

THE AFRICAN LEADERSHIP LETTER

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LEADING YOUR CHURCH TO FINANCIAL SUSTAINABILITY

INTRODUCTION

The objective of this paper is to encourage my fellow church leaders to see and to lead their churches into self-financing congregations. Visionary leaders provide an essential basis for financial sustainability of the church. A visionary leader manages and coordinates the activities of the church towards achieving their God given goals and objectives. Leadership is significant because it gives direction; they see the way, say the way and show the way. Leaders chart the course, they navigate and pilot the way to financial sustainability of the church. They are overseers, they see over. Leaders have short term and long term financial sustainability. Therefore they prepare or equip their members to local sustainability. Church leaders have a significant role to play in providing visionary and strategic financial sustainability in the church to members in order to bring about church financial sustainability.

WHAT IS CHURCH FINANCIAL SUSTAINABILITY?

Church financial sustainability reflects the ability of the church to maintain its diverse capacities. The financial capacity of a church comprises resources that provide a church with ability to seize opportunities and react to unexpected threats while continuing to manage general operations of the church. The capacity of the church to maintain its capacity to render social services without over reliance on other internal or external donors/support.

It is a condition in which a church has a reasonable possibility of covering its costs for the unforeseeable future through many locally generated incomes.

In terms of accounting principles, financial sustainability can be defined as; Total Income, less total cost (i.e. direct and indirect) equals surplus (financial sustainability). Church financial sustainability is the church's net income. It is the surplus of revenue over expenses.

Financial sustainability implies that the church has unrestricted funds available, giving it flexibility to initiate and execute its own programmes.

SO HOW CAN WE LEAD OUR CHURCHES TO FINANCIAL SUSTAINABILITY?

1. **There is a need for Christ-like servant leadership to lead the church into all truth of the word of God.**

Today there is a great need for Christ-like leaders who are not ashamed to say, "Follow me as I follow Christ." Leaders, who see the way, say the way and show the way.

The handling of finances is one of the most sensitive areas of leadership and a key area in which Christ-like leaders should be persons of integrity.

Servant Christ-like leaders are in short supply today, who give direction and make things happen. The handling of finances is one of the most sensitive areas of leadership and a key area in which Christ-like leaders should be persons of integrity. As leaders we must recognize the importance of living as examples in the area of finances. We must walk the talk, live our sermons, say the way and show the way.

We must without fear accept the responsibility of to teach our members about finances. We as leaders are responsible to implement biblical principles of financial integrity in the church and this will lead our churches to financial sustainability.

The way we handle finances as leaders will impact our churches either positively or negatively. Jesus in Luke 16:10-11 is saying two things to us as leaders:

- a) We can't expect more (financial sustainability) if we don't properly handle the little that we have. Be faithful, trustworthy with one kwacha or one Ngwee and then pray for more.
- b) If as leaders/members we don't properly handle material things God has given us, we cannot be trusted with more important things, "true riches" which are the souls men. A leader that isn't living according to the word of God in his finances will never experience God's fullest blessing on his ministry

2. There is a Need for leaders to obey God's principles of finances in their personal lives (1 Peter 5; 3; Ezra 7:10)

As leaders of churches we should not teach before we have studied, teach what we

don't do, study without obeying and we should not do anything without teaching others.

As leaders of churches we should not teach before we have studied, teach what we don't do, study without obeying and we should not do anything without teaching others.

Study the word of God. A leader should have a good understanding of what the word of God says about money. Get a concordance and start looking up references on money. There are plenty of good books written about money from a biblical perspective.

Obey the word of God. (James 1:22; 4:17). A leader of the flock of God must practice what the word of God is saying about finances. Knowing what to do and doing it are two different things.

3. There is a need for leaders to teach, equip, or disciple their members in God's principles of finances in their respective churches.

Proper systematic discipleship of members is one of the keys to financial sustainability. Multiplication of well disciplined disciples will result into an increase of financial resources in the church. Disciples are obedient to spiritual disciplines. The church today especially in Africa is in a financial quagmire due to lack of proper discipleship of members which leads into lack of financial sustainability. We have unlimited needs chasing limited resources. Lack of enough

funds limits the quantity and/or quality of important work we do.

