

INTEGRITAS: Jurnal Teologi

URL : <http://journal.sttjaffrayjakarta.ac.id/index.php/JI>

p-ISSN : 2685-3477

e-ISSN : 2685-3469

Edition : Volume 3, Nomor 1, Juni 2021

Page : 13-26

Pastors and Treasurers: A Case Study of Financial Management in Christian Organization

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ABSTRACT:

Prior research has suggested that pastors have difficulty in managing church finances. On the other hand, the involvement of the congregation with knowledge that tends to be pragmatic exposes the pastor to start rubbing against the values contained in this pragmatic understanding, including matters of financial management. In terms of finance, the provisions of the Bible are sufficient as guidance, in the form of main values, only requiring an understanding in accordance with the context and the current relevance of the challenges of the church and its congregation. This paper seeks to tell the experience of one of the important actors (informants), a pastor who acts as a ministerial servant of God in pastoral care as well as treasurer in the Indonesian Church Association (PGI). These sources are in the vortex of the tug of interest between idealism as a servant of God and pragmatism, a solution must be sought as soon as possible regarding the sustainability of the church fellowship institution. At the end faithfulness, integrity, and openness with good intentions to collaborate with various groups (partnering) are the key characters between the roles of pastor and treasurer. The financial leadership model of a pastor and a treasurer with a narrative study approach are described in this article.

ABSTRAK:

Penelitian terdahulu menyebutkan bahwa pendeta mengalami kesulitan dengan pengelolaan keuangan gereja. Di sisi lain, keterlibatan jemaat dengan pengetahuan yang cenderung pragmatik menghadapkan pendeta untuk mulai bergesekan dengan nilai-nilai yang terkandung dalam paham pragmatik tersebut, termasuk soal pengelolaan keuangan. Dalam hal keuangan, sebenarnya ketentuan Alkitab telah cukup dijadikan sebagai petunjuk, berupa nilai-nilai utama, hanya memerlukan pemahaman sesuai dengan konteks dan

Key Words:

financial management, stewardship, integrity, faithfulness, partnering.

relevansi terkini tantangan gereja dan jemaatnya. Tulisan ini berusaha menceritakan pengalaman salah satu aktor penting (informan), seorang pendeta yang berperan sebagai hamba Tuhan dalam pengembalaan sekaligus bendahara di Persekutuan Gereja-Gereja Indonesia (PGI). Bagaimana narasumber tersebut berada dalam pusaran tarikan kepentingan antara idealisme sebagai hamba Tuhan dan pragmatisme yang harus dicarikan solusi secepatnya terkait keberlanjutan lembaga persekutuan gereja. Pada akhirnya, kesetiaan, integritas, dan terbuka dengan niat baik untuk bekerjasama dengan berbagai kalangan (*partnering*) menjadi kunci karakter antara peran pendeta dan bendahara. Karakter ini dijaga dalam ungkapan iman, bersandar pada Tuhan. Model kepemimpinan keuangan seorang pendeta dan juga bendahara dengan pendekatan studi naratif digambarkan dalam tulisan ini.

Kata Kunci:
pengelolaan keuangan,
penatalayanan, integritas,
kesetiaan, partnering

INTRODUCTION

Bae states that many pastors experience difficulties with church finances because they do not have a technical financial background so there is a gap in biblical leadership practices in the field of financial management within the church, especially in South Korea.¹ On the other hand, the development of the church is increasingly experiencing growth, a report by the Christian Broadcasting Network (CBN) in 2012 described church growth in Indonesia as the most "phenomenal" thing, including the increase in the number of people attending church in many areas.² TIME Magazine on April 26, 2010 has written an article related to the development of church congregations in Indonesia with the title "Christianity's Surge in Indonesia."³ Bilangan Research Center (BRC) stated that the growth of each church in Indonesia was not too fast. Far from what might be called a growth boom. Most church growths in Indonesia are more of a transfer from other church congregations. In the last 10 years, from the highest number of churches surveyed (34.9%), only one new church was planted.⁴

The development of church is also accompanied by the involvement of the congregation who are called in to serve. Both church involvement, a lot of knowledge, discipline, practice, and pragmatics are included as the domain of the church's wealth through the involvement of the congregation.⁵ This exposes the priest (clergy) to start rubbing against the values contained in this pragmatic understanding, including the matter of financial management. In terms of finance, the provisions of the Bible are sufficient as guidance, in the form of main values, only requiring an understanding in accordance with the context and the current relevance of the challenges of the church and its congregation.

