

Christian finance, 2010

A basic resource in any Christian activity is money. Christians often account for money with greater precision than for any other resource. On other occasions ecclesiastical embezzlement reaches astonishing proportions. Money plays an important role in denominations, churches, missions and evangelism.

Income distribution is unequal, however. While the majority of Christians are coping or well off, a significant minority are poor, with 10% living in absolute poverty. Some 250 million Christians live in the world's 27 poorest countries; of these, 98% live in Africa, the largest countries being DR Congo, Ethiopia, Uganda and Tanzania.

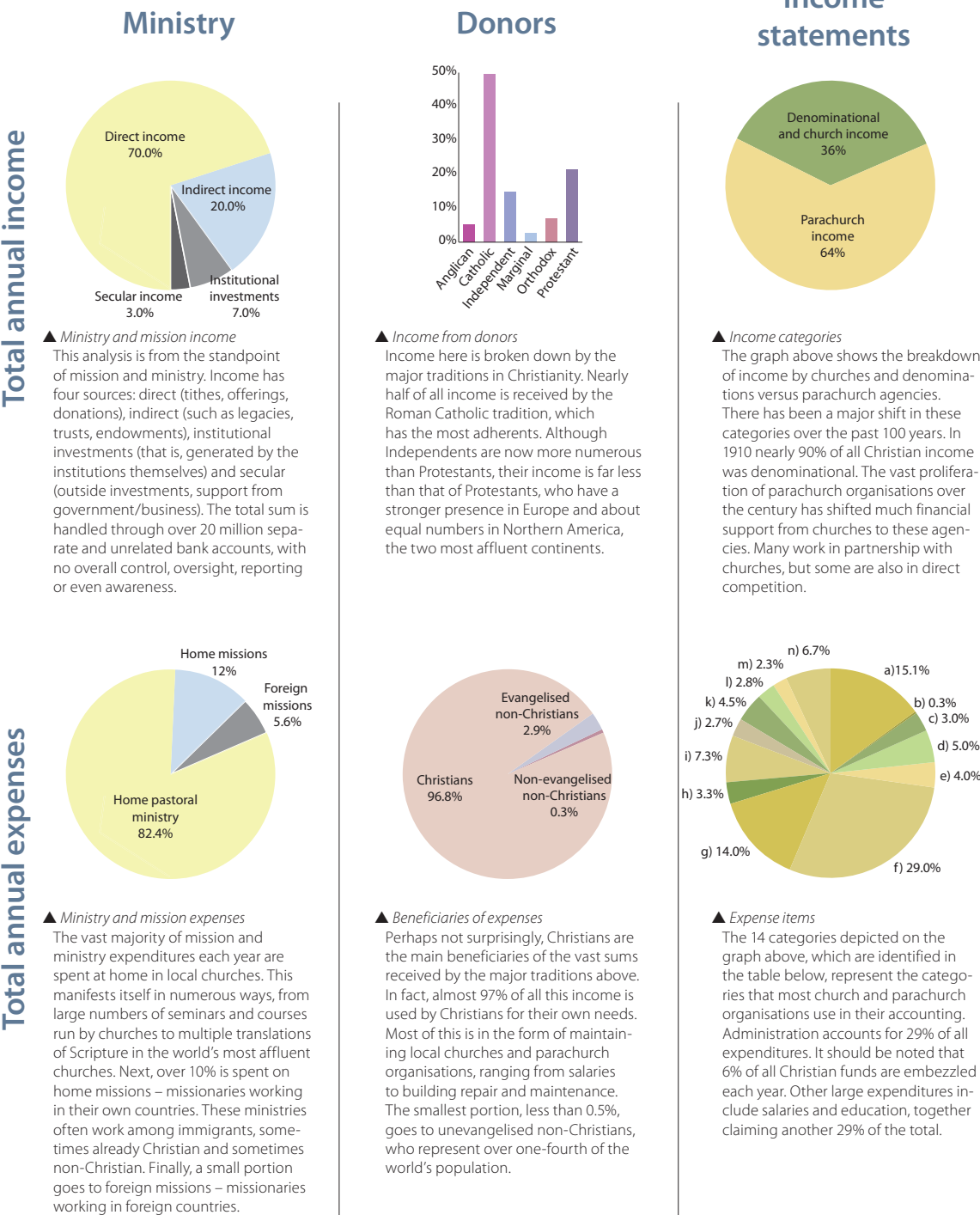
Despite such great differences in the incomes of Christians, the Church is largely financially self-supporting, relying on the local resources of its members. The personal incomes of the poorest Christians average a mere USD 250 per year, but their churches operate on a combined income of well over USD 400 million per year, and they run major relief programmes of all kinds. (Finance figures in this atlas differ from previously published figures because atlas figures are based on current values for gross national income (GNI) and because, in some cases, atlas figures are for all Christians rather than only for affiliated Christians.)

