

THE RELEVANCE OF CELL GROUP REVITALIZATION TO THE DYNAMICS OF CHURCH FINANCES (A Review of Church Management Based on John Wesley's Economic Theology)

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Abstract

Church financial dynamics are often viewed as an administrative aspect separate from the congregation's spiritual growth. This phenomenon often leads to transparency issues, low congregational participation in giving, and slow diaconal bureaucracy. This lecture explores how the revitalization of cell groups, rooted in the Class Meetings model of the early Methodist tradition, is crucial for stabilizing and transforming modern church financial management.

Using John Wesley's economic theology approach encapsulated in the principles of Gain all you can, Save all you can, and Give all you can this paper analyzes how cell groups are not simply prayer units but effective micromanagement instruments. Theologically, Wesley viewed financial management as a "means of grace" that requires community accountability. Managerially, cell groups function as channels for distributing financial responsibility, fostering a sense of congregational ownership.

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1. Introduction

Churches in the 21st century face increasingly complex organizational dynamics, particularly in the areas of resource management and financial stability. Often, churches are caught in a dichotomy between pursuing spiritual growth and maintaining management efficiency. Many large (megachurches) and mid-sized churches experience sharp financial disruptions due to overly centralized management systems, resulting in a communication and trust gap between central leadership and the congregation at the grassroots level. In this context, Church Management is not simply property administration, but rather a form of "Stewardship" responsible for managing God's property through planning and overseeing human and financial resources with integrity. Management failures are often explained by a lack of transparency and the lack of organic congregational involvement in the church's financial vision. Aubrey Malphurs emphasizes that a church's financial health depends heavily on the congregation's level of trust in its leadership, and that trust can only be built through real accountability.

As a solution to this challenge, Cell Groups emerged not merely as a forum for fellowship, but as the smallest, most strategic management unit. Cell groups, which biologically refer to the basic units of life capable of building larger organisms, function as an extension of the church to monitor the congregation's condition holistically. History has proven through the "Class Meetings" initiated by John Wesley that the most sustainable financial management begins with small group discipline, where each member feels a collective responsibility for the continuity of the church's mission.

Therefore, revitalizing cell groups is highly relevant as a strategy to stabilize church finances. Without healthy micro-units, central management will lack accurate data on congregational needs and potential resources. This article will examine how revitalizing cell groups can transform the church's financial landscape from a passive system to an active, transparent, and sustainable ecosystem.

2. Literature Review

Cell group revitalization should not be viewed simply as a secular management strategy adopted by the church. Rather, it is deeply rooted in the ecclesiological practices of the early church and apostolic teaching on the mechanics of giving. This section will examine two key texts as the theo-managerial foundations of church organization.

2.1. Exegesis of Acts 2:42-47: The Organic Community Paradigm

2.1.1. Exegesis of Acts 2:42-47:

This text provides a picture of the "dual system" that was the secret of the stability of the early church. The emphasis on apostolic teaching and fellowship (koinonia) in verse 42 indicates that spiritual growth was the basis for all organizational activities. However, the most prominent managerial aspect is seen in verse 46, where the congregation gathered in the Temple and in each other's homes (kat' oikon).

The use of homes as the basis for ministry demonstrates the Apostles' application of the principle of decentralization. Without micro-units (cell groups), the equitable distribution of assets described in verse 45 would not be possible. The phrase "apantaka koina" (all things in common) here does not imply the abolition of property rights, but rather a shift in orientation from ownership to stewardship under community oversight. Cell groups serve as a verification instrument to ensure that aid is distributed "according to each person's need," a highly accurate principle of resource efficiency.

2.1.2. Exegesis of 2 Corinthians 9:6-15: The Psychology and Theology of Contribution

If Acts provides the structure, then 2 Corinthians 9 provides the motivation and law of stewardship. Paul uses an agricultural metaphor (sowing and reaping) in verse 6 to explain that giving is not an operational expense, but rather an investment in God's Kingdom. The use of the word eulogiais (blessing/plenty) indicates that church financial management should focus on abundance, not on the fear of scarcity.

The most crucial managerial aspect lies in verse 7 concerning voluntary giving (proaireitai). Administratively, this means the church should not build its finances on pressure or psychological manipulation. Instead, through cell groups, the congregation is taught to experience joy (hilaron) in giving because they see the direct impact of their giving. Paul also introduces the concept of autarkeia (sufficiency) in verse 8, which guarantees that faithful stewardship will be followed by divine providence, thus ensuring the church's financial sustainability.