Leaders must teach financial sustainability in the very early stages of a fresh expression of the church, not when the church is well on its journey. Far from being an afterthought, sustainability needs to be in the fresh start of the church's DNA. The way you begin may influence how long you continue. Sustainability includes discipleship of members (church stakeholders) which is crucially relevant. Healthy disciples will take responsibility and use their gifts, grow into leadership roles, give generously (including money) make other disciples – all that will lead to local sustainability of your church.

Jesus calls us to teach disciples (Mt 28:19-20) Jesus taught more about money than he taught about heaven and hell. Not teaching properly on finances results in God's blessings being withheld from the people. Furthermore, it contributes to their spiritual failures because when there is trouble in the area of finances, there is or soon will be trouble in other areas of their lives. Biblical principles of finances need to be taught to the people on a regular basis, this can include principles of stewardship, work, earning and saving money, giving, budgeting etc..

Investing your time and energy in proper and systematic discipleship of your members will result in a long term financial sustainability of your church and members.

Investing your time and energy in proper and systematic discipleship of your members will result in a long term financial sustainability of your church.

Long-term financial sustainability requires a shift away from short-term perspectives associated with monthly or annual budgeting to five or ten yearly perspectives. A locally financial sustainable church avoids wholly dependency on external sources of revenue. A locally sustainable church raises sufficient funds from local sources and resources to cover or resource all local operations but when it raises funds externally, it is for supplemental purposes.

The church members need to know and accept that they have in their hands what is needed to fulfill their God-given mission. It has the ability to create and manage a financial resource base that generates funds sufficient to ensure that all relevant operations and programmes continue in accordance with its overall mission and strategic direction. Donor funds always affect the behavior of the church organization. It robs people's potential and confidence in themselves

4. Finally brethren, the church and its leadership should establish proper God's principles of financial management in their respective church organizations.

It is the responsibility of church leadership to monitor what is happening with the money in the church. To ensure that a good system of organizing finances is put in place. Put in place a working budget, accurate records, internal controls and good reporting system. Engage faithful accountants (treasurers) based on their character, faithfulness, good in details, teachable, and accountable.

I believe that lack of financial sustainability today in the church is due to poor leadership, total dependency syndrome, laziness and lack of self-belief. We must be convinced that we

will lead our churches to financial sustainability wherever we are in the globe. (Philippian 1:6; 4:13) Convictions are the forces that move the world. The world will never be moved by flabby (disorganized) Christians who believe their doubts and doubt their belief. God never makes a mistake. All humanity is designed to be productive, exceptional, and deliberate. The African and indeed a global church is

effervescent, living in a radiant conglomeration of hope, potency and blessing. As a church we must arise, shine and conquer all hindrances to financial sustainability. The future is bright. Only our past is dark. We must see ourselves properly. We are able to develop our god given potential.



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## **CAN THE AFRICAN CHURCH SUPPORT ITSELF?**

Africa is the second largest continent (after Asia), covering about one-fifth of the total land surface of the Earth. Africa's known mineral wealth places it among the world's richest continents. Its very large share of the world's mineral resources includes coal, petroleum, natural gas, uranium, radium, low-cost thorium, iron ores, chromium, cobalt, copper, lead, zinc, tin, bauxite, titanium, antimony, gold, platinum, tantalum, germanium, lithium, phosphates, and diamonds. All of these mineral resources including human resource are in Africa, but African is still looking out for help.

Even though Africa has all of these resources and nothing seems to be happening, there are beliefs and hopes that vibrant change can come about in a given period of time. According to the former information minister of Liberia, Dr. Lawrence Bolbleh, the development of the physical begins within the mind. The only way change can come about is when our minds are

transformed. According to him: "change in mind, change in attitudes". Africa's problems can be solved if our minds are renewed. The church in Africa is of no exception!

*The only way change can come about is when our minds are transformed.*

In the African church today, there are plenty of resources that the church can make use of and transform the church into a healthy, sustainable and reliable place to be. There are whole lots of resources that can be found at the disposal of the church's leaders. Now, the question is, what are the leaders doing with these resources at their disposal? Are they being discovered and rightfully used? Do our church members and leaders have the sense of ownership in regard to the full support of the

church? Is the church analyzing the problems of today's situation?

