

THE ECONOMICS OF FINANCIAL EMPOWERMENT OF THE CHURCH

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DEDICATION

This book is dedicated to Bishop T. D. Jakes

This is a condensed version of my new book:

THE ECONOMICS OF FINANCIAL EMPOWERMENT OF THE
CHURCH

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Preface

In all the years that God has blessed me to be here on earth, I've finally arrived at a state of mind where I can truly say I have a much deeper appreciation of God's love and of the opportunity to experience life in this world. When I look at this world and see all that God has created, I am left in astonishment and wonder. This has not always been the case with me. I've been so preoccupied with personal development and achievements, "I couldn't see the forest for the trees".

As a child I spent the weekends and summers at my grandfather's farm. I explored every inch of that vast acreage during my youth and I'm still amazed at the number of things I've missed. At this point in my life I have more of an appreciation for the creations of God. I am amazed at the details and intricacies in the designs of uncountable creations from the mind of God. It's amazing how I look forward to being awakened in the morning by the song birds and put to sleep by the cricket's songs at night. This is not a daily experience but I do enjoy these sounds. For some reason I now have an appreciation for these kinds of things. It's as though I had been looking at this world in an unfocused laid back boat ride down the rapids. I've always been very functionally focused in a distracted kind of way but not as

intensely focused as I am now. My senses are extremely keen. It's as though my focus and thoughts have been turbo charged. I can now see the past, present, and the future very clearly and simultaneously! I can also chew gum and walk backwards. I've found that God has a sense of humor too!

There are moments when in fellowship with the spirit of God, I am given epiphanies and revelations through the presentations of God's simplicities. As I study these simplicities, I realize the complexities of God's designs and his love for mankind.

What brought about the epiphany that I'm going to share with you had been motivated by a young sparrow. As I sat on my patio in the back yard, there were two sparrows that seemed to be having such a wonderful time playing with each other, hopping and flying short distances as they sang. They were so busy playing with each other that they didn't notice how close they had gotten to me. All of a sudden one saw me! He quickly flew to what he thought to be a safe distance and watched me as the other continued to play. The thing that created this epiphany was the fact that this sparrow was not just watching me he was studying me. I could see this young sparrow thinking. Then I started thinking too!

Now what I'm about to say will sound very elementary which is exactly how this epiphany unfolded. I thought of how God had created

creatures with the ability to think. I then considered the different types of schools of thought. I further considered the good and the bad of different types of thought and the affect they had on humanity. Then I thought of how God was a thinker and how He creates. He thought it, He spoke it and it became. This went on for six days. Then on the seventh day God took His rest.

At some point in one's life, they come face to face with the knowledge of their own immortality. It causes one to reevaluate their lives and ask themselves, "What have I contributed to humanity? What kind of legacy will I leave behind"? I then started to think of the Church, the people of God and what I could do for the betterment of both. I must admit that I had no idea where this line of thought came from or where it was leading. But as it unfolded I was directed to the following scripture:

Rev 13:16 And he causeth all, the small and the great, and the rich and the poor, and the free and the bond, that there be given them a mark on their right hand, or upon their forehead;

Rev 13:17 and that no man should be able to buy or to sell, save he that hath the mark, *even* the name of the beast or the number of his name.

After reading this passage, questions came to mind. What happens once this time has come upon man? There will be Christians who will not accept this mark. Then what are we to do? How will we sustain ourselves? Where do we turn? What happens to the Church? Will God

simply abandon us? How will Christians survive during these economic tribulations? There will only be one place for God's people to turn: THE CHURCH!

The Church itself has been prepared for such a time! God has placed the ram in the bush. All we need to do is to reach out, grab it and put it into effective action!

I now understand the meaning of life and what life means to me. This wisdom says to me I am to follow the leadership of the word of God and walk in this opportunity to flow in his abundance with honor, dignity and respect for all mankind. This understanding has empowered me. I believe all people of God have been designed to be empowered.

