

Running head: PREVENTING FRAUD IN CHURCHES

PREVENTING FRAUD IN CHURCHES: AN ANALYSIS OF SEGREGATION OF  
DUTIES IMPLEMENTATION

by

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### **Abstract**

Despite the existence of fraud in churches, little research has been done regarding the level of internal control implementation in these entities. Internal controls, particularly the basic control of duty segregation, allow an organization to protect itself from employee theft and fraud. This study attempts to determine the level of segregation of duties implemented in churches, as well as the relationship between the extent of duty segregation and the age and size of the church. A survey instrument was emailed to a sample of North Carolina churches, and the 44 usable responses were analyzed for deviations from proper segregation of duties. All churches reported some level of deviation, and were therefore susceptible to fraud. However, a statistically significant relationship was not found between the number of deviations and the age of the church, or between the number of deviations and the size of the church, measured by either annual giving or average weekly giving.

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### **Introduction**

From 1996 to 2006, Father Michael Fay stole approximately \$1.3 million from his church in Darien, Connecticut. Among other expenditures, the priest used church funds to highlight his hair, purchase a vacation home, and host a black-tie event in New York City to celebrate the 25<sup>th</sup> anniversary of his priesthood, all while on a \$28,000 salary (Cowan, 2006). In 2008, Father Fay was sentenced to 37 months in prison, and his church has little hope of recovering more than \$250,000 of the stolen funds (Cowan, 2007).

More recently, Barbara Snyder, the secretary and accounting clerk at a church in Wisconsin, embezzled over \$832,000 between 2006 and 2015 (U.S. Attorney's Office, 2017). Snyder was able to steal funds before depositing collections and hid the theft by falsifying church records.

### **Statement of the Problem**

Unfortunately, Father Fay and Barbara Snyder are not alone. Both nonprofits and for-profit organizations experience fraud. According to the Association of Certified Fraud Examiner's (ACFE) 2016 *Report to the Nations on Occupational Fraud and Abuse*, organizations lost \$6.3 billion in 2016 to internal fraud (ACFE, 2016). Only 2% of the ACFE cases were in religious and nonprofit organizations, but this is due to the scope of the typical Certified Fraud Examiner (CFE). Most CFEs do not serve religious and nonprofit organizations. However, findings from the ACFE report can be extrapolated to fraud in churches. The ACFE estimates that the median fraud activity costs an organization 5% of its annual revenues (ACFE, 2016). According to a release by Giving USA, approximately \$119.44 billion was contributed to religious institutions in the United States in 2015 (Giving USA, 2016). If this figure is considered the annual revenue of all churches in the United

States, the ACFE's estimate results in a potential cost of fraud to churches of \$5.972 billion. Although this number seems extreme, a study focusing specifically on nonprofit frauds found that the average fraud cost to an organization was 73% of its annual revenues, not the 5% with which the above figure was calculated (Archambeault et al, 2015). Even if only a small percentage of churches in the United States were victims of fraud, the theft of those funds would be detrimental to the organizations and the communities they serve.

As shown in the opening cases, churches are not immune to fraud, and their trusting nature can allow dishonest employees and volunteers to take advantage of lackadaisical protection methods that rely primarily on trust. However, before internal fraud can be eliminated, the reasons behind such fraud must be understood.

### **Literature Review**

#### **Fraud and Internal Controls**

In the 1950's, social psychologist Donald Cressey published *Other People's Money*, a study of "trust violators" and their motivations. His work gave rise to the Fraud Triangle, a theory that remains prominent today. According to Cressey, people in trusted positions commit fraud when a trifecta occurs: the individual has a non-sharable problem that can be solved through fraud, the opportunity to solve that problem exists in the individual's current position of employment, and the individual has the ability to rationalize their immoral/illegal actions (Cressey, p.30). Although employers typically cannot control the problem or the rationalization elements, they can eliminate opportunity through internal controls.