¹ H Bae, "The Relation Between Pastoral Leadership and Finances in the Presbyterian Denomination of South Korea: Biblical Principles for Application," 2013, 4.

² "Indonesia: Rapid Church Growth," *Pray for the Nations*, April 7, 2014, accessed February 16, 2021, <https://pray.interserve.org/indonesia-rapid-church-growth/>.

³ Hannah Beech, "Christianity's Surge in Indonesia," *Time*, April 26, 2010, accessed February 15, 2021, <http://content.time.com/time/subscriber/article/0,33009,1982223,00.html>.

⁴ Fransiskus Irwan Widjaja, Daniel Ginting, and Sabar Manahan Hutagalung, "Teologi Misi sebagai Teologi Amanat Agung," *Thronos* Volume 1, no. No 1 (2019), <http://e-journal.bmptkki.org/index.php/thronos>.

⁵ Patrecia Hutagalung, "Keterlibatan Jemaat Dalam Disiplin Gereja Berdasarkan Matius 18:15-20," *Fidei: Jurnal Teologi Sistematis dan Praktika* 3, no. 1 (June 15, 2020): 126–143.

Pastors' mismanagement of church finances is a matter of controversy where there are higher expectations of pastors and other spiritual leaders regarding morals and ethics.^{6 7} There are findings that pastors have used church funds as personal funds and certain senior pastors are accused of investing church funds in stocks and mutual funds.⁸ There is also a pension package, some pastors not only ask for millions of pension benefits, but also demand a large number of donations. Apart from that, several cases related to corruption, a hedonistic lifestyle with money and business in church circles, while ironically in remote areas many missionary pastors are in need and need help.⁹ There are still small churches that are not financially independent but have faithfully working and serving pastors.¹⁰

This article seeks to tell the experience of one of the important actors (informants), a pastor who acts as a ministerial servant of God in pastoral care as well as a treasurer in the Indonesian Church Association (PGI). What are the common problems faced by pastors in church financial management? How these sources are in the vortex of the tug of interest between idealism as a servant of God and pragmatism, a solution must be sought as soon as possible regarding the sustainability of the church fellowship institution? The informants provided to strengthen the validity of this topic consisted of entrepreneurs and co-workers of the informants. The phenomenon that emerges is a pastor, in this case the main informant, in his position as pastor managing church finances amid the issues of idealism and pragmatism.

THEORY

The wrong understanding of ministry is caused by the dichotomy of secular and sacred.¹¹ This includes dichotomizing world services and jobs and one of them regarding work related to finance such as treasurer. Money itself is not a neutral medium of exchange but an untrue instrument of spiritual agents acting as the main opposition to loving God.¹² Bible study that intersects with the phenomenon of faith and financial matters as in Matthew 6:24 "No one can serve two masters. Because if so, he will hate one and love the other. You cannot serve God and Mammon. "This reflects that money is an active agent and believers have two choices between loving God or loving money."

A wise attitude in a stewardship in managing finances should refer to the Bible principle in Luke 12:42-44 where God asks every believer to be a stewardship by taking care of various things and is

⁶ Jean Porter, "Eudaimonism and Christian Ethics: A Scriptural Perspective," *Journal of Religious Ethics* 47, no. 1 (March 2019): 28.

⁷ Fransiskus Irwan Widjaja, *Misiologi Antara Teori, Fakta Dan Pengalaman*, preprint (Open Science Framework, July 27, 2020), 163, accessed May 25, 2021, <https://osf.io/qz7cu>.

⁸ Qiang Li and Lian An, "Corruption Takes Away Happiness: Evidence from a Cross-National Study," *Journal of Happiness Studies* 21, no. 2 (February 2020): 485–504.

⁹ "Jemaat Minta Bekas Bendahara GKI yang Gelapkan Dana Gereja Dihukum," *Republika Online*, last modified March 27, 2016, accessed February 16, 2021, <https://republika.co.id/berita/nasional/jabodetabek-nasional/16/03/27/o4p2aj394-jemaat-minta-bekas-bendahara-gki-yang-gelapkan-dana-gereja-dihukum>.

¹⁰ "Pendeta Gmim Ini 10 Kali Jatuh Dari Motor Hingga Masuk Jurang Saat Melayani Di Daerah Terpencil," *Tribun Manado*, accessed February 16, 2021, <https://manado.tribunnews.com/2018/01/05/kisah-pendeta-melayani-di-daerah-terpencil-sepuluh-kali-jatuh-dari-motor-sampai-masuk-jurang>.

