

**FINANCIAL STEWARDSHIP AND CHURCH MINISTRY AT ST. MARK
KANGARAME CHURCH OF UGANDA NYAKATARE DEANERY, DIOCESE OF
KINKINZI**

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DECLARATION

I, NIWABINE STEVEN, declare that this research report presented in this book is my original work and has never been presented to this university or any other institution of learning for any academic award.

Signature 

Date 07/05/2025

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APPROVAL

This Research report inancial stewardship and church ministry at St. Mark Kangarambe Church of Uganda, Nyakatare Deanery, Diocese of Kinkizi. has been compiled under my supervision as the student's supervisor, and it's now ready for submission to the faculty Examination Board of Uganda Christian University, Bishop Barham University College for approval.

Sign.....

Date...7/8/2025

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SUPERVISOR

DEDICATION

To my beloved parents, Bishop of the diocese of Kinkiizi and his staff, all my friends and fellow course mates. Thank you for your financial, physical and spiritual support that you extended to me during the field work research. May God bless you.

ACKNOWLEDGEMENTS

The completion of this Research report would remain a challenge if the sovereign God was not so kind to me. I thank God for providing me with good health, knowledge and wisdom to carry out my study. I would like to thank my supervisor, who spared his time and supervised me with guidance. Thank you very much for the work done to me.

ABSTRACT

This study explores the role of financial stewardship on church ministry within St. Mark Kangarambe Church, Nyakatare Deanery, Diocese of Kinkizi. The focus was on understanding the biblical principles of financial stewardship, its impact on the management of church resources, and the consequences of poor stewardship. Drawing from both early church fathers' teachings and contemporary theological perspectives, the research investigated how effective stewardship can enhance church growth by promoting accountability, transparency, and responsible resource management. The study identified practical measures to protect and improve stewardship practices, contributing to the broader discourse on Christian stewardship and its role in the mission of the church. The findings aim to offer theological insights and practical guidance to church leaders, ultimately encouraging more faithful financial stewardship in ministry in the Church of Uganda.

Key word; Financial stewardship /church ministry resources, property, funds.

LIST OF ABBREVIATIONS AND ACRONYMS

CMS	- Church Missionary Society
C.o.U	- Church of Uganda
USA	Unites States of America
RSV	Revised Standard Version (Bible
CWF	Christian Women Fellowship.
MU	Mothers' Union.
FU	Fathers' Union.
WCC	World Council of Churches.
BTTC:	BishopTu
cker	
TheologicalCol	
lege	(Mukono).

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CHAPTER ONE

Introduction

1.0 Introduction

This section includes the study on financial stewardship and its relationship with church ministry in the context of St. Mark Kangarambe Church, Nyakatare Deanery, and Diocese of Kinkizi. It presented the general introduction of the study.

1.1 Background of the Study

Financial stewardship refers to central aspect of Christian ministry and church leadership. It involves the faithful planning, management, and use of money and material resources that have been entrusted to the church and its members and, ultimately, by God. In a Christian setting, financial stewardship is not simply an administrative or accounting task—it is a spiritual discipline and responsibility. The Bible teaches that how we manage worldly wealth reflects our spiritual maturity and integrity. As stated in Luke chapter sixteen verses ten to twelve, Jesus affirms that “whoever can be trusted with very little can also be trusted with much,” showing that good stewardship is a test of faithfulness. In many churches, including St. Mark Kangarambe Church in Nyakatare Deanery, Diocese of Kinkizi, stewardship is expressed through budgeting, transparent reporting, and the wise use of tithes, pledges, and donations. These funds support ministry work such as preaching, helping the poor, maintaining church property, and supporting evangelism. Poor financial management, however, weakens both the church’s testimony and its ability to serve the community.

The roots of financial stewardship can be traced to the early church. In Acts 4:32-35, early Christians shared their possessions and trusted the Apostles to distribute resources fairly and responsibly. This community living was on one love, trust worthy and stewardship. This act made church leaders responsible not only for spiritual guidance but also for managing lands, money, and buildings, bringing new expectations of accountability. In England, Thomas Cranmer, the Archbishop of Canterbury during the Reformation, pushed for reforms in how church wealth was used.

Many theories are in support with many concepts and in financial stewardship in the church. one of Theories like the Agency defines stewardship as a trust-based relationship where leaders act on behalf of many others for example God and the congregation. Leaders in the church are expected to keep resources in a way that reflects the interests of both the givers and the goals of the church. If leaders mismanage resources, they become un trust worthy, leading to poor giving and very weak participation. The Resource-Based View (RBV) says that resources, like finances, are good for an organization's survival and growth and sustainability.

Good stewardship assumes that these resources are used efficiently and effectively to achieve church goals. The Stewardship Theory in biblical values suggests that leaders are motivated by a desire to serve and do well rather than by self-interest. This theory teaches that trust, accountability, and alignment with the church's mission. Church leaders and accountability departments are caretakers, not owners, of church

property. They must act in line with biblical principles, demonstrating faithfulness in both spiritual and material matters.

Within the Diocese of Kinkizi, financial discipline includes both opportunities and challenges for example Churches like St. Mark Kangarambe are important to their communities, offering spiritual guidance as well as practical services such as education, healthcare, and community development. In rural areas like Nyakatare Deanery, challenges such as poverty, low education levels, and limited access to financial tools affect how well stewardship is practiced. More so, cultural beliefs discourage telling leaders about finances, creating a risk of not providing accountability. Some Christians view leaders as above, which can lead to secrecy or fear of transparency. At St. Mark Kangarambe, trainings are being made to improve stewardship through different workshops, introduction of online accounting systems, and encouraging member involvement.

Faithful givers grow in trust, and leaders grow in integrity when they handle resources honestly. These five principles are interrelated and must work together for effective stewardship. When churches neglect these areas, they risk financial problems, spiritual stagnation, and even conflict. When practiced faithfully, these concepts lead to stronger churches and transformed communities.

Financial stewardship is helpful in both spiritual, physical growth of the church. Spiritually, teaching about tithing, budgeting, and giving helps members understand God's provision and their role in His mission. It fosters a culture of generosity, responsibility, and participation. Numerically, when churches manage resources well,

they attract more members. People are more likely to join and stay in a church where leadership is trusted and transparent. Socially, churches with good financial practices can provide better services—such as schools, clinics, and care for the poor—boosting their influence and reputation. Structurally, stewardship leads to better planning, improved facilities, and ongoing development. Church Fathers such as Clement of Hippo taught that wealth should be used for righteous purposes. Reformers like Thomas Cranmer insisted on transparency and justice in using church property. The Edict of Milan introduced the idea of legal accountability in managing church assets. Modern scholars like Sider (2015) and Kamanzi (2020) also argue that stewardship is not just about economics—it reflects God's holiness. They call for ethical and theological reforms that connect financial practices with biblical values. Thus, financial stewardship is not only a church management issue—it is a theological matter that affects the church's witness, effectiveness, and future. In places like St. Mark Kangarambe, strengthening stewardship is a key pathway to growth, healing, and spiritual transformation.

