

Piety and profit: accounting for money in West African Pentecostalism (Part 2)

ABSTRACT

The study of mobilisation and organisation of money in churches is not new: it is actually a staple of Western Christianity where documentation is a routine practice and openness is accepted as a norm of existence for most religious bodies. The issue of resource mobilisation within Pentecostalism in Africa is however a blind spot. This article is a new empirical investigation of Pentecostal mobilisation and the organisation of money in West African Pentecostalism. It also focuses on selected churches in Cameroon and Nigeria in order to have a comparative perspective on the issue. It is concluded that the two focused churches in this article demonstrate different attitudes and behaviour towards money, its mobilisation and organisation. The need for deeper research on the dynamics and dialectics of faith and finance in African Pentecostalism is strongly emphasised.

“A feast is made for laughter, and wine maketh merry: but money answereth all things”, (Ecclesiastes 10:19; KJV).

“The heads thereof judge for rewards, and the priests thereof teach for hire, and the prophets thereof divine for money: yet will they lean upon the LORD, and say, Is not the Lord among us?” (Micah 3:11; KJV).

[M]oney is a concretised energy that burns hotter than even fire. The way it is understood and handled (used) has serious effects on the economy and life of the people. The level of the consciousness of the operators and participants in the [money] system determines the type of system that evolves and the performance of the system (Ekpenyong 2005:4).

ACCOUNTING FOR MONEY: MEANING, MOBILISATION AND ORGANISATION

Among the six churches studied in the first article here above,² there are variations in the methods of mobilisation of money. I will draw heavily on two of the largest churches studied, one in Cameroon and the other in Nigeria. Both churches are transnational in their activities and have large congregations scattered in many countries and cities. One belongs to the holiness strand and

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2 These churches are: i) Christian Missionary Fellowship International, Yaoundé, Cameroon; ii) Living Word Fellowship, Yaoundé, Cameroon; iii) Faith Bible Church, Douala, Cameroon; iv) Living Faith Church, Douala, Cameroon; v) Living Faith Church, Lagos, Nigeria; vi) The Redeemed Christian Church of God (RCCG), Nigeria.

the other to the prosperity strand of new Pentecostalism. The Cameroonian church has a branch in Lagos while the Nigerian church has three branches in Cameroon.

Christian Missionary Fellowship International (CMFI), Yaoundé.

Zacharias Tanee Fomum, a former Presbyterian Church member and professor of Biochemistry at the University of Yaoundé I, founded the Christian Missionary Fellowship International (CMFI) in 1978.³ Professor Fomum, a son of a Presbyterian Church pastor as well as a former elder of the church (Mbe 2002:365-366), became “born again” while studying at the Makerere University in Kampala, Uganda, where he earned a D.Sc. in Biochemistry (Ojo 2005:406-407). According to the pastor in charge of the international headquarters church at Obili, Yaoundé, Pastor Joseph T. Mbafor (also a professor of Biochemistry at the University of Yaoundé I), the CMFI has more than 1.5 million members in Yaoundé alone and is expanding fast.⁴ The CMFI has sent missionaries to more than fifty countries including Nigeria. Fomum has carried out evangelistic crusades in Ibadan and Lagos.

Although a *new* pentecostal church, the CMFI is *not* a prosperity church. “We do not preach prosperity; we do not identify or belong to the same group with churches and pastors who preach it.”⁵ Its meeting place at Obili in Central Yaoundé is a large hall filled with plain wooden benches and a raised stage area adorned with two wooden tables frugally covered with a white tablecloth. There are two types of services on Sundays for members of the CMFI. The first takes place in the morning when members congregate in what they call “evangelistic centres” for teachings, prayers and worship. Members are usually urged and, on some occasions, pressured to bring along their friends to the service: “each believer should labour to bring five sinners to the Lord Jesus; persons who are radically converted, baptised into water and fellowshipping in one of our house churches.”⁶ During this service sacraments such as baptism may be conducted. The service lasts for about three hours and no financial offerings are collected. In the evening, baptised members congregate in smaller numbers of between fifteen and forty members in private homes for what is called “house churches”. At the end of 2004, there are over 1 000 house churches with a minimum of forty members each in Yaoundé alone.⁷ Only the members know the venues for this second service, and no member, except the leadership, may know more than his/her venue and the members of that particular house church. It is during this second service that offerings, tithes and donations are collected from only baptised members.

The church’s doctrine on money is stated explicitly in a book written by the founder titled *The Christian and Money* (1988). “[M]oney is part of the great world system that is hostile to God” and therefore “must be delivered from the world system” before it becomes acceptable to God (Fomum 1988:8). The believer must bring along all his property out of the world into the kingdom of God: “every child of God must consecrate all his money and property to the Lord” (Fomum 1988: 11). The believer and his property must be delivered from the world and its systems in order

3 The CMFI, Yaoundé, is not to be confused with a different organisation with identical name, founded in 1949 in Kansas, the United States of America. On the introduction of Pentecostalism in Cameroon and the particularly the activities of Fomum in rebranding the new religion, see Ojo (2005:405-408).