¹¹ Nancy Pearcey and Phillip E Johnson, *Total Truth: Liberating Christianity from Its Cultural Captivity* (Wheaton, Illinois: Crossway Books, 2009), 33, accessed November 14, 2020, <https://www.overdrive.com/search?q=FB85FDD6-D638-49FA-A3AE-35F38E9B1C2A>.

¹² Jacques Ellul, *Money & Power* (Downers Grove, Ill: Inter-Varsity Press, 1984), 19.

trusted to manage, supervise, and properly manage everything God has entrusted to him. This right attitude is closely related to the ethics and morals in doing various kinds of work happily and not being forced to do it.¹³

Refers to Bible study, there are three ideas that can be concluded. First, spiritual leaders must submit to God's words and submit themselves to God before they can serve others. A spirit of service refers to a continuing determination to serve people when needed and a readiness to serve anyone and whatever needs in the community. The spirit of service can be categorized as nature, character, and virtue. This comes from within as an attitude of the heart. Those who have God's heart, not their own hearts, and fulfill God's will, not their own desires are the ones who can become servant leaders.

Second, the term finance or money is used to describe church finances. The main problem that often occurs in churches is the use of public finances by church leaders or servants. The term finance or money can refer to money related to service that influences leadership. This term could be explained as money that is divided between the interests of the pastor and the ministry of the church. Referring to Mansor's opinion, regarding the financial pressure exerted by the perpetrators (for example, church members), among others is caused by greed, life necessities exceeding the average, large expenses, personal debt and family financial problems.¹⁴

Third, the opportunity factor is created by ineffective control and governance systems that support someone to commit fraud within the organization. In church organizations, the opportunity factor occurs due to the low internal control system, so the actors take advantage of the weakness of the system and the weakness of legal sanctions. The rationalization factor (justification) states that the perpetrators will formulate the type of justification that is morally acceptable before committing an unethical act. The congregation is given the belief that the church is a sacred and holy institution, so that it can manage its resources properly.

Money as an exchange tool merely is neutral in nature, the attitude toward money is more important. If only for money, people are no longer act for something of value or for the sake of serving the needs of others. All human actions are for the sake of obtaining money. All something are seen and measured in terms of value for money. The church does need money to meet the needs of the ministry, but what the church must fight is the idolatry of money.

METHOD

This article tried to frame the story about the phenomenon of pastors and treasurers with a short biographical approach so that it is worthy of being an academic writing. The biographical approach is one of the tools in a study because biographies can describe the development of a person's thinking and at the same time show the existing social context through life experiences. Every person is an actor of life always in dialogue with society, whether it is adoption, adaptation, and negotiation to find theirs.¹⁵

Qualitative research is more about meaning, reasoning and more about things that can be investigated daily life, phenomena about what research subjects experience, such as behavior,

¹³ Porter, "Eudaimonism and Christian Ethics," 34.

¹⁴ Rabiâ □ □ u ABDULLAHI and Noorhayati Mansor, "Fraud Triangle Theory and Fraud Diamond Theory. Understanding the Convergent and Divergent For Future Research," *International Journal of Academic Research in Accounting, Finance and Management Sciences* 5 (October 8, 2015): 39.

¹⁵ S Adi, "Perempuan Kristen Jawa Dan Kewirausahaan Pendeta: Negosiasi Antara Identitas Dan Institusi Keagamaan," *Jurnal Studi Pembangunan Interdisiplin XXVIII*, no. 1 (2019): 30.

perceptions, motivation, and actions.¹⁶ Writers use this type of qualitative narrative research with several considerations, including: this research describes, describes something as it is, meaning that the data collected is in the form of words or reasoning, pictures, and not numbers. Presentation of data is carried out directly regarding the relationship between the nature of the researcher and the respondent so that they are more sensitive and can adapt themselves to reality.

As in qualitative research in general, stories given by informants provide raw data to researchers to be analyzed and retell this story based on narrative elements such as problems, characters, settings, actions, and resolutions. In this process the researcher narrates the story and identifies emerging themes and categories. So qualitative data analysis takes the form of descriptions of stories or emerging themes.

Cresswell states that the narrative approach in qualitative methods aims to present a person's life in a narrative and chronological manner. Researchers describe life and individuals in design narrative research, collect and tell stories about people's lives, and write narratives from individual experiences. As an obvious form of qualitative research, narratives typically focus on one-person research obtaining data from collecting stories, reporting on individual experiences, and discussing what those experiences mean to the individual.