1.2 Problem Statement

The Church of Uganda, especially St. Mark Kangarambe Church in Nyakatare Deanery, is facing serious challenges in managing its resources. Good stewardship—using time, money, and property wisely for God's work—has not been well practiced. This has led to poor financial management, misuse of church property, and a lack of accountability. Some leaders have been accused of misusing funds and assets, causing scandals that damage the church's reputation. As a result, members have lost trust in

church leadership, which has affected attendance, giving, and ministry growth (Sider, 2015; Wright, 2006). Similar issues are present across the Diocese of Kinkizi, where church land has sometimes been sold or misused without proper approval, and financial records are often poorly kept. These problems weaken the church's ability to serve its members and community. However, solutions are possible. Leaders can be trained in financial management and accountability Mugisha, (2019), and clear policies on church resource use should be enforced. Regular audits, transparent reporting, and stewardship education for members are essential steps Kamanzi, (2020). This study seeks to examine these problems and offer practical solutions for improving financial stewardship and restoring trust in church leadership.

1.3 Aim of the study

the study is to find out the importance of financial stewardship towards enhancing church ministry at St. Mark Kangarambe and to propose strategies for effective stewardship practices that align with biblical principles and modern financial management tools.

1.4 Specific Objectives

1. To identify the current state of financial stewardship at St. Mark Kangarambe.
2. To investigate challenges of financial stewardship of church institutions.
3. To find out strategies to improve transparency and accountability in resource management

1.5 Research Questions

1. What is the current state of financial stewardship in church resources of St. Mark Kangarambe Church?
2. What are the challenges of financial stewardship in church institutions?
3. What measures can be taken to protect and improve stewardship of church property in St. Mark Kangarambe Church?

1.6 scope of the research study

1.6.1 Geographical:

The study was conducted at St. Mark Kangarambe Church in the Nyakatare Deanery, Diocese of Kinkizi, located in southwestern Uganda. The area is home to several key church-based institutions, including schools, health centers, and local parishes that play a role in church resource management. The study will specifically concentrate on financial and property stewardship within this church.

1.6.2Content Scope:

The study was aimed at identifying the key issues that influence effective financial stewardship in church institutions. It will also examine the dangers and negative effects of poor stewardship of church resources, particularly at St. Mark Kangarambe Church. Additionally, the study explored practical and sustainable measures to put in place to improve, and strengthen stewardship in church and their property and finances.

1.6.3 Time:

This research took four six month from January to June 2025

1.7 Significance

This study provided important view of the current state of financial stewardship in the Church of Uganda, especially the Diocese of Kinkizi. The findings added value and the responsible management of church resources, which is much helpful for church growth.

1.8 Limitations

The limitations were hard in obtaining responses from respondents due to their observation and , limited information , which may be addressed by utilizing online resources and archives, educated respondents to give information due to confidentiality concerns. This was done by keeping confidentiality and considering ethical and professional standards.

CHAPTER TWO:

LITERATURE REVIEW

2.0 Introduction

This presents existing past studied research of different scholars related to financial stewardship and its impact on church ministry. The purpose is to provide a clear understanding of what other scholars, theologians, and practitioners have written on the subject. It explores key concepts, theoretical and practical views, and identifies gaps that the current study aims to fill. The review draws from books, journals, church reports, and academic studies to examine how financial resources are managed in the church setting. It also considers the effects of poor financial stewardship on church growth, trust among members, and the overall mission of the church.

Christian stewardship gives important ace of sustainability of the church. Stewardship, especially financial stewardship, is a crucial aspect of church administration, ensuring that resources are effectively managed to support ministry work, social outreach, and infrastructural development. In the line of the Church of Uganda, financial stewardship is measured in theological and practical ways, influencing not only church growth but also the ability to support clergy, construct places of worship, and helping to support church missions.

2.1 The current status of financial stewardship at St. Mark Kangarambe Church

Assessment of Financial Stewardship at St. Mark Kangarambe Church

Financial stewardship is much important and is needed in supporting the growth, operations and development of different activities. At St. Mark Kangarambe Church, understanding financial management is important to evaluating the church's current stewardship practices and ways. This section assesses various factors and ways that influence financial stewardship in the church, drawing from relevant literature, information and practical church-based records. These determinants include leadership competence, accountability mechanisms, financial literacy, member participation, institutional policies, use of technology, and cultural attitudes. Each of these areas is reviewed to provide a light into the present state of financial management at St. Mark Kangarambe.

Leadership Competence and Integrity at St. Mark Kangarambe

The usefulness of financial stewardship is mostly determined by the quality of leadership and its effectiveness. Church leaders are responsible for planning budgets, managing offerings, and ensuring accountability as far as financial stewardship is concerned. At St. Mark Kangarambe, leadership team is responsible to manage finances is an important area of assessment. Van der Merwe and Pienaar (2011) show that inadequate financial training among church leaders results in poor resource allocation. It is good to evaluate whether leaders at St. Mark Kangarambe have

received any form of financial management training and whether they demonstrate integrity in handling church money.

Mwangi and Wanyoike (2014) note that ethical behavior among leaders directly influence financial trust within the church and Christians. The absence of transparency and ethical decision-making at St. Mark Kangarama can influence how Christians give and support different ministries. Therefore, assessing the leadership's administrative skills and moral uprightness is important in evaluating financial stewardship and management.

Accountability and Transparency Mechanisms

A key indicator of financial stewardship is how well a church practices accountability and transparency. This involves asking: Are financial records at St. Mark Kangarama regularly updated and shared with members? Are there proper audit systems and open forums for financial reporting? Brinckerhoff (2006) recommends that churches implement clear budgeting and auditing procedures. Mugisha (2019) found that churches with routine financial meetings and report dissemination gained higher levels of member trust.

Applying this to St. Mark Kangarama means evaluating whether such mechanisms are in place. Does the church hold regular financial briefings? Are expenditures explained to the congregation? Wright (2006) emphasizes that a lack of transparency discourages giving and weakens trust. Therefore, this assessment should determine if current systems at St. Mark Kangarama promote openness or secrecy.

Financial Literacy and Training

The financial understanding of both leaders and members directly affects how resources are managed. At St. Mark Kangarambe, it is important to assess whether leaders have received any training in financial stewardship. Kamanzi (2020) points out that many church leaders in Uganda operate without formal financial education, increasing risks of mismanagement. The church's current state can be evaluated by checking for training workshops, seminars, or internal learning sessions.

Sider (2015) adds that financial literacy enables leaders to make better investment decisions and helps members understand why giving matters. Therefore, assessing the level of financial education among church members at St. Mark Kangarambe is also necessary to evaluate their stewardship culture.

Congregational Participation and Trust

Member involvement in financial decisions strengthens stewardship. This assessment should explore how involved the St. Mark Kangarambe congregation is in budget planning, fundraising, and expenditure monitoring. Are members informed about how money is used? Do they serve on finance committees or participate in review meetings?

Osei-Tutu et al. (2014) found that member engagement increased financial giving and volunteerism in Ghanaian churches. Mbugua (2017) also noted that when members see results of their contributions—such as infrastructure or outreach—they gain more

confidence in church leadership. At St. Mark Kangarambe, evaluating the degree of member involvement and feedback channels will help measure the health of stewardship.

Institutional Policies and Governance Structures

Effective stewardship relies on the presence of strong internal policies. Does St. Mark Kangarambe have documented financial guidelines, budgeting processes, or procurement procedures? Brinckerhoff (2006) emphasizes that written policies protect against misuse of funds. Mugisha (2019) found that Ugandan churches with financial manuals had better accountability.