Internal controls are employed to some extent by all organizations. The Committee of Sponsoring Organizations (COSO), the leading authority on controls, defines internal control as "a process, effected by an entity's board of directors, management, and other personnel,

designed to provide reasonable assurance regarding the achievement of objectives relating to operations, reporting, and compliance” (COSO, 2013). It is the duty of those entrusted with the care of an organization to ensure proper controls are in place to protect the shareholders’, or in the case of churches and nonprofits, the beneficiaries’, best interests. By implementing effective internal controls, organizational leadership can reduce the opportunities employees have to defraud the entity.

The most basic form of internal controls is segregation of duties. Aimed at eliminating the ability of one individual to both commit and conceal fraud, the control is highly effective when implemented properly. The theory of segregation of duties states that three key areas of operation must be kept separate: authorization, recording, and custody (Messier et al, 2017). Individuals with the authority to approve a transaction should not be capable of recording the same transaction or have access to the assets used to execute the transaction. Likewise, employees that record assets should not have custody of those assets or the ability to approve their use. Lastly, those charged with the safeguarding of assets should not authorize transactions involving those assets or record the existence/use of the assets. By segregating these three areas, entities reduce the ability of individuals to both commit and conceal fraudulent activities. Entities with fewer resources to devote to internal controls, such as churches, would be wise to implement duty segregation as a major control to reduce the opportunity employees and volunteers have to successfully commit fraud.

There are two primary concerns with duty segregation: collusion and the number of personnel required to implement the control. Collusion is the coordination of two or more individuals to commit fraud. Duty segregation works effectively to prevent fraud committed by one individual, but if employees from two or more separated areas (authorization,



recording, custody) collude to commit fraud, it can be virtually undetectable by the basic control. While this is true, it is important to note that the majority of frauds are committed by only one individual. In a study by Kristy Holtfreter on nonprofit fraud, 97.7% of cases were committed by a single employee (Holtfreter, 2008). Another study found that 54% of fraud in nonprofits and state and local governments could have been prevented by segregation of duties (Coe and Ellis, 1991). Although segregation of duties does little to prevent fraud committed by multiple employees, fraud is overwhelmingly more likely to be committed by a single individual.

The other common issue regarding segregation of duties—the number of personnel required to implement the control—is more relevant to the average church. Three individuals at minimum are needed to properly implement and operate the control. Churches that retain a small number of employees or those that rely primarily on volunteer support may lack the manpower necessary to ensure the control's effectiveness. However, churches can rectify this issue by assigning multiple people to tasks. For example, the pastor authorizes transactions, the bookkeeper records transactions, and both count the weekly offering and make the deposit. One would be unable to commit fraud without the assistance of the other. Any church, regardless of size, can implement an effective variation of segregation of duties with careful design of a control plan.

### **Prescriptive Studies**

A variety of accounting practice guides exists for both nonprofits and churches. For the sake of brevity, only three will be discussed here, but the themes remain consistent, regardless of the time of publication. Duty segregation is a staple of all of the following guides, although the control is not presented by itself.

Ellis (1974) provided a fairly simplistic yet effective model of cash controls for churches. Prescribed cash-receipts controls include using multiple people for counting donations, careful documentation of receipts sent to separate parties, and clear segregation of duties. Segregation of duties is emphasized again in the disbursements process; Ellis' model fully separates the authorization and purchasing processes. Special items require additional authorization. Finally, internal audit procedures are covered to ensure practices are followed correctly.

A later article corroborates Ellis' controls by simply stating, "the church should practice the same good business procedures which any local business would follow" (Edwards 1990). The majority of the article focuses on the importance of an external audit, noting several areas of special consideration. Contributions and disbursements require careful review. Additionally, restrictions on fund balances should be investigated to ensure proper accounting for resources. Segregation of duties is encouraged, but Edwards, like Ellis, recognizes that perfect separation might be impossible because of limited staffing.

Nonprofit fraud prevention guides encourage segregation of duties as well (Murphy, 2015). The key similarity between churches and other nonprofits is the reliance on trust and donor contributions. Aside from segregation of duties, Murphy recognizes the importance of the tone at the top and written policies and procedures. Many of those performing the accounting procedures are doing so in a volunteer capacity. It is important for a clear example to be set by the lead pastor or minister and for written guidelines to be provided to everyone involved in the process. Well-designed controls are only effective if they are implemented and followed properly.

