, while offering increased by #5,062.96k. In September, 2013, tithe increased by #35,615.50k, while offering increased by #8,104.50k. There is increase in tithe and offering in Ikirun district despite reduction in some cases. Quarterly education of members on the theology of tithe and offering is still necessary. This should be held in each local Church in Ikirun district.

(iv) Lagere district contributed a sum of #2,976,588.35k as tithe and #480,337.94k as offering from July till September, 2013. This was compared with returns in 2012. Observation: in July, 2013, tithe reduced by -#157,551.00k, while offering increased by #5,772.20k. In August, 2013, tithe increased by #157,618.55k, while offering increased by #28,216.94k. In September, 2013 tithe reduced by #70,806.10k and offering reduced by -#87,167.40k. The situation is improving gradually despite some fluctuations. Monthly or quarterly sensitization should be held in Lagere district. This will deepen member's understanding on tithe and offering. It will also increase the tithe and offering returned weekly or Monthly by Church Members.

(v) Olanrewaju district contributed a sum of #307,312.00k as tithe and #64,993.80k as offering for the third quarter of 2013. Returns in 2012 were compared with that of 2013. In July, 2013 tithe and offering reduced by -#36,791.70k and -#14,448.20k respectively. In August, 2013 tithe and offering increased by #27,063.50k and #7,258.50k respectively. Also, in September, 2013, (compared with 2012), tithe reduced by #34,077.70k, while offering increased by #2,065.50k. There is improvement in returns in this district despite instabilities in few cases. This situation also calls for membership education on theology of tithe and offering on a quarterly basis.

(vi) Osogbo district contributed a sum of #1,921,255.00k as tithe and #238,786.00k as offering for the third quarter of 2013. In July, 2013, tithe increased while offering decreased by #217,550.00k and -#1,720.00k respectively. Returns for 2013 were

compared with that of 2012. In August, 2013 tithe and offering increased by #75,992.00k and #39,738.00k respectively. In Sept., 2013, both tithe and offering reduced by -#80,055.00k and -#820,010.00k respectively. It is essential to organise educative seminars on theology of tithe and Offering every quarter in each Church.

(vii) Ilesa district returned a sum of #609,637.00k as tithe and #187,592.00k as offering from July till September, 2013. Returns in 2013 were compared with that of 2012. Observation: In July, 2013, tithe increased by #58,355.00k while offering increased by #20,396.00k. In August, 2013 tithe and offering increased by #37,583.00k and #6,722.00k respectively. In September, 2013, both tithe and offering increased by #30,429.00k and #3,649.00k respectively. There is appreciable growth in tithes and offering in Ilesa District. More quarterly educative programme on theology of tithes and offerings is necessary in this district too; this will help in sustaining the growth in tithe and offering. It will equally aid evangelism and Church development.

(viii) Inisa district contributed a sum of #134,275.00k as tithe and #28,821.00k as offering for the third quarter of 2013. Observation. Returns in 2013 were compared with that of 2012. In July, 2013, both tithe and offering increased by #8,696.00k and #5,060.00k respectively. In August, 2013, tithe increased by #3,906.00k while offering reduced by -#1,159.00k. Also, in September, 2013, both tithe and offering reduced by -#28,669.00k and -#1,595.00k respectively. The situation improved in July and August, but the returns reduced in September, 2013. Members in this district need monthly education on the theology of tithe and offering.

(ix) Iwo district contributed a sum of #212,470.00k as tithe and #11,075.00k as offering. Returns in 2013 were compared with that of 2012 in Iwo district. In July, 2013, tithe increased by #28,925.00k while offering reduced by -#1,405.00k. In August, 2013, both tithe and offering increased by #41,340.00k and #1,135.00k respectively. In September, 2013, tithe increased by #34,019.00k, while offering reduced by -#1,355.00k. There is gradual improvement in returns in Iwo district despite fluctuations. More periodic education of members on the theology of tithe and offering will increase their understanding and impetus to practise the principles.

(x) Irewole district contributed a sum of #147,805.00k as tithe and #12,126.00k as offering from July till September, 2013. Returns in 2013 were compared with that of 2012. Observation: In July, 2013, tithe increased by #13,270.00k while offering reduced by -#1,213.00k. In August, 2013, both tithe and offering increased by

#13,925.00k and #2,454.00k respectively. In September, 2013, tithe and offering also increased by #2,570.00k and #263.00k respectively.

(xi) Oke-Ila district contributed a sum of #791,365.00k as tithe and #138,298.00k as offering from July till September, 2013. Returns in 2013 were compared with that of 2012. Observation: In July, 2013, tithe increased by #57,745.00k while offering reduced by -#2,099.00k. In August, 2013, tithe increased by #95,215.00k, while offering reduced by -#1,016.00k. Also in September, 2013, both tithe and offering reduced by -#186,320.00k and -#20,195.00k respectively. The gradual improvement noticed is followed by reduction in tithe and offering compared with that of 2012. There is need to intensify effort in educating members on the theology of tithe and offering in every local Church in Oke-Ila district. The studying of the gross total tithe and offering for July till September, 2013 compared with that of 2012 revealed certain facts (strength and weaknesses.) Observation: gross total tithe and offering in July, 2013 was higher than that of July, 2012 by #115,493.30k and #49,143.00k respectively. Gross total tithe and offering in August, 2013 was also higher than that of 2012 by #671,558.41k and #158,538.60k respectively. However, when September, 2013 was compared with that of 2012, it revealed reduction in gross total tithe and offering returned to the tune of -#425,214.30k and -#937,728.40k. For the present situation to be made better, local Churches, districts and Conference should continuously educate members on the theology of tithe and offering monthly or quarterly. This would enable members to have deeper understanding of systematic benevolence. They will share in its blessings. The evangelistic and developmental works of the Church too will be blessed.



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