

## Church Banking

***“1 We then that are strong ought to bear the infirmities of the weak, and not to please ourselves. 2 Let every one of us please his neighbour for his good to edification.”  
(Romans 15:1-2 KJV)***

The Holy Spirit will always provide the church with certain gifts and ministries that will aid the church and help the members to grow in the proper way and become mature and get perfected.

Along the years of ministry and in ministering to people of low income and who are burdened with various financial needs and constraints, and who are exposed to various temptations, the Lord directed me to initiate a ministry to help those people whom God entrusted to my care. The Lord helped me to help the brethren by introducing the teaching of savings to them and to help them in saving a certain amount of money, on a monthly bases, that they can put aside. I started to do that several years ago. I initiated this ministry in the following steps:

***I. “19 Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: 20 Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen.”  
(Matthew 28:19-20 KJV)*** I started teaching the new believers in my church as part of discipleship and as part of preparing them to live for God and to serve Him, about finances along with other teachings. **For the new disciples, we use this acronym ‘SPEND’ to teach about finances:**

**S:** Save as much as you can.

**P:** Pay your tithes and offerings.

**E:** Economize yourself.

**N:** Never ever be in debt. Pay your debts.

**D:** Discipline yourself.

***II. “20 And thou shalt teach them ordinances and laws, and shalt shew them the way wherein they must walk, and the work that they must do.” (Exodus 18:20 KJV)*** Usually, I have a counseling session with all my disciples especially the new ones to be acquainted with their personal life and especially their problems and their struggles. When I discover a financial problem, I help them with a strategy to rectify the situation and solve the problem. I do give instructions and assignment to keep them moving forward toward solving their financial problems and to maintain the brethren who are afflicted with safety.

***III. “34 Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years.” (Genesis 41:34 KJV)*** **When the time comes to implement the teaching of savings, I find that many are unable to save because they are weak in front of temptations; most of them by the end of the month have no more savings. Some of them will keep what they saved for a few months, but ultimately they will lose what they had saved in front of the first trial or temptation.** When I reflected on **Genesis 41:34**, I discovered this Word of God: ***“appoint officers over the land, and take up the fifth part of the***

***land.”*** I realized that I needed to be the officer of those people and keep their money in order to help them save. I decided to do this because they were not able to do it by themselves.

In the first instance, I was not very willing to do that because many of the people might think that I am having a wrong motive or even may think that I may take their money. But when I saw **Genesis 41:34**, I decided that I can be a helpful officer and servant to the people of God who do not know how to save what God had entrusted to them and never looked back. For this reason, I sit down with each and every disciple and do with him or her the monthly budget; breaking the salary to tithes, accommodation, food, transport, communication, groceries, family maintenance, pocket money, and other items. The budgeting would ultimately show how much money left and that would be the amount of saving. This saving we collect, keep and maintain a record of it in the treasury of the church. For the first few years, there was a good number who were able to save a considerable amount of money. By the end of the first few years, however, resistance started against this ministry by some people who put doubts in the minds of those who were keeping their savings in the church. Gradually, the people withdraw what they saved with the false assurance that they would safeguard their own money.

After a while, by following them up, I found out that almost all of them had lost their savings by spending all of it on nonessentials. What had happened then convinced me to help the weak brethren by keeping their savings in our church treasury with a record of their giving.

So I started once again to do that, and the Lord helped me this time. Thanks to inflation, there were more changes than before in the nation’s economy. So the subject of saving was more needed and what I was doing became a realistic and practical matter that the brethren through a period of time were able to see God’s love and His care to them. The work in this ministry prospers and has increased. Many of the brethren who are of low income and who are working under the sun in hard work were able to save a good amount of money. That helps them to see their obedience to God’s Word brought much prosperity in their lives. I directed a good number of them to open their own personal bank account and moved what they had saved from the church treasury to their own personal bank accounts and put the money in deposit with some interest.

Those who are putting their savings in the church usually put their savings with the same envelope in which they put their tithes, their firstfruits and their offerings, and they will indicate the amount of savings. When the envelopes that had savings reached the treasury, the tithes, the firstfruits and the offerings will be taken out from the envelopes. Then the different offerings of the people are segregated. Only the savings are left in the same envelope with their name and amount to be recorded and kept aside in the treasury collected with the previous envelopes that had been collected from the same person in the previous months. But later on when the church started to receive money online then when money received from a brother or a sister the saving amount will be added to their previous savings. When the time would come for the brother or the sister to take out his or her saving from the church treasury to place it in a bank, then he or she will take his or her money, the same money notes from the same envelopes in which he or she brought the money with to the church. But if the money was received online then he or she will receive his or her money in whatever notes available.