We strongly know and believe that the African Church can support itself. In order for the African Church to have the full capability and skill to support itself, the church must know and understand these cardinal and indispensable dynamics. These are cardinal and indispensable because, from research made by many scholars, such as, Bill Groeschel and John Wesley, it had been proven to be the most effective tools or weapons for development and sustainability of any organization.

If we (Africans) must be successful in carrying on self-sustainable and reliable vibrant church, the church's leaders/authorities must embrace and understand the following: **CHANGE OF MIND SET; TRUSTWORTHY LEADERS, VISIONARY SPIRIT FILLED LEADERS and THE SENSE OF OWNERSHIP.** This is not the implication that these do not exist within the African church presently, but the point here is, we need to emphasize it to the fullest. If this is done with the spirit of humility, the Lord will surely strengthen and direct leaders of the African church how to make use of the many resources, including the man-power resources that Africa has.

### **CHANGE OF MIND SET!**

Man is 'bipartite' in nature. That is, he is a material and immaterial entity. However, the two aspects are distinguishable. Man is like a diamond with its many facets. These facets are not separate entities, yet they reflect various aspects of the whole. They may serve similar or overlapping functions, yet they are distinct.

There are two facets of man: material and immaterial. A specific look will be made at one of the immaterial facets of man, which is the mind.

Like conscience, the mind is more specifically a New Testament concept. The mind includes

both the faculties of perceiving and understanding as well as those of feeling, judging and determining. The unsaved man's mind is said to be reprobate (Rom.1:28), vain (Eph. 4:17), defiled (Titus 1:15), blinded (II Cor. 4:4) and darkened (Eph. 4:18).

The believer's mind occupies a central place in his spiritual development. God uses it in his understanding of truth (Lk. 24:45, I Cor. 14:14-15). The mind is involved in deciding doubtful things (I Cor.14:5), in pursuing holiness (I Pet. 1:13), in understanding the Lord's will (Eph. 5:17) and in loving the Lord (Matt. 22:37)

The apostle Paul, under the supervision of the Holy Spirit, was fully aware about all these functions of the mind and wrote: "Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is — his good, pleasing and perfect will". (Rom 12:2)

"Be transformed"- (*metamorphousthe*) carries the strong sense of be ye metamorphosed, transfigured, and it appears as new persons, and with new habits; as God has given you a new form of worship, so that ye serve in the newness of the Spirit, and not in the oldness of the letter. In this passage, the word implies a radical, thorough, and universal change, both outward and inward.

"By the renewing of your mind"- let the inward change produce the outward. Where the spirit, the temper, and disposition of the mind; (Eph. 4:23) are not renewed, an outward change is of but little worth and of short standing.

It is often said that, "What you do not have, you cannot give". In order for change to be seen on the outside, it must first of all begin from within. We must intentionally purpose in mind to have a renewed mind. This will give us a push to go for the outside change. If our minds and thinking remain the same, our position will also be the same. If we have a change of mind in all

aspects of our spiritual and physical lives, we will develop the church of Africa.

### **TRUSTWORTHINESS!**

Trustworthiness is one of the indispensable dynamics that contributes to the self-sustainable and reliable vibrant church. Bill Hybels says: “Everyone wins when a leader gets better”. This is a cardinal point that the church in Africa needs to look at critically. The apostle Paul knew the very important of this ‘trustworthiness’ when he decided to use it as one of the qualifications of anyone who is desiring a higher position in the church. The letter to his son Timothy, in I Timothy 3, he mentioned and said, “Anyone who desires a higher position should not be greedy of filthy lucre”.

In chapter three of I Timothy, Paul used the term “overseer” which may be translated “guardian” or “bishop”. He also used the “aspire” and “desire”. What could that mean! These words are used positively and indicate that one may seek leadership. Paul knew that people may seek leadership, so he decided to help in the process of selecting leaders by listing these qualifications. Amongst them, he mentioned, “Must not be greedy of filthy lucre”.

Paul said likewise, as the overseer, the deacon should be of good character. The deep truths of the faith indicate the fundamentals of the faith, which have been revealed by God, as written by the apostle Paul in 2:5-6. “Let these also be proved” in v.10 and 3:6-7, affirm the truth: “Do not put people in leadership until they have served well first. Let them not be young converts, or persons lately brought to the knowledge of the truth.” This is the same in spirit with what is required of the bishops in 3:6. Let no man be put into an office in the church until he has given full proof of his sincerity and steadiness, by having been for a considerable time a consistent private member of the

church. In order for the church to sustain itself, the church needs ‘trustworthy’ leaders.