Paulus promises that God is able to provide abundant grace so that the congregation will be "sufficient" (autarkeia). The concept of autarkeia here is not stoic self-sufficiency, but rather sufficiency aimed at generosity (haplotetos). Cell groups become a forum where this promise of sufficiency is demonstrated through mutual sharing (verses 8-11), and in verse 12 Paul refers to this fundraising as a service of worship.

2.1.3. Synthesis: Management as Liturgy

Through these two texts, it can be concluded that church financial management is a "service of love" (verse 12). This term is usually used for official duties in the Temple, but Paul uses it for the administration of fundraising. This emphasizes that managing finances at the cell group level is an act of worship on a par with prayer and the breaking of bread.

From these two texts, we derive the following "Theo-Managerial" principles:

1. Koinonia (relationship) produces Diakonia (distribution). Without relationships within cell groups, the distribution of financial aid will never run smoothly.
2. Eulogia (blessing) produces Eucharistia (Thanksgiving). A transparent financial system at the cell level will enable the congregation to see the results of their giving, which will then lead to gratitude to God (verse 12).

2.2. Cell Groups and Church Management

2.2.1. Definition and Essence of Cell Groups

Terminologically, a cell group is the smallest organic unit of a church structure, consisting of 5 to 15 people who gather regularly for the purposes of discipleship, fellowship, and evangelism. The term "cell" refers to the biological principle that a cell is the basic unit of life capable of reproducing and providing energy for the entire body.

From a historical perspective, John Wesley developed this concept through "Class Meetings." Wesley believed that the growth of the congregation's faith and the stability of the community could not be maintained solely through pulpit preaching, but rather through close supervision and mutual support within small groups. This structure was not merely a social platform, but rather an instrument of spiritual discipline that ensured the economic and spiritual well-being of each individual. Howard Snyder emphasized that Wesley's cell group model was key to church renewal because it transformed the congregation from passive spectators into active participants in the mission. The Function of Cell Groups: Organic Function: Cell groups are not merely a church program, but a "way of life" of the church. This is where intimate discipleship, pastoral care, and relational evangelism occur.

Managerial Function: Within an organizational structure, cell groups act as extensions of the pastor, ensuring that no member is neglected, either spiritually or materially. John Wesley (founder of the Methodist movement) will provide strong historical and practical weight to your article. Wesley was one of the most successful pioneers in using small groups as an instrument of church management and economic transformation.

John Wesley developed a system of small groups known as "Class Meetings." For Wesley, a church without small groups is not a complete church, but merely a "heap of sand" that can easily be scattered. The concept of a Cell Group is as follows:

a. Neat Organizational Structure

Wesley divided the congregation into small groups of about 12 people. Each group was led by a class leader. According to Watson, the class leader's duty was "to see each person in his class once a week at least; in order to inquire how their souls prosper."

b. Management Relevance

Wesley implemented a highly disciplined reporting system. Class leaders were required to meet with Wesley or the superintendent weekly to report on the spiritual and social well-being of their members.

2.3. Definition of Church Management

Church management is the art and science of organizing ministry to achieve the divine vision through the responsible use of human, financial, and physical resources. In the biblical context, management aligns with the term stewardship, which is the responsibility to manage God's assets entrusted to the congregation. Effective management focuses not only on administration, but also on how the organizational system supports the growth of faith.

According to Aubrey Malphurs, healthy church financial management requires transparency that builds trust, because without trust, the congregation's financial support will weaken. Furthermore, church management encompasses "planning, organizing, and directing" aimed at transforming material resources into tangible ministry impact. In a cell group system, church management is decentralized, where financial accountability no longer rests solely with the treasurer (central) but is distributed throughout the smallest units within the congregation.

2.4. Cell Group Synergy and Financial Management

The relationship between these two variables lies in the flow of information and commitment. The revitalization of cell groups allows church management to have more precise data on congregational finances. David Lowes Watson argues that the Wesleyan class system succeeded in creating financial independence for the Methodist movement precisely through small, regular contributions (one cent a week) collected at the cell group level. In fact, he argues that small groups also function as the "backbone" for church growth. This demonstrates that cell groups are a far more robust engine for financial stability than centralized fundraising systems.

2.5. Dynamics of Modern Church Finance

2.5.1. Cash Flow and Transparency Challenges

The primary problem in modern church financial management is not a lack of funds, but rather a lack of connection between donors (congregants) and the use of funds. In many churches, financial reports are merely ceremonial—read every six months, or in some cases, annually. This creates a psychological distance. Congregants tend to withhold their giving when they feel they have no role in overseeing or see the direct impact of their donations.

