



# AFFLUENT CHRISTIANS IN AFRICA

A CALL TO SACRIFICIAL GIVING

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HILLCREST  
BAPTIST CHURCH  
*Where Truth Matters*

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## Should I be reading this booklet?

The title of this booklet indicates that it is aimed at Christians who are affluent. Most people who are affluent tend not to think of themselves in this way. The fact is that we don't usually feel rich. After all, there are others who have larger houses, better cars and go on more frequent overseas holidays than us. If there is something that we want (whatever it is) that we cannot afford, then we cannot be rich, can we?

If you are wondering if this booklet applies to you, then the following statistics may put things into perspective.

## Some interesting statistics

The following table indicates your wealth in relation to the world<sup>1</sup>:

Household monthly income after tax (family with 2 adults and 2 children in South Africa)	You are in the richest % of world population
R5 000	56%
R10 000	27%
R20 000	14%
R40 000	5%
R80 000	1%

The above table indicates, for example, if you are a family of four (two adults and two children) and your monthly household income is R40 000 after tax, you are in the top 5 percent of the world's richest people. Many other surveys have been done based on quality of life studies and so, for example, if a family eats meat more than twice a week, owns at least one car, and stays in a formal dwelling, then they are considered to be affluent by global standards.

## Panic attack!

Generally speaking, whenever we get challenged about our giving as Christians, we tend to panic. We fear that the Lord may be asking us to give more than we do. We fear for our future. We fear for losing our standard of living.

The Lord Jesus recognised that money is a significant issue in the lives of people. If we have lots of money, we tend to idolise it and place our trust and security in it. If we don't have a lot of money, we tend to desire and pursue it. So, the Lord taught that it is difficult for rich people to enter the kingdom of heaven (Matt. 19:23-24). Furthermore, the Scriptures teach that the love of money is one of the root sins that sprouts further sins:

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<sup>1</sup> <https://howrichami.givingwhatwecan.org/how-rich-am-i>

*For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. (1 Tim. 6:10)*

Being a Christian includes coming to terms with Christ having Lordship over our finances. We cannot love God and wealth, so we have to choose whom we will serve:

*No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. (Matt. 6:24)*

I wonder what they think of me?

Working on the missions committee in our church in South Africa has resulted in poorer believers from semi-rural areas on the outskirts of a city coming into our home to talk about ministry and supporting projects to feed orphans and the like. These dear Christian people who come into our home sometimes live in extremely basic or run-down housing. Most cannot afford a car and are reliant on public transport. They live in communities where many of their neighbours battle to get food on a daily basis.

I wonder what they think of me and my family when they come into our home? From their point of view, our home is luxurious. The fact that we have a pantry with extra food in it must be mind-bogglingly affluent. Our roof does not leak, and our walls and windows are not cracked. We own two cars. Oh yes, we also have a swimming pool.



There are some difficult questions my family and I have to face:

- Do we have a credible Christian witness before them?
- Do they think the love of money governs our lives?
- Do they question the reality of our faith based on James 2:14-17?
- Do we come across as sacrificial disciples of Christ, or lovers of pleasure and money?

I do understand that it is not wise to live our lives fretting about what others think of us. In addition, these people do not have insight into all we do, and what we sacrifice and give to the kingdom. However, we should be concerned about what our witness is to the world and those around us.

## Africa

The above interaction in my home reflects the realities of Africa where affluence lives side by side with extreme poverty. The Gini coefficient has been developed to try and measure inequality from a financial point of view. A coefficient of zero reflects perfect financial equality, while a coefficient of one represents perfect inequality. Four of the top five countries in the world with the highest coefficients (indicating extreme inequality) come from Africa<sup>2</sup>.



The realities of Africa are reflected to a lesser or greater extent on other continents, making the relevance of this booklet far wider than Africa.

At the time of the founding of the New Testament church, similar levels of inequality were also prevalent. The Apostle Paul was therefore often involved in collecting money from more affluent believers (and some not so affluent) to give to those believers in dire need (see for example Acts 24:17; 1 Cor. 16:1-4). Paul explained how God expected believers to behave in this regard:

*For this is not for the relief of others and for your hardship, but by way of equality— at this present time your abundance will serve as assistance for their need, so that their abundance also may serve as assistance for your need, so that there may be equality; as it is written: “The one who had gathered much did not have too much, and the one who had gathered little did not have too little.” (2 Cor. 8:13-15)*

The church, therefore, is meant to be a body of believers that loves and cares for one another. Giving in this manner was seen by the early church as one of the evidences of a genuine confession of faith (2 Cor. 9:13).