The people are the Church. The Church must be financially empowered. This can only be achieved through the Church speaking with one unified voice. This unified voice will not only be heard but also adhered to by all service providers who depend on that which the Church has been empowered to shepherd. Corporate America is in great need of our support and not our condemnation! This is the key to the Financial Empowerment of the Church.

The youth and members of the Church are being distracted through substance abuse. Just a final thought to all aspiring movers and shakers: If you drink, smoke or do drugs, pay close

attention to the way your mind is affected by the consumption of such. Clarity of mind and focus of thought will not achieve accelerated levels of thought performance if your brain is in a distorted mental state. Continued exposure and consumption of such will slowly deteriorate your cognitive abilities and eventually destroy the very thing that makes life worth living: A healthy brain and body! After which, the only thing “you” will be moving and shaking is your shaky hands due to nerve damage and your distorted hallucinatory perceptions of reality, condemning you to a life of obscurity and poverty. Choose wisely; make the right decisions concerning your body and mind as though your life depended on it. For if the truth be known, your life is totally dependent on it!

**“We are a powerful people! We should not be taken lightly,
pushed around nor impoverished!”**

Rev. Lightfoot

Separation of Church and State

The concept of separation of church and state was obviously a well selected grouping of words, for this is the case when it comes to revenue streams and the Church.

Personally, I think what they were trying to say was:

“The church should be limited as to the amount of money they are allowed to participate in. It’s ok for them to depend on contributions when the folks are in a good giving mood. But never should we allow them to get involved with mainstream financial institutions. So let’s program their thinking that way. For if we don’t, why they’d get too rich, too powerful and too independent! Why, they’d start trying to tell us what to do! The next thing you know, they’ll start creating policy for “our” government and trying to run things too! As a matter of fact, with that kind of money, power and influence, they’d stop us from running them!”

So in other words, the people of God should be directed by the people of the world, instead of the people of the world being directed by the people of God? Is it not the people of God who are the salt of the earth? Are not the people of God the head and not the tail, above and not beneath? Should not the Church control the wealth for dissemination among the people of God; the old, the needy, the youth

and the sick? Should the Churches of the African American community, the Latino community, or any community comprised of people who serve the living God, be any less influential than the Catholic Church or any major corporation? The answer is absolutely NOT!

No one really knows just how wealthy the Catholic Church is, but we do know just how powerful and influential they are. And that they are participants in every legal revenue stream imaginable. All it took was a little piece of everything to make them a nice big hunk. They have been involved in multiple revenue streams for so long that they are now the richest country on the planet! And major corporations jointly are doing the very same things!

The Spending Power of Your Congregation

The spending power of the African American community alone equals and in most cases exceeds the gross national product of most small countries. We make enough money to own our own country. And if we did we would be the sixth largest nation on the planet! Why don't we? We could if we unified our voices! That's real power!

The Church must usher in this new age of prosperity and financial empowerment for all churches, future generations and right here in America. However, only the unified voices of the Church will command the attention required for Financial Empowerment of the Church!

Yet, Churches in our communities are being foreclosed on. Families are losing their homes. Only a few mega churches can afford to subsidize the sick and needy. Yet the Church has been called to do just that and with limited financial resources. It takes money to address these needs and services. Tithes and offerings are purposed that there may be meat in the house of God. But, tithes and offerings cannot solve the big picture facing the Church when it comes to community needs and their financial issue. Housing, clothing, food and jobs are basic needs of the people. The Church is in a position to help their congregations in these areas. But they must be willing and

able to do so! Which, I'm sure they would if someone had a plan that would direct the path and educate the Church as to how we must perform in order to make this visionary objective of corporate profit participation a reality for the Church.

“Where there is no vision, the people suffer.”

Scripture and Money

“Money in and of itself truly has no inherent value; it’s only a tool through which an imaginative and creative person builds something.”