A key characteristic of these prescriptive articles is the assumption of improper controls in churches and other nonprofits. Many were sparked by the appearance of fraud in the media, using such cases as anecdotal proof of universally poor internal controls. Churches are typically assumed to have poorer internal controls and accounting practices than the average business.

### **Sacred/Secular Divide**

A subset of research pertaining to accounting practices in churches focuses primarily on the mentality of religious organizations that may prevent any real application of accounting controls. The primary theory as popularized by Peter Booth presents the idea of a division between the sacred and the secular in church practice. In 1993, Booth cataloged the limited research and created a research framework to provide a starting point for future research into church accounting practices. The “sacred and secular divide” received the bulk of the focus of Booth’s summary of religious accounting research as he expounded upon the results of a case study of the Church of England conducted by Laughlin in 1998. In his work, Laughlin theorized that the insignificance of accounting practices is due to their belonging to the secular world (Laughlin, 1988). The spiritual beliefs and practices of the Church, the sacred aspects of the organization, are the basis for all decision-making and therefore the primary focus of the entity. Any secular practices, such as accounting, can be considered profane, only worthy of consideration when they directly support the spiritual (Booth, 1993; Laughlin, 1988). Should this divide hold true, it would explain the lack of internal controls assumed to exist in churches. Booth’s framework for further research centered on this idea of the sacred/secular divide and encouraged future work to accept the division as fact.

However, Jacobs (2005) contested the sharp divide between the sacred and secular in his narrative study of the Church of England. Through a reexamination of Laughlin's basis for the divide and a reliance on the work of notable theologian John Wesley, Jacobs insisted that a sharp sacred/secular divide was too simplistic. Instead, Jacobs presented the divide as a continuum existing in the mind of individuals, not in the design of the church. Furthermore, accounting in the church can be seen as sacred, a way for individuals and the church to practice the faith. Despite Jacobs' success in refuting the sacred/secular divide, he failed to prove or disprove the existence of appropriate accounting practices in churches.

### **Level of Control Implementation**

Empirical studies seeking to determine the level of control implementation in churches discovered that, generally speaking churches have lower levels of controls than recommended (Duncan, Flesher, and Stocks, 1999; Duncan and Stocks, 2003; Kistler, 2008; Woodbine, 2007; Wooten, Coker, and Elmore; 2003). Specifically, one study found that 91% of churches surveyed failed to properly segregate duties (Wooten et al, 2003). Such works sought to determine variables that have a statistically significant relationship with the level of controls present. Variables considered included church denomination, the pastor's knowledge of proper controls, and the number of church members.

Kistler (2008) and Duncan et al (1999) observed that the level of control differed amongst denominations. While Kistler failed to explore this relationship further, Duncan et al use the organizational structures of the denominations to explain the variance. The study was limited to three Protestant denominations: Baptist, Methodist, and Presbyterian, representing the three most common forms of church polity, congregational, episcopal, and presbyterian, respectively. Methodist and Presbyterian churches, both with a higher governing power, were

found to have a statistically significant higher level of controls than Baptist churches, with their autonomous congregations (Duncan et al, 1999). Duncan et al's explanation for this variance was the existence of higher governing bodies in the Methodist and Presbyterian organizational structures. Since the governing bodies typically mandate certain policies and procedures, controls are more thorough in those churches.

Using their past study as evidence of inadequate controls, Duncan and Stocks (2003) sought to determine if pastors had a fundamental understanding of proper controls. Should pastors' knowledge be lacking, it would potentially explain the observed level of control in churches. The researchers presented both certified public accountants and pastors with case studies of both poor and proper controls, then asked both groups to rate the adequacy of present controls. The ratings differed by a statistically significant amount for only half of the cases, indicating that pastors had a reasonable understanding of control principles and control implementation. As a result, poor internal controls could not be attributed to pastor knowledge.

Of the factors considered in explanatory studies, church size was perhaps the most commonly investigated indicator of internal control strength. The majority of studies looking at church size used congregation size as opposed to donation statistics to classify churches as large or small (Duncan et al, 1999; Woodbine, 2007; Wooten et al, 2003). These studies found that churches with larger membership bodies had more comprehensive controls than smaller churches.