After they deposited what they saved in their bank account as time deposits, still some of them who are not yet strong would prefer to continue to save with the church banking. Each year,

what they collected will be handed over to them to be added to their fixed time deposits in their banks and will give us receipts of their transactions so that we can still follow up and scrutinize the status of their finances.

Shown below the details written on the envelopes that we use in our congregations:

Name: _____	Date: _____
Tithes: _____	Firstfruits: _____
Alms: _____	Missions: _____
Offerings: _____	Savings: _____
Malachi 3:7-12	Proverbs 3:9-10

This kind of church banking has proven to be successful. This can be followed in every church to help those who don't have the will to save. There is no mention in the Scriptures about church banking but the Word of God can direct us and the Holy Spirit can create any ministry needed in the life of God's Church in order to help the people of God to overcome trials and to grow and become mature.

The historical book of Second Maccabeus speaks about an incident in which it mentions that the Gentile government wanted to get hold of the money deposited in the temple of God by people. We can read this below: (please note, I do not believe this book is part of the Bible although I do endorse it as a good source of Jewish history during the Silent Years.)

"1 When the holy city was living in harmony, and people observed the laws strictly because of Onias the high priest, who was devoted to God and hated evil, 2 the kings used to honor the place and glorify the temple by sending the best gifts. 3 Seleucus the king of Asia even supplied all expenses for the sacrificial service from his own revenues. 4 But a certain Simon from the tribe of Benjamin, who had been appointed administrator of the temple, had a difference of opinion with the high priest about the management of the city market. 5 Since he wasn't able to overcome Onias, he went to Thraseas' son Apollonius, who was governor of Coele-Syria and Phoenicia at that time. 6 Simon told him that the treasury in Jerusalem was filled with untold riches and that it was full of uncounted cash, which didn't belong to the accounts for the sacrifices, but potentially fell under the king's authority. 7 Apollonius met with the king and told him about the funds. The king chose his chief administrator Heliodorus and sent him with orders to confiscate the funds in question. 8 Heliodorus immediately made the journey, supposedly to inspect the cities of Coele-Syria and Phoenicia but actually to put the king's plan into effect. 9 When he arrived in Jerusalem and was received in a friendly manner by the high priest of the city, he revealed the information that had been reported and stated

plainly why he had come. Then he asked whether these things were true. 10 The high priest informed him that these were the deposits of widows and orphans, 11 and also some deposits of Hyrcanus the Tobiad, an exceedingly prominent man. He also said that there were only four hundred talents of silver and two hundred talents of gold, and that the ungodly Simon had given a false report. 12 It was wholly unthinkable, he added, to commit such an injustice against those who trusted in the holiness of the place and in the dignity and sacredness of the temple that is honored throughout the whole world. 13 But Heliodorus, because of the royal commands, was firm that in any case the king could take these funds. 14 So he set a date and proceeded to inspect these funds. This caused great agony throughout the whole city. 15 But the priests threw themselves down before the altar in their priestly robes and called to heaven to the one who had given the laws about such deposits, that he should keep the deposits safe." {2 Maccabeus 3:1-15}

We have used church banking services for another reason too. We had found that some of our brethren who had loans to clear in banks were paying high rates of interest. We loaned them from the alms collection of the church treasury so that they could clear their debts without being consumed by the high rates of interest. Then they paid the church over a period of time only the capital amount without interest. This service is only available to our committed brethren and not to the outsiders.

We were inspired to do that from the book of Nehemiah, a policy of reformation he adopted in order to remove the suffering of people paying high rates of interest on their loans.

*"1 And there was a great cry of the people and of their wives against their brethren the Jews. 2 For there were that said, We, our sons, and our daughters, are many: therefore we take up corn for them, that we may eat, and live. 3 Some also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth. 4 There were also that said, We have borrowed money for the king's tribute, and that upon our lands and vineyards. 5 Yet now our flesh is as the flesh of our brethren, our children as their children: and, lo, we bring into bondage our sons and our daughters to be servants, and some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards. 6 And I was very angry when I heard their cry and these words. 7 Then I consulted with myself, and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, every one of his brother. And I set a great assembly against them. 8 And I said unto them, We after our ability have redeemed our brethren the Jews, which were sold unto the heathen; and will ye even sell your brethren? or shall they be sold unto us? Then held they their peace, and found nothing to answer. 9 Also I said, It is not good that ye do: ought ye not to walk in the fear of our God because of the reproach of the heathen our enemies? 10 I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury. 11 Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them. 12 Then said they, We will restore them, and will require nothing of them; so will we do as thou sayest. Then I called the priests, and took an oath of them, that they should do according to this promise. 13 Also I shook my lap, and said, So God shake out every man from his house, and from his labour, that performeth not this promise, even thus be he shaken out, and emptied. And all the congregation said, Amen, and praised the LORD. And the people did according to this promise." (Nehemiah 5:1-13 KJV)*