In this case, this study seeks to show how the life of a pastor who also acts as treasurer, Pastor Kumala Setiabrata. The unit of analysis in the person with the observation unit as the informant was selected with the following criteria: 1) The informants in this study are senior pastors who have been involved in church ministry for more than 50 years. 2) The informants in this study have proven and outstanding track records as treasurers of the church, in this case the PGI (Indonesian Churches Association). 3) These informants have a wide network of interactions, both in the professional, spiritual and laymans.

Appointment of informants with a purposive procedure, by determining the informants according to the criteria selected and relevant to a particular research problem. Meanwhile, the sources are selected based on certain criteria, that is, they have interacted with the informants and have the intensity of the interaction. Data obtained from two sources, which are primary data and secondary data. Primary data were obtained from informant sources through interviews conducted by researchers. This primary data includes the results of field observations, interview notes, and data about informants. Secondary data is found through document study or other written sources. In this study, one of the secondary data comes from the book "Learning Faithful in Services" book of memories 70 Tahun Pdt. Em. Kumala Setiabrata M.Th. The main research questions posed are as follows: 1) How to balance the role of being a servant of God in pastoral care and treasurer in church management? 2) How do God's servants place the Bible as the basis for making decisions regarding the church's financial management? 3) How does the professional science of financial management influence the basis of church finances? 4) What are the supporting competencies in the eyes of servants of God and treasurers in church financial management?

¹⁶ Matthew B. Miles and A. M. Huberman, *Qualitative Data Analysis: An Expanded Sourcebook*, 2nd ed. (Thousand Oaks: Sage Publications, 1994), 12.

RESULT AND DISCUSSION

Pastor Kumala Setiabrata, M.Th., thus referred to as Pdt. Kumala is a pastor of Gereja Kristus Ketapang which is located at Jalan K.H. Zainul Arifin No.9, Central Jakarta. His choice of life as a pastor consists of several stages of ministry, from Sunday school teachers, choir members, spiritual workers, to being ordained as a pastor in 1978. It has practically more than 50 years that this pastor has worked in the church environment. The initial aspiration to become a doctor was to earn a lot of money and help his younger siblings go to school. It turned out that the desire to become a doctor changed at the end of high school towards theological school. The journey continued after a bachelor's degree, worked as a marketing chemical company with a sizable income, but his calling as a servant of God continued to strengthen, so he left his job as marketing.

After graduating with a bachelor's degree in theology at the Theological College (STT) Jakarta in 1972 then assigned to the Gereja Kristus Ketapang and assisting the Gereja Kristus in several locations and cities in Indonesia. He has been the General Secretary of the Synod and the General Chair of the Synod of the Church of Christ. He was assigned to represent the Church of Christ to become the Complete Workers' Council-the Fellowship of Churches in Indonesia (MPL-PGI). Then, he was later elected as Treasurer of PGI. As in charge of PGI's finances and assets, he experienced a serious financial deficit. Although initially reluctant and lacking expertise in finance, Pastor Kumala accepted the position. Some of the worrisome conditions include: deficit for routine expenditures of 125 million rupiah per month, unable to pay salaries or honorariums for full-time MPH leaders, and PGI could not be 'sold', even did not get the trust of donor partners. Willingness of Pastor Kumala, as treasurer of the PGI, at that time remained on one condition, to remain the pastor of the congregation because that was his main calling. The implication is that the job of the PGI treasurer as a part time job is that he does not receive equal facilities in the form of a salary, official housing, and car, but only in the form of a small amount of honorarium which he is entitled to receive. Pastor Kumala walked with the support of faith that God had chosen him with the hope that God would work through some businessmen or officials and people with a heart of service who could help, including people he did not know. He was reminded to hold that in service to God, one should not hope in humans, but must be completely in God through prayer, praying whatever is mandated.¹⁷

As time went on, the first period (2004-2009) passed with the theme of 'overcoming financial difficulties' with the achievement of restoring the trust of PGI partners, regulating administration and financial supervision, and paying off debts so that they had sufficient sources of funds to finance routine funding needs. PGI. The second period (2009-2014) was marked by the construction of a new PGI building where institutions under the auspices of PGI were gathered in one location, by building 5 floors for easy coordination. As a representation of churches in Indonesia, it is expected that the buildings will be quite good and spacious, inaugurated on October 15, 2014. Finally, God's blessing marks the founding of the PGI building, "If God does not build houses, the efforts of the people who build them are in vain." (Psalm 127:1).

