

**WINNERS' CHAPEL (NIGERIA AND GHANA):  
GOVERNANCE AND FUND MANAGEMENT**

A Report

By

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## **Abstract**

This study sought to identify and evaluate the various aspects and forms of 'religious economy', the governance superstructure within which such economy operates and the consequences for the church and society in Nigeria and Ghana with specific reference to Winners' International Chapel, its splinter group in Ghana as well as what remains of the original Winners' Chapel in Ghana. Specifically, the study investigated the logic of 'giving', problems associated with soliciting, giving and managing church economic resources, the analysis of gainers and losers, and effects on individual and group attitudes.

Through the analysis of church records, in-depth interviews of church leaders and Focus Group Discussions with sections of the laity, the study investigates some Branches of Winners' Chapel in Nigeria and the two variants in Ghana. It examined sole and corporate patterns of church governance; and the pattern of domestic and international flow and management of church resources. The selected Nigerian church has programme extensions to Ghana and other African countries. Field study, therefore, covered Nigeria and Ghana. Data analysis was guided by the political economy of the Church. The study was executed within some 12 months by this researcher with assistance from those knowledgeable within the setting of this church. It was discovered that though the governance is dictated by the founder, the membership did not mind it. Rather they believed giving generously to the work of the Lord was in turn bringing blessings upon them. They were also happy with the fact that they could see what their monies were spent on – physical structures especially.

**Keywords:** *Giving/Seeds, Faith, Church Management/Governance, Religious Economy.*

## INTRODUCTION

Soliciting giving in religious institutions in Nigeria and Ghana, like the rest of the society (especially the United States of America), have lately been characterized by disdainful absurdities and paradoxes in spite of the status of religions as moral preservers of their world (Usman, 1987 and Akama, 1998). This is particularly so for the Christian religion, as can be seen by the proliferation of Churches all over the place, some of which are run if they were commercial ventures of the founders. People of various persuasions have criticized, many churches among other things, for perverting their calling by beguiling their congregations through mechanisms that range from deliverance miracles, commoditization of prayer and commercialization of the gospel through payment of tithes and offerings, to 'donations' and other monetary and material pledges in exchange such as prophet's offering for the reward of God's blessing and prosperity (Meyer 1999; Mary, 2001; Roberts and Benjamin, 2003).

Many of these Churches practise what can be termed faith obligations of a financial nature such as tithing, donations and pledges by the members, which they often described as "kingdom investment" for members. A perusal of a Winners' collection envelope amply lends credence to the foregoing assertion (vide *Winners' Kingdom Investment Envelope: SHILOH, 2004* and *Living Faith Church, Ibadan, Kingdom Investment Record Booklet*, Undated). While the payment of 10 percent personal earnings as tithe is biblical, many Church leaders have created several other gateways to psychologically coerce the congregation to pay all kinds of offerings at religious meetings including specifically styled offerings as radio and television ministry, welfare, missions, pastors, blessing, prosperity, thanksgiving, and faith offerings, among others. These usually have culminated in impoverishing the membership who gives in the hope of future success that is supposed to be the reaping of



'giving' or 'sewing seeds' in faith.

The prevailing prosperity gospel has tended to reduce the believer's faith obligations to the simple matter of 'giving generously' irrespective of the socio-economic status of the faithful or the source of the resources to be given to the church. Thus in Nigeria there was a case widely reported in the newspapers of a staff of Sheraton Hotels and Towers, Lagos, who in the bid to satisfy the craze to be regarded as one of most givers in the Church, stole about N39 million from the hotel and used the money to make multi-million Naira donations – in cash and kind with his full identity, to one of the largest miracle churches (Christ Embassy, Lagos), {*Newswatch*, June 9, 2003: 30 – 31}. This was apparently in response to the “prophecy of great things” that God was going to use him for, by the General Overseer of the church. These set of churches have effectively utilized well packaged media advertisement, orchestrated miracles, 'signs and wonders' to perfect their strategy of financially extorting the membership who give in expectation of a future of prosperity, to their financial detriment.

The problem is complicated by the fact that the ownership and administration of most new generation churches are vested solely in the founding pastors and their immediate families (Quite often the founder is the president/ general superintendent while his wife is next in command, who automatically takes over at the demise of the latter; a case in point is the Church of God Mission International Incorporated, where Bishop Margaret Idahosa took over the mantle of leadership at the demise of her late husband Archbishop Benson Idahosa). This contrasts with the situation of many of the older churches which brought themselves together under the umbrella of Christian Association of Nigeria (CAN), and which are not under the personal influence and control of any particular cleric or member as they have properly defined administrative and financial structures [see the Constitutions of



the Chapel of the Resurrection, University of Ibadan, Nigeria, 1996 and 2000; Anglican Diocese of Kwara, 1982, Methodist Church Nigeria, in Review 2002 among others].

As expected, with money as the crux of the matter, the management of these churches has sometimes been overtaken by personality conflicts, dictatorship and oligarchic administration. Church branches are tightly controlled in a manner that is tantamount to imperialism, by which political authority flows downwards while economic tributes, flow upwards. This trend has resulted in competitive and commercial approach to congregational expansion in both Nigeria and Ghana. Many churches in order to increase their membership and hence, their economic resource base, even embark on 'commercial consulting' of renowned miracle-working and crowd-pulling pastors, whose commission attracts charges of between N100,000 and N150,000 per visit (*Newswatch*, November 10, 2003: 22-27).

These seemingly unhealthy developments have posed a significant challenge to the Church whether these affected churches belong to the orthodoxy or orthopraxis; they appear to pose avoidable problems to their faith and by extension their faith obligations. Obviously, therefore, the personalization of church finances by founders implies that there is no distinction between the personal resources of the founder and those of the Church. This has often meant that most of the church's financial accounts and expenditure tend to be solely controlled by the church leader. For instance, except one belongs to the Church management level in Winners', s/he cannot access the financial statement. Even at that, the management – level people could have copies only for the purpose of discussion as they are not allowed to go away with copies. In many cases, this absolute personal control and use of church funds and assets by the sole founders has brought about some unnecessary and unholy

infighting among leaders of these Church and their ordained surrogates at their satellite branches. Thus some of the churches have thus recorded cases of struggles over resources generated by satellite branches but channeled to and appropriated by the founder, who often happens to be the sole signatory to the church account. Such conflicts sometimes have no respect for transnational territorial integrity and could take an international dimension. A case in point is that of one of the fast-growing Pentecostal churches in Nigeria with some vibrant branches in Accra and Tema among others in Ghana. The bishop then in charge of the Diocese of the Church (Bishop George Adjeman) in Ghana openly contested the 'economic exploitation', 'religious slavery' and 'international money transfer violations' by the Nigeria-based international headquarters of the church, which is under the sole control of the founding pastor who also double as its presiding bishop [*Newswatch*, July 19, 2004: 14-19]

These developments have become a source of worry not only to church leaders, especially the so-called orthodox or mainline churches, but also to the Nigerian State. Many leaders of the mainline churches have attributed the exponential rate of denominational proliferation and factionalisation that has developed *pari pasu* with the flourishing of 'materialist gospel' on the emergence of Pentecostalism the mundane tendencies of the populace the spirit of mercantilism in some of these emerging church leaders who were not exposed to formal training in church administration. The Pentecostal Fellowship of Nigeria (PFN) has attempted to rise to this challenge by condemning any attempt by its members to hide under the guise of 'doctrines strange to Christianity' to extort or exploit fellow Christians (*The Guardian*, July 18, 2004). It roundly condemns any fraudulent financial extortion of church members and exhibition of 'fake' miracles by its members and sees such acts as a pollution of Christianity.

In the same vein, some government agencies tended to have risen to take up the challenge to curb the 'excesses' of the mercantilist denominations through the censorship of religious broadcasts and proposals to tax religion, these steps nevertheless were unequivocally condemned by many Christians as uncalled for. This was because the Christians view these policies as being targeted primarily at Christian denominations. The Federal Government, early in 2004, banned the telecast of religious programmes with unverified miracle content in both private and public television stations. Secondly, the government came up with the policy that those religious organizations found to have huge bank deposits, money-yielding assets, including those that levies on people for miracles and prosperity should start paying commensurate taxes to the government. This order derives much fillip from the fact that many churches now own big commercialized public schools including universities, airlines, and commercial publishing and sales of literature and electronic materials of value.

Unexpectedly, however, the leaders of these churches and their congregations seem to attract more converts than those that seem to proclaim 'the gospel of righteousness and salvation' evidently in tandem with the bible. Evidently, the doctrine of 'prosperity' through giving to (the man of) God has proved very effective in persuading people to meet the expenses of very costly ministries. However, there are members of such Churches who believe that there should be a separation between 'giving' to the man of God on the one hand and giving to God on the other hand (Ogbogbo, February 2, 2006 in an oral discussion on the orthodoxy and Pentecostalism in the Nigerian Church).

