



# HOUSES OF WORSHIP

## VULNERABILITY MITIGATION SCENARIOS

An ASIS Council White Paper

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<b>Doug Meacham</b>	Threat Rushes Stage/Podium Group Protests Child/Animal Left in Hot Vehicle A Bomb Explodes
<b>Paula Ratliff</b>	Embezzlement

### SAFETY AND SECURITY OF INFANTS

#### Background

A house of worship (HOW) located in the Midwest with 500 parishioners provided childcare for infants ranging from ages six months through two years. The church provided infant care in a room located next to a Sunday school class for three years without incident. The care room was staffed by several trusted volunteers.

One Sunday morning, a mother picked up her one-year-old son, Joey, following the morning service. The child seemed a little tired, perhaps more than normal, but due to his young age nothing much was thought of the matter. Later that day, when his mother was unable to wake him, Joey was rushed to a nearby hospital where an examination revealed a fractured skull.

#### Vulnerability

Although the house of worship had policies and procedures in place (e.g., parents signed in and out for their child), no background checks were run on volunteers and there were no cameras inside the nursery to monitor infant care. In addition, the nursery room did not have an open view for parents and other parishioners to observe activities inside the room. Most care providers had been trained in the care of infants, but two new care providers had not been trained, and there was no annual recertification for on-going training.

#### Investigation

Police investigation revealed that one of the volunteers, Mary, had cared for infants at another HOW and had been terminated for failing to follow policy, resulting in injury to a child. No charges were filed since it was deemed an accident



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Mary insisted that she had not caused the injury to the child, but resigned her volunteer position. There was no evidence to prove she had caused the injury so the investigation was closed. However, civil litigation was filed, which is currently pending.

### Mitigation Options

To prevent future incidents, the following security countermeasures were implemented:

- Policies and procedures were updated to ensure that two care providers were always present when infants were in the room
- Employment to include volunteer work and background checks are conducted on each nursery care volunteer prior to beginning their duties and every three years thereafter
- All new volunteers receive eight hours of training specific to childcare and must attend a two-hour ongoing training session annually. Training is documented and placed in their personnel record
- Close Circuit Television (CCTV) coverage was implemented with digital recordings being maintained for 30 days. Cameras are checked daily to ensure working and adequate playback and coverage
- The infant care room was relocated to a strategic part of the facility that provided more controlled access and a clear view of the room with glass windows so that parents and parishioners may observe activities

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## CYBERTHREAT

### Background

A HOW with 3,000 members, a day care, and a school for infants through 12th grade occupies three buildings on a campus comprised of three pieces of property.

The church and schools operate on the same network, with employees given access to the system via a network ID and password. This allows them access to certain information stored in databases, webpages regarding their respective departments, and email.

A major donor notified the church that his tithing information appeared in a local paper, as a supporter of the church. In addition, he started receiving multiple solicitations from charities and other HOW he had not attended. The solicitations came via emails, telephone calls, and USPS bulk mailings.

The donor advised the financial department of the HOW that the only place he had used a particular email address or credit account was at their church. He wanted to know if they had shared his personal information with other HOWs. A few days later, the HOW received similar inquiries from other major donors.

### Vulnerability

The HOW had basic policies in place regarding access to network databases and member information, but there were no policy statements signed by the employees. The network had basic firewalls in place to protect information, but it was out-of-date and did not include data/file encryption or access monitoring.

### Investigation

The internal audit of the network databases by the HOW Infor-

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*Policies and procedures need to be updated on a regular basis to ensure that employees and/or outsiders cannot access sensitive information and use it for personal benefit.*

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mation Technology (IT) department revealed unusual inquiries from a former employee who was recently dismissed. The audit revealed that his ID and password to the network had not been disabled or deleted, and he had been able to gain access to the system remotely.

Further investigation revealed he was marketing his own consulting business for fund-raising. He also provided databases to non-profit organizations for a fee. He was interviewed by the HOW's attorney and admitted accessing the network and downloading donor database information and other sensitive information.

