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THE FOUR S'S THAT KEEP CHURCH LEADERS AWAKE AT NIGHT

Considerations and best practices to help your church be proactive and flourish.

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INTRODUCTION

Parents often worry about their children's future. What challenges will they face as they grow up? Will they be prepared to handle them? Tomorrow's world will be different from today's.

Many church leaders face similar struggles. The COVID-19 pandemic illustrated how drastically and rapidly situations can change. But even without an extreme crisis like a global pandemic, our world is constantly changing, and the issues the church of tomorrow will face will be much different from those it faces today.

Will your church be prepared to handle these changes in a way that allows you to flourish? The answer to this question depends on actions taken by your church leadership today.

Reactive Versus Proactive

Many churches take a reactive approach. They go by the motto "If it isn't broken, don't fix it." While that may work in certain circumstances, the rapidly changing church landscape requires leaders to be more adaptive than ever. This means changing your focus from a reactive stance to a proactive one.

The leaders who proactively handle the four S's outlined here will prepare their churches to manage the challenges and opportunities in this ever-changing landscape.

Let's look at these four S's: *sustainability*, *succession*, *structure*, and *security*, along with best practices for each.

THE “S” FIRST

SUSTAINABILITY

Assess and consider these factors for **long-term success**.

There are a number of key sustainability factors for your church to assess and consider, including differences in generational giving, online giving, budgeting and forecasting, benchmarks, and alternative sources of income.

Differences in Generational Giving

The demographics of the local church are changing dramatically as the population ages, which has a direct impact on giving.

The 2024 [Giving by Generation](#) report from the Giving USA Foundation and Dunham + Company found that all four generations studied contributed more in average household giving to places of worship than to any other cause, including other faith-based organizations and social services. However, Gen Z contributions to places of worship decreased between 2021 and 2024, while contributions from other generations increased, as shown here:

Generation	Average Contribution to Places of Worship in 2024	% Increase/Decrease Since 2021
Gen Z	\$200	-16%
Millennials	\$471	57%
Gen X	\$581	34%
Boomers	\$1,141	15%

Generational differences affect more than just giving, of course. Many people hold different philosophies about other areas within the church, such as whether weekly attendance is necessary or whether to become members of the church or remain casual attenders. Half (50%) of Gen Z and 43% of millennial respondents in the Giving by Generation report said they were likely to attend religious services in person “once a week” or “almost every week,” compared to 29% of Gen X and 31% of boomer respondents.

According to the Evangelical Council for Financial Accountability (ECFA) [2025 State of Giving](#) report, cash giving to ECFA church members increased 2.6% in 2024, compared to a 1.2% increase for nonprofit members.

For your church to resolve sustainability issues, it's critical to understand current trends and how to reach each generation.

The report also found that among ECFA church members in 2024:

- **98%** received more than 50% of total revenue from individual donors
- **47%** said that donations of gifts less than \$100 increased from the prior year
- **79%** reported increased demand for programs during the year

Church leaders concerned about sustainability need to understand the perspectives and ideals of each generation and what motivates them to attend, participate in, and give to their local church.

Time Versus Money

There are two areas church leaders must consider when evaluating sustainability: time and money. Both are finite and never fully guaranteed. That's why it's crucial for church leaders to focus not just on budgeting, but also on strategic resource planning that includes finances as well as people and their time.

When it comes to finances, we can quickly see the limit by looking at the numbers on a spreadsheet or the balance in a bank account. Time is just as essential, but it's easy to overlook. Of the 24 hours in a day, about a third are dedicated to rest. We then factor in our professional roles, as well as our personal and family commitments. Both are important, but for many of us, our professional roles can imperceptibly begin to take more of our available time each day than we initially anticipated.

The issues and challenges many church leaders face can easily begin to dominate every waking moment, which is unsustainable. That's why it's important to take a proactive approach to managing time and finances.

Your staff's time is a limited resource, too. Leaders are sometimes called on to make hard decisions about staffing, but this can provide an opportunity to identify whether you can fill a gap by reallocating staff members' time and talents to a different role, hiring additional team members, or adding software solutions.

It's crucial to balance faith and good stewardship. [Matthew 25:15 – 30](#) illustrates the need to trust in God's foresight and provision while fulfilling your stewardship responsibility to properly manage the resources entrusted to you.

