

**THE ROLE OF FINANCIAL POLICIES AND PROCEDURES IN THE
MANAGEMENT OF CHURCH FUNDS : A CASE STUDY OF NORTH ANKOLE
DIOCESE**

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**UGANDA CHRISTIAN
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DECLARATION

I **Denis Atuzarirwe** hereby declare that this research report is my own work and has not been submitted to any institutions of higher learning for any academic award.

Signed



Date

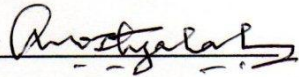
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APPROVAL

This is to certify that this research report has been done under my supervision and is now ready for submission with my approval.

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CHAPTER ONE

1.0 Introduction

Effective management of church funds is essential for the sustainability and growth of religious organizations, particularly in Diocesan contexts such as the Diocese of North Ankole. Financial policies and procedures act as frameworks that guide the handling, allocation and utilization of funds to ensure transparency, accountability and stewardship. In religious settings, financial mismanagement can undermine trust, hinder mission work and affect community support. This chapter helps to give a foundation to the topic of the study by building the background, problem statement, objectives, scope of the study and the study significance.

1.1 Background to the study

In financial management not only must resources be acquired and allocated within the organization for the day-to-day use, they must also be efficiently and prudently used. The church as a nonprofit organization must not only ensure that this happens but it should also endeavor to prove that it happens. In this study financial management activities are supported by policies and procedures that, when carried out properly and in a timely manner, manage or reduce risks. Financial management is that function in an organization which is concerned with raising and allocation of resources in order to attain its goals. Financial management systems are in place as provided by the provincial financial and procedure manual 2011; however, funding is not sufficient and not through rightful required procedures. Planning and budgeting processes have got gaps and financial reports are not provided about the usage of financial resources by the concerned leaders. According to Smith (2019), financial policies are essential for churches to maintain ethical standards and comply with legal requirements. They provide a framework for how funds should be collected, documented and disbursed thereby preventing misuse or mishandling of donations. For instance, policies may outline procedures for conducting audits, segregating financial duties and ensuring that funds are used for their intended purposes such as ministry expenses or community outreach programs.

The Bible offers profound insights into financial stewardship, which underscores the importance of managing resources responsibly. In Proverbs 11:1, it is written, “*The Lord detests dishonest scales, but accurate weights find favor with him.*” This verse emphasizes the importance of

integrity and fairness in all dealings, including financial matters. The practice of regular financial audits and transparent reporting aligns with this biblical call to honesty in all transactions.

Without proper policies, there is a risk of financial mismanagement, which could lead to fraud or embezzlement. A study by Lovett (2019) notes that churches, particularly those with inadequate financial controls, are at risk of internal fraud, as employees or church leaders may take advantage of the lack of oversight. Financial policies serve as a deterrent against such practices by outlining checks and balances, such as requiring multiple signatures for significant expenditures and ensuring that no one individual has control over both financial planning and reporting.

The Bible also provides wisdom in financial planning through Proverbs 21:5, which states, “*The plans of the diligent lead to profit as surely as haste leads to poverty.*” This verse emphasizes the value of careful, deliberate planning, which mirrors the importance of budgeting and foresight in managing church funds. By aligning church financial planning with biblical principles, church leaders can ensure that resources are effectively stewarded for both current and future needs.

In Matthew 25:14-30, the Parable of the Talents illustrates the idea that individuals are expected to wisely manage and invest the resources they are entrusted with, which can be seen as a metaphor for the management of church funds. Additionally, in Luke 16:10 Jesus emphasizes the importance of being faithful in small matters as a prerequisite for greater responsibilities: “Whoever can be trusted with very little can also be trusted with much.” This passage serves as a reminder that the stewardship of church finances, regardless of size, should be handled with integrity, as it is ultimately a reflection of the church’s mission and faithfulness to God’s work.

The Parable of the Unfaithful Steward in Luke 16:1-2 warns against the consequences of financial irresponsibility. In the parable, a manager is called to give an account of his stewardship because he has been wasting his master’s possessions. This serves as a cautionary tale for those in charge of church finances, emphasizing the need for accountability and the avoidance of fraud or mismanagement.

Finally, as Paul writes in 1 Corinthians 4:2, “*Now it is required that those who have been given a trust must prove faithful.*” This principle of faithfulness in handling the resources entrusted to Church leaders is foundational to developing sound financial policies.

Financial policies and procedures in churches serve multiple functions, including creating a systematic approach to budgeting, reporting and auditing. These policies are designed to establish clear guidelines on financial operations, ensure that financial transactions are recorded accurately and define the roles and responsibilities of church leaders and staff involved in managing finances. Transparency in financial dealings is vital for maintaining trust within the congregation. According to Koenig (2016), financial policies provide a clear outline of how funds are allocated and spent, reducing the risk of misuse. By implementing financial procedures such as regular audits, internal controls and the segregation of duties, churches can demonstrate accountability to their members and donors.

Financial policies also define how budgets are prepared, approved and monitored. Budgeting processes are essential for planning the church's activities, prioritizing mission work and ensuring that funds are allocated efficiently. According to Gist (2018), effective budgeting is critical for resource allocation, ensuring that funds are spent in line with the priorities of the church and that surplus funds can be used for long-term projects or emergencies.

The Diocese of North Ankole is one of the dioceses under the Province of the Church of Uganda. Like many religious organizations, it faces challenges in managing its funds due to limited resources, an aging leadership and an expanding number of Church activities. In recent years, the Diocese has taken steps to improve its financial management through the implementation of formal financial policies and procedures. The Diocesan financial policies emphasize the preparation of an annual budget that outlines income from different sources (e.g., tithes, donations and fundraising events) and allocates funds to various church activities, including mission work, clergy salaries and community outreach to mention but a few. The budgeting process involves consultation with parish leaders to ensure that the allocation of funds aligns with the needs of the local congregations. This participatory budgeting process is to make ensure that the church's priorities are met and that funds are used efficiently.

The Diocese has also implemented regular financial reporting mechanisms. These include monthly, quarterly and annual financial reports, which are reviewed by the Diocesan finance committee. This committee tries to ensure that the funds are being spent according to the budget and that all transactions are documented appropriately.

Financial transparency is further enhanced by the publication of annual financial reports, which are made available to members of the Diocese for review during annual general meetings. These reports are also shared with donors to maintain their trust and encourage continued financial support.

The role of financial policies and procedures in managing Church funds is crucial in ensuring the integrity, transparency and sustainability of religious organizations. In the case of the North Ankole Diocese, the implementation of these policies has played a key role in promoting accountability and ensuring that church funds are used responsibly. However, challenges such as the lack of skilled personnel, resistance to change and limited resources must be addressed to further strengthen financial governance in Churches. By continuing to invest in financial management practices, religious organizations can safeguard the trust of their members and ensure that resources are used effectively to fulfill their mission. It is against this background that the researcher based to carry out the study.

1.2 Problem Statement

The management of church funds is a critical aspect of financial stewardship that directly impacts the sustainability, integrity and mission of religious organizations. In the case of North Ankole Diocese, financial management has posed significant challenges despite the Diocese's efforts to implement policies and procedures. The Diocese faces issues related to limited financial resources, lack of skilled personnel and difficulties in maintaining financial transparency and accountability. These challenges are compounded by the lack of formal financial training among Church leaders and staff, as well as resistance to adopting more structured financial systems.

In many cases, the absence of strong internal controls, inadequate financial oversight and insufficient reporting mechanisms have resulted in inefficiencies in the allocation of funds which can lead to potential misuse of resources. As the Diocese continues to grow and expand its activities, there is an increasing need for financial policies and procedures that are not only in line with best practices but also responsive to the unique challenges faced by the Church community.

This study, therefore aimed at investigating the role of financial policies and procedures in the management of church funds using the North Ankole Diocese as a case study. Specifically, it sought to examine how the Diocese's current financial policies influence the transparency,

accountability and sustainability of church operations and to identify the challenges faced in the implementation of these policies. The findings should contribute to understanding how financial management frameworks can be strengthened to ensure that Church funds are effectively managed and used for the intended purposes in alignment with both ethical and biblical principles of stewardship.

1.3 General Objective

To assess the role of financial policies and procedures in the management of Church funds. A case study of North Ankole Diocese.

1.3.1 Specific objectives.

- To examine the different forms of financial policies and procedures in management of Church funds.
- To investigate the significance of accountability in management of Church funds.
- To assess the relationship between the role of financial policies and procedures and management of Church funds.

1.4 Research Questions

- What are the different forms of financial policies and procedures in management of church funds?
- What is the significance of accountability in management of church funds?
- What is the relationship between the role of financial policies and procedures and management of church funds?

1.5 Scope of the Study

Content scope

This study examined how financial policies and procedures contribute to the management of church funds in North Ankole Diocese. The focus on this Diocese was due to observed challenges in financial stewardship, which provided an opportunity to explore ways to improve accountability and transparency.

Time scope of the Study

This research focused on the period from July 2003 when the Diocese was formed up to 2023. This period aligns with the tenure of the first two bishops of the Diocese: Bishop John Muhanguzi (2003–2013) and Bishop Stephen Namanya (2014–2023). During this time, the Diocese experienced significant developments in its financial management systems. This period provides an ideal opportunity to examine the progress of financial policies, procedures and practices. The study explored how these systems were structured, implemented and modified. It also assessed how these changes impacted the overall financial stewardship of the Diocese.

Geographical scope

The Diocese of North Ankole is one of the Dioceses under the Province of the Church of Uganda. It was founded in 2003 and was carved from Ankole Diocese. It is located in the Western part of Uganda and shares the same geographical boundaries with Kiruhura and Kazo Districts respectively with its headquarters on Rushere Hill Kiruhura District. The Diocese covers an area of 4,608sq km. Administratively the Diocese is composed of 16 Archdeaconries, 76 Parishes, 12 Senior Secondary Schools, 118 Primary Schools, 1 Pre-Primary and 8 health centers.

1.6 Justification of the Study

The North Ankole Diocese, like many other religious organizations, faces a variety of challenges in managing its funds. These challenges include limited financial literacy among Church leaders, inadequate financial management skills, resistance to implementing formal financial procedures, and resource constraints. Despite these challenges, the Diocese continues to expand and needs an effective financial framework to sustain its growth and mission. This study is justified because it

will shed light on the specific financial management challenges faced by the Diocese. By identifying the obstacles that prevent the effective implementation of financial policies and procedures, the study can provide a foundation for addressing these gaps and improving the overall financial management structure within the diocese. For instance, by focusing on the training needs of church leaders, the study can help improve their financial literacy, thus enabling them to better manage funds and align church financial practices with both local and global standards.

The long-term sustainability of any religious organization depends on its ability to manage resources efficiently. For the North Ankole Diocese, effective financial policies are not just about managing short-term budgets but also ensuring that the Church's financial system supports long-term growth and mission work. The absence of clear financial procedures could jeopardize the Diocese's ability to maintain its infrastructure, fund educational programs, provide support to the clergy and continue its outreach to communities in need.

By conducting this study, the researcher will contribute to understanding how financial policies and procedures impact the long-term sustainability of Church operations. This is particularly crucial in the context of growing demands for accountability, both from donors and government regulatory bodies. Furthermore, it will provide insights into how the Diocese can optimize its financial resources to ensure that they are used efficiently, effectively and sustainably.