4 Personal interview with Pastor Joseph T. Mbafor, (Pastor in charge of Christian Missionary Fellowship International [CMFI], Yaoundé centre), Yaoundé, Cameroon, 24.04.05.

5 Interview with Pastor Joseph T. Mbafor.

6 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No.003 March 2005, p.1

7 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 001, October 2004, p. 1.

for him/her to stand in the right with God. According to Fomum, “We cannot sacrifice money to the Lord and His work if we ourselves are not sacrificed. ... God cannot accept a man’s money when the man himself is not accepted by Him” (Fomum 1988:7). The believer is urged incessantly to “give until it hurts”, for, “[y]our only savings is the money which you have already sent to the bank of heaven by investment in the Lord and His service [...] Why should you not close your bank account and invest the contents into the work of the Lord today?” Those who have houses, farms and lands, jewellery are commanded: “Sell [them] and transfer the money into the heavenly account by putting it into God’s work” (Fomum 1988:51).

Living in luxuries or even asking for them in prayers is frowned at: “It is a sin to pray for anything that is a luxury. A luxury is anything that you do not need to keep you alive and enable you to get the gospel to the lost” (Fomum 1988:52). Examples of luxury given are coffee, tea and soft drinks. “Any pursuit of education beyond the minimum needed for the preaching of the gospel is criminal. [...] When a leader spends the weekend farming cocoyams instead of winning the lost, he has lost his head. If he starts one or two businesses, he is a traitor”.⁸ By living very frugal lifestyle and turning every other “excess” money to the church for “the work of God”, believers invest in the bank of heaven and visibly demonstrate their commitment and conversion. Members are also urged to invest their time and energy in bringing in or inviting unbelievers: “Listen brethren, you belong to the one to whom you give your time. [...] It is [your] unpurchaseable ware, property [...] God wants your heart. Next to your heart God wants your time”.⁹

The investment of time and money in “evangelisation” will produce new converts who will in turn contribute their own resources to the expansion of the church. CMFI members “are under obligation” to carry out a fourfold responsibility: i) preach the gospel; ii) win the lost; iii) transform those won into disciples; and iv) teach them to also go and make disciples.¹⁰ Church leaders and elders are urged to be mindful of numerical growth:

A leader must provide growth in numbers, without which he has failed. A leader must provide growth in numbers and growth in depth. The absence of growth in numbers means that the leader has failed. Failure in growth in numbers is the mark of the loss of the leadership mandate. Each leader must face what will be the number of believers in his ministry at the end of this year compared to what the number was at the end of last year. A National Leader, a Zonal Leader, a Divisional Leader, a City Leader, a House Church Leader and any such person who does not confront numbers is very dishonest. Do not only say that you are growing in depth. [...] Depth that does not lead to growth in numbers is deceit. [...] You cannot evaluate success by activities.¹¹

Activities of both members and their leaders are measured in *numbers* i) of contribution of money and time and ii) numerical increase of the fold to reinforce further circle of resource mobilisation. Replete in the church’s monthly bulletin are targets of new house churches to be established each month or year,

8 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, no. 001, October 2004, p. 2. The material is culled from Zacharias Tanee Fomum, *36 Reasons for Winning the Lost*, Yaoundé: Christian Publishing House.

9 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 002, December 2004, p.2.

10 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 001, October 2004, p.2

11 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 002 December 2004, p.3

detailed plans and strategies of bringing in new members; marketing styles by which official targets are to be met. For example, each elder is given a target to meet within three months failing which “[t]he blood of everyone who perishes in your quarter without hearing the gospel is upon you”.¹² Evangelism is the singular reason members are incessantly urged, sometimes verbally harassed, to almost forsake every mundane engagement and invest their monies and time. Although there is dignity in manual labour, the hardest work is praying: “Prayer is the hardest work anyone could ever engage in on this side of heaven” (Fomum 1989:72; 1996). The church exhibits strong sectarian character and its members display discernible spiritual schizophrenic tendencies, for example, in trying to obey the injunctions of their leader and in attending to social, worldly issues such as the acquisition of education and in generating wealth. This tension notwithstanding, the CMFI keeps expanding and the leaders insist on making great social and political capital out of this fact. In the contemporary world, the size of a religious group is an important factor in the competition for political, social and economic resources, as Filatov and Lunkin (2006) conclude in their recent study regarding Russia.