This assessment should identify whether the church has any formal structures for managing resources and whether these are followed in practice. Governance structures—such as parish councils or finance boards—should be evaluated to determine if there is shared oversight or concentrated control. Wright (2006) stresses that distributed governance leads to better financial accountability.

Use of Technology and Record-Keeping

Another area of assessment is how St. Mark Kangarambe uses technology in managing its finances. Does the church still use manual systems, or has it adopted software for tracking income and expenses? Nyabwari and Bundi (2021) report that digital systems enhance accuracy and transparency.

Evaluating the current tools used for financial management can reveal whether recordkeeping is secure and efficient. Additionally, this section should explore whether those responsible for finances have been trained to use such tools effectively.

Cultural Attitudes Toward Giving and Financial Ownership

Cultural perceptions of money and authority also influence stewardship. In some churches, financial control is seen as the private domain of church elders or clergy. At St. Mark Kangarambe, the assessment must consider how congregants view their right to ask financial questions or participate in decision-making.

Mbugua (2017) notes that some African cultures discourage members from questioning church authority, even in financial matters. This can lead to silence, even when misuse is suspected. Assessing the culture at St. Mark Kangarambe can help determine whether members feel empowered to engage in stewardship or if cultural norms inhibit openness.

Summary Assessment

In conclusion, the current state of financial stewardship at St. Mark Kangarambe Church can be effectively assessed through an evaluation of leadership quality, transparency mechanisms, financial literacy, congregational engagement, existing policies, technology use, and cultural attitudes. Literature shows that without strong systems and trust-building practices, even churches with good intentions may face stewardship

challenges. This assessment aims to identify strengths and gaps in order to recommend improvements that will strengthen responsible financial management and support the long-term mission of the church.

2.2 Challenges of Financial Stewardship in Church Institutions: A Case of St. Mark Kangaramu Church

Church institutions, including St. Mark Kangaramu Church, face numerous challenges that hinder effective financial stewardship. Financial stewardship refers to the responsible management and use of church resources—financial, material, and human— in alignment with biblical principles and institutional goals (Barna, 2007). However, when certain challenges are left unaddressed, the integrity, credibility, and mission of the church can be seriously undermined. This section explores key obstacles that affect financial stewardship in many churches, with practical illustrations from the situation at St. Mark Kangaramu Church.

Erosion of Trust and Lack of Transparency

When transparency in the management of funds is lacking, congregants begin to question the integrity of their leaders. Wright (2006) states that trust is foundational to financial stewardship and management in faith communities where giving is voluntary. At St. Mark Kangaramu Church, financial indiscipline and lack of open communication about income and expenditures have led to member dissatisfaction and withdrawal from active giving.

Mismanagement of Church Projects and Resources

Churches always depend on Christian contributions to support spiritual, infrastructural, and social institutions. More so, a common challenge is the mismanagement or poor planning of these projects and institutions. Kamanzi (2020) states that project failures in churches are often rooted in weak financial controls. St. Mark Kangarambe has experienced delays in development projects due to poor financial planning and execution, resulting in member frustration and a loss of credibility and integrity.

Limited Financial Literacy Among Leaders

Many church leaders are chosen for their spiritual maturity rather than administrative capability. While spirituality is crucial, managing modern church finances requires basic skills in budgeting, reporting, and record-keeping. Kamanzi (2020) observes that many church institutions in Uganda suffer due to financial illiteracy among clergy. This challenge is evident at St. Mark Kangarambe Church, where most financial decisions are made without formal training or financial guidelines. The lack of capacity often results in poor planning, misallocation of resources, and ineffective reporting.

Poor Motivation and Resource Allocation for Staff and Volunteers

Financial challenges also affect the morale of church workers and volunteers. When salaries are delayed or ministry programs lack financial support, leaders and staff may become demoralized. Barna (2007) notes that poor stewardship affects both motivation and ministry effectiveness. At St. Mark Kangarambe, volunteers have

expressed frustration due to the lack of clear budgeting for outreach activities and ministry tools, which impacts evangelism and community service delivery.

Neglect of Church Assets and Property

Stewardship also includes the care of physical assets such as land, buildings, and equipment. Poor management of these resources leads to disrepair, loss through illegal sale, or misuse. In many churches, such neglect stems from unclear ownership policies or the absence of maintenance plans. Mugisha (2019), suggests that church land disputes in Uganda are often tied to unregulated land sales and poor documentation and management. St. Mark Kangarambe has faced similar concerns, where land use decisions have been made without clear procedures or Christian consultation.

Theological Misunderstandings of Stewardship

This challenge is how theology influences financial behavior and some churches emphasize giving without equal emphasis on stewardship and management. Sider (2015) says that when biblical stewardship is reduced to seed sowing and blessings, it opens room for manipulation. At St. Mark Kangarambe, teachings on giving have not always been matched with clear teachings about financial policies or reporting practices.

Cultural Barriers to Financial Accountability

One of the cultural barriers is questioning church leaders about financial matters and is considered disrespectful. This cultural mind set has discouraged congregants from demanding transparency. Mbugua (2017) reveals that in parts of African countries, cultural reverence for clergy prevents open dialogue on financial accountability. At St. Mark Kangarama Church, cultural reluctance has contributed to weak christian participation in budget discussions or financial planning and management processes.

Absence of Financial Policy Documents

There is absence of financial policies in churches and they lack written rules and regulations that guide the receipt, use, and reporting of church funds. Internal controls concerned with financial management lack in churches and without a financial policy, decisions are often made based on personal judgment rather than standardized procedures. Steward (2018), states that a documented financial policy enhances consistency and fairness in stewardship and management. At St. Mark Kangarama, the absence of such a document makes it hard for financial stewardship and financial checks

Lack of External Support Due to Poor Stewardship

Some churches receive donations and grants from external agencies and because of mismanagement of resources including money they end up losing them, However, when accountability is weak, these partnerships are at risk of not supporting again . Donors expect clear and accurate records, regular audits, and responsible and

effective use of funds. Chitando and Togarasei (2010), states that poor reporting led to donor withdrawal in several African churches.

Responding to the Challenges

Responding to the challenges of financial accountability, Mugisha (2019), advocates for the formation of stewardship and management committees comprising trusted and trained Christians. These committees provide oversight, ensure that budgets are followed, and promote proper accountability. Wright (2006), explains that regular training in financial management for church leaders and accounting officers is essential to build capacity and reduce mismanagement of funds.

Finally, developing a clear church financial policy and program is crucial in many aspects for example Steward (2018) states that such a policy provides a standard for managing funds, assets, and internal disputes. For St. Mark Kangarambe Church, implementing such a policy would address many of the existing gaps and foster better financial discipline within the church.

2.3 Measures for effective financial Stewardship of Property in St. Mark Kangarambe Church.

Management of church properties involve the careful, transparent, and faithful management of the physical, financial, and material resources entrusted to church leaders and Christians . In the context of St. Mark Kangarambe Church, stewardship goes beyond biblical scriptures. It requires the following administrative systems, ethical leadership, and congregational participation to ensure sustainability and

growth. Poor stewardship in this parish, like in many rural Ugandan churches, has resulted in issues such as unauthorized sale of church land, lack of transparency in asset management, and neglect of property maintenance (Mugisha, 2019). Therefore, safeguarding church resources require different approaches that integrate institutional, legal, educational, and spiritual and social strategies.