1.7 Significance of the study

Religious organizations often face challenges related to the lack of formal financial management training among church leaders. In the case of North Ankole Diocese, many of the clergy and church staff may not have specialized knowledge in financial management, yet they are tasked with overseeing significant financial resources. This study will highlight the importance of professionalizing church financial management and will advocate for capacity-building programs that equip church leaders with the necessary skills to handle church finances effectively. The recommendations from this research could lead to the development of financial training programs for Church leaders, improving their ability to manage church funds with greater expertise and confidence.

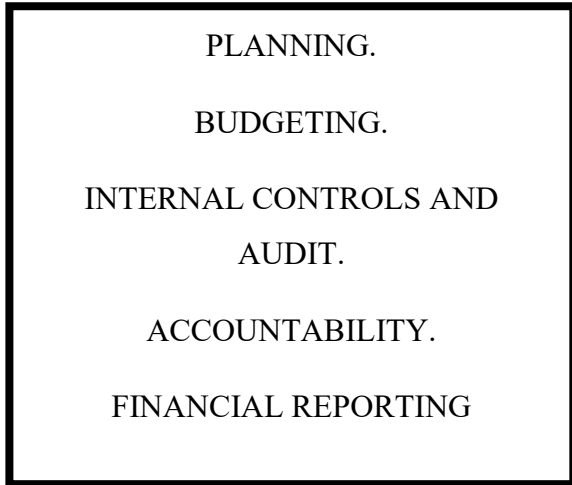
The study will contribute to the broader discussion on the alignment of financial management in religious organizations with biblical teachings on stewardship. Christianity offers a moral

framework for handling financial resources, emphasizing the principles of integrity, responsibility and accountability (e.g., 1 Corinthians 4:2, Matthew 25:14-30). By examining how the North Ankole Diocese's financial policies reflect or diverge from these biblical principles, the study will encourage Church leaders to integrate their faith-based values into everyday financial practices. This alignment is significant not only for ethical financial management but also for reinforcing the diocese's spiritual mission, helping church leaders uphold their fiduciary duties in a way that honors God.

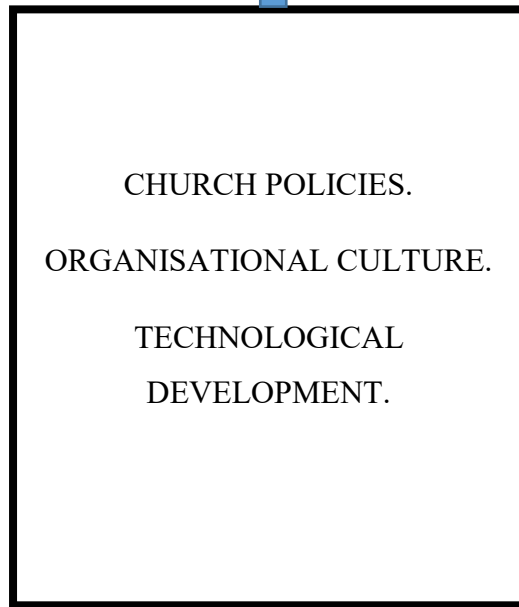
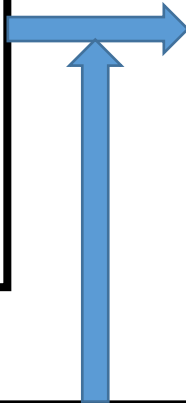
The findings of the study are to contribute to existing knowledge and literature about the effect of funding (collections and donations), planning/budgeting and accountability as dimensions of financial management in relation to church funds in the diocese.

1.8 Conceptual Framework

Financial policies and procedures



Management of church funds



Intervening variables.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This Chapter entailed secondary data about the research topic. This includes journals, books review and research from other scholars.

2.1 Theoretical framework

The Stewardship Theory guides the study. The theory is anchored on the premise that the managers of resources, the stewards would act for the best interest of the organization or the community because they view their role as a fiduciary responsibility and not only as a transactional one. This is remarkably relevant to religious organizations, wherein Church leaders have been entrusted by God and the congregation with being stewards of spiritual and material resources to handle funds wisely in the best interest of the Church community.

Stewardship Theory summarily states that financial policies and procedures at North Ankole Diocese need to ensure accountability, responsibility and trust. The Church leaders serve as God's stewards; therefore, Church funds are required to be handled in a manner that conforms to set ethical and spiritual requirements for the purpose of resource utilization in achieving the purpose of the Church. Also, the theory agrees with the biblical statement that says, "*Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms*"-that is, 1 Peter 4:10-wherein it stipulates that the obligation of every Church leader is to be a faithful steward and an ethical one. The Stewardship Theory postulates that even as financial policies serve practical and legal purposes, then the moral and ethical standards commensurate with religious teachings should be an equal consideration. Consequently, financial policies at the North Ankole Diocese should foster transparency, ensure funds are put to appropriate use and ensure this contributes to the mission of the Church. The theory, in brief calls for a vision of financial management that has to be more than mere compliance and one that genuinely wishes to embody the spirit of service and responsibility (Donaldson & Davis, 1991).

2.2 Different forms of financial policies and procedures in management of Church funds.

One of the most critical components in ensuring that religious organizations conduct their business effectively and continue their operations is management of the Church funds. The financial policies and procedures stipulate the guidelines within which Church funds are collected, managed and distributed. These policies protect not only the integrity of financial transactions but also ensure that funds applied to purposes are not only legally acceptable but also ethically and spiritually appropriate for the Church. Financial policies and procedures are vital for ensuring responsible and effective utilization of church funds in a manner that will also meet legal standards and religious principles.

As Ojo & Akinmoladun have noted, Churches are non-profit organizations that have their peculiar problems which have a bearing on financial management. Among such issues are a limited financial literacy level among the Church leaders, over-reliance on donations and tithes for survival and maintaining financial accountability without compromising the spiritual mission. The financial policies help to overcome this through giving a structured way of managing these challenges, ensuring that Church funds are handled in a manner that will minimize the occurrence of fraudulent activities, mismanagement and waste. Almost always, a lack of clear-cut financial policies in place leads to discrepancies in financial management, which can result in financial instability and loss of trust within the Church community.

For instance, Adeyemi & Adedeji, 2011 opine that financial procedures ensure accountability within an organization which in religious organizations primarily use public donations and funds given in trust for different charitable purposes. Good financial policies and procedures help avoid the misuse of funds by properly allocating various responsibilities and expectations with their reporting requirements.

Forms of Financial Policies and Procedures

The size of a Church, its available resources and the structure of the organization may affect the financial policies and procedures in managing the funds of a Church. The common forms of financial policies that religious organizations adopt include the following;

Budgeting and Financial Planning: Budgeting as one of the most important financial policies in managing Church funds.

A budget indicates a clear financial plan for the operations of the Church over some period. It aids in adequate resource allocation so that activities, projects and programs within the church may be correctly and religiously financed. A good budget should outline the estimation of all incomes likely received from tithes, offerings and donations as well as the forecast of the spending level for programs, salaries, maintenance and outreach. Bashorun (2018) stresses the use of the budgetary approach as a proactive tool in the management of church funds. A budget gives the grounds on which financial decisions could be made, directing Church leaders in the right direction in necessary activities without blowing extra money on unnecessary ones. Through budgeting, Churches can plan in terms of future growth and infrastructure needs and how they are going to deal with any type of financial challenge that occurs unexpectedly. For North Ankole Diocese, budgeting involves the forecast of revenues from the various parishes and dispensation of expenditure towards operating costs, outreach to the community, salaries for the clergy and development projects. To effectively budget, there is required transparency and participation by relevant stakeholders in the process, such as the clergy, committees of finance and lay leaders. Financial procedures outline how the budget is developed, approved and then monitored.

Accounting and Record Keeping Procedure: The second significant element in the financial policy of a Church is accounting and record keeping.

Appropriate accounting ensures that the funds of a particular Church are duly tracked down and managed in their real sense. This concept also calls for keeping records of all incomes and expenses, transactions are recorded in books of accounts and tax and regulatory requirements are implemented. Narayan & Brundage (2017), assert that Churches should follow a common set of accounting principles to ensure the accuracy and transparency of financial records. Quite often, Churches fail to ensure standardized accounting procedures are followed because there is often a shortage of professional financial personnel. Schroeder et al. (2011) suggested that even in small Churches, making way for a small but effective system of recordkeeping and bookkeeping enables one to achieve financial transparency. These include maintaining ledgers, receipts, bank statements and financial reports. In the case of North Ankole Diocese, it should clearly outline the procedure concerning accounting for transactions; for example, bank account reconciliation and reporting to

the leadership at the Diocesan level on a monthly basis. The financial procedures need to indicate how to keep track of income realized from various sources of funds, tithes, offerings and grants and check to ascertain that expenditure booked is duly authorized by persons authorized to do so.

Internal Controls and Audit Procedures: The integrity of church finances should be protected through internal controls.

Systems that should be instituted will avoid fraud and assure accuracy to further accountability. Examples are segregation of duties so that no single person will be responsible for receiving the funds and recording the transaction; second, periodic financial audits and third, establishment of authorization procedures for expenditures.

According to Otieno, internal controls are meant to minimize financial mismanagement risk, especially when the Church relies heavily on volunteer staff or lacks professional oversight. Second, accountability is ensured through the regular audits, both internal and external. Auditing refers to the in-depth process of verifying the Church's financial records for adherence to policies within the institution itself, as well as in line with the requirements legally set by external authorities.

Internal controls for North Ankole Diocese include, but are not limited to, setting up a finance committee for monitoring financial reporting and auditing. The internal audits should be carried out routinely to check whether or not the handling of Church funds has been according to the set policies and in pursuit of the Diocese's mission. External audits can also be conducted by professional auditors to give further credibility and oversight to the financial practices.

Fundraising and Donation Management: Most of the time, Churches depend on donation, tithes and fundraising to manage their activities.

It is very important to develop policies that clearly articulate how the funds are going to be raised and managed. Such financial policies will help the congregation to continue trusting the church. Such policies on donation will describe how the funds were collected, recorded and distributed. Folarin 2013, articulates how most the churches do not show transparency in the fundraising activity. This will leads to the decline of people's trust and creates financial instability. Therefore, Churches should implement standardized procedures in handling donations by using receipts,

keeping records and updating the membership periodically on financial activities. This practice encompasses standards for the ethical solicitation of funds and accountability in securing the funds. These could refer, among other things, to the policy adopted by the North Ankole Diocese for the collection and distribution of funds raised from various parishes and fundraising activities toward the execution of Diocesan projects, personnel salaries and outreach programs.

In relation to this, this policy should also be in a position to provide for regular reports back to donors by the Diocese regarding the utilization of donations received on behalf of their congregations to further enhance trust and communication.

Procedures for approval and disbursement also fall within the ambit of financial policies: laying down who has approval authority, what procedures should be followed for payment approval and what kind of documentation is required before disbursement. The justification of spending should be identified in the financial policies and such spending should be aligned with the Church's budget. According to Bishop & Barrett (2014), one of the most important activities is the control of expenditures, which ensures that too much money is not spent on something that is not necessary, for which the money was not being spent. There should be clear procedures where authorization for payment of funds has to be done from a number of individuals who are either within the finance committee or the board of the Church. These procedures also involve insistence on the presentation of receipts and invoices to be presented for scrutiny before any disbursement. Similarly, in the case of North Ankole Diocese, the procedures can entail the finance committee approving all expenditure requests that are so supported by proper documentation before the actual execution of such payment. This would ensure that all expenditures are in line with the Diocese's mission and financial goals.

