

## Motivation

Many Baptist churches in SA, even within Sola 5 appear to struggle with addressing the issue of pastor remuneration. Few elder boards appear to have a firm, united grasp on the relevant biblical teaching. No doubt, this problem is part of the larger problem of leading the church members to give faithfully and sacrificially. On this latter matter, pastors and elders also appear to struggle.

Unfortunately, all of this negatively affects the ministry. Some pastors, in the face of insufficient funding, have been forced return to secular employment to sustain themselves and their families. Further, healthy, gospel-preaching churches in township areas are weak and few in number—and this is largely due to these churches having little money and their pastors being very poorly paid.

It is true that pastors ought not to enter the ministry primarily for financial gain; it's true they shouldn't be lovers of money (1 Peter 5:2; 1 Timothy 3:3). Indeed, pastors ought to model financial stewardship before their congregations. What's more, churches ought not to be consumed with money and finances (Matthew 6:24).

Nonetheless, money is needed to do gospel work: Buildings need maintenance; pew Bibles need to be purchased; the lights need to be on. Furthermore, when pastors are paid poorly, they are unnecessarily distracted and burdened in the work of ministry. As Traylor<sup>1</sup> notes, "*Failing to provide a fair wage to our pastors undercuts their ability to care for their families (cf. 1 Tim. 5:8), and the Lord will hear their cry (Jas. 5:4).*"

It therefore seems fair to observe that the level of compensation given to pastors has some indirect effect on the health of the ministry, for good or bad.

While some good material is available from western countries, little if any is able to address the unique situation in South Africa. This document therefore serves to provide a guide, both on how to think and set a pastor's salary in South Africa.

## Biblical Teaching

The Bible has a much to teach on the subject, hence the London Baptist Confession 1689 provides a very good summary:

Chapter 26:10 of Confession reads:

*The work of pastors being constantly to attend the service of Christ, in his churches, in the ministry of the word and prayer, with watching for their souls, as they that must give an account to Him; it is incumbent on the churches to whom they minister, not only to give them all due respect, but also to provide them with "all good things" according to their ability, so as they may have a comfortable income, without being themselves entangled in secular affairs; and may also be capable of exercising hospitality towards others; and this is required by the law of nature, and by the express order of our Lord Jesus, who hath ordained that they that preach the Gospel should live of the Gospel. (Acts 6:4; Heb. 13:17; 1 Tim. 5:17, 18; Gal. 6:6, 7; 2.Tim. 2:4; 1 Tim. 3:2; 1 Cor. 9:6–14)*

Furthermore, it would be wise to remember a few more things about the pastor's job:

- 1) Not every male member in the congregation is able or qualified to serve as elder. Indeed, not every male member is able to serve as the fulltime pastor of the church. Therefore, churches must be slow to use the average male member's salary as a benchmark for the pastor's salary, when many of the men would not be suited for the work.
- 2) It may be perfectly normal for a Christian worker in secular employment to strive for promotion at work or consider moving to another job for better pay. In contrast, this money-orientated thinking ought not to motivate the minister of the gospel. And yet churches should not exploit the fact that the pastor ought not to work for money. Instead, churches should seek to pay a comfortable wage to their pastor such that he is not unnecessarily tempted to pursue greater financial gain.

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<sup>1</sup> <https://9marks.org/article/journalhow-much-should-you-pay-your-pastors/>

- 3) The Scriptures teach that a pastor is entitled to sufficient salary in order to cover his family's needs (1 Corinthians 9:5). The church therefore should pay its pastor such that there is no money-related reason for the pastor's wife to find gainful employment simply to cover their family's needs.
- 4) The fruit of the labour of the pastor is largely unknown and the full extent of the same will only be revealed on the Last Day. Thus, caution should be exercised when tying the salary to external, perceived results. Instead the focus of compensation should be on recovering living costs as taught in 1 Corinthians 9:1–12 (cf. Titus 3:13).
- 5) Part of the way the church gives ("double") honour to its pastor is by paying him generously (1 Timothy 5:17–18; 1 Thessalonians 5:12–13; Titus 3:13–14).
- 6) Faithfulness in the ministry is always more important than the size of the work and even the evidence of fruitfulness (Matthew 25:21–22). And yet, diligence and effort does matter in the ministry (1 Corinthians 15:10b). In fact, hard work is considered a defining part of being a faithful minister (1 Timothy 5:17–18). Therefore, it seems wise to have some mechanism in the remuneration package that rewards hard work and faithfulness.
- 7) In some cases, when the congregation is perhaps made up of many poor people, the pastor will likely be one of the better-paid members of the church. The opposite is, of course, also true: In a congregation where most of the people live with extreme amounts of means, the pastor will likely be one of the least-paid members.