The principles for giving loans to those brethren in debt were based on this Scripture: ***“8 And I said unto them, We after our ability have redeemed our brethren the Jews, which were sold unto the heathen; and will ye even sell your brethren?” (Nehemiah 5:8 KJV)*** So Nehemiah declared that they were redeeming their brethren from the bondage of borrowing money from non-believers. Nehemiah and his brethren lent money without interest. ***“10 I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury.” (Nehemiah 5:10 KJV)***

When the need to help a particular brother or a family who is in debt arises, usually the council of the church meets and studies the case and reaches a decision. Upon the approval of the church council, a loan is given to pay the capital amount along with interest to free the brother from the bondage of usury.

For giving loans, we don't use any money that is deposited by the brethren as savings, but we use the money that is allocated for alms. We have allocated five percent of all the money collected for alms, and part of that money is used to give loans to those in financially tight situations.

***My dear and beloved:*** Let us ponder on the message and the goodness of God in our lives in how He initiates ministries in order to help and to perfect his people. Let us commit ourselves to the principles that we learned in this message and to apply them in our lives in order to help ourselves and to help others. **Let us pray ...**

***My Prayer:*** Father God I come before you in the name of Jesus who died on the cross for my sins and rose from death to give me eternal life. Lord thank you for your teaching about church banking the ministry that you made in your church to help your people to save and to help to free those who are under loans with interest rate. Lord thank you for all the resources that we had received from you. Lord thank you for all the corrections and the admonishments that we received in this message.

*Repent and renounce all your sins. Renounce your pride, your selfishness, and your non willingness to humble down and accept the teaching about saving and refusing the help from the church to teach you to save. Repent of having loan with interest. Repent of your bad stewardship and your non willingness to help those who are in need. Repent of your lack of reading your Bible and your lack of prayers. Repent of your non willingness to suffer for Christ and to serve Him. Lord forgive me, I repent and renounce the following sins*

---

*Lord I commit myself to go along the teaching of your Word and be willing to save and to help others who are in need. Lord give me self-control so I can control my spending in order for me to start to save and do your will. Lord continue to provide my needs so I can continue to serve you.*

*Lord, thank you for my Brothers and Sisters who repented of their sins and are willing to follow your Word and live the style of life that you want them to live, to budget well and have self-control to save the fifth of their income and to serve you and do your will in their lives. Lord reward them as they obey you and use their lives as good example to others to follow you.*

*Lord bless us as a church and help us to continue to teach and admonish your people about the importance of saving and to help them to implement that in their lives. Lord bless the church banking ministry and use it to help your people to save and to deliver people from loans which are under interests. Lord refill us with the Holy Spirit and give us the Spiritual gifts that we needs in our lives to go on and evangelize, and make new disciples and train new workers to go and plant new Bible studies and congregations for the church. Lord we pray for more people to be water Baptized and receive the Holy Spirit Baptism. Lord prepare us for your coming to go with you when you come. Lord fulfill the vision of the church, 'Multiplication in peace with implementing the whole will of God.' Lord bless us, enlarge our territory, let your hand be with us and free us from harm so that we will not feel pain. May the grace of the Lord Jesus and the love of God and the fellowship of the Holy Spirit be with us all in Jesus name, Amen.*

Dr. Ramiz Khalaf  
The Church Overseer  
Church of God  
United Arab Emirates  
[www.churchofgoduae.com](http://www.churchofgoduae.com)  
Email: [thebread1@gmail.com](mailto:thebread1@gmail.com)  
Mobile Tel #: [00971551902647](tel:00971551902647)

Note: The Bread of Life is a weekly publication from the Church of God, United Arab Emirates. For further issues and more spiritual enrichment you can visit our web site at: [www.churchofgoduae.com](http://www.churchofgoduae.com).

Share the message with your friends.

Please share with us your view about the message and if you have any question.

If you have a prayer request, please send it to this whatsapp Number: 00971551902647, or to this email: [thebread1@gmail.com](mailto:thebread1@gmail.com).

Please send your tithes, your first fruit, and your various offerings to the church to this account

BANK NAME:  
First Abu Dhabi Bank (FAB)  
ACCOUNT NAME:  
RAMIZ BAHNAM ABBO KHALAF  
ACCOUNT NO.:  
1576003753162014  
IBAN:  
AE380351576003753162014  
SWIFT CODE:  
NBADAEACPU

Or contact me to this whatsapp Number: 00971551902647, or to this email:  
[thebread1@gmail.com](mailto:thebread1@gmail.com).

If you need counseling in area of your life, whether about family, children or finances, please  
be free to contact me to this whatsapp Number: 00971551902647, or to this email:  
[thebread1@gmail.com](mailto:thebread1@gmail.com).