2.4 Measures for Improving Financial Stewardship in Church Institutions: A Case of St. Mark Kangaramu Church

Financial management in churches such as St. Mark Kangaramu Church is essential for promoting transparency, accountability, trust, and spiritual integrity. One of the important ways are to improve financial management and through the creation of well-trained and trustworthy stewardship committees. These committees should include both clergy and Christians with knowledge of finance and integrity in their personal lives. Their role should involve budget planning, financial reporting, and internal controls systems. Mugisha (2019), says involving more people in financial oversight reduces the risk of misuse and promotes shared responsibility.

Regular Financial Training for Church Leaders and Treasurers

Many churches struggle with financial stewardship and management policies because they lack the technical knowledge to handle budgets, reporting, and financial planning. Churches should organize regular capacity-building workshops or partner with Christian financial experts to train pastors, treasurers, and committee members.

Kamanzi (2020) emphasizes that when leaders are equipped with basic financial skills, they are better positioned to align ministry goals with good financial practices.

Development and Implementation of a Church Financial Policy

A formal financial policy document should guide how funds are received, allocated, spent, and reported. This policy must also include asset management, procurement processes, donation handling, and conflict resolution procedures. Steward (2018) argues that financial policies provide consistency and protection against arbitrary or fraudulent decisions. For St. Mark Kangarambe, drafting such a policy and ensuring its consistent implementation would improve both order and trust.

Adoption of Digital Accounting and Record-Keeping Tools

Manual record-keeping is often unreliable and prone to loss or manipulation. Churches like St. Mark Kangarambe should gradually adopt digital tools, such as accounting software, Excel spreadsheets, and mobile money tracking systems. These tools enable accurate financial reporting, timely generation of reports, and better storage of records. Nyabwari and Bundi (2021) note that technology helps minimize human error and improves audit readiness.

Conducting Regular Internal and External Audits

Frequent auditing helps to evaluate whether financial practices are being followed and whether funds are being used as intended. Internal audits by the church finance

committee can be done quarterly, while external audits by independent professionals can be done annually. Churches that audit regularly demonstrate a commitment to transparency and attract greater trust and support from members and donors (Wright, 2006).

Public Disclosure of Financial Reports

Transparency can be significantly improved by making financial reports accessible to all church members. This can be done through quarterly church meetings, notice boards, newsletters, or WhatsApp groups. Mugisha (2019) found that congregants are more willing to give when they are well-informed on how their contributions are used. St. Mark Kangaramu should therefore commit to consistent and open financial communication.

Encouraging Member Participation in Financial Planning

Financial stewardship should not be a top-down process. Encouraging members to participate in budget discussions, project planning, and financial decision-making helps build a sense of ownership and responsibility. Churches should create forums where members can ask questions, suggest ideas, and offer feedback. Osei-Tutu et al. (2014) affirm that participatory stewardship increases giving, unity, and collective accountability.

Strengthening Legal Ownership and Asset Documentation

Church property and land should be properly documented and legally registered in the name of the church, not individual leaders. This prevents illegal sales and ensures continuity even when leadership changes. St. Mark Kangarambe should collaborate with legal experts to secure proper land titles and protect church assets.

Teaching Theological Stewardship Principles

Financial management in the church should always be guided by biblical principles. Leaders and members need regular teaching on stewardship as a divine responsibility, not just an administrative task. Using the new testament of the bible, the Parable of the Talent in Mathew chapter twenty five verses fourteen then following and first Corinthians four verse two saying that “It is required that those who have been given a trust must prove faithful”), churches can help cultivate a spiritual motivation for accountability and generosity (Sider, 2015).

Promoting a Culture of Financial Literacy among Members

Beyond leadership training, the entire congregation should be educated on financial principles—how to budget, save, tithe, and give. These lessons can be incorporated into church programs, Sunday school, youth fellowship, and couples' groups. Kamanzi (2020) states that financially literate members are more likely to contribute regularly and monitor church finances responsibly.

Creating Partnerships with Christian Financial Institutions

Churches can work with Christian-based banks, NGOs, or stewardship organizations that offer support in areas such as investment, accounting systems, and fundraising. These partnerships may provide training, tools, or even grant opportunities—especially when stewardship systems are reliable. St. Mark Kangarama can seek such collaborations to expand its financial capacity and knowledge base.

Establishing Clear Leadership Terms and Ethical Codes

Ethical failures often arise when leadership becomes too personalized or unregulated. Churches should define clear leadership terms, job descriptions, and codes of ethics for all those handling money. Violations should be met with corrective measures, including removal from office if necessary. This ensures accountability and protects the church's reputation.

Introducing Budget Monitoring and Project Evaluation Mechanisms

Every project or expenditure should be monitored against its intended outcome. Setting up a monitoring and evaluation (M&E) framework enables churches to assess the impact of their spending and this helps to promote proper accountability

Inclusion of Youth and Women in Financial Committees

Youth and women engagement in financial accountability of different churches because they participate in large numbers in different church activities

Prayer and Spiritual Discernment in Financial Decisions

Financial stewardship remains a spiritual process and Major financial decisions are guided by prayer and seek for right discernment from God . Church leaders should seek God's wisdom, not just financial logic, in every plan and expenditure. This ensures that financial practices are in line with the church's spiritual mission and evangelism.

Establishment of Clear Policies and Guidelines

There should be development and enforcement of written policies on the use, acquisition, and disposal of church property and these policies should define the roles and responsibilities of church committees and leaders concerning land, buildings, equipment, and financial assets (Wright, 2006). According to Kamanzi (2020), having clear policies in place helps reduce misuse, encourages transparency, and provides a framework for accountability

Such policies should also outline procedures for inventory management and reporting.

Churches often suffer property losses due to poor record-keeping (Sider, 2015).

Therefore, St. Mark Kangaramu Church should keep updated registers of its land

titles, movable assets, and construction projects. These records can be used to prevent theft, disputes, or encroachments.

Legal Protection of Church Assets

Many churches in Uganda lose their property due to the absence of legal ownership documents or because they are held in the name of individuals rather than the institution (Mugisha, 2019). Securing legal documents such as land titles in the church's registered name is essential for protecting assets from illegal sales or transfers. According to Chitando and Togarasei (2010), formal registration and proper documentation safeguard property during leadership transitions and protect the church from legal disputes.

St. Mark Kangarambe Church should work with legal experts and diocesan authorities to ensure that all land is properly titled and that any agreements (such as leases or donations) are legally binding and archived. Engaging local government offices or NGOs that support land rights can also enhance property protection.

Training Church Leaders in Property Management and Accountability

Church leaders are often chosen based on their spiritual qualifications, but managing property requires administrative and financial skills as well. Training programs for pastors, treasurers, and committee members on financial literacy, property

management, and asset maintenance can greatly improve stewardship outcomes (Steward, 2018).

Kamanzi (2020) emphasizes that churches in rural Uganda benefit when leaders understand budgeting, procurement, reporting, and legal compliance. For example, leaders should be trained on how to read and interpret land title documents, keep maintenance schedules for church buildings, and prepare annual financial reports. This professional development ensures that leaders make informed decisions and avoid costly mistakes.

Regular Auditing and Monitoring

Auditing is another essential measure for improving stewardship. Internal and external audits ensure that church resources are used properly and that procedures are followed. According to Barna (2007), audits enhance accountability, reduce corruption, and improve donor confidence. At St. Mark Kangarambe Church, regular audits both financial and properties and this can expose mismanagement, highlight areas of improvement, and encourage a culture of transparency in all aspects.