¹⁷ Scott Dunbar et al., "Calling, Caring, and Connecting: Burnout in Christian Ministry," *Mental Health, Religion & Culture* 23, no. 2 (February 7, 2020): 183. Pastor Kumala is a very strong figure in praying, in any service that entrusted, there is not single day he does not pray for that service.

How Rev. Kumala carries out the roles of pastor and financial leader are the main questions of this narrative research. From the primary data, direct interviews with Pdt.Kumala and secondary data from the opinions of other sources who know Pastor Kumala then got the following four:

Balancing the Roles of Pastors and Financial Leaders

Pastor Kumala believes that human life is regulated by God. There is a time called God for humans to play a role in life. This is also the basis of faith for Pastor Kumala, both when he was elected to the Daily Workers Council (MPH) of the Indonesian Church Association (PGI). When he was appointed as treasurer for PGI fundraising activities, he was faced with a budget deficit so that for 7 months he was unable to pay salaries of the Daily Council (MPH) who work full time.

Everything happened in God's timing. Pastor Kumala strongly believes this because when he was elected to be treasurer for the sizeable PGI fundraising activities, at that time the organizational situation was full of challenges both in terms of organizational management and financial conditions. Pastor Kumala accepted the appointment despite having no background experience or education in finance. The willingness to become treasurer for these activities is due to respect for the trust given by PGI executives who previously knew how serious and committed Pastor Kumala at work and hopes that existing financial problems can be resolved. "I think it is difficult for Mr. Kumala to be persuaded to quit because he has service blood. . . I get the impression that Mr. Kumala often uses "authority" as a church pastor to 'pressure' those who are asked for".¹⁸

Pastor Kumala believes the duties and responsibilities given are from God. Therefore, Pastor Kumala always prays every day for the responsibility that has been given and in maintaining the trust given and because of his limited ability in the financial sector, makes Pastor Kumala tries to study the existing financial problems, how these problems can be resolved and what efforts can be made to overcome PGI's financial problems. "As I was guided by: If God is the one who sends, God will complete all that is needed. I work realistically, maintain existing ones, and fix those that can be improved. I believe in teamwork and encourage the advancement of young".¹⁹

Pastor Kumala still chose to carry out his duties as treasurer of the PGI with a part timer status even though he could become a full timer with a good salary and facilities. Pastor Kumala stated that he was a church pastor, so his main task was still as a pastor in Ketapang Christ Church. In addition, the trust and permission given by the GKK council to become PGI's treasurer were very grateful for Pastor Kumala. Although this part timer status sometimes became a material for removing or attacking Pastor Kumala. Pastor Kumala tried to answer this through hard work to improve PGI's financial management. The success in obtaining funds during the previous fundraising event became the capital and provision for Pastor Kumala to continue working to better manage PGI's finances. Pastor Kumala is someone who always tries to carry out the trust and responsibility given as best as possible. Trust from PGI to serve as treasurer and trust from GKK to remain as pastor of the congregation are two things that are very much guarded so that the work given does not disappoint. Based on this also Pastor Kumala tried to run the two services as well as possible. Especially for his duties as treasurer of PGI, Pastor Kumala continuously strives to study matters related to finance, investment, and regulations and policies related

¹⁸ Daniel Stefanus (ed), *Belajar Setia Dalam Pelayanan* (Cipanas: STT Cipanas, 2018).

¹⁹ *Ibid.*, 360.

to finance to carry out his duties as treasurer properly and correctly. Financial conditions that cannot cover routine operational budgets and programs are the focus of the work of Pastor Kumala, so the first thing he does is to form a team consisting of entrepreneurs to assist in overcome the financial problems faced.

The Bible as a Basis for Making Financial Decisions

Pastor Kumala's experience when he hoped for support from Mr. Radius Prawiro, while he said differently so that it reminded him that: "I should not hope in humans but must fully trust God. There is no other way, except pray, pray, and pray for God's help. During the 10 years, two periods as treasurer of PGI, it can be said that there was not a single day I did not pray for this service. I depend completely on God because I realize I don't have the ability for that".²⁰ "Let God always be praised and glorified through my life and ministry. I will glorify God if I live and sing praises to my God while I am." (Psalm 146: 2)".²¹ "We have tried, now we give it to God, because only He has the authority in our lives, now we just pray".²² "We will feel our dependence on the sovereign power of God on the sidelines of his relaxed words".²³

On another occasion, Pastor Kumala met a general who was also a big businessman. Again, the meeting with this figure was believed to be God's plan. To this figure, Pastor Kumala conveyed the problems faced by PGI, especially how to make the salaries of the MPHs who have not been paid for seven months. Pastor Kumala's explanation prompted the general and businessman to immediately call several other businessmen to ask for help.