Scripture says, money answers all things. With this in mind, would it not stand to reason that some kinds of monies would be needed and in more of an abundance to address the needs of the Church? What sources are these monies going to come from? Do we look to people to be better givers? Do we acquire a printing press and print illegal money? Do we beg our needs or depend on charity? Do we wait for the government to redirect their spending priorities? Or do we redirect the spending habits of the Church community and find ways to participate in old established revenue streams? A new revenue stream for the Church is located in the consumption habits of our congregations. Don’t stop consuming goods and services, do your consuming in a manner that will help the Church Ministry through a special Church Program which creates multiple revenue streams to the Church ministries in the forms of contributions.

Lets’ redirect the spending habits of the Church community and support those companies that support the Church and its ministries!

The word says, “Occupy until I come”. This means take care of business! Doing business has something to do with the exchange of goods and services for something of value. Today, this usually entails some type of financial transaction.

The Church and Financial Responsibilities

The Church must participate in the development of new revenue streams and cash flow systems. The Church has financial responsibilities. This is how we serve the community and keep the doors of the Church open. Without multiple revenue streams, how can the Church attend to the needs of those who look to the Church instead of the world and their unrighteous requirements, to support that which the Church has been assigned to shepherd? How can the Church expect to receive any kind of continued help if they choose not to assert the discipline over their conduct, behavior, decisions and the congregational resources God has given them to steward? Why should the Church be shorted in their financial needs when the Church is in charge of the most important resource of all – THE CHURCH ITSELF!

The people are the Church! But, the people are the market too! The market controls the revenue streams that control the financial well-being of all corporate goods and service providers and the financial future of the Church.

Here is a solvable problem that is obviously perpetuated by ignorance. Why are most Churches suffering financially when they shepherd the market which controls the multiple billions of dollars in wealth which

fuels this economy and all corporate structures? This sounds like something only Satan would orchestrate. This is a situation which only Satan would perpetuate or someone that is demon possessed!

Satan has been robbing the Church for quite some time. The Church must and will put a stop to this! Is it that the Church should not involve itself in the financial affairs of their congregations, commerce and business? Is this what the Bible said? The Bible has never said nor encouraged that idea. As a matter of fact, the Bible is the best book on business I've ever read.

What Jesus Taught Concerning Business

Reading Mathew 25:14-30, Jesus teaches on business, investment and return.

Mat 25:14 For *it is as when* a man, going into another country, called his own servants, and delivered unto them his goods.

Mat 25:15 And unto one he gave five talents, to another two, to another one; to each according to his several ability; and he went on his journey.

Mat 25:16 Straightway he that received the five talents went and traded with them, and made other five talents.

Mat 25:17 In like manner he also that *received* the two gained other two.

Mat 25:18 But he that received the one went away and digged in the earth, and hid his lord's money.

Mat 25:19 now after a long time the lord of those servants cometh, and maketh a reckoning with them.

Mat 25:20 And he that received the five talents came and brought other five talents, saying, Lord, thou delivered unto me five talents: lo, I have gained other five talents.

Mat 25:21 His lord said unto him, Well done, good and faithful servant: thou hast been faithful over a few things, I will set thee over many things; enter thou into the joy of thy lord.

(It sounds to me like this servant had made a profit and had done a very good thing. He was rewarded and given additional resource opportunities to prosper. His efforts had made improvements with that which he had been given to work with or to steward.)

Mat 25:22 and he also that *received* the two talents came and said, Lord, thou deliveredst unto me two talents: lo, I have gained other two talents.

Mat 25:23 His lord said unto him, Well done, good and faithful servant: thou hast been faithful over a few things, I will set thee over many things; enter thou into the joy of thy lord. (This servant was rewarded likewise as the first.)

Mat 25:24 And he also that had received the one talent came and said, Lord, I knew thee that thou art a hard man, reaping where thou didst not sow, and gathering where thou didst not scatter;

Mat 25:25 and I was afraid, (That's why I didn't progress, that's why I didn't go forward, that's why I've been living in a box, that's why I'm in the same place I've always been. I was afraid something bad might happen. I was afraid I would lose what I had. Why was he afraid? God has not given his people a spirit of fear but "power of love and of sound mind". This spirit in him could not have been of God. He was afraid to prosper with that which he had

been given to steward. He did nothing? Fear is paralyzing! Being afraid to prosper is not of God) **and went away and hid thy talent in the earth: lo, thou hast thine own.** (He wanted to maintain what he thought he had. What he had was his seed to prosperity. So he hid the talent in the earth and did nothing! He maintained? Prosperity was the objective here, not maintenance. To simply maintain is the attitude of slaves. The people of God are no longer slaves. This man was not a true servant of God! Nor was he a good steward over the responsibility he had been given to make prosper. Christ said “I come to give you life and give it more abundantly”.)