These include checking physical infrastructure, confirming possession of land, and reviewing rental agreements or contracts involving church property. A trained audit team or external consultant can be appointed to work with the parish leadership to perform these tasks periodically.

Creation of a Stewardship Committee

Creating a dedicated stewardship or property management committee can improve oversight and transparency. This team, composed of trusted and skilled church members, would be responsible for overseeing the use, maintenance, and protection of church assets. The committee should operate under clear terms of reference and report regularly to the congregation and diocesan authorities (Mugisha, 2019).

Such a team can evaluate potential risks, propose property improvements, review land disputes, and guide the budgeting for repairs or new construction. When different perspectives are represented—such as youth, women, and professionals—the decisions of the committee are more inclusive and likely to be accepted by the wider church body.

Use of Technology and Record-Keeping Tools

Technological tools, though underutilized in rural parishes, can significantly enhance stewardship. Churches can use basic software such as Microsoft Excel, Google Sheets, or specialized church accounting tools to track income, expenses, donations, and assets. According to Steward (2018), digital systems increase transparency and make it easier to generate reports, prepare budgets, and monitor cash flows.

For physical property, churches can use mapping tools and photo documentation to create visual records of land and buildings. This data is helpful in legal disputes, property transfers, or insurance claims. At St. Mark Kangarambe, a simple database of

assets maintained by the stewardship committee would serve as a vital resource in decision-making and annual reporting.

Promoting Transparency through Regular Communication

Another key strategy is improving communication between church leadership and members. According to Wright (2006), lack of information fosters suspicion, while regular updates increase trust and encourage participation. Leaders at St. Mark Kangarama should present quarterly or bi-annual financial and property reports during church meetings.

These reports should include income from church-owned land, rental properties, or donations for building projects, along with details of expenditures. When members are informed and involved, they feel ownership of the church's mission and are more likely to give generously and guard against misuse.

Cultivating a Culture of Integrity and Ethical Leadership

No amount of policy or technology can replace moral integrity. Stewardship is not only administrative but spiritual. Leaders must demonstrate honesty, humility, and accountability in handling resources entrusted to them (Sider, 2015). According to Barna (2007), ethical leadership sets the tone for the entire congregation.

This culture of integrity should be reinforced through preaching, training, and mentoring. Role models within the church—elders, pastors, and treasurers—must exemplify faithfulness in both public and private management of church resources. In

doing so, they inspire others to follow suit and raise the moral standard of stewardship within the church.

Encouraging Congregational Participation and Oversight

Engaging the whole church in stewardship decisions increases transparency and accountability. Members should have a voice in major decisions regarding property use, sales, or new construction projects (Chitando & Togarasei, 2010). Participatory governance creates a sense of shared responsibility.

Involving lay professionals such as teachers, lawyers, engineers, and accountants can provide technical insights during planning. Their contribution adds value and enhances the church's management capacity. Churches should also encourage members to volunteer in maintenance, fundraising, and monitoring projects.

Establishing Long-Term Strategic Planning

Finally, sustainable stewardship requires vision. Church leaders should develop strategic plans that outline goals for resource development, infrastructure expansion, and community service projects over five to ten years (Kamanzi, 2020). These plans help churches like St. Mark Kangarambe move from reactive decisions to proactive development.

Strategic planning also involves budgeting for maintenance, risk management, insurance, and training. A clear plan provides a roadmap that current and future

leaders can follow, ensuring continuity and preventing leadership from starting over after every transition.

Protecting and improving stewardship of church property in St. Mark Kangarambe Church demands more than good intentions; it requires systematic planning, legal awareness, leadership training, and active community participation. The combination of written policies, legal registration, regular audits, digital tools, and ethical leadership will not only safeguard resources but also boost the credibility and spiritual mission of the church. Through transparency, planning, and education, the church can ensure that all its properties and assets are preserved and multiplied for future generations and used to glorify God.

2.5 Researcher's Opinion on Christian Stewardship

Enhanced Leadership Development

Church leaders from the reviewed literature and real-life experiences in the Church of Uganda—especially at **St. Mark Kangarambe Church**—the researcher strongly believes that financial stewardship must be improved for the church to grow and succeed. Proper management of church finances does not only help pay pastors and maintain church buildings but also supports evangelism, youth programs, and community service. Based on theological teachings and practical observations, the researcher gives the following opinions:

Leadership Capacity Development Is Critical

Many church leaders in Uganda are spiritually gifted but lack knowledge of finance and budgeting. Without proper training, they may misuse funds unknowingly or fail to plan well for church growth. Therefore, structured workshops, diocesan training programs, and Bible-based financial courses should be made compulsory for all church leaders (Smith, 2019). When leaders are well-trained, the whole church benefits through better planning and transparency.

Systems of Accountability Must Be Strengthened

Accountability means being honest and open about how money is received and used. Churches should keep financial records, provide monthly and annual reports, and allow members to ask questions. Internal and external audits should be done regularly. Introducing oversight committees like finance boards or parish audit teams will reduce the risk of corruption (Green, 2020). These systems build trust and encourage more people to give.

Churches Should Create Income-Generating Projects

Depending only on tithes and offerings is not enough, especially in poor rural communities. Churches can start income-generating activities such as farming, poultry, tailoring, or running schools and clinics. These projects provide extra income and employment for members, while also funding ministry work (Mugisha, 2021). For example, St. Mark Kangarambe Church could set up a maize farm to help fund its mission and reduce financial stress.

Members Must Be Involved in Financial Decisions

Many church members are willing to give but hesitate because they are not sure how their money is used. When congregants are involved in budget meetings, giving decisions, and project planning, they feel a sense of ownership. This improves giving and accountability. Leaders should educate members on biblical giving and financial planning to build trust and unity (Haddon, 2022).

Modern Technology Should Be Embraced

The digital age offers easy ways to improve church finance. Mobile money platforms like MTN Mobile Money or Airtel Pay can help collect tithes. Excel or church accounting software can be used to track income and expenses. When finances are managed digitally, errors and misuse become less likely, and financial reports are easier to prepare and share (Kagwa, 2022). St. Mark Kangarambe Church should explore using such technologies for better management.

2.6 Major Critique on the Research Topic

Over-Reliance on Tithes and Offerings

Many churches Although many books and Bible verses support financial stewardship, churches in Uganda still face major problems when it comes to applying these teachings. The researcher has identified several weaknesses that continue to limit church growth due to poor stewardship.

Over-Reliance on Tithes and Offerings

Most churches in Uganda—including St. Mark Kangarambe—depend only on Sunday offerings and tithes. This becomes a problem during tough times like droughts, pandemics, or economic crises, when members cannot give as expected. Without other income sources, church operations suffer (Haddon, 2022). The lack of innovation in fundraising and income diversification makes the church financially weak and vulnerable.

Lack of Strong Financial Policies

Many churches do not have clear financial policies or manuals that guide income collection, budgeting, and spending. This creates confusion and opens doors for misuse of church funds. Even where such policies exist, they are often not followed or reviewed regularly. In some cases, only a few individuals handle all the money without proper checks, increasing the risk of mismanagement (Kagwa, 2022).