The way and manner of soliciting giving in today's church in Nigeria and in the churches elsewhere which have their origin in Nigeria like the Winners' Chapel gives cause for some concern. The first and major worry is the seeming reduction of Christianity



to a mercantilism that questions the phenomenon of giving as a voluntary faith obligation. This raise a number of questions: What is the basis and modus operandi of the frenzied commercialization of worship? In respect of the latter concern, how are churches governed and church resources administered? Finally, who benefits from the usage of the economic resources of the church and what are the consequences of the unfolding tendencies for church and society in Nigeria and Ghana? The foregoing concerns were the basis for the study.

### **Research Objectives**

The major objective of this study was to identify and evaluate the various forms of religious economy in terms of 'giving' and 'reaping', the governance superstructure within which they operate and the consequences of such orientation for church and society in Nigeria and Ghana. The study made this exploration against the background of acknowledged Christian values and laws and conventions guiding the administration of church economy and the generation and use of church funds.

In specific terms, the study:

- investigated the major items of faith obligations such as payment of tithes, offerings and others, through which religious economy is constructed in the Winners' Chapel in Nigeria and its Satellite Branches in Ghana as well as its splinter group in Ghana;
- examined the modalities or mechanisms through which churches mobilize economic resources, both from their membership and external sources, and the driving forces behind such mobilization;
- described and evaluated the governance of church resources –the use to which they are put and how, examining the linkage between the typologies of church governance and the logic of giving;

- documented the problems associated with soliciting, giving and managing the economic resources of the church, with emphasis on the analysis of gainers and losers; and
- specified the implications of the political economy of giving in the Nigerian church for church and society, and, in particular, the effects on individuals and collective attitudes.

### **Justification for the Study**

The concern of this study which is the mechanisms, uses/abuses and consequences of giving in today's many an indigenous Pentecostal Church in Nigeria and by extension their branches in another African country, in many ways reflects the socio-political and economic realities in Nigeria. Notwithstanding its status as the sixth largest oil-producing state in the world, Nigeria (and perhaps other African countries) is gripped by rising poverty with a preponderant majority of its citizens, living below the poverty line or on less than \$1.00 daily. Poverty, unemployment, corruption and marginalisation of people in the process of decision-making have encouraged deviant behaviours in the struggle for survival (Tukur, 1999). The deepening economic malaise in Nigeria has also made many Nigerians vulnerable to 'deceit' in the search for hope and succour.

Enthroned both in state and society, is therefore, a system that exploits the weak, the poor and the gullible through lies, plain cheating, fraud, hypocrisy and other intrigues perpetrated by highly placed persons in and out of government, who should be societal role models; plus institutionalized corruption, despite protestations to the contrary (Tukur, 1999). *End-Time Journal*, Undated, (Vol. 9 No. 3) reports 'coup' in Winners' Chapel when: 'While the dust raised by the Chapel in Ghana is yet to settled down, fresh trouble has continued to brew in ... Winners' Chapel'.

This followed the refusal of the presiding bishop's brother – in – law, Bishop Dayo Olutayo to relocate to Port Harcourt. He subsequently broke away to form his own Church, because he saw move as resulting from envy according to the report in the *Journal*. It should be noted that it is only the presiding bishop who determines who is posted to where.

It can be inferred from these happenings that some persons may have come to see religious institutions as an easy way to prosperity and perhaps popularity. The commercialization of religious worship and the unhealthy competition for congregation amassment in Nigeria reflect contemporary economic and social vices associated with deregulation, privatization, liberalization and commercialization and share-holding evident in the larger political economy.

The role of religion as a social stabilizer, moral guardian, and hope restorer/builder or *as the opium of the people* (as held by those who do not believe in religion) make the fore – mentioned anomalies in religion in the polity a matter of utmost worry. The internalization of such vices in church governance is, therefore, of social concern both to the church and the society for which religious institutions are the last bastion of hope for moral rectitude. The involvement of religious institutions in these vices questions not only their religious correctness in representing the faith to the faithful, but also their ethical and moral standing in the society. Moreover, to the extent that faith and hope alone cannot solve their problems, the analysis of the political economy of 'giving' serves as a basis for the 'conscientisation' of the faithful.

It has become increasingly evident that many of the conflicts that bedevil the Nigerian church today result from the current pattern of management of church affairs. How a church is governed, as an entity and the manner in which satellite churches relate to headquarters have also become issues of frequent contestations. This is especially so with respect to financial



matters. With such faith obligations as paying of tithes and offerings by converts becoming the profitable yields which the 'church owners' get for investing in the religious enterprise of 'soul winning', it appears that church branches exercise a restricted franchise that could be withdrawn if and when they grow powerful enough to challenge the suzerainty of the parent church.

The study thus studies investigated the ownership structure and administrative set-up of Winners' Chapel in order to determine the influence of these on the governance of church resources, including how the financial obligations of the church are being met and the use to which they are put. Hitherto, not much attention seems to have been paid to the governance issues thrown up by the transnationalisation of religious movements (Van Dijk, 1996; Marshal, 1995; 1998).

## **LIVING FAITH CHURCH WORLDWIDE OTHERWISE KNOWN AS WINNERS' CHAPEL.**

### **Background**

Literature on the Church abounds in quantum, though they are mainly written by the founder, Bishop David Oyedepo. These writings all reveal that Dr. David Olaniyi Oyedepo planted the Ministry's first church in 1983 in Kaduna, a strong Muslim city in Northern Nigeria, following a vision, he claimed God gave him in 1981 (*Winners' Digest*, December, 1995:1-2; *Winners' Digest*, June, 1996: 3 and Oyedepo, 1999). The church started with a very small followership. There was a lot of bold and violent spiritual ground breaking before the church could become an established force to be reckoned with, especially amongst the militant Muslims. The church in Kaduna today has over 13,000 active and committed members (Oyedepo, 1999).

After close to four years of successful church operation,

Bishop David Oyedepo decided to spread out the Gospel to various places in Nigeria. So, on April 22, 1987, a divine directive came that he should "spread out". Thus, he began the planting of the first five Home Missions to Maiduguri, Bauchi, Azare, Mubi and Biu, all in the northern parts of Nigeria.

Presently, there are hundreds of mission stations in the major towns and cities across the nation. There is an effective organizational structure that co-ordinates all mission activities. The grassroots report to the district pastor, who in turn reports to the regional Presbyter; and from him, all reports go through the national headquarters headed by Bishop David Abioye the next in rank to Dr. Oyedepo who is President of the International Executive Council, Living Faith Church Worldwide. Kaduna Church is the national headquarters of the Living Faith churches nationwide. It is the home of the Dominion Cathedral [which is said to be the largest auditorium in the world,

(*Winners' World*, November, 1999)]. Its international headquarters is at Canaanland, Ota, Nigeria. It is the largest Pentecostal church in northern Nigeria (Oyedepo, 1996).

Something unique about Winners' Chapel churches is that they all display an amazing similarity in impact and results. Operating with the same spirit and unction as the ones upon Bishop Oyedepo, the pastors in these branches preach the same liberating messages, with the same fervency and zeal. The pattern of its messages which are based on liberation, are not unconnected with the background when it started as the Faith Liberation Hour Ministries, in the late 1970s (*Winners' Digest*, December, 1996). The transformation of the Ministries to a church began in May 1981 when its leader was reported to have spent eighteen hours with God (*Winners' Digest*, December, 1996:3). The Church has a duty to 'spread out', the founder received from God by aggressively mounting several programmes such as Monthly Breakthrough outreaches are held

in these stations along with various other programmes, to enhance the dissemination of the good news of liberation. Also the Word of Faith Bible Institute (WOFBI) runs its leadership training programme in a network of campuses located in most of the major mission stations nationwide by which it builds its manpower base (*WOFBI NEWS*, Vol. 1 No 1, June, 1995:1-2). By these efforts of the church the message of the Winners' Chapel went to almost all parts of Nigeria. The spread also went to some other countries of the world, particularly African countries.