Mat 25:26 But **his lord answered and said unto him, You wicked lazy servant,** So you knew that I have harvest where I have not sown and gather where I have not scattered seed?

Mat 25:27 Well then, you should have put my money (I’ve heard some say; “God don’t care nothing about money!” Seems as though there is a consciousness of money here and the importance of prosperity and interest! So much so that he begins a verbal lashing at this unprofitable servant’s unacceptable behavior) **on deposit with the bankers, so that when I would have received it back with interest.** (Seems as though there is a concern over profits and using money to make more money and a concern as to why he did not make profits. Many pastors are excellent in their pastoral duties but are poor businessmen. This may be one of the reasons for Church foreclosures.)

Mat 25:28 Take **the talent from him and give it to the one who has ten talents.** (He took his money from the unprofitable servant and gave it to the servant that knew how to make a profit and do business.)

Mat 25:29 For **unto every one that hath shall be given,** (People who understand how to handle business and profits will be blessed) **and he shall have abundance: but from him that hath not, even that which he hath shall be taken away.** (Strip him!! I think this passage speaks for itself!)

Mat 25:30 **And cast ye out the unprofitable servant into the outer darkness: there shall be the weeping and the gnashing of teeth.** (After we strip him, let's get rid of him! I feel sorry for this poor fellow. All he was trying to do was what he thought was best which was to protect that which he had been given to steward. Many Churches today feel the same way. There will be opposition to the Church Program under the banner of trying to maintain and protect the Church, even though there is no real threat to the Church. Some will think it best to do nothing! So they will hide what they shepherd under the banner of maintaining protection. As a result, that Church will miss the blessing of the revenue stream. But, this is an opportunity for the Church to prosper, without risk, cost or loss of any kind.

The Church belongs to God and not an unprofitable servant. Jesus is not teaching the Church to maintain but to prosper. Furthermore,

the teachings of Jesus make it very clear that this man is just disgusted with this unprofitable servants behavior and decision making abilities and rightly so!

Just to Maintain “Isn’t” Good Enough

There is a spirit in the Church today that is one of self-preservation and a desire to simply maintain their existence. I call it “the slavish mentality”. Most Churches wish to maintain their separate status. This I understand! But for the financial benefit of all churches, we must come together under one unified voice. We must show the unity necessary to impact the goods and services providers of that which we consume and have become dependent upon. By doing so, the Church may then participate in their revenue streams and they’ll be happy to invite the Church to do so; particularly when they see that their targeted market has become unified.

The only requirement of the Church to participate in a revenue stream for their ministries is a written acknowledgement that says: “This Church is a member of the Church Program”. There are no fees to be a member. All that is required is a willingness to participate in the development of a revenue stream to your Church. There are no ties, catches or contracts obligating the Church in any way. We simply state what the Church can expect from the Church Program only. This will not interfere with the 501(c)3 status of the Church. All income is deemed contributions and gifts.

Alpha to Omega Church Support Systems, Inc. has systems in place that are designed to provide multiple revenue streams to the Church which originated from goods and services providers. Since the Church congregations provide revenue streams for these providers, we provide revenue to the Church from those providers that do business with our congregations.

The financial success of all corporate service providers is heavily dependent on the market to sustain their cash flow. This means they are dependent on the willing participation of the market. Their markets are the members of our congregations. As a matter of fact, these providers are more dependent on the market than the market is dependent on them individually. This is called competition! We have the right to choose which competitors we give our business to. That's the real power. This power is negotiable; it's thought of as legal tender in corporate circles.