Limited Financial Training for Leaders

Many clergy and lay leaders do not have formal training in finance, accounting, or resource planning. They may not know how to create a proper budget, monitor expenses, or plan for church development. This lack of skill affects stewardship and causes waste or misuse of resources (Smith, 2019). For churches to grow, financial literacy should be treated as important as theological education.

Cultural and Economic Challenges

In some Ugandan cultures, giving money to the church is seen as a private or optional matter. Others believe that only wealthy people should support the church financially. Combined with poverty, unemployment, and high inflation, these attitudes reduce giving among church members. Many people in rural areas live hand-to-mouth and cannot afford regular tithing (Wilberforce, 2015). These socioeconomic issues must be considered when designing stewardship strategies.

Resistance to financial reform, There is resistance to financial reform, Some church leaders and elders resist change. They are used to traditional methods like verbal reports or handwritten budgets and are unwilling to adopt digital systems, structured policies, or open discussions on finances. Others fear losing control or being questioned by members. This resistance slows down progress and keeps churches operating in outdated and risky ways (Mugisha, 2021).

2.7 Chapter Summary

This chapter In this chapter, we have looked at how the church uses money and how it helps in growing the church and doing God's work. This is called financial stewardship. Stewardship means taking care of something well. In the church, it means using money and other things properly to help the church grow and help people.

We saw that the Bible teaches us to be good stewards. For example, the Bible says in Psalm 24:1 that everything in the world belongs to God. So, we must use it well. In

Matthew 25:14-30, Jesus tells a story that shows how important it is to take care of what we are given. If we do well, we are blessed. If we are careless, we lose.

We also learned that church leaders must have good qualities. They must be honest, faithful, and know how to manage money. They must also be open and give reports so that people can trust them. Some early church leaders like Clement, Origen, and Cranmer also taught about using church money wisely.

But in Uganda, many churches have problems with money. Some churches depend only on offerings and tithes. Some leaders don't know how to manage money well. Others don't want to use new ways like computers or mobile money. This brings problems and stops the church from growing.

To solve these problems, the church must train leaders, create other ways to get money, keep good records, and involve members in decisions. Using technology like mobile money and computers can also help.

In short, when the church manages money well, it grows, and ministry becomes strong. But when money is not handled well, it can bring problems. So, good financial stewardship is very important for church ministry and for helping people.

SECTION THREE:

METHODOLOGY

This section outlined research methods which were employed during the study. The study was focused on Christian financial stewardship and church ministry within the Church of Uganda, specifically at St. Mark Kangaramu Nyakatare Deanery, Diocese of Kinkizi. The methodology ensured a structured approach to collecting and analyzing data to achieve the research objectives effectively.

3.1 Design

This is a conceptual structure within which research is conducted. The researcher employed a descriptive survey design. According to Kothari (2008), a descriptive survey enabled the researcher to describe respondents participating in the study .

3.2 Nature of the Data and its source

This study included both quantitative, qualitative methodologies to gather comprehensive insights into Christian stewardship and church ministry. Quantitative data will provide measurable statistics on stewardship practices, while qualitative

data was offered deeper insights into perceptions, experiences, and challenges within the Church of Uganda.

Primary data was collected directly from first-hand informants, including clergy, committee members, and congregants.

3.3 Population and Area of Study

The study was focused on St. Mark Kangarambe Nyakatare Deanery, Diocese of Kinkizi, a church within the Church of Uganda. The target population included clergy, church committee members, congregants, and non-members to gain a holistic understanding of stewardship practices and challenges affecting church growth.

3.4 Sample Size

Selecting a representative sample is crucial for cost-effectiveness and efficiency. The study was engaged 36 respondents, categorized as follows:

Sample Description	Male	Female	Total	Sampling Technique
Clergy	1	1	2	Purposive sampling
Development Committee	2	2	4	Purposive sampling
Congregation Members	8	8	16	Simple random sampling

Non-Members of the Congregation	5	3	8	Simple random sampling
Procurement Officers	3	3	6	Purposive sampling
Total	19	17	36	-

Source: Researcher's Sampling Scheme

3.5 Sampling Procedures and Strategies

The study used both purposive and simple random sampling techniques. Purposive sampling was used to get key informants such as clergy, development committee members, and procurement officers, who possess valuable insights into church stewardship practices.

3.6 Data Collection Instruments

This part involved both primary and secondary methods:

Questionnaires: Structured questionnaires were used to collect quantitative data on stewardship practices, financial transparency, and church growth.

Interviews: the researcher used Semi-structured interview guides to gather in-depth qualitative insights from key informants, focusing on challenges, opportunities, and best practices in church stewardship.

The researcher administered questionnaires to respondents personally and conduct face-to-face interviews to ensure clarity and accuracy in responses. Ethical considerations, including informed consent and confidentiality, will be strictly observed.

3.7 Analysis of data Techniques

Data will be analyzed using a combination of manual coding and thematic analysis techniques. Thematic analysis involved categorizing responses into themes related to Christian stewardship and church growth. Quantitative data was organized into tables and percentages to illustrate key trends and patterns.

The researcher will use a thematic analysis map, assigning codes to responses to facilitate systematic evaluation. The results also presented in a structured format, incorporating both numerical data and qualitative descriptions to provide a comprehensive overview of findings.

3.8 research ethics

The following principles were observed to ensure the integrity and credibility of the study and these include:

Informed Consent: All participants were briefed on the study's purpose and voluntarily participated.

Confidentiality: Respondent identities were protected, and data was used exclusively for academic purposes.

Objectivity: The researcher-maintained neutrality in data collection and analysis, ensuring accurate representation of findings.

3.9 Budget and Work Plan

Budget Estimate.

Item	Estimated Cost (UGX)
Research Materials	150,000
Data Collection (Transport)	200,000
Printing and Photocopying	120,000
Communication (Phone, Email)	80,000
Miscellaneous Expenses	100,000
Total	650,000

Work Plan

Activity	Duration	Responsible Person
Proposal and Literature Review	Jan 2025-April2025	Researcher
Designing Research Tools	May 2025	Researcher
Data Collection	May	Researcher & Assistants
Data Analysis	May	Researcher
Report Writing & Editing	June	Researcher
Submission of Final Report	July 2025	Researcher

This structured methodology ensured that the study is well-planned and executed efficiently within the available resources.

PART FOUR:

PRESENTATION, INTERPRETATION, AND DISCUSSION OF FINDINGS

4.0 Introduction

The researcher collected Data from 36 respondents using different methods and then analyzed using percentages, tables, and thematic interpretation. The research focused on assessing the current state, investigating the challenges, and proposing measures for improving financial stewardship in the Church of Uganda, specifically at St. Mark Kangaramu Church.

4.1 Objective One: To Assess the Current State of Financial Stewardship at St. Mark Kangaramu Church

Respondents were asked to evaluate the effectiveness of the current financial stewardship practices within the church. Key areas assessed included reporting regularity, transparency, budgeting participation, technology use, and leadership training.