From the results of the call, PGI was able to collect the funds needed. This success raised the name Pastor Kumala who served as treasurer for fundraising. However, Pastor Kumala believed that the funds that the general and businessman had managed to collect was not his job, but God's blessing given through this general. The belief in God's intervention and daily prayers for his job as treasurer at PGI has made Pastor Kumala rely on all the work that is done on God alone. All the praise and admiration given was returned by Pastor Kumala to God because from God all of this came from and was successfully done. Faith and trust to always rely on God for every work done is the basis and key of Pastor Kumala in his work.

The Influence of Financial Science on Church Financial Management (PGI)

Pastor Kumala really knows that he is not a financial expert, so he leaves the financial details to a financial expert, as he states below: "I do not have the ability and educational background regarding accounting and finance. I am not a businessman who has many relationships with entrepreneurs".²⁴ "If he feels he does not know or master with certainty, it is because the thing being decided is not his capacity. As an expert in his field, he will hand it over to someone who is considered an expert, but he still supports decisions made in accordance with the field or decision-making profession".²⁵

²⁰ Ibid., 387.

²¹ Ibid., 394.

²² Ibid., 355.

²³ Ibid., 337.

²⁴ Ibid., 386.

²⁵ Ibid., 354.

The efforts made by Pastor Kumala in ensuring PGI's finances are back in a positive condition and not in deficit. The restoration will raise the trust of colleagues and partners outside PGI. PGI colleagues and partners both from within and outside the country are excited to help PGI in carrying out the activities and programs that have been planned. Every activity or program proposal submitted always gets a positive response and generates a lot of assistance, both in material and non-material form. PGI's previously poor reputation in financial management is slowly getting better. Financial accountability reports that are always prepared and delivered according to the planned management get positive feedback. Every time there is a need for funds needed by PGI, PGI's colleagues and partners will quickly aid.

“Never mind, he helps a lot in that field. If we come again to ask for help in other fields, later that person will not like it, it will be useless, let us just look for other people. . . He will not be ashamed to talk to anyone in terms of raising funds because he has the principle that what is done is not for his personal interests, but for the benefit of other institutions or people and is used responsibly. . . His instinct is the merchant instinct; or entrepreneur”.²⁶

PGI's financial condition gradually improves and even has a large enough reserve fund. Every activity and program that PGI must implement or participate in runs smoothly without being confused about finding funds for each activity or program or for routine costs. The trust of PGI colleagues and partners both from within and outside the country is getting better because every assistance given is always accounted for and reported and communicated properly and this shows Pastor Kumala himself as a servant leader with integrity.²⁷

Competence of Pastors and Treasurers

Humility, simplicity, integrity, and ethics when communicating and interacting are great assets for Pastor Kumala in gaining the trust of PGI colleagues and partners. In carrying out his duties as treasurer of PGI, Pastor Kumala is always active in various kinds of activities both in the synod and in the context of carrying out his duties as treasurer. The principles and values that are adopted are reflected in every behavior. For example, when many colleagues at PGI expressed concern about receiving funds from the government for fear of being driven or being a tool of the government, Pdt.Kumala stated that it all depends on ourselves.

Starting from the trust that everything comes from us, PGI decided to receive funds from the government. When submitting funds to the government, there were several processes that challenged character and ethics that were inconsistent with the values adopted, however, Pastor Kumala continued to adhere to the values held so that those who tried to go beyond those values these values ultimately inevitably feel bad and follow the values that should be implemented. Pastor Kumala has never felt reluctant in carrying out his duties to communicate the need for PGI funds because everything that is done is for PGI's sake and not for himself, therefore the methods that are carried out must also be in accordance with the values taught by God.

²⁶ Ibid., 355.

²⁷ Rui Yang et al., “How Do Servant Leaders Promote Engagement? A Bottom-up Perspective of Job Crafting,” *Social Behavior and Personality: an international journal* 45, no. 11 (December 2, 2017): 1817.