### Mitigation Options

To prevent these types of incidents in the future, policies and procedures need to be updated on a regular basis to ensure that employees and/or outsiders cannot access sensitive information and use it for personal benefit.

A written policy, signed by each employee, regarding computer access and information should be included in employees' personnel files and reviewed and initialed annually.

Refer the case to the County District Attorney for additional investigation and a prosecutorial decision.

Deterrence methods:

(Source: DHS National Cybersecurity & Communications Integration Center (NCCIC) analysis)

- Deploy data-centric, not system-centric
- Crowdsource security
- Use positive social engineering
- Think like a marketer and less like an analyst
- Build a baseline based on volume, velocity, frequency, and amount of normal access patterns
- Utilize centralized logging to detect data exfiltration near insider termination
- Announce the use of policies that monitor events like unusual network traffic spikes, volume of mobile storage use, volume of off-hour printing activities, and inappropriate use of encryption
- Provide avenues for employees to vent concerns and frustrations to aid in mitigating the insider disgruntlement threat
- Authorize users based on least access privilege and conduct periodic audits to detect inappropriately granted access or access that still exists from previous job roles/functions
- Train employees with online courses from DHS, FBI, and others to recognize phishing and other social media threat vectors
- Improve usability of existing security tools and annually train staff in their use
- Enhance awareness of the unintentional insider threat with case studies from appropriate agency

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## A REGISTERED SEX OFFENDER IN ATTENDANCE

### Background

A HOW in an urban area of the Northeast has 350 worshippers; about 250 attend services each week. The HOW operates a nursery and a small school. Security is tight because of its location in a high crime area. At the same time, the HOW facilitates easy access and a welcoming culture during services and it is very open to new worshippers.

### Vulnerability

A vulnerability was created because of the ease at which people may join HOW services. A registered sex offender (RSO) began to attend services.

### Investigation

The HOW leadership was surprised and unprepared when the RSO's background was discovered. Meetings and research followed to respond to this vulnerability.

### Mitigation Options

- Conduct HOW leadership meetings to discuss and take security and safety action concerning the vulnerability
- Check with the HOW insurer
- Check online sources to verify that the individual is a registered sex offender. Sources include websites of State Attorneys General and state and local police. In 2006, Congress passed the Sex Offender Registration and Notification Act, requiring all states to register sex offenders
- Legally conduct a state and national criminal records check to expose other possible offenses; legally conduct a check in each state where the RSO lived
- Check the specific offense. Conviction records are public information; arrest records are restricted. However, various jurisdictions allow public access to online booking records
- Consider the seriousness of the offense (e.g., child molestation versus a charge of indecent exposure for urinating in public). Also, consider that a sex offender may have pled guilty to a lesser charge to receive a reduced sentence, saving the prosecution the time and expense of a trial
- Consider whether victims attend the HOW. Most sex offenders are known to their victims.
- Research shows that pedophiles are unlikely to change. However, supervision, counseling, and affiliation with a HOW may reduce recidivism
- A registered sex offender worshipper (RSOW) must be prevented from having contact with vulnerable people (e.g., children, the mentally challenged, the elderly). This is a typical parole or probation requirement. Since an RSO is generally prohibited from being within a certain distance from children, a HOW with a nursery school may bar the RSO from the premises
- Contact the parole/probation agency to discuss the RSOW and agency restrictions
- Assign multiple HOW members to monitor the RSOW. When in the HOW, the RSOW should be supervised at all times, even when in the restroom. The RSOW should also be monitored when interacting with the HOW via the Internet
- Ensure conditions involving attendance, responsibility, and consequences are signed by the RSOW and the HOW leadership
- Review existing policies and procedures to ensure that all age groups of parishioners are protected
- Seek legal assistance from a qualified attorney

## MARITAL PROBLEMS AND THREATS OF VIOLENCE

### Background

The parishioners of a HOW in the Southwest included many families of farmers who struggled to survive. The unpredictable weather in the area and financial challenges resulted in stressful lives for the families.