The primary sources of income for the CMFI are i) weekly offerings in the house churches; ii) tithes from members; iii) gifts and other donations from members. A secondary source comes from income from a formidable publishing enterprise which has been very effective in publicising and popularising Fomum’s ideas and the CMFI. (Fomum has written close to a hundred books published both locally and internationally). As is common with new pentecostal churches, there is a bookshop attached to the Obili International headquarters of the church (Bartholomew 2006). The “Lord demands a tithe (10%) and an offering of the revenue¹³ of each child of God”. Those who give exactly 10% of their monthly revenue, which is called “Mathematical tithing”, are regarded as “carnal believers”, “spiritual babes”: “The spiritual believer gives and gives his all” (Fomum 1988:18). However, these monies are “paid every month to a House church Treasurer and used in projects for the spread of the Gospel through the sending of Missionaries to other cities and countries and for the running of the church in the city. Do not forsake your blessings by failing to give God what He demands”.¹⁴ These collections are only allowed from baptised, affiliated members of the church who must go through their house churches in order to transmit their money. There are parachurch groups in the church called “the Sowers” and “His Ambassadors” who make special contributions of money and time to the activities of the church’s different funds apart from their normal payments of tithe and offerings.

Apart from its publishing outfit, the CMFI does not engage in any profit-yielding activities such as bakeries, banks and supermarkets, etc. The reason for this is obvious: the church is a conservative, “world-rejecting” (see Wallis 1984) and “separatist” (Ojo 2005:407) organisation: “In the first coming of the Lord, He gave himself to the winning of the lost. He did not take care of the social issues. [...] Can I permit one second of building an accursed system ready for destruction?” The present system of things is against the intention of God because it is in the hands of the Devil; “[w]hen Jesus comes again, there will be the Jesus economic system”.¹⁵ The church

12 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 001, October 2004, p.2

13 There is no indication about how to calculate this revenue: gross income or net income? If the monthly salary after tax of a member is 1000, the tithe for that month is calculated as 100 irrespective of other monthly expenses that individual may have to settle such as energy and telephone bills, house rent, etc. For the intricacies and controversies involved in the computations of tithe, see Harrison (2005).

14 CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 002, December 2004, p.4.

15 Zacharias Fomum, *36 Reasons for Winning the Lost*, cited in CMFI International HQ Bulletin, “The Church in Yaoundé: Letter from your Pastor”, No. 001, October 2004, pp.2 & 3.

teaches that the “devil rules the world through continental arch-demons called Princes” who are “Satanic spirit personalities”. According to Fomum (2003:22), “the Strong Satanic Man of Cameroon has been bound” and “overthrown” since 7 June 2002.

An interesting feature of CMFI is its ability to recruit very educated members particularly those who are in the academia. According to one of its pastors, the strength of the church (and the dread of the State and the mainline churches in Cameroon) is the formidable minds and brains in its fold. “The government is afraid of us because we have the best brains among us.” From among this core elite group, the church sources for different cadres of leadership, treasurers, accountants and auditors. Every house church has a leader in charge who works with a treasurer who keeps records of the local assembly’s weekly offerings and tithes. At a particular point in the month the monies and their records are moved up to a zonal treasurer who oversees a number of house churches. The zonal treasure and leader now push up these records and the monies up to the “Evangelistic/Prayer Centres” where the accounts are audited and examined by a body of elders. This is a monthly exercise that ends with the preparation of a typewritten account that is kept in the custody of the pastor who oversees the activities of the church in a city. There is a national body of elders that scrutinises the accounts from different churches in different parts of the country. I was shown filed copies of annual financial statements of the churches under a particular division but was not allowed to scrutinise or evaluate them. However, these accounts are never published or made accessible to the general membership. Only a select few (some elders) have access to its contents.¹⁶

Living Faith Church Worldwide (LFCW)

Living Faith Church Worldwide (LFCW), popularly known by its alias of Winners Chapel, is unarguably Nigeria’s most flamboyant new church. Referring to this church, Karl Maier (2000:263) writes: “Proof that religion is a thriving business in Nigeria can be found at Bishop David Oyedepo’s Faith Tabernacle, an immense hexagonal structure in the town of Ota on the outskirts of Lagos.” While CMFI’s missionary orientation is evident even in its name, so also is LFCW’s theological orientation and attitude to the material world is evident from its name. It is a church that is deep entrenched in the Faith Movement.

David Oyedepo, presiding bishop and founder-owner of LFCW was born on 27 September 1954 into a religiously mixed family: his father, Ibrahim, was a Muslim healer and his mother,

16 During fieldwork at CMFI, the pastor in charge of the Obili Evangelistic Centre insisted that I should speak with him alone and no other member of the church. Before this time, however, I have been discussing my project with two members, one a medical doctor and the other a lecturer with a PhD and a treasurer to one of the house churches. All the elders in the church I had previously scheduled interviews and discussions with were forbidden to speak with me by the pastor who exercises an almost tyrannical control over his church members. Perhaps because of its past experience of persecution from the state, the CMFI is one of the most secretive organisations to penetrate. There are no signposts indicating where it meets for worship and there are no ways of knowing where the house churches are held. One needs to convert, be baptised and then be affiliated to one of the house churches in order to know what happens in the inside. Although the church boasts of many professors in the universities, the leadership still declines to allow an academic study of its activities and impact. The reason given for this position, according to Pastor Joseph T. Mbafor, is that the church is still a *religio illicita*; since applying for registration in 1992, the state is yet to grant it an official status through a Presidential decree. This position is not tenable because the stipulations of the enabling law on the formation of religious associations contains an important proviso: “Silence on the part of the Senior Divisional Officer after submission of the declaration [for registration] shall be tantamount to acquiescence and shall imply acquisition of legal status” (Freedom of Association, chap. 1, section 7(3), R&F, p. 46).