Investigating the significance of accountability in management of Church funds

Accountability in this context refers to the different Church leaders and managers who are responsible to account for the funds that came through their hands, with expectations that such shall be used duly to contribute towards the mission and goals of the Church. According to Harrison & Mohr, (2016), the principle of accountability essentially represents a key lesson on good governance to ensure resources in the Church are transparently, ethically and responsibly

utilized. It encompasses the external and internal mechanisms of accountability, such as financial reporting, auditing and oversight through the governing bodies or church boards.

Umaru & Bello (2020) define accountability in Church financial management as that processes which make the church activities become transparent, effective and also congruent with the stated mission. In religious organizations such as Churches, where the usual trend of raising finances is through donation and tithing, accountability becomes not only a legal but also a moral obligation. The expectation here will be that the Church should handle funds in a manner consistent with its ethical pledge to honesty, integrity and faithfulness.

Accountability forms a very important component in relation to the proper management of Church funds in several respects. This also ensures that available funds are put to good use within the premises of the Church's mission and goals, thus enabling Church leaders to perform their religious and social duties without any obstacle. Those Churches which rely hugely on donations and tithes must convince their members that their hard-earned money is being used very judiciously. This strengthens the trust between the hierarchy and the congregation, which again reflects the fiscal health and sustainability of the entity.

As explained by Johnstone & Taylor (2017), accountability cannot be emphasized more in religious organizations to help instill and nurture the element of trust. Accountability should, therefore, go hand in glove with the trust involved in that relationship between Church leaders and the people filling the pews. Lacking accountability, disillusion may set in causing distrust that can have damaging ramifications as relates to both the general reputation of the church and any future fund-raising capability. Therefore, accountability in the case of North Ankole Diocese is very critical when the resources to be allocated may need to spread across several rural parishes for fair distribution to address the most needed aspects.

Further, Durham (2018) claims accountability ensures that there is no corruption or fraud in Church finances. Churches handle a lot of money in terms of donations, grants, and other kinds of financial contributions. In the absence of proper mechanisms for accountability, misappropriation or misapplication of funds may occur, leading to financial scandals and loss of confidence from within the community. Regular audits, financial reports and oversight from a finance committee or Church board prevent this sort of mismanagement.

Key Components of Accountability in Church Fund Management

In the accountability process of managing church funds, there are key components composing the process, which includes financial reporting, auditing, governance and establishment of clear policies and procedures.

Financial Reporting and Transparency

In addition, among the key elements in accountability in church fund management, there is such an aspect as financial reporting. Regular reporting, probably monthly, would allow the congregation and the donors and even church leaders themselves to judge how the funds have been committed and if they have gone to good use. Frolova said, “The usual financial transparency is highly important in Church fund management if confidence from the inside of the congregation and the external environment is expected”. Transparency - this means that all financial information is provided to stakeholders in a timely manner. Reports should reveal detailed incomes and expenditures by category - salaries, program funding, maintenance, outreach. As per the views given by Chung & Cheng (2020), through financial transparency donors are able to learn how their donated amount is being utilized and build confidence in the Church’s ability to manage resources.

Auditing and External Oversight

Other critical components of accountability are auditing. Regular internal and external audits help confirm the financial records are accurate and applied in accordance with the policies of the church, and the intention of the donors. According to Ololade (2018), auditing “means an independent check of the financial practices of the Church, hence offering a fair and objective means through which one could ascertain how funds are managed”. The external audits done by professional auditors add some level of credibility to the financial reporting process and give donors and congregants some kind of assurance that their money serves a useful purpose. In the case of North Ankole Diocese, internal audits may be done through the Diocesan finance committee, while external audits by professional accountants or auditing firms ensure that the Diocese adheres to national accounting standards. Auditing not only enables one to comply but also provides valuable feedback for future improvements in financial management practices.

Governance and Oversight

Good governance is core to accountability in the management of church funds. Effective governance structures ensure clarity in role division, along with mechanisms that negate conflicts of interest and mismanagement. According to Maguire & McNally, 2017, there has to be present a finance committee or a Church board responsible for the making of financial decisions. The membership of the finance committee or board has to be composed of persons with relevant skills and experience in financial management. In this way, decisions can be underpinned by proper financial principles. Besides, Nyarko, 2018, highlights the importance of governance structures that are transparent and participatory enough to afford opportunities to different categories of stakeholders-say, congregants and donors-to be heard. The Diocese is a place where decision-making may be highly hierarchical. Consultations with local parish leaders and congregants are vital in the process of nurturing feelings of shared responsibility and accountability.

Clear Policies and Procedures. Accurate formulation of clear cut financial policies and procedures is thus instrumental in the management of funds for effectiveness and in tandem with spiritual and ethical precepts. The policies should stipulate how to raise, track, and spend the funds and the procedures for approving and making disbursement of the funds. As Schroeder et al. (2011) contend, defined financial procedures reduce ambiguity and hence offer a better avenue for holding individuals accountable for their actions.

The policies, for instance may outline the procedures of collection, donation processing and depositing into church accounts, approval for expenditure and record maintenance of such finances. The North Ankole Diocese can implement such policies to ensure controlled use of funds both at diocesan and parish levels. Well-defined procedures for planning, reporting and approving budgets ensure funds would be used in a manner that advances the mission and vision of the Diocese.

The Role of Accountability for Deepening Trust and More Transparency

Accountability builds a strong backbone in the trust amongst people in the Church. Gosling & O'Neil, 2018 argue that these trusts are a basic concept of any association between a certain organization and its stakeholders. In Churches however, this is highly necessary as most of the

congregants contribute financially based on faith and that such donations should land into good hands and lead in conduction towards the spiritual mission of the Church.

Accountability ensures that the finances are utilized well for the intended purpose for which the money was given to the church. This builds a better relationship in terms of trust and commitment among members. According to Ojo & Akinmoladun, 2020, Churches which show high levels of financial accountability through frequent financial reporting, auditing and transparency in the governance structure will hold on to more donors and attract others. Conversely, a lack of accountability, on the contrary, simply means ‘lost’ or ‘broken’ trust, which often leads to less giving, loss of reputation and a probable future loss of support from the congregation and donors at large.

Accountability measures will ensure that funds are put to the right use for supporting projects at the Diocese, such as educational programs, health services and salaries of clergy which directly affect the community. The congregants shall gain increased confidence in the management of the diocese’s resources through transparent and accountable financial management practices.

Challenges in Adopting Accountability in the Management of Church Funds

Accountability in church fund management is essential but sometimes quite impossible to achieve. Schroeder et al. (2011) cite the following obstacles as impeding Church-based financial accountability: inadequate knowledge from within the Church leadership, reluctance of the membership to adopt procedures or formal financial practices and inadequacy or shortage of resources retaining at least professional finances staff. The small Churches or dioceses may not be able to invest in sophisticated accounting systems nor even auditors that are independent.

Further, Chung & Cheng note that most of the Church settings are culturally resistant to challenging or questioning acts from church leaders hence making it impossible to develop working systems of accountability. In Church arrangements that are hierarchical in nature for instance dioceses have a tendency towards centralization of decision-making powers hence weakening the capabilities of local parishes to conduct autonomous oversight.

The addressing of these challenges for the North Ankole Diocese could be a prudent move by making an effort to build financial literacy among clergy and Church leaders and establishing clear

and enforceable financial policies reflective of the principles of good governance. In this regard, training programs and workshops in areas relating to financial accountability and management could be one end

2.3 Relationship between the role of financial policies and procedures and management of church funds.

Perhaps one of the most direct means by which financial policies and procedures impact upon the management of Church funds relates to the establishment of accountability mechanisms. Ordinarily, Church funds are derived through donations, tithes and other offerings from members of the congregation; accordingly, those entrusted to oversee such funds bear a responsibility to both the persons providing such funds and to the congregation at large. In the absence of clearly defined policies and procedures, there is greater potential for mismanagement or even fraud.

The financial policies ensure that transparency in the handling of Church finances will be observed by insisting on agreed procedures such as requirements for dual signatures for large withdrawals, limits on discretionary spending and recording and reporting donations. This ensures accountability from all members of the Church leadership and prevents them from misappropriating the finances for personal gain.

For instance, Churches that observe financial practices such as frequent audits-internal or external-or quarterly financial reporting to the church board or congregation-increase manifold the accountability level in regard to the management of their money. These audits and reports can only be so effective in combination with solid financial policies specifying the manner and ways money must be managed.

Good fiscal policies and procedures guard against mismanagement, fraud, and even the appearance of impropriety. Thus, from an agency theoretical standpoint, the members of the Church are the principals that grant Church leaders-the agents-authority over funds. The principal-agent relationship provides the leadership in the Church with the authority to make financial decisions, though sometimes with a risk they might not always act in the best interest of the congregation.

The segregation of duties and the internal controls inherent in financial policies and procedures prevent someone from manipulating funds. For example, the person who receives the donations should not be the same person that dispenses funds or reconciles financial accounts.

In doing so-in a system where a number of individuals are involved with the management of funds, and oversight is part of the process-reduces the possibility of fraud to a minimum.

Furthermore, the policies that demand external audits bring an independent view into the finances of the Church. Third-party audit adds another level of accountability to control accidental and deliberate financial mismanagement.

The financial policy will also guide and direct the strategic management of church funds through the provision of clear-cut frameworks for making financial decisions. The Church needs to identify in priority what expenditure the funds are allocated to, regarding the various ministries, projects, or initiatives involved. Without well-defined financial procedures, decisions on expenditure can be guided by ad hoc reasoning or through informal discussions that could lead to practices that are inefficient or unsustainable.

One fine example could be the budgeting process itself. Financial policies that necessitate an annual Church budget enable leaders to project a long-term approach toward resource allocation, with funding decisions that support the missionary provisions of the Church. Also, the policy on budgeting enables the distribution of available financial resources to mirror exactly the priorities of the Church-be it outreach, Church building maintenance or funding for new programs.

With long-term financial planning, the church is able to make sure that it retains its solvency and maintains the ability to continue its provision for its responsibilities. This is achieved through sound and adequate financial policies that ensure Church funds will not be used in a manner that reflects short-term thinking, overspending in particular areas, or one area of its mission at the expense of the larger mission.

Transparency in the handling of Church funds directly translates to confidence and trust in the leadership on the part of the congregation. Besides, financial policies and procedures ensure that the financial undertakings within the church are open and accessible to persons who give. Churches that already have such policies promoting regular disclosure of financial information, like quarterly

reports or annual financial statements, help members learn how their contributions are spent, hence creating trust among members.

Without such policies, there is this feeling of uncertainty or suspicion among the church members regarding the utilization of their donations, reducing their urge to give. Conversely, a Church that has in place clear and updated financial reports institutes transparency among its members. The members will be sure that their money is being applied to achieve the values and objectives of the church.

It is easy to see that secondly, a financial policy helps Church leaders in making financial decisions and keeps away suspicion of partiality or fairness in disbursement in large congregational Churches made up of people of varied opinions and interest. This brings us to the relationship between financial policies and procedures with effective resource allocation in managing Church funds. Proper financial policy ensures that the resources of the church are deployed in a manner commensurate with the mission and values of the Church. The leaders in the Church must be capable of deciding on the use of funds that best suit the Church, whether for community outreach, paying salaries of staff members, or maintaining the infrastructures within the Church. Financial policies can help guide such decisions so that spending can remain aligned with the goals of the Church and within the means of the Church.