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*The HOW leadership realized the need to prepare prevention and mitigation methods to avert similar events in the future.*

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### Vulnerability

A married couple at the HOW was having marital problems. The wife and a male HOW member were having an affair. The husband threatened violence on the premises.

### Investigation

Following several weeks of turmoil, rumors, and fear, the parties involved stopped attending the HOW. The turbulence and fear subsided; the rumors continued. The HOW leadership realized the need to prepare prevention and mitigation methods to avert similar events in the future.

### Mitigation Options

- To advance prevention methods, plan and implement a ministry and group sessions on marital relationships and strengthening marriages
- Communicate to worshippers the availability of various sources of marital counseling
- When someone threatens violence on the premises, action must be taken. Failure to act may result in deaths, injuries, and litigation. Public police must be contacted immediately
- A worshipper, employee, religious leader, visitor, or other individual may threaten violence. Bullying and cyberbullying may also be linked to a HOW
- Seek methods to diffuse and resolve threats of violence
- Basic violence prevention steps are to form a committee to prepare policies and procedures. Offer training on such topics as conflict resolution and active assailant. Recruit committee members from the congregation who have a background in such areas as counseling, law enforcement, security, and law. Exercise caution with worshippers who view the solution as requesting as many worshippers as possible to bring concealed weapons to the HOW
- Basic strategies when encountering an agitated person are: ask open-ended questions to learn about the subject's problems while providing an opportunity for the subject to vent; actively listen; avoid arguing; and show genuine concern and a willingness to try to help without making any guarantees.
- The U.S. Department of Homeland Security (DHS) and The Occupational Safety and Health Administration (OSHA) are sources of information on workplace violence.

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## WORSHIPPER WITH ANGER AND MENTAL HEALTH ISSUES SEEKS INVOLVEMENT IN ADMINISTRATION

### Background

A HOW in the Southeast has about 600 members with about 450 worshippers attending an average weekly service. The HOW is involved in numerous activities locally, statewide, nationally, and internationally. Many of the worshippers are involved in multiple activities and many retired worshippers are on the premises every day assisting with events.

A worshipper with anger management and mental health issues contacted the HOW leader and demanded to become involved in the HOW administration and many of its activities.

### Vulnerability

The worshipper with anger management and mental health

issues presented a serious challenge for the HOW leadership who is responsible for the safety and security of the worshippers. In addition, the personality of the demanding worshipper had the potential to result in interpersonal problems and turmoil among the congregation.

### Investigation

The HOW leadership carefully thought through and controlled participation by the worshipper and monitored the situation closely.

### Mitigation Options

- The initial request may be a fleeting thought. Refrain from a response until the worshipper initiates another request
- If a second request is made, inform the worshipper that you will pray about the request
- If a third request is made, try to learn more about the worshipper. Caution is required; speak with a trusted person who does not gossip or spread rumors. Open-ended questions are best

- Following a third request, an option is to ask the worshipper to perform a task that is meaningful, while having minimal impact on others if the worshipper's behavior becomes inappropriate
- Carefully consider tasks and be creative. Seek a task that fits the worshipper. Review with HOW leadership to determine if there are opportunities for this person to become involved with and/or under the guidance of an assigned parishioner with the skill set to monitor

**Example:** Provide the worshipper with five books to read to recommend which book would be best to order a second copy for the HOW library. The themes of the books can include examples of appropriate behavior; however, the subtle messages via the books must not be obvious and blatant. The HOW leader must carefully select the five

books. An option is to request a written justification from the worshipper for the top book selected. Once the worshipper selects the top book, order the additional copy. This strategy will provide satisfaction for the worshipper and a feeling of accomplishment

**Example:** Assign the worshipper to a group at the HOW filling hundreds of boxes with items for children to be mailed to an impoverished area

- Obviously, refrain from the worshipper's participation in a jail ministry project
- Legal counsel might advise not to allow this person to engage in any activity until his/her issues are addressed to the satisfaction of HOW leadership

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## WORSHIPPER ACCIDENTLY DROPS CONCEALED REVOLVER DURING WORSHIP SERVICE

### Background

A HOW in a small city in the Southeast has about 160 worshippers with an average attendance of 110 each week. All age groups, including children and infants, attend worship services. Security is tight at the HOW; members are especially concerned about violence against soft targets.