Duncan et al justified the use of membership as their measure of church size by acknowledging that "increased church membership typically results in increased financial resources, a larger church staff, and an increased potential for the segregation of financial

duties” (Duncan et al, 1999). However, if membership was chosen for its indication of greater financial resources, why was the actual level of financial resources not used as a measure of church size instead? Later, Wooten acknowledged the possible use of donations as a reflection of church size, but simply decided to copy Duncan’s earlier study. Woodbine defined church size as “church funding capacity,” a function of membership size and a church’s ministry activities. This particular measurement of church size, combined with external influences and location factors, only explained a small portion of varying control levels (Woodbine, 2007).

All of the studies previously discussed found internal controls lacking in churches and attempted to explain control deficiencies with varying degrees of success. The studies focused on a variety of control methods, some of which included segregation of duties. However, researchers have yet to solely determine the level of implementation of duty segregation in churches and the factors that may affect that particular control. Instead, studies have analyzed controls as a whole. As the most basic internal control, segregation of duties is the first line of defense against internal fraud. If churches cannot implement more complex controls included in previous studies, duty segregation can still provide adequate assurance of protection.

### **Research Questions**

This study was conducted in an effort to determine factors that may affect the level of segregation of duties implemented in churches. The following hypotheses, presented in their null forms, identify three areas that may indicate the extent of duty segregation. Like previous studies, church size is considered, yet the variable will be approached through both

membership and the amount of annual giving. In addition, a new variable is considered—the age of the church. The hypotheses are as follows:

**H<sub>1</sub>:** The average weekly attendance of a church will have no effect on the level of segregation of duties implemented in the church.

**H<sub>2</sub>:** The quantity of donations received by a church in the past calendar year will have no effect on the level of segregation of duties implemented in the church.

**H<sub>3</sub>:** The age of a church will have no effect on the level of segregation of duties implemented in the church.

### **Methodology**

An anonymous survey (see Appendix A) was emailed to 550 churches in North Carolina. The instrument requested descriptive information followed by an overview of the cash receipts and the disbursements processes. The respondent was then asked to provide the names of positions responsible for, or with access to, various areas of the entity's financial procedures.

### **Demographics**

Of the 52 responses, 44 were complete and usable. The average 2016 giving was \$1,118,350, with individual church giving ranging from \$36,000 to \$8,000,000. Median 2016 giving was \$541,968. Weekly attendance ranged from a low of 30 members to 8,600 members, with an average attendance of 582 members and a median attendance of 200 members. Lastly, churches averaged 67.89 years old (median, 57.5 years). The youngest church in the study was three years old, and the oldest church was 205 years old. The most prevalent denomination was Baptist, represented by 17 churches.

### Analysis of Results

Once the responses were received, the authorizing, recording, and custody power of positions were analyzed for deviations from proper segregation of duties. The following figure illustrates the areas of interest and the duty associated with each:

*Figure 1: Financial Duties by Function*

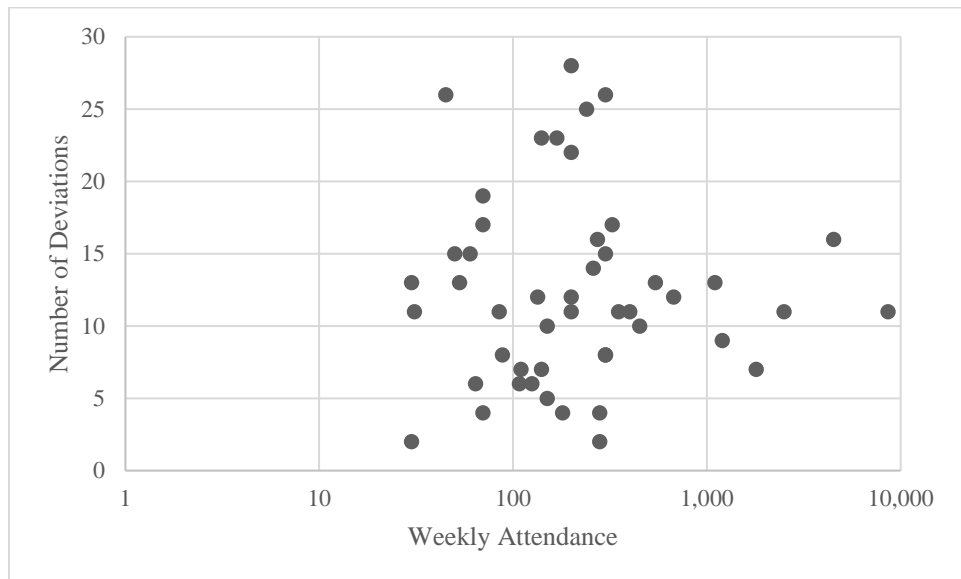
Authorization	Custody	Recording
Check-signing authority	Bank reconciliation preparation	Financial record updates
Large expenditure approval	Monthly bill payment	
	Office supply purchases	
	Debit/credit card access	
	Bank deposits	
	Payroll processing	
	Offering count	
	Online banking access	