Managing expectations about both time and money across the different generations in your church can strengthen your sustainability and long-term growth.

Online Giving and Fundraising

Digital has become vital. The younger generations grew up in a digital world, and if you don't embrace it, you are leaving opportunities on the table. As the COVID-19 pandemic demonstrated, having alternative ways to stay connected with members and keep them engaged is crucial.

Look at overall trends in giving, including online giving, and consider how these may apply to your church's demographics and geographic area. Is online giving increasing? Is your church seeing a higher response rate from social media?

One example of the influence of social media is the growing popularity of peer-to-peer fundraising, which enables people to use their social networks to support a cause they are passionate about. These campaigns are effective because they scale relationship-building by tapping into current supporters' networks, including friends, family, and colleagues.

Examples of websites that offer this include CauseVox, GoFundMe, and GoFundMe Charity. This type of fundraising is extremely popular among younger generations, and churches should look for ways to incorporate social media into their fundraising to support sustained giving.

Your church has built social media connections and relationships with your existing members and attendees. You can use that to reach the connections in your members' and attendees' circles. It serves as a shortcut to trust in their networks.

Budgeting and Forecasting

Here are some considerations to help make the budget process efficient and effective:

- Give yourself plenty of time—begin the process at least three months before the end of your fiscal year.
- Involve finance and senior leadership, as well as team and department heads.
- Underestimate revenue and overestimate expenses.
- Factor in “what-ifs” and reserves, using at least two to three years of historical results as a baseline.
- Account for seasonality (such as Christmas, Easter, and summer).
- Encourage team leaders to identify their area's “needs” versus “wants.”
- Make budget meetings collaborative and give departments time to review their area's budget before meetings.

Your church's ability to budget and forecast is another essential component of its sustainability.

The budget is a destination, not an absolute ending. It will never be precisely accurate, but you can use it as a benchmark to guide discussions and explain results.

Dashboards and Benchmarks

It's also critical to review dashboards and benchmarks in many areas beyond the budget.

We recommend looking at metrics in these areas to spot trends and identify red flags:

- **Liquidity** – Can you cover all your costs?
- **Contingency** – How much do you need as a reserve?
- **Year-over-year comparison of financials** – How are results trending?
- **Membership retention** – Are you losing more than you are gaining?

Dashboards provide valuable high-level information to key leaders and committee members.

Educate your leaders about church finances and key indicators so they are able to understand and use your church's financial statements and benchmarks in a meaningful way.

Legacy and Planned Giving

Legacy and planned giving go hand-in-hand with a generational focus as retirees begin to consider their legacy. Gen Xers and Millennials are expected to inherit nearly \$105 trillion in wealth through 2048, [according to Cerulli Associates](#). It's important to establish relationships with these younger generations as a source of sustainability.

Alternative Sources of Income

Some churches are struggling to cover costs as their basic expenses continue to rise and church membership and contributions dwindle. As a result, many churches are looking for alternative ways to generate income, such as:

- Renting out their facilities as a multi-use property
- Parking lot, cell phone tower, and office rental
- Church bookstores

If your church considers these steps, keep in mind that there may be tax implications and seek the advice of a tax professional.

We're also seeing churches consider mergers when they can no longer afford to operate

independently. Combining resources and talent with a like-minded church can benefit both entities.

Questions to Ask About Sustainability

- 1 When was the last time we surveyed the different generations in our congregation? Do we understand what motivates each generation to attend, participate, and give to our church?
- 2 Are our giving trends in line with what we were forecasting?
- 3 How are we maximizing social media to stay connected to our congregation? To reach our members' connections?
- 4 How well do we budget and forecast? Can we quickly adjust this information during periods of uncertainty or unexpected change?
- 5 Do we use dashboards and benchmarks to provide valuable information to key leadership and committee members?
- 6 Are we actively addressing legacy and planned giving?

Additional Resources:

[Stewardship in Staffing and Software](#)

[6 Key Considerations for Budgeting in Changing Times](#)

[How to Ensure Your Church Bookstore Is Tax-Exempt](#)

[Analyzing Key Financial Indicators: Cash Flow Ratios](#)

THE “S” SECOND

SUCCESSION

Plan ahead to help your church
carry on your **God-given mission.**

As Benjamin Franklin noted, “...in this world nothing can be said to be certain, except death and taxes.” This brings us to the second “S” that keeps church leaders awake at night: succession.