### Vulnerability

During a worship service, a long-time member assisting with communion accidentally dropped a revolver that was concealed in his pants pocket. The weapon discharged one round into the ceiling without anyone being hit. Screams and panic overwhelmed the congregation as they rushed out of the sanctuary. Several worshippers called 911 and police arrived on the scene.

### Investigation

Although the worshipper who dropped the revolver possessed a valid concealed weapon permit, local police confiscated the weapon and reported the incident to the state police who regulate concealed weapon permits. No criminal charges were filed against him. The local police chief eventually met with HOW leadership to discuss weapons and safety issues.

### Mitigation Options

- Conduct HOW leadership meetings to discuss and implement safety and security action concerning this vulnerability
- Include public police and the insurer in HOW safety and security meetings and discussions of policies and procedures for weapons at the HOW
- Study state law regulations about concealed weapons

- Consider additional safety training if concealed weapon permit holders will be armed at the HOW. Public police may offer assistance
- Several questions must be answered if one or more HOW members will be on-site with concealed weapons. Examples: How will they be screened, trained, and supervised? How often will they be required to qualify on the firing range and who will be responsible for securing a firing range, training, safety and safety equipment? Which weapons are permitted? Where will armed HOW members be posted or on patrol? How will they communicate? What policies, procedures and restrictions are appropriate for the use of force and the use of deadly force? How will HOW members evacuate during an incident? What input could the insurer provide?
- Since required concealed weapon training typically includes firearms safety and the ability to fire a weapon, there is a need for training on "shoot-don't shoot" scenarios. This is especially important when considering firing a weapon at a HOW site or during a worship service when many people are present
- Emphasize the serious and costly liability attached to the person firing a weapon that strikes an innocent bystander(s) or causes a person(s) to have a medical emergency (e.g., heart attack). Can the person responsible for firing a weapon afford to defend him or herself in a lawsuit and pay damages to those harmed? A person considering firing a weapon where others are present must contemplate the possibility of an error and be well trained while also maintaining adequate liability insurance
- If public police are members of the congregation, consider these well-trained professionals as the primary and only worshippers to be armed on the premises
- If police are called to the HOW during an incident, they may think a "good guy" holding a weapon is a "bad guy." Many people, including police, have been killed by "friendly fire." Thus, a civilian or police officer (not in uniform) must put their

weapon away as soon as the situation is safe, and if police arrive, “reach for the sky”

- Think realistically: prohibitions, policies and procedures, signs and other methods will not guarantee that weapons will not be brought to HOW premises, by either “good guys” or “bad guys”

- Metal detectors and searches of items at access points are other strategies that may be applied at certain HOW sites, depending on need. However, these strategies may shift the smuggling of weapons to other “less likely” access points, such as employee entrances. In addition, firearms and other weapons made essentially of plastic may circumvent metal detectors.

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## THREAT RUSHES STAGE/PODIUM

### Background

A multi-campus 3,000 congregant church holds 10 services per weekend. Three to four services per weekend are live with the pastor preaching; the remaining are held via video recording. The pastor mainly preaches live at the main campus as this is the central location for the church media team. On occasion the pastor will attend campus locations and preach live. One Sunday the pastor preached at the main campus during a service which is normally a video recording. During praise and worship time a man, who was standing in the back of the sanctuary with a guitar case, briskly walked down the aisle and onto the stage. He proceeded to get into a verbal altercation with the pastor.

### Vulnerability

- The pastor and worship team are vulnerable to a congregant/threat coming on stage with or without bad intentions.

### Investigation

Findings of after action review revealed the following:

- HOW Safety and Security (S&S) team did not follow protocols
- HOW (S&S) did not know the man but assumed he was part of the worship team since he was carrying a guitar case
- Senior leadership were aware this person had history of

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*The pastor and worship team are vulnerable to a congregant/threat coming on stage with or without bad intentions.*

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mental issues which often resulted in violence and had made several attempts to contact the HOW leader during the week with mention of anger toward his views and teachings. No communication was made to other staff members or (S&S) leadership

### Mitigation Options

- S&S team should follow protocols regarding team seating arrangements. This may include the creation of zones or areas where S&S teams would be seated to promptly intervene during scenarios such as someone rushing the stage
- In addition to seating arrangements, S&S team members should be in communication via radio to alert members in zones of persons of concern
- S&S team should be assigned similar services so they become familiar with congregants, leadership, and support staff. This will help in knowing who is who
- Senior leadership should communicate with S&S leadership when there are threats made or a history of violence

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## GROUP PROTESTS

### Background

All Welcome Church, a HOW located in the Rocky Mountain region, is a newer church with 300 regular attendees. It offers two services per weekend and meets in an elementary school located in a residential area of a city. The church leadership received a survey via mail from a gay rights group asking them to state their HOW beliefs and teachings on gay rights and same sex marriage. Church leadership did not return the survey. They did, however, inform staff and the HOW Safety & Security (S&S) team lead of the survey request.

Four weeks after the survey request was received, during the first Sunday service, a group of people occupying the second row of

chairs stood up during the pastor’s message and began to shout pro-gay rights, same sex marriage chants.

### Vulnerability

The HOW attendees with contrary beliefs of some in society, stated or not, are vulnerable to protests and general service disruptions.

### Investigation

- Protest group had been in the area protesting HOW with similar views
- Protest group arrived in a large van and parked at the back of the lot
- Protest group arrived 45 minutes prior to the service
- Parking attendants did not notice the group arriving
- Group entered the HOW and occupied the entire second row

## Mitigation Options

- Protocols should be in place from S&S team, for example:
  - Who makes contact with protestors, and to what extent?
  - What are the responsibilities for each S&S team member? (who is calling 911, who is talking, who is directing?)
  - What are the protocols for HOW leadership?
  - Where should S&S team members be positioned?
- Protocols should be in place if the protestors will not leave.
  - Will services continue?
  - Will services be stopped, and, if stopped, where will congregants be directed?
- Who is making the announcement?
- Parking volunteers and/or S&S team posted at parking lot should report suspicious vehicle to team
- Once large group exits vehicle, S&S team in groups of two should approach and determine if possible threat exists. Observe, ask questions, etc. If determined group has bad intentions, inform they are on private property and ask them to leave. If they will not leave, inform them that you are going to call law enforcement. Attempt where possible to keep group from entering HOW. (Follow SOP for S&S team regarding physical contact)

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## CHILD/ANIMAL LEFT IN HOT VEHICLE

### Background

A mega HOW located in the Rocky Mountain region is blessed to have on staff the top regional Vacation Bible School (VBS) coordinator. Every summer for one week, Vacation Bible School takes over the entire church. On average, 350 children attend VBS, which runs every day from 1:00-4:30 p.m. Pick up time is very hectic because parents often attend the day's closing events to see how much fun their children are having.

On the fourth day of VBS, after the rush of parents arriving for pick up time, an S&S team member roaming the parking lot noticed a young toddler left in her car seat. The car was not running, all the windows were rolled up, and doors were locked. It was approximately 95 degrees. There was no way to tell how long the child had been locked in the car. Attempts to locate the parents were unsuccessful.

### Vulnerability

HOWs are vulnerable to children/animals dying of exposure from congregants leaving them locked in vehicles in parking lots.