Table 4.4 respondents view on challenges

Challenge area	Strongly agree percentage	Agree percentage	Neutral percentage	Disagree percentage	Strongly disagree percentage

Regular financial reporting	27.78	30.5	13.89	16.6	11.1
Transparency use of funds	25	27.7	16.6	19.4	11.1
Use of funds	22.2	25	19.4	19.4	13.8
Use of technology	19.4	27.7	16.6	22.4	13.8
Training of leaders	25.0	22.2	16.6	19.4	16.6

Leaders

Interpretation: The findings reveal that while some level of stewardship structures exists, they are inconsistently applied. Only 44.45% agreed that financial reporting is regular, and just 39.99% found budgeting inclusive. Technological adoption and leader training received the weakest scores. Interviewed congregants reported minimal

access to financial reports and absence of budgeting forums. Most leaders admitted to never receiving formal financial training.

Discussion: These findings suggest a weak financial management culture. There is limited use of best practices such as quarterly reporting, participatory budgeting, and digital tools. Leadership competence in financial matters appears inadequate. This hampers transparency and member trust.

4.2 Objective Two: To Investigate the Challenges of Financial Stewardship in Church Institutions

This section explored internal and external challenges facing effective stewardship.

The table below highlighted responses on five major hindrances.

Table 4.2: Respondents' Views on Financial Stewardship Challenges

Challenge Area	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
Lack of Financial Training	27.78	30.56	13.89	16.67	11.11
Weak accountability structures	25.00	27.78	16.67	19.44	11.11
Leadership Integrity Issues	22.22	25.00	19.44	19.44	13.89

Inadequate Member Participation	19.44	27.7 8	16.67	22.22	13.89
Poor Record Keeping	25.00	22.2 2	16.67	19.44	16.67

Interpretation: The majority (58.34%) agreed that financial illiteracy among leaders is a challenge. Weak accountability (52.78%), lack of integrity (47.22%), and poor documentation (47.22%) were also major concerns. Many respondents cited the lack of clear policies, missing receipts, and irregular audits.

Discussion: St. Mark Kangaramu Church, like many others, suffers from systemic challenges: undertrained personnel, poor internal controls, and informal decisionmaking. These weaknesses create an environment ripe for errors, mistrust, and inefficiencies. Churches with no accountability measures risk losing members' trust and donor support.

4.3 Objective Three: To Propose Measures for Improving Financial Stewardship in Church Institutions

Respondents evaluated several proposed interventions. The responses are summarized below.

Table 4.3: Respondents' Support for Proposed Financial Stewardship Measures

Proposed Measure	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
Financial Management	38.89	27.78	13.89	11.11	8.33
Introduce a Transparent Budgeting Process	33.33	33.33	16.67	8.33	8.33
Use of Technology for Record Keeping	30.56	27.78	16.67	13.89	11.11
Involve members in	33.33	13.89	30.56	8.33	13.89

Interpretation: The top two interventions supported were leader training (66.67%) and audit strengthening (63.89%). These were followed closely by inclusive budgeting and

use of simple technology. Interviewed leaders expressed willingness to be trained but noted lack of opportunity.

Discussion: Effective stewardship is achievable through deliberate structural and human capacity improvements. Churches should establish clear financial policies, use userfriendly accounting tools, and train leaders in both biblical stewardship and modern finance. Diocesan oversight and routine audits can greatly minimize misuse.

4.4 General Summary of Chapter Four

Findings reveal that while St. Mark Kangarambe Church has taken steps toward financial stewardship, major weaknesses remain in leadership training, member engagement, technological usage, and institutional accountability. The challenges identified are not unique to this parish but reflect a wider trend in rural Ugandan churches. Practical, context-sensitive solutions like training, audits, and participatory planning were well supported by respondents.

CHAPTER FIVE: THEOLOGICAL REFLECTION ON FINANCIAL STEWARDSHIP

This section presented different theological reflections on the study of biblical teachings, theological scholars, early Church Fathers, and the Orthodox tradition. It aims at connecting financial stewardship with spiritual and moral responsibilities rooted in scripture and church tradition. These provide a deeper theological and hands on framework for managing resources within church institutions such as St. Mark Kangarama Church.

5.1 Biblical Foundations of Financial Stewardship:

Old Testament Perspective

Stewardship in old testament of the bible starts with God's mandate to humanity in Genesis 1:28 and 2:15, where Adam is instructed to "work and take care of" the Garden of Eden. This shows a divine commission to manage creation responsibly. Financial and material stewardship was shown in the laws of tithes and offerings (Leviticus 27:30-32; Deuteronomy 14:22-29), which ensured that resources supported temple activities, priests, and the poor people .

Wisdom literature supports this notion in Proverbs chapter three verse nine, "Honor the Lord with your wealth, with the first fruits of all your crops," showing that resource management was to be God-centered. Malachi 3:8-10 warns that withholding tithes is tantamount to robbing God, highlighting the spiritual seriousness of financial mismanagement.

New Testament Perspective

Jesus emphasizes stewardship in many teachings for example in The Parable of the Talents that illustrates how God entrusts resources to individual holding them accountable. Luke 16:10 affirms, “Whoever is faithful with little will also be faithful with much.”

In the early Church, communal sharing (Acts 2:44-47) and collections for the needy (2 Corinthians 8-9) reflected a stewardship model rooted in generosity, transparency, and equality. Paul’s affirmation to financial oversight involved designated representatives and public accountability to prevent abuse and ensure trust.

5.2 Reflections from Early Church Fathers

Origen (185-254 AD) Origen taught that all material wealth belongs to God and Christians are merely stewards. He believed that wealth must serve spiritual growth and community welfare. For Origen, the misuse of resources had eternal consequences.

Clement of Hippo Clement emphasized moderation and the ethical use of wealth. He criticized luxury among Christians and emphasized that church resources should be used for the poor and mission, not personal enrichment.

Edict of Milan (313 AD) the Edict of Milan allowed the Church to legally own property. This shift brought institutional responsibility and necessitated formal financial structures, laying groundwork for administrative stewardship in the Church.

5.3 Insights from Orthodox Tradition

The Eastern Orthodox Church views stewardship as sacramental participation in divine grace. Giving is not only material but spiritual. Almsgiving, offerings, and communal sharing are integrated into worship. Stewardship in Orthodoxy emphasizes community responsibility, humility, and gratitude, making every believer a co-participant in God's work through responsible management of resources.

Church treasurers, priests, and councils are expected to practice transparency and accountability in line with spiritual disciplines. Mismanagement is not only a moral failure but a disruption of ecclesial unity.

5.4 Theological Reflections from Contemporary Scholars

Ronald Sider argues that poor stewardship weakens the Church's mission. He emphasizes the link between stewardship, justice, and holistic ministry. Churches must be examples of financial integrity.

John Stott emphasizes biblical leadership and accountability. He warns against the temptations of power and the corrupting effect of money, encouraging leaders to model humility and openness.

Rick Warren, author of *The Purpose Driven Church*, asserts that stewardship should be vision-driven. Financial planning should reflect God's mission, and members should be trained and trusted with responsibilities.

5.5 Implications for Church Leadership and Practice

Stewardship as Divine Mandate: Leaders are stewards of God's resources, and mismanagement is both unethical and sinful.

Biblical and Practical Training: Theological institutions should incorporate financial management into clergy training, following Paul's example of multiple overseers (2 Corinthians 8:20-21).

Transparency Reflects Witness: How churches manage finances is a testimony to their faith. Scandals can damage evangelism efforts.

Inclusive Leadership: The early Church appointed deacons to handle resources (Acts 6). Churches today should empower capable laity in financial oversight.

Sacramental Giving: Drawing from Orthodoxy, giving and managing money should be understood as worship, not mere obligation.