While we don’t like to talk about it, there will come a day when everyone’s work will finish. No one will be able to work forever. Yet [according to BoardSource](#), **only 29% of nonprofits surveyed have a written succession plan in place.**

Not all transitions happen because a long-time leader retires. Life is full of surprises, including the unexpected or untimely exit of a key leader from the church.

Being prepared for this big change will help ensure your church does not experience unexpected negative consequences from this transition.

Planning for Retirements and Unexpected Departures

It’s well-known that Baby Boomers (the generation born between 1946 and 1964) are retiring. According to [research](#) from the Alliance for Lifetime Income, more than 4.1 million Americans will turn 65 each year between 2024 and 2027.

Many long-standing pastors and church leaders are announcing their retirement. Succession plans are becoming much more critical as leadership is passed to the next generation.

However, as mentioned above, retirement is not the only reason to prioritize succession planning. A well-prepared church knows that having a written succession plan is important for contingency. Accidents happen, and a written succession plan can prevent your church leadership from plunging into turmoil or becoming incapacitated by an unexpected situation. The best church leaders know that the greatest legacy is how the church is led after they leave the position.

As long as we are discussing leaders, **let’s not forget the model of how Jesus handled his succession.** When his ministry started, Jesus knew that there were certain things only he could do. Only he could die on the cross for the sins of the world, and only he could rise from the dead. He also knew that he had to train his disciples to lead the ministry when his time on earth was done.

Likewise, there are aspects of the ministry that only the senior pastor can handle. And, like Jesus, the senior pastor should be preparing for their successor to assume leadership of the ministry.

If Jesus hadn't prepared his disciples for leadership, Pentecost would not have happened, and the gospel may not have spread throughout the world as it did. **To ensure your church can carry on its God-given mission, it is vital for your leaders to carefully plan for their successors.** Whether the new leaders come from within or outside the ministry will shape the succession process.

How Should You Approach Succession?

Churches with a leadership development program and formal succession or transition policy and framework have higher rates of leadership transition success.

Consider these key elements for long-term sustainability:

- 1 Maintain a focus on recruiting and building a leadership development culture in your church. Consider that internal promotions are viewed positively, are highly motivational for employees, and can lead to increased employee retention.
- 2 Get board members and leadership to agree on and commit to proper transitions.
- 3 Identify your church's challenges and the leadership qualities needed to successfully address them. For example, if your church is experiencing stagnant member growth, an incoming leader with strong relationship and community-building expertise can increase your church's local visibility. Finding the individual with the right leadership qualities to address your church's needs at the time of transition is key.
- 4 Determine the timeframe for the transition and consider whether you need an interim pastor. Removing the stress of leadership in the short term will allow your church to focus on searching for the right long-term solution without daily crisis management. Another advantage of having an interim pastor is that sometimes difficult decisions need to be made, and an interim leader can make those decisions before the long-term leader is in place.

- 5 Carefully consider both internal and external candidates, but ultimately select the best *possible* one. Keep in mind that the best possible candidate may already have a position and not be actively seeking a new one.
- 6 Seek professional assistance. Engaging a third party will provide your church with the benefit of their knowledge and expertise, as well as the independent perspective of someone who is not emotionally invested in the result.

Succession planning is more than a best practice. It's an act of stewardship. Preparing for leadership transitions will help your church remain healthy, mission-focused, and resilient in the face of change.

Questions to Ask About Succession

- 1 Have we identified our church's challenges and the leadership qualities needed to address them?
- 2 Are we identifying and mentoring the future leaders of our church?
- 3 What steps are we taking to ensure our culture is highly motivational, promotes leadership development, and encourages internal promotion?
- 4 Do we have a written succession plan that covers contingencies and unexpected departures?

Additional Resource:

[Anticipating Change: 7 Steps to an Effective Succession Plan](#)

THE “S” THIRD

STRUCTURE

Be **proactive** with governing documents and policies that provide **additional structure** as you grow.

Please note that this section refers to legal documents and general legal information, and this should not be understood to constitute legal advice. Churches should always consult their own legal counsel when making decisions about changes to their formation documents and assessing legal risks.