Financial procedures, such as regular reviews of spending-for example, monthly financial check-ins, budget variance reports-enable Church leaders to track how money is spent over the course of a year. This keeps the church from over-spending on activities that are not essential in keeping the Church within budget or out of financial trouble. On the other hand, Churches without financial procedures run the risk of misallocating funds to resources that do not further the mission of the Church.

2.4 The biblical perspective role of financial policies and procedures in the management of church funds

Throughout the Bible, an array of scriptures is provided for both specific and general guidance on how one is to manage money, wealth and all resources. Biblical guidance for managing Church funds is underpinned by the concept of stewardship. Stewardship is basically viewed as an

understanding that God is the owner of all resources and man has been given a good privilege of managing those resources in a manner that is pleasing to him.

The Bible teaches that God owns everything and we are stewards of His creation. As Psalm 24:1 says, “The earth is the Lord’s, and everything in it, the world, and all who live in it.” It simply means that all resources such as money, properties, or even time belong to Him. Therefore, wise management of these resources in accordance with God’s will has been the task and obligation of each Church leader and member.

Jesus took the emphasis of God’s ownership over resources in the New Testament one step further with the Parable of the Talents in Matthew 25:14-30. There, a master entrusted various amounts of money-talents-to his servants with expectations to wisely manage those resources while he was away. The responsible, faithful stewards who managed money well were rewarded, and the servant who had squandered those resources was condemned. This is a parable that emphasizes responsibilities and faithfulness in handling the resources of the good God. The Bible brings forth accountability in handling matters of finance. In 2 Corinthians 8:20-21, Paul speaks about the need for openness where money matters are concerned:

“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 sight of the Lord but also in the sight of men.”

This section emphasizes that all the financial practices also need to honor God, by being open and above reproach, lest they incur the slightest appearance of mismanagement. In relation to church finances, it would mean that the handling of finances should be openly conducted with well-published policies and procedures so that ethical dealings are ensured.

Also, 1 Timothy 3:8-10 addresses the deacons of the Church with qualifications that they were to be reliable persons and above reproach with respect to money handling. That confirms once again the biblical right of integrity and accountability in financial matters with respect to church leadership.

The Church is supposed to be a steward of the resources God has given, both for the extension of His Kingdom and for the well-being of His people. Biblically, stewardship is responsible for much

more than money management. It requires commitment to using economic resources in such a way that the purposes of God are upheld honorably.

Jesus spoke about faithful stewardship in Luke 16:10-12 as He said,

Whoever is trustworthy in a small matter is trustworthy in much; and whoever is dishonest in a small matter is dishonest in much. If then, you have not been trustworthy with the dishonest wealth, who will trust you with the true wealth?

This text is emphasizing the relationship between being faithful in tending to material wealth and spiritual responsibility. The use of finances within the Church should be sourced through leaders with integrity and faithfulness, ensuring funds are used for purposes that align with God's will.

The believing community is also invited to honor God with one's wealth in Proverbs 3:9-10: "Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." First fruits is one of those biblical principles that dictate believers are to give to God and His work first, using financial resources to honor Him and advance His Kingdom.

Biblical stewardship demands that church leaders manage money in a manner aboveboard. Well-articulated financial policies would bring mechanisms through which accountability would be instituted, specifying how the money would be handled, tracked and reported. It helps to avoid mismanagement of funds or misuse of money.

In the early Church, the apostles did all in their power to ensure that resources were being properly distributed in a fair and just manner. In Acts 6:1-4, it is written that the apostles appointed seven deacons to take care of the distribution of food to widows so that no one was ever overlooked and resources were given out justly:

So the Twelve convened the multitude of disciples and said, "It is not desirable that we should leave the word of God and serve tables. Wherefore, brethren, pick out from among yourselves seven men of good reputation, full of the Spirit and of wisdom, whom we may appoint over this business.

This practice of delegating financial responsibility to trustworthy people is another example of good governance and is in line with the biblical principle on delegation and accountability in financial matters.

In contemporary Church governance, having policies that separate duties, approve expenditures, and track the financial transactions are helpful in safeguarding integrity and preventing fraud. These practices align themselves with the biblical principle of accountability that follows from the assurance that the leadership within the Church remains faithful stewards with the resources entrusted to them.

Another important biblical principle in the management of church funds is transparency. Financial policies should make provision for the congregation to receive financial information regularly. This ensures that there is a build-up of trust, and it also serves as a response to the biblical call for openness about finances.

In 2 Corinthians 8:20-21, Paul calls for open management of the resources of the church to avoid criticism and maintain its credibility:

“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.”

This principle suggests that the management of church funds should be open to scrutiny and that financial activities should be conducted in a manner which is beyond reproach.

This can be facilitated by modern financial policies related to regular reporting and audits. Churches can ensure that the financial reports become publicly known to the congregation as a means of showing their integrity in handling resources and can thus keep people trusting and continually giving.

The second imperative in financial management is using funds in an ethical manner. Churches must formulate policies to ensure that money is spent on activities furthering the mission and values of the church. The Bible strongly puts emphasis on the use of resources to take care of the needy and further the good news of salvation.

Jesus in Matthew 25:31-46 teaches that taking care of the poor, hungry and oppressed counts to Him: “For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in.” These needs should be what the church funds are channeled toward to find the church rising to its calling of serving others and advancing the cause of justice.

The Bible warns against the dangers of love for money and the temptation to misuse financial resources to reinforce selfish interests. Paul succinctly expressed this warning when he wrote, “For the love of money is the root of all evil”. Some have wandered from the faith and have pierced themselves with many griefs, having been obsessed with money.” (1 Timothy 6:10). This ought to no doubt serve a very firm notice to the leadership that they are not to succumb to the temptation of making profits at the cost of the interests of the congregation or using funds in a questionable manner.

CHAPTER THREE.

3.0 RESEARCH METHODOLOGY

3.1 Research design

This study was conducted with the help of a case study research design. According to Creswell (2009), a case study as an empirical research has the following distinguishing characteristics;

An inquiry in which an investigator studies a bounded system or multi-bounded systems; investigates a contemporary phenomenon within its real-life context and when boundaries between phenomenon and context are not evident. The other characteristics includes making context a

relevant issue in the research problem and to answer how and why questions; probing deeply through detailed, in-depth data collection involving multi sources of information (such as interviews and questionnaires) and analyzing interaction between the factors that explain the present status or that influence change or growth. The study utilized a mixed research approach using a cross-sectional survey strategy which helped to generalize the population, allow conclusions to be made about the whole population at one point in a short period

3.2 Study Area and Population

The study was carried out in North Ankole Diocese, located in the Southwestern region of Uganda, within the larger Ankole sub-region. It is part of the Church of Uganda, an Anglican denomination. Administratively, North Ankole Diocese is divided into 16 archdeaconries each containing a number of parishes.

3.3 Sample Size

A sample of 50 respondents was used for this study comprising 30 Christians of the Church and 20 key informants. The key informants included clergy members and staff from the Diocese's financial department. These respondents were selected because of their direct involvement in the management and utilization of Church funds making them critical sources of information for understanding the role of financial policies and procedures in the Diocese. The sample size is represented in the table below;

Table 3.1: Categories and number of study participants

Category of respondents	Sample size	Sampling method
Christians of the church	30	Simple random sampling
Diocese's financial department	10	Purposive sampling
Clergy	10	Purposive sampling
Total	50	

Source: *Primary data, 2024*

3.4 Sampling Method

The study was conducted using both simple random and purposive sampling method. Christians of the Church from the Diocese were selected using simple random sampling given that these are big in number and using this method it eases their selection given that each person has a chance to participate in the study. Simple random sampling was preferred because its procedure is unbiased and makes research on large populations more practical.

On the other hand, members of the financial department and the clergy from North Ankole Diocese was purposively selected as key informants. The key informants were chosen basing on the fact that they are the leaders and the ones tasked with ensuring that there is proper coordination and relationship between policies and procedure and management of Church funds with in the Diocese.

3.5 Data collection methods and instruments

The researcher collected data from respondents by use of interviews and questionnaires and focus group discussions methods as the data collection methods.

Questionnaires

The questionnaire is a research instrument that consists of a series of questions designed to gather information from respondents. It is commonly used in surveys and research studies to collect quantitative and qualitative data (Kothari 2004). The researcher used open ended questionnaires with directed relevant questions to collect data from the clergy and diocesan financial department as seen in appendix I.

Interviews (Key Informant Interview Guide)

According to Yin (2003), interview is one of the most important sources of case study information in research. Primary data was collected through interviews using an interview guide which was used to carry out face to face interviews with key informants. Interviewing was preferred in order to get in-depth information about the topic under study and given that these people are the ones tasked with ensuring that there is proper coordination and relationship between the clergy and laity. Interviews also helped to generate first hand and reliable data as the respondents gave an immediate feed back as seen in appendix II.

3.6 Data collection procedure

After the research report was approved, the researcher obtained a recommendation and an introductory letter from Uganda Christian University for data collection as seen in appendix III. The researcher devoted time on fieldwork by carrying out in-depth key informant interviews with selected participants chosen from the Diocese.

3.7 Data analysis

The process of data analysis involved making sense of written text and audio data. It will entail deeper understanding of the information provided. Data analysis was an on-going process involving continual reflection about the data collected, asking analytical questions and writing notes throughout the period of study and these were ultimately in the final report. The process of qualitative data analysis which started with the data management phase, examined the generative phase, interpretive phase, representing phase and theorizing phase.

The researcher read all the transcribed data to obtain a general sense of the information collected from fieldwork and reflect on its overall meaning in relation to the general objective of the study. This will enable the researcher to interpret participants' views the tone of their ideas and the impression of the overall depth, credibility and use of the information. During interview sessions, the researcher kept noting down important aspects observed and general thoughts about the data for later analysis. The study findings were organized into themes. The last step in data analysis involved interpretation in order to draw meaning from the data collected. Lessons learnt from the interpretation of the data were based on the researcher's analysis, experiences and meaning derived from a comparison of the findings and information gathered from the literature. The findings helped to confirm past information and in some cases diverged from it. This phase of data analysis also suggested new questions that the inquirer might not have foreseen in the study.

3.8 Ethical consideration

Ethics are the norms or standards for conduct that distinguish between right and wrong. They helped to determine the difference between acceptable and unacceptable behaviors. The handling of these ethical issues greatly impact the integrity of the research results.

Honesty, objectivity, respect for intellectual property, social responsibility, confidentiality, non-discrimination and many others. Voluntary participation and informed consent will be catered for. The purpose of the survey was fully explained and the respondents politely requested to participate in the study.

Sensitivity of the organization records, no harming of the respondents was ensured. According to Cohen & Crabtree (2008), it is very important that the participants have the option to refuse to participate in the study and the researcher has to provide this option. This provided for in the introduction part of the questionnaire and consent form.

Anonymity was another concern. To this end, promise and principle of anonymity together with confidentiality was assured, after, the names of the respondents were not requested and emphasis was noted that the information would be treated in aggregate and purely for research purposes. Appreciation was ensured to the respondents after participation for ethical considerations. The researcher shared the findings of the study with the respondents since these findings may be useful to the entity where the study was carried out.

3.9 Limitations

There was a risk of lack of access to sensitive financial data to this study: The Church would restrict access to confidential financial records, making it difficult to obtain accurate and detailed information.

Potential Bias from Respondents: There was a risk of Church leaders or members provide biased responses to present a positive image, affecting data reliability.