2.5.2. The Impact of Relational Relationships on Giving

Management research shows that generosity is directly proportional to relational closeness. In mass worship, congregants feel anonymous. However, in cell groups, individuals are known personally. Revitalizing cell groups shifts the paradigm from "giving to the institution" to "giving for the community's mission." When a

congregant sees their cell group members being helped through diaconal funds, the motivation to give will increase organically without the need for pulpit manipulation.

2.5.3. Economic Stewardship: The "One Penny a Week" Principle

One of Wesley's revolutionary contributions to church finance was the introduction of regular financial contributions at the cell level. Wesley instituted the obligation of giving one penny a week. Although the amount was small individually, the disciplined and widespread donation across all cell groups resulted in a substantial amount of funds being raised.

These funds were transparently managed to pay off building debts and assist poor group members. Wesley created a system in which cell groups acted as a social safety net. Howard Snyder asserts that this model is key to church renewal because it transformed congregations from passive spectators to active participants in the mission, including in the financial aspect.

2.5.4. Synergy of Financial Ethics and Group Discipline

Wesley promoted an economic ethic known as the slogan: "Earn all you can, save all you can, give all you can." Within cell groups, this ethic was communally enforced. Cell members were encouraged to live frugally and work hard, which in turn strengthened the church's overall financial position.

D. Michael Henderson notes that Wesley's system succeeded because it combined brotherly love with strict management. This is highly relevant for church management today: cell revitalization is not just about gathering and praying, but about establishing a system of accountability in which each member feels responsible for the financial health of their community. "Cell revitalization is not simply an organizational restructuring effort, but an urgent need to restore the church to its essence as a spiritually healthy and managerially accountable organism."

Through an exegetical analysis of the early church model in Acts and the principle of generosity in 2 Corinthians, it is discovered that financial integrity is inseparable from the relational closeness of the community. History proves through John Wesley's Class Meetings that the financial strength of the church lies not in the contributions of a few large donors, but in the discipline and collective participation at the cell level. By integrating transparent church management into the smallest unit of the congregation, the church not only creates a robust social safety net for its members but also builds a stable economic foundation for the sustainability of the mission in the future. Ultimately, a revitalized cell group is a driving force that transforms each member into a faithful steward, ensuring that every resource managed leads to one primary goal: the expansion of God's Kingdom and the glory of His name.

2.5.6. Financial Accountability and Philanthropy

One of the Wesleyan system's greatest contributions to financial dynamics is the obligation to give one penny a week. This includes: Multiplicative Effect: Although the amount is small (one penny), because it is done en masse and in a disciplined manner in each cell group, the funds collected become very large. Fund Management: This fund was used to pay off debts for the construction of the meetinghouse and to assist poor members. Wesley created a system where "the strong support the weak" in an organized manner. This function included "Social Watch." In this group, each member asked each other, "How is your soul?" However, Wesley also emphasized monitoring their economic lifestyle. Cell members were encouraged to live frugally, avoid reckless debt, and work hard. This became known as the Protestant ethic, which promoted the congregation's economic stability.

The Relationship Between the Two (Synergy)

Revitalization occurs when Church Management no longer operates solely at the office/headquarters level, but also "goes down" to the Cell Groups. Good management provides systems for the cell groups to operate agilely, while the cell groups provide data and stable financial support so church management can plan for a larger vision.

2.6. Cell Group Revitalization Mechanism

Revitalization is not simply about reviving the meeting schedule, but rather redefining the function of cells as the heart of the church's financial defense.

a. Reconstructing the Stewardship Paradigm (Wesleyan Perspective)

As we have discussed with John Wesley, revitalization must begin with educating cell leaders to become stewardship mentors. Cell leaders are not only responsible for the prayer health of the congregation but must also be courageous in discussing financial matters in a healthy manner. Just as Wesley's "Class Meetings" monitored the lifestyles of their members, today's cell groups must be places where Christian economic ethics working hard and living frugally are reinforced.

b. Digitalizing Accountability at the Grassroots Level

In the technological era, revitalization includes the use of digital tools for transparency. Each cell group can have a simple reporting system connected to the central office. This is not for control, but rather to ensure that financial aspirations from the grassroots level are heard by policymakers at the top. This digital transparency is a modern form of the openness of the early church.

c. Implementation of Micro-Diakonia

A practical step in revitalization is to provide small-scale financial autonomy to cell groups. By establishing emergency funds at the cell level, the church demonstrates that central management trusts cell leaders. This creates efficiency; the church eliminates the need for lengthy bureaucratic procedures to assist members who are sick or in urgent need of assistance. This speed of response builds extraordinary congregational loyalty to the church.

