

# Corruption Implications For Missions In A Covid Crisis

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*In this article we follow up on Roberto Laver's "The Other Pandemic: COVID and the Cost of Corruption", a commentary on corruption and its amplification during the COVID-19 crisis. Churches and missions are not immune to internal corruption by way of fraud, embezzlement and abuses of power and privilege. We need to take seriously the importance of putting our own house in order before turning to the societies we live and minister in, to work for the kind of transformative change Roberto and other experts believe is required to help remedy systemic corruption. This is an important part of our commitment to integral mission.*

**R**oberto Laver wrote, "We are all hopeful that an effective vaccine will be promptly developed and equitably distributed for COVID-19. However, no simple vaccine can be developed for this 'other pandemic'. There is no single panacea against corruption". He goes on to say that he and other experts believe solutions lie with transforming the hearts of societies, to build cultures of integrity that value fairness, honesty and full participation for all members of a society. This has to be part of our missions engagement with the world. Spiritual regeneration and our transformation as believers in loving community must flow out to positively influence society around us as a blessing to all. Positive social impact is part of a church's reason for being. For that to happen, for us to be salt and light, we first need to ensure our own house is in order. As Peter declared, judgment "must begin with God's household" (Peter 4:17 NLT).

We should all be acutely aware by now of how widespread corruption can be—even within churches and missions. In this article we will focus primarily on finance related corruption, but groups of believers are not immune to other types, like the misuse of power and privilege. We all remain susceptible to manipulation and deceit. Temptation can get the better of any of us.

## An Indictment

Todd Johnson, Gina Zurlo and others have been exposing various forms of corruption as part of their research for the World Christian Encyclopedia. In May 2015, for an article in *The Review of Faith & International Affairs* they wrote,

Christians, like members of many other religious communities, are especially susceptible to affinity fraud—fraud exploiting the trust that exists within the religious community. Often in these cases, a trusted pastor or other leader makes a case for a remarkable profit on an investment. Though it is "too good to be true," many still invest because they trust the leader. In the case of Ponzi schemes, the first investors receive their promised profits, but only at the expense of the later investors. These schemes collapse when enough new investors can no longer be recruited to make payments to the existing ones.<sup>1</sup>

The case of this sort best known to the Mission Commission and the Global Member Care Network starts back in the mid-1990's with the NCI (Nordic Capital Investment) special investment fund, in which members of YWAM and the Le Rucher missions retreat centre invested savings.<sup>2</sup> The call for accountability regarding that case continues to this day.<sup>3</sup> The damage caused by corruption anywhere, but especially in churches, ministries and missions, is wide ranging and deep. As any relationship counsellor knows, the abuse of trust is not easily resolved. When asset loss is involved, the impact and hurt is long lasting.

Painful examples such as the NCI deception, provide a 'reality-check' to the depersonalised statistics on corruption that Johnson and Zurlo reveal in their annual World Christian Encyclopedia updates. Todd Johnson estimated in February 2020 that US\$52.6 billion will be lost this year to ecclesiastical crime—funds "stolen from money that Christians give to churches, para-church organizations and secular organizations all over the world."<sup>4</sup>

In light of an increase in the amount of money now passing through the hands of churches and ministries for global COVID-19 relief, US\$52.6 billion is likely a very conservative figure. Even at this conservative estimate,

the level of funding stolen from Churches, ministries and missions exceeds the estimated total amount of funding given for foreign missions by at least US\$6 billion!<sup>5</sup>

We donate to ministries and missions because we have faith that our generosity will be wisely used to achieve the purposes for which they are given. These days most donors are aware that a portion of donations are rightly used to support organisational infrastructure and the administration of related projects, but there are limits to what we consider as acceptable deductions. Experiences of embezzlement, misappropriation, mismanagement, misallocation or excessive redirection of funds can quickly undermine the faith of donors and hinder future giving for all charitable causes. Therefore, we must all be careful to avoid such potentialities. If fighting corruption is to be included as part of integral mission, we must first make sure our ministries and missions are not prone to corruption.

## Culture Transformation

Laver noted that, “We need to build cultures of integrity in our societies, including values of fairness and honesty, citizen participation and political engagement and social capital.” That is much easier said than done. It first requires a transformation of the human heart, and the influence of many such transformed persons. The least corrupt nations of the world are so largely because their societies have long been influenced by Judeo-Christian (Biblical) values. The promised benefits of secularism are only possible because of the residual assumption of Biblical values that remain in societies. The further they move away from the knowledge of God, the less influential those values will be.