### **Source of Income/Fund of Winners' Chapel International**

According to the Church's Home cell Bible Study Outline November, 1998, 'When you are faithful in observing the covenant demands, you simply experience open heavens in your finances'. The assertion was supported by the following scriptural passages: Deut 8:18; Mal. 3:10-11 and Gen.8:22. The power for wealth, therefore, is said to be, therefore, is released on the platform of the covenant God has made with the people in these passages as He always fulfils His promises without fail. The quotations from various verses of the Bible are some of the verses used in the church to encourage the members to fulfil their financial obligations, so that they can in turn receive much from the Lord. Such teachings are supported by members' testimonies to the faithfulness of God in that regard. Such testimonies are put in print either by the presiding bishop in his books or in the Church's Newsletters (see Oyedepo, 1997; *Winners' Digest* 4<sup>th</sup> Anniversary Special Edition, June, 1998; *Miracles Today*, Feb., 2000; Oyedepo, 2003a & b).

The Living Faith Church, Ibadan (*Home Cell Bible Study Outline* November, 1998) itemized six ways by which one can financially contribute to the development of the church. It was titled: "... For Financial blessings".



A. **Tithing:** Mal. 3:10-12, Lev. 27: 30

Tithing is an inescapable covenant obligation. No one escapes poverty when s/he does not pay their tithes. The study outline shows that both Gen. 14: 20 and Gen. 28:22. states that 'those who refuse to pay tithes are under a financial curse. But when you pay it, your financial heaven is opened'.

B. **Offerings:** Deut. 16: 16-17. This according to the study outline is the love or free will offering is giving to strengthen our love relationship with God. "As your love to God increases, your material resources commensurately increase. Lev. 22:21, II Cor. 9:7". Other types of offering include appreciation offering as well as thanksgiving offering for favours received.

C. **Sacrificial Offering**

This is done to prove one's commitment to God (Ps 126: 5-6). It is a giving that touches your being, as it must necessarily be painful to you as you give. It means giving more than you can conveniently afford.

D. **Vow:**

A vow is a promise given to God in anticipation of a blessing. It is a voluntary pledge that must be fulfilled when and after God has done for you according to your desire (Ecc 5:4-5, Deut 23:21 Num 30:2). Vow has the ability to open the heavens (I Sam. 1:11; Gen 28:20).

E. **Prophet Offering:** Isa 44:26

Another kind of giving that would open one's heavens is giving to the prophets of God (Matt. 10:41). This provokes prophetic blessings that cannot be bought with money (I King 17:7-16 II Chro. 20:20, 2 King 4:8-17).

## F. *Giving to the Poor*

It is interesting to know that the poor around one presents an opportunity for one to rise in the kingdom through giving to the cause of the poor. They are channel for one's heavens to open (Prov. 11:24-25; Deut 15:11; Prov. 19:17, Prov. 28:27; Ps. 41:1-2).

Open heavens simply implies that one gets mysterious financial and material endowments as a result of one's giving under the foregoing categories. The entire aforementioned avenue for covenant blessings should be practised with great faith in God Who is faithful, Who will not deny Himself or His word, but would always fulfil His promises. They are to be done willingly and cheerfully, and then there shall be the release of the blessings 2 Cor. 9:7.

The Church also generates funds at the harvest ceremonies. Such harvest thank offerings are sometimes used for a particular purpose. For example, harvest 2001 offerings were expended towards the finishing of the cathedral's external works, and the purchase of musical instruments and public address system. The amount to be paid was also divided into seven categories. These are as follows:

- 500,000 & above
- 100,000 & above
- 50,000 & above
- 25,000 & above
- 10,000 & above
- 5,000 & above
- Any amount of money one was able to give.

The mandate period to redeem the money was between 22nd and 31st July 2001.

Another source of income to the church is the return on investments. The Church invests, as matter of policy, on profit yielding projects. Though most often at conception stage the aim was probably profit making, it often turns out to be because of the large number of branches that eventually serve as sources of funds for investments. Some of such include the Faith Academy, the Covenant University and the Word of Faith Bible Institute (WOFBI). WOFBI was registered under the constitution of Faith Liberation Hour Ministries, under the Land (Perpetual Succession) Act, 1954, in early 1986. The institute took off on 1st September, 1996. WOFBI has three different programmes. The one-year full-time programme, the week-end nine month programme and arguably, the most popular, the specialized, intensive one-month programme popularly referred to as the April special, August special and November special. WOFBI was inaugurated in Ibadan on 1st August 1996 (*Winners' Digest*, Dec., 1996).

Another investment is the Dominion Publishing House (DPH). Registered as a full fledged publishing house in 1987, Dominion Publishing House was commissioned on the 5th December, 1992 at National Theatre, Lagos by Pastor (Dr.) E. A. Adeboye (*Winners' Digest*, 1996). DPH has opened four regional offices one each in the East (Owerri), West (Ibadan), North (Kaduna) and Lagos.

Winners' chapel has branches in various parts of the world. Each branch must remit some percentage of its income to the national headquarters. For instance the Diocese in Accra, Ghana was to remit over fifty thousand dollars (\$50,000) monthly to the International Headquarters in Nigeria (*Newswatch Magazine*, July 19, 2004:16). Though the percentage this amount of money represented, remained undisclosed, it may probably be in the region of 50% or more. This conjecture is because such money which was not transferred through the banking processes



may have been too much for the Ghanaians to pay to Nigeria-based international headquarters since they too had projects to execute in Ghana. This led to the objection by Bishop Adjeman and his refusal to relocate back to Nigeria from where he went to start the Ghanaian chapter of the Church. If Ghana alone could be asked to remit so much money per month, definitely, the church gets a lot of funds from its branches every month. Remittance from the branches is very important to the headquarters. Some branches that could not remit enough funds to the headquarters were called 'no-viable' centres. Many of them are located in the rural areas. Pastors in those branches were sacked as the Church decided to do away with worship centres that were not generating enough revenue. It opted for part-time pastors instead of full-time pastors.

The financial policy of the church is what causes misunderstanding among the full-time pastors. In fact the most aggrieved group over this financial policy of the church were the wives of some pastors who lost their jobs because of the church's directives that wives of pastors should resign their appointments and work in the church according to our finding from a document (*End-Time Journal* undated). These categories of pastors were only in the employment of the church for a few months before they were sacked.

### **How the Church Expend Its Funds**

Churches do spend their money or funds on so many things. These include running and administration of the church; development of projects in the church and some other welfare activities for both the members and non-members. For instance, on September 18, 1998, Bishop David Oyedepo told his congregation that he would dedicate a 50,000 - seater auditorium to God in a year's time. He did so at exactly a year later when he opened the doors of the "Faith Tabernacle" or 'Shiloh' for worship

to his members. Today, the church remains a master-piece in Christian circles. Again, in January 2002, he set another target for his congregation to complete the Covenant University project and got it ready for academic activities by September 12, the same year (*Newswatch Magazine*, July 19, 2004:19).

Corroborating the fact that Churches use their funds to prosecute social programmes to promote the welfare of the people, Okeremi, in his report to the Diocesan Synod in 2005 states that mission clinic was opened in a rural area to promote evangelism. It, however, contradicts the practice in Winners' Chapel of withdrawing pastors from such areas, as they (the areas) also need the gospel. For instance, at the Ebenezer Anglican Church in Ibadan, there is a Church clinic to all. It is a way of promoting evangelism through the preaching of evangelical message, prayers and teachings, after which the Mission Physician, the Revd. (Dr.) B. AdeyeOluwa does his consultation. The doctor prescribes and dispenses drugs. The treatment is free to all users. About N50, 000 was released to the clinic to meet its various needs in the year 2004. The clinic also got various donations from various individuals. It was reported that the expenditure on the clinic was up to N171, 500 in the year 2004 (Okeremi, 2005).

The issue of miracle in churches is said to be real, hence the surge of people to churches such as Winners' Chapel; T. B. Joshua's Synagogue and Chris Oyakhilome's Christ Embassy in Nigeria. However, some people contest the authenticity of the spirituality and reality of these miracles (Falaye, 2005). Most of the churches that have large followership are miracle oriented and the followerships believe that their leaders are actually sent by God to rescue this generation from the yoke of the devil. This is because these miracles are testified to by those who claimed to have experienced them. Also most of the founders started with one miracle or the other. For example, the founder of Celestial

Church of Christ started in Porto-Novo with miracles. Prophet T. B. Joshua of Synagogue is also known for miracles. The same thing pertains to Bishop Oyedepo and others of his type. This trend leaves members with little choice but to always believe whatever their leaders say and carry out their commands without failure.

## SCOPE AND METHODOLOGY

The study covered some Winners' Chapel Branches in Ghana (Accra and Tema) and Nigeria (Ilorin, Lokoja and Okene) the selection of these branches reflects the geography of prosperity and conflict in some cases both in society and in the church (Bako, 1994) and on the other hand because the Nigerian branches contain many of the pioneer members of the Faith Liberation Hour Ministries which began in Ilorin the headquarters of the old Kwara (now Kwara, Kogi and part of Niger States). Based on the researcher's knowledge of the Church by the researcher as stated above, the purposive sampling technique was adopted for the study. Many of the popular churches are urban-based; the reality being that most rural churches are 'unfruitful' and low finance yielding churches which sooner or later close down. The selected branches are either urban or semi-urban.