Dorcas, was a member of the Eternal Order of the Cherubim and Seraphim Movement (C&S), a branch of the *Aladura* movement in Nigeria.¹⁷ David was “born again” in 1969 through the influence of his teacher, one Ms. Betty Lasher, who took special interest in him during his secondary schools days. He studied architecture at Kwara State Polytechnic and worked briefly with the Federal Ministry of Housing Corporation in Ilorin before resigning to concentration on missionary work. According to him, he received a mandate from God through a vision in May 1981:

I heard multitudes groaning under the vicious grip of poverty and privations, disease, sickness, frustration and hopelessness. Sorrow overcame me, and I joined in the groaning. But God told me the hour of liberation had come to these multitudes and I am sending you with the word of faith in a rescue operation (Mgbonyebi 2004: 19).

This is the inaugural vision that led to the founding of the LFCW, first called Liberation Faith Hour Ministries, in 1981. Two years after, on 17 September 1983, Pastor Enoch A. Adeboye, General Overseer of the Redeemed Christian Church of God (RCCG), ordained David and his wife, Florence Abiola Akano (now known as Faith), pastors by laying hands on them and also commissioned the ministry of David. Five years after, David became bishop.

The LFCW is the prosperity church *par excellence*; its thrust in teaching and practice is the creation of wealth and dispensation of miracle. Oyedepo confirmed that he learnt directly from the lips of the principal exponents of the Faith Movement: Kenneth Hagin (1917-2003); A. A. Allen (1911–1970); Kenneth and Gloria Copland; Benson Idahosa (d. 1998) and Enoch Adeboye, among others (see Kuponu 2005; 2006). He describes his own teaching on prosperity as “covenant software for programming yourself into victories and triumphs” (Oyedepo 1997:338) and styles himself “the Chief Executive Officer” of the conglomerate called David Oyedepo Ministries International (DOMI).¹⁸ DOMI is the umbrella organisation comprising LFCW, World Mission Agency (WMA), Dominion Publishing House, Covenant University, and Social Development Missions (made up of hospitals, maternities, schools, etc.). The church is an imperial religious empire, a religio-economic conglomerate equipped with a world-class auditorium, bible school, a publishing house, a university (that specialises on business studies with courses in administration, management, accountancy and banking), secondary schools, several banks, hospitals, petrol filling stations; bookstores; audiovisual production centres; a jet aircraft, and many other purely profit-making enterprises.

Prosperity, which encompasses both wealth and health, is not achieved through prayers and fasting but by understanding and practicing a covenant with God based on faith (which is an active living force that controls a believer’s attitude and actions) and giving (payment of tithes, giving to God’s prophets and the poor and giving to the church for God’s mission) (Oyedepo 1997: 163).

17 On the formation and early history of the Aladura church movement in Yorubaland, see Peel 1968; Mitchell 1964; 1970a; b; 1979 and Omoyajowo 1982; Olayiwola 1987; Ray 1993; also Kalu 2005.

18 Living Faith Church Worldwide, Inc., *The Commission: Administrative Handbook*, March 2003, p.21. (Hereafter *AHB*) This official document is 193 pages and is not on sale to the public. On the back cover is boldly written: Property of Living Faith Church Worldwide Inc. Although it is not called the Constitution of the church, it serves the same purpose: it is organised in five parts, each part subdivided into “Articles” and the articles are alphabetically numbered, further subdivisions are numbered in roman figures. The arrangement is for easy referencing. I thank the Rev. Selome Kuponu for making a copy of this document available to me for this research.

The power to get wealth is released on the platform of a covenant; the believer only needs to “sign in for it; you don’t confess it” (Oyedepo 1997: 25). The mother of poverty is sin, and departing from sin prepares the ground for signing into plenty and abundance. Although nothing corrupts as quickly as money, it is still one component of prosperity which brings out a state of well-being. “There is nothing that can get successfully done on this earth without money. All transactions on earth are programmed around money. Everything you need in life answers to money” (Oyedepo 1995:115-116). The cheapest and easiest way to prosperity is to seek out people who are sent with [the] message [of prosperity] ... You can read the Bible from now till Jesus comes, and still not get a light from it! But locate a man whom God has sent, camp around him, begin to swallow his words and you will soon find something that will loose you from that chain of poverty (Oyedepo 1997:154).