One Voice Market Power

The market is comprised of the people of the Church. The purpose of the Church is to minister to and lead the people of God. The people of God are in dire need of leadership and unity. Vast numbers of all congregations are willing to support the development of outside revenue streams to the Church of their membership if they were shown what they can do and how they can help support the work of the Church. They must be organized by the leaders of the Church. The leaders of the Church are the pastors. Therefore, the pastor must consolidate themselves into a one-body market power voice.

All corporations understand the power of market influence. When they understand who influences their market, they become willing to negotiate with this power to access that market. The Church leadership is that power. The translation of this fact means the Church can now call a number of the shots. Now that's power, influence and the ram in the bush for provisions for the people of God.

Let's talk about this power in terms of dollars and cents.

NUMBERS: The Language of Corporate America

Report: The Power of the African-American Consumer

September 22, 2011

African American buying power is expected to reach \$1.1 trillion by 2015, according to [The State of the African-American Consumer](#) from Nielsen and the [National Newspaper Publishers Association](#) (NNPA), a federation of more than 200 Black community newspapers across the U.S. This growing economic potential presents an opportunity for Fortune 500 companies to examine and further understand this important, flourishing market segment. Likewise, when consumers are more aware of their buying power, it can help them make informed decisions about the companies they choose to support.

“Too often, companies don’t realize the inherent differences of our community, are not aware of the market size impact and have not optimized efforts to develop messages beyond those that coincide with Black History Month,” said Cloves Campbell, chairman, NNPA.

The 48 million Latinos in the United States now wield buying power in excess of \$1 trillion and represent an increasingly important consumer segment for marketers in a post-recession economy. While

overall spending by non-Hispanic consumers declined during the recession, Latino consumers as a whole spent more. Compared to other Americans, Latinos continue to exhibit more confidence about the future of the American economy and show more optimism that their own personal financial situation will improve in the days ahead.

This new Packaged Facts report provides an in-depth look at the shopping habits and spending patterns of Hispanic consumers today. It also provides a glimpse into Latino shoppers of the future. As more acculturated Latinos become an ever-larger share of the population, marketers may need to address the potential for a significant change in the profile of the Latino consumer. This Packaged Facts report provides important insights into the way acculturation may affect the shopping behavior and buying decisions of Latinos in the years to come.

Two Trillion Dollars: Should The Church Participate?

THAT'S 2 TRILLION DOLLARS (\$2,000,000,000,000.00) THAT IS GOING TO BE SPENT ON GOODS AND SERVICES THIS YEAR! (This is without Church involvement.) All major companies know this and they want it! The word says the Church should receive 10% of the first fruit.

What is 10% of two trillion Dollars? You do the math!

The Church Program is designed to provide multiple revenue streams to each individual church based on the consumptive activities and buying habits of the members of your individual congregations. Say for example a member of your Church would like to pre-arrange their funeral or pay for an at-need funeral. That family can make their arrangements at the chosen funeral home and cemetery without the involvement of the Church. This has been the way these things were traditionally done. However, Alpha to Omega Church Support Systems, Inc. will make a contribution to your Church organization equal to 10% of that which is the paid to our company. The same arrangement would apply if they bought any kind of insurance such as home owners, life, auto, etc. This tithe/contribution will be paid to the

Church by the office of the Church Program Agency. Thus inventing money for the Church.

There are many companies providing goods and services to our communities and there are various congregations located in these communities. Presently, the Church is not allowed to participate in their profits. They don't have a reason to allow this "PARTICIPATION" of the Church in their profits. Presently, the Church is not organized as a one-voice market power. This is the mission of the Church Program. The Church Program speaks their language. We intelligently ask companies to allow the Church to participate in their profits. This is done in a way that makes these companies say "yes" to our request. You would think that this would be a problem. But this is not a problem at all. When you can affect their revenue stream, they are more than happy to allow the Church to participate in the profits. Organization is the key. We speak with one voice on behalf of the church community. The function of the Church Program is to invent money for the Church.