The Winners Chapel is a fast-growing Pentecostal church with multiple branches in Nigeria and some vibrant international branches in Ghana, a country with its own history of 'satanic riches' in the modern church (Meyer, 1995; cf. Gifford, 1994). The Church has a sole founder who controls church affairs. Branches derived their franchise from the parent or International Headquarters in Ota, Nigeria. Church governance thus assumes a personalized nature. The church has already witnessed publicized conflict over the management of its economic resources of the church in the international context, which the



study intends to investigate.

The restriction of the churches under study to just Winners Branches is to permit in-depth and more concrete study of the phenomenon under investigation beyond its surface expressions. For as Herberg (1960:72) has noted, nowhere are surface appearances more deceptive, and therefore, nowhere is it more necessary to penetrate beyond mere assertions of belief than in the 'ultimate matters' such as the ones proposed for investigation. The specific choice of these two churches are intended to meet the criteria of evaluating old and the new churches; churches with and without branches; sole and corporate church governance; and domestic and international relations in the pattern of flow and management of economic resources of the church. In respect of the latter, the two churches also represent contrasting patterns of resource flow as one invests its internally-generated resources in the sponsorship of external 'missions' while the other seemingly establishes external branches and expropriates and transfers resources from those branches to the headquarters.

The study adopted a historical-descriptive methodology. This involved the descriptive analysis of the content of church records and in-depth interviews of church leaders and members. Opinions from sections of the laity such as women, workers (non-cleric) and youths were collected through Focus Group Discussions (FGDs). Fieldwork covered seven sites, the three Nigerian Branches of the church and two each of both Winners' Chapel International and Winners' Chapel Ghana, one of each in Accra and Tema respectively in Ghana. The three main data gathering techniques, namely, content analysis, in-depth interviews and FGDs helped us observe, classify and compare data relating to the specific objectives listed above. In all, eight FGD's and eight interviewees were involved in the study in Ghana, while twelve interviewees and ten FGD's participated in the investigation in Nigeria. Four interviews were conducted in

Ilorin; four interviews and three FGD's sessions were conducted in each of Lokoja and Okene. A thirty – two item structured interview schedule and a fourteen – item structured instrument for the FGD's were used for the exercise. Among those interviewed were pastors, assistant pastors and (the deputy heads of mission of the two variants of the Church in Ghana). These were delegated by their respective heads to be interviewed on their behalf. The other pastors/assistants and others accepted to be interviewed strictly under the condition of anonymity. The others were workers such as ushers, youth leaders, security groups and choir leaders. In the FGD's, we had women groups, youth groups, security groups and workers. All FGD sessions were held outside of the Church buildings because that was the one of the conditions given by the participants. Even that was after much persuasion. In fact, we were able to gather the information for the study because of the guides we used, who were familiar with the people. The report collapsed the findings in the countries with emphasis on only the differences especially in Ghana because results were the same.

The framework of analysis was political economy. The basic political economy question addressed was: who gains? Answering this question, inter alia, demanded both a historically grounded class and spatial analysis of church governance. The historical method is essential to enable the differentiation of extant and emerging trends. For example, according to Webster (1964:139), the history of the African Church, points to the existence of multiple layers in governance structure of the Church, which sometimes paralleled the level of contribution to Church funds. It was also reported that the Church leaders and members 'donated or purchased land contributed to the building and furnishing of edifices, provided at least  $\frac{3}{4}$  of their Churches' finance', which trend is now a thing of the past.

## **Research Team**

The team was made up of one Principal Investigator, two field assistants in Ghana, one field assistant in Nigeria, a site guide each in each of the two countries and an entry clerk.

## **WINNERS' CHAPEL**

### **Ghanaian Perspective:**

#### **Winners' Chapel Ghana – the splinter group**

Arising from the analysis of the interview, focus group discussion responses some documentary evidence, the underlisted were the findings made:

In Ghana, there are two variants of the Winners' Chapel namely:

1. Winners' International with headquarters in Ota, Nigeria, (the original parent body) and; 2) Winners' Ghana, the break away faction. The latter broke away because of the refusal of Bishop George Adjeman to continue to send almost half of the earnings of the original Ghanaian Mission to Nigeria in US dollars and also his refusal to return to Nigeria on posting. One of the senior Ghanaian pastors of the Winners' Ghana who had worked in a number of branches in Nigeria returned to Ghana to join the Bishop George Adjeman – led faction because the presiding bishop, Dr. Oyedepo would not heed any advice aimed at resolving the matter amicably. The headquarters of the two variants of the Church in Accra are less than two kilometers apart. The same is also true of their respective branches in Tema, Ghana. The respective headquarters of Winners' Ghana and Winners' International are situated at 17, Otublohum Road, Avenor, Accra and in North Industrial Area, Kwaneshie, Accra, Ghana.

At the Accra headquarters of the Winners' Ghana, it was revealed that the then parent body namely Winners' Chapel Int'l with headquarters in Ota, Nigeria, started the Ghanaian chapter at the current site of the former in 1996. The founder is the presiding



bishop of Winners' International, Dr David Oyedepo with Bishop Adjeman leading the way in Ghana. As presently constituted, the founders of the break away faction, are the owners of the Church (Ghana). As at today the founder of the Winners' Ghana and supervising pastor is Bishop Adjeman and is assisted being by an associate pastor in the person of Pastor Isaiah, who incidentally had also worked for the Living Faith Church in Nigeria. The establishment was financed by members, apart from seed money for the take off which was given by its former Nigerian parent body. This kind of giving seed money to start new Churches appears to be a pattern adopted by some Pentecostals in Nigeria. For example is the Christ Apostolic Church (*Agbala Itura*) headed by Prophet Dr. Pastor Samuel Abiara (Falaye, 2005). The informant insisted that in Winners' Ghana, the people are the owners of the Church and not any individual.

This Church was started at the instance of the former Nigerian parent body-the winner's Chapel International by both Ghanaians among who were those who had been in Nigeria before and some Nigerians residing in Ghana. The Church's membership is mainly made up of Ghanaian population with a few Nigerians while the majority of the Nigerian members opted out to form the new branch of the Nigerian parent body on the instruction of the presiding bishop, Dr. Oyedepo, whom the Ghanaian break away faction still refers to as our *papa*. According to our informant the members financed Winners' Ghana led by Bishop Adjeman without assistance from anybody or organization.

Another Pastor also opined that that branch of the Ghana Winners Tema, is a consequence of the minor dispute that arose in the original Winners in 2004. 'Having said that I see the development as a way for Church growth' our informant insisted. 'We had only one branch in Tema, before last year (2004), but now we have Winners' International and Winners' Ghana as well

and both are thriving', he continued. A respondent in Tema who belonged to the Ghanaian Church opined as follows: 'When it started like every other thing it was with a humble beginning with people numbering around 200 and by the grace of God we are more than 5000 people because by our policy you have a branch of our Church per town, we have seven branches of the Ghanaian Church'. However, the researcher observed that the building being put up as sanctuary in Tema was abandoned. On inquiry the investigator was told that it belongs to the Winners' Ghana now.

The pastor added that 'this was formerly the second branch of the Winners International in Ghana, until 2004, when we believe that, through the minor misunderstanding between the then Resident Bishop in Ghana and our revered *papa* Dr. Oyedepo, God was leading us to breaking to become Winners Ghana', a pastor in Winners' Ghana, opined. 'This, to my mind, is to make for growth and expansion of the church of God', he added. 'You may want to recall that until persecution arose in the Acts of the Apostles, the church did not expand. So, that is the way I received what had happened. So I give God the glory'. The branch in Tema came on board about 1997; it was founded originally by members of Winners International, some of whom were returnees from Nigeria. Its owners jointly own the church. The name Winners' Chapel Ghana does not make it exclusively Ghanaian. There are other nationals including Nigerians in Winners Ghana. Its establishment was financed by the parent body (who sent pastors and paid them) and of course the members. In the course of growth, the members were in control of the financing. 'The growth has been tremendous we are in neighborhood of 3500 members from about a thousand barely a year ago', stated one discussant in the FGD sets in Tema about the Ghanaian Church.