In summary of these observations, the pastor must give himself faithfully and arduously to his task. Pastors must also strive to live as examples to their people in the area of financial stewardship. And yet, churches should aim to honour their pastors by providing generously for their needs and that of their family's.

### **Suggested Package**

Specifically we suggest the church aims to cover at the very least the following financial items:

- 1) Financial assistance to buy property (or extra RA savings.) The general practice of providing church housing very often leaves the pastor financially exposed at retirement—unless an extra amount is saved for retirement, over and above regular retirement savings, so that housing can be purchased from the RA. If a very generous RA is not provided, it seems wise that a pastor be helped by the church to buy property. This can be done through an interest-free loan, increase in taxable salary, or an equity stake in church manse.
- 2) A private hospital plan for himself and his dependents.
- 3) Appropriate schooling for primary and secondary aged children.
- 4) Retirement provision (12%–15% of gross income is recommended by industry experts<sup>2</sup>).
- 5) Life and disability insurance.
- 6) In addition, an after-tax income of between R25,000.00 and R35,000.00 should be supplied to the pastor, depending on number of dependents and years of experience. This after-tax amount should aim to cover tax, food, clothing, hospitality, transport costs for one family vehicle, telephone, church-giving, household insurance, etc.

### **Annual Review**

As the church's budget is reviewed annually, and given that costs of living increase annually, it is imperative for the church to review annually the salary of their pastor(s). This should be done by people who (1) grasp the biblical teaching on the matter and (2) are familiar with the real costs that the pastor and his family will face. A sub-committee of elders and the church treasurer is probably the ideal group to conduct this review.

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<sup>2</sup> <https://online.alexanderforbes.co.za/EducateMe/HowMuchYouNeedToSaveForRetirement>

The annual review should consider, among other things, what the everyday running costs are for a family living in the area, with the number of children as that of the pastor. Such consideration will mean drafting a household budget for the pastor. This is not intended to specify to pastor how to spend his salary. Neither is it a controlling metric for setting the pastor's salary. Rather it is meant to give the sub-committee a real-world estimate of what it will cost the pastor and his family to live a reasonably comfortable life. (This figure can then be compared with the suggested package above as well as what the church is able to pay.) It is imperative that this household budget be drawn-up. The reason for this is simple: It is virtually impossible for anyone to actually quantify how much is enough (or too much) without this exercise.

The pastor ought to recuse himself from these meetings and must not use his power to unduly influence the decision made by the church. This is very important.

Nonetheless, the pastor should be given an opportunity to express his financial concerns to one or two members of this sub-committee. How such concerns are factored into the review is entirely the prerogative of the sub-committee. Such an avenue for discussion with the pastor is consistent with a gospel-culture of trust and openness.

### **Further Notes**

- 1) A 1% real increase is recommended, to account for experience and faithfulness (1 Timothy 5:17-18), but this should be capped at some point, perhaps after five years. Once it has been capped, the salary should be adjusted by inflation annually.
- 2) This suggested package does not include the cost of conferences, books, telephone etc.
- 3) An annual bonus can serve as a very practical way to encourage the pastor and reward his hard work and faithfulness (Hebrews 13:17b).
- 4) The reason for suggesting a list of items to cover plus an after-tax income is simply this: Property, medical aid, schooling and retirement will vary across individual pastors and the neighbourhoods in which they reside and minister.

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(This document is endorsed by the steering committee of Sola 5. First published September 2017.)