## Three principles to work out in our lives

As our family has had to work through the above questions, three principles need to be understood and considered:

### (i) *Generosity and sacrificial giving*

Firstly, there is a call in Scripture to count the cost of being a disciple of Christ. This includes:

- Serving Christ as opposed to wealth (Matt. 6:24)
- Giving generously and sacrificially to the church and kingdom work (2 Cor. 9:1-5)
- Embracing the truth that it is better to give than to receive (Acts 20:35)

The Macedonian churches in Scripture are held as an example to us of sacrificial giving:

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<sup>2</sup> <https://worldpopulationreview.com/country-rankings/gini-coefficient-by-country>

*Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability, they gave of their own accord, begging us with much urging for the favor of participation in the support of the saints. (2 Cor. 8:1-4)*

These Macedonian Christians were very poor, yet they gave and sacrificed until it really hurt. Importantly, they gave with joy and eagerness.

The Apostle Paul then proceeds to challenge believers on their duty to give joyfully:

*Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed. (2 Cor. 9:6-8)*

So for affluent Christians, an attitude to just give a set ten percent of income (tithing) and then spend the rest on a luxurious lifestyle, is out of kilter with the testimony of the Bible. Christ would seem to require more than this. He gives more to some so they will share more with others (2 Cor. 9:8-10), not hoard it for themselves and live in extreme luxury.

## *(ii) Good things can be enjoyed*

The second principle is that the Lord does give us good things to enjoy (1 Tim. 6:17; Eccl. 5:18). Christianity is not asceticism (Col. 2:16-23; 1 Tim. 4:1-3).

Nor is Christianity enforced “spiritual communism” where the church takes any excess funds from Christians and distributes them to others. In Acts 5:1-4, we find the account of Ananias and Sapphira. The Apostle Peter made it clear to them that their assets were under their own control, and they had the freedom to do with them as they wished. In other words, the early Christians acknowledged:

- the right of ownership
- that giving was voluntary (see also 2 Cor. 8:8)

In Scripture, we also find that some believers were wealthy, and enjoyed some of that wealth. Examples include Abraham, Isaac, Jacob, Job, David (in the latter part of his life) and Solomon.

## *(iii) We also need gospel witness and churches in affluent areas*

Thirdly, the Great Commission requires the church to seek to reach *all* people. Affluent people also need to hear the gospel and local churches need to be planted in these areas. Living in an affluent area will require a higher standard of living and more money spent on homes, than when living in poorer areas. Schools in affluent areas also tend to be more expensive, and so on. Christians can therefore live and serve God in affluent areas and need not feel guilty about it.

As believers, we need to embrace the above principles, and seek to reflect all of them in our lives. Some guidance is given below in this regard, as it should be clear by now that the matter is not as simple as giving everything away and never enjoying anything of this world.

## Financial strategies for the affluent

### *(i) A foundation of general giving to the church*

The New Testament is clear that there is no mandated percentage of salary or income that has to be given. Giving must always be cheerful and voluntary (2 Cor. 9: 6-8). In the Old Testament, a tenth of income was indeed mandatory (Mal. 3:8-10), and this became a guideline for Christians through the centuries. Of course, we also have examples of believers who gave more in both the Old Testament and the New Testament (Mk. 12:41-44; 2 Cor. 8:1-3).

The first strategy for affluent Christians is to determine, as a family, what levels of general giving to sustain. It is very useful for this giving to the church to be mostly allocated as “general” giving so that it can be used at the discretion of the church as diverse needs arise (see the example of Barnabas in Acts 4:36-38). As explained above, this giving can certainly be more than ten percent.

### *(ii) Deliberate acts of sacrifice to promote kingdom work*

As mentioned previously, for Christians who are affluent, Scripture seems to require more than just a “duty of tithing” and then spending the remaining money on a luxurious lifestyle. On the other hand, believers can also enjoy some of the good things God has given them, without guilt.

The following acts of deliberate sacrifice are suggested for consideration over and above the general giving mentioned above.

When making decisions regarding enjoying the good things that God has given in terms of sport, hobbies, interests, upgrades to the home, holidays, electronic gadgets, entertainment and the like, work through the following two main steps or considerations:

- What would I like to have and what can I afford in this area of activity (sport, hobby, holiday etc)?
- Could I deliberately downgrade the option above (so that I can still enjoy the activity) and use the savings to fund a specific ministry (to reflect sacrificial giving to kingdom priorities in my life)?