Values do not influence societies overnight, and people do not change their ways quickly. There needs to be sustained education and modelling of what the Bible calls justice and righteousness. Values arising from Godly ethics not only need to be seen as beneficial and attractive for a society, the power to live according to such values needs to be offered. We speak, of course, of the Holy Spirit who makes all this transformation possible. Secular humanism knows nothing of this power, so will never attain such transformation.

The global missions community has an opportunity to lead by prophetic example in showing how transformed lives can impact societies for the better. Workers in missions live at the coal face of whole-of-life gospel ministry in places where the gospel is not well understood. Integrity in finance and positional power stands alongside justice, mercy, reconciliation and other attributes that are integral to the whole message of the

gospel. We should no longer limit our focus on teaching new believers about abstract concepts of the faith, we must root them in real-world implications that require attitudinal and behavioural change. A disciple of Christ, being transformed by the Spirit of God, will embrace integrity as part and parcel of their new life, but they need to be taught what it means.

A standard must be established and modelled—by church and ministry leaders no less. Selfish gain, greed, misuse of power and position and related vices must be exposed as unacceptable in the shalom Kingdom of God. This was made mortally apparent in the fledgling Jerusalem Church (see Acts 5:1-10).

## Create Accountability

To avoid the possibility of corruption, churches, ministries and missions need to strengthen their governance and accountability structures much the same way as Laver noted that governments and corporations do with anti-corruption measures. This means being willing to be a lot more transparent about how things are done and how resources are used, as well as inviting regular independent reviews or audits.

The Mission Commission holds its leaders and all Mission Commission Associates to a high standard of integrity. The most recent expression of this is *The Grenada Covenant* formed in 2006, which remains in place.<sup>6</sup> Furthermore, the Mission Commission not only reports to the World Evangelical Alliance’s Missions and Evangelism Department Director who reports to the Secretary General and (ultimately) the WEA’s International Council, but it is also governed internally by an active Global Leadership Council with a proactive Executive Committee. The Mission Commission’s accounts are audited along with the WEA’s finances, as well as being transparent to the Global Leadership Council and others involved in the managing of resources, with necessary checks and balances in place.

Todd Johnson observes that,

Nonprofit organizations—especially those that begin as small, under-resourced volunteer-run organizations—face even tougher challenges in combatting financial fraud. Because they often focus on their mission rather than strong administrative practices, a neglect of financial concerns can easily result. This neglect can be exacerbated when they enjoy tax-exempt status, as in the United States. Nonprofits also tend to be more trusting of their employees, assuming that they share the organization’s philanthropic goals. Charities that experience embezzlement—and many do—try to handle it quickly and quietly to avoid ruining their

reputations, undermining their work, and thus receiving fewer donations. Consequently, most nonprofit fraud goes unreported.<sup>7</sup>

In developed nations like Australia, Canada, New Zealand, Western European states, UK, and the USA, charities are subjected to rigorous governance, accountability, reporting and auditing processes to mitigate corruption. Still, corruption exists and is regularly exposed. Fraud can happen for years before it is finally discovered. No system is foolproof. Christian organisations in some of these nations agree to submit to a higher standard of accountability to further avoid the possibility of corruption. For example, the Evangelical Council for Financial Accountability (ECFA)<sup>8</sup> in the USA, the Council of Christian Charities in Canada (CCCC)<sup>9</sup>, and the CMA Standards Council in Australia.<sup>10</sup> Accreditation with these independent standards-setting and evaluating organisations provides churches, ministries and missions with an extra layer of accountability and has the benefit of strengthening trust with their members and donors.

Seeking to meet global demand from Christian organisations for more accountability training, Gary Hoag (former ECFA International Liaison) established Global Trust Partners in 2019.<sup>11</sup> Global Trust Partners

provides replicable training and resources to strengthen organisational governance and accountability. In their words,

Global Trust Partners empowers national church and ministry workers to build trust and to grow local generous giving to God's work. In places where trust is broken because of systemic corruption or where people lack education or experience in church or ministry administration, it's hard to rally participation in God's work... Our stewardship and peer accountability efforts are helping to build trust and to grow local generous giving for God's work in many nations.<sup>12</sup>

Global Trust Partners is building a multi-national team of qualified consultants and trainers to establish a global stewardship network that can help develop robust accountability everywhere, guided by Biblical standards of integrity, while being sensitive to the cultural nuances of each context. Note their aim: "to build trust and grow local generous giving..." If post-pandemic missions becomes more indigenous (or near-culture oriented) as many suspect, raising funds locally will be a very important factor. Trust building will be essential. Training and resources such as those provided by Global Trust Partners should be prioritised.

## Champion Anti-Corruption

Members of churches, ministries and missions need to be anti-corruption champions wherever the Lord calls them to minister. This means to prophetically expose and stand against institutionalized practices of abuse of power and public trust wherever they are identified. Wisdom ought to prevail, however. In many missions contexts overt criticism of corrupt practices could result in painful push-back, prosecution, deportation or worse. Therefore, expatriate missionaries would be wise to follow the lead of mature local believers who should discern how best to tackle corruption in their own contexts. Expatriates must remain aware of the contextual factors at play and not be too quick to judge something as corrupt according to their home-culture values. Universal principles do apply<sup>13</sup>, but cultural values must also be considered, while keeping Biblical ethics in mind. All this assumed, quality anti-corruption training can help missions workers help locals fight corruption on their terms for the betterment of their societies.

We close with these good practice tips from Todd Johnson, that can help avoid the possibility of corruption by way of fraud or embezzlement within Christian organisations:

- **Take proactive measures.** Organizations that have means for reporting suspected embezzlement (such as hotlines) tend to catch cases of fraud before they become massive. Other proactive measures include more frequent managerial reviews, internal (not just external) financial audits, and closer monitoring of the actions of employees (especially those with access to money).
- **Know who has access to money.** Whether on a single computer or a network, financial information should be accessible only by those who absolutely need it. Users should have unique identification numbers and be required to change passwords periodically. Only the appropriate leaders should be able to delete or change transactions.
- **Provide financial training.** Small groups lack the resources of larger organizations, but even a little training for managers and staff members will equip them in spotting ecclesiastical crime.
- **Monitor employees (and volunteers).** Most fraudsters are first-time offenders, so preemployment background checks are unlikely to catch potential criminals. Thus, continuous monitoring of individuals, no matter how much they are trusted, is necessary. This includes how people are spending their time or money (elaborate vacations, new houses, cars, etc.); unusual changes can be a sign of potential embezzlement activity.

- **Provide education** about the consequences of fraud for the individual, the organization, its mission, and its clients.
- **Take action.** If you suspect criminal activity, discuss it with an accountant, trusted friend, or business colleague. Most importantly, find an attorney who specializes in these cases before taking matters into your own hands.
- **Have insurance coverage.** (Where possible,) this is critical for any business or organization with employees. Insurance coverage is a source—and often the only source—for recovery of lost assets.<sup>14</sup>

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### Footnotes:

1. Johnson, T. M. Zurlo, G. A. Hickman A.W. *Embezzlement In The Global Christian Community*, The Review of Faith & International Affairs. Vol 13 No. 2, 74-84. Available to download from [https://www.researchgate.net/publication/277977397\\_EMBEZZLEMENT\\_IN\\_THE\\_GLOBAL\\_CHRISTIAN\\_COMMUNITY](https://www.researchgate.net/publication/277977397_EMBEZZLEMENT_IN_THE_GLOBAL_CHRISTIAN_COMMUNITY)
2. There are various accounts of this deception available online, perhaps the most well documented is the PETRA People Network blog maintained by Kelly and Michèle O'Donnell (<https://petranetwork.blogspot.com>). A concise (older) Christianity Today report can be read online here in the context of other examples of ministry-based fraud: <https://www.christianitytoday.com/ct/2011/june/fleecingfaithful.html>.
3. The petition for information related to NCI remains open: <https://www.ipetitions.com/petition/shine-the-light-together/>.
4. <https://www.gordonconwell.edu/blog/ecclesiastical-crime/>
5. See point 66, "Income of Global Foreign Missions" in *Status of Global Christianity, 2020, in the Context of 1900–2050*, downloadable here: <https://www.gordonconwell.edu/center-for-global-christianity/wp-content/uploads/sites/13/2020/01/Status-of-Global-Christianity-2020.pdf>
6. <https://www.gordonconwell.edu/blog/ecclesiastical-crime/>
7. <https://weamc.global/who-we-are/integrity/>
8. <https://www.ecfa.org>
9. <https://www.cccc.org>
10. <http://www.cmasc.net.au>
11. <https://www.gtp.org>
12. <https://www.gtp.org/about/>
13. An example of 'universal principles' is the United Nation's development of the 10<sup>th</sup> Principle of the UN Global Compact. <https://www.unglobalcompact.org/what-is-gc/mission/principles/principle-10>.
14. <https://www.gordonconwell.edu/blog/ecclesiastical-crime/>