## **Winners' International in Ghana – the group loyal to the Nigerian parent body**

As most people are aware the Winners' Int'l started in 1981 through a vision given to the Church's founder, Bishop (Dr.) David Olaniyi Oyedepo to start a church whose major teaching would be faith for the liberation of mankind from the shackles of the devil. The church rapidly grew to the extent of having international branches, one of which started here, in Ghana about 1996. Many Ghanaian returnees from Nigeria were born again in Nigeria through the ministry of Bishop Oyedepo irrespective of the faction to which they now belong, hence they cannot see any justification for leaving him to any other church. This explains the loyalty of a lot of Ghanaian members to him. He founded the Church, but the Church belongs to all members, so opined many of the members of the Winners' International. They also believe that when he started he must have expended his energy, time and money, so they do not expect that he continues that way, when he now has members. They feel grateful to God for giving him to them and are thus ready to spend their money in funding the Church. The equally believe that God is the owner of His church, and that their papa, the presiding bishop never claimed to be the owner. He affirms he holds everything in trust for God and the Church. The Commission started in 1981 (May 2) but the Living faith Church worldwide also known as Winners' Chapel International started in Kaduna in September, 1983 and it could be said to be an offshoot of Faith Liberation Hour, a study programme which was led by papa, Dr David Oyedepo in Ilorin. This church i.e. Winners' International as it stands today here in Ghana started in August, 2004 when the former Church which was established in 1997 was 'seized' by its former head of mission, George Adjeman. The Winners International in Ghana is owned by all in trust for God. Every new church gets a take-off grant for accommodation (staff) and place of worship and all



initial incidentals. Pastors' salaries and other emoluments are also paid by the Parent Church in Ota, until the new Church is able to fend for itself and stand on its feet very firmly. However, the new church is often urged to grow and stand firmly quickly.

The new Winners' Chapel International in Ghana began on a humble note with less than a hundred people in August, 2004, but it had as at February, 2005 a membership in the neighborhood of 5000 people. And as it stood in 2004, it was a brand new church finding its feet, yet with two other branches in Ghana, and serves as the headquarters of West Africa outside of Nigeria. The other now on its own as Winner's Chapel Ghana also at the same had seven branches which were the original branches.

'In spite of the background I gave earlier we are not less 2000 at any of the branches and we are growing by the leaps', he concluded. 'If I may add I am a Ghanaian and my senior pastor at this branch is also a Ghanaian, so it is not Ghana versus Nigeria, it is a question of insubordination which should not be condoned', a pastor of the Winners' International in Tema asserted. He also agreed that members financed the Church's establishment, thus corroborating the Associate Pastor's view on how the Ghana Winners was being financed. This method is similar to the one used in Christ Apostolic Church (*Agbal Itura*) as discovered by Falaye (2005). 'We are blessed, so we should appreciate that it is the Lord's doing by giving back to Him in this Church', the pastor continued. In fact we are over that figure. You can see why I said the separation was the handiwork of God', was the response of another interviewee in Tema. 'The church grew rapidly from hundreds in a few years to several thousands at the moment. God should be praised', he further enthused.

Another respondent stated that they were slightly over 1000 people when they began it August, 2004 but they were now around 1,500 people. He further revealed that the original church used to be between 14,000 and 15,000 people and that they had as

at 2005 six branches in Ghana and this church is the Regional Headquarters for West Africa less Nigeria (Winners' International). The phenomenal growth of the Church in Ghana and Nigeria coincided with the crash in oil prices from 1981 and the subsequent introduction of the Structural Adjustment Programme (SAP). This might led more people than ever before to find solace in the Church which then promised to provide what one may call an alternative to SAP, thus confirming the view of Ukah (2005) about the globalization of African Pentecostalism. Aiyegboyin and Ukah (2002) believe that the emergence of new Pentecostalism in Africa was due to the economic downturn of the 1980's and the 1990's.

On doctrinal matters the main inference that one could make from the views of the respondents in both the interview groups and FGDs is that the two variants hold the same doctrinal views and very strongly too, thus the reason for their parting ways is not doctrinal but financial judging also from the interview, the 'rebelling' Bishop Adjeman granted the *Newswatch* Magazine in July 2004. In terms of doctrines there are no differences between the two variants as they both believe in: the supremacy of the Scriptures in all matters; the Godhead – one God but manifested in three persons; man, the fall of man and redemption; eternal life and the new birth; water baptism; baptism in the Holy Ghost; sanctification; signs and wonders; Divine healing; the Resurrection of the just; the return of the Lord; and hell and eternal retribution. The assertion that their doctrines are same was confirmed by the associate pastor, who is the next in rank to Bishop Adjeman, when he states thus: 'our beliefs are the same as those of the International as the point of dispute was basically administrative and not doctrinal'. He further affirms thus: 'Our doctrines remain the same as ever'. They include beliefs' outlining them as has been stated above. All the respondents agreed that both groups have the same beliefs as

all were able to give a kind of recitation of the same doctrines, evidence that they are all well - grounded in the doctrines of their Church. This can be ascribed to the good strategy of teaching in the Church and good leadership training strategy employed by the Church. In fact both parties are agreed that the winning of the Church is the practices of teaching their doctrines in tandem with the scriptures, which culminate in the financial giving by the membership. In matters of doctrine all participants in study whether FGD's or interviews unanimously agreed on the same thing using the same words, which we believed resulted from sound teaching by the Church. The doctrines form the basis for both the numerical and economic growth.

## **GOVERNANCE IN WINNERS**

### **Ghana**

As regards the question of governance, there is a slight difference in the way the variants in Ghana do it. The 'Winners' Ghana' (WG) is governed by the bishop assisted with other persons. They have a council and a management board as their administrative organs with the council headed by the bishop who is the final authority in matters of governance whether spiritual or administrative. Members felt that this kind of governance structure was the most proper and suitable for the Church at least for the time being. To them that is the best structure to adopt, considering the church's current size. There is also a management board at headquarters which reports to the council, for the day to day administration of the headquarters and the co-ordination of the work of the seven branches of the Church.

Hitherto, WG was responsible to Nigeria, until the severance of relationship with Winners' Chapel International (WI). Bishop Adjeman now presides over the church's affairs directly. The changes in structure was only because WG was just one of several dioceses which were responsible to the Ota



headquarters of which the church was part, but now they have become headquarters on their own right with national branches which are responsible to this headquarters in Accra. Other than this, there have not been any substantial changes except in nomenclature first in the pastoral council and Diocesan council which have now metamorphosed into the National Council and management board with the founding pastor as the presiding officer in both cases. The Bishop is assisted directly by his associate pastor; while WG's new constitution is being put in place. Thus the WG has a bishop and an associate pastor who deputises for him. There are some other pastors and a solid succession plan whereby the deputy takes over the mantle of leadership when the need arises. Though this is yet to be clearly stated, yet it is implied. The associate pastor states: 'if there is a deputy, it implies that by inference there is a succession plan. So the ultimate decision would be taken when the need arises, the Holy Spirit will lead us to the right decision'

On its own part, 'International' has what could be described as an international council with the presiding Bishop at the head of its affairs, with a deputy who is also a Bishop and several Bishops both in Nigeria and abroad heading dioceses and all reporting to the presiding bishop, who is authority as the representative of Christ for the time being. All participants affirmed that the Church is properly governed through the council of Bishops headed by the presiding bishop and founder Dr. Oyedepo. It also has a national council as well as Diocesan and District councils. This pattern of governance structure where the Church's administration is usually dominated by the founder and his family is common in Nigeria. Examples include Christ Apostolic Church (CAC) *Agbala Itura*, where its founder, Dr. Samuel Abiara is the Director – General of the Ministry and Church, and Church of God Mission Inc. where the founder on his demise was succeeded by his wife, Bishop Margaret Idahosa

among others (Falaye, 2005). The wife of the founder of Winners is one of the three vice – presidents of the Church according to one of the pastor – informants in Ghana.

The church is said to be under the management of the college of Bishops at the international level; at the local arena it is by pastoral council headed by the Diocesan Bishop or head of mission as is the case in Ghana. There is definitely a succession plan, (at least by implication), in place in view of the fact that Papa has a deputy in the person of one of his bishops. They believe that with a leader and a deputy on ground, succession plan is quite clear. WI leaders do not retire so the idea of succession is not a serious issue.

The Church has grown from being a sole ownership one to a corporate entity. The following is the administrative structure of the Church: Council of Bishops. The Bishop is assisted by the Vice president (Bishop Abioye being the senior) and one in charge of missions and Mama, Pastor Faith Oyedepo is the vice president, social development which includes schools, while Bishop O. Adeyinka is the Vice president in charge of projects.

It maintains a central purse. All the monies of branches are paid to the centre and the budget is approved for them according to their income and they withdraw from Account number 1 to Account number 2 from which they can spend. The centre spends the money in its reserve to help weaker churches. A respondent said, for instance, when he was in Calabar, the central Church bought their 65,000 – man capacity sanctuary.

