

PROJECT ABSTRACT

Master of Business Administration
Finance Option

Adventist University of Africa

School of Postgraduate Studies

TITLE: THE FINANCIAL MANAGEMENT PRACTICES OF SELECTED SEVENTH-DAY ADVENTIST CHURCHES IN MALANJE MUNICIPALITY, ANGOLA: A BASIS FOR A FINANCIAL STRATEGIC PLAN

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Not long ago, financial management matters were considered secular matters, and the church was viewed as a sacred place, where only holy objects would be handled. Sound financial management is not only crucial for financial health but also for the spiritual health of the Church. Without financial resources, the mission of the church will be impeded. Therefore, the main aim of this study was to propose a strategy to be utilized by the local church administration in the Malanje Central district of the Seventh-day Adventist Church, Angola; and other governance bodies in managing financial resources effectively according to the universally accepted policies in the SDA Church.

The study was conducted in the Central Malanje District, Angolan Province located in the North center of the Country. A cross-sectional descriptive research design was adopted for the study and the questionnaire was the main data collection

tool. In sum, 37 local treasurers and 252 others including pastors, elders, and other church members participated in the study.

The major findings suggest that generally, the trend of giving in the Malanje central district of the Seventh-day Adventist Church for the past two years from 2018-2019 has been steady and increasing. The level of treasurers' competencies according to the perceptions of the church members and the treasurers is high. In terms of church financial record keeping, budgetary control and financial reporting are high for both church members and local treasurers. However, there is more room for better management of the church finances in the Malanje District of SDA. Therefore, a plan of action is proposed to improve the financial management of the Malanje central District of the Seventh-day Adventist Church.

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A project
presented in partial fulfillment
of the requirements for the degree
Master of Business Administration

by
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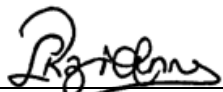
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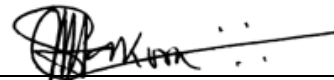
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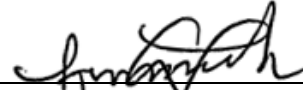
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I dedicate this project to my deceased Parents—Figueiredo Jeremias Caculo and
Maria Luamba; and my beloved wife and children for all their support.

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CHAPTER 1

INTRODUCTION

Background of the Study

Almost all non-profit organizations (NPO) are donation-based institutions. Religious institutions are no exceptions to the list because religious institutions are also beneficiaries of tax exemptions from several governments.

Traditionally, there is a general belief that embezzlement and fraud could only happen in secular institutions. However, recent cases show that the incidence of financial fraud in religious organizations is rapidly increasing (Wood & Wood, 2014). For example, the United Methodist Conference in 2012 alone found that embezzlement and fraud have increased at a surprisingly high level, compared to the previous years (Richmond, 2014).

Also, in 2013 alone it was discovered that the church and related organizations lost about \$37 billion to embezzlement, which accounted for 6 percent of the amount donated to the church during the same period (Pavlo, 2013). An estimation of about \$50 billion was likely to be taken from religious and similar institutions in the entire world (Johnson, Zurlo, & Hickman, 2015). Similarly, it is predicted that church financial mismanagement will reach \$60 billion by 2025 (Wood & Wood, 2014).

Despite the financial scandals in religious organizations, donations are increasing year by year. Churchgoers and donors faithfully support church operations through giving. The Annual Report on Philanthropy (Admin, 2017) shows that religious organizations have consistently received the largest share of charitable

dollars. For example, between 2015 and 2016, giving to religious-affiliated institutions increased by 3.0% with an estimated \$122.94 billion in contributions. Also, during the last five-year period (2013–2018), contributions to the faith-based subsector comprised 31 percent of total giving (Admin, 2017). Paradoxically, in as much as there is an increase in donations, what is being brought in these organizations is being lost because of embezzlement. This situation alone is alarming and should be a signal to the leaders of these organizations. On the other hand, some churches are struggling to meet their financial needs (McFate, 2010). Therefore, it is important to manage financial resources prudently to gain the trust of donors and other stakeholders.

Statement of the Problem

Sound financial management is not only crucial for financial health but also spiritual health of the Church. Without financial resources, the mission of the church will be impeded. Church leaders are often challenged with ensuring that there is continued funding to support church programs and fixed operational costs. According to the Seventh-day Adventist Church Manual (General Conference of Seventh-day Adventists, 2015), the treasurer is acknowledged as the custodian of the firm's assets, including financial accountabilities. Ideally, such a person from the congregation should have basic financial knowledge and skills to manage and carry the financial responsibility of the church.

Generally, laypeople who are elected in the treasury office of the local churches have no training in the area of finance. Besides, they are usually serving the church voluntarily. Once they have been elected there is no proper orientation to enable them to meet the demands and expectations of the financial operations of the church. This situation affects the ways scarce financial resources are effectively

managed which in turn affects the progress of the church as a whole. Therefore, the main aim of this study was to propose strategies to be utilized by the local church administration in the Malanje Central District of Seventh-day Adventist Church, Angola; and other governance bodies in managing financial resources effectively according to the universally accepted policies of the SDA Church.

Research Questions

1. What has been the trend of giving in the Malanje Central District of the Seventh-day Adventist Church for the past two years, from 2018-2019?
2. What is the level of the treasurers' competencies in terms of financial knowledge, skills, and other competencies?
3. To what extent are local churches effectively managing the following?
 - a. Financial record-keeping?
 - b. Budgeting control?
 - c. Financial Reporting?
4. Based on the study results, what strategies can be proposed for effective financial management in the Malanje Central District of Seventh-day the Adventist Church?

Conceptual Framework

The conceptual framework of this project assumed that good financial practices such as keeping financial records, controlling the approved budget, and regular financial reporting at the local churches are indicators of effective financial management.

Effective Financial Management

An organization has to be managed by applying its internal policy and procedures. Effective management, as it has been suggested by Rahama (2014), is the reflection on how rational managers plan and use the organization resource to achieve its goals and to obtain gain for further expansion. Further, Radzi, Ghani, and Siraj

(2015) argue that effective financial management, it is the process of raising money, and the wise itemizing of it and control and establishing sound communication channels of the internal dealings with the different shareholders. So an organization needs to have leaders with all necessary skills that will help it to continue its activities and also with a forward-looking, not only to continue as it used to be, but also to grow in the future, and expand its territory.

Financial Record-Keeping

Record keeping in an organization is very crucial. The process involves taking daily registration of all the transactions, such as income and expenses for reporting purpose, reference, and historical basis.

Budget Controlling

A budget is a very crucial and important management tool of control. After the budget has been prepared and approved by the constituents, it needs to be implemented by management. Efforts to raise funds must be made to meet the budget income and all spending must be made only with the budget in perspective.

Financial Reporting

Financial reporting is the provision of financial information for decision making to management, financiers, stakeholders, business houses, and directors. The information must be timely and correctly (efficiently and accurately) provided.

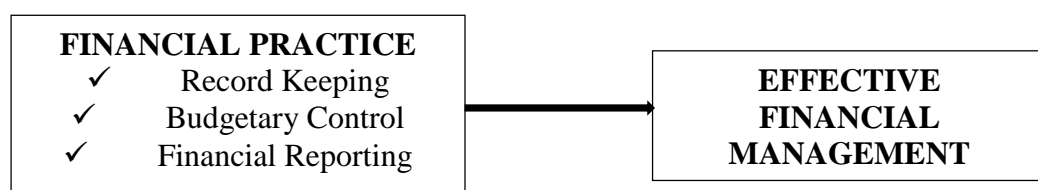


Figure 1. Conceptual Framework of the Study

Significance of the Study

This research will help Malanje Central District of the Seventh-day Adventist Church to find out areas of weakness in the financial management of the local churches and try to correct them to spread the gospel in their surroundings with robust financial means. The study is of great significance because it will result in a positive change for the advancement of the Malanje Municipality itself and the whole Northeast Malanje Mission. This issue is not limited to this Municipality alone. Many other places elsewhere in the world are facing the same problem of financial management in nonprofit organizations, including religious organizations. So the insights from this study will be beneficial even for those places facing a similar problem.

Also, this study will be very useful to District Pastors, members of the churches, students, and researchers. Thus, the Malanje Municipality and its constituents will be the first beneficiary to the study, the churches of both Unions in Angola and elsewhere in the world which will be able to apply financial management, financial record-keeping, budgeting control, and financial reporting system, which this study will suggest. It also will benefit the researchers who will be interested to investigate the same topic.

Scope and Limitation of the Study

This study was limited to the Malanje Central District of the Seventh-day Adventist Church, and not to other various existent District of the Northeast Mission. The findings may not apply outside of the context of the particular regions. The study was a descriptive type and focused only on the practices of financial management, namely, record-keeping, budgetary control, and financial reporting procedures.

Operational Definitions of Terms

Church Board is the composition of the selected church members acting as the high authority in the local church.

Financial management practice – It is the practice of managing the financial resources of the local church to achieve its mission.

Local Church - A specific group of Seventh-day Adventist members in a defined location that has been granted, by the constituency of a local conference/mission, in session, official status as a Seventh-day Adventist Church.

Malanje Central District comprises 27 organized local churches within the Malanje municipality.

CHAPTER 2

REVIEW OF LITERATURE

Discussing the management of finances in church settings is a great challenge. Ordinarily, the issue could be discussed in a business-oriented environment. Business firms are profit-seekers and one of their main goals is to add value to their shareholder wealth (Brigham & Houston, 2009). However, the church lives in the two-coexisting world of material as well as spiritual realities. The church deals with spiritual matters, but it also manages financial resources (DuPont, 2016).

Theoretical Framework

This project is based on two theories: Agency theory and Stewardship theory. Agency theory is the alleged conflict between two parties, the principal (owner/s) and an agent (manager/s), (Panda & Leepsa, 2017). This theory is also known as the agent problem, the idea behind this theory is that the objective and goal of the shareholders and management of the business are not always in alignment (Chrisman, Chua, & Litz, 2017; Jensen & Meckling, 1976). So, when the existing contract between the principal and agent is result-oriented, the agent might deal with principal interest, (Panda & Leepsa, 2017).

However, this theory takes an economic perspective, where an agent might seek to maximize their self-interest (Jensen & Meckling, 1976). With this in mind, managers may choose to operate against principal goals and interests, toward their interests (Jensen & Meckling, 1976). So, to remedy the situation, the involved parties need to agree with the remuneration system and attached fringe benefits, establish an

effective and efficient channel of communication among them (Panda & Leepsa, 2017). Perhaps, it is also necessary to look at the perspective of an agent and to see why an agent is doing what is s/he is doing. A friendly dialogue and agreement may minimize the situation.

The stewardship theory seems to serve as complementary and a solution to the agency theory. Donaldson and Davis (2016) introduced the stewardship theory, where the principal and agent pursue the same objectives and goals, rather than control and benefits seekers. In this model, the steward acts in the direction of the organization and collective benefit, in opposition to individualistic and self-interest goal-seeking, but with the spirit of togetherness approach and with a long term looking (Woodman, 2017).

