

## From Burnt Offerings to Chip and PIN

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They have an annual budget of \$48 million, \$26 million is pulled in from the main revenue stream and \$20 million from other sources such as consulting and merchandising. A Harvard MBA was recently recruited to lead the consulting arm and a former McKinsey & Co. Consultant was hired to manage day-to-day operations – this is the face of a modern church in America.

For the good majority of us, a church is a relic of the past reminding us of tattered Bibles, hard uncomfortable wooden pews and sleep-inducing sermons. For someone to then make an association between church and technology would seem ludicrous. However the Evangelical movement proved otherwise. Many evangelical churches are now equipped with surround-sound systems, and their rock bands have replaced hymn books and choirs, like Charlotte Church turning into a pop-star (no pun intended). A lot of churches have websites and blogs, or at least their members can receive newsletters via email.

Implementation of new technologies in churches gained significant interests from the youth members of the church because modern church environments are more in line with the environment that we live in. As a young ‘churchgoer’ myself, I prefer a Christian rock band to a boy-soprano, and would rather read off the screen than look up Malachi 3:5 in the Bible. However, passing around a credit card reader instead of a giving plate is an alarming thought.

E-mails and blogs are old news. It is time to examine some of the most recent technology advancements in the house of worship.

### Does God accept credit cards?

Many churches around the globe have adapted e-offering scheme allowing members to give their offerings either via their websites, or direct transfer to the church bank account. Such methods of offering do not necessarily force the members to tithe or donate to the church. For some Christians, tithing is an essential part of their life, which they strongly abide to (and let’s not question their faith). A member who cannot attend their church for personal reasons can, therefore, use the e-tithing facility in order to fulfil their religious beliefs. Offering is a necessity from churches’ point of view, as the money given can be used to sponsor missionaries in rural parts of the world, help the poor and so on. Offerings, in general, are not asked for in an explicit way in any church, at least until one particular pastor came into ministry.

Pastor Marty Baker of Stevens Creek Community Church (SCCC) in Georgia, U.S., took a rather controversial step toward offering. Instead of relying on the internet, he invented a machine called Giving Kiosk, which he calls an ‘ATM for Jesus’. In effect, it is a self-pay-in machine, similar to those found in commercial banks. Three machines are placed at the entrance of Baker’s church and with help from his wife, the Bakers established a for-profit company, “SecureGive”. Giv-

ing Kiosks currently sell at \$2,000~5,000 depending on their configuration, and the Bakers also charge \$49.95 per month for maintenance. 1.9% of each transaction goes to credit card companies and a small cut goes to SecureGive. Seven congregations have now purchased the machines and Bakers expect their profits to rise in the next few years. However this process was not without its backlashes and criticisms, usually from the older generations who termed the machine as ‘crass’. Some found the presence of the machine offensive to the ministry.

Not having to carry around cash, ease of claiming tax-return and of course, earning mileage by using credit cards are huge attractions. However, using credit cards also have other implications especially for the young people, such as impulse buying and increasing debt. A recent survey conducted by the Department of Education and Skills showed that 40% of 16 to 21-year-olds in the UK did not know what an APR was. Moreover, half of the parents interviewed did not even know that students could get credit cards. Credit card companies are hugely profitable businesses, so who is the beneficiary here, God or Visa? Members of SCCC have to walk past the Giving Kiosk as they enter the church every Sunday. It is essentially a parking ticket machine that says ‘Giving Kiosk’ instead of ‘Pay Here’.

### Doing it the American way: ‘super-size’ churches

So where does all that money go? Growing the size of the church is a desire that any pastor has in mind. The size of a congregation can vary from as little as two (the pastor and his wife) up to 50,000! Business tactics provide an initiative for those who wish to experience double-digit growth and it certainly is the trend we can see all over the world. There is already a big pool of well-established church consultants providing business tactics to create a so called *megachurch*. John Vaughan, the founder of Church Growth Today, has been studying growth and emergence of megachurches for over a decade. In 1990, there were 250 churches which had at least 2,000 members, and the figure had increased rapidly to 740 in 2003.

