

Churches, Ministries Expected to Experience \$68 Billion in Financial Fraud

When Samuel Rodriguez, the founder of the National Hispanic Christian Leadership Conference, was featured on the cover of the May issue of *Charisma* magazine, he was quoted as saying, "Integrity is everything. Live a life above reproach." Does this apply to churches, too?

Christian ministries and churches around the world are expected by the middle of 2019 to experience more than \$68 billion in financial fraud, according to the current Status of Global Christianity report from the Center for the Study of Global Christianity.

For Christian churches to demonstrate integrity and operate above reproach, do churches need to increase their financial transparency?

A church is typically considered an environment of trust. It is a place where people go for spiritual guidance, to encounter God, to have fellowship with other believers, to build their faith and to learn the Bible. Pastors and church leadership teams are trusted with the tithes and offerings of people, who give money as a "seed" into the kingdom of God and as an act of worship toward God. They are not buying answered prayers or favors from God, but many see giving money to a church as a sacred act that reveals a surrendering of greed to trust God with their hard-earned money.

The idea of breaking this trust in the church to be good stewards of the donated money would be shocking to the vast majority of Christians. It may even seem like a half step away from the 30 pieces of silver that Judas received for betraying Jesus. Christians, in general, just don't want to believe that

a church could misuse funds.

What has been happening is that a few cases of church financial fraud have called into question how transparent churches are with their finances. All it takes is one “wolf in sheep’s clothing” to betray and undermine the entire system of trust that undergirds the receiving of people’s faith-wrapped, biblically obedient, self-sacrificial tithes and offerings.

Statistics also show that the stealing of money from churches—from within—is reportedly on pace to grow 6% each year—if nothing is done to stop it.

Is this integrity? Is this how any church should act? Of course not. However, if one church experiences financial fraud, what kind of a dark shadow does it cast on other churches? Other churches could be managing the money entrusted to them with utmost integrity, but the “one wolf in sheep’s clothing” raises questions, fears, doubts and people’s hesitation to give money to any church. How can a church that is innocent of any wrong-doing protect itself?

The answer is to increase its financial transparency.

This means for the church to provide unalterable, unadulterated evidence that the money that it has collected has gone to the right things—helping hurting and poor people, supporting missions work domestically and abroad, providing ministerial services to the congregation, among other things that are worthy of the calling in ministry.

In addition to turning to prayer, church leaders can look to technology to help them support this shift to increased financial technology.

A decentralized approach tracks digitally where the money originated from and where it goes (how it is spent). With digital tags and certificates attached technologically to the money that is spent by the church, every member of the church

can see the details of the church's spending. And the best thing is that, due to advanced technology for financial transparency, it cannot be manipulated or changed, eliminating the possibility of fraud, corruption, hypocrisy and stealing.

What financial transparency does is protect the integrity and reputation of a church. When church leaders take the bold step of faith to be so transparent in their finances, it shows that the church can be trusted. Then members of the church will feel more comfortable to continue to give their tithes and offerings to the church.

If a church refuses to embrace financial transparency, the next question is: What is the church trying to hide?

It may be new that technology itself is now being used to expose the "sins" of church. But if the Lord God is purifying churches worldwide—as many charismatic Christians believe, calling believers to live in complete integrity and a life above reproach, as Samuel Rodriguez demonstrates—then financial transparency is the next frontier to test the true intentions of church leaders.

Those who open up financial transparency and give church members the access and digital visibility to how the money is used will be rewarded.

The other benefit of financial transparency is that Christians like to know how their money is being used—used by God and used by a church—and they want to know that God's use and the church's use are the same. By a church being transparent, members can see exactly how their money has blessed other people, the community and the spread of the gospel around the world.

It may take courage for many church leaders to accept this new mindset of church financial management. But a day may be coming when churchgoers will ask what level of trust has the church been validated through technology, which is helping to

open a new window into the soul of churches. If a church does not show financial transparency, people may stop giving money or simply stop attending the church.

Imagine if digital financial transparency had existed over the past 2,000 years of the Christian church; how much more money would have gone to the true spreading of the gospel of Jesus Christ instead of into the pockets of fraudsters, charlatans and greedy egotists who manipulated the religious system for their own gain?

Through financial transparency, the wolves in sheep's clothing will be driven from the ranks of church leadership at historic proportions, purifying the church body and resulting in more churches operating in integrity and above reproach.