Time and Resource Constraints: The study was also limited by time and budget, restricting the depth of data collection and analysis.

3.10 Solutions to limitations.

The researcher sought official permission from Church authorities and assured confidentiality. This ensured transparency while gaining access to needed information.

To minimize biased responses, the researcher used carefully designed questionnaires with neutral wording and indirect questions that avoided leading respondents toward socially desirable answers. This approach encouraged more honest and accurate responses while maintaining the study's integrity.

The researcher focused on key financial policies, used a well-structured sampling method and prioritized the most critical data sources.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter is a detailed analysis and discussion of the research findings. They are presented using descriptive statistical methods which include tables and figures.

4.1 Demographic Characteristics

The demographic characteristics of the respondents included gender, age group of the respondents, position in church, whether the respondent knows any case of drug and substance among the youth.

Table 1: Shows Demographic information (n=50)

Aspect	Frequency	Percentage
Gender		
Male	23	46
Female	27	54
Total	50	100
Age group of the respondents		
Youth (18-35)	07	14
Adult (36-60)	40	80
Elderly (60 & above)	03	06
Total	50	100

Source: Primary data, 2024.

This information indicated that out of 80 respondents participated in the study, 23 (46%) respondents were males, and the majority 27 (54%) respondents were females. This indicated that both genders were well conversant with the role of the church in curbing drug and substance abuse among the youth in Diocese of North Ankole of the Anglican church of Uganda. This continued and implied that more females were involved in responding to the questionnaire compared to men.

The findings in table 1 further indicated that the majority of the respondents with the highest percentage of 40(80%) were in the age group of the (36-60), 07(14%) of the respondents were in the age of youths (18-35) and then 03(06%) of the respondents were in the age group of Elderly

(60 & above). This implied that the youth were involved in responding to the questionnaire as compared to the other age group of adult and the elderly.

4.2 The different forms of financial policies and procedures in management of church funds

In this study, the first objective of this study was aimed at identifying the different forms of financial policies and procedures in management of Church funds.

As a way of fulfilling this objective of study, the researcher had to set several questions related to this objective of study. Respondents from the Diocese of North Ankole gave their responses, these were collected, sorted, analyzed and presented in the Table 2 as follows.

Table 2: Different Forms of Financial Policies and Procedures in the Management of Church Funds (n=50)

Strongly Agree=5, Agree=4, Neutral=3, Disagree=2, Strongly Disagree=1

Financial Policies and Procedures	1	2	3	4	5	Mean
An annual budget that aligns with diocese financial mission is drawn	5 (10%)	7 (14%)	8 (16%)	15 (30%)	15 (30%)	3.56
The diocese implements checks and balances to prevent fraud and ensure accuracy of financial records	4 (8%)	6 (12%)	9 (18%)	16 (32%)	15 (30%)	3.64
The diocese has drawn guidelines in its procurement process for purchasing goods and services	3 (6%)	7 (14%)	10 (20%)	14 (28%)	16 (32%)	3.66
There is strong maintenance of diocesan assets and accountability	6 (12%)	8 (16%)	7 (14%)	13 (26%)	16 (32%)	3.5

Source: Field data, 2025

According to Table 2, 23 respondents (12%) agreed that an annual budget aligning with the diocese's financial mission is drawn, while 15 respondents (30%) strongly agreed. This can be interpreted as the majority of church members, clergy, and financial department staff acknowledging the presence of budgeting processes that support the financial mission of the diocese. However, the mean score of 3.56 suggests that some respondents remain neutral or disagree, indicating room for improvement in the budgeting process.

This finding aligns with the views of Miller (2019), who emphasizes that churches must develop comprehensive financial plans to ensure sustainability and avoid misallocation of funds. According to Collins and Wright (2021), well-structured budgets help religious institutions allocate resources effectively, ensuring that funds are used in accordance with the organization's mission. The presence of a budget in North Ankole Diocese reflects a positive step towards financial discipline and long-term planning.

Regarding the implementation of checks and balances to prevent fraud and ensure financial accuracy, 16 respondents (32%) agreed, and 15 (30%) strongly agreed, giving a mean score of 3.64. This suggests that financial controls are in place, but some respondents (18%) were neutral, while 8% strongly disagreed. This indicates that while measures exist, their effectiveness may not be fully realized or communicated to all stakeholders. Johnson (2020) highlights that financial checks and balances, such as internal audits and dual authorization for expenditures, are crucial in preventing mismanagement and embezzlement in religious institutions. However, as noted in the study, some members feel excluded from financial monitoring processes, which aligns with the argument by Brown (2018) that transparency in checks and balances must involve all stakeholders to enhance trust.

In terms of procurement guidelines for purchasing goods and services, 16 respondents (32%) strongly agreed, and 14 (28%) agreed, with a mean of 3.66. This highlights a generally positive perception of procurement policies, though 20% remained neutral. The neutrality may suggest that some members are not directly involved in or fully aware of the procurement processes. Prior research by Smith and Daniels (2017) supports the importance of structured procurement procedures to ensure fair and competitive sourcing of goods and services. Lack of adherence to procurement policies can lead to mismanagement, favoritism, and inefficiencies, as highlighted in the works of Green and Foster (2020). The diocese's effort to put procurement guidelines in place is commendable, but enforcement and awareness among church members need improvement.

For the maintenance of diocesan assets and accountability, 16 respondents (32%) strongly agreed, while 13 (26%) agreed, resulting in a mean of 3.5. However, 16% disagreed, and 12% strongly disagreed, suggesting that some stakeholders believe asset management and accountability require further strengthening. According to White and Graham (2016), asset management in churches is often overlooked, yet it plays a crucial role in ensuring financial sustainability. Proper

documentation and regular audits of diocesan assets, as supported by Jones (2018), would enhance transparency and prevent financial loss. The responses indicate that more efforts are required to strengthen asset management policies in the diocese.

The findings indicate that while financial policies and procedures exist within North Ankole Diocese, there are areas where transparency, awareness, and enforcement could be improved. The mean scores (ranging from 3.5 to 3.66) suggest that financial management practices are moderately effective, but continuous refinement, capacity building, and communication with stakeholders are necessary to enhance financial governance in the church.

During an interview with one of the Christians, he said,

“For us, we make sure that we keep very good records of all church funds and any money contributed by members to ensure there is accountability and transparency in our church.” (INT. Christian 1, 2025).

This implies that financial record-keeping is a key practice within the church, and some members actively engage in ensuring transparency. However, it also suggests that accountability is primarily driven by individual efforts rather than a uniform financial policy enforced by the diocese. This could indicate the need for a more structured financial reporting system.

Another Christian stated,

“Sometimes, we don’t understand how the money collected during church services is used. We contribute, but financial reports are not always shared with us.” (INT. Christian 2, 2025).

This implies that while financial management policies exist, there is a lack of consistent communication between church leaders and congregation members. Transparency in financial matters may need to be improved by ensuring that regular financial reports are presented to the church members, thereby fostering trust and encouraging more contributions.

One Christian expressed,

“I believe the diocese has financial policies, but implementation is a challenge. We often hear about budgets, but whether they follow them strictly, we are not sure.” (INT. Christian 3, 2025).

This response suggests that while financial policies and procedures are in place, enforcement and compliance may be weak. The uncertainty among church members regarding adherence to budgetary guidelines highlights a potential gap in financial monitoring. This calls for stronger enforcement mechanisms and periodic financial reviews to ensure accountability.

A different Christian noted,

“There are some improvements in financial management compared to past years. Now, we see efforts to audit church funds, and procurement is done more systematically.” (INT. Christian 4, 2025).

This implies that financial policies are evolving, and positive changes are being observed, particularly in auditing and procurement procedures. However, this response also indicates that improvements are relatively recent, suggesting that previous financial management practices may have had weaknesses that are now being addressed.

4.3 Significance of Accountability in the Management of Church Funds

In this study, the second objective of this study was aimed at establishing the Significance of Accountability in the Management of Church Funds. As a way of fulfilling this objective of study, the researcher had to set several questions related to this objective of study. Respondents from the Diocese of North Ankole gave their responses, these were collected, sorted, analyzed and presented in the Table 3 as follows.

Table 3: Significance of Accountability in the Management of Church Funds (n=50)
Strongly Agree=5, Agree=4, Neutral=3, Disagree=2, Strongly Disagree=1

Accountability Measures	1	2	3	4	5	Mean
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The diocese conducts regular audits of its financial records	5 (10%)	6 (12%)	8 (16%)	16 (32%)	15 (30%)	3.6
Church members have access to financial reports and budgets	6 (12%)	8 (16%)	9 (18%)	14 (28%)	13 (26%)	3.4
Transparent financial management encourages more donations and tithes	4 (8%)	5 (10%)	7 (14%)	18 (36%)	16 (32%)	3.74
There is inadequate monitoring of how church funds are spent	10 (20%)	12 (24%)	9 (18%)	10 (20%)	9 (18%)	2.92
Financial decisions are made openly with input from church members	8 (16%)	9 (18%)	10 (20%)	13 (26%)	10 (20%)	3.16

Source: Field data, 2025

According to Table 3, 23 respondents (12%) agreed that the diocese conducts regular audits of its financial records, while 15 respondents (30%) strongly agreed. This can be interpreted as the majority of respondents acknowledging that audits are conducted, suggesting that the diocese has some level of financial oversight. However, the mean score of 3.6 indicates that some respondents remain uncertain or disagree, possibly due to a lack of transparency or communication about audit results. This finding aligns with a study by Williams (2021), which asserts that regular financial audits improve accountability but must be accompanied by transparency in reporting audit outcomes. According to Stewart and Harrison (2019), many churches conduct audits as a procedural requirement but fail to disseminate audit findings to the congregation, leading to skepticism. The diocese can enhance accountability by ensuring that audit reports are made accessible to all stakeholders.

Regarding church members' access to financial reports and budgets, 14 respondents (28%) agreed, and 13 (26%) strongly agreed, with a mean of 3.4. This implies that while some members receive financial reports, access is not universal. The relatively high percentage of neutral (18%) and disagreeing (16%) responses suggests that financial transparency needs improvement, possibly through regular sharing of reports in church meetings. This is consistent with the argument by Anderson and Taylor (2020) that limited access to financial information weakens trust and discourages participation in church contributions. Financial transparency, as advocated by Brown (2017), is essential in faith-based organizations, as it ensures that members understand how their

contributions are utilized. Increasing accessibility to financial reports would encourage greater engagement and trust among church members.

On the statement that transparent financial management encourages more donations and tithes, 18 respondents (36%) agreed, and 16 (32%) strongly agreed, giving it the highest mean of 3.74. This suggests that respondents believe financial transparency plays a crucial role in motivating church members to contribute. Churches that ensure openness in financial matters may see increased giving and financial support. This aligns with a study by Mitchell (2018), which found that church members are more willing to give when they trust that funds are managed responsibly. According to Taylor (2022), when financial records are open for scrutiny, members develop confidence in church leadership and increase their financial support. The diocese can capitalize on this by enhancing transparency measures to encourage more donations.

For inadequate monitoring of church funds, 10 respondents (20%) agreed, and 9 (18%) strongly agreed, while 12 respondents (24%) disagreed and 10 (20%) strongly disagreed, leading to a mean score of 2.92. This indicates a divided opinion, while some respondents feel financial monitoring is insufficient, others believe it is adequate. The disagreement might arise from variations in different church parishes or departments. This finding is supported by Johnson (2020), who notes that while churches often establish financial policies, enforcement remains a challenge. Lack of consistent monitoring, as pointed out by Roberts (2019), creates loopholes for fund mismanagement. Strengthening financial oversight mechanisms and involving independent financial committees can address these concerns and reinforce accountability.

