

September 2015 – (dot)Stewardship

Churches burned by fraud are often blindsided. How can you protect your church from the flames of fraud? [Take the quiz](#) to see if your church is fireproof. Then, watch the full “Fraud in Our Family” webinar with certified fraud examiner Glenn Miller and Pastor Jeff Klick from the Institute for Church Management.



[Resources available for the 2015 Global Thank Offering](#)



"Future generations will hear about the wonders of the Lord" Psalm 22:30.

The Church of the Nazarene's annual Thank Offering for the World Evangelism Fund has been a tradition for more than 75 years. Let's imagine what God will do through our generation and those that follow us as we give sacrificially *to make Christlike disciples in the nations.*

7 checkpoints of a fireproof church



Churches that are hit with fraud are usually blindsided. They had no idea that this was going on in their congregation. It doesn't have to be that way. If your church adds basic checkpoints, you'll be much more likely to spot the telltale signs of fraud early on. Assess where your church is now: on the left, choose the answer that best describes your church. On the right, learn the ideal scenario and why your church should put these checkpoints into practice now.

When your bank mails a statement it

- a. goes straight to the treasurer.
- b. gets opened by the first person who gets to it.
- c. is sent to someone who doesn't work with church money.

Correct answer is c.

Have someone who doesn't handle the money receive the statements. He or she will check the transaction records to make sure all amounts are expected and nothing suspicious has occurred.

Church drafts made payable to the church

- a. are cashed in the presence of two signatures.
- b. are impossible to cash at your bank.
- c. can only be used in emergency situations.

Correct answer is b.

Notify your bank never to cash church checks made payable to the church. This will help you avoid seeing any money disbursed without a clear understanding of where it is going.

When counting offerings, your church

- a. ensures that the person who counts is trustworthy.
- b. counts up front so the whole congregation can watch.
- c. has two people from the counting committee present.

Correct answer is c.

As the *Manual*, 129.22 states, included in the business of the church board is "To provide a committee, no fewer than two members of which shall count and account for all money received by the church." Having two money handlers who are not involved in disbursements protects the counters. It also protects those who disburse funds from both temptation to commit and any accusations of fraud

All donation checks

- a. are immediately stamped with a restrictive endorsement.
- b. include the donor license or identification information.
- c. have a legible signature or are returned to the donor.

Correct answer is a.

When checks are immediately stamped with a restrictive endorsement, they can only be deposited. This prevents cashing of checks for use by an unknown person.

When financial events occur

- a. you keep your eyes on them and ask questions.
- b. an announcement is always made to the congregation.
- c. report copies are put away for you to read at a later date.

Correct answer is a.

When you keep apprised of financial developments, you become familiar with what is normal in the church and can spot potential fraud more easily.

When hiring employees

- a. background checks are run and references are called.
- b. only people well known to the church are hired.
- c. résumés alone are screened for evidence of misbehavior.

Correct answer is a.

If a candidate has committed any level of fraud in a prior church, you need to know. Temptations may remain. Be thorough in your vetting of candidates.

At hiring, training sessions, and applicable meetings

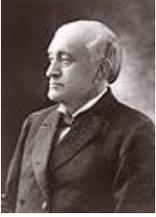
- a. the treasurer gives long lectures on using church funds.
- b. people are warned to stay out of the church finances.
- c. the consequences of committing fraud are conveyed.

Correct answer is c.

When people know the price of fraud ahead of time, they are much less likely to be tempted to commit fraud.



Quotes: Phineas F. Bresee



"Obedient trust in Jesus Christ is the very essence of discipleship."