Since “[t]here is only one way to get money [which is] by giving away what you have”, Oyedepo (1995:118) teaches his followers and fans to “sow money seeds” upon “word seed”. (“Word seed” is what proceeds from the mouth or pen of “a man whom God has sent”.) Explicitly according to LFCW theology of economics, people become wealthy in order to use their wealth to bless the church and God will in turn reinforce that wealth: “When you keep your riches away from God it is to your hurt”; “what you receive does not make you but what you give makes you” (Oyedepo 1997:121; 217). Those who do not give are damned; those who under-give are faced with calamities, such as sickness, disease, frustration, etc. LFCW members are urged to make huge and painful sacrifices to the church, primarily involving money, to the point of even giving away the clothes on their bodies, for “It is that cost that eventually determines your worth [before God and the church]” (Oyedepo 1997:302).

In summary, Christians are promised sudden, inexplicable and stupendous financial rewards and more if they should engage in a seven fold practice of “unshakeable strategy for unlimited prosperity”: i) giving; ii) working; iii) thinking; iv) trusting; v) waiting; vi) talking and, vii) thanking. The first five of these Oyedepo classifies as “planting the seeds” of prosperity, while the last two represent “watering” the seeds. Until we have planted and watered, God is not committed to bring increase our way” (Oyedepo 1997:299).¹⁹ Believers who embrace a “giving covenant” as listed above, will be rewarded with a “covenant of prosperity” which transcends financial blessings to include: i) strong, sickness-free and fit life; ii) barrenness-free life; iii) miscarriage-free life; iv) death-of-children-free life; v) longevity; vi) curse-free life and; vii) defence and protection. Christians are dedicated to the worship of God, and “giving is serving God” (Oyedepo 1997:327).²⁰

From the foregoing on the meaning of prosperity and the place of money in it, it is obvious that the sources of money in LFCW are as diverse as its teaching on prosperity and money. The primary sources of money in the LFCW are i) tithes; ii) offerings; iii) gifts and donations; iv) special pledges; v) special contributions for special projects(s); vi) media production (books, magazines, videos, CDs, DVDs, and audio tapes); vii) investments (from fee-charging schools and the university, covenant community bank, transportation ventures, petrol filling stations, bakeries, etc.); viii) corporate sponsors (makers of consumer products and marketers of services such as banks).

Branch churches of LFCW derive their income principally from the first five sources (tithes, offerings, gifts and donations, special contributions, and sale of media products). The most

19 The imagery of planting and water is drawn from 1Cor. 3:6: “I have planted, Apollos watered; but God gave the increase”

20 See Gifford (2004:56-61) for some details on LFCW’s teaching on “Success”.

important source of money is tithe collection which, according to one accountant of the Douala branch of LFCW, accounts for sixty percent of church income.²¹ Offerings, pledges, special contributions and donations constitute 40 percent of income. Income from the sale of literature and audiovisual products is completely repatriated to the church HQ in Lagos. After every religious activity that brings income to the church (Sunday worship, night vigils, choir practice, bible study, etc.), four elders and the church accountants (usually there is an accountant and an assistant accountant) count the proceeds and keep individual records. The money is quickly handed over to the treasurer or accountant who pays it into the church bank account at the earliest opportunity. The local branch of LFCW in Douala is assisting in setting up two other branches in Buea and Bamenda; it makes some financial contributions, called “mission expansion money”, towards the purchase of property and payment of staff salaries and allowances. The Douala church exercises financial oversight function over the smaller ones in Buea and Bamenda. These smaller congregations send their own remittances to Lagos through the “big sister” church in Douala. The Douala church also procured a bank loan with which it purchased some property. From its “special contribution” fund, it is now making instalmental repayment to the bank.²² As a result of the financial commitment of the Douala church to Buea and Bamenda, its remittances to the Lagos mother church are reduced to 10 percent of total income.

Branch congregations and dioceses of the LFCW have what the church calls “remittance ratio”: this is the target sum or financial quota assigned to each congregation to repatriate on a monthly basis to the HQ (*AHB* p.128). It varies from parish to parish according to the size and location of the branch church. It was revealed during the crisis that engulfed the church in Ghana in 2004 that the Accra branch was given a target of US\$60,000 to remit each month.²³ Congregations that are located in peri-urban and rural areas that consistently failed to meet their remittance ratio are eventually closed down because of unproductivity. The elevation of pastors is directly tied to the level of financial productivity of the individual. An individual seeking ordination must consistently meet up with a certain number of church membership and monthly remittance ratio before ordination is approved. A fall in tithe or church membership is a sufficient reason to postpone or cancel a candidate’s ordination. This practice is not restricted to LFCW; the RCCG also practices this and it is likely that LFCW cloned the practice from this source (see Ukah 2004a: 128-129). Dedication, according to one pastor, must be quantifiable in terms of the amount of money one brings into the coffers of the church; the amount of money raked in is directly related to the quality of persons a pastor is able to recruit into the church and make pay tithes and other offerings, donations and levies. LFCW parishes are almost entirely situated in urban centres; this is where the pastors, always under immense pressure to bring in higher remittances and afraid of suffering a decline in income which may result in a sack or redeployment to less profitable sector can target the cream of the society and meet up with their targets and remittance ratio to the HQ.