This theory acts as a compliment and a remedy to the agency theory (Keay, 2017). So, the agency theory is all about control and conflict of interest, while, stewardship theory takes a cooperation and collaboration direction (Keay, 2017).

Davis, Schoorman, and Donaldson (1997) and Donaldson and Davis (2016), observed a gap in the behavior of the employees, managers, and executives, which the Agency theory could not give an applausive response. On the other hand, stewardship theory takes a convergence trend, not in favor of the agency theory which takes a divergence path (Madison, 2014).

Again, from this stand, an agent/steward might act fairly, just, and trust toward the common goal of the organization (Hernandez, 2012). So, in the same line of thought (Donalson, 1990), that in this theory an agent/steward acts fairly, just faithfully toward principal, institution, and society as all.

Therefore, trust is a key element in both theories, but on agency theory, an agent cannot be fully trusted by the principal (Jensen & Meckling, 1976); while in the

stewardship theory a steward is trusted (Davis et al., 1997). Once more, on agency theory, the power lies in the organization, while on the stewardship theory the influence is on an individual (Davis et al., 1997). Stewardship is taking individual responsibility for the good of society and the environment as a whole.

Financial Management

Financial management or corporate finance can mean many things to many people. In short, it is the process of using the firm's resources-effectively and efficiently, for-profit maximization through the acquisition of the assets and raising funds when needed (Brigham & Houston, 2009). Khominich, Rybyantseva, Borodacheva, Dik, and Afanasev (2016), also define financial management, as an integrated part of the general management process and science for managers to operate well and make a profit.

Besides, Silnov and Tarakanov (2015) suggest that financial management is the tool for managers to achieve their goals through control; by collecting, transferring, and processing information for the decision-making process. According to Athapaththu (2016), management is the process of operating the firm well and economically, and without wasting the resources. Likewise, Kurt (2019), defines financial management as the process of seeking and handling financial assets. Therefore, management is the art of using finances carefully without any waste of time and resources. So, the starting point of consciousness to apply these principles to robust the goals of the organization is at the individual level.

Management Functions

A vehicle without a driver cannot move anywhere. This comparison is so true of the existence of the organization, a firm, or any other entity without a manager(s). So among many activities managers can do: Athapaththu (2016) suggests five

functions, and these are: to plan, organize, staff, lead, and control. While, Robbins and Coulter (2009), suggested four main functions of management, and these were; forecasting, organizing, leading, and supervising.

In the corporate world, these functions are handled by a management team. But in small entities, the reality is quite different; those same functions, in most cases, are performed by just a few individuals, and sometimes by a single individual Ross, Westerfield, and Jaffer (2002). The managers of the firm have the power and responsibility to run the resources of the firm, such as human resources (HR), financial resources, technology resources, and natural resources (Athapaththu, 2016).

Wothaya (2016), in the same line of thought, argued that church leaders need to adopt business models, helping them to invest the money from churchgoers, donors, and government to relive the church depending heavily on them. Administrators of an enterprise have to strategize as to the limited resources available for their operations and their future existence. They need timely action plans to accomplish these activities.

Meanwhile, managing financial resources means exclusively, the process of dealing with money resource, especially in the process of recognizing the sources of income, the way it will flow to the business entity, how to account for its use (Ross et al., 2002). In so doing, it will help them to reach the intended goals and objectives of the organization.

Record Keeping

Record keeping is an instrument in the hands of the governance constituency of an organization. It contains it's historical and actual activities. It is a kind of a mirror with front-back looking used to see where improvement is needed. Ernest (2018), puts it this way, bookkeeping is the technique of collecting and organizing

financial and economic activities, for future use or reference. While for Abdul-Rahamon and Adejare (2014), but it is so well when they say that, record keeping is the blood circulating in the body of any business. Without a sound process of record-keeping, the entity is operating blindly and, heading to an unknown destination.

It is therefore useful for the managers to make sound decisions, about record keeping, if they want to witness changes in the entity. Furthermore, the information kept will be helpful for tax purposes, banks, and prospective investors, and many other end users, Abdul-Rahamon and Adejare (2014). In short, without these reference documents, the business will be as if it is still at its point of departure.

Ademola, James, and Olore (2012) state that record keeping is a way to ensure an organization's development and sustainability. Dawuda and Azeko (2015) say sales and purchase records, income records and payment records help the managers to gain more knowledge about the entity and hence, can make wise decisions regarding marketing, personnel, borrowing, pricing inventory, and product management. A study done in Nairobi shows that there is a positive relationship between record-keeping and the financial performance of an enterprise (Lesirma, 2014). When the human capacity to retrieve information is limited, with time and circumstances, the information kept can be lost forever. So, it is important to choose the best way to keep record to ensure of its safety.

Advantages of Record Keeping

Akesinro and Adetoso (2016) suggest seven advantages of bookkeeping, as follows:

1. It furnishes correct and accepted information.
2. It provides a quick response to up-to-date and retrieved data for comparison and budgetary reasons.
3. It offers financial instruments for internal and external usage.

4. It helps to fill in the tax returns, reports, and other agencies that may need it.
5. It helps to expose employee's fraud, stealing, waste, and record-keeping errors.
6. It is quick, efficient to retrieve information for letter usage.
7. It will be necessary for seeking funds for the expansion of the business.

Poor record-keeping indeed is one of the diseases which are killing and quacking out so many businesses and organizations out of their operations. Among the reasons why there is poor record-keeping (Mmbengwa et al., 2012) is: lack of knowledge, low level of education, no proper training for the position, and lack of resources.

Electronic Record Keeping

Computer technology brought great improvement in the world. In the recent past, record keeping was done manually and with a lot of books requiring a lot of space storage. Today everything can be stored on one computer. Spreadsheets and handwritten ledgers are replaced by computers (Ghasemi, Shafeiepour, Aslani, & Barvayeh, 2011).

Ghasemi et al. (2011) state that there are several advantages of computer record-keeping such as information accuracy, quick and enriched external reporting systems. People can use their devices at anytime, anywhere at a lower cost and effort.

Budgetary Control

Any policy in place needs metric elements for its implementation. The budget is an instrument of control. Future income must be planned, based on the actual trends, with necessary modifications. To equate income and expense is quite a challenging exercise to do (Ross et al., 2002). So an asset that is so important to an organization is necessary supervision and constant observation for any possible deviation, or fraud, and correction has to be done immediately.

Objectives of Budgetary Control

As an individual or an organization starts a business they have an aim and goals in mind that need to be achieved. Likewise, in the local church money is needed to support the operations and prepare the members and community for the hereafter.

According to Nair, and Kraab (2017) and Sidhakam and Gautan (2012), the effectiveness of the budget control is the connection of the budget, account, and financial account respectively. The objectives of the budgetary control as stated by Shaikh (2016), are:

1. Outlining the goals of the organization
2. Achievement strategies for the outlined goals
3. Departments activities guidelines
4. Effective and efficient departmental operations
5. Rational material usage for profit increase attitude
6. Centralized control system
7. Correcting any deviation to the model
8. Master budget usage for correction of any operation deviation
9. Sharing management responsibility to several individuals in the organization

Managers need to have a constant look of the objectives to see if they are still on track, otherwise, an immediate correction needs to be put in place.

Advantages and Disadvantages of Budgetary Control

An instrument is used for a certain purpose and usefulness, but the use of such an instrument has its challenges and the budgetary control is not an exception at all.

Advantages of Budgetary Control, the budgetary control are very useful in an organization as a measure of the achievements of the objectives. For Libby and Lindsay (2010) one of the advantages of budgeting control is to bring together

managers at all levels and they draw the plan, amendments, and correction, and the objectives of the firm are explained for better understanding and get support from them.

For Ojua (2016) some of the benefits are; to avoid loss due to interest reduction, preventing cash shortage, many expenses are well anticipated, reschedule of paying creditors, and many other perceived losses. Disadvantages of Budgetary Control Among many disadvantages, Bourmistrov and Kaarbøe (2013), has summarized as follows:

1. It consumes time
2. It has no real and looking
3. It has no flexibility to adapt to the current situation
4. It has no quick fix
5. It has no connection between entity strategies
6. It is against correction at the implementation stage

Bourmistrov and Kaarbøe (2013) state that the budget as an instrument is obsolete and another better and flexible instrument should be used. Moreover, managers experience difficulty to measure what is found in the ground. This is especially the case when there are rapid changes in the economy. To reverse the situation, managers have to wait until the next budgeting period and until then, the opportunity may have already gone.

Libby and Lindsay (2010) state that budgetary control is still a good instrument to use. It just needs constant improvement and updates. Financial and accounting gurus, need to sit together, while no other tool is in place the existing one will continue to be used.

Financial Reporting

Financial reporting is the way the business is operating. Not having a reporting system in place, means that nothing is having done. Financial reporting is the accountability means of furnishing the business and monetary affairs of an organization (Herath & Albarqi, 2017)

In everyday life, communication takes place among individuals for them to convey their message. Financial reporting is the language that business personnel conveys their messages to the public, the administrators, workers, owners, government authority, agencies, and individuals for them to make wise decisions about the firm. Wise decisions are made based on the accounting system of the reporting system of an organization to the internal and external public (Aderemi, David, Adetiloye, & Eriabie, 2017).

So reporting in the financial field is very crucial. According to Edmonds, Edmonds, McNair, and Olds (2010), those are the users of accounting instruments. Irvine (2005) adds that accounting is internal politics by which external users understand the entity. Therefore, the church leaders need to establish a budget and work, to communicate the ongoing financial situation. As a result, this will boost the accountability between the leaders and the church members.

In the same line of thoughts Chalu and Lubawa (2015) advocate that reporting systems and providing financial information in the organizations depend on various situations, such as fund provenience, education, and the culture of the organization. For them, reporting means to give account to the shareholders and the general public.

Financial Report Usefulness

When someone is looking to buy a smartphone, they will do it because of the enjoyment of the use of it, and not the device per se. The same is also true that

financial instruments need to be present to the public because of the importance of the information that will convey to the particular and general users. With this mind, Aderemi et al. (2017) suggest that the utility of the financial instruments is as follows: information at glance, trustworthiness, and comparability. However, sensitive information company management needs to report only the necessary financial information to the public, and avoid giving unnecessary and sensitive information which could bring harm to an organization.

CHAPTER 3

METHODOLOGY

This chapter discusses the research setting, research design, study population and sample, data collection instrument, data procedures, data analyses, and ethical considerations.

Settings

This study was conducted in the Seventh-day Adventist local members in Malanje Municipality. Malanje municipality constitutes the main town of the Province with the same name. And it is composed of 14 municipalities in the total, including the municipality in reference.