What would this look like, and how could it be worked into your life? Two examples are given below.

## Example one: Byron wants to start cycling

Byron is a middle-aged family man. The family is affluent, and enjoys a good quality of life, while giving faithfully to their local church.

For various reasons, Byron develops an interest in cycling, and wants to start this sport. He looks around for bikes (both mountain and road bikes) and sees some really good quality options. He can afford to spend R50 000 from his savings.



Byron stops to consider the next step carefully. His options include:

- Buying both a mountain bike and a road bike for around R25 000 each.
- Buying just one really good mountain bike for around R50 000 and changing tyres for when cycling on the road.

Thinking about his witness to the church and the poor, and wanting to prioritise kingdom work, he prays about his proposed purchases, and asks himself the following questions:

- (i) Do I really need two bikes? I was prepared to cycle on a mountain bike worth R25 000. So can I not settle on one bike, and just buy two extra wheels / tyres for road cycling? It is a bit more of a hassle, and won't be as efficient on the road, but then again, I am not a professional cyclist. I am doing it for health and fun, and can I not enjoy the cycling with a R25 000 bicycle? I could then donate R25 000 to the new church that has been planted, as they need a whole lot of equipment. By doing this, I can still enjoy cycling as a gift from the Lord, but also give sacrificially to ministry. Every time I get on my bike and enjoy a cycle, I can do so also rejoicing in the new equipment at the church plant. [Byron settles on just looking for one bicycle.]
- (ii) I am at the shop, looking for a mountain bike, and have two options before me. A R25 000 option and a R13 000 option. Do I really need a R25 000 bike as I initially thought? The R25 000 bike is really good quality, has some great equipment and gadgets, the gear change is really smooth, and the brakes are brilliant. But the R13 000 bike is still actually quite good, safe, and durable. I could still have great fun on it, and save a further R12 000 which could be donated to one of our missionaries. Would the R25 000 option not in fact reflect a luxury purchase out of harmony with kingdom priorities?

Byron, at the end of the day, settles for the R13 000 bike, and donates a significant amount of money to the church plant and the church's missionary. He has not fallen into the trap of asceticism (as he is enjoying some of the money God has given him on a hobby), but has chosen to downgrade the amount of money he was going to spend on his new activity for the sake of kingdom priorities.



## Example two: Buying cell phones for our two boys

Sipho and Ntombenhle have two children, aged 14 and 12. They attend a local church and give faithfully. They are also affluent and enjoy a good standard of living. They decide it is time their children have cell phones, so they look around for options. They decide on their requirements for data and voice as well as storage and cameras, as their children use their cell phone to complete school projects and the like. They are presented with a variety of models of cell phones. These models range from very cheap, bottom of the range phones to the latest models with great features, storage and cameras. However, the monthly price difference for a 24-month period is as follows, for the same data and voice contracts:



- Cheap phone: R200 per month for 24 months
- Medium range phone: R312 per month for 24 months
- Top of the range phone: R520 per month for 24 months

Sipho and Ntombenhle can actually afford the top of the range phones for their children. However, they speak to their children about the options before them, and the needs they are aware of in the church. The church currently supports a missionary family. This missionary family is under financial pressure as their children need to start attending school, and they need to pay school fees.

They ask themselves the following questions:

- (i) Do our children need the top of the range cell phone? If we decide on the medium range cell phone (which is actually quite acceptable), then we can save R208 per month for 24 months, totalling R 4 992 per phone. For both children, we can save R 9 984 in the 24 months.
- (ii) Does the cheap cell phone have sufficient memory and a good enough camera for completing some of their school projects?

They eventually decide to, as a family, “adopt” the missionary family as a special project for the next 24 months. This involves the following:

- Selecting the medium range cell phone and pledging 2 x R208 per month for the next 24 months for the school fees of the missionary family.
- Praying regularly for the missionary family.
- Regular correspondence with the missionary family, to encourage them and get to know them a bit better.

## This is a family affair

It is important for the whole family to be involved in the decisions to make sacrifices for the kingdom of God. Husbands and wives can plan and pray together about how to use their finances and what ministries to support through deliberate sacrifices.