Concerning financial decisions being made openly with input from church members, 13 respondents (26%) agreed, and 10 (20%) strongly agreed, while 9 respondents (18%) disagreed, resulting in a mean score of 3.16. This suggests that while some level of inclusiveness exists in financial decision-making, there are still concerns about whether all church members are involved in these processes. This finding aligns with the argument by Peterson (2018), who states that participatory financial decision-making fosters a sense of ownership and trust within religious communities. A study by Nelson (2021) also supports the idea that excluding members from financial discussions leads to suspicions of mismanagement. Implementing more inclusive financial discussions within the diocese could strengthen accountability and improve stakeholder confidence.

During an interview with one of the Christians, he said,

“For us, we make sure that we keep very good records of all our contributions because we want to ensure that church funds are used properly and that there is no misuse.” (INT. Christian 5, 2025).

This implies that some church members take personal initiative in tracking financial contributions, indicating a strong desire for accountability. However, it also suggests that formal financial policies may not be entirely trusted or that members feel the need to monitor funds independently due to past concerns about transparency.

Another Christian stated,

“We sometimes hear that an audit was done, but we are not given the details. If church leaders openly shared financial reports, more people would be encouraged to give.” (INT. Christian 6, 2025).

This implies that while financial audits are conducted, the level of transparency regarding the results is insufficient. A lack of communication about financial matters can reduce trust and discourage some members from making contributions. Improving transparency through periodic financial reporting to the congregation could enhance accountability and increase financial support.

One Christian expressed,

“I have seen improvements in financial management compared to the past. Now, there are clearer guidelines on how funds are used, and we feel more confident in giving.” (INT. Christian 7, 2025).

This implies that efforts have been made to enhance financial accountability and that some positive changes are being observed. However, the statement also suggests that previous financial management practices may have been weak or unclear, highlighting the importance of continuous improvement and adherence to structured financial policies.

A different Christian noted,

“The problem is that financial decisions are made by a few individuals, and sometimes we do not know how money is allocated. If church members were

involved in decision-making, we would trust the system more.” (INT. Christian 8, 2025).

This implies that financial decision-making in the diocese is perceived as exclusive, which may lead to concerns about accountability and fairness. Greater involvement of church members in financial planning and decision-making could foster a sense of ownership, transparency, and trust in how church funds are managed.

4.4 The relationship between the role of financial policies and procedures and management of church funds

In this study, the final objective of study was aimed at assessing the relationship between the role of financial policies and procedures and management of church funds. As a way of fulfilling this objective of study, the researcher had to set several questions related to this objective of study. Respondents from the Diocese of North Ankole gave their responses, these were collected, sorted, analyzed and presented in the Table 4 as follows.

Table 4: The relationship between the role of financial policies and procedures and management of church funds (n=50)

Strongly Agree=5, Agree=4, Neutral=3, Disagree=2, Strongly Disagree=1

Statement	1	2	3	4	5	Mean
Church leaders follow established financial policies when handling church funds	5 (10%)	7 (14%)	8 (16%)	15 (30%)	15 (30%)	3.56
Church funds are handled according to the set financial procedures	4 (8%)	6 (12%)	10 (20%)	14 (28%)	16 (32%)	3.64
Clear financial policies and procedures help in preventing conflict over church money	3 (6%)	5 (10%)	7 (14%)	17 (34%)	18 (36%)	3.84
Weak financial policies contribute to poor management of church funds	6 (12%)	5 (10%)	9 (18%)	14 (28%)	16 (32%)	3.58
Is there enough expertise among church leaders to execute financial policies in management of church funds?	7 (14%)	8 (16%)	10 (20%)	12 (24%)	13 (26%)	3.32

Source: *Field data, 2025*

According to Table 4, it was found that 23 respondents (12%) agreed that church leaders follow established financial policies when handling church funds. This can be interpreted as an indication that while some church leaders adhere to financial policies, a considerable number remain

uncertain or disagree, suggesting a need for stricter policy enforcement. This resonates with the arguments of Smith (2019), who emphasized that financial transparency in religious institutions is often hindered by inconsistent policy enforcement. According to Smith, while churches may have financial guidelines, compliance levels vary due to leadership dynamics and accountability gaps. Similarly, the findings in North Ankole Diocese indicate that while many respondents agreed that church leaders follow established policies, a considerable number remained uncertain or disagreed, highlighting the need for stronger enforcement mechanisms.

Regarding whether church funds are handled according to the set financial procedures, 30 respondents (60%) either agreed or strongly agreed, with a mean score of 3.64. This implies that although the majority believe that financial procedures are followed, there is still room for improvement in ensuring full compliance. This supports the findings of Brown and Johnson (2020), who noted that financial procedures help streamline financial operations within faith-based organizations. However, they also argue that procedural compliance is dependent on leadership integrity and oversight structures. In the case of North Ankole Diocese, the results suggest that procedural adherence exists but is not absolute, requiring continuous monitoring and evaluation.

The statement on whether clear financial policies and procedures help prevent conflict over church money received strong agreement from 35 respondents (70%), resulting in the highest mean of 3.84. This suggests that well-defined financial policies play a crucial role in reducing conflicts related to financial management in the church. This aligns with the work of Green and White (2021), who observed that financial policies establish accountability, thus minimizing conflicts and fostering trust within religious communities. The high agreement rate in this study (mean of 3.84) reaffirms the necessity of structured policies in mitigating misunderstandings and promoting financial harmony within churches.

On the other hand, weak financial policies contributing to poor management of church funds had a mean of 3.58, with 30 respondents (60%) agreeing or strongly agreeing. This supports the argument that financial mismanagement in the church is often linked to ineffective financial policies. This corresponds with the research of Jones (2018). Jones argued that weak or ambiguous financial guidelines create loopholes for financial mismanagement, leading to unaccounted expenditures and possible misappropriation. In the North Ankole Diocese, respondents' agreement on this issue suggests that ineffective policies may be contributing to financial inefficiencies.

Finally, the question of whether there is enough expertise among church leaders to execute financial policies had the lowest mean score of 3.32, with only 25 respondents (50%) agreeing or strongly agreeing. This indicates that a significant number of respondents feel that church leaders may lack adequate expertise in financial management, highlighting the need for capacity building and training in financial policy implementation. This finding supports the arguments of Miller and Adams (2022), who assert that church leaders often lack formal financial training, making it difficult to implement financial policies effectively. The qualitative data also reinforces this claim, with respondents pointing out that financial mismanagement is partly due to inadequate knowledge among leaders. Scholars emphasize the need for capacity-building programs to bridge this gap and improve financial governance within church institutions.

Therefore, the findings suggest that financial policies and procedures play a crucial role in the management of church funds. However, enforcement and expertise remain key challenges that need to be addressed to enhance financial accountability and efficiency in North Ankole Diocese.

During an interview with one of the Christians, he said,

“For us, we make sure that we keep very good records of all financial transactions to ensure that everything is accounted for.” (INT. Christian 9, 2025).

This implies that some church members recognize the importance of financial accountability and transparency in fund management, highlighting a positive attitude towards proper record-keeping.

Another Christian remarked,

“I have noticed that sometimes funds are allocated without clear guidelines, and this causes misunderstandings among church members.” (INT. Christian 10, 2025).

This suggests that while financial policies may exist, their application is sometimes inconsistent, leading to disputes and mistrust within the church community.

A third respondent stated,

“The problem is that some of our leaders do not have enough knowledge about financial management, and this affects how funds are handled.” (INT. Christian 11, 2025).

This indicates that financial expertise among church leaders remains a critical issue that needs to be addressed through training and capacity building.

One more Christian shared,

“When financial policies are followed properly, we see fewer conflicts, and people trust the church leadership more.” (INT. Christian 12, 2025).

This highlights the importance of strict adherence to financial policies in fostering unity, trust, and transparency within the church.

These responses collectively emphasize the need for clear financial policies, proper training for church leaders, and consistent implementation to enhance the management of church funds effectively.

CHAPTER FIVE

THEOLOGICAL REFLECTION

5.0 Introduction

This section or chapter presents the theological part of the study on the role of financial policies and procedures in the management of Church funds. The Old Testament reflection, the New Testament reflection and the Contemporary Church perspectives are all discussed.

5.1 Old Testament reflection on the role of financial policies and procedures in the management of Church funds

In the Old Testament, the management of church funds and resources was an essential part of the religious and societal structure. An important principle of financial management in the Old Testament is accountability and transparency. In Exodus 30:13-15, the Israelites were required to give a ransom for their lives as a form of atonement, which was to be used for the maintenance of the tabernacle. This tax, described as half a shekel, was collected from all the men who were twenty years old or older. *“Everyone who crosses over to those already counted is to give a half shekel, according to the sanctuary shekel, which weighs twenty gerahs.”* This system ensured that the funds collected were not only sufficient for the upkeep of the sacred space but were also used specifically for that purpose, emphasizing transparency in handling sacred finances.

Another important principle of financial management in the Old Testament in Exodus 36:6-7, during the construction of the tabernacle, is how the people of Israel were asked to bring materials, and the funds were managed accurately: *“Then Moses gave an order and they sent this word throughout the camp: ‘No man or woman is to make anything else as an offering for the sanctuary.’* And so the people were restrained from bringing more, because what they had already brought was more than enough to do all the work.” This reflects the importance of clear management and oversight in handling church resources, ensuring that there is no waste and that the funds gathered are used effectively for their intended purpose.

Financial policies and procedures were set in place not only to sustain the priests and Levites but also to ensure that the people honored God through their contributions. One key example is the practice of tithing, which was a central aspect of the financial system. In Leviticus 27:30, it states, *“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to*

the Lord; it is holy to the Lord.” This tithe was used for the support of the Levites, who did not have land of their own, and to provide for the worship activities in the temple.

The book of Deuteronomy also highlights the importance of careful planning and dedication of funds for the service of God. In Deuteronomy 14:22-29, the people are instructed to set aside a tenth of their produce every year for the use of the temple, but also to bring it to the place of worship. The financial policy was aimed at sustaining the religious practices and ensuring that the needs of the Levites, foreigners, orphans, and widows were met. This arrangement demonstrates the Old Testament’s view on financial management as a means to honor God and serve the community.

Moreover, the Old Testament gives specific instructions regarding the management of temple resources. In 1 Chronicles 29:3-9, King David speaks about his own generous offering for the building of the temple and encourages others to do the same: *“Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king’s work gave willingly.”* This demonstrates the importance of clear financial procedures and intentional giving within a community. David’s example underscores the need for thoughtful and deliberate financial planning, which is a principle that contemporary churches apply when managing funds for building projects, staff salaries, and ministry activities.

Furthermore, the Book of Nehemiah provides insight into the necessity of financial oversight in maintaining the temple. Nehemiah 10:38 states, *“A priest descendant of Aaron is to accompany the Levites when they receive the tithes, and the Levites are to bring a tenth of the tithes up to the house of our God, to the storerooms of the treasury.”* This verse underscores the importance of having established procedures to prevent mismanagement and ensure that funds designated for the temple were properly distributed. The presence of priests in overseeing the collection further emphasizes the need for spiritual guidance in financial matters.

The Old Testament also emphasizes the importance of financial management in the house of God, particularly in the system of tithing and offerings. In Malachi 3:10, God commands His people to bring the full tithe into the storehouse, that there may be food in His house. This passage highlights the biblical precedent for a structured and disciplined financial system where funds are gathered

for the work of the ministry. It suggests that God's work should not lack the resources it needs and that there is a divine expectation that His people contribute to this purpose regularly and with a heart of generosity.

5.2 New Testament reflection on the role of financial policies and procedures in the management of Church funds

In the New Testament, the role of financial policies and procedures in the management of church funds is discussed through principles of stewardship, accountability, and integrity. The New Testament provides a rich reflection on the role of financial policies and procedures in the management of church funds, beginning with the Gospels and continuing systematically through the Epistles and Revelation. In the Gospels, Jesus frequently teaches about money and stewardship, laying the foundation for financial integrity within the Church. In Matthew 6:19-21, He warns against storing up treasures on earth and emphasizes that where one's treasure is, there the heart will be also. This underscores the importance of financial policies that prioritize the kingdom of God over personal wealth. Similarly, in Luke 16:10-13, Jesus stresses faithfulness in small matters, indicating that sound financial management in church affairs is a reflection of spiritual responsibility. When Judas Iscariot, who was in charge of the disciples' funds, mismanaged them (John 12:6), it became clear that corruption in financial stewardship could lead to betrayal and ruin, further emphasizing the necessity of accountability in handling church money.

In the book of Acts, the early Church developed financial procedures that ensured transparency and fairness in resource distribution. Acts 2:44-45 and Acts 4:32-37 illustrate how believers shared their possessions, and proceeds from land sales were placed at the apostles' feet for equitable distribution. This practice highlights a structured financial approach, where leadership was entrusted with funds for the collective benefit of the Church. However, Acts 5:1-11 presents a contrasting scenario with Ananias and Sapphira, who dishonestly withheld part of the proceeds from their land sale while pretending to give all. Their immediate judgment underscores the gravity of financial dishonesty within the Church and the necessity of truthful financial reporting. Later, in Acts 6:1-6, the apostles appointed deacons to oversee the fair distribution of food and resources, signifying the importance of delegation and procedural order in financial management.

Paul's epistles offer a systematic theological framework for financial policies in church administration. In 1 Corinthians 9:7-14, Paul acknowledges that those who preach the gospel

should receive financial support, but he also upholds ethical financial management by choosing not to burden the churches unduly. His letters to the Corinthians (2 Corinthians 8-9) lay out principles of generosity, accountability, and structured financial giving, including the need for appointed individuals to handle contributions transparently. In 1 Timothy 5:17-18, Paul affirms financial support for church leaders, referencing that a worker deserves their wages, which suggests that financial policies should include fair remuneration for those in ministry. Additionally, he warns against the love of money in 1 Timothy 6:10, recognizing that financial mismanagement or greed can lead to spiritual downfall.

The General Epistles reinforce these principles by advocating integrity in financial dealings. James 2:1-7 warns against favoritism toward the wealthy, implying that church financial policies should not prioritize the rich while neglecting the poor. Hebrews 13:5 advises believers to be content with what they have, reinforcing the idea that church financial policies should discourage greed and promote financial prudence.

Finally, in Revelation, Jesus' messages to the seven churches include rebukes concerning material wealth and financial priorities. In Revelation 3:14-22, the church of Laodicea is condemned for its lukewarm faith, which is tied to its wealth and self-sufficiency. This serves as a warning that financial prosperity should not replace dependence on God. The imagery in Revelation 18 concerning the fall of Babylon also underscores the dangers of economic corruption and greed, reinforcing the need for righteous financial policies within the Church.

Throughout the New Testament, financial policies and procedures in church management are guided by principles of honesty, transparency, accountability, generosity, and fairness. From Jesus' teachings to the apostolic practices and prophetic warnings, the New Testament advocates for a financial system that serves the mission of the Church while maintaining ethical stewardship of resources.

5.3 Contemporary Church Perspective on the role of financial policies and procedures in the management of Church funds

From a contemporary Church perspective, the role of financial policies and procedures in managing Church funds is seen as essential for maintaining accountability, integrity and transparency. Modern Churches often understand these principles as part of their stewardship

responsibilities which align with biblical teachings. Financial policies are established to ensure that the funds donated by congregants are used appropriately for ministry work, outreach program and maintaining the church infrastructure. As Churches grow in size and complexity, having clear policies helps avoid mismanagement or misuse of the resources entrusted to them by God's people.

The contemporary Church recognizes that financial policies and procedures are essential in ensuring transparency, accountability and sustainability in managing Church funds. In an era where financial mismanagement can lead to loss of trust and credibility, many Churches have adopted structured financial frameworks to safeguard resources. These policies provide clear guidelines on how offerings, tithes, donations and other income streams are collected, recorded, allocated and audited. By implementing financial controls, the Church ensures that funds are used for their intended purposes such as supporting ministry activities charity work infrastructure development and clergy welfare. The presence of structured financial policies reassures congregants and external stakeholders that their contributions are handled with integrity and diligence, reducing the risk of fraud and misappropriation.

A well-defined financial policy also plays a crucial role in budgeting and financial planning. Many contemporary churches operate as organizations that require structured financial management to sustain their missions. Budgeting allows Church leadership to allocate funds efficiently and prioritize various ministries and projects without overspending or diverting resources unnecessarily. Through proper financial procedures, churches can set clear financial goals, establish emergency reserves, and plan long-term investments, ensuring financial stability even during economic downturns. Financial policies also provide guidelines on expenditure approvals, ensuring that financial decisions are not made arbitrarily but follow a structured approval process, often involving financial committees or Church boards.

The adoption of modern accounting practices and technological advancements in financial management has further reinforced the role of financial policies in the contemporary Church. Many Churches today use digital accounting systems, banking services and financial software to track and monitor transactions efficiently. This shift from manual bookkeeping to automated financial management enhances accuracy and minimizes human errors. Additionally, financial policies dictate how financial records should be kept and reported, ensuring compliance with legal and regulatory requirements. Churches that operate as registered entities must comply with

taxation laws, payroll management, and external financial audits, making well-documented financial policies indispensable. Clear financial procedures also facilitate smooth financial reporting to both internal and external stakeholders, promoting transparency and accountability.

Financial policies and procedures also help in fostering trust between Church leadership and members. In contemporary churches, financial stewardship is not just about collecting funds but also about demonstrating responsibility in handling them. Many churches have embraced financial disclosure practices, where they provide regular financial statements, reports and even independent audits to their congregations. This level of transparency reassures members that their contributions are utilized effectively and for the right purposes. In cases where financial misconduct arises, having well-documented financial procedures makes it easier to identify irregularities, enforce corrective measures, and uphold ethical financial practices.

Furthermore, contemporary churches recognize that financial policies play a vital role in risk management. Churches handle large sums of money through tithes, donations and external funding, making them potential targets for financial fraud, theft, or misappropriation. Policies on cash handling, dual authorization for payments and regular financial reviews help minimize risks associated with financial mismanagement. Churches also ensure that financial procedures include guidelines on conflict of interest, preventing leaders or staff from engaging in practices that could compromise the integrity of Church finances. The inclusion of insurance policies to safeguard Church assets, financial reserves for unforeseen circumstances and legal compliance measures all contribute to the responsible management of Church funds.

Overall, the contemporary Church understands that financial policies and procedures are fundamental in maintaining integrity, ensuring accountability, and promoting effective stewardship of Church resources. By establishing clear financial guidelines, embracing technology in financial management, and fostering transparency in financial reporting, churches can operate efficiently and fulfill their mission without financial instability. The application of these policies ensures that Church funds are managed ethically, efficiently and in alignment with the broader vision of sustainability and growth within the modern Church context.

5.4 Conclusion

In conclusion, the financial policies and procedures are seen as integral to the proper functioning of religious practices. These guidelines ensured that the people of God were able to honor Him with their wealth, sustain the religious leaders, and care for those in need. Financial accountability, transparency and wise stewardship are foundational principles that transcend time, providing a model for the management of church funds today. The contemporary Church perspective sees financial policies and procedures as essential in stewarding Church funds and other resources such as Church buildings, land, vehicles and equipment wisely and ethically. These policies reflect biblical principles such as accountability, transparency and integrity, which have been woven into the fabric of God's design for how His people manage the resources entrusted to them, as seen through the teachings of the Bible.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

The study examined the role of financial policies and procedures in the management of Church funds in North Ankole Diocese. Therefore, this chapter presents Conclusions, Recommendations and Areas for further research based on the study findings.

6.1 Conclusion

The discussion of findings highlights that while North Ankole Diocese has made significant progress in implementing financial policies and accountability measures, gaps still exist in transparency, financial accessibility and participatory decision-making. Aligning financial policies with best practices from previous scholarly recommendations, such as increasing accessibility to financial reports, enforcing procurement policies and involving members in financial decisions, would enhance trust and encourage greater financial contributions.

The findings indicate that accountability is recognized as an important factor in the management of Church funds with financial audits and transparency encouraging donations. However, gaps remain in financial report accessibility, decision-making inclusivity and fund monitoring. Strengthening these areas through better communication, structured financial reporting and more inclusive financial discussions would improve overall accountability in the Diocese.

Overall, the findings from this study validate existing literature on the role of financial policies in Church fund management. They highlight the importance of clear policies, consistent enforcement, financial expertise and structured procedures in ensuring financial accountability and reducing conflicts within religious organizations. However, moving forward Churches should invest in leadership training, policy enhancement and periodic financial audits to strengthen financial governance and trust within their communities.

6.2 Recommendations

6.2.1 General Recommendations

Since the study findings revealed that while audits are conducted, many Church members do not have access to detailed financial reports or budgets, the researcher recommends that North Ankole

Diocese should regularly publish comprehensive financial reports and budgets for all Church members. Transparency in financial management should include making audit results, expenditures and funding allocation available through Church bulletins, annual reports or public meetings. This would not only build confidence among the congregation but also encourage more donations and financial support from members.

From the study, it was also noted that financial decisions are often made by a small group of individuals which can lead to feelings of exclusion and mistrust among the congregation. To address this, it is recommended that the Diocese establish a more inclusive approach to financial decision-making. This could include creating financial committees or forums where Church members can actively participate in discussions about how funds are managed and allocated. Such a participatory approach would help build a sense of ownership and trust in the financial decisions made, further enhancing accountability and the efficient use of Church funds.

Finally, the research recommends that the Diocese should enhance financial management and conduct regular reviews of procurement procedures and asset management practices to ensure compliance. This includes training financial staff and Church leaders on proper procurement and asset management practices among others. Additionally the Diocese could consider appointing independent auditors or external consultants to assess adherence to these policies periodically. Strengthening these areas will reduce the risk of mismanagement and ensure that resources are used effectively.

6.2.2 Recommendations for Further Research

Further research could examine how increased financial transparency in Churches impacts their growth, both in terms of financial contributions, membership and mission.

It would be valuable to conduct studies that focus on the financial literacy and training needs of Church leaders and financial officers.

A comparative study that assesses the effectiveness of financial accountability systems across different Dioceses or religious organizations in Uganda or other regions could provide valuable insights.

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APPENDICES

APPENDIX I: QUESTIONNAIRE FOR THE CLERGY AND DIOCESAN FINANCIAL DEPARTMENT

Dear Respondent,

I am Denis Atuzarirwe a student pursuing a Master of Divinity degree at Uganda Christian University. This questionnaire is designed to assess **THE ROLE OF FINANCIAL POLICIES AND PROCEDURES IN THE MANAGEMENT OF CHURCH FUNDS. A CASE STUDY OF NORTH ANKOLE DIOCESE.**

In this study, I humbly request that you help me by answering this questionnaire.