Say for example if a member wanted to purchase a new home or wanted to refinance an existing mortgage, we would arrange financing and their home Church would receive the benefits of the tithe through the Church Program. These companies providing goods and services under the Church Program will welcome the Church to participate in contributions to the Church at a rate of 10% or a tithe, minus cost.

These numbers represent a potential of billions of dollars on a national level to the Church annually. Theoretically, if the church participates in ½ of 1% of \$2 trillion, that would be \$10 billion to the Church. This is the potential in the years to come. The Church Program will grow and evolve through the years. More companies will want to come on board to exclusive access to the multiple markets of the Church Program. Church revenue streams in the near future will exceed 10%. The more companies the better! This means more tithing revenue to the Church. This program allows the Church to increase its tithing revenue through the buying power of its members, a concept that should have been adopted from the beginnings of the Church.

Let Us All Sing Together

The leaders of the Christian body have a duty and the responsibility to, as the word says, “Occupy until I come”. This means “do businesses until I come”. This translation means: the utilization of resources to produce profitable results for the Church, the people who trust in the word of God and the leadership of the Church.

Sadly, the Church has diluted the power that God has given to it to command. This is not to say all Churches but the Church body as a whole. The idea of separate but equal has diluted the power of the Church as a one single voice of total unity. This needed unity can only be accomplished through a joint consolidation of the pastors nationwide! This will take commitment for partnerships, relationships and associations in order to do business on the level understood by corporate America!

This will surely take some time to accomplish. Chances are I’ll be dead and gone when the Church Program is fully maximized.

However, remember this: STEP by STEP by STEP! There are no quick solutions! Can this be done? YES! Will this be done? YES!

“This torch, once lit, will never be extinguished.”

We can do all things through faith and trust in God as long as we don’t forget, “Faith without works is dead”. In order for the Church to

benefit from the revenue streams produced through the Church Program, the Church must begin the work process. We have outlined each step of the process. Each Church will receive a Church Program Packet that will contain instructions as to what must be done to join the Revenue Stream program. Each Church will have the full support and mentorship of the Church Program Staff.

The Transformation of a Vision

Years ago this was just a vision. But now this vision has transformed itself into a definite plan of action that is currently in effect. God wants to bless the Church financially. But the Church must position itself to receive the blessing. I have discovered that there is no such thing as, “It can’t be done”! I can do all things through Christ who strengthens me! For “Where there is no vision, the people suffer”.

We have the vision! We have the plan! We have the financial backing! Now the Church must organize themselves and unify our voices and peacefully develop multiple revenue streams to the Church from our own communities

We now have the technology to access countrywide communications in a flash. Every Church should have a stake and a say in this venture. This is the purpose and the mission of the Church Program.

The time for separation in business has passed. All Churches now have a right to be a member of the Church Program and a participant in the development of a revenue stream to their Church through the Church Program.

This program will ensure financial participation for the Church now and for future generations. We now must set out shade trees that we all may not sit under. But we must ensure that our children, our children's children, the Church and future generations of the Church can and will participate in future revenue streams from the goods and services providers that we financially support.

We are not the kind of people who think God is going to come down in some sweet chariot and take all of our financial problems away. This is not the way God changes things. When God gets ready to change circumstances and situations, he changes the way people think and changed thinking changes people, their circumstances and their financial situations.

“As long as you think delivered means God snatches things out of you, it gives you a visa to continue in them because you are saying I'm waiting on God to deliver me when God is waiting on you to be a disciple.” T.D. Jakes

“If we are going to support your company, we will position ourselves so that your company WILL support our Church.”

How to Educate Your Congregation to the Church Program

This Seven Step System will make it possible for your Church ministry to develop an optional record keeping system of all income production registrations. This information can be faxed, emailed or provided online.

The following Seven Steps should be observed to ensure accurate system flow management:

Step 1.

A ministry office located in your Church organization must be established as the contact point for registration of request for services from individuals or families who are members of your congregation. (If the person requesting services is not a member of your Church and they request services from your Church, the office of the Church Program will accept your registration representing their request as though they were members of your congregation.)