Technology has been the main driving force increasing the size of congregation and is depicted well at Lakewood Church in Houston, Texas, which currently holds the largest congregation in the US. Pastor Joe Austin quit college in 1981 to set up a television ministry which managed to air in 140 coun-



*Giving Kiosk in Stevens Creek Community Church*

tries. He continued and expanded his media strategy by negotiating with the top four networks spending \$12 million and thus allowing the program to be seen in 92% of American households today. The church not only has a 12-piece stage band, but also has a lighting designer



*Lakewood Church, Houston, Texas*

who sets the 'holy mood' and three large projection screens. The church has found a new home recently in Compaq Centre, better known as the former stadium for Houston Rockets basketball team. The executive director of the church, Duncan Dodds, made sure that the services "feel like a concert". \$90 million dollars have been spent on renovation work and the result, as shown in the photograph, is somewhat different to a conventional church. There are two artificial waterfalls located on both sides of the main stage, a state-of-the-art surround sound speaker system, huge LED screens just above the stage and the church has enough capacity to accommodate up to 16,000 people. The fact that the number of attendees has grown from 6,000 in the year 1999 to over 30,000 today proves that the technology in Lakewood has certainly played a significant role in spreading God's message to as many people as possible. Of course not every church in the world is as magnificent as Lakewood, but many look up to them and aspire to be like them. Is the dramatic growth of size and number in Lakewood a God's blessing or is it merely an act of an obsessive technocratic pastor?

Speaking of mega-churches, the name 'Willow Creek Community Church (WCCC)' in South Barrington, Ill., is as powerful as Nike in America, according to BusinessWeek Online. It is the most high-tech church in America and the Director of Information Technology at Willow Creek even introduced a fingerprint scanner for middle-school students and smartcards for the parents of some 3,000 accommodated children. Pastor Bill Hybels had carried out a market research prior to establishing his congregation and found out that the main reason for decreasing level of church attendance throughout America was that the symbols of a traditional church scared away non-churchgoers. It explains why the Bibles, stained glass, or even a cross and other Christian symbols are nowhere to be found in WCCC, and also why the building looks more like a shopping mall than a church.

Interestingly enough, there is a commonality among these mega-churches.



*Willow Creek Community Church, South Barrington, Illinois*

That is, their doctrine emphasises heavily on increasing 'material wealth' through faith in God. Pastor Austin of Lakewood Church exemplifies his wife's wish to buy a fancy house and how the couple was able to buy one through their strong faith. Pastor Creflo Dollar of World Changers Church International owns two Rolls-Royces and travels in a Gulfstream 3 jet.

Saddleback Church, the tenth largest in America, has also benefited from the use of technology. Pastor Rick Warren's newsletter, Ministry Toolbox, reaches 100,000 pastors worldwide through his website 'Pastors.com'. The site was also used to attract 1,562 churches to participate in "40 Days of Purpose", an event based on his NY Times bestseller, *The Purpose Driven Life*, which hit the mass-market retailers such as Wal-Mart, Costco Wholesale and Borders Group. At least his earnings did not end up in Rolls-Royce but back into the church.

Businesses around the world worship only two things: money and technology. Business consultants blinded most CEOs in the world to believe that technology will bring success. Pastors have now tasted money and technology. Who made them cross the line?

### Doing business with God

Enterprise Church Management System (eCMS) – with its name alone already breaks the ice between religion and business. The church-turned-business, Fellowship Technologies, L.P. provides eCMS to churches in America. "...*His church should not have to 'get by' with less than the best technology has to offer*", says Jeff Hook, the CEO of the company. According to his words in the whitepaper titled, "Re-thinking Your Approach to Church Technology", the system has three important objectives which are: building trust regarding childcare; management of requests for prayers; and attendance checking system to check if anyone is ill so that home-visits can be arranged. He claims there are many others that the system can address that have mainly to do with 'convenience'. He tries to convince the doubtful readership by listing the above three key objectives, which sound very nice and caring indeed. But the content on the corporate website entailed a somewhat different nuance. It seems that maximising giving (profit, in business sense) and minimising 'walk-outs' (staff turnover) are the main targets of their Fellowship One system.