Uneven distribution of personal wealth exists not only between countries, but also within countries. Poor Christians are citizens of countries that are also home to relatively affluent fellow Christians.

At present, about 82% of Christian expenditure is dedicated to the pastoral ministries of the churches in the home countries of the givers, mostly in the heartlands of the Christian faith. Another 12% is spent on home missions in those same countries, with 5.6% going to foreign missions. Much of this money, however, is spent on work among Christians (in the case of foreign missions) or in affluent countries that already have large Christian populations (in the case of home missions). As a result, only 0.3% of total Christian expenditure is actually directed towards unevangelised non-Christians.

The annual total of USD 35 billion embezzled exceeds the worldwide Church's foreign mission expenditures of USD 32 billion. Probably 80% of all cases of embezzlement are kept private or swept under the carpet, but each year many thefts of over USD 1 million each are uncovered and publicised in the secular media. Of the top recent massive embezzlements of Christian funds, many occurred in the USA and Europe, by presidents, officials, treasurers and pastors of various church and parachurch organisations. There have also been an alarming number of Ponzi schemes involving Christian leaders, both as perpetrators and as victims.

Three views of annual global Church income and expenses, 2010



Church and parachurch finance, 2010

	Church and parachurch		
	Congregations	National workers	Income in USD
Africa	835,000	1,680,000	9,549,081,000
Eastern Africa	347,000	929,000	1,544,308,000
Middle Africa	126,000	289,000	1,572,989,000
Northern Africa	15,200	20,200	476,949,000
Southern Africa	83,500	209,000	4,345,441,000
Western Africa	263,000	232,000	1,609,396,000
Asia	2,098,000	1,481,000	22,241,000,000
Eastern Asia	1,432,000	404,000	14,744,000,000
South-central Asia	366,000	734,000	1,294,005,000
South-eastern Asia	277,000	310,000	4,172,816,000
Western Asia	22,500	33,000	2,030,186,000
Europe	493,000	4,038,000	252,608,000,000
Eastern Europe	143,000	777,000	31,187,900,000
Northern Europe	91,500	580,000	62,307,800,000
Southern Europe	139,000	1,154,000	61,525,000,000
Western Europe	120,000	1,527,000	97,587,600,000
Latin America	783,000	839,000	55,277,300,000
Caribbean	50,500	41,000	3,325,778,000
Central America	172,000	251,000	17,429,500,000
South America	560,000	547,000	34,522,000,000
Northern America	581,000	3,763,000	226,029,000,000
Oceania	60,100	199,000	12,299,900,000
Australia/New Zealand	25,800	146,000	11,800,500,000
Melanesia	30,600	42,600	224,960,000
Micronesia	1,300	2,000	154,269,000
Polynesia	2,300	8,700	120,155,000
Global total	4,850,000	12,000,000	578,004,000,000

Ministry and mission

Category	% of total
Income	100.0
Direct (tithes, offerings)	70.0
Indirect (legacies)	20.0
Institutional (investments)	7.0
Secular (governments)	3.0
Expenditures	100.0
Home pastoral	82.4
Home missions	12.0
Foreign missions	5.6

Church income statements

Financial statements are often categorised in order to help understand the sources and distribution of income. Different categories can be applied to the same income to achieve specific purposes. For example, spending USD 600 on a computer, USD 200 on software and USD 200 on books adds up to USD 1,000 in expenditures; however, one could also categorise those expenditures as USD 800 on technology and USD 200 on non-technology.