This municipality is among other sisters, which belongs to the other two Provinces, Uige and Cuanza-Sul, as a part of Northeastern Mission, and it was established on February 3, 2018. It was one of the fourth mission belonged to the North-Eastern Angola Mission Union of the SDA Church, with its head office in Luanda, the capital city of Angola. And the head office of the Northeastern mission is based in the municipality in the municipality in reference.

Malanje is situated in the central North of the Country. It is the capital and one of the largest city of the Province, and it is about 400 km by the road to Luanda, the capital city of Angola. It is bordered to Northeast by Uige Province, and Republic Democratic of Congo (RDC), to the East by Lunda-Norte, and Lunda-Sul, and to the South with Bie Province. Malanje municipality with its 27 organized churches and it

was composed of eighteen thousand, six hundred, and thirty-six (18,636) baptized members.

Research Design

The researcher used a cross-sectional descriptive design to explore the financial management practices of the Seventh-day Adventist Churches in Malanje Central District. A descriptive research design is an appropriate choice considering the purpose and nature of the study.

Population and Sampling Procedure

The study population comprised 27 organized churches with eighteen thousand, six hundred and thirty-six baptized members, as reported in 2020 by the Northeast Mission Secretary (General Conference of Seventh-day Adventists, Northeastern Mission, 2020). Table 1 below shows the study population.

Table 1. Study Population

NR	CHURCH	BAPTIZED MEMBERS	ELDERS	TREASURERS
1	Igreja Central de Malanje	1261	8	4
2	Igreja de Katepa	349	5	2
3	Igreja de Jerusalém	659	7	2
4	Igreja de Caxinga-Caculama	60	1	2
5	Igreja Betel	1490	9	2
6	Igreja de Filadélfia	1478	10	2
7	Igreja de Belém	392	6	2
8	Igreja de Ngola Lwíji	390	15	1
9	Igreja de Caculama- Mucari	164	4	1
10	Monte- Sinai	799	3	1
11	Samaria	382	2	1
12	Vila Matilde	289	3	2
13	Ebenézer	1795	7	2
14	Cannaã	919	6	2
15	Éfeso	676	6	2
16	Getsêmane	902	5	3
17	Nova Galileia	331	4	5
18	Betânia	207	4	1
19	Monte das Oliveiras	399	4	1
20	Nazaré	2038	8	2
21	Esmirna	1163	12	3
22	Luz	427	3	2
23	Cangandala	127	2	1
24	Carreira de Tiro	540	5	2
25	Sardes	566	7	2
26	Camanhângua	494	6	2
27	Remanescente	391	0	2
	Total	18,427	152	50
	Number of Pastors			7
	Grand Total			18,636

Based on the entire population of 18,636 shown in Table 1, Taro Yamane (Yamane, 1967) formula with a 95% confidence level was used to determine the sample size of 392.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = 18636 / (1 + 18636 (0.05)^2)$$

n= 392

Where:

n= sample size required

N= population size

e = Significant Error term (0.05)

The sample size of 392 comprises 7 were district pastors, 50 local church treasurers, 152 elders, and 183 other leaders and local baptized church members. The latter group was chosen on the basis that at most they had been baptized for a year, and had some general understanding of the local church management. Table 2 shows the study sample.

Table 2. Study Sample Distribution

Group	Number
District Pastors	7
Treasurers	50
Others	335
Total	392

Instrument for Data Collection

The researcher used a structured questionnaire for data collection. Two different questionnaires were designed for (1) local church treasurers and (2) others comprising the pastors, elders as well as church board members from the Malanje District.

The questionnaire was composed of three sections; Section I was composed of general demographic information of the participants such as gender, age, qualification; position in the church, and time serving in the position. Section II dealt

with closed-ended questions based on the variables under study and section III comprised of open questions that allowed respondents to express their opinion.

After the questionnaires were approved by the first and secondary advisors, and it was translated by a sworn translator from English to Portuguese, the language of the participants for their understanding of the questions that were asked (see appendix for sample English and Portuguese versions of the questionnaire).

Instrument Validity

Before the instrument was applied on the ground, it was sent to the advisors for guidance and approval. Only after the approval of the instrument was it administrated to the churches and members at Central Malanje Municipality.

Instrument Reliability

After establishing the content validity of the questionnaire a pilot study was conducted to test the reliability of the questionnaire. Copies of the questionnaires were therefore distributed to 40 members of the District that were not part of the actual study. The result of the Cronbach’s reliability coefficient from the pilot study is presented in Table 3. According to Sekaran and Bougie (2013), in general, reliabilities less than .60 are considered to be poor, those in the .70 range, acceptable, and those over 0.80 good. Thus, the internal constancy reliability of the measures used in this study can be considered to be acceptable.

Table 3. Reliability Statistics for Research Instruments

Variable	Questionnaire 1		Questionnaire 2	
	Cronbach’s Alpha	# of Items	Cronbach’s Alpha	# of Items
Competency level of local treasurers	0.70	9	0.73	8
Financial reporting	0.81	5	0.85	4
Financial recordkeeping	0.61	5	0.66	6
Budgetary control	0.78	6	0.85	6

Ethical Considerations

Before the fieldwork was carried out, the research sought approval from the Adventist University of Africa and authorization from the Northeastern –Angola Mission constituents for permission to carry the research in their territory.

In this study, the participants were well informed of what the study was all about and the purpose of the study. The researcher requested the respondents not to write their names on the research instruments and assured them of the full confidentiality of the information used for academic purposes only. Respondents were also informed that they could withdraw at any time, without any harm, once they had decided to so. And also, they answered the questionnaire voluntarily.

Data Collection Procedures

After clearance from the Adventist University of Africa, the researcher got a letter which was presented to the administrators of Northeastern Angola Mission for them to grant permission for data collection in their territory. The self-administered questionnaire with a consent form was given to the respondents to answer freely. All the processes of distribution and collection of questionnaires took seven days in total.

The process started with the meeting with the three officers of the mission (president, secretary, and the CFO). The following day, they called the seven district pastors who filled their questionnaires. Then each district Pastor was allotted its questionnaire quota for their respondents (treasurers, board members, and baptized members). And they were instructed and explained before they filled in the questionnaires.

Method of Data Analysis

After collection of the questionnaires from respondents, the questionnaires were first scrutinized to find out if there were errors and if all questions had been

attempted. In cases where about half of the questions had not been fully responded as required, such questionnaires were discarded. Once the editing was done, the questionnaires were numbered based on the number retrieved questionnaires, then the researcher coded the questions with the help of an excel spreadsheet and import it in SPSS statistical package to get the numerical data for analysis. Descriptive statistics was the main data analysis comprising of the use of frequencies and percentages; means and standard deviations.

CHAPTER 4

RESULTS AND DISCUSSION

This chapter presents the results and discussions of the data collected from respondents through questionnaires. It shows the response rate of the study sample, the personal demographic characteristics of the respondents, the results of the research questions, and the proposed strategic plan as the outcome of the study.

Response Rate

Table 4 summarizes the response rate of the study. Out of the 392 questionnaires distributed, 289 (74%) were collected. In sum, 37 local treasurers and 252 others including pastors, elders, and other church members participated in the study.

Table 4. Study Response Rate

Distributed Questionnaire	Questionnaires Received	Response Rate
Collected	289	74%
Uncollected	83	21%
Collected but not answered	20	5%
Total	392	100%

General Characteristics of Respondents

This study collected demographic characteristics such as gender, age group, the position held in the church, time in the position, level of education, and marital status. The respondents' general characteristics show the variations in their

background and how they could affect their responses. Thus, findings are summarized in Table 5 and discussed.

Table 5. General Characteristics of Study Respondents

Characteristic		<i>f</i>	%
Gender	Male	217	74.1
	Female	72	25.9
	Total	289	100
Age range	30 years and below	168	59.8
	31-40	72	25.6
	41-50	25	8.9
	51-60	8	2.8
	61 years and above	8	2.8
	Total	281	100
Highest Education	Primary/Secondary	201	69.8
	Bachelor's degree	87	30.2
	Total	288	100
Church Position	Treasurers	37	12.4
	Others	252	87.6
	Total	289	100
Years of Service	3 years and below	148	69.2
	4-6 years	23	10.7
	7-9 years	18	8.4
	10 years and above	25	11.7
	Total	214	100
Marital Status	Single	206	71.3
	Married	80	27.7
	Widow/er	3	1.0
		289	100

Gender

In terms of gender, out of 289 respondents who responded to questionnaire 217 (74.10%) were male and 72 (25.90%) were female. The findings demonstrated that males participated more in the study than females. So, males' views were more reflected in the responses compared with their female counterparts.

Age

Regarding age, results in Table 5 show that the majority of respondents were in the range of 30 years and below, (59.80%). The least participants were of those in the range of 41-50 and 61 and above, (2.80%), respectively. It seems that in general, the majority of respondents are young, in terms of age.

Position in the Church

Concerning church position, there were 37 (12.42%) treasurers who participated in the study. The other 261 (87.6%), respondents included district Pastors, elders, and church board members. In other words, a cross-section of the church who are aware of the church finances was included in the study.

Number of Years in the Position

Regarding the number of years, as much as two-thirds of the respondents had served for 3 years and below, 148 (69.2%), followed by those had 10 years and above were 25 (11.7), and those who had 4-6 years, 23 (10.7%), and for those who had 7-9 years, who were 18 (8.4%), respondents, respectively. The findings mean that the majority of respondents have served for 3 years or less.

Education Level

Regarding education level, the findings in table 5 indicate that out of 288 respondents, 201 (69.8%) had Primary/Secondary Certificates, and the remaining 87 (30.2%) of the respondents were bachelor holders. The findings mean that majority of the respondents have primary/secondary level education.

Marital Status

In terms of marital status, out of 289 respondents, 206 (71.3%) were single, followed by married people who were a total of 80 (27.7%), and the widow/er, who

was a total of 3 (1.0%) of the respondents. This makes sense because the majority of the respondents are 30 years or below.

**RQ1: Giving Trend in the Malanje Central
District of the Seventh-day Adventist
Church 2018-2019**

The very first objective of this study was to observe the financial giving trend at the Central Malanje District of Seventh-day Adventists in the past two years (2018 and 2019). The amounts were in Kwanza, the official currency of Angola.

Table 6. The Trend of Financial Offering for 2018/19

NR	Church	Offerings 2018	Offerings 2019	Monetary (Increase/ Decrease)	Percent (Increase/ Decrease)
1	A	0.226	0.242	0.16	6.67%
2	B	0.406	0.481	0.74	15.55%
3	C	0.335,	0.411	0.76	18.54%
4	D	5,017	6,199	1.182	19.08%
5	E	0.197	0.262	0.53	25.00%
6	F	0.232	0.315	0.82	26.24%
7	G	0.434	0.603	0.168	27.96%
8	H	0.685	1.053	0.368	34.92%
9	I	0.853	1.318	0.464	35.25%
10	J	0.64	0.104	0.39	37.76%
11	K	1.298	2.125	0.826	38.89%
12	L	1.000	1.739	0.738	42.47%
13	M	0.310	0.544	0.234	43.00%
14	N	0.282	0.469	0.187	39.00%
15	O	0.231	0.436	0.204,	46.00%

Source: Northeastern Mission Treasury office (2020)

The findings show that the general giving trend of Central Malanje District of Seventh-day Adventists is steady and upward. In matters about faith, people give because of their relationship with God and their willingness to support the mission of the church. Seventh-day Adventists acknowledge God's ownership of everything they own and therefore believe and practice returning tithes and giving offerings for

evangelism and the support and growth of the church. As result, the lowest increase in the Central Malanje District was 6.67 percent and the median of 30.54 and the highest of 46 percent, between the years 2018 and 2019).