### **VISIONARY AND SPIRIT FILLED LEADERS**

“Where there is no vision, the people perish”, Proverbs 29:18a KJV.

Vision, according to the English dictionary, is “a clear mental picture of a perceived or desired future”; it is also “a vivid mental image”; “the ability to see; the visual faculty”; and “the perceptual experience of seeing”. Seeing the end from the beginning - what we hope to have helps us to fix and prepare for the desired thing/church we want.

Vision goes with ‘innovation’. When a leader, who is a Spirit filled has a vision, he is innovated, and innovation starts with creativity. This is the making of something new or taking someone’s idea and enhancing it. Innovation helps the visionary leader’s ability to think what others are not thinking; ability to do what others are not doing; ability to do what others are doing, but do it better.

According to Craig Groeschel, founder and Senior pastor, Life Church TV, a visionary leader, who is Spirit filled, must strongly consider these five fundamental points if they want to be successful. The visionary leader must: 1. Build his confidence; 2. Expand his connections; 3. Improve his competence; 4. Strengthen his character; and 5. Increase his commitment. According to Groeschel, we (leaders) are not spiritual consumers, but rather spiritual contributors. What you want (vision) will determine what you will do to get it. If the African church must sustain itself, visionary and Spirit filled leaders must lead. If a leader, who is Spirit filled has vision, he will develop the church.

*If the African church must sustain itself, visionary and Spirit filled leaders must lead.*



## THE SENSE OF OWNERSHIP!

Developing the sense of ownership for the Church of Africa is one of the indispensable facts that we cannot ignore if the African church must support itself. Because what a man thinks he owns will drive or force him to sacrifice for it. Developing the sense of ownership for the African church is a 'catalyst for change'. Why? Because it is the push for change; it motivates the leader to do more and not to be self-satisfied, but to build "self-sacrificing love" for his followers.

*What a man thinks he owns will drive or force him to sacrifice for it.*

The engine room for a perfect leader is "self-sacrificing love" for his followers. And this can only come with the sense of full ownership. Love never fails, but it changes people or things. There are five 'intangibles' of a leader who developed the sense of ownership and love!

1. Grit- the leader must have the fortitude and determination for that organization. Because your spiritual antenna of ownership is sharp, it will give you the push for determination and fortitude. You will burn with passion and perseverance.
2. Self-awareness- as a leader, you have to know who you are.
3. Resourcefulness- if things have to move, people have to move. Because of the passion you have for the work, you will



encourage people to move and see things happening.

4. Self-sacrificing Love- the sense of ownership will make you to have self-sacrificing love for the work.
5. A sense of meaning- why are you placed in this position? What cause do you have to serve? Will you settle for being a great leader or grow into a great leader? Can you reframe failure into growth? How can you succeed by helping others to succeed? Have you found your personal hedgehog? Will you build your unit into a great team? Stop taking care of your career and take care of the people. Will you change the lives of others?

All of these intangibles descend from a leader who has the sense of total ownership of what he or she has. If the African church must support itself, there must be a sense of ownership. Africans must rise up to the task of taking total ownership and responsibility of the church in every aspect.

"Can the African church support itself?" This thought can be addressed if the African church will first of all depend on the full knowledge, direction and power of God Almighty; have a change of mind set; trustworthy leaders, visionary spirit-filled leaders and the sense of ownership.

May the Love of God the Father, the Grace of our Lord and Savior Jesus Christ, and the Sweet fellowship of the Holy Spirit rest and abide with us now and forever more!

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## BEING A LEADER OTHERS CAN TRUST

Leadership is a historic institution and divine order. God created man in his own image to provide direction and order over creation, *“The Lord God said, ‘Let us make mankind in our image, in our likeness, so that they may **RULE** over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground (Gen. 1:26).*

To rule is to provide order and authority. Adam and Eve were the first agents of authority over creation. As rulers they were to work on the Garden and make it productive and preserve it for posterity, *“but you must not eat from the tree of the knowledge of good and evil, for when you eat from it you will certainly die” (Gen. 2:16-17).* Unfortunately, Adam and Eve lost dominion over the earth when they believed Satan’s lie and ate of the forbidden fruit; they were banished from the garden, *“So the Lord God banished him from the Garden of Eden to work the ground from which he had been taken” (Gen. 3:22).* Despite Adam’s banishment from the Garden, God ensured that man continues to provide rule over creation.

