



WE CARE Bible study resource

Biblical reflections on accountability and compliance

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About this resource

This WE CARE Bible study resource has been developed to help Tearfund staff, churches and partners explore the biblical foundations of accountability, safeguarding and compliance.

Too often, safeguarding and compliance can be seen as technical or unnecessarily bureaucratic. This resource seeks to show that these practices are deeply rooted in scripture and are an essential part of Christian discipleship, leadership and witness. Protecting the vulnerable, stewarding resources with integrity, acting transparently and creating safe and respectful communities are not simply organisational requirements. They are expressions of God's justice, compassion and care.

Below you'll find eight short Bible studies, each focused on a different area of accountability and compliance, including codes of conduct, human resources, procurement, anti-fraud, anti-terrorism, safeguarding children and vulnerable adults, and financial integrity. Each study includes a Bible passