

**Stewardship of Christian Accountability: Fostering individual faithfulness, humility,
and responsibility to position the institution for fruitful outcomes**

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We begin with the fundamental truth, that God owns everything (NIV, Proverbs 24:1). We are stewards and God is our Lord and Master. We are entrusted to manage what God owns. This should be clear to us as this will determine how we will serve God as His steward.

What is expected of us then as God's stewards: Let us look at 1 Corinthians 4:1-2 and 3-4,

"This, then, is how you ought to regard us: as servants of Christ and as those entrusted with the mysteries God has revealed. Now it is required that those who have been given a trust must prove faithful. I care very little if I am judged by you or by any human court; indeed, I do not even judge myself. My conscience is clear, but that does not make me innocent. It is the Lord who judges me." (NIV).

We are His servants, and we are entrusted with mysteries God has revealed. It is required for us to be faithful, and we will ultimately be accountable to God – it is the Lord who will judge us.

This is our highest calling – to be called to participate in His ministry and we should respond by fostering humility, faithfulness and responsibility through obedience to His calling to position the ministry to fruitful outcomes.

As leaders, we are entrusted to handle and manage resources, including financial resources. It is therefore relevant for every Christian leader to know God's will for us as we steward His ministry.

Together, let us learn this topic on Stewardship of Christian Accountability by considering Financial Risk Management and how do we incorporate this concept in our organizations.

Lessons from Profit Organizations; Risk-based approach

Financial Risk Management is about maximizing gains and minimizing losses on resources and therefore truly relevant for companies organized to make profits.

For us Christians, particularly the leaders of Christian organizations and ministries, the responsibility to look at Financial Risk Management is critical as we work on our role as stewards of God's ministry. The task will require us to not only incorporate the policies in our goal for good governance and management, but such policies should align with Biblical principles.

While Financial Risk Management is about safeguarding the assets of the organization, it will take a deeper meaning to us who are entrusted with the ministry of God.

Let us consider the principles of a Leader's stewardship in the context of the work that I am doing as a professional accountant in public service.

When we start our work as auditors, we use this risk-based approach as one of our tools to determine our audit strategy – it is consistent with the strategies that many organizations are adopting when they manage their businesses.

To us auditors, looking at the entity in the eyes of management will be beneficial to both the client, its stakeholders and to us doing the audit work. This approach focuses on risk and makes an audit more effective and efficient. It looks at the more significant

risks and areas where a material misstatement or misreporting can happen. It guides the auditor to where the heavy audit effort should be directed.

Understanding the business is one key factor in being able to appreciate this process of identifying the risks.

For us in the ministry, we ask – “How well do we know God’s ministry to effectively identify these risks”. Risks are those that will hinder us from meeting our goals, those that will make us not follow God’s will.

Structure that will address risks – The Entity Level Controls

Our goal now is to establish a structure that will provide policies and controls that will address the identified risks.

Let us look at this structure that is consistently being considered during identification and testing of controls and policies that will address the identified risks – the entity level controls. The structure should apply to the organization as a whole and will set the tone and direction on how the organization is expected to conduct its operations.

Problems, confusions can happen if we will not have a consistent set of policies and procedures. As good stewards, we are expected to pursue leadership skills that will help us to effectively lead the organization. Let us try to learn the 5 components of the entity level controls:

Control Environment

This encompasses the attitudes, awareness, and actions of management and those responsible for governance concerning the internal control system and its importance in the organization. This includes ethics, integrity, and commitment to competence.

In God's ministry, let us appreciate control environment by discussing its standard components- tone at the top, organizational structure, commitment to competence.

1. Tone at the Top: Leaders are expected to not only promote but more importantly to practice and model ethical behavior, transparency, and accountability. Leaders should set clear expectations for integrity and ensure that these values are integrated into day-to-day operations. We will focus on tone at the top in the later discussions.
2. Organizational Structure: Our organizations should have clear policies and procedures in place that promote transparency, ethical decision-making, and compliance with legal and regulatory requirements.

The Lord requires order in the ministry.

“But everything should be done in a fitting and orderly way (1 Corinthians 14:140, NIV).”

In Acts 6:1-7, we have seen examples of issues in God's work which led to the establishment of a structure - the appointment of the seven:

“Brothers and sisters, choose seven men from among you who are known to be full of the Spirit and wisdom. We will turn this responsibility over to them and will give our attention to prayer and the ministry of the word.” (Acts 6:3-4, NIV)

With the implementation of a Spirit-led structure, the ministry grew stronger and more unified (v. 7)

3. Commitment to Competence: God's ministry needs qualified leaders, staff members and even volunteers. Qualifications include spiritual maturity,

wisdom, good reputation and skills – trained and equipped to handle the role.

We are called to do this important task and therefore we should seek training and ensure that we are also developing people in the ministry to be competent in carrying out the roles.

2 Timothy 2:2 states, “And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others.” (NIV)

It is required that we are reliable and qualified to do the work of the Lord.

Risk Assessment

This is the process of identification and analysis of risks relevant to the achievement of God’s objectives and forming a basis for determining how the risks should be managed.

Risk assessment is achieved through proper planning which would include seeking God’s will. As discussed earlier, identification of risks will require understanding of what God is asking us to do. Risks if not properly identified and addressed will result in losses or unfavorable outcomes, issues, conflicts and problems.

In any organizations, risks are addressed by instituting controls and policies that will address or mitigate the risks and ensure that we will be able to operate effectively to meet our objectives and fulfill God’s mission.

Luke 14:28, 31, asks, “Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?

“Or suppose a king is about to go to war against another king. Won’t he first sit down and consider whether he is able with ten thousand men to oppose the one coming against him with twenty thousand?” (NIV)

Risk assessment starts with responsible and wise planning and includes identification of risk and controls, defining or revisiting long-term and short-term objectives, financial and resource planning. It is God’s instruction for us to plan and this can be demonstrated by our diligence in seeking His will and planning for big and small decisions in the ministry.

Information and communication

This should be in place to promote transparency and accountability. This is the system/process on how the organization obtains and disseminates information necessary to carry out the responsibilities of management and governance.

2 Corinthians 8:20-21 espouses, “We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man.” (NIV)

It is critical that we practice transparency and accountability in doing the work of God. We should be able to keep proper records of the Church affairs, particularly on financial matters. This will ensure proper accountability that will translate to promoting trust in the ministry.

Monitoring

These processes are used to assess the quality of internal control performance over time, which includes regular management and supervisory activities, as well as internal audit functions.

Monitoring will ensure sustainability and progress of God's work. Such process will give us the confidence to properly account before God and men, the ministry that has been entrusted to us. It is important to maintain integrity and credibility in God's ministry, and this can be achieved through processes and controls that are properly implemented and are regularly monitored to be operating effectively. Adherence to policies, processes and controls will ensure that we will be able to stay on track in fulfilling God's will and directions.

Control Activities

These are the actions established through policies and procedures and will help the leadership to mitigate risks that will hinder the achievement of God's mission. These include, segregation of duties (SOD), processes that will ensure approvals, authorizations, verifications, reconciliations, and reviews of performance of those who are involved in operating the ministry.

One important control activity to highlight is the SOD control which will enhance accuracy and integrity of reporting as SOD ensures that functions of checks and balances are in place. SOD controls are necessary in preventing fraud and errors in the processes and reporting.

Control activities will enhance accurate and transparent reporting, effectiveness and efficiency of operations and activities in the organization.

Control Environment and Tone at the Top

After considering the 5 components of entity level controls, let us focus on one of the most critical components – the control environment.

The control environment sets the foundation for the organization's internal controls and ethical standards. This includes the crucial role of the leaders to establish a strong ethical culture that is aligned with the mission of the organization.

Tone at the top is important in achieving ethics and integrity in the ministry and critical to anyone who is given a leadership position in the organization.

I hope that the Lord will speak to us as leaders of our organization as we continue to discuss and learn what is expected of us as stewards. The following are key factors to consider in practicing good governance in our organizations.

1. Leadership commitment – as a leader, we should be an active participant in not only promoting but practicing the organizations' values. We do what we say, preach and teach. In most cases, people will expect results and evidence on how this commitment by the leaders are happening in the organization. Tone at the top is about leaders' commitment to act and behave consistently based on the organization's ethical culture and values.

Tone at the top concept emphasizes that the behavior and attitudes of those at the highest levels significantly influence the entire organization's ethical standards and practices.

2. And then how our messages, tone at the top are translating to impact on the culture of our people and in our organization. Are we seeing results through developments in our people and the reputation of our organization/ministry? In situations where ethical issues are happening, restoring the ministry's reputation would be particularly challenging.

In the business world, major financial scandals that made it to the headlines are being used as examples of failed control environment. If you search on these major financial scandals in the world, you will note that the main perpetrators are leaders of organizations - they are the Founders, CEOs, CFOs, leaders and management.

We can all see from the stories that no big scandal happened without the participation of the top leaders. They are top leaders who gained years of experience, gained power and wealth to be able to be in the position of a leader – a position of trust. We know that similar dangers are likewise present in God's ministries. It is, therefore, important for His stewards to seek His purpose and pursue His will. This will ensure that our heart will be consistently right with God, and we will stay on track according to His plans.

3. Tone at the top demonstrated through effective communications (that will translate to commitment and to actions) is another critical factor in ensuring a strong control environment. Again, we ask ourselves are we consistent with what we say in our communications and our actions. As leaders of our organizations, how many of us struggle in implementing what we have committed?
4. System of Accountability that will reward good work and will discipline erring members of the organization is one way to implement the accountability principle. Accountability can also be demonstrated through transparent and accurate reporting (reporting back not only to the leaders but

to all stakeholders which will include our members, our staff and ultimately our reporting back to God).

5. And finally, the importance of consistency – there are standards to follow and can be referred to and everyone is aware of their default in behavior (values and culture).

Consistency is expected and any exceptions to the standards can easily be called out or processed because there are controls in place.

Just like any big task – our objectives on ethical culture will always be challenging considering that this involves people behavior. Every person is unique but for us to succeed, we need to act together and agree on a common objective.

Integrity should be one of our core values. It requires consistent adherence to moral and ethical principles. Acting with integrity means being trustworthy, honest and fair. It is about doing the right thing not only in the eyes of God but also before men.

Steward – Posture and Character

A leader is someone who has been called to serve, chosen and anointed by God.

Let us establish the fundamentals on why Christian Leaders should be the right person- therefore has been called to serve, equipped and continually pursuing God - to handle God's ministry.

We highlight again the fundamental truth that God owns everything, and we are called to steward what God owns.

“The earth is the LORD’s, and everything in it,
the world, and all who live in it;” (NIV, Psalm 24:)

Let us try to appreciate this concept of ownership in my accountant’s view:

Assets = total liabilities and equity or Equity = Assets less liabilities. Equity or Net Worth speaks of an organization’s financial position, its value (measured at fair value).

Let us see this basic accounting in a Christian prospective.

You consider in your total assets even those that cannot be measured, something that you own in the present and will have future benefits –talents, time, character, good health, values, family and our faith. Debts or liabilities are all those that will reduce the value of the assets – debts, unforgiveness, scarcity, conflicts, broken relationships, real debts. Your assets less your liabilities can be viewed as net worth– what would it be like if we will be accounting our net worth to God. Would we have the confidence to faithfully account all these to God?

We seek to do His will and as leaders who are called by God, we will pursue humility, faithfulness and responsibility as our act of obedience to God.

Humility

In the book, “*The Choice*”, the authors Gary G. Hoag, R. Scott Radin and Wesley K. Willmer, highlighted that steward leaders are recruited according to their Christ-like character and evaluated according to their ability to lead an organization in ways that reflect Christ-centered values, strategies, plans, and actions.

Let us pause for a moment here and ask the question – Are we in the leadership position of our organizations because of our Christ-like character and have we adopted policies where our performance can be evaluated according to His principles?

We must submit to His leading. We humble ourselves before Him and seek His guidance and will for the ministry. We acknowledge that we need Him to stay on the right track – we desire to learn and to be equipped to do the things that He will ask us to do. We ask for discerning spirit and wisdom as we make decisions, as we implement strategies that are meant to advance His ministry.

We go to God in prayer, and we humbly ask for His wisdom:

“So give your servant a discerning heart to govern your people and to distinguish between right and wrong. For who is able to govern this great people of yours?” (NIV, 1 Kings 3:9)

Solomon even with his wealth and power, acknowledges his need to seek God and so he humbly asks God for wisdom and God answered his prayer.