An open question in the questionnaire enabled few respondents to provide additional information regarding the reasons for the giving trend as summarized:

1. In most cases, the members at the local church trusted their treasury staff.
2. Transparency of the treasurers' and their staff on handling local church finances, and the reporting system.
3. Stewardship and many other enrichment programs for the members at the local church.
4. Leaders set as an example of financial giving.
5. And the local members were mainly faithfully to God the creator

Therefore, all the observable and other implicit factors contributed to the increase of financial giving trend to the local churches at the Central Malanje district.

RQ2: Level of the Treasurers' Competencies: Financial Knowledge, Skill and Other Competencies

Table 7 presents the perception of the local church board members regarding the competency level of the treasurers. The average score ($M = 3.38$ $SD = .69$) shows that church members generally believe that the local treasurers are competent in their duties.

Table 7. Perceived Competency Level of Local Treasurers according to Board Members

Items	Mean	SD	Interpretation
My local church treasurer(s) issues accurate receipts for all funds received in the church.	3.61	1.22	Very High
Financial contributions for specific church projects are properly accounted for.	3.58	1.23	Very High
My local church treasurer(s) adheres to financial procedures in all transactions made from local church to conference.	3.61	1.04	High
My local church treasurer(s) prepares the annual church budget every year.	3.11	1.49	High
My local church treasurer(s) prepares the annual budget every year.	3.48	1.24	High
There is no perceived or seen theft of funds in my church.	3.56	1.22	High
My local church treasurer can handle church financial management	3.56	1.12	High
My local treasury staff is knowledgeable on church financial management	3.54	1.21	High
I consider the treasury staff as having high moral standards.	2.32	1.38	Low
Average	3.38	.69	Moderate

Scale: 1.00-1.79 (very low), 1.80-2.59 (low), 2.60-3.39 (moderate), 3.40- 4.19 (high), and 4.20-5.00 (very High).

In Table 7, the mean score of $M=3.61$ and standard deviation ($S. D=1.22$) imply that the local treasurers do a good job issuing accurate receipts for all funds coming in the church. However, the low mean score ($M= 2.32$), and standard deviation ($S.D=1.38$), show that the respondents do not consider the treasury staff as having high moral standards. This finding is very disturbing because treasurers are supposed to be seen as men and women of integrity. When church members doubt the morality of treasurers, it might affect their level of giving.

The findings also show that respondents perceive the treasurers to be competent in other areas, such as following procedures, suggesting that treasurers abiding by organization procedures of financial procedures. Also, the treasurers are good at preparing the annual church budget ($M=3.11$, $SD=1.49$). In general, most of the treasury staff prepared a budget every year.

Table 8 presents the perception of the local church treasurers' regarding their competency level. The average score ($M = 3.58$, $SD = .84$) shows that treasurers generally believe that they are competent in their duties.

Table 8. Perceived Competency Level of Local Treasurers according to the Treasurers

Items	Mean	SD	Interpretation
I have some basic knowledge of church finance.	3.33	1.43	Moderate
I understand accounting principles.	2.86	1.52	Moderate
I follow the financial procedures in all transactions made by the local church to the conference.	3.82	1.22	High
I can prepare the annual budget every year.	3.46	1.31	High
I can handle church finances accurately	3.51	1.01	High
I am happy to be a treasury staff.	4.26	.96	Very High
I have the needed time to serve my church.	3.97	1.04	High
I can advise the church board on financial decisions.	3.94	.91	High
Overall mean	3.58	0.84	High

Scale: 1.00-1.79 (very low), 1.80-2.59 (low), 2.60-3.39 (moderate), 3.40- 4.19 (high), and 4.20-5.00 (very High).

According to the local church treasurers, they believe they have some basic knowledge in church finances ($M = 3.33$, $S.D. = 1.43$). They also believe that on the average ($M = 3.58$, $S.D. = .84$), they have the needed financial knowledge and skills to serve as church treasurers.

By implication, the local churches treasurers possessed some kind of knowledge, in accounting and finances. Perhaps, what was needed is to strengthen their knowledge, by giving them special training before they had stepped in the office, and on job continued training.

Managing finances in the business sector and managing financial assets in a church arena demand the usage and application of the same principles and criteria, universally accepted and applicable in the organization. Perhaps, untrained treasury staff should be acceptable, only in the condition that, at the time of election none was with an accounting and financial knowledge and experience, and the practical training

should be done before and they were stepped in the office, and continue as they had performed their duty.

RQ3: Effective Management of Financial Record Keeping, Budgeting Control, and Financial Reporting among Local Churches

The third objective of this study was to attempt to identify the effectiveness of financial management at the local churches in the Central Malanje District, under three sub-sections; financial record keeping, budgetary control, and report system. Tables 9 presents the findings from the viewpoints of the church board members and the treasurers.

Table 9. Perceived Effectiveness of Financial Management

Items	Church Board		Treasurers		Interpretation
	Mean	SD	Mean	SD	
Financial Record Keeping	3.40	.72	3.96	.65	Effective
Budgetary Control	3.42	.95	3.83	.92	Effective
Financial Reporting	3.51	.95	4.10	.91	Effective
Overall mean	3.44	.87	3.96	.85	Effective

Scale: 1.00-1.79 (very ineffective), 1.80-2.59 (Ineffective 2.60-3.39 (moderate), 3.40- 4.19 (effective) and 4.20-5.00 (very effective).

A basic comparative analysis of the results in Table 9 shows that both parties (treasurers and other board members) believe that the financial management practices of the local churches are generally effective. However, it is quite fascinating to note that the mean scores of the treasurers were higher on all three indicators. This means that the local treasurers are confident in their performance.

As was already suggested in chapter two of this study, recordkeeping is a very useful tool in dealing with financial resources. It constitutes the first step of organizing accounting and financial information, where the treasury staff extract information for use and reporting to the board members and members

Recordkeeping in Central Malanje district, based on observation and the analysis seems to be the weakest element in the district. From the observation, the local churches keep financial information, not in the accounting of financial format. So, these materials should be kept in a safe room, where only authorized personnel would have access.

It is also observed that, in most small churches, only one or two individuals serve in the treasury office. Therefore, it becomes difficult to divide and assign different duties to different people, like, one should be dealing with recordkeeping, the other leading with bank deposit, other doing bank reconciliation, and from time to time these functions should be changed, for accountability, transparency, and other unforeseen situations.

Budgeting control at Central Malanje District, as it was shown in table 9, respondent results demonstrated that most of the churches complied with the principles of budgeting control. The board members of the church findings were the following, it had a mean of 3.42 and a standard deviation of (SD=.92). And the treasurer group, the findings produced the following results; a mean of 3.83, and a standard deviation of (SD=.92). Therefore, local churches at Central Malanje District were in good standing at this point. Moreover, the local church managers and Mission Administrators, mainly in the treasurer's office, would need to continue working for improvement, so that from good toward excellence. And again, in general, all financial disbursements in most local churches in Malanje District are properly authorized by the church board.

Financial reporting practices are also effective according to the respondents. The findings of the board members and treasurer groups presented the following results; for the board members, had a mean of 3,51 and standard deviation of (SD=

.95), and the treasurer group had a mean of 4.10 and a standard deviation of (SD=.91). As a result, respondents attested that financial matters are very transparent because auditors' reports and recommendations are communicated to the board members by the treasurers. Also, during church business meetings, the financial reports are presented and church members are regularly updated on the financial situation of the church during business meetings. Besides, the church board receives regular reports from the treasurer on the church's finances.

RQ4: Strategies for Effective Financial Management in the Malanje Central District of Seventh-day Adventist Church

A major contribution of this research study is to propose a plan of action to improve the financial management of the Malanje central District of the Seventh-day Adventist Church. Based on the study results, the following action plans are proposed and should be implemented by the following individuals, treasurers, board members, and leaders at the local churches, and also followed by the leaders at the mission level.

One key finding of this study is that out of the total 27 churches in Malanje central District of Seventh-day Adventist Church, only 15 (56%) had consistently reported through these years, the remaining 12 (44%), of the church, reported partial, with a lot of missing information. Also, although the local treasurers are perceived as competent in their work, they still would need special training in church finances to help them to perform well. Besides, there is a need to improve on record keeping, budgetary matters, and financial controls. Table 10 shows the details of the proposed strategic plan for the Malanje central District of the Seventh-day Adventist Church.

Table 10. Suggested Strategic Action Plan for Malanje Central District of Seventh-day Adventist Church

Objectives	Strategies	Action	Responsible	Performance indicators
Improve financial recordkeeping in 3 months	An individual(s) taking care of the recordkeeping at the local church Close the book or fail at the calendar year-end To review the all records at the end of the month.	To draw financial instruments at the end of each month. e.g. income statement, trial balance, and cash flow, etc. Bank reconciliation at the end of each month.	1. Treasurer 2. Treasury staff	30% of the churches applied recordkeeping in the first month 30% of churches increased in the recordkeeping process In the third month, the remained 40% of the churches were included in the system of recordkeeping process.
Improve budgetary controls in 6 months	To keep it flexible Communication as a process Teamwork	1/12 expense of each item per month Monthly review and report.	1.Pastor 2.Treasurer 3.Board members 4. Internal audit	30% of the applying budgetary control systems, in the first two month 40% of the remaining churches applied budgetary control.at the end of the quarter The remaining 30% of the Congregations at the end of the second quarter.
To implement a reporting model for all the local churches in 6 months	Conduct a seminary for treasurers and leaders at the local churches in the matters of financial reporting.	Monthly. Quarterly, and yearend report administrative meeting to allocate enough time for a treasury report	1. Pastor 2. treasurer 3. Department directors 4. Board members 5.Internal auditor	1. At least to be applied by 50% of the local churches in the first 3 months 2. and in the next three months should be applied for the remaining of 50% of the local churches
Generate extra income in 18 months	1.School fee 2. Vegetarian shop 3.selling agriculture products 4. Investment in the bank	1.Daily product Selling 2. Monthly fees and interest from investment	1.Treasury staff 2.School staff 3.Health department	Increase local funds at least 10% each quarter
Increase the level of members satisfaction in a year	Delight donors, members, and visitors	1.Communicate with members for inputs 2. suggesting box	1.Pastor 2. elders 3. leaders at the local churches	1.Increase of baptism of 2% per quarter 2. Increase of 1% of members from neighbor churches
Improve in worship performance in a year	1.Conduct an innovative seminary each quarter 2. to invite powerful guest speaks each quarter	1.visiting members at their home, and listening and understanding their needs 2. friendly ushers 3.Pastor and elders to welcome members at the door(from time to time)	1. Pastor/elder 2.deacons and deaconess 3. leaders	1. Each member visited once a month 2. To accommodate the needs of the members. E.g. widow/er, aged, minority, youth, and women, etc. 3. to help visitors and newcomers to make friends

CHAPTER 5

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

Sound financial management is not only crucial for financial health but also for the spiritual health of the Church. Without financial resources, the mission of the church will be impeded. Church leaders are often challenged with ensuring there is continued funding to support church programs and fixed operational costs. Generally, laypeople who are elected in the treasury office have no training in the area of finance. Besides, they are usually serving the church voluntarily. Additionally, once they have been elected, there is no proper orientation to enable them to meet the demands and expectations of the financial operations of the church.