Children also need to be involved. They need to be taught the joy and discipline of giving to kingdom work from a young age. Some of the financial decisions regarding sacrifice will also impact them, and it is important for them to participate in these decisions, so they can experience the joy of being involved in supporting ministries. Some of the sacrifices that may impact them could include:

- Going to public schools as opposed to expensive private schools
- The types of electronic gadgets they get
- Their hobbies, sports and entertainment

If you are in a family where not everyone is a believer, you will have to be sensitive to those who do not necessarily want to give to the Lord's work.

### It is not just about the money

The example of Sipho and Ntombenhle mentioned above also reflects an important principle. God wants believers to be actively involved in the lives of others and ministry, not just to give money at an arm's length. Much of the joy we experience when giving to God's work comes from seeing firsthand the gratitude of those receiving the support or being directly involved in growing ministries.

### Avoiding traps

There are a number of traps that need to be avoided as believers seek to sacrifice for the Lord. These traps are real and manifest themselves in the body of believers. There are four traps mentioned below.

#### *Trap one: "What about him, Lord?"*

The Lord Jesus warned Peter in advance that he was going to be called to face a difficult death (Jn. 21:17-22). It was a death that Peter would not have chosen for himself. While Peter seemed to accept the path chosen for him by His Lord, he was immediately concerned about whether other disciples would also have to face a similar path. It seemed he wanted to make sure that he was not the only one called to this difficulty. He wanted to compare his path with the paths of others, just to make sure he was not being unfairly treated!

When we are called to some form of difficulty, or to give sacrificially, we can fall into the trap of being preoccupied with the obedience and sacrifice of others. Some questions usually surface:

- Are others also going to give sacrificially?
- What if no one else responds to the call to give generously?

The Lord's response to Peter is most instructive (Jn. 21:22). The Lord encourages Peter not to be concerned about the paths He would call others to, but to focus on his personal walk and obedience to Christ. We also need to do the same when we decide to give sacrificially.

We should embrace our decision with joy and enthusiasm, being grateful for the opportunity to serve the needs of the saints. It is truly more blessed to give than to receive, and the Lord Himself will reward those who serve Him in this manner:

*And whoever gives one of these little ones just a cup of cold water to drink in the name of a disciple, truly I say to you, he shall by no means lose his reward. (Matt. 10:42)*

#### *Trap two: Buying our way into heaven*

A second trap that we need to guard against, is feeling that we are somehow profiting God and “helping Him out” by our giving, and that this will get us into heaven. We can never buy our way into heaven. Salvation is a gift from God, not based on our works, so that there can be no boasting (Eph. 2:8-9). Even the good works that we do, do not profit God in the sense that we give something to Him that He needs from us (Lk. 17:10).

It is rather through our sacrificial giving that we give evidence that our salvation is real (2 Cor. 9:13), and that our light shines before men so that God may receive all the glory (Matt. 5:16).

#### *Trap three: It is hard to be humble*

Pride is a constant temptation for believers. Pride is so difficult to combat because it raises itself when we are in fact doing good things. Scripture therefore has constant warnings against pride (see for example Rom. 1:30 and 2 Tim. 3:2) and encourages humility (Jam. 4:6). It should always be remembered that even our good works are prepared by God (Eph. 2:10) and fuelled by the Holy Spirit (Gal. 5:22-26).

#### *Trap four: Setting standards for others*

The last trap we need to be aware of is the sin of trying to enforce our own specific standards on others, and judging them when they don't conform. This would include:

- Wanting others to give the same amount and to the same degree as we do.
- Judging others for adopting a standard of living we consider “wasteful” or “luxurious”.

For example, someone in the congregation buys a new, expensive car or an expensive house, and we now perceive them to be lovers of money and question their commitment to Christ.

We need to remember the Lord Himself does not set exact amounts to be given in His Word. When we set these amounts for others, we in essence set ourselves up as lawmakers, and undermine God (Jam. 4:11-12).

At the end of the day, if in the process of giving sacrificially to the Lord's work, we begin to compare our giving to others or become resentful of the choices other believers make, we have lost the spirit of joyful giving to our Lord.

## Where is your heart?

As we embrace serving Christ humbly and joyfully in the area of sacrificial giving, we will experience the blessedness that comes from having a home ordered on kingdom priorities. This blessedness does not consist of abundant material possessions (although God may prosper those who give in this way), but with a clear conscience and testimony to the world that we are not living for this world.

Particularly in the area of our finances and giving, we show what we treasure the most and where our hearts are:

*Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matt. 6:19-21)*