The culture in which we live and worship is changing rapidly, as is the legal landscape. Assistance from legal counsel whose practice focuses on working with faith-based nonprofits can help your church address these issues.

The Importance of Structure

Frequent changes in laws and new court rulings mean that churches and ministries should regularly review—and, when necessary, update—their governing documents to ensure continued legal compliance.

Key documents include articles of incorporation, bylaws, and policies and procedures such as employee and volunteer handbooks and agreements. Failure to update these essential governance documents can expose a church and its board to unnecessary legal risk and potentially diminish the religious liberties and other protections guaranteed to the church.

It's also important for churches to consider their process for receiving new members and be clear about their beliefs and expectations. Many churches find it helpful to require prospective members to participate in a membership class and sign a membership covenant affirming their agreement with the church's doctrinal statements, policies, and procedures.

Older congregations are especially at risk because their governing documents and policies may span decades and contain contradictions. For instance, a church's employee and volunteer manuals may be outdated based on current laws. Ultimately, governing documents and policies exist not to increase bureaucracy but to provide clarity and offer legal and public relations protection if a church faces a governmental or operational issue.

Key Structure Considerations

The governing documents of a church, principally its articles of incorporation and bylaws, are important legal documents meant to set forth transparent, efficient, and orderly operational processes understood by the congregation and its leadership.

Bylaws contain the mutually agreed-upon principles and structures that govern a church's activities to fulfill its charitable purpose. Church bylaws should be carefully drafted to reflect the theological beliefs of the church or its denomination.

Issues can arise if a church's articles of incorporation conflict with its current bylaws. For example, the articles of incorporation may state that the church is governed by its membership's vote, while the current bylaws specify that the board of elders governs the church. Conflicts like these can have profound legal implications and should be corrected promptly with the help of qualified legal counsel. The potential liability for churches operating under conflicting governing documents can be both financially and relationally substantial.

Churches must also ensure that they comply with their articles of incorporation (or other formation document) and bylaws when conducting business. For instance, if the bylaws require that a real estate purchase be proposed by the elders (or other governance body) and approved by the congregation, but the congregation is never given the opportunity to vote, the transaction could be invalidated. Compliance can be demonstrated through meeting minutes that show how the church made its decisions and how those processes complied with the church's governing documents.

Best Practices in Structure

So what should you include in the church governing documents?

When drafting or updating governing documents, it's important to ensure that certain core components are addressed. The following is not a comprehensive list, but incorporating these critical provisions in your church governing documents should help to lay the foundation for good corporate governance.

- It's important to carefully describe the church's purpose, covenant, or mission statement. This will help your church set its course in relation to the authority of the Bible, the life and teachings of Jesus, and the history and hope of the church. This information is often found in the church's statement of faith. If you incorporate your statement of faith into your church's bylaws, consider placing it in an exhibit, addendum, or other form that can be easily extracted and shared on your website or in other materials.
- Your mission statement should include the church's faith affirmations and doctrines, which are revealed by the Bible, rooted in church history and theology, and related to contemporary human needs. These affirmations hold the church together and set it

apart from other churches. They may take the form of a covenant and are often included in the statement of faith. Specifically, this information should outline:

- Membership qualifications, privileges, and responsibilities.
 - Officers, with specifications for which officers are elected and which are appointed. Describe eligibility, term of office, nominating procedures, how vacancies are filled, and special duties and removal procedures.
 - Pastoral and other professional leadership selection procedures and tenure.
 - Meetings of the membership, including the number of regular meetings each year, rules for giving notice of the meetings, and how the schedule may be changed. Define the business of the annual meeting, such as the election of officers and the preparation of annual reports. Make provision for special meetings, and note who may call them and how.
 - Specify a quorum (the number of members that must be present to conduct business). This can be either a percentage of your membership or a specific number.
- Generally, the bylaws should also provide information about the church's governance structure. This may include a definition of the governing body (e.g., a board of elders, trustees, or deacons), the respective responsibilities of the governing body and the congregation, and whether the congregation must vote on certain matters of core importance. The bylaws should be clear about the division of authority and responsibility among the various constituents within the church.

Church policies provide additional structure as the church continues to grow. The best recommendation is to consider the next steps for policies as you think through the next steps for your church.