This situation affects the ways scarce financial resources are effectively managed which in turn affects the progress of the church as a whole. Therefore, the main aim of this study was to propose a strategy to be utilized by the local church administration in the Malanje Central district of the Seventh-day Adventist Church, Angola; and other governance bodies in managing financial resources effectively according to the universally accepted policies in the SDA Church.

The study was conducted in the Central Malanje District, Angolan Province located in the North center of the Country. A cross-sectional descriptive research design was adopted for the study and the questionnaire was the main data collection tool. In sum, 37 local treasurers and 252 others including pastors, elders, and other church members participated in the study.

Descriptive statistics was the main data analysis comprising of the use of frequencies and percentages; means and standard deviations. The research questions for the study are presented below:

1. What has been the trend of giving in the Malanje central district of the Seventh-day Adventist Church for the past two years from 2018-2019?
2. What is the level of the treasurers' competencies in terms of financial knowledge, skill, and other competencies?
3. To what extent are local churches effectively managing the following?
 - a. Financial record-keeping?
 - b. Budgeting control?
 - c. Financial Reporting?
4. Based on the study results, what strategies can be proposed for effective financial management in the Malanje central District of the Seventh-day Adventist Church?

The major findings suggest that generally, the trend of giving in the Malanje central district of the Seventh-day Adventist Church for the past two years from 2018-2019 has been steady and increasing. The level of treasurers' competencies according to the perceptions of the church members and the treasurers is high. In terms of church financial record keeping, budgetary control and financial reporting are high for both church members and local treasurers. However, there is more room for better management of the church finances in the Malenje District of SDA.

Conclusion

Based on this study, one can conclude that the financial management system in the Central Malanje District of SDA Church is effective, although there's a need for improvement. While many churches within the district keep financial records, have operating budgets, and report on the church finances, some churches are not practicing sound financial management. Therefore, a plan of action is proposed to

improve the financial management of the Malanje central District of the Seventh-day Adventist Church.

Recommendations

The recommendations stated below are based on the key findings to the leaders and management staff, and board of the local churches at Central Malanje District and for the Northeastern Angola Mission of the Seventh-day Adventist Church.

1. The SDA Central Malanje District should improve on its financial record-keeping process to keep track of the financial income and disbursement.
2. Central SDA Malanje District should consider a proper budgetary control and financial reporting system. They can design a template for all the churches in the mission to unify and simplify the system and help them to report as the high organization requires.
3. Northeastern Angola Mission's management staff should help the local church treasurers to improve their knowledge in accounting and finance to perform their duties better.
4. Budgeting and control should be done annually by every local church at the Central Malanje district, with the participation of all the members, by the process of voting. Apart from controls, pastors at the local church, board members and departmental directors, and internal auditors should help the treasurer at the local church to make sure that the budget is strictly followed.
5. The financial report should be drawn by the treasurer and be given to the pastor, monthly, and it also is presented to the board members once in a month and inappropriate business meeting, and once in a quarter to be presented to the members of the local church.

APPENDICES

APPENDIX A

CONSENT FORM

Letter of Introduction and Informed Consent Form

Dear Participant,

My name is Isaac Caculo I am a student at the University of Africa pursuing my MB- Master of Business Administration degree. As part of the requirements of the program, I am conducting a study on Financial Management at Central Malanje Municipality-Angola.

Please, indicate your position in the local church: District Pastor/Board member/member of the church, your views and contributions are very important to this study and therefore I am inviting you to participate in this research study. Before agreeing to participate in this research, I strongly encourage you to read the purpose and other details of the study.

Purpose of the Study: This study is designed to find out financial management weaknesses and to suggest remedies of them. Participation in the study involves the completion of a questionnaire that asks you basic questions about yourself and other questions regarding Treasurers' companies and financial management regarding your local church.

Risks and Discomforts: There are no recognizable risks or discomforts that are anticipated from your participation in the study.

Benefits: This study aims to improve financial management at the local churches. The Knowledge obtained from this study will be of great value to the management team at the local churches in the Malanje Central District, students, and researchers, and churches and districts in similar situations elsewhere in the world

Confidentiality: The information gathered during this study will remain confidential, your identity will not be revealed and all the responses received will be coded and summed to protect your identity. Only the research team will have access to the study data and information.

Withdrawal without Prejudice: Please note that your participation in this study is voluntary and you may withdraw at any time without any penalty.

If you have any questions or concerns about participating in the study or completing the attached questionnaire, please contact Josephine Ganu- PhD the MBA Program Director at Adventist University of Africa via email (ganuj@.aua.ac.ke).

Consent: Please sign below if you agree to participate. Your signature below indicates that you have decided to participate in this study and that you have read and understood the information provided above.

Subject's Signature: _____ Date: _____

Researcher's _____

Signature: _____ Date: _____

Thank you so much for your time!

APPENDIX B

RESEARCH INSTRUMENTS

English Version

Section A:

Personal Information

Instruction: Read each question carefully and tick (✓) where appropriate.

1. Gender: Male Female
2. Your Age Group: 30 years and below 31-40 41-50 51-60 61 & above
3. Your Church Office/Position: Pastor Local Church Elder Board Member Church Member
4. How long have you served in your current church office/position? 3yrs and below 4 - 6yrs 7yrs -9 10 and above
5. Your highest educational attainment: Primary/Secondary Bachelors Masters Others, please specify _____
6. Marital Status: Single Married Widow/er
7. Does your local church prepare annual church budgets? Yes No
8. Does the Church Board regularly review the financial reports of the church?
9. In your own opinion, do you think giving in the churches has gone up? Yes No Please explain your answer _____

10. Other than tithes, how does the church generate revenue?

Section B

Instruction: Based on your experience as a church member or leader, think about the financial management practices of your local church and rate your level of agreement with the following statements using the scale below.

1. Circle 1 if you Strongly Disagree with the statement
2. Circle 2 if you Disagree with the statement
3. Circle 3 if you are Unsure with the statement
4. Circle 4 if you agree with the statement
5. Circle 5 if you Strongly Agree with the statement

Treasury Staff practices	Rating Scale				
My local church treasurer(s) issues accurate receipts for all funds received in the church.	1	2	3	4	5
Financial contributions for specific church projects are properly accounted for.	1	2	3	4	5

My local church treasurer(s) adheres to financial procedures in all transactions made from local church to conference.	1	2	3	4	5
My local church treasurer(s) prepares the annual church budget every year.	1	2	3	4	5
There is no perceived or seen theft of funds in my church.	1	2	3	4	5
My local church treasurer can handle church finances accurately.	1	2	3	4	5
My local treasury staff is knowledgeable on church financial management.	1	2	3	4	5
I consider the treasury staff as having high moral standards.	1	2	3	4	5
If I had my way, I will dismiss all the treasury staff in my church.	1	2	3	4	5
Financial Reporting					
Financial matters in my local church are very transparent.	1	2	3	4	5
Auditors' reports and recommendations are communicated to board members by the treasurer.	1	2	3	4	5
During church business meetings, the financial reports are presented clearly to my satisfaction.	1	2	3	4	5
Church members are regularly updated on the financial situation of the church during business meetings.	1	2	3	4	5
The church board receives regular reports from the treasurer on the church's finances.	1	2	3	4	5
Financial Record Keeping					
My local treasurer(s) keeps a careful record of all receipts and payments transacted by the church.	1	2	3	4	5
My local treasurer(s) reports on all funds received and disbursed at the business meetings of the church regularly.	1	2	3	4	5
I always receive a receipt or acknowledgment note of what I have contributed to the church.	1	2	3	4	5
My local treasurer(s) keeps accurate records concerning the assets and liabilities of the church.	1	2	3	4	5
Envelopes and all the financial documents are kept for reconciliation, auditing, and historical purposes	1	2	3	4	5
Budgetary control					
Local church departmental directors submit budget requests according to their needs for the year ahead.	1	2	3	4	5
The annual church budget is reviewed and approved by the church board and approved by the congregation regularly.	1	2	3	4	5
My local church operates within the approved budget regularly.	1	2	3	4	5
The Budget helps to allocate appropriate resources to projects.	1	2	3	4	5
The budget is used to control finances in my local church.	1	2	3	4	5
All financial disbursements in my church are properly authorized by the Church Board.	1	2	3	4	5

1. Any issue(s) not addressed above, and comments, please add it below:

QUESTIONNAIRE FOR CENTRAL MALANJE DISTRICT TREASURY STAFF

Dear Respondent,

You are being asked to participate in a research study entitled: “Financial Management Practices in Selected Seventh-day Adventist Churches in Malanje Municipality, Angola: A Basis for a Financial Strategic Plan” for the partial fulfillment of the award of the degree of Master of Business Administration (Finance) at Adventist University of Africa -Kenya. I therefore kindly request your assistance in the study by providing answers to the questions given below. This study is mainly for academic purposes, a high degree of confidentiality will be maintained to ensure that the information obtained in the study is not revealed to any unauthorized persons.

Section A:

Personal Information

Instruction: Read each question carefully and tick (√) where appropriate

1. Gender: Male []Female[]
2. Your Age Group: 30 years and below[] 31-4 []41-50[]51-60 [] 61 & above[]
3. Your Church Office/Position: Treasurer [] Assistant Treasurer [] Treasury Staff []
4. How long have you served in your current church office/position? 3yrs and below [] 4 - 6yrs[]7yrs -9 []10 and above []
5. Your highest educational attainment: Primary/Secondary [] Bachelors [] Masters [] Others, please specify _____
6. Do you have any training in business finance/accounting? Yes [] No []
7. Marital Status: Single []Married []Widow/er []
8. Do you prepare annual church budgets? Yes [] No []
9. Does the Church Board regularly review the financial reports of the church?
10. In your own opinion, do you think giving in the churches has gone up? Yes [] No [] Please explain your answer _____

11. Other than tithes, how does the church generate revenue?

Section B: Instruction: Based on your experience as a church member or leader, think about the financial management practices of your local church and rate your level of agreement with the following statements using the scale below.