If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.” (NIV, James 1:5)

God promises that He will generously give us wisdom if we humbly and sincerely ask God.

Faithfulness

We are called to be faithful and loyal to God. We are to serve Him only. When we talk about faithfulness, we deal with our heart, and we ensure our Christ like character before we qualify ourselves to any role in God's ministry.

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?”

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” (NIV, Luke 16:10-13)

Faithfulness requires consistency, in big and small things. We must prove ourselves faithful in worldly wealth to be trusted with the true riches. We seek to stay faithful and to remain in His calling.

His master replied, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!” (NIV, Matthew 25:21)

Faithfulness will lead to fruitfulness. God will prove Himself faithful and will put us in charge of many things. There is a promise that we will experience our Master's happiness.

Responsibility, our act of obedience to God

Accepting the responsibility as God's stewards requires faithful obedience and being trustworthy. We seek His will and should do as God says.

The Lord requires full and not partial obedience. He is looking for a leader who will fully embrace the responsibility that He has entrusted to us. This is our heart desiring to please and obey God. When we struggle to make decisions, we seek God and ask for His guidance. Stewardship is a huge responsibility- let us try to see this from these verses:

“Since an overseer manages God’s household, he must be blameless—not overbearing, not quick-tempered, not given to drunkenness, not violent, not pursuing dishonest gain. Rather, he must be hospitable, one who loves what is good, who is self-controlled, upright, holy and disciplined. He must hold firmly to the trustworthy message as it has been taught, so that he can encourage others by sound doctrine and refute those who oppose it.” (NIV, Titus 1:7-9)

“...We must obey God rather than human beings!” (NIV, Acts 5:29)

Responsible stewardship is not about gaining people or church members' approval but will require us to prioritize God's purpose. We do not seek to be popular, but we pursue God, and we desire to follow His leading.

Abstract

Our response as God’s stewards practicing humility, faithfulness, and responsibility

As good and faithful stewards, we follow these principles of *humility, faithfulness, and responsibility*. This discipline of a good steward will result in fruitful outcome. This discipline is critical as we continue to lead and grow the ministry where we are called to serve. We know that we are ultimately accountable to God and not to men. Again, in the book *The Choice*, we learned that obedience over time is the only path for producing kingdom outcomes and fruitfulness is not the result of our strategic labors but rather the kingdom outcomes that flow from our obedience. This truth will continue to humble us – knowing that all results are not of our own doing but because of the grace and the promise of God. Being His good and faithful steward would require us to remain in Him.

“Remain in me, as I also remain in you. No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me.” (NIV, John 15:4)

In our calling to be stewards of God’s work here on earth, we go deeper to our posture that we will be accountable to the ultimate owner of all that we have and all that we have done.

We know that all are His and we are to grow and be wise in using what God has entrusted to us.

As we continue to journey in our ministries, let us be reminded to consistently go to God in prayer. We submit to Him and acknowledge Him as our Master. We begin with us, the person that God has appointed and anointed to take part in the work of His Kingdom. Let us make an honest evaluation of how we have been leading our

organizations. I hope this study will help us go through the process of reviewing what we have in our ministries. Consider implementing changes/improvements to align our processes and activities with God's instructions. Let us ensure that we are able to implement strong entity-level controls which include sound control environment and consistent tone at the top.

We pause; we seek and pursue God and His will for the work that He has entrusted to us. God is requiring us to be faithful stewards. Our hope is that we will have the confidence to finish this race and be welcomed as good and faithful stewards.

Keywords: Stewardship, Tone at the Top, Humility, Faithfulness, Responsibility, Obedience

Biography

Gina S Detera, is a professional accountant in public practice with over 34 years of experience, 19 years as a partner of PwC Philippines. She is Board member of Global Trust Partners (GTP) and serves in Finance and Audit Committee. She has done talks mostly in the area related to her line of work and roles –finance, ethics, life principles as wife/mom and woman leader in the workplace. She is married to Jim for over 26 years now and is mom to Daniela, 21, and James, 20.

She deals a lot with those charged with governance of her clients (Top management, board, audit committee). Financial Risk Management is critical in her area of work and role and this paper has made her bring this learning to how the leaders of the church should be considering this matter in Stewardship of Christian Accountability.

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