The Bible describes human identity in terms of distinctive social groupings of families, tribes and nations. The basic of these groupings is the family where the parents and children belong; parents and children constitute tribes and nations. In each of these social groupings God provided a way of leadership. The family is led by the male parent and nations by special people chosen by God. Throughout Bible history and in all cultures, God has raised men and women to lead different tribes and nations. Leaders are entrusted with the responsibility to manage both human and material resources and make them productive to better the life of

the people they serve. People who are entrusted with the responsibility to manage human and material resources need most importantly to be trusted first by God and the people they lead. What does being a leader others can trust mean? This article is an attempt to answer this question. The article notes that people others can trust have unique character as discussed below.

*People who are entrusted with the responsibility to manage human and material resources need most importantly to be trusted first by God and then by the people they lead.*

**A trusted leader loves his people and is willing to lay down his life for them (Jh. 15:13).** The most outstanding trusted leader in human history is JESUS. Jesus is the most trusted leader because of his love for humanity. Jesus demonstrated the highest form of love for the world, *“Greater love has no one that this, to lay down one’s life for one’s friend” (Jh. 15:13).* While he was speaking directly to his disciples he addressed as his friends, Jesus meant this for the entire world because he came to die for the sins of the world.

Many leaders in the Bible also laid down their lives for the people they led and the gospel. Listen to what Queen Esther told Mordecai when she laid her life on the line to save his people, *“...When this is done, I will go to the king, even though it is against the law. And if I perish, I perish” (Esth. 4:16b).* Paul laid down his life for the gospel when he showed he was fearless to preach the gospel in cities where he



knew that prisons and hardships were facing him, *“However, I consider my life worth nothing to me, my only aim is to finish the race and complete the task the Lord Jesus has given me—the task of testifying to the good news of God’s grace”* (Acts 20:24).

If a person desires to be a leader others can trust he must consider loving his people deeply and be willing to die for them.

**A leader others can trust is man of high moral integrity** (Gen. 39:7-13). Moral integrity is upholding what is right or conforming to the standards of behavior and character based on the principles of an institution or community. Joseph was a trusted leader because of his high moral integrity. As a slave boy in Potiphar’s house, his master’s wife took notice of him and asked him on several occasions to go to bed with her. Joseph refused and declared such act as sinful and wicked, *“How then could I do such a wicked thing and sin against God?”* (Gen. 39:9b). When Joseph could no longer stand the test of the woman he ran out of the house.

A measure of a leader others can trust is his or her moral integrity. Every institution including the Church has standard behavior and character patterns. It is expected that any leader must be able to meet such standard principles. A leader others can trust is the kind of leader who is able to meet the principles of the institution he is serving. A leader with moral integrity is able to discern what is wrong and right and he is strongly convicted to do the right thing at all times despite the prevailing circumstance. Moral laxity can bring down a leader.

*A measure of a leader others can trust is his or her moral integrity.*

**A leader others can trust is a selfless leader** (Num. 14:12-16): Selflessness is to have concern for the welfare of others. Moses was a selfless leader. When Israel murmured against God and Moses, God was angry with their attitude and he said he will strike Israel and make Moses into a great nation, *“I will STRIKE them down with a plague and destroy them; but I will MAKE YOU INTO A GREAT NATION, greater and stronger than they”* (Num. 14:12). Being made into a great nation was a wonderful opportunity and something any leader can grab. Moses was never such a leader, he rejected God’s offer and he sought the interest of people and pleaded on their behalf.

When a leader is selfless people will trust him for anything. A selfless leader shows greater interest for the people he or she serves than his personal interest. Many leaders in society today are concerned about their welfare that is, what they can benefit from the institutions. When people notice that a leader is selfish they will not have confidence in him.