### Investigation

- Child left in hot car for unknown amount of time
- Person responsible for child nowhere to be found

### Mitigation Options

- Have protocols in place for staff to address the situation. What is the HOW official stance on this type of situation?
- Review protocols with staff periodically to ensure protocols are known by staff and newly hired staff.
- Have S&S team at the event patrolling the parking lot with known protocols in place on how to address a scenario such as this.
- Have parking attendants with known protocols in place on how to address this scenario
- Possible protocols
  - If parent location is known, notify the parent and have parent remove child from car
  - If parent location unknown, a judgement call needs to be made. Either call law enforcement and wait for them to address, or break a window of the vehicle and remove child

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## A BOMB EXPLODES

### Background

A mega HOW located in the Midwest hosts five services per week—two services on Saturday and three on Sunday. The HOW has the greatest attendance for its second service on Sunday at 10:30 a.m. During the 10:30 a.m. service, a bomb exploded in the center of the sanctuary killing 52 HOW members.

### Vulnerability

HOWs are vulnerable to various threats for not sharing the same beliefs as other HOWs.

### Investigation

Review of security footage shows:

- A man wearing a backpack entered the church and was greeted by no one
- He walked briskly into the church and found a place to sit
- After sitting, he holds his backpack in his lap
- Midway through second service, a bomb in the backpack detonates

Further review of security footage shows:

- The same man taking pictures of the HOW from the outside weeks prior to the bombing

- The same man randomly walking around within the HOW weeks prior to the bombing and being approached by a staff member

Interview with the staff member who spoke to the man revealed that he said he was checking out the church because he was considering bringing his family there.

### Mitigation Options

- HOW S&S team are to sweep main worship area before and after each service

- Protocols should be in place on how to handle miscellaneous items left unattended. (Search or remove from premises, then search.)
- What are protocols if items found are suspicious and require immediate evacuation? (For example, a backpack left unattended versus items such as propane tanks, pipes, pressure cooker, etc.)
- How to address suspicious people and what the communication and documentation protocols should be?

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## EMBEZZLEMENT

### Background

Anita Collins, age 67, was charged with stealing more than \$1 million over a seven-year period from the Archdiocese of New York. Colleagues praised her quiet dedication and hard work, noting that she prayed often. No one questioned the hundreds of checks she wrote at the archdiocese to cover small expenses (e.g., supplies and utility bills). She wrote 468 checks to “KB Collins” the initials of one of her sons. After the check was printed, she would change internal records to show that the check had been issued to a legitimate vendor. She kept the amounts less than \$2,500 to avoid having the approval of a supervisor.

When hired, church officials were unaware that she had been convicted of grand larceny in one case and pled guilty to a misdemeanor in another case. She was arrested in June 1999 and charged with stealing at least \$46,000 from Accu Staff, where she worked as a payroll manager. She was accused of issuing duplicate checks to some employees and then cashing them with check-cashing cards she had issued to herself under various names. In January 1986, she was arrested on multiple counts of criminal forgery and grand larceny. In that case, she pled guilty to a Class A misdemeanor and received three years’ probation. She was on probation when hired by the archdiocese.

*(Source: Sharon Otterman and Russ Buettner, “In Million-Dollar Theft Case, Church Worker with a Secret Past.” The New York Times, January 30, 2012, www.nytimes.com.)*

In another case, Jerri S. Hunter was hired in 2007 to help with Chester United Methodist Church’s finances. She was fired in May, 2012, after church leaders discovered financial discrepancies in their books.

In August, 2013, at the age of 39, she was arrested and charged with 14 felony embezzlement counts for allegedly stealing more than \$500,000 over several years.

She had access to the bank accounts, cash offerings, and credit cards.