5.6 Theological Conclusion

Scripture, early Church Fathers, the Orthodox tradition, and modern theologians all affirm that stewardship is a sacred responsibility. Poor financial management brings spiritual, moral, and practical consequences. Leaders at St. Mark Kangaramba Church and beyond must embrace stewardship as both a calling and a discipline.

Stewardship requires spiritual integrity, training, accountability, and community engagement. Only by embracing these principles can the Church truly fulfill its mission and glorify God through its resources.

CHAPTER SIX:

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This section summarizes research findings and provides practical way forward aimed at improving financial stewardship at St. Mark Kangarama Church.

Basing on three objectives,

- To assess current state of financial stewardship at St. Mark Kangarama Church,
- To investigate the challenges of financial stewardship in the church, and
- To propose measures for improving financial stewardship in church institutions.

Objective One:

To find out the current state of financial stewardship at St. Mark Kangarama

The findings revealed that financial stewardship practices at St. Mark Kangarama Church are weak in different areas, While some financial reporting and transparency exist, they are irregular and with poor consistency. Christian involvement in budgeting is minimal and not respected , technology adoption for record-keeping is low, and many leaders have not received adequate training in financial management. These gaps contribute to poor stewardship culture.

Objective Two:

To investigate the challenges of financial stewardship in the church.

The challenges of financial stewardship in st. mark kangarama identified include lack of financial training among church leaders, weak accountability and oversight

mechanisms, leadership integrity issues, inadequate member participation, and poor record-keeping. These challenges combine to hinder effective stewardship, leading to mistrust, mismanagement risks, and reduced giving.

Objective Three:

To outline measures for improving financial stewardship in church institutions.

Respondents strongly supported several interventions, including training leaders in financial management, introducing transparent budgeting processes, strengthening audit and oversight structures, adopting technology for record-keeping and involving members in financial decisions. These measures were seen as important to enhancing stewardship effectiveness and management

6.2 Conclusions

Based on the findings and theological reflections, the study concludes that Financial stewardship and management at St. Mark Kangaramo Church is currently inadequate, with significant gaps in leadership, transparency, and Christian engagement. Challenges such as poor training, weak accountability, and limited use of technology undermine the church's financial health and mission and evangelism. Effective stewardship is not only administrative but also a spiritual responsibility rooted in biblical teaching and Church tradition. Improving stewardship requires holistic approaches combining different practical capacity building, structural reforms, and theological grounding.

6.3 Recommendations of the study

The following recommendations were made to improve financial stewardship at St. Mark Kangarama Church:

There is a need to Organize regular training workshops focusing on financial management, budgeting, and accountability, incorporating biblical principles of stewardship and Implement clear financial reporting schedules, publish quarterly reports to the congregation, and develop participatory budgeting processes to increase member involvement and trust.

There is also a need to Form a finance oversight committee comprising clergy, lay leaders, and financial experts to conduct regular audits and supervise financial activities and Introduce affordable and user-friendly digital tools for record-keeping and reporting, such as accounting software and mobile money tracking systems.

In addition Draft and enforce a church financial policy showing procedures for handling funds, asset management, procurement, and conflict resolution and Ensure theological training includes modules on practical stewardship, linking spiritual teaching with financial ethics and management skills.

More so, Encourage regular financial education sessions for leaders and Christians, fostering shared responsibility and collective ownership of the church's resources.

6.4 Suggestions for Further Research

Future studies could explore:

- Comparative analysis of stewardship practices across different denominations in Uganda.
- The role of technology adoption in enhancing financial transparency in small church institutions.

6.5 Chapter Summary

This chapter summarized the study's main findings, drew conclusions about the state and challenges of financial stewardship at St. Mark Kangarambe Church, and offered practical recommendations for improvement. The recommendations aim to strengthen both the spiritual and administrative dimensions of stewardship, ensuring sustainable church growth and faithful resource management.

APPENDICES

Appendix - ONE: References

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Appendix - TWO: Questionnaire

Dear Respondent,

This questionnaire is part of a study on financial stewardship and church ministry at St. Mark Kangarambe Church of Uganda, Nyakatare Deanery, Diocese of Kinkizi. The study is conducted by Niwabiene Steven, a student of Diploma in Theology at Barham University, Kabale. Your participation is invaluable in understanding the role of stewardship in promoting church growth. Your responses will be kept confidential and used solely for academic purposes.

Thank you for your cooperation.

Section A: Demographic Information

1. Age:

a) Below 20

b) 21-30

- c) 31-40
- d) 41-50
- e) 51 and above

2. Gender:

- a) Male
- b) Female

3. How long have you been a member of St. Mark Kangaramu Church?

- a) Less than 1 year
- b) 1-5 years
- c) 6-10 years
- d) Over 10 years

Section B: The current state of Financial Stewardship

1. In your view, what does financial stewardship mean?

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.....

2. How do you practice financial stewardship in your life?

(Select all that apply)

- a) Financial giving to the church
- b) Volunteering for church activities
- c) Supporting the church's outreach programs
- d) Handling finances very well
- e) Giving church financial accountability

3. Do you believe that financial stewardship is a key factor in the church ministry?

- a) Yes
- b) No
- c) Not sure

4. What are the current state of financial stewardship in your parish

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SECTION C; CHALLENGES OF FINANCIAL STEWARDSHIP

5. Do you have challenges of financial stewardship in your parish

- A. YES
- B. NO

6. If yes, what challenges do you face in practicing financial stewardship in your church?

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SECTION C; STRATEGIES TO IMPROVE FINANCIAL STEWARDSHIP

7. Could there be strategies of improving financial stewardship in your parish A).
YES

B). NO

8. If yes list different strategies of improving financial stewardship in your parish ?

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9. In your opinion, what strategies could be used by church leaders only to
improve financial stewardship in your parish

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Interview Guide for financial Stewardship and Church ministry Introduction

Purpose of Interview:

This interview is being conducted as part of a study on financial stewardship and church ministry in St. Mark Kangaramu Church, Nyakatare Deanery. The aim is to understand the relationship between stewardship practices and the growth of the

church, and to identify areas for improvement. Your insights will be crucial to this study.

Section A: Demographic Information

1. Age:

- a) Below 20
- b) 21-30
- c) 31-40
- d) 41-50
- e) 51 and above

2. Gender:

- a) Male
- b) Female

3. How long have you been a member of St. Mark Kangaramu Church? a)

- Less than 1 year
- b) 1-5 years
- c) 6-10 years
- d) Over 10 years

SECTION B; The current state of financial steward ship

1. In your view, what does financial stewardship mean?

.....

.....

2. Can you provide examples of financial stewardship activities you have observed or been involved in your Parish?).

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3. How does the church encourage its members to practice financial stewardship?

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4. In your view, how does financial stewardship contribute to the church's ministry

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5. How would you assess the current growth of St. Mark Kangaramu Church in terms of membership and outreach?

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SECTION C; CHALLENGES OF FINANCIAL STEWARDSHIP

6. Are there some challenges of financial stewardship in your parish?

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7. If yes, what do you think are the main challenges to the church ministry in your community?

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SECTION D; STRATEGIES TO IMPROVE FINANCIAL STEWARDSHIP

8. Could there be some strategies to improve financial stewardship in your parish?

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9. If yes, what changes or initiatives do you think could improve both the financial stewardship practices and overall church growth at your parish?

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