2.7. Case Study and Implementation Strategy: Transforming from Theory to Practice

Cell group revitalization will not have a significant financial impact without a measurable implementation strategy. This chapter will discuss how a successful cell church model integrates financial management into the structure of its small community.

2.7.1. Case Study: The Global Cell Church Model

Many large churches in Asia, such as Yoido Full Gospel Church, have proven that cell groups are the backbone of organizational stability. When the church experiences external economic challenges, these small groups maintain cash flow through a decentralized yet centrally accredited collection system. According to Cho, the secret to strong financial management in the cell system is the "sense of ownership" instilled in each cell leader. Cell leaders not only oversee spiritual growth but are also trained to understand simple financial reports within their own groups, which are then consolidated at the district and central levels.

2.7.2. Implementation Strategy: Five Stages of Revitalization

1. To implement this revitalization, church management needs to take the following strategic steps:
2. Capacity Audit: Assess the financial health and number of currently active cells.
3. Cell Administrator Training: Train one person in each cell to be responsible for minor administrative tasks.
4. Integrated Reporting System: Use technology (such as a mobile app) to instantly record cell attendance and offerings.
5. Service Incentive Allocation: Allocate a certain percentage of a cell's offerings to be re-managed by the cell for internal mission or diaconal activities.
6. Quarterly Evaluation: Conduct synchronization meetings between the central finance department and cell district leaders.

2.8. Overcoming Resistance to Change

Implementation often faces obstacles, particularly from members who feel financially "supervised." Beckham suggests that the key to overcoming this resistance is to emphasize the "service" aspect rather than "taxation." Congregations must see that every dollar managed through the cell has a direct impact on the growth of their peers in the community.

Effective church management must demonstrate total transparency. Barna notes that when congregants perceive integrity in leadership, their trust increases, which is linearly correlated with increased financial support.

2.8.1. Direct Impact of Revitalization on Church Financial Dynamics

Cell group revitalization not only impacts congregation growth but also fundamentally changes the cash flow structure and financial stability of the church organization. This impact can be seen through the transformation of risk management, allocation efficiency, and sustainability of funding sources.

2.8.2. Cash Flow Stabilization through Community Loyalty

One of the biggest challenges in church financial management is the fluctuation of income, which often depends on physical attendance at the church building. Cell group revitalization creates a financial "safety net." When congregants are emotionally and spiritually connected within small groups, their giving commitments become more stable and less situational.

William Beckham explains that in a healthy church model, the cell structure serves as a support system that ensures a steady flow of resources due to the strong sense of belonging among members and the organization's vision. This reduces the risk of budget deficits during seasons when attendance declines.

2.8.3. Efficient Allocation of Diakonia Funds and Empowerment

A frequent failure in financial management in churches is the ineffective or bureaucratic distribution of social funds (diakonia). Revitalizing cell groups allows churches to accurately "screen" needs. Cell leaders, who interact weekly with members, have the most reliable data on who truly needs assistance.

From the perspective of nonprofit management, this efficiency is a form of public accountability. Barna emphasized that team leadership (including cell leaders) allows for a more equitable distribution of responsibilities, allowing for tighter oversight of fund use while remaining flexible in responding to emergencies.

3. Conclusions and Recommendations

3.1. Conclusions

Cell group revitalization has proven relevant to church financial dynamics because it creates a participatory, transparent, and data-driven financial system. Church finances no longer depend on "events" (such as major events), but rather on "relationships" (relationships within the cell group). Based on the discussion in the previous chapters, several key conclusions can be drawn:

1. Strategic Relevance:

Cell group revitalization is highly relevant to church financial dynamics because it shifts the center of responsibility from a central bureaucratic structure to a more agile and responsive organic community.

2. Transparency and Trust:

Closeness within the cell group builds a higher level of trust. Congregants tend to be more generous when they see the direct impact of their giving being managed transparently for their own community members.

3. Crisis Mitigation:

A strong cell system serves as a financial safety net. Churches with a healthy cell structure have better cash flow resilience in the face of economic crises than churches that rely solely on centralized mass worship.

3.2. Recommendations

1. To Pastors: Make cell group health a key KPI (Key Performance Indicator), as attendance isn't solely determined by numbers.
2. To Church Treasurers: Begin allocating a "Cell Stimulus Fund" to encourage economic independence at the grassroots level.
3. To Cell Leaders: Conduct regular socio-economic profile surveys of the congregation, while maintaining privacy and compassion.

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