I very much appreciate your participation in this study, be assured that your responses will be completely anonymous and therefore any information you provide in here will be treated with strict confidentiality.

INSTURCTION

Tick appropriately in the boxes provided. The information that will be given will be used for academic purposes only. Please do not write your name.

PART A

BIO - DATA

1. Age

(a) 18-25 (b) 26-35 (c) 36-45 d) 45 and above

2. Marital Status

(a) Single (b) Married (c) Divorced (d) Separated

Others specify.....

3. Level of education

a) Primary b) Secondary b) Institution/University level

4. How long have been working with the Diocese of North Ankole.

a) 1year and below b) 1-4 years c) 4-8 years d) Above 8 years

If others specify.....

PART B

Note: In these subsequent sections, use the scale provided to tick in the box of the relevant answer that describes your opinion. **NB:** 5=Strongly Agree, 4=Agree, 3= Not Sure, 2= Disagree and 1=strongly disagree.

Section B: Examining the different forms of financial policies and procedures in management of Church funds in North Ankole Diocese

	Questions	Responses				
NO.	Statement	5	4	3	2	1
1	An annual budget that aligns with diocese financial mission is drawn					
2	The diocese implements checks and balances to prevent fraud and ensure accuracy of financial records					
3	The diocese has drawn guideline in its procurement process for purchasing goods and services					
4	Is there strong maintenance of diocesan assets and accountability					

Section C: Investigating the significance of accountability in management of Church funds

	Questions	Responses				
NO.	statement	5	4	3	2	1
1	The diocese conducts regular audits of its financial records					
2	Church members have access to financial reports and budgets					
3	Transparent financial management encourages more donations and tithes					
4	There is inadequate monitoring of how church funds are spent.					
5	Financial decisions are made openly with input from church members					

Section D: The relationship between the role of financial policies and procedures and management of Church funds

	Questions	Responses				
NO.	statement	5	4	3	2	1
1	Church leaders follow established financial policies when handling church funds					
2	Church funds are handled according to the set financial procedures					
3	Clear financial policies and procedure help in preventing conflict over church money.					
4	Weak financial policies contribute to poor management of church funds.					
5	Is there enough expertise among church leaders to execute financial policies in management of Church funds?					

APPENDIX 11: INTERVIEW GUIDE FOR SELECTED CHRISTIANS

Dear Respondent,

I am Denis Atuzarirwe a student pursuing a Master of Divinity degree at Uganda Christian University. This questionnaire is designed to assess **THE ROLE OF FINANCIAL POLICIES AND PROCEDURES IN THE MANAGEMENT OF CHURCH FUNDS. A CASE STUDY OF NORTH ANKOLE DIOCESE.**

In this study, I humbly request that you help me by answering these interview questions.

I very much appreciate your participation in this study, be assured that your responses will be completely anonymous and therefore any information you provide in here will be treated with strict confidentiality.

INSTURCTION

Tick appropriately in the boxes provided. The information that will be given will be used for academic purposes only. Please do not write your name.

PART A

BIO - DATA

1. Age

(a) 18-25 (b) 26-35 (c) 36-45 (d) 45 and above

2. Marital status

(a) Single (b) Married (c) Divorced (d) Separated

Others specify.....

3. Level of education

a) Primary b) Secondary c) Institution/University level

4. How long have been with the Diocese of North Ankole.

a) 1 year and below b) 1-4 years c) 4-8 years d) Above 8 years

If others specify.....

1. What financial policies and procedures are currently in place for managing church funds?

.....

2. How are these policies developed and who is involved in their formulations?

.....

3. What is the mainly source of church income and how are they managed.

.....

4. What internal control do you realize in place to curb mismanagement and fraud of church funds?

.....

5. What financial reports are generated and how are they used in decision making.

.....

6. What actions and remedies are taken in case of financial mismanagement?

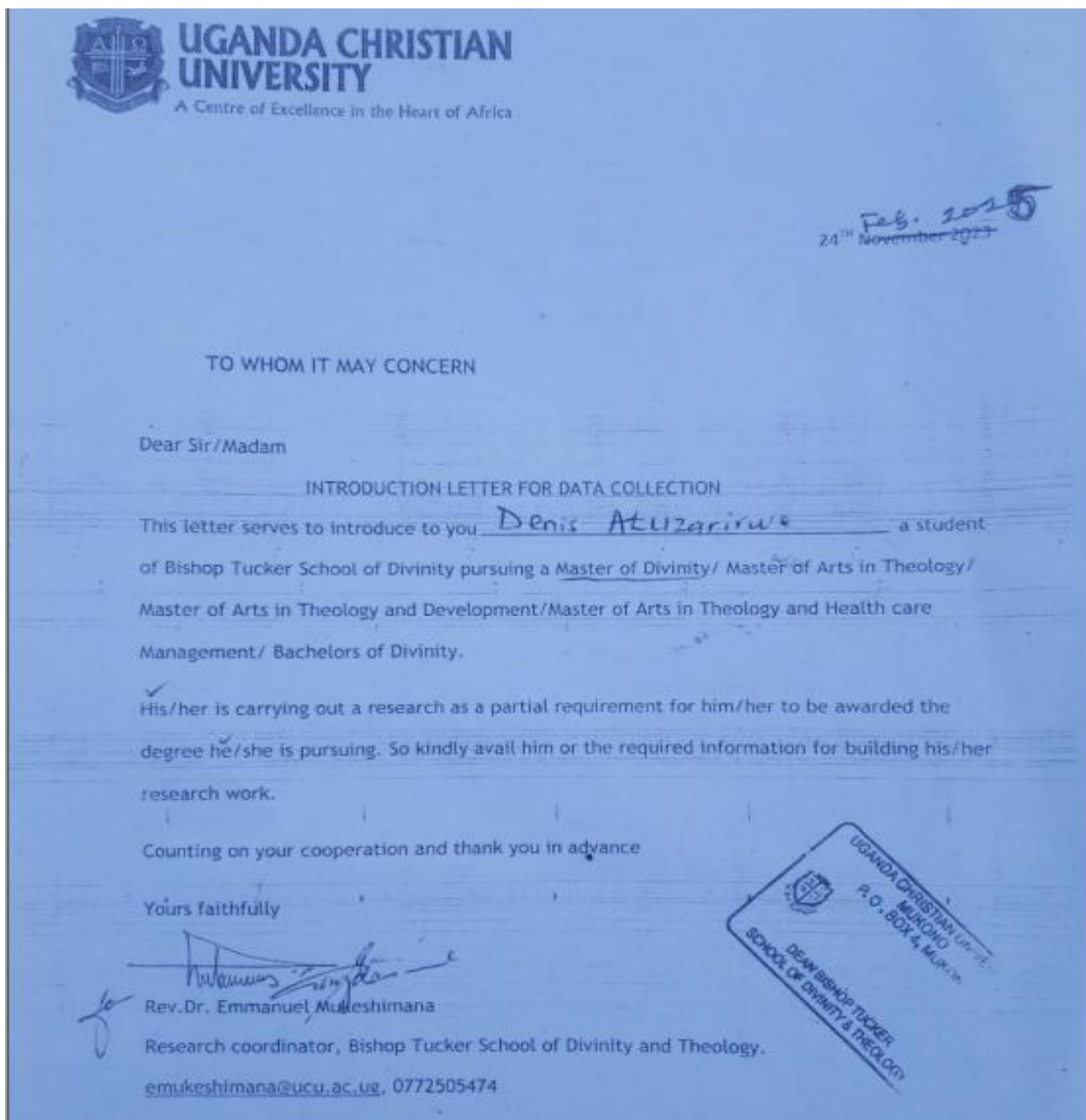
.....

7. Does following of church financial policies and procedures enhance proper financial management?


.....

Thank you for time

APPENDIX III: INTRODUCTORY LETTER




APPENDIX 1V: REC CERTIFICATE



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Office of the Vice Chancellor
Research Ethics Committee UG-026

ATUZARIRWE DENIS
Uganda Christian University
0778921484
Email: atuzarirwedenis1@gmail.com



20th March, 2025

UG-REC-026 APPROVAL NOTICE

To: Atuzarirwe Denis, Principal Investigator

Re: UCU-REC Application titled: *The Role of Financial Policies and Procedures in The Management Of Church Funds. A Case Study of North Ankole Diocese*

Application Number: UCUREC-2025-834

Version: 4.1

Type: INITIAL REVIEW
 Protocol Amendment
 Letter of Amendment (LOA)
 Continuing Review
 Material Transfer Agreement
 Other, Specify:

UGANDA CHRISTIAN UNIVERSITY
APPROVED
HINTI
20 MAR 2026 ☆
RESEARCH ETHICS
COMMITTEE

I am pleased to inform you that the UG-REC-026; UCUREC approved the above referenced application.

Approval of the research is for the period from 20th March, 2025, to 20th March, 2026
This research is considered minimal risk category.
As Principal Investigator of the research, you are responsible for fulfilling the following requirements of approval:

1. All co-investigators must be kept informed of the status of the research.
2. Changes, amendments, and additions to the protocol or the consent form must be submitted to the REC for re-review and approval prior to the activation of the changes. The REC application number assigned to the research should be cited in any correspondence.
3. Reports of unanticipated problems involving risks to participants or other must be submitted to the REC. New information that becomes available which could change the risk: benefit ratio must be submitted promptly for REC review.

1 of 2

Research and Ethics

P.O. Box 4, Mukono, Uganda, Plot 67-173, Bishop Tucker Road, Mukono Hill
Tel: +256 (0) 312 350 885 Fax: +256 (0) 4142 90 800 Email: rec@ucu.ac.ug Web: www.ucu.ac.ug
UCUREC is accredited by Uganda National Council for Science & Technology, FDA, and National Institutes for Health of the United States of America



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4. Only approved consent forms are to be used in the enrollment of participants. All consent forms signed by subjects and/or witnesses should be retained on file. The REC may conduct audits of all study records, and consent documentation may be part of such audits
5. Regulations require review of an approved study not less than once per 12-month period. **Therefore, a continuing review application must be submitted to the REC eight weeks prior to the above expiration date of 20th March, 2026 in order to continue the study beyond the approved period.** Failure to submit a continuing review application in a timely fashion may result in suspension or termination of the study, at which point new participants may not be enrolled and currently enrolled participants must be taken off the study.
6. The REC application number assigned to the research should be cited in any correspondence with the REC of record.
7. Your research details have been shared with the Executive secretary of Uganda National Council for Science and Technology (UNCST) and you are not required to get clearance since you are a Master's Degree research. Refer to UNCST Research registration and clearance Policy and guidelines (July 2016) in Uganda section 6(e).

The following is the list of all documents approved in this application by UG-REC _026:

	Document Title	Language	Version	Version Date
1.	Protocol	English	1.0	2025-02-26
2	Data collection tools	English	1.0	2025-02-26
3	Informed consent form	English	1.0	2025-02-26

Signed and Stamped

Prof. Peter Waiswa,
UCUREC Chairperson,
pwaiswa@musph.ac.ug



2 of 2

Research and Ethics

APPENDIX V: TURNIT IN REPORT



Atuzarirwe Denis

Research Report



Quick Submit



Quick Submit



Uganda Christian University

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