Circle 1 if you Strongly Disagree with the statement

Circle 2 if you Disagree with the statement

Circle 3 if you are Unsure with the statement

Circle 4 if you agree with the statement

Circle 5 if you Strongly Agree with the statement

Treasury Staff practices	Rating Scale				
I have some basic knowledge of church finance.	1	2	3	4	5
I understand accounting principles.	1	2	3	4	5
I follow the financial procedures in all transactions made by the local church to the conference.	1	2	3	4	5
I can prepare the annual church budget every year.	1	2	3	4	5

I can handle church finances accurately.	1	2	3	4	5
I am happy to be a treasury staff.	1	2	3	4	5
I have the needed time to serve my church.	1	2	3	4	5
I can advise the church board on financial decisions.	1	2	3	4	5
Financial Reporting					
Auditors' reports and recommendations are communicated to board members on regular basis.	1	2	3	4	5
During church business meetings, the financial reports are presented to church members.	1	2	3	4	5
Church members are regularly updated on the financial situation of the church during business meetings.	1	2	3	4	5
The church board receives regular reports from the treasurer on the church's finances.	1	2	3	4	5
Financial Record Keeping					
The treasury office keeps a careful record of all receipts and payments transacted by the church.	1	2	3	4	5
The treasurer reports on all funds received and disbursed at the business meetings of the church regularly.	1	2	3	4	5
The treasury gives receipt or acknowledgment note of what church members have contributed to the church.	1	2	3	4	5
Church members complain about the contradiction between what they give the church and the receipt acknowledging what they have given.	1	2	3	4	5
The treasurer keeps an accurate record concerning the assets and liabilities of the church.	1	2	3	4	5
Envelopes and all the financial documents are kept for reconciliation, auditing, and historical purposes.	1	2	3	4	5
Budgetary control					
Local church departmental directors submit budget requests according to their needs for the year ahead.	1	2	3	4	5
The annual church budget is reviewed and approved by the church board and the congregation regularly.	1	2	3	4	5
My local church operates within the approved budget regularly.	1	2	3	4	5
The Budget helps to allocate appropriate resources to projects.	1	2	3	4	5
The budget is used to control finances in my local church.	1	2	3	4	5
All financial disbursements in my church are properly authorized by the Church Board.	1	2	3	4	5

Church Finances

1. Other than tithes and offerings, how does the church generate revenue? Please specify

2. Does your local church have any investments? Yes [] No []
Please list the various investments

3. Does your local church have any savings? Yes No
4. Does your local church have a bank account? Yes No
5. Is your local church audited at least once a year by the high organization? Yes No
6. Does your church receive any financial support from the high organizations? Yes No
7. Additional comments or suggestions

Portuguese Version

Carta de apresentação e formulário de informação consentida

Querido entrevistado/a,

Eu chamo-me Isaac Caculo. E sou estudante na Universidade Adventista da África, Mestrando em Administração e Financeira de Empresas. Como parte de requisito do Programa, eu estou levando a cabo uma pesquisa intitulada: PRÁTICAS DE GESTÃO FINANCEIRA EM ALGUMAS IGREJAS ADVENTISTAS DO SÉTIMO DIA, SELECIONADAS, NO MUNICÍPIO SEDE DE MALANJE- ANGOLA: UMA BASE PARA UM PLANO ESTRATÉGICO FINANCEIRO.

Por favor, indique sua posição/função na igreja local: Pastor/ membro de conselho/ tesoureiro/ membro de igreja, seu ponto de vista e contribuições são muito importantes para este estudo, sendo assim, eu estou lhe convidando a participar neste estudo. Antes, porém, de aceitar em fazer parte do estudo, eu lhe peço encarecidamente em ler o propósito e os detalhes do estudo.

Propósito do estudo: Este estudo tem como objetivo em descobrir alguns pontos fracos de gestão financeira nas igrejas locais, e propor algumas soluções, para remediar a situação. A participação ao estudo, envolve o preenchimento completo de um questionário que lhe fará algumas perguntas básicas pessoais e outras questões acerca de competências contabilísticas e financeiras dos tesoureiros das igrejas, e acerca de alguns aspectos de administração financeira das igrejas locais.

Riscos e Desconfortos: Não existe nenhum risco, nem algum desconforto previsto em participar neste estudo.

Benefícios: Um dos objetivos deste estudo, e acerca de encontrar uma forma de melhorar a gestão financeira da igreja local.

O conhecimento ora adquirido através deste estudo, será de grande valia para a equipa de gestores da igreja local, da municipalidade sede de Malanje, estudantes, pesquisadores, e outras igrejas e distritos ao redor do mundo, que estejam experimentando situações idênticas a nível do mundo.

Confiabilidade: As informações obtidas durante este estudo, serão mantidas de forma confidencial, sua identidade não será revelada e todas as respostas obtidas serão codificadas e resumidas para proteger sua identidade individual. Apenas a equipa de pesquisadores terá o acesso aos dados e as informações.

Abandonar sem prejuízo: Por favor, note o seguinte, sua participação a este estudo é voluntária, e você poderá decidir em não continuar a preencher ou responder o questionário, a qualquer momento, sem prejuízo algum.

Se você tiver alguma pergunta ou dúvida em relação a sua participação ao estudo em anexo, por favor, não exite em contactar a Dr Josephine Gany, Directora do Programa de MBA da Universidade Adventista da África, por email (ganuj@.aua.ac.ke).

Aceitação: Por favor assinar na linha abaixo, se você estiver de acordo em participar, sua assinatura será necessária, e ela indicará que você decidiu em tomar parte ao estudo, e que significará que você leu e compreendeu as informações acima providenciadas.

Assinatura do participante-----

---Data-----Assinatura do pesquisador -----

-----Data -----

Questionnaire (Portuguese Version)

Seção A:

Dados Pessoais

Instrução: Léia cuidadosamente cada pergunta e marque com um tic (✓), onde julgar apropriado.

1. Género: Masculino Feminino
 2. Facha Etária: De 30 anos para Baixo 31-40 41-50 51-60 61 & e além
 3. Posição que exerce na igreja: Pastor Ancião Membro de Conselho
Membro Regular
 4. A quanto tempo você atua/exerce o cargo atual? 3 anos ou menos 4 – 6 anos 7-9 anos 10 anos ou mais
 5. Nível Académico: Ensino Primário/Médio Licenciatura Mestrado
Outro, por favor, especificar _____
 6. Estado Cívil: Solteiro/a Casado/a viúvo/a
 7. A sua igreja prepara os orçamentos anuais? Sim Não
 8. O Conselho da Igreja revisa com regularidade os relatórios financeiros da Igreja? Sim Não
 9. Em sua opinião, você acha que as ofertas nas igrejas aumentaram? Sim Não
- Por favor, explique sua resposta

-
10. Para além dos dízimos, como a igreja obtém/gera receitas?
? _____

Seção B

Instrução: Com base em sua experiência, como membro de igreja ou líder, pense um pouco acerca das práticas de gestão financeira de sua igreja e avalie o seu nível, de acordo com as declarações abaixo discriminadas, usando a seguinte escala.

1. Circule 1 se você Discorda Fortemente com a declaração
2. Circule 2 se você Discorda com a declaração
3. Circule 3 se você está indeciso
4. Circule 4 se você concorda com a declaração
5. Circule 5 se você Concorda Fortemente com a declaração

Práticas do Pessoal da Tesourária	Escala de Anotação				
	1	2	3	4	5
1. O tesoureiro da igreja da minha, emite recibos de todos os fundos que entram na igreja.	1	2	3	4	5
2. As contribuições financeiras para os projectos específicos da igreja, são devidamente conferidos/contados.	1	2	3	4	5
3. O tesoureiro da minha igreja, aplica todos os regulamentos e procedimentos financeiros; dimanados pelas autoridades superiores da da igreja, desde a igreja local até a Missão.	1	2	3	4	5
4. O tesoureiro da igreja prepara o orçamento anual da igreja, cada ano.	1	2	3	4	5
5. Não existe suspeitas ou roubo visível de fundos da igreja.	1	2	3	4	5
6. O tesoureiro da minha igreja, tem habilidades suficientes para lidar com as finanças locais de forma correta.	1	2	3	4	5

7. O pessoal de tesouraria da minha igreja, tem domínio de gestão financeira dos fundos que a igreja maneja.	1	2	3	4	5
8. Eu considero o pessoal de tesouraria da minha igreja, ter uma moral aceitável e padronizada.	1	2	3	4	5
9. Se eu tivesse algum poder, teria tirado/substituído toda equipe da tesouraria da minha igreja.	1	2	3	4	5
Relatórios Financeiros					
10. Os assunto de finanças na minha igreja, são tratados com bastante transparência.	1	2	3	4	5
11. Os relatórios e recomendações deixados pelos Auditores, são comunicados pelo tesoureiro da igreja, aos membros do conselho.	1	2	3	4	5
12. Durante a reunião administrativa/negócios, os relatórios financeiros, são apresentados de forma clara, aponto de me sentir satisfeito/a.	1	2	3	4	5
13. Os membros de igreja, são informados com regularidades, sobre os assuntos financeiros da igreja, durante as reuniões administrativas/negócio.	1	2	3	4	5
14. Os membros do conselho da igreja, recebem os relatórios financeiros com regularidade, da parte do tesoureiro.	1	2	3	4	5
Registos Financeiros nos Livros de Contabilidae					
15. O tesoureiro da minha igreja, mantém um registo fidedigno de todas as entrada e de saídas de fundos.	1	2	3	4	5
16. O tesoureiro de minha igreja relata todo o dinheiro que entra e sai, na reunião administrative/negócios, com regularidade .	1	2	3	4	5
17. Eu recebo sempre os recibos ou uma nota de reconhecimento dos valores de minha contribuição para a igreja.	1	2	3	4	5
18. Tem havido descripancia de valores em relação o montante que entrego e o montante que vem expresso no recibo.	1	2	3	4	5
19. A tesouraria da igreja, mantém um registo fidedigno dos Activos e passivos (Bens e meios da igreja e dívidase engargos com terceiros) da igreja.	1	2	3	4	5
20. Os envelopes, e todos os documentos financeiros são guardados para a reconciliação bancaria, auditoria e para fins históricos.	1	2	3	4	5
Control Orçamental					
21. As Direções de Departamentos da igreja, submetem suas propostas orçamentais para o próximo ano económico á tesourária, de acordo as necessidade do departamento.	1	2	3	4	5
22. O orçamento Operativo anual da igreja, é revisado e aprovado pelo membros do Conselho e pelos membros da igreja local.	1	2	3	4	5

23. A minha igreja opera dentro do orçamento aprovado, de forma regular.	1	2	3	4	5
24. O orçamento ajuda em colocar dinheiro a parte, para projectos específicos.	1	2	3	4	5
25. O orçamento serve de instrumento de control das finanças.	1	2	3	4	5
26. Na minha igreja, todos os gastos, são autorizados, pelo conselho da igreja.	1	2	3	4	5

Espaço Aberto

Por favour, use este espaço para adicionar qualquer questão ou comentário, que julgue não ser coberto acima:

Seção A:

Dados Pessoais

Instrução: Léia cuidadosamente cada pergunta e marque com um tic (✓), onde julgar apropriado.