There are at least three ways to look at the breakdown of annual Church income and the expenditure of that income. The three columns above highlight those categories by first using a graphic to display the proportions of total income by source, and then a graphic to display itemised expenditures of that income. Following the column down, the data for both the income and expenditures are displayed in the corresponding tables. Each of the three columns shows 100% of global annual Church income and 100% of expenditures, but categorises the income and expenses differently to give a multifaceted view of the breakdown of the Church's income.

To use the percentages above to find actual figures for expenditures, one needs to use the global total from the table to the left in conjunction with the percentage above. For example, the global total of Church income in 2010 is USD 578 billion. To determine the dollar amount spent on foreign missions, multiply USD 578 billion by the percentage in column 1 (5.6%). Globally, then, in 2010 the Church will spend about USD 32 billion on foreign missions, which equates to roughly USD 7,000 per congregation, or about USD 15 per Christian. Likewise, one could calculate the income of the global Anglican Church by using the same calculation method with the 5.1% listed in column 2. Thus, in 2010 the global Anglican Church will receive almost USD 30 billion in income.

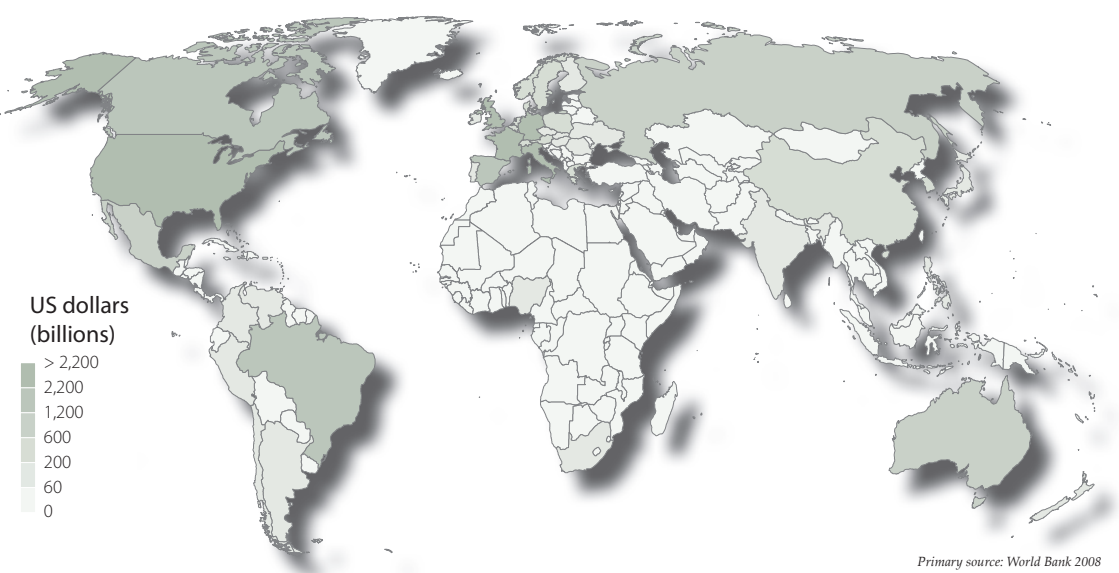
Donors and beneficiaries

Category	% of total
Income	100.0
Anglican	5.1
Independent	14.7
Marginal Christian	2.6
Orthodox	6.9
Protestant	21.3
Roman Catholic	49.6
Expenditures (spent on)	100.0
Christians	96.8
Evangelised non-Christians	2.9
Non-evangelised	0.3

Income statement

Category	% of total
Income	100.0
Denominational	36.0
Parachurch	64.0
Expenditures	100.0
a) Ministry salaries	15.1
b) Pensions	0.3
c) Ministry expenses	3.0
d) Ministry programmes	5.0
e) Ministry training	4.0
f) Administration	29.0
g) Education	14.0
h) Health services	3.3
i) Communications	7.3
j) Broadcasting	2.7
k) Computers	4.5
l) Conferences	2.8
m) Travel	2.3
n) Miscellaneous	6.7