Step 2.

The selection of a person with high moral standards to head this department and/or ministry. This person must have excellent communicative skills and a basic understanding of filling out the standard application for services. (This application will indicate to the Church Program office exactly what type of service is being requested by the applicant.) Depending on the size of your congregation, the number of staff will be self-determining. This candidate will act as a

liaison between your Church and the Church Program office. Their job will be to meet with, fill out standard request forms and counsel families as to their request for service. This will aid in the accuracy of their specific service request.

Members may select services from the following categories:

1. Pre-need funeral services
2. At-need funeral services
3. Pre-need/At-need Cemetery Services
4. New Home Purchases and First Time Home Buyer Programs
5. Re-finance and Mortgage Assistance Programs
6. Bill Consolidation
7. Credit Repair and Credit Score Management Solutions
8. Life, Health, Property, Renters, Auto, Long Term Care Certification and All Medical Insurances
9. Investment Programs
10. Debt Elimination Solutions
11. Variable Annuities
12. Will, Trust and all Legal Services

(These services are provided by companies that are fully licensed, bonded and authorized through official State and Federal agencies to operate within the boundaries of these professional services. All credential and verifiable certifications are presented upon request.)

The office of the Church Program is designed to ensure revenue streams to the Church from goods and services consumed by your membership. These companies provide excellence in service and product lines that will match or exceed national professional standards.

Step 3.

The selection of a person to keep accurate records concerning which members are requesting what services and the outcome of their file. This information will be documented for Church records. These records should contain approvals, denials, reasons for such denials, special requirements and conditions or aborted service requests. A copy of all information will be available to the client through the office of the Church Program for the legal prescribed time period. These performance forms will be used throughout the entire transaction period. These reports will also include revenue stream amounts that will be contributed to the Church Ministries.

(These services are optional to your Church,)

Step 4.

Once a member has requested services and those desired services have been identified, the department head or an appointee should contact the Church Program office to establish an appointment time for this individual to meet with one of our agents to discuss their request. The Church representative must clearly identify which type of service is being requested of the Church Program office. This information

should be located on the performance form and will ensure that the proper licensed agent will be in attendance at this scheduled meeting.

Step 5.

Once the meeting day, time and place have been established, the licensed representative will acquire, at that time, all necessary documentation from the client to process their service request. The documentation necessary will be determined based on the nature of the services requested and the information requirement policies of the company providing their requested service. Department head or appointees are welcomed to sit in on all meetings with the permission of requesting entities. All information acquired during the application process is of a confidential nature. It is determined by the requesting entities those participants who are privy to their confidential information.

Step 6.

Once the agent has made a report to the office of the Church Program of the findings in their meeting with the potential client, two reports will be issued:

1. A welcome letter will be sent to the family and a letter of explanation as to the forward process involved with their request.
2. A similar letter will be sent to the service department of the assisting Church as to how we will proceed. (In some cases there are qualifying complication problems.) If this is the case, we will provide to that family and the Church our prescribed solution to assisting them

to qualify per their request. If agreed, we will move forward. This usually is the case on big ticket items where credit qualification, income and employment status is of major concern to the lenders. However, in most cases, we can help families to qualify by assisting them in making the necessary adjustment and corrections in their problem areas. (This service is optional to your Church.)

The office of the Church Program will assist, direct and mentor at no cost to the clients. If professional services are requested or needed, a report of explanation will be issued to the client and the service department of the Church, at which point decisions can be made as to moving forward or abortion of request. (All professional services are subjected to tithe/10% rule minus cost, to the ministry of that particular Church.)

Step 7.

A bi-annual honorarium will be made to any ministerial body, association or organization that is recognized as the exclusive governing body for that particular collective Christian Church association, of any designated district, that is directly associated with the implementation of the Church Program.

Representatives affiliated with the Church Program office will work with each Church individually to customize their in-house program. Department heads or their appointees will receive ongoing training to ensure the successful development of this ministry to address the needs of their congregation.

For further information concerning the Church Program ministry for your Church Organization, contact:

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