1. Género: Masculino [] Femenino []
2. Facha Etária: De 30 anos para Baixo [] 31-40 [] 41-50 [] 51-60 [] 61 & e além []
3. Posição que exerce na igreja: Pastor [] Ancião [] Membro de Conselho [] Membro Regular []
4. A quanto tempo você atua/exerce o cargo atual? 3 anos ou menos [] 4 – 6 anos [] 7-9 anos [] 10 anos ou mais []
5. Nível Académico: Ensino Primário/Médio [] Licenciatura [] Mestrado [] Outro, por favor, especificar _____
6. Estado Cívil: Solteiro/a [] Casado/a [] viúvo/a []
7. A sua igreja prepara os orçamentos anuais? Sim [] Não []
8. O Conselho da Igreja revisa com regularidade os relatórios financeiros da Igreja? Sim [] Não []
9. Em sua opinião, você acha que as ofertas nas igrejas aumentaram? Sim [] Não []

Por favor, explique sua resposta Para além dos dízimos, como a igreja obtém/gera receitas ? _____

Seção B

Instrução: Com base em sua experiência, como tesoureiro, vice-tesoureiro ou pessoal de tesouraria, pense um ponto acerca das práticas de gestão financeira de sua igreja e avalie o seu nível, de acordo com as declarações seguintes, usando a escala a baixo discriminada.

1. Circule 1 se você Discorda Fortemente com a declaração
2. Circule 2 se você Discorda com a declaração
3. Circule 3 se você está indeciso
4. Circule 4 se você concorda com a declaração
5. Circule 5 se você Concorda Fortemente com a declaração

Seção A:

Dados pessoais

Instrução: Lê com atenção a cada pergunta e escolha com um tick (✓) onde achar apropriado.

1. Género: Masculino [] Femenino []
2. Facha etária: 30 anos ou menos [] 31-4 [] 41-50 [] 51-60 [] 61 & acima []
3. Sua posição/função na igreja: Tesoureiro [] Vice-tesoureiro [] Pessoal de tesouraria []

4. Há quanto tempo serve a igreja nesta função/posto? 3 anos ou menos [] 4 – 6 anos [] 7 -9 anos [] 10 anos ou mais []
5. Nível acadêmico: Ensino de Base /Médio [] Licenciatura [] Mestrado [] Outros, por favor, especificar _____
6. Você tem alguma formação em finanças/contabilidade comercial? Sim [] Não []
7. Estado Civil: Solteiro [] Casado [] Viúvo/a []
8. Você prepara o(s) orçamento(s) anual da Igreja local? Sim [] Não []
9. O conselho da tua igreja, revisa com regularidade os relatórios financeiros da igreja? Sim [] Não []
10. Em sua opinião, você acha que as ofertas aumentaram ? Sim [] Não [] Poderia, se faz favor, explicar um pouco
11. Além dos dízimos, como a igreja gera as receitas?

Seção B

Instrução: Com base em sua experiência, como membro de igreja ou líder, pense um pouco acerca das práticas de gestão financeira de sua igreja e avalie o seu nível, de acordo com as declarações abaixo discriminadas, usando a seguinte escala.

1. Circule 1 se você Discorda Fortemente com a declaração
2. Circule 2 se você Discorda com a declaração
3. Circule 3 se você está indeciso
4. Circule 4 se você concorda com a declaração
5. Circule 5 se você Concorda Fortemente com a declaração

Práticas do pessoal da Tesouraria	Escala Numérica				
1. Eu tenho algumas noções básicas sobre finanças da Igreja.	1	2	3	4	5
2. Eu entendo os princípios de contabilidade.	1	2	3	4	5
3. Eu sigo os procedimentos financeiros em todas as transações, desde a Igreja local até a Missão.	1	2	3	4	5
4. Eu tenho capacidade para preparar o orçamento anual da Igreja, cada ano.	1	2	3	4	5
5. Eu tenho capacidade de gerir as finanças da igreja, corretamente.	1	2	3	4	5
6. Estou feliz em fazer parte da equipe da Tesouraria.	1	2	3	4	5
7. Eu tenho o tempo suficiente para servir a minha igreja.	1	2	3	4	5
8. Eu sou capaz de aconselhar o conselho da igreja, nas decisões sobre finanças.	1	2	3	4	5
Relatórios Financeiros					
9. Os relatórios e recomendações dos Auditores são transmitidos com regularidade aos membros do Conselho da igreja.	1	2	3	4	5
10. Durante as reuniões administrativas, os relatórios financeiros são apresentados aos membros de igreja.	1	2	3	4	5
11. Os membros da igreja são informados com regularidade, sobre a situação atual das finanças, durante as reuniões administrativas.	1	2	3	4	5

12. O conselho da igreja recebe os relatórios financeiros com regularidade.	1	2	3	4	5
Manutenção de Registos Financeiros					
13. A tesouraria conserva com cuidado todos os registos do dinheiro que entra e sai da igreja.	1	2	3	4	5
14. A tesouraria apresenta relatórios financeiros de todas as receitas e despesas, nas reuniões reuniões administrativas /negócios da igreja com regularidade.	15	16	17.	18.	19.
15. A tesouraria entrega recibos ou confirmação de recebimento de dinheiro que os membros tem contribuido para o suporte da igreja.	1	2	3	4	5
16. Os membros tem reclamados acerca de diferença entre o valor entregue e o valor registado no recibo.	1	2	3	4	5
17. A tesouraria mantémm os registos atualizados dos Activos e Pacivos da igreja.	1	2	3	4	5
18. Os envelopes,e todos os documentos financeiros são guardados para areconciliação bancária, auditoria e para propósitos históricos.	1	2	3	4	5
Control orçamental					
19. Os departamentos da Igreja Local submetem os seus pedidos orçamentais, de acordo com as suas necessidades do(s) proximo(s) ano(s).económico.	1	2	3	4	5
20. O orçamento anual da igreja é revisto e aprovado pelo conselho e pelos membros da igreja, respetivamente.	1	2	3	4	5
21. A minha igreja opera dentro do orçamento aprovado, de uma forma regular.	1	2	3	4	5
22. O orçamento ajuda em colocar de parte, de uma forma apropriada, recursos financeiros para os projectos.	1	2	3	4	5
23. Na minha igreja o orçamento serve como um instrumento de control das finanças.	1	2	3	4	5
24. Na minha igreja, todos os gastos financeiros, são autorizados de forma apropriada, pelo conselho da igreja.	1	2	3	4	5

Finanças da Igreja

1. Além dos dízimos e das ofertas, a igreja tem outra(s) receita(s)? Sim [] Não []
2. A sua igreja tem algum/ns investimentos?
Por favor, enumere os vários investimentos:
3. A sua Igreja tem algumas poupanças? Sim [] Nao []
Por favor, especifique
4. A sua igreja tem uma conta Bancaria? Sim [] Nao []
5. A sua igreja é auditada, pelo menos uma vez por ano, pelas organizações superiores ? Sim [] Nao []
6. A sua igreja recebe algumas apropriações (ajuda financeira) das organizações superiores? Sim [] Nao []
7. Por favor, sinte-se livre em descrever qualquer assunto que ache que não foi abordado, e com muito prazer, poderia fazê-lo neste espaço.

APPENDIX C
CORRESPONDENCE



AUA
Adventist University of Africa

Private Bag Mbagathi
00503 Nairobi, Kenya
Tel (254) 206603073/660330
Fax: (254) 20 660 3150
Email: info@aua.ac.ke
WEB: www.aua.ac.ke

Location:
Advent Hill, Magadi Road, Ongata Rongai

February 11, 2020

To Whom It May Concern:

RE: Authorization to Conduct a Research Study

Greetings from Adventist University of Africa (AUA), Kenya! I am writing to introduce **Isaac Figueiredo Jeremias Caculo**, a student in the School of Postgraduate Studies offering Master of Business Administration (MBA) at AUA.

As part of the MBA program requirements, Isaac is currently undertaking a research leading to the production of a research project on the topic: **“Financial Management Practices in Selected Seventh-day Adventist Churches in Malanje Municipality, Angola: A Basis for a Financial Strategic Plan”**. The anticipated benefit of the study is the opportunity to examine the financial management practices of Seventh-day Adventist local churches in Malanje as a basis for proposing a strategic plan. The results obtained from this study will be of great value to the local churches and the Conference.

As part of the research process, he needs to conduct a survey by distributing questionnaires and seeking interviews in selected SDA local churches in Malanje Municipality. May I therefore request your kind assistance in granting Isaac authorization to distribute his questionnaires to the selected local church officers and members.

Be assured that any information provided will be treated in the strictest confidence and none of the participants/data will be individually identifiable in the resulting study.

Attached is a copy of the questionnaires for your consideration. If you have any questions or concerns about the study, please contact me as soon as possible via e-mail: ganuj@aua.ac.ke
Thanking you in advance for your assistance and support in furthering this research endeavor.

Sincerely,

Josephine Ganu, PhD
School of Postgraduate Studies
Director, MBA Program
Mobile: +254 740481581

Dear Professor Ganu.

We have received a request from Pastor Isaac Figueredo Caculo, to give him the authorization to Conduct a Research Study here in our Mission with the Topic: “Financial Management Practices in Selected Seventh-day Adventist Churches in Malanje-Municipality, Angola: Basics for a Financial Strategic Plan”.

Because it was requested and we are also interested in that, we have authorized him to conduct the respective Research Study.

Kindly,

Joaquim Nzage G. Manuel

Chief Financial Officer

Northeastern Angola Mission

Rua Cdt. Dangereux, EN 230 - Malanje - Angola

T: 923677076 / 912818589

E: jnzage@anasd.adventist.org

Letter from Translator

 **DC – SUCESSOS & INVESTIMENTOS**
Comércio e Prestação de Serviços

Termo de Tradução

DC-SUCESSOS INVESTIMENTOS Serviços de Tradução de e Interpretação conforme consta no Tribunal Provincial do Governo de Luanda, com sede em Luanda-Angola, certifica e afirma pela presente a quem de direito que o documento em anexo traduzido em cumprimento de honra de Inglês para Português pelo Sr. DAMICO Américo JULIO DA CRUZ, tradutor de instituições acima referenciada. O Número 000279677340113 é um documento autêntico, na qual assume a plena responsabilidade pela sua tradução.

Na plena confiança e por ser verdade, DC – SUCESSOS INVESTIMENTOS (SU) LDA, subscreve em Luanda, República de Angola.