### **Nigerian Perspective: Background and Governance**

The history of the Church is the same as has been given in the background of this investigation above. In the Nigerian section of the study, all the three Nigerian branches of used in the study agreed on the following as a leadership structure of the Church (which they claimed is subject to changes if and/or when the need

arises. The administrative structure of the church is as outlined below:

Bishop David Oyedepo, who is Presiding Bishop, is also the president of the Living Faith Church Worldwide (aka Winners chapel). He has the final say on any administrative matters. The church management of Winners' Chapel International comprises all Bishops of all the Dioceses of the Church both within and outside Nigeria. The authority of the leadership flows from the presiding Bishop, to the bishops, to the senior pastors, to associate pastors and part time pastors then to deacons and elders, to unit leaders (HOUs) and finally to members. This is perhaps a little bit more detailed than what we got from Ghana which could be an indication that either what obtains in Ghana is very slightly different from what obtains or that those in Nigeria possessed more information on the structure in some sense than those in Ghana, except the Ghanaian sector seemed to know that there are three vice – presidents including the founder's wife as opposed to two given by those in Nigeria. In fact in some cases they even think the deputy head of the Church, Bishop David Abioye is designated president while the head is designated presiding bishop. The implication of this finding is that enough enlightenment on the church's structure had not been given to members throughout its congregations. It also implies that documentation about the Church's administrative structure is not much.



The organogram from the Nigeria's perspective could be depicted as shown below:

**Bishop David Oyedepo** – *Presiding Bishop*

**Bishop David Abioye**– *the president, Living Faith Church and the head of administration*

**All Bishops**

**Senior pastors**

**Associate pastors**

**Part-time pastors**

**Deacons**

**Elders**

**Unit leaders or head (HODs)**

**Members**

This version of the Church's organogram is slightly different from what obtains in Ghana as revealed in the interview and FGD interactions as reported earlier in this work. The main difference is in the levels of hierarchy (for instance, Pastor Faith Oyedepo was named as a vice-president and deacons and those below them were not mentioned respondents in Ghana and Pastor Faith Oyedepo's position as vice-president was not mentioned by the Nigeria-based respondents either). This may be either due to the fact that they thought the hierarchy from the level of deacons downward was quite important or these were not in use in Ghana probably due to smaller size compared to the Nigerian section of the Church.

However, it must be observed that the lengthy level of the Church's hierarchy has assisted its numerical growth exponentially as compared to the arithmetic rate of growth within the orthodox sector of the Church in Nigeria otherwise

known as the mainline Churches. In spite of the numerous levels in its hierarchy, the final decision making rests squarely on the sole authority of the Church namely the presiding bishop who assumably must not be questioned. He is said to be solely in charge of the transfer of its cleric. It is the system of effecting that which had caused the defection of those who were not happy with such development and who viewed as punishment as in the cases of Bishops Dayo Olutayo (Abuja) and Adjeman (Ghana). In Okene, Lokoja and Ilorin, respondents all claimed that the Church is an affiliate of the Pentecostal fellowship of Nigeria (PFN), which would have made the latter have some form of authority over the Church, however, the PFN like its 'elder brother' the Christian Association of Nigeria has no power to sanction any of its members. Even if it does, such action will have no force of law. Thus it will become an exercise in futility. They also believe the Church's structure is perfect, their leader is God-sent and therefore, they saw no need to be disloyal. Such occurrence would amount to disloyalty to God Who sent him to the world at point in the time in history. The governance structure is such that instruction is passed on from above down the line to the bottom where the Congregation is placed. This is in contradistinction to what obtains in the Anglican Church where the authority from the bottom (the Congregation represented by the synod initiates policy) moves upwards. A respondent in Ghana felt nothing was wrong in the branches making returns to the headquarters. He said 'that is why you can be talking to me as a member of Winners' International (WI). He further states that when 'you give birth to a child you nurse the child to adulthood and in the African context when the child attains adulthood he in turn, caters for you'. That illustrates the relationship between the branch and its mother Church.

WI has branches in several African countries – Zambia,

Kenya, South Africa, Ghana, and Mali etc. So to this extent members in Nigeria contribute in a way to sponsor or start foreign missions of the directly albeit covertly. The Ghana Winners claimed they are only national as implied in their new name. They opined that they could not be thinking international until they were fully established in Ghana. The Tema Branch of Winners Ghana (WG) revealed that they owe some obligations to their Headquarters in Accra. While this system of governance agrees with what obtains in some Pentecostal Churches like the Church of God Mission Inc. it contradicts the structure of governance in the Redeemed Christ Church of God and the Foursquare Church in Nigeria where there is a structure that not dependent on the founder or the presiding pastors. Such structure promises to endure the test of time. For instance, in the Foursquare Church, succession is prayerfully but democratically carried out (Adeogun, 1999). The administrative structure of the Winners' Chapel is quite different from what obtains in the older churches. For instance, in the Anglican Church, the Archbishop of Canterbury, who is the titular head of the Anglican world, does not dictate to any bishop or a local church, not even in England where he is the primate of all England. The Anglican Church is structured along international lines namely: The Meeting of Primates, Lambeth Conference (made up of all Anglican Bishops worldwide) is held every ten years, along national or regional lines like the Episcopal Church of USA, Church of England and Church of Nigeria as well as along local church which appears to be in tandem with what obtains in the Book of Revelation chapters two and three where we have the Church of Ephesus, of Smyrna, of Philadelphia among others.

## **FINANCE AND ITS MANAGEMENT**

In both Ghana and Nigeria, the study found that the Church sources its income in the same manner whether it is the break



away faction or the mother Church. Those methods were earlier outlined in the background and literature section of the study. These include tithe, offerings, prophet's offering, covenant offering, project offering, kingdom investment, and thank – offering among others (the Kingdom Investment Record Booklet of the Winners' Chapel, Ibadan undated). The respondents in both the FGD's and interview agreed on the fact that though the Church's funds were well-managed, yet the records of incomes and expenditures are were circulated for the members' perusal. Yet they had no doubt in their minds that their money was being properly spent and that God was actually rewarding them as they give to the cause of the work of the Lord, just according to the teachings of their leader, whom even the members of the splinter group still revered with high esteem. Generally whether it is Winners' Ghana or Winners' International, the Church as a body maintains a central purse. All the money sourced by the branches is paid to a centre to which approves a budget for them according their income and based on which they spent money on salaries and development projects and spiritual programmes. The central Church uses the money in its reserve to develop projects, pay salaries and to assist weaker churches to stand. An instance of assisting weak branches is the 65, 000-man capacity sanctuary bought by Dominion Cathedral for the use of that congregation. A pastor further states that what the headquarters does is to collect from those Congregations who have much and distribute among the less endowed Congregations to further the growth of the entire Winners' Chapel International Family. This contradicts the practice in mainlines such as Methodist Church Nigeria and the Anglican Church where branches are levied or assessed or more succinctly requested to contribute certain amount of money to the central purse. In the case of the latter, its dioceses are autonomous under the strict control of the Diocesan Bishop but in a kind of a confederate relationship with the central organ. A careful study

tour of some of its property revealed that most of its projects, even though they provide employment opportunities for members, are neither social projects nor welfare because they not only break-even but must of compulsion make profits. For instance, Covenant University is a profit – making project that not only fends for itself, in fact records surplus. The university pays the staff fairly well; however, they also pay heavily for services it provides for them. While it provides accommodation for members of its staff, they pay as much as twenty thousand naira for a bungalow or in the alternative as much as fifteen thousand naira for a flat in a block of flats per month. These rates are very exorbitant when compared with what obtains in other universities or even in the open market anywhere in the country. The students are not allowed to own their personal handsets rather they must patronize the university's telephone services. Members during Shiloh must patronize its bakery. Even the many buses they have do not provide free services either.

The members believed the implications of their level of giving included personal economic growth, employment opportunities for members and physical development as they claimed their money is properly utilized. The Church teaches its twelve doctrines every year, one for each month of the year. They believe in the Bible teaching that says 'give and you shall be given ...' Luke 6:38 (cf. Malachi 3:8-10). In addition, they support their act of giving with the following passages as well: Deut 14:28-29, Genesis 14:20, Malachi 3:8-10, Luke 6:38, Genesis 14:20, Deut 14: 28-29, Mal 3:8-10 and Luke 6:38. There are edifices in all the four branches of two variants in Ghana and the three branches of the original Winners' in Nigeria. Members both in Nigeria and Ghana agreed on all matters of interest in this study and stated that the moneys their Churches realized were well-spent. They listed the undermentioned projects: administration blocks providing offices for the pastor, assistant pastors and workers; development



projects –office block, running cost, schools, bookshop, and transport among others as evidence of judicious utilization of their money.