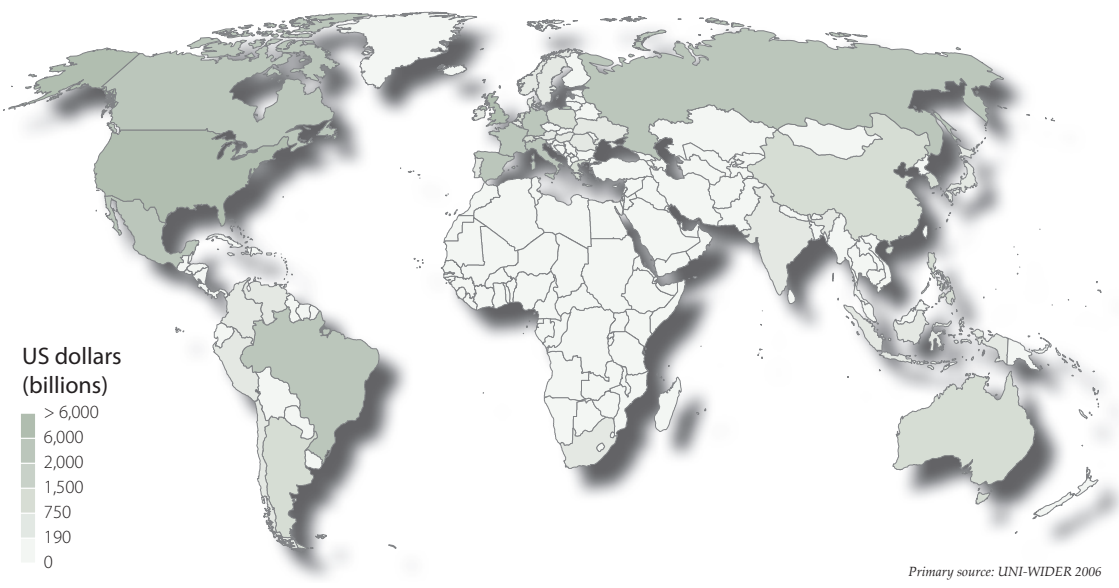
Combined Gross National Income of Christians by country, 2010



The map to the top left shows the total personal annual income of each country's population of affiliated Christians. Christian income is calculated by the simple method of multiplying a country's Gross National Income (GNI) per capita by the number of Christians. Total Christian income in 2010 is a startling USD 32.5 trillion; the highest concentration of Christian income is in Europe (43.7%), with Northern America close behind (39.1%). The influential worldwide community of Evangelicals alone have personal income totalling around USD 4 trillion.

Roman Catholics in Europe are the most financially well-off Christians by a wide margin, followed by Independents in Northern America and Protestants in Europe. In Africa, Asia and Northern America Independents are the most wealthy, while in Europe, Latin America and Oceania, Roman Catholics are. Contrary to popular stereotype, many denominations in the Global South, even in areas of extreme poverty, generate substantial annual incomes. The Kimbanguist Church of DR Congo has 9.7 million members handling USD 1.4 billion in personal annual income, of which they donate over USD 10 million annually to their denomination. In South Africa, Zion Christian Church's 5 million members have personal income of USD 28 billion, from which the ZCC gets an annual income of USD 200 million. The largest Protestant denomination in the Global South, the Assemblies of God in Brazil, has 23 million members with personal income of USD 137 billion; church income averages USD 1 billion a year. Lastly, China's 115 million Christians have personal income of USD 300 billion, of which USD 2 billion is donated to their churches.

Combined wealth of Christians by country, 2010



The map at the bottom left depicts Christian wealth, which is an application of the World Institute for Development Economics Research of the United Nations University (UNU-WIDER) measurement of net worth, or household wealth. Its goal is to depict the distribution of wealth around the world not just by means of personal income, but also by personal assets, both physical and financial. Here, the (UNU-WIDER) net worth per capita by country is multiplied by the number of Christians in the country, giving an overview of the current assets held by Christians as a whole within the country. The map illustrates what might be expected – that the personal assets of Christians around the world are primarily held by Northern American and European Christians. As Christianity continues to move southward and into poorer areas, the Church must discover mechanisms for global sharing that do not distort local, national and regional initiative and responsibility.

Distribution of annual global income and wealth, 2010

	Population (monetary values in billion USD)						Christians (monetary values in billion USD)					
	Population	%	Income	%	Wealth	%	Christians	%	Income	%	Wealth	%
Africa	1,032,012,000	14.9	1,230	2.3	5,248	3.0	494,668,000	21.6	536	1.7	1,929	2.0
Eastern Africa	332,107,000	4.8	132	0.2	900	0.5	214,842,000	9.4	87	0.3	580	0.6
Middle Africa	129,583,000	1.9	108	0.2	309	0.2	105,830,000	4.6	88	0.3	233	0.2
Northern Africa	206,295,000	3.0	461	0.9	2,471	1.4	17,492,000	0.8	27	0.1	201	0.2
Southern Africa	56,592,000	0.8	300	0.6	875	0.5	46,419,000	2.0	244	0.8	715	0.7
Western Africa	307,436,000	4.5	229	0.4	694	0.4	110,084,000	4.8	90	0.3	220	0.2
Asia	4,166,308,000	60.3	14,392	26.8	59,470	34.4	352,239,000	15.4	1,249	3.8	5,178	5.4
Eastern Asia	1,562,575,000	22.6	9,603	17.9	35,766	20.6	140,012,000	6.1	828	2.6	2,730	2.9
South-central Asia	1,777,378,000	25.7	1,766	3.3	12,545	7.3	69,213,000	3.0	73	0.2	478	0.5
South-eastern Asia	594,216,000	8.6	1,199	2.2	6,144	3.5	129,700,000	5.7	234	0.7	1,634	1.7
Western Asia	232,139,000	3.4	1,823	3.4	5,017	2.9	13,315,000	0.6	114	0.4	340	0.4
Europe	730,478,000	10.6	18,121	33.8	46,397	26.8	585,739,000	25.6	14,191	43.7	36,433	38.1
Eastern Europe	290,755,000	4.2	2,079	3.9	5,233	3.0	246,495,000	10.8	1,752	5.4	4,412	4.6
Northern Europe	98,352,000	1.4	4,296	8.0	10,194	5.9	79,610,000	3.5	3,500	10.8	8,200	8.6
Southern Europe	152,913,000	2.2	4,055	7.6	13,076	7.5	125,796,000	5.5	3,456	10.6	11,070	11.6
Western Europe	188,457,000	2.7	7,692	14.3	17,894	10.3	133,838,000	5.8	5,482	16.9	12,701	13.3
Latin America	593,696,000	8.6	3,364	6.3	11,900	6.8	548,958,000	23.9	3,105	9.6	10,979	11.5
Caribbean	42,300,000	0.6	224	0.4	934	0.5	35,379,000	1.5	187	0.6	814	0.9
Central America	153,657,000	2.2	1,023	1.9	2,889	1.7	147,257,000	6.4	979	3.0	2,768	2.9
South America	397,739,000	5.8	2,117	3.9	8,077	4.7	366,322,000	16.0	1,939	6.0	7,400	7.7
Northern America	348,575,000	5.0	15,627	29.1	48,259	27.7	283,002,000	12.3	12,698	39.1	39,337	41.1
Oceania	35,491,000	0.5	934	1.7	2,294	1.3	27,848,000	1.2	691	2.1	1,707	1.8
Australia/New Zealand	25,647,000	0.4	902	1.7	2,181	1.3	18,816,000	0.8	663	2.0	1,605	1.7
Melanesia	8,589,000	0.1	15	0.0	59	0.0	7,847,000	0.3	13	0.0	51	0.1
Micronesia	575,000	0.0	9	0.0	23	0.0	532,000	0.0	9	0.0	21	0.0
Polynesia	680,000	0.0	7	0.0	30	0.0	653,000	0.0	7	0.0	29	0.0
Global total	6,906,560,000	100.0	53,668	100.0	173,569	100.0	2,292,454,000	100.0	32,472	100.0	95,595	100.0



▲ Christian wealth distribution by continent

The graph above illustrates a simple set of data – each continent's percentage of all Christians versus its portion of all Christian wealth. Thus Europe and Northern America have disproportionately large shares of Christian wealth, while Africa, Asia and Latin America have disproportionately small shares. These proportions are shifting over time as the world's wealth continues to shift southward, with countries such as China and India showing much economic growth.