For the purposes of this study, a deviation was considered an individual performing duties in more than one function. Individuals could have multiple deviations. For example, a bookkeeper responsible for the financial statements who also processed payroll, paid the monthly bills, and counted the offering would result in three deviations. However, if the bookkeeper were to count the offering with the lead pastor, the above scenario would only result in two deviations, as the bookkeeper would be unable to intentionally miscount the offering when counting with another individual. Groups of people, such as a board of elders or a finance committee, were allowed to operate in multiple functions since they too were operating with multiple individuals, preventing one from committing fraud without the help of the others. All churches had at least two deviations, meaning no church fully eliminated opportunities for fraud with segregation of duties. The mean number of deviations was 12.9.

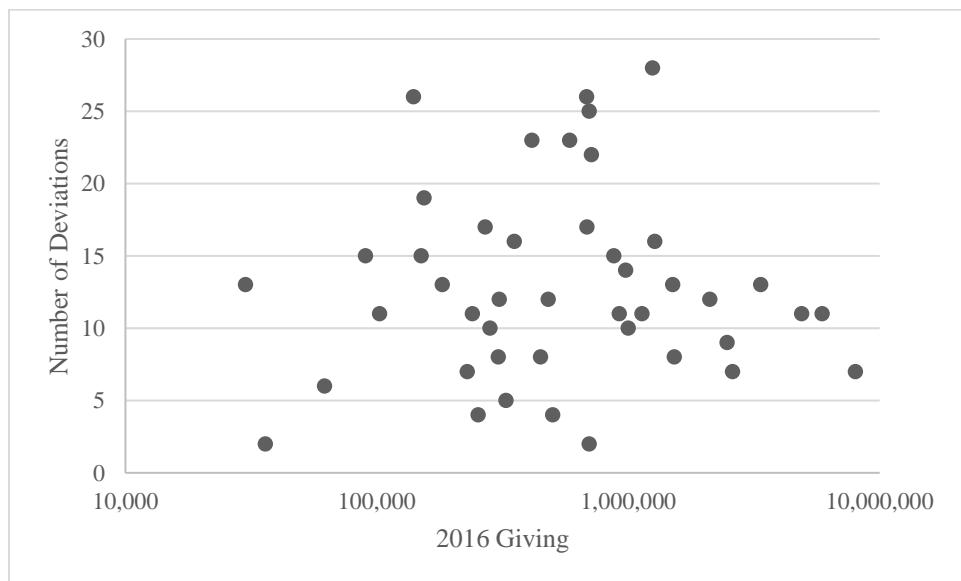


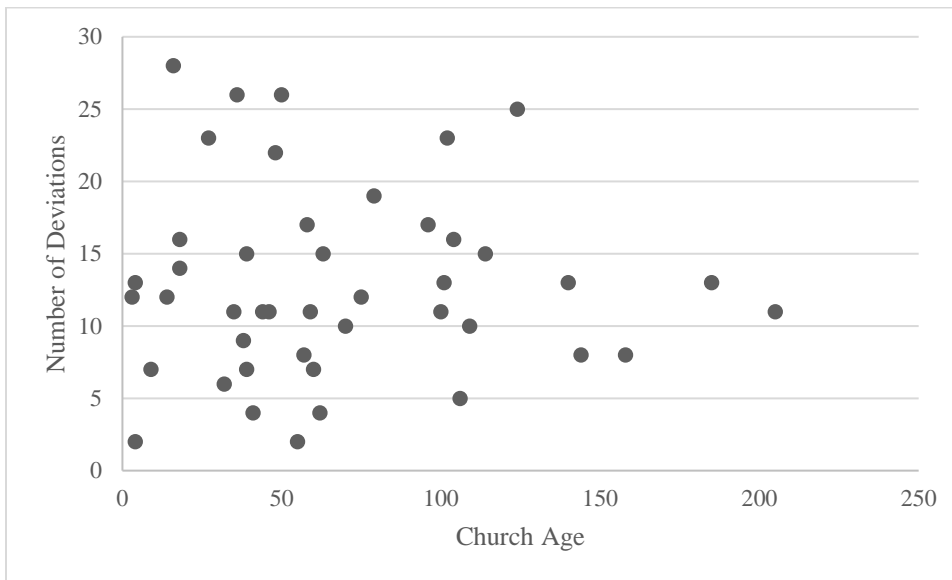
Originally, a regression analysis was planned to analyze the relationships between the independent variables (weekly attendance, 2016 giving, age) and the number of deviations in an attempt to create a linear model predicting the number of deviations found in a church. However, as shown below, scatterplots of the data indicated that a regression model would not be applicable.

*Figure 2: Deviations vs. Weekly Attendance*



*Figure 3: Deviations vs. 2016 Giving*



*Figure 4: Deviations vs. Church Age*

Since a regression analysis was not appropriate, the churches were divided into groups for ANOVA in each independent variable. The groups were determined based on two methods. Past research separated churches by their relation to the mean (Duncan et al, 1999; Wooten et al, 2003). Due to the large ranges of descriptive variables, the median was used in place of the mean. For example, any church that had an attendance less than the median attendance was considered small. Secondly, natural breaks in the responses were used to group the churches. However, the ANOVAs did not vary significantly between methods, so the natural breaks were used.

