

Protecting offerings: Who would steal from us?

Proper handling of donations is a critical responsibility. Misappropriation of funds can create a crisis of confidence within the congregation. Keep a would-be thief out of the collection plate and away from church funds by developing the financial controls needed to prevent theft and embezzlement in your congregation.

By their very nature, religious institutions tend to be trusting. Indeed, it is very difficult to imagine anyone trying to steal from the tithes or offerings given in good faith. As such, religious institutions commonly have very few or no real security measures to ensure that the money they receive from attendees stays secure and makes it to its proper destination.

Time and again, religious institutions pay for this assumption of safety. In New York, a lone volunteer was organizing the offering envelopes after a service when a man approached with a gun and demanded the money from the collection plates. The thief escaped.

Better safe than sorry

Of course, a vast majority of your community would never consider stealing from your house of worship. Still, every house of worship needs to put a few security measures in place to avoid tempting from those who would take advantage of an easy source of money. The following steps are a good start:

- **Keep it secret.** Never advertise where you count the money from offerings or tithes nor divulge where you store it. Only those who perform these duties need to know.
- **Double count.** Have two separate and unrelated people make separate counts of the money for verification purposes and to guard against embezzlement.
- **Make detailed records.** Keep track of the amount you receive at every service and make detailed records for reference.
- **Don't leave money alone.** Never entrust only one person to count, transport or store money from offerings. This prevents temptation for a lone person to steal, protects money handlers if offerings are stolen and provides security if someone tries to hold up the counters or transporters of the money.
- **Seal it.** Immediately after counting offerings, empty them into a single, large money bag that is locked and sealed with a numbered, tamper-evident band.
- **Lock it up.** Always store money in a safe. If one is not available, keep the money in a locked cabinet in a locked room (the “two-lock” system).
- **Alarm system.** Have an alarm system safeguarding, at minimum, the area in which offerings are kept.
- **Online giving options.** With the rise of online payments, donating to charity has gotten easier, and donations get deposited directly to the organization’s account, which reduces the risk of theft or embezzlement. The ELCA churchwide organization has preferred-vendor agreements with [Tithe.ly](#) and [Vanco](#) which offer special pricing, communications and promotions to enhance operating efficiency.

Keep the holidays happy

Be especially careful during holidays or other high-giving times. With the likely increase in offering amounts, the likelihood of theft also increases. To guard against this, have a separate offering bag for each service if there are more than one in a day. If practical, count your offerings right after the service. If that is not possible, never leave an offering bag in a room without counting the money and locking it in a safe.