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- 21 The church issues what it calls “tithe booklet”, which is severally numbered to indicate how many people have them in their possession, to all its members to record their names, addresses, amounts paid as tithe and which month/year. At the base of the booklet is written: “This is the token of my obedience. I do it cheerfully expecting my harvest”. In Cameroon there is a French translation accompanying the English rendition: “Ceci est le signe de mon obéissance. Je le fais joyeusement en attendant ma récolte”.
 - 22 In Nigeria banks are reluctant to give loans to small-scale farmers and cottage industries but quick to give to pentecostal churches because their returns are guaranteed. Banks thus sponsor pentecostal expansion by making available several financial products to them at high interest rates. By borrowing to buy property and equipment, for example, congregations are saddled with financial responsibilities to aggressively recruit rich persons and raise sufficient money to pay back the loan.
 - 23 (accessed 30.06.05).

Remittances from LFCW branches outside Nigeria are converted into United States dollar (US\$) or the Euro (€) and carried in cash by an elder or deacon of the local branch to Lagos.²⁴

An important reason why remittances are made in cash and conveyed by a church member from a branch to the church's HQ and not through the bank is to maintain a high degree of concealment of the amount of cash flows coming into the church. Certain stocks of an organisation's "private knowledge" as distinct from "public knowledge" may be critical to its market performance and public perception (Matusik 2002). Remitting money through some official means, say, the banks, will necessarily involve payment of taxes on the amount remitted and a documentation of the transaction. Churches in Nigeria have vehemently refused to pay taxes on profit, even on estates dedicated to profit-making ventures, such as bookstores, restaurants, etc. Making remittances out of a country by a church indicates that that church makes *profit* on its activities in that society.²⁵ However, although the church is aware of the high risk involved in this method, it still insists on it because the value far outweighs the disadvantages. One month's consignment of cash from Douala to Lagos was reportedly lost to robbers while en route Lagos; the church did not report the matter to the police for investigation. There have been cases of church members misappropriating church funds and the churches not reporting to the police for investigation because that would lead to the disclosure of many other transactions within the church that the leadership would allow such matters getting into the public domain.²⁶

The local assemblies expend their income in a variety of ways. While the CMFI has no paid full-time employee (it depends mostly on volunteers) and pays meagre stipends to some of its officials, the LFCW is a highly bureaucratic organisation with many employees in its service. According to the employment policy of the church, "[e]mployment is entering into master/servant relationship with the ministry" (*AHB*, p. 31). The church pays salaries to its employees. Few of the local assemblies have their own worship places; others rent halls and auditoria for their services. These pay monthly and yearly rents on the leased property. The church also expends huge sums in servicing its installations, maintenance (estate, equipment, machines and vehicles), and payment of utility bills.

The international HQ of the LFCW claims to operate "an open accounting system" in which financial transactions are subjected to "broad scrutiny" and congregations are instructed to strictly adhere to "remittance ratio and prompt transfer" of funds (*AHB*, p. 128). Although there are different procedures tediously spelt out in the official books of the church relating to how to record cash flows, authorise disbursement of funds for projects, etc., the actual bookkeeping and records are never made open to scrutiny. Even when the church could recruit qualified personnel from among its members, the accountants and auditors working in the branch congregations are, in the main, not trained accountants or auditors. One accountant, for example, was upgraded from being bookstore attendant to church accountant. While it is the case that subordinates are made to render

24 Personal interview with Deacon Dominic Nanje, Church Accountant, LFCW, Douala, Cameroon, 06.05.05. He has been accountant in LFCW, Douala, since 2000.

25 For our purposes, profit is taken to mean the return received on an investment after all operating expenses and charges have been met. Profit is a major incentive in entrepreneurial engagement and expansion in capitalist economy. Although there are differences between economists and accountants in how profit is calculated, that should not detain us here since it is tangential to our point here.

26 In December 2002, the founder-owner of Liberty Gospel Church, Calabar, revealed how an elder of the church stole millions of naira of tithe proceeds ("my money", she called it) meant to be lodged in a bank. The founder could not report to the police or even to the general membership of the church because, according to her, many people, including her sceptical husband, would laugh at her misfortune, (Personal communication with Evangelist [Mrs.] Helen Ukpabio, 28.12.2002).

accounts to their superiors, the upper level of administration is frequently shrouded in mystery and all enquiries regarding the financial running of the church are referred to the founder-owner. He in turn tells all inquirers that church funds are God's money (Oyedepo 1997: 194-199) and no one need bother about how it is expended since God knows that it is channelled toward spreading the gospel.²⁷

DISCUSSION

Pentecostal churches in West Africa have increasingly and visibly incorporated the identity of corporate organisations: public outlook, advertising strategies, methods of fund raising, as well as aspirations. They insist in looking respectable and modern in all aspects of their conduct except in displaying public accountability. The leaders of these organisations vehemently resist what they conceive as "the intrusion of worldly accounting practices". They claim these practices go against their ingrained religious interests and foundation that is built upon accounting to God alone since he is the source of the charismata that propels the ministries of these churches. The theology of "superhero" charismatic figures, divinely singled out by God to rescue humankind, interferes with what is considered as a secular intrusion of public accounting for material resources extracted from the public. Sometimes it is argued that since it was God, and not the state or the public, nor even the followership, who gave the mandate of mission, to God alone must account be rendered. The hollowness of such "logic" is apparent. The public claims of these organisations are not only transcendental, they are also this worldly; as well, the churches are not just transcendental organisations also social institutions. They adopt rational, market and management practices which are clear innovations of business schools and market-driven economies; they resist just that aspect that concerns accounting for money.