*Jeff Hook, CEO of Fellowship Tech, LP*

Kingdom Ventures Inc. (KV) was once the fastest growing publicly traded company whose sole mission was to help churches increase their size and show their presence through media and communication technology. "*One of the reasons megachurches are as big as they are now is because they use the technology of today*", says CEO Gene Jackson. He thinks churches should become more entrepreneurial and engage with non-church groups to encourage marketing and public relations to attract people. *PastorPreneur* is a book published by KV to guide pastors to do exactly that. So what was KV's destiny? The company started showing cracks when it acquired Christian Times newspaper, the largest Christian newspaper press in America. However, KV had only bought the trademark which meant that the content and the quality were

not to stay the same. KV went on to promote their paper using the name Christian Times and its long-established and well-recognised affiliates. The company was brought to a complete halt when one of the affiliates, Evangelical Press Association, reported an incident where their name was misused by KV, further contributed by the arrest of Gene Jackson for embezzlement. Mr. Jackson was put behind bars and Kingdom Ventures Inc. has changed their name to 'Denim Apparel Group Inc'. Yes - the company ditched God.

### Fight against corruption

All of the aforementioned cases of technology-deterministic churches were driven solely by their pastor's burning desire to grow, expand and sell his church, a desire that perhaps every corrupted heads of His church in the past had in mind. Anonymous payments are very common in church offerings. From time to time they come in a form of cash donated by deceased individuals. Pastors are human beings after all. Sitting on thousands or perhaps millions of pounds that is untraceable may cause him to think twice about his faith. This is one of the reasons in favour of using electronic transfer (though there have been cases where pastors made withdrawals from church bank accounts and attempted to flee the country, most of them have been captured and prosecuted). Electronic transfer puts the money directly into the church's bank account so the members are assured that their money is not snatched in the middle. Indeed, a new era of church practice has emerged as a result, a society based on credibility and transparency, a close resemblance of what we see in the business community and it surely is not a pleasant sight to watch. Two megachurches are being established every week in America and millions of dollars circulate in these churches. At this rate, I can safely anticipate that auditing companies will join in the game in the coming years.

### Final thoughts

Churches evidently want to look like businesses. On the other hand, some even say that large corporations have so much to learn from megachurches. Imagine a corporation whose economic resources are simply put in their pockets at no cost, and all of their staff working for free! In effect, this was the basic launch model for religious sects such as the Unification Church (a.k.a. the Moonies) and the Church of Scientology.

Can you be 'worldly' and 'holy' at the same time? No matter how these terms are interpreted, explained and justified for their co-existence, whether theologically or scientifically, I believe it is merely an act of self-justification for those who desire to be both.

*"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." (Matthew 6:24)*

What saddens me the most is that history seems to repeat itself. During the days of Martin Luther, the Pope had the power to the sale of 'special jubilee indulgences' (which lasts for ten days) and the money was used to build the symbol of the Catholic church: the magnificent Saint Peter's Cathedral in Rome. Luther, disgusted by the twisted doctrine which told people that the Pope can sell tickets to Heaven, initiated Reformation which gave birth to Protestantism. Today, these Protestants are repeating precisely what Luther had criticised

as an error, using other means of collecting money. Credit cards are predominantly used for purchasing goods, and I cannot get rid of the image of buying my way into Heaven.

It is neither my intention nor wish to depict technology as devil, but rather, as a facilitating mechanism of serving the root of evil i.e. *love* for money. Already, a vast amount of scepticism, controversies and criticism surround Christianity today, and those 'pastorpreneurs' are not doing any good for the situation.

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### See also:

NIV Bible

### About the author

Hokwon was born in South Korea and moved to the UK when he was 12. He completed a BSc in Engineering and Business Studies at the University of Warwick, before pursuing a Master's degree at LSE. His MSc dissertation will be on Risk-based Approach to Anti-Money Laundering, with focus on the role of technology.