It is commonplace knowledge that the vehicle for the proclamation in modern world is money, much more so in this era of 'monetisation'. Hence, the Yoruba would say that '*owo ni keke ihinrere*' meaning that *money is the wheel on which the propagation rests*. The members posited that since they knew what their money is being used for, they were ready to contribute even more willingly. However, they believed that they were also blessed as they give to God in the church. This was corroborated by the writing of Bishop Adjeman in the *Prophet Roots for the year 2005* when he said that they were well – blessed the previous, thus they must be grateful to God for His mercies and in turn bless the Lord with their substances.

They heard testimonies of how people were blessed and thus they were motivated to give. The Church's finances are to provide amenities for the comfort of the members and employment opportunities for members of the church. Such amenities include luxury buses used to convey members, Faith Academy, Covenant University which was built in record time and indeed the best so far in terms of physical infrastructures in the Nigerian context.

In addition to the sources of the Church's finance enumerated earlier, members who travelled abroad do contribute generously to the Church's confers. Besides this generosity of it members in *diaspora*, the Church has no external funding. Other means of income for the Church are capital shares, human resources (provision of free labour for execution of projects). One respondent said he gave (some hundred thousand naira as tithe) at Shiloh, 2004 and was blessed so much thereafter. Moneys are collected at well attended daily or weekly services. Anytime people are blessed, they also give offerings. 'They are



also motivated to giving whenever they listen to a good sermon' so claimed one of the pastors who participated in the interview. Someone even exclaimed: 'In fact we give all the time, it is almost a non-stop phenomenon, because people are blessed without ceasing'. A pastor claimed, 'every day people come to the office with tithes which are receipted for proper accounting as a result the blessing of God on them.' He, however, stated that accounts were not made available for public scrutiny for security reasons. Others claimed that whenever they gave they received double or triple the amount they gave and that giving is a top priority duty not just responsibility of every member 'because you know it opens doors to experiencing the extra-ordinary'.

They believe it is important because it is Biblical, it is divine, it is a compulsion and it is a source of unlimited blessings. It is said to be very important, because it is very rewarding and it is a mark of obedience to God. It is also a measure of our faith in God.

Methods of soliciting funds in both variants are: Teaching on giving and needs appeal. Stating the mind of God concerning the projects He has commanded the church to embark upon, covenant reminder/testimonies on the blessing of God, teaching sound doctrine are other ways of soliciting funds.

We do Charity also i.e we help people. Payment of bills-electricity, water development projects particularly education and education related projects, health projects

The Church provides free (through payment) health services to those whose faith cannot ensure their health. Hospitals are in the pipeline, one is at the headquarters. The influx of people to the church premises is an indication that it had a welfare package; it also assisted the underprivileged with employment. It equally assisted needy parents and their children with school fees and other relevant materials. Members strongly believed that every Church must be obliged to headquarters but respondents

would not mention any amount except one could get that information from the presiding bishop which, he knew very well, was an impossible task because he does not have time for such things; he is always busy attending one meeting/programme or another. While WI sponsors new Churches in foreign lands by giving an initial take off grant which as it were turns out to be intended to be an investment, because such Churches are required to pay what can be termed returns on investment as was with the Ghana based Diocese that eventually led to the split in the Church in Ghana. However, the contrary is the case of WG in terms of sponsoring foreign based mission obviously for the fact that it needs to find its feet and be firmly planted before embarking on an expansion programme. Hence, the Winners' Ghana had no foreign missions at the time of the study in 2005. Yet while they were a part of the Nigerian Church, they were regarded as foreign 'missions. Now we first established a branch, sponsoring them and when they are come of age, they pay tithe on tithe to the headquarters'. 'We sponsor them, and they must be responsible to the parent body by paying some of their income back to their mother Church', all the participants stated. The 'International' believes that the Child after certain age takes responsibility for the mother, so to them there was nothing new about external missions being responsible to the headquarters and taking directives from the international head namely the presiding bishop. It has national and foreign missions all over Africa.

Several documents scrutinized showed that Churches such as the Chapel of the Resurrection, University of Ibadan, Nigeria and Dioceses of Ibadan, Osun, Ibadan North and South Lokoja and Kwara, all of the Anglican Communion, among others published their accounts annually and make the documents available for public consumption. However, Winners keeps its only for management perusal at meetings, but not for

the public. However, according to an informant, the Presiding Bishop reads the accounts to members at their annual convention tagged 'Shiloh' (Minutes and Reports at the Various Synods of the aforementioned Dioceses, 2005 and the Minutes and Reports of the Chapel of the Resurrection 2000 – 2005). It must be noted that the projects of the Church not only provide jobs for Church members but also serves as a means winning more members as everybody on the Church's payroll must become a member or forget about working for the Church.

However, the Winners' Chapel whether the original known as international in Ghana or the Ghanaian splinter group otherwise known as Winners' Ghana do publish the projects on which the Church's money is spent – for instance, the Covenant University, Ota (The Covenant, 2003; Oyedepo, 2004; Adjeman, 2005;). However, neither WG nor WI circulates its full statement of accounts showing incomes and expenditures to its membership. Yet the majority of the membership were convinced beyond any doubt that there was nothing untoward in the handling of the finances but affirmed that their 'giving' was yielding their desired dividends in terms of divine provision, healing and deliverance.

Documents from the Church revealed that testimonies are a means with which the Church sustains generous giving by the entire membership of the Church. The following are examples:

Oyedepo (2003) in his book: *Signs & Wonders...* reported that one Brother Elvis, D. Adewuyi, and D. Arojo among others gave testimonies as follows: **'I am a millionaire today'**, in which Elvis writes: 'I blessed God I met you (Oyedepo)... when I met you and you prayed for me and prophesised at the close of March that there would be many openings for us ..., I got a job and my car was miraculously recovered! The job I got opened another – an international contract, where I receive between 300,000.00 and 400, 000.00 naira monthly for two years running.'



While Adewuyi testified that from no having camera, he had grown to having five because Bishop Oyedepo so prophesised at a Youth Convention, Arojo said when he left former church to join Winners' Chapel, God settled all his financial debts and revived his business. The book under reference contains fourteen testimonies on financial prosperity apart from several on business breakthroughs.

In another book titled: *Sign & Wonders Today: Miracle Healings – Testimonies of Divine Healings* (2003), Oyedepo, reports testimonies of divine healings of various types in all of its twelve chapters. Dr. Oyedepo the Presiding Bishop of the Winners' Chapel International wrote a twenty – three chapter book titled: *Understanding Financial Prosperity* to enlighten the members of his church and others who care on the subject of prosperity using extensively the Scriptures to prove his assertions. Physical inspection of all the branches of Winners' Chapel whether in Nigeria or Ghana; whose teaching is the same with its parent – body, will convince anyone that what is on ground proves his teaching on the subject to be true. The largesse displayed in Canaan land, the International Headquarters, Ota and the adjoining Covenant University are a proof of the authenticity of his teaching.

The Church sees giving as an investment based on faith. Thus giving to the Church is giving to God. They believed firmly that God rewards such an investor in the Kingdom Investment without fail. For instance, Living Faith Church, Ibadan has what it termed Kingdom Investment (KI) Record Booklet for her members with numbers, e.g. 531... for keeping the record for the payment made into the KI Fund of the Church. Each branch also has in addition to the aforementioned, the Tithe Payment Booklets also with numbers e.g. 108... For Shiloh 2004, there was a set of envelopes in circulation titled: Winners' Kingdom Investment Envelope with the following inscription among

others:

*Special Prayer, experience showers of blessings in supernatural harvest, plus offering, tithe, thanksgiving, AGIP/MTW, project, Shiloh sacrifice, Covenant University and prophet. 'All these Blessings shall come on thee, and overtake thee...- Deut. 28:2.'*

It could be inferred from the foregoing that there are various ways in which the Church solicits funds from its members including tithing, special prayer, special project offering, prophet's offering and pastorate. In a telecast preaching, on Nigerian Television Authority (NTA), Rev. Victor Adeyemi, Founding pastor of Global Harvest Church, Ibadan, states that faith is risky business, in which one has to let one thing go in order to gain another, thus emphasizing the fact that there is opportunity cost as found in economics.