The churches, particularly those of the prosperity strand, transgress the purely religious functions to engage in activities specifically designed and motivated by profit. Such engagements include the establishment of financial institutions (banks and insurance companies) and profit-oriented firms (publishing houses, educational institutions, supermarkets, bakeries, restaurants, hotels, etc). What used to be social functions of churches such as the provision of healthcare and education, are now profit-driven as church-owned healthcare facilities and schools charge about the highest fees when compared with non-church owned health care facilities and schools.²⁸

Aside from beliefs that are mobilised against accounting for money and greater public disclosure, the structure of authority in these churches further hinder public accountability. They are founded and *owned* by a single individual (and the spouse) who is regarded as the *visioner*, the channel and bank of charismata through whom God blesses the followers. His or her word is law (which is often given a divine aura). There is no higher human authority than the founder-owner.

27 The wife of the founder-owner of LFCW is the "Executive Secretary" of the church, higher in hierarchy than any other official except the Chief Executive Officer. As executive secretary, she keeps all records including financial transactions (see: *AHB*, p. 27).

28 LFCW's Covenant University which commenced operation in October 2002 started off with charging N170,000 (ca. 1,097) as tuition per academic session. This amount excludes a wide range of hidden fees shrewdly built into several transactions for students. A professor at the University of Ibadan informed me that his ward at the school was paying N230,000 (ca. 1,484) each academic as against the official tuition claimed by the university authority. By 2004 the official tuition fees were N230,000 for students in the Humanities and Social Sciences and N250,000 (ca. 1,515) for those in the core sciences (see: Interview with Bishop David O. Oyedepo, the Chancellor of Covenant University, <http://www.covenantuniversity.com/ar.htm>, accessed 17.02.2006).

His or her authority is entrenched on two very visible levels: doctrinal articulation and administrative control. He or she appoints other officers of the church and can remove them unchallenged. All matters of finance end on his/her desk or the spouse's or a trusted ally. While every officer of the church accounts to the "visioner", she or he accounts to no one and justifies this by claiming a super ordinate position to all. The feature of relational independency bolsters organisational character: there is no supervisory body that instils discipline in doctrine and administration within the local pentecostal community. In the LFCW, for example, the founder and his spouse occupy the three most important positions. He is *both* the president/Chief Executive Officer of the global organisation and the Executive Vice President while his wife is next in the chain of command, the Executive Secretary (see *AHB*, p. 27). As the chairman of the Board of Trustees and the sole authority who appoints/selects every other person into positions of authority, no one can challenge, oppose, scrutinise or supervise the practices, decisions and behaviour of Oyedepo or/and his spouse.²⁹ It is easy to infer from the above scenario that many of the new churches function in practice as "a private resource, a family business, a convenient fiction" (Comaroff & Comaroff 2000:325) rather than as public institutions established for public good.

The pentecostal field is essentially an arena of power practices characterised by competition, suspicion, confrontation and tension. Among the churches and their owners, there is an avowed "struggle over the production, accumulation and control of legitimate forms of capital" available in the environment (Rey 2004:331). The entrepreneurial activities of the new pentecostal actors and their financiers are conceived in terms of market share, monetary transactions that transcend national economies and borders. Displaying success materially (through large church auditoria, schools and universities, expensive cars, ownership banks, etc.) and numerically (large congregations and numerous parishes both locally and abroad) is a demonstration of social and economic power. In Nigeria, it is a seductive show of political power (cf. Stan & Turcescu 2005). For, according to Oyedepo (1995:117), "[w]ithout money, you are socially defenceless". However, adopting a transparent approach to financial accounting would imply making the organisation vulnerable to corporate imitation or envy: it is exposing the strength of the organisation to competitors since "money is a defence" (Eccl.7:12). More terrifying to religious leaders could be the *internal* dispute and struggle for control which such public accounting for money would generate. Two recent studies have already shed significant insights into the central role of money in the proliferation of division and schisms within Nigerian Pentecostalism: "the unbridled quest for power by 'men [and women] of God', burgeoning materialism at the expense of spiritualism" (Roberts & Benjamin 2005: 323; Essien 2003). The concentration of efforts in the direction of wealth accumulation not only distracts attention from mission objectives, it is the recipe with which leadership tussles and schisms are brewed (Essien 2005:116-117).