### **H<sub>1</sub>: Weekly Attendance Results**

For the purposes of the first hypothesis, churches were divided into small, medium, and large based on their average weekly attendance. The following figure provides the ANOVA summary for hypothesis one:

*Figure 5: Weekly Attendance ANOVA Results*

SUMMARY						
<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>		
0-99	13	160	12.30769	42.2308		
100-999	29	368	12.68966	51.6502		
1000+	6	67	11.16667	9.76667		

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	11.6697	2	5.834853	0.13117	0.877407	3.204317
Within Groups	2001.81	45	44.48465			
Total	2013.48	47				

The majority of churches were of medium size, with average weekly attendance of 100 to 675 members. Although only six churches were defined as large, their weekly attendance exceeded that of the other churches by too much to warrant similar classification. The largest churches had the fewest deviations from proper duty segregation. This could be because churches with more members have more volunteers to draw from to properly segregate duties. However, the average deviations for each group did not differ by a statistically significant amount. Therefore, the null hypothesis stands; weekly attendance is not shown to affect the level of duty segregation implemented.

## **H<sub>2</sub>: 2016 Giving Results**

The other method of measuring church size was the amount of donations received within the last calendar year. The natural break in 2016 offerings resulted in two groups of churches, small and large. Below in Figure 6 are the ANOVA results for hypothesis two:

*Figure 6: 2016 Giving ANOVA Results*

SUMMARY						
<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>		
0-500,000	22	257	11.681818	38.13203		
>500,000	22	311	14.136364	46.69481		

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	66.2727	1	66.272727	1.562541	0.218214	4.072654
Within Groups	1781.36	42	42.41342			
Total	1847.64	43				

Churches with greater than \$500,000 had approximately 2.5 more deviations from proper segregation of duties than those with fewer dollars received. This is potentially due to the sheer amount of money flowing through the entities. While this is an interesting contradiction to the results of other studies basing church size on membership, the difference is again not statistically significant. Therefore, the null hypothesis cannot be discounted.