DC - Luanda, em *19 de Junho de 2016* (SU) LDA
Comércio e Prestação de Serviços


DAMICO AMÉRICO JULIAO DA CRUZ

*Rua da Universidade Jean Piaget, Casa No. 17 ** 30P 3417341176
+244 944 862 866 / 944 862 868 / 993846323*

APPENDIX D

SAMPLE SIZE CALCULATION

Taro Yamane Sample Size for a Given Population
Sample Size for a Given Population

N	3%	5%	7%	10%
500	A	222	145	83
600	A	240	152	86
700	A	255	158	88
800	A	267	163	89
900	A	277	166	90
1000	A	286	169	91
2000	714	333	185	95
3000	811	353	191	97
4000	870	364	194	98
5000	909	370	196	98
6000	938	375	197	98
7000	959	378	198	99
8000	976	381	199	99
9000	989	383	200	99
10000	1.000	385	200	99
15000	1.034	390	201	99
20000	1.053	392	204	100
25000	1.063	394	204	100
50000	1.087	397	204	100
100000	1.099	398	204	100
> 100000	1.111	400	204	100

Source: Taro Yamane (1967)

APPENDIX E

MAP OF CENTRAL MALANJE DISTRICT



APPENDIX F

SPSS OUTPUT

Frequency Table

Sets of Data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Treasurers	37	12.3	12.4	12.4
	Others	261	87.0	87.6	100.0
	Total	298	99.3	100.0	
Missing	System	2	.7		
Total		300	100.0		

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	217	72.3	74.1	74.1
	Female	76	25.3	25.9	100.0
	Total	293	97.7	100.0	
Missing	System	7	2.3		
Total		300	100.0		

Age group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30 years and below	168	56.0	59.8	59.8
	31-40 years	72	24.0	25.6	85.4
	41-50 years	25	8.3	8.9	94.3
	51-60 years	8	2.7	2.8	97.2
	61 and above	8	2.7	2.8	100.0
	Total	281	93.7	100.0	
Missing	System	19	6.3		
Total		300	100.0		

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Treasurer	37	12.3	12.4	12.4
	Others	261	87.0	87.6	100.0
	Total	298	99.3	100.0	
Missing	System	2	.7		
Total		300	100.0		

how long have you served

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 years and below	148	49.3	69.2	69.2
	4-6 years	23	7.7	10.7	79.9
	7-9 years	18	6.0	8.4	88.3
	10 and above	25	8.3	11.7	100.0
	Total	214	71.3	100.0	
Missing	System	86	28.7		
Total		300	100.0		

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary/Secondary	201	67.0	69.8	69.8
	Bachelor	87	29.0	30.2	100.0
	Total	288	96.0	100.0	
Missing	System	12	4.0		
Total		300	100.0		

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	206	68.7	71.3	71.3
	Married	80	26.7	27.7	99.0
	Widow/er	3	1.0	1.0	100.0
	Total	289	96.3	100.0	
Missing	System	11	3.7		
Total		300	100.0		

Annual Budget

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	158	52.7	67.5	67.5
	No	76	25.3	32.5	100.0
	Total	234	78.0	100.0	
Missing	System	66	22.0		
Total		300	100.0		

Church Board review the financial reports regularly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	208	69.3	86.3	86.3
	No	33	11.0	13.7	100.0
	Total	241	80.3	100.0	
Missing	System	59	19.7		
Total		300	100.0		

In your opinion, do you think giving in the church has gone up?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	176	58.7	73.0	73.0
	No	65	21.7	27.0	100.0
	Total	241	80.3	100.0	
Missing	System	59	19.7		
Total		300	100.0		

Does your church have a bank account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	17	5.7	54.8	54.8
	No	14	4.7	45.2	100.0
	Total	31	10.3	100.0	
Missing	System	269	89.7		
Total		300	100.0		

Does your local church is audited at least once a year by the high organization?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	12	4.0	40.0	40.0
	No	18	6.0	60.0	100.0
	Total	30	10.0	100.0	
Missing	System	270	90.0		
Total		300	100.0		

Does your church receive any financial support from the high organizations?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	5	1.7	15.6	15.6
	No	27	9.0	84.4	100.0
	Total	32	10.7	100.0	
Missing	System	268	89.3		
Total		300	100.0		

Other than tithes and offerings, how does the church generate revenue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	3.3	30.3	30.3
	No	23	7.7	69.7	100.0
	Total	33	11.0	100.0	
Missing	System	267	89.0		
Total		300	100.0		

Does your local church have any investments?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	14	4.7	53.8	53.8
	No	12	4.0	46.2	100.0
	Total	26	8.7	100.0	
Missing	System	274	91.3		
Total		300	100.0		

List the various investments

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	289	96.3	96.3	96.3
A plot for agriculture	1	.3	.3	96.7
Adventist School	1	.3	.3	97.0
By plotting	1	.3	.3	97.3
In our local do not has an investment church	1	.3	.3	97.7
Ploting	1	.3	.3	98.0
Primary School	1	.3	.3	98.3
School	1	.3	.3	98.7
The church has a receiving from the balance of last year	1	.3	.3	99.0
The School	1	.3	.3	99.3
To finish to build the school	1	.3	.3	99.7
we just know how to spend and without left	1	.3	.3	100.0
Total	300	100.0	100.0	

Does your local church have any savings

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	18	6.0	64.3	64.3
No	10	3.3	35.7	100.0
Total	28	9.3	100.0	
Missing System	272	90.7		
Total	300	100.0		

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
My local church treasurer(s) issues accurate receipts for all funds received in the church	254	1.00	5.00	3.6102	1.21975
Financial contributions for specific church projects are properly accounted for.	247	1.00	5.00	3.5830	1.23309
My local church treasurer(s) adheres to financial procedures in all transactions made from local church to conference.	255	1.00	5.00	3.6118	1.04347

My local church treasurer(s) prepares the annual church budget every year.	24 9	1.00	5.00	3.1124	1.49036
There is no perceived or seen theft of funds in my church.	24 4	1.00	5.00	3.4836	1.23551
My local church treasurer can handle church finances accurately	25 2	1.00	5.00	3.5635	1.22391
My local treasury staff are knowledgeable on church financial management	25 0	1.00	5.00	3.5560	1.11528
I consider the treasury staff as having high moral standards.	24 9	1.00	5.00	3.5422	1.20785
If I had my way, I will dismiss all the treasury staff in my church.	25 5	1.00	5.00	2.3216	1.38273
Financial matters in my local church are very transparent.	25 2	1.00	5.00	3.4960	1.26396
Auditors' reports and recommendations are communicated to board members by the treasurer	24 5	1.00	5.00	3.3020	1.18330
During church business meetings, the financial reports are presented clearly to my satisfaction	25 5	1.00	5.00	3.5216	1.29753
Church members are regularly updated on the financial situation of the church during business meetings	25 2	1.00	5.00	3.6825	1.18187
The church board receives regular reports from the treasurer on the church's finances.	25 2	1.00	5.00	3.5754	1.26486
My local treasurer(s) keeps a careful record of all receipts and payments transacted by the church	25 5	1.00	5.00	3.7255	1.12380
My local treasurer(s) reports on all funds received and disbursed at the business meetings of the church regularly	25 5	1.00	5.00	3.7451	1.20764

I always receive a receipt or acknowledgment note of what I have contributed to the church.	254	1.00	5.00	3.6654	1.45629
There has been no contradiction between what I give the church and the receipt acknowledging what I have given	246	1.00	5.00	2.6220	1.46781
My local treasurer(s) keeps accurate record concerning the assets and liabilities of the church	243	1.00	5.00	3.1646	1.19125
Envelopes and all the financial documents are kept for reconciliation, auditing, and historical purposes	246	1.00	5.00	3.4350	1.12206
Local church departmental directors submit budget requests according to their needs for the year ahead.	248	1.00	5.00	3.0040	1.21561
The annual church budget is reviewed and approved by the church board and approved by the congregation regularly.	248	1.00	5.00	3.2540	1.30554
My local church operates within the approved budget regularly	244	1.00	5.00	3.1311	1.31750
The Budget helps to allocate appropriate resources to projects	247	1.00	5.00	3.5142	1.32778
The budget is used to control finances in my local church	243	1.00	5.00	3.7613	1.26647
All financial disbursements in my church are properly authorized by the Church Board.	250	1.00	5.00	3.8480	1.21276
Valid N (listwise)	158				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I have some basic knowledge of church finance.	36	1.00	5.00	3.3333	1.43427
I understand accounting principles	35	1.00	5.00	2.8571	1.51741

I follow the financial procedures in all transactions made by the local church to the conference.	34	1.00	5.00	3.823 5	1.21781
I can prepare the annual church budget every year.	35	1.00	5.00	3.457 1	1.31379
I can handle church finances accurately.	35	1.00	5.00	3.514 3	1.01087
I am happy to be a treasury staff	34	1.00	5.00	4.264 7	.96323
I have the needed time to serve my church	35	1.00	5.00	3.971 4	1.04278
I can advise the church board on financial decisions	35	1.00	5.00	3.942 9	.90563
Auditors' reports and recommendations are communicated to board members regularly	37	1.00	5.00	3.540 5	1.42584
During church business meetings, the financial reports are presented to church members	35	1.00	5.00	4.342 9	.93755
Church members are regularly updated on the financial situation of the church during business meetings	36	2.00	5.00	4.305 6	.92023
The church board receives regular reports from the treasurer on the church's finances.	36	1.00	5.00	4.166 7	1.05560
The treasury office keeps a careful record of all receipts and payments transacted by the church.	36	1.00	5.00	4.472 2	.77408
The treasurer reports on all funds received and disbursed at the business meetings of the church regularly	35	1.00	5.00	4.314 3	.83213
The treasury gives receipt or acknowledgment note of what church members have contributed to the church	34	1.00	5.00	3.970 6	1.26695
Church members complain about the contradiction between what they give the church and the receipt acknowledging what they have given	36	1.00	5.00	2.944 4	1.41309
The treasurer keeps an accurate record concerning the assets and liabilities of the church	35	1.00	5.00	3.971 4	1.09774
Envelopes and all the financial documents are kept for reconciliation, auditing, and historical purposes	35	1.00	5.00	4.057 1	.96841

Local church departmental directors submit budget requests according to their needs for the year ahead	35	1.00	5.00	3.5429	1.31379
The annual church budget is reviewed and approved by the church board and the congregation regularly	36	1.00	5.00	3.4444	1.27491
My local church operates within the approved budget regularly	35	1.00	5.00	3.9429	1.18676
The Budget helps to allocate appropriate resources to projects	35	1.00	5.00	3.8571	1.26358
The budget is used to control finances in my local church	35	1.00	5.00	4.0286	1.29446
All financial disbursements in my church are properly authorized by the Church Board	35	2.00	5.00	4.3714	.80753
Valid N (listwise)	25				

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