To carry out his duties as well as possible, Pastor Kumala also inevitably must learn all things related to financial management. Although in understanding Pdt. Kumala's problems, he relies on and relies on God and the common sense and logic he already has, there are many terms and systems, financial management instruments that must be studied to answer the problems faced by PGI's financial condition. For example, if the reserve fund has been successfully collected, the next task is how the reserve fund can be developed to generate new sources of funds for PGI. For this purpose, Pastor Kumala must study appropriate financial instruments as investment instrument. "It seems he was 'at home' there, even though the attacks by the Treasury Audit Agency (BPP) were no less harsh. However, he was able to overcome. . . However, to design all PGI costs requires a treasurer who is reliable and creative. Sometimes it also acts out of the box. Pak Kumala has all of".²⁸ "Pak Kumala is a person who places great importance on maintaining relationships. Organizationally, he does not seem to want to clash with others. . . never had enemies. Because of this, Mr. Kumala is known as a person who is good at lobbying. I think that is the characteristic of a smart person; maintain relationships with everyone".²⁹

The ability to understand financial related matters also helps Pastor Kumala in communicating, lobbying and negotiating with entrepreneurs when raising funds and assistance because he uses language and terms that are both understandable in the entrepreneurial world. Meanwhile, in his attitude and interactions, Pastor Kumala continues to prioritize ethics, empathy, respect, honesty, hard work and accountability so that the entrepreneurs also respond with the same attitude. The principles and values adopted are also reflected when Pastor Kumala faces conflicts that arise when carrying out his duties as treasurer, both from within and outside the organization. "He does not look glamorous or 'wow', but also does not become an ancient person who does not follow the times, investment sense is a lifestyle that really inspires me as a young person who lives amid a stylish society consumptive. The instinct to invest in the world of capital markets and money markets is very strong".³⁰ "The next strong impression is that Mr. Kumala is a pastor and not a businessman, but his way of thinking is pragmatic and commercially accepted".³¹

The desire to continue learning, even for matters outside the ministerial field, continues to be carried out for the sake of the duties and responsibilities that it carries. Pdt. Kumala successfully carried out his duties as treasurer of the PGI for two terms. The result is PGI's finances are positive and have sufficient reserve funds. In addition, a transparent and accountable financial management system has been built to be sustainable.

Pastor Kumala realizes his position between the interests of idealism and pragmatism in the management of church finances by building integrity and flexibility in communicating with various parties (partnering) to meet in the form of services that provide social benefits and adhere to the teachings of God how to place money as only a medium of exchange value, not to be idolized.

²⁸ *Belajar Setia Dalam Pelayanan*, 364.

²⁹ *Ibid.*, 341.

³⁰ *Ibid.*, 315.

³¹ *Ibid.*, 297.

CONCLUSION

Based on the results and discussion of the narrative described the conclusions in this study contain several things that can be known about what Pastor Kumala did in carrying out his role as pastor and treasurer.

To balance the roles of pastors and financial leaders, Pastor Kumala ran this role with confidence even though he did not have a financial background, he relied on God and was ready to learn. God chooses and will equip. Surely, Bible as a basis for making financial decisions. Faith and trust to always rely on God for every work done is the basis and key of Pastor Kumala in his work. Related to the financial science on church financial management, Pastor Kumala learns and relies on his assistants who are financial experts to manage and account for financial reports carefully and accurately. Pastor Kumala do not hesitate to study appropriate financial instruments as investment instrument without forgetting his main role as a church leader.

It was emphasized at the beginning that Pastor Kumala was the leader of the church, bound by his mission promise. The second thing, as treasurer, financial manager is a means to glorify God's work. It is realized that the role as treasurer is not due to expertise or because of a lot of money but God who sent it and will enable it. From the narrative of Pastor Kumala's life experience, it can be concluded that a pastor, also acts as a treasurer to have the following characteristics:

Leaning on God

Everything that happens is God's timing. Pastor Kumala believes that human life is regulated by God. There is a time called God for humans to play a role in life. Pastor Kumala believed that meeting an important figure whom he did not know was the path from God. The funds that were raised were not his job, but God's blessings given through this powerful figure. Faith and trust to always rely on God for every work done is the basis and key of Pastor Kumala in his work.

Faithfulness

Pastor Kumala as treasurer of PGI remains part timer even though he can be a full timer with a good salary and facilities. Pastor Kumala stated that his main duty remains as a pastor at GKK. Even though his part-timer status was the material for his removal, Pastor Kumala tried hard work to improve PGI's financial management. PGI's trust to serve as treasurer and GKK's trust to remain a pastor for the congregation are two things that are very much guarded and carried out as well as possible so that the work given does not disappoint.