### **H<sub>3</sub>: Age Results**

Lastly, the effect of church age on the implementation of segregation of duties was examined. No previous research had been completed using this variable as a determinant of control levels. Natural breaks in the ages of respondent churches led to three age classifications. Churches less than 20 years old were considered young, while those greater than 80 were considered old. For lack of a better term, churches aged 20 to 80 were deemed “middle-aged.” The ANOVA results for age are summarized in Figure 7.

*Figure 7: Age ANOVA Results*

SUMMARY						
<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>		
<20	8	104	13	56.28571		
20-80	22	276	12.5455	49.78355		
>80	14	188	13.4286	30.87912		

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	6.75325	2	3.37662	0.075204	0.927682	3.225684
Within Groups	1840.88	41	44.8996			
Total	1847.64	43				

Like the ANOVA of weekly attendance, the average deviations across groups did not vary by much. Furthermore, the variance within the groups was high, as seen in the ANOVA of 2016 giving. Based on these results, there is not statistically significant evidence to indicate that a church's age has an effect on its level of segregation of duties.

### **Conclusion**

The ANOVA results for all independent variables, weekly attendance, 2016 giving, and age, failed to reject the null hypotheses. No relationship between the variables and the extent of duty segregation can be assumed. While this study must be replicated to confirm the results, these findings are interesting when past research is taken into account.

Previous studies found a relationship between membership and the level of controls as a whole, yet the results of this study indicate that relationship does not hold for the single control of duty segregation. Replication of this study would be required to draw further conclusions. No other studies have been conducted exploring the relationship between internal control implementation and church age.

**Limitations of this Study**

This study could be improved by a greater number of useable responses. In-person interviews of church personnel may have yielded a greater number of clear, complete responses. While churches were asked to have the individual in charge of finances complete the survey, this individual may not have an accounting or a business background, leading to inconsistent responses. Interviews could solve this issue. Additionally, churches of particular sizes and ages could have been targeted to ensure equal representation in the analysis.

**Suggestions for Future Research**

Although there appears to be no direct relationship between church size and age and the level of segregation of duties, it is possible that the extent of duty segregation could be an indicator of the health of a church's internal control system. Studies might seek to relate the number of deviations in duty segregation to the failures of the rest of an entity's controls. If a relationship exists, it might provide a more simplistic way for churches to analyze the health of their internal controls.

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**Appendix A: Survey Instrument**

*Please answer the following questions to provide us with a brief background of your church.*

When was your church founded?

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Is your church incorporated?

Yes

No

With what denomination is your church affiliated?

Baptist

Methodist

Lutheran

Presbyterian

Catholic

Non-denominational

Other

If other, please provide your affiliation

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How large is your congregation? (Average weekly attendance)

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How much do you receive in offerings (both designated and undesignated) weekly?

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What are your average monthly expenditures?

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What was your giving in 2016 (both designated and undesignated)?

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Do you have an annual external audit?

Yes

No

Do you have written policies/procedures in place?

Yes

No

When were your policies/procedures last updated?

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Please provide a brief overview of your offering receipts process

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Please provide a brief overview of your disbursements process

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If you have committees, do you require rotation of committee heads/members?

- Yes
- No
- We do not have committees

Do you have a finance committee?

- Yes
- No

How many people are on your finance committee?

Do you use an outside accountant?

- Yes
- No

*The following questions are focused on specific financial practices. Please best match your church's personnel to the positions given below. If the positions given are not adequate, select other and add all relevant position titles. Consistency throughout is appreciated.*

Who has check-signing authority? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who approves large expenditures? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who prepares bank reconciliations (balances the checkbook)? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who pays monthly bills? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who makes purchases for your office? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who has primary access to a church credit/debit card? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who transports offerings to the bank? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who processes payroll? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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How many people count the offering each week?

- 1
- 2
- 3
- 4
- 5+



Who counts the weekly offering? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Does your church use on-line banking?

- Yes
- No

Who has access to the church's on-line banking information? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Who updates the financial records/books? Check all that apply.

- Lead Pastor
- Associate Pastor
- Bookkeeper
- Finance Committee
- Treasurer
- Other

If other, who? Please list all parties.

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Thank you for your time. If you have any further comments, please feel free to leave them below.

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