It's better to be proactive than reactive with policies.

Your church should have written policies and procedures for:

- Personnel matters
- Accounting
- Missions funding
- Budgeting
- Benevolence
- Investment
- Gift acceptance (especially non-cash gifts)
- Cash disbursements
- Credit card use
- Conflict of interest
- Record retention
- Document destruction
- Facility usage agreement
- Social media
- Payroll
- Whistleblower protection
- Intellectual property

Additionally, the personnel manual should include:

- A written summary of the church's story
- Guidelines for expense reimbursements
- Onboarding information
- Nature of the terms of employment
- Compensation and performance reviews
- Benefits
- Termination
- Separation and exit steps

- Code of conduct
- Rules surrounding the office environment (including but not limited to hours, work-from-home policy, lunch and break periods, dress code, ADA accommodations, computer equipment, etc.)

Finally, other governance and administrative best practices include:

- Having written job descriptions for each position
- Maintaining church insurance
- Performing [compensation studies](#)
- Providing periodic refreshers and training on church policies
- Performing and documenting annual performance reviews
- Providing ongoing [cybersecurity training](#)

Questions to Ask About Structure

- 1 Have we sought assistance from outside legal counsel whose practice focuses on working with faith-based nonprofits to help us identify and address structure issues?
- 2 When was the last time we reviewed and updated our legal documents (articles of incorporation, bylaws, policies, procedures, and other church governing documents) to ensure legal compliance?
- 3 Do we have a policy stating how often legal documents should be reviewed?
- 4 Do our policies require additional structure as the church continues to grow?
- 5 How can we make sure we protect our church in light of the changes around us?

Additional Resources:

[How to Create a Compensation Philosophy and Policy for Your Organization](#)

[Important Considerations for Church Benevolence Programs](#)

[Elements of a Well-Drafted Gift Acceptance Policy](#)

THE “S” FOURTH

SECURITY

Implement the right **controls**
and procedures.

Fraud in the church is a sensitive but extremely relevant topic. No church wants to be front-page news for negative reasons. Fraud is especially damaging for churches because they are highly scrutinized entities and must maintain public trust to receive donations. Without this, their primary source of revenue will dry up.

Unfortunately, the risk of fraud is real, and no church is immune. In a nationwide [Church Law & Tax survey](#) of more than 700 U.S. churches, nearly one-third of respondents said their church had experienced some form of financial misconduct.

Nonprofit entities accounted for 10% of all reported occupational fraud cases in the [Occupational Fraud 2024: A Report to the Nations](#) study from the Association of Certified Fraud Examiners, and the median loss for religious, charitable, and social services organizations was \$85,000. While this was one of the lowest median losses among the different industries studied, the impact of fraud can be devastating for a church with limited financial resources.

Here are some real-life examples of church fraud:

- A former worship leader was accused of stealing more than \$180,000 from a Florida church over four years by using church credit cards and accounts to pay for personal purchases.
- A bishop and a co-conspirator in California were found guilty of fraudulently obtaining mortgages from church properties. The bishop was ordered to pay more than \$12 million in restitution to the church, and his co-conspirator was ordered to pay \$67,500.
- A former secretary and treasurer at a Missouri church allegedly used church credit cards for personal purchases and gave herself unauthorized raises and payroll additions, resulting in approximately \$84,000 in fraud.
- A church treasurer in Florida was arrested on charges of grand theft and fraud after the pastor discovered \$70,000 in unauthorized transfers from the church's mobile payment app.

How to Strengthen Your Church's Security

Churches rely on trust, which can be easily taken advantage of. Tips are the best method for identifying potential fraud. **However, a church that implements proper segregation of duties is less likely to experience fraud issues.**

Keep the fraud triangle in mind:



An example of an *opportunity* that could leave your church susceptible to fraud is improper segregation of duties, such as not having at least two unrelated people collect and count the offering in a secure area or not rotating counters and ushers periodically. Proper segregation includes separating the functions of recording, safekeeping, and authorizing.

Rationalization occurs when an employee justifies actions by thinking, “I work hard and deserve more than I’m paid, so I’ve earned this,” or “This is just a loan; I’ll repay it when I get the chance.”

Incentive arises from external pressures, such as an individual living beyond their means or facing significant expenses due to addiction or other situations.