Partnering

Good relations with colleagues and PGI partners generate trust. The trust of PGI colleagues and partners, both domestic and foreign, is always accounted for. The attitude of not taking advantage of the position, situation, willingness, or presence of PGI's colleagues and partners generates respect.

Integrity

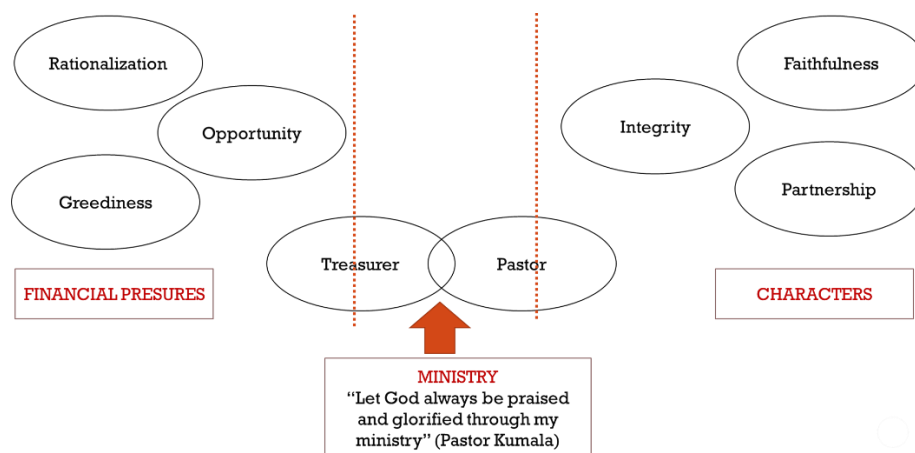
The principles and values that are adopted are reflected in every behavior. Pastor Kumala always tries to maintain the trust given and through an attitude of life and character that is modest, ethical and

with integrity shown through daily behavior or when interacting with colleagues and partners, fosters high respect and relationships that are mutually respectful. The principles of life that refer to the values taught in the Bible are always shown through behavior and in many ways that can be understood and accepted by both PGI's colleagues and partners, giving a message about clear boundaries and ethics in carrying out their duties as a treasurer PGI.

Pastor Kumala positioned himself from the beginning as a minister of the church. The election of him as treasurer of PGI is not interpreted as a condition which conditions him to be accepted as part of his service duties. This meeting of two different fields, pastors and treasurers is sometimes even disputed. It is feared that the position of treasurer associated with the secular profession will undermine his honor as a priest, as a spiritual position. The situation of Pastor Kumala can be likened to a state of 'existential thrown in' according to Heidegger. Finding himself 'thrown' which he hereinafter referred to as part of his ministry (not accepted simply as fate). God is at work, that is what he believes, while the actual condition at that time, no one glanced at the position with the historical failure of PGI's financial management. Pastor Kumala (*dasein*) does not take it for granted, but actively rebuilds her own possibilities. His throwing cannot choose to be thrown at the place he wants. His choice of conscience is that he remains as a minister of church service and treasurer of PGI at the same time (part timer). That is how he chooses the form of his ministry with the expression of his faith: "Let God always be praised and glorified through my life and ministry. I want to glorify God if I live and sing praises to my God while I am." (Psalm 146: 2)".³²

His 'throwing' in the two interests of the pastor and treasurer resulted in the distinctive character of Pastor Kumala in carrying out his ministry. Three things can be identified with pressure when we wallow in the world of finance, in the form of greed, opportunities to enrich ourselves, and there is always a rationalization to take advantage of the situation for one's own benefit, giving rise to a character known as Pastor Kumala's uniqueness in carrying out this role, which are: loyal, guard integrity and open with good intentions to cooperate with various groups (partnering). This character is preserved in an expression of faith, relying on God. The financial leadership model of a pastor and a treasurer with a narrative study approach can be described as follows:

Table 1. Ministry



³² Ibid., 394.

Future research suggested to conduct related to microfinance problems experienced by churches and how pastors and congregations collaborate to overcome them. The limitation of this research is the limited time for the writer to investigate further the life background of Pastor Kumala in depth regarding the way Pastor Kumala has established relationships with important figures, businessmen or government officials. In addition, further research can compare Pastor Kumala's experiences with spiritual leaders in other religions.

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