In a series, 'Signs and Wonders Today' of October 24; 31; November 7 & 21, 2004 and February 6, 2005, Bishop Oyedepo, highlighted the following testimonies: 'Broken Marriage Restored After 16 Years!', 'Harvest of Twins!', 'Fibroid Flushed Out!', 'Healed of HIV!'; 'God Fulfilled Everything', 'Healed of Congenial Abnormalities', 'Normal Delivery at Last'; 12 Years of Broken Marriage Restored', 'Unusual Lifting', '8 years Barrenness Broken!', 'Three-fold Blessing'; 'God Gave Me A Business Idea', 'No Longer A Nonentity', 'Supernatural favour', 'Miracle Job'; and 'Eight years of barrenness broken', 'Great Doors Opened', 'Son delivered from ritual killers' and 'Angelic interventions' as some of the various testimonies of members claiming most often than not, to be the results of their giving for the work of God and/or through the prayers offered by the presiding bishop or some other pastors of the Church, hence they continue to give to the Church's coffers. These testimonies are

published in the Church's newsletter very regularly as well as in the authored by the founder. If these actually took place as the members religiously believe they did, then there is no reason that members would not contribute generously to the coffers of the Church, especially when evidence physically abound that their contributions are being utilized, notwithstanding the fact that the leader(s) live(s) in affluence. The fact that people are self-centred in all spheres of life, including religion which should be a lifestyle, informs the major reason for the influx of people into Pentecostal Churches in the class of the Living Faith Church Worldwide. Thus instead of moderating the life of the worshippers, the worshippers' inordinate desires now moderate the life of the Church, in a sense confirming St. Paul's prophecy in the book of 2<sup>nd</sup> Timothy chapter four verse 3 and 4 which read thus:

*For time will come when they will not endure sound doctrine; but after their own lusts shall they heap to themselves teachers, having itching ears;  
And they shall turn away their ears from the truth; and shall be turned to fables  
But watch thou in all things, endure afflictions, do the work of an evangelist, make full proof of thy ministry.*

Even when leaders do not intend to, they may be induced by the people i. e. the followership to act as most leaders also want a crowd except those who are to teach the truth irrespective of the level of membership they get. However, one shocking finding is the fact that the best of knowledge members have on how their moneys are being spent is through physical sighting of the projects as the Church's account books are not opened to the view of the members. This development is contrary to what obtains in the Chapel of Christ our Light, University of Lagos; Nigeria, Chapel of the Resurrection, University of Ibadan,



Nigeria or the University of Legon, Ghana where accounts records are laid before the Congregations annually and / or weekly as it is the case with the Chapel of the Resurrection. Nor is the practice in tandem with what happens in the Anglican Church which publishes its accounts and presents same to the diocesan synods annually while each parish Church does the same through during its annual vestry meeting (vide reports to synod sessions and vestry meetings respectively) (Annual Reports of Chapel of Christ our Light 2000 to 2005, Chapel of the Resurrection, 2000 to 2005, University of Legon Chapel Report, 2005, Reports and Minutes presented to the synods of the Dioceses of Ibadan, Kwara, Oke-Osun, Osun, Lokoja, Ibadan North and South, 2005).

## **CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS**

A careful study/analysis of the responses of members during both interviews and FGDs session would convince a keen observer of the Church and its members that the entire membership of both the main and the splinter groups of the Church have tremendous respect for the founding pastor of what we refer to as the original Winners in the study. This has by extension been extended to the leader of the splinter group, Bishop George Adjeman. A study of the crises in the Church also reveals that the reasons for these crises whether in Ghana or Abuja, Nigeria were not leadership problem per se except with respect to the level of involvement in the management of finances in the branches by the Church's topmost leadership. The local leadership rebels when they think they cannot stomach such interference any more. However, the inference that can be made from the observations of the members of both WI and WG, is that the founder of the original Winners', Bishop Oyedepo must have proved himself in words and actions that he is truly a man of God. Thus he is revered among his

followers including even the dissidents such that they pour encomiums on him as well as speak highly of him. The members believe fervently that he is called by God and thus give him all the necessary support and reverence. However, there appeared to be an order and probably a restriction placed on the members so such so they say the same thing whether they are in Ghana or Nigeria (irrespective of whether they reside in Okene, Ilorin or Lokoja). The presiding bishop has an imposing and perhaps an overbearing presence everywhere and in every branch of the Church. In the Covenant University his picture is displayed in every office including lecturers' personal offices. This does not conform to what obtains in the government or some of the other privately owned universities in Nigeria where the head of government or of the owner-organisation's picture is hung only in the offices of principal of the university. There he as the Chancellor oversees almost every segment of the daily affairs of the University either directly or through a proxy. He also presides over management meetings every Friday or grants press conferences or officiates matriculation ceremonies (the Covenant maiden edition, Nov.2003) this gives impression that the Vice – Chancellor is actually an equivalent of deputy vice – chancellors in the government – owned universities in Nigeria where Chancellors are only ceremonial heads who functions mostly only at convocation ceremonies. Same goes for some other ventures of the Church like the Dominion Publishing House where he is chairman and publisher. Ordinarily, the Church should have had what can be regarded as one of the most participatory Church organizational structure. However, the sole responsibility in making major decisions as well as most monetary policies of the Church resides on the presiding bishop. The church should learn from churches like the Anglican Church decisions including major monetary decisions are the prerogative of the parish Church vide the Parish Church Council

(PCC) is which elected every year at the local Church's annual vestry meeting.

There are glaring evidences to show the funds were spent on viable and useful projects. This development has contributed in no small measure to the giving spirit of the membership and the influx of more members to the Church. The evidence in terms of physical structures and the consequent job creation for its membership gave credence to the rising profile of the Church in spite of the recent crises in the Church over the management of its finance. This particular occurrence may have been responsible for the determination of members to outdo one another in giving to the work of God. Many members are of the opinion that giving opens the doors of blessings for one and as such would do any and everything in anticipation that they would receive greater things. This they do by giving to God or by even giving substantially to the man of God. They also believed that they would be blessed, if they bless or obey the man of God in every material thing/sense. They give not only money to the Church but also their acquired or divinely endowed skills. The Church taps the talent of its membership to its advantage, as they are encouraged to give free services to the Lord by making their skills freely available for use for the work of God. This contradicts what happens in several other churches in Nigeria (Mount Olives Chapel, Ilorin Service Bulletin July 10, 2005) where people are more willing to contribute money than be available for use directly for the work of God. It can also be inferred that the Church has a well trained and disciplined leadership as well as followership which may be the result of good, effective and godly teachings. In fact it is obvious that their teaching is biblically sound. They have projects and programmes that are welfare oriented and give relief to the people.

By implication therefore the Church supplements governments' efforts in providing jobs and education for the



people. The Church also meets the spiritual needs of the people; the avalanche of testimonies they give both at their services and by the participants in the study support this claim.

This is a challenge to others. However, the Church does not make its accounts available to the members for scrutiny for what it terms as security reasons. This development may cause some doubts in minds of the public and some of their members with inquisitive minds. It could lead to disaffection and further disintegration of its membership. Thus it is high time it devised a method of disseminating its account to its own public retain cohesion and avoid further squabbles with respect to how it manages its finances as that has constituted the main bone of contention with its hierarchy so far.

Therefore, it is being recommended that it should start forthwith to make its accounts public to its members. It is equally being recommended that other Pentecostal Churches should emulate Winners in its sound doctrine and leadership training programmes. Other churches irrespective of whether they are Pentecostal or not should emulate it in executing viable projects and thereby providing jobs for their members.

However, it is advisable that it put in motion the machinery to produce a durable constitution with succession clause entrenched in it to forestall future squabbles on succession when the need arises. Otherwise the Church may one day go the way of succession crises. The presiding bishop should also divest himself of some of the onerous administrative responsibilities that have been deliberately or inadvertently heaped on him. If he does this would go to avoid leadership crises resulting from high handedness. High-handedness has always resulted from over-concentration of too much power in the hands of a leader, thus leading to crisis sooner or later. Delegation will help build self confidence in the other members of the leadership and prepare for the future while he will thus be relieved of administrative

bureaucracy which in turn will enable him do more of the spiritual duties thrust on him, which is the crux of his call. And of course the Church would be the better for it. The constitution of the Church should be circulated among the members, if any. And if there is none, one should be prayerfully drawn up and circulated among the members for their enlightenment about the Church, its structure and financial procedures.

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#### **Some of the Interviewees**

Pastor Rotimi Adetayo, Deputy Head of Mission and Associate Pastor Winners Chapel Int'l 12 Dadebam Loop North Industrial Area, Accra. 12.15pm. 04/03/05. Ota-Nigeria(Int'l Headquarters) By Adams Onuka.

Pastor I.Y. Fosu-Kwakyee Deputy Head and Associate Pastor Winners' Chapel Ghana 17 Otublohum, Accra, Ghana By Adams Onuka

Six other anonymous interviewees in Ghana

Twelve Interviewees (four each in Okene, Lokoja and Ilorin).

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