**A leader others can trust is a humble leader** (Num. 12:3). To be humble is to be meek or modest in behavior. Moses was well known for his humility, he demonstrated this when God appeared to him in the burning bush, *“But Moses said to God, ‘Who am I that I should go to Pharaoh and bring the Israelites out of Egypt?’* (Ex. 3:11). God commended Moses’ humility, *“Now Moses was a very humble man, more humble than anyone else on the face of the earth”* (Num. 12:3).

A leader who is humble can be trusted by the people he leads. Great marks of a humble leader are his ability to discover and willingness to learn and address his inadequacies. A humble leader is made great and prospers. People can come near, work and support leaders who are humble rather than proud persons.

**A leader others can trust forgives those who wrong him; he does not revenge the wrong of others** (Gen. 45:4-5). True forgiveness is compassionate feelings that generate a willingness to let go of mistakes or offences committed against a person. Joseph was such a leader who had compassion for his brothers. He forgave his brothers who sold him into slavery and never revenged the wrong done to him, *"...Come close to me...I am your brother Joseph the one you sold into Egypt!...Do not be distressed and do not be angry with yourselves for selling me here, because it was to save lives that God sent me ahead of you"* (Gen. 45:4-5). It was Joseph's forgiving spirit that saved the family of Jacob from famine and their resettlement in Egypt. David too had a forgiving spirit and never revenged the wrong done to him by King Saul. On several occasions, Saul tried to kill David (1 Sam. 19:1). When David found Saul sleeping, he had every opportunity to kill him but he refrained from killing because he was God's anointed (1 Sam. 24:6).

A leader who forgives others can be trusted. A leader who forgives others is aware that humanity is broken and ruled by sin and death and that reconciliation is achieved through forgiveness. People need to see this in any leader so that they can put their trust in him.

**A leader people can trust is strong and courageous** (Jos. 1:6): To be strong and courageous is to have great strength and power to face danger or pain without showing fear. God knew that to be a leader others can trust requires strength and courage. When he commissioned Joshua, God told him to be strong and courageous because as a military leader he will have to face the task of subduing his enemies; these were the people the ten other spies reduced themselves of being grasshoppers before them. Joshua demonstrated courage and strength in defeating his enemies. David was another

leader who was trusted and commended for being strong and courageous. When Israel fainted due to the threat of Goliath, David had this to say, *"...Let no one lose heart on account of this Philistines, your servant will go and fight him"* (1 Sam. 17:32).

Strong and courageous leaders can be trusted by the people they lead. People choose leaders because they want them to confront their fears and solve their problems. Where a leader is afraid or is not able to confront fears and solve problems, he or she will never win the trust of the people. A leader therefore needs to be strong and courageous so that other can trust him.

*Where a leader is afraid or is not able to confront fears and solve problems, he or she will never win the trust of the people.*

**A leader people can trust is an obedient person** (Gen 12:1-4; 22:1-17). Obedience is a kind of behavior a leader demonstrates that intends to please the institution and the authority placed over him/her. Abraham was such an obedient leader. When God called him to leave his home town, Abraham obeyed, *"So Abraham went, as the Lord had told him"* (Gen. 12:4); when God asked him to sacrifice Isaac, he obeyed as well. Abraham knew obedience is better than sacrifice (1 Sam 15:22). The act of obedience earned Abraham God's trust and favor, *"I swear by myself, declares the Lord, that because you have done this and have not withheld your son, your only son, I will surely bless you and make your descendants as numerous as the stars in the sky...Your descendants will take possession of the cities of their enemies, and through your offspring all nations on earth will be blessed, because you have obeyed me"* (Gen. 22:16-18).

Leaders who want other people to trust them should consider being obedient first to God and the authority that is placed over them. Remember that God is intolerant to disobedient leaders. God rejected Saul because of disobedient spirit, *“For rebellion is like the sin of divination, and arrogance like the evil of idolatry. Because you have rejected the word of the Lord, he has rejected you as king”* (1 Sam. 15:22). God can also reject disobedient leaders.

People need to trust their leaders because they are entrusting them the responsibility to

manage both human and material resources, both need to be maximized to better the life of the people. To be a leader others can trust means many things; as discussed in this article, it means to love your people and be willing to die for their good, having high moral integrity, being selfless, humble forgiving, strong and courageous and obedience. Being a leader others can trust is to possess a servanthood attitude. Christians leaders must therefore make every effort to be leaders others can trust.



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