Any of these factors can increase the risk of fraud. When all three are present, the likelihood of fraud significantly rises. This underscores the need for strong security.

Fraud Risks in a Hybrid and Digital Work Environment

Hybrid work and digital ministry are now standard for many churches. Staff, volunteers, and vendors work in different locations, and operational functions, including financial processes, increasingly use online platforms and mobile tools. These changes can improve flexibility and efficiency, but they can also create new vulnerabilities in oversight and accountability.

Churches must think beyond traditional internal controls and identify process gaps. When one person manages multiple financial tasks, approvals occur informally through email or messaging, or reviews are delayed, the opportunities for misuse increase. Reduced in-person interaction and changing workflows can make irregularities harder to detect.

Protect your church's resources by updating your internal controls to ensure strong accountability across all ministry activities. This includes, but is not limited to:

- Implementing clear segregation of duties
- Regularly performing bank and account reconciliations
- Defining review and authorization levels for payments
- Creating a whistleblower policy

An ounce of prevention is worth a pound of cure. It's essential to educate all employees about fraud risks and prevention and build a culture of security that starts with your leaders.

Evolving Cybersecurity Risks

New technology brings new possibilities—and new cybersecurity risks. It's vital to understand current cybersecurity threats and take steps to address them.

This includes:

- Developing and implementing policies and acceptable use standards
- Providing ongoing cybersecurity training for all employees, including leadership, so they understand the threats and the “why” behind the church's cybersecurity policies
- Configuring controls to support your policies, including:
 - Access restrictions
 - Password, lockout, and multi-factor authentication settings
 - Encryption, data loss prevention, and backup processes
 - Anti-malware protection
 - Patch management

There's no single control or step that will completely protect your church from a cyberattack. The key is to implement multiple layers of controls so that if one control fails, secondary controls are in place to help block a breach.

Questions to Ask About Security

- 1 How often do we review the segregation of duties of key staff? Do we have a policy to perform this review annually or whenever duties change or are reassigned?
- 2 How are we ensuring accountability with our employees and congregation?
- 3 Do we have the right controls in place for remote and hybrid work?
- 4 Are we doing everything we can to reduce the risk of fraud or financial loss?
- 5 Have we considered engaging accounting and cybersecurity professionals to assess risks and recommend improvements?

Additional Resources:

[Best Practices for Preventing Fraud at Your Church](#)

[What's Your Organization's Fraud Risk?](#)

[Don't Become a Statistic: Four Tips for Preventing Fraud at Your Organization](#)

[Fraud Happened. Now What?](#)

[Practical Steps to Safeguard Your Nonprofit's Financial Reporting System](#)

FINDING PEACE OF MIND

Being proactive will help your church **successfully handle the challenges—
and opportunities**—the future brings.

There are many concerns that can keep church leaders awake at night. But creating a detailed plan to address the four areas outlined here can help provide peace of mind.

We know that change is inevitable and the future can be unpredictable. Taking a proactive approach to these four S's will help prepare your church to successfully handle the challenges and opportunities the future will bring—and flourish in the years ahead.

CapinCrouse has been serving churches and denomination entities for over 50 years, and we currently work with more than 40 denomination entities and 500 churches across the United States. We don't just understand your church's unique challenges and needs—we understand and support your purpose and ministry.

Please [contact us](#) if you have any questions about the information outlined here or if you'd like to discuss how we can empower your ministry.

About CapinCrouse

As a national full-service accounting and advisory practice exclusively serving churches and other nonprofit organizations, CapinCrouse provides professional solutions to organizations whose outcomes are measured in lives changed. For over 50 years, the firm has served churches and denominations, domestic and international outreach organizations, universities and seminaries, foundations, media ministries, rescue missions, and many others by providing support in the key areas of financial integrity and security.

At CapinCrouse, our clients enjoy the best of both worlds—personalized service rooted in trusted relationships, backed by the expansive resources of Carr, Riggs & Ingram (CRI), a top 25* nationally ranked accounting and advisory firm. As a division of CRI, we provide seamless access to a full suite of specialized services whenever your needs evolve. With a nationwide network and a commitment to individualized attention, CapinCrouse is uniquely positioned to help you navigate complex challenges and achieve meaningful results.

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