*(Source: Mark Bowles, “Finance Administrator for Chester church charged with stealing over \$500,000.” Richmond-Times-Dispatch, Virginia, August 3, 2012. Newsbank.)*

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*No one questioned the hundreds of checks she wrote at the archdiocese to cover small expenses.*

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### Vulnerabilities (for both cases)

- Need for thorough background investigation
- Single individual had access to multiple aspects of finances
- Weak system of internal controls and separation of duties
- Need for monthly review of finances by HOW board
- Need for periodic, surprise audits

### Investigation

Collins was confronted about the missing money after an annual audit raised red flags, yet she worked there for seven years with nothing detected. She was fired and the matter was referred to the Manhattan district attorney. Prosecutors said she used the money on an expensive doll collection, furniture, and clothes.

Hunter’s scheme became evident when church officials noticed discrepancies between bank deposits made on church accounts and the amounts that were officially recorded. They also discovered that in April, 2012, Hunter had cashed two paychecks for the same period, after claiming she had lost her initial check and was issued a second one. Additionally, she obtained a credit card that she used to purchase personal items, the bills paid with church funds.

The church conducted an internal investigation before contacting the local law enforcement agency. They also hired a forensic accountant and a certified public accountant to audit the books. The police department worked in coordination with the church staff, the accountants, and the financial institutions and vendors to determine the amount embezzled by Hunter. The police determined that she had used the stolen proceeds to pay for personal expenses.

## Mitigation Options

- If fraud is suspected, hire a Certified Fraud Examiner (CFE) to examine the books. Consult with local law enforcement, your attorney and insurance company
- Conduct a background investigation on every person who handles money. Know where they worked and why they left. Review their credit report. If they have a high debt ratio, that could be considered a flag. If they pay their bills late, have judgments and liens, you may want to consider another candidate
- Do not allow a single individual access to all aspects of church finances
- Maintain a system of internal controls with separation of duties. The person who counts the money should not be the person who deposits the money, writes the checks, and reconciles the checkbook. Have multiple people involved
- Offerings should be counted by more than one person and the deposited amounts should be verified by reviewing the deposit slips. They should be counted immediately following the service and secured in a safe until deposited. Deposit at the bank as quickly as possible
- Rotate assignments from time to time
- Make sure employees take time off. Embezzlers often take little or no vacations to perpetrate their schemes
- Provide financial statements for the board and pastor each month. At a minimum, this should include an income statement, a copy of the bank statement, and a reconciliation report
- Do not allow multiple checking accounts and check books
- Require two signatures on checks over a certain amount, e.g., \$1,000
- Examine the bank statements and study the cancelled checks. One common method of embezzlement involves the forgery of checks. Another is to have them payable to the embezzler or their personal vendors
- Randomly, but monthly, review a sampling of invoices and payments. Appoint board members to oversee/audit/review programs. They should review receipts, invoices, payments, etc., to ensure items are for church needs. Embezzlers often buy food and products for home use and pay for it with church funds

- Schedule external audits and reviews by CPA firms
- Credit card statements should be reviewed monthly by someone other than the person paying the bills
- Do not keep cash on the premises; however, if you must, ensure it is in a safe with a camera focused on the door
- Make sure there are adequate and accurate backups of computer files. Someone other than the “treasurer” should have a backup. If an embezzler suspects he is about to be caught, he may erase files and destroy evidence
- Know your vendors. Embezzlers often create phony vendors and submit fraudulent invoices for payment
- Listen to the grapevine because you could learn of potential problems that may influence someone to embezzle. For example, a gambling loss, divorce, illness, etc.
- Encourage your members to always get a receipt if they drop off money during the week and leave it with a staff person
- Prepare and implement financial management policies and procedures

## Security Tips for Offerings and Collections

- To count the offerings, solicit counters who are not related
- After the money is collected, take it to a secure location
- Have at least two people count the money. This should happen on the premises.
- Stamp each check with a “Deposit Only” stamp
- Designate one person to keep a record of the amount counted. This person will need to match this amount with the amount deposited
- Have another person deposit the money. If you have a large facility, you may want to hire a company to transport the money to the bank
- Deposit the funds into the bank as quickly as possible
- If funds must be kept on the premises overnight, invest in a safe and security camera
- Provide the safe combination to only a few trusted individuals

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