Evidence from the two sampled churches (from two contrasting strands of new Pentecostalism) shows that both demand huge financial sacrifices from their members. The CMFI, with its heavy emphasis on evangelism, demands that its members bring all their wealth into the church as a way of sanctifying it and making it available for God's work. Members are reprimanded for saving money in the bank for a "rainy day" or acquiring whatever is not directly necessary for the dissemination of the gospel. The church does not in this respect promote social

29 As family estates, wives often inherit churches at the death of their husbands as happened with the Church of God Mission International Incorporated founded by the late Archbishop Benson Idahosa. When Idahosa sudden died in 1998, the property and leadership of the church "went not to his former assistants but to his wife, reputed more for her business sense than her knowledge of scripture" (Ellis & ter Haar 2004:137).

and economic development since Jesus did not bother about social redemption. Evangelism is an honourable reason to aggressively recruit members and train them to be good disciples who bring in their wealth to the church and recruit others for the same cause. The LFCW, on the other hand, plunges directly into this worldly acquisition of wealth and project. It also requires its members to give their all, including the clothes on their backs, to the church. They are promised infinite, miraculous rewards in this world. Both organisations exhibit a high degree of suspicion in disclosing their inner workings, particularly in the areas of money management and public accountability. The paradox is obvious: the flow of money into the new churches has gone hand in hand with closure of records and accountings processes; the more money for these churches, the more their social power and the more closure about record-keepings and transparency. In other words, the louder and more persistent their demands for money, the more silent they are about accounting to the public or membership on how money is managed. However, while the political economy of Cameroon makes it necessary for churches to, in principle, prepare annual accounts for the government, there is no such legal requirement for LFCW in Nigeria. The Cameroonian legal requirement was framed evidently as a result of worries by State authorities regarding the actions and influence of “commercial Nigerian pastors” and “fake Pentecostal missionaries from Nigeria” (Mbe 2002: 364; 366). In both cases also there is evidence of huge income from the sale of media products and other tie-ins that are strictly a source of revenues to the organisations.

CONCLUSION

The two focused churches in our study demonstrate different attitudes and behaviour towards money, its mobilisation and organisation. There is no generally accepted doctrine on money and its uses by all pentecostal pastors and church founder-owners. Every pastor, church founder-owner is a CEO, a financial authority and consultant all rolled up in one. The CMFI recruit money from only born again members and only through house churches; the LFCW pressures anyone and everyone to give and recruits indiscriminately from the public. In both cases, however, the pastors insist the evangelistic enterprise of the church entitles them to believers’ money and other material support.

A great deal of the success of pentecostal churches relate to how religion is cultivated through entrepreneurial strategising. Because of a plurality of religious suppliers contesting for ears, hearts and pockets of a differentiated public, the adoption of “competitive strategies” is necessary in defining winners and losers in the religious market (Miller 2002). Innovative product branding, astute managerial skills and media penetration are aspects of these competitive strategies. Furthermore, the obsession with numbers, measurability of religious dedication in terms of remittance ratio and membership size, targeted proselytisation, aggressive advertising, deployment of media power and reconstruction of religious market space (see Avraham & First 2006), are all elements of free market or entrepreneurial logic. This practice is not altogether novel or restricted to Pentecostalism, as O’Connor and Falola (1999) have shown in relation to *Orisha* religion in the United States and Lu (2005) has done regarding Falun Gong in China. It defines the strength of religion to survive and flourish in changing social, political and economic circumstances (Comaroff & Comaroff 1999; 2000; 2002; 2003). The social and economic character of this movement may be gauged through an examination of the role money and its organisation play in the appeal and expansion of African Pentecostalism. In Nigeria, the new Pentecostalism “is a fast growing economic activity” (Ellis & ter Haar 20004: 137; see also Maier 2000: 263; cf. Caldwell 2005; Chan 2005; Redden 2005); it constitutes the strongest segment of the informal economic sector which is under-researched by scholars of African Pentecostalism.

The present study is only an exploratory one that throws up more challenges for further research in church accounting methods and structures as well as in the informal economic sector

of Pentecostalism. As an evolving complex arena consisting of both transnational conglomerates as well as cottage firms, one study is not enough in unravelling significant details enmeshed in Pentecostalism's "vast armada of corporately structured parachurch organizations" (Eskridge & Noll 2000:6). It is to this "human side" of Pentecostalism that such study as this focuses (see Stark & Finke 2000). Thus, what this limited research has borne out is the need for a more extensive, long term research on the dynamics and dialectics of faith and finance in African Pentecostalism. Such study, it is hoped, will provide empirical information on the influence of pentecostal money manners and economic practices on social, economic and material development and *dedevelopment* in Africa (see Wilber & Jameson 1980; Turner 1980; Morris & Adelman 1980). If church founder-owners should discount accounting practices and transparency, scholars of religion in Africa need not discount the influence and role of money in the appeal and popularity of Pentecostalism to both producers and consumers alike.

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KEY WORDS

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