

Church Finances: Stay Squeaky Clean

By John Bisagno

Let me put it bluntly: I have personal knowledge of at least two cases in which handling the church collections on a regular basis was too great a temptation for a church member. Not only shalt thou not tempt the Lord thy God; thou shalt not tempt thy brother, the one who counts the offering.

Cash should never be handled except in the presence of three or more persons. Ninety-nine out of one hundred Christian people are honest. But even the best among us are capable of yielding to temptation, particularly when there is overwhelming financial need in one's own life.

Even the smallest church can afford a safe. At the conclusion of the offering, the ushers should take the offering plates to a designated secure place. At least two persons then secure the money in the safe to be counted on Monday.

Ideally, a safe should be purchased that requires two persons to open. Each person should have different parts of the combination in his or her mind. Deposits should be removed from the safe and counted in the presence of three or more persons with money counts and deposit slips completed appropriately.

You may save yourself and someone else a lot of heartache if this procedure is diligently followed.

Money should never be left overnight in the possession of only one person—pastor, staff, or church member. Money should not be kept locked in a staff member's drawer to be placed in the vault the following day. It should never be kept in the possession of any individual at all.



As I write these words, I am vividly reminded of a heartbreaking situation. An employee was terminated from Houston's First because he was videotaped removing \$1,600 from a staff member's desk that had been left there over night in violation of church policy. The employee was arrested and the staff member reprimanded.

God's people trust us with their money. It should be well secured as well as well spent. The wise minister will keep himself above possible reproach and never handle the church's money.

"Stay away from every kind of evil" (1 Thess. 5:22).

The finance committee, with pastor and administrator is responsible to oversee the church budget. Depending on the season and the need, the church finance committee of Houston's First met at least monthly and sometimes weekly, with full accounting given to the congregation in regularly scheduled business meetings.

The other side of the coin is that the finance committee is to be entrusted with the responsibility of expending funds previously approved in the adoption of the church budget. Once the budget has been adopted, the church should not *reapprove* individual expenditures *within* that budget. That is the responsibility of the pastor, staff, and finance committee.

What good is a system in which authority is given to a finance committee, only to have other committees and boards look over their shoulder and second guess them? The finance committee is to be entrusted with the business of the church.

Each year a professional audit of the church's finances should be conducted by an outside accounting firm. Seldom, if ever, will improprieties be found, and finding them is not the primary purpose of the audit.

The purpose is to ensure the congregation that professionalism prevails at every level of the church's finances. A good firm will occasionally recommend procedural changes to enhance the effective functioning of the church's finances.

Annual audits can cost as little as a few hundred dollars or, as in the case of large churches, tens of thousands of dollars.

Given the occasion to do so, the first thing the secular world will jump on your church about is your finances. Here you want to be squeaky clean. Seize the initiative and see that from collection to deposit, to expenditure, to accounting, your church finances are above reproach.

More than one pastor has brought embarrassment to himself and his church in failing to do so.

- Don't handle church money.
- Don't have secret accounts.
- Don't set your own salary.
- Have an entertainment budget set by the finance committee and use it with integrity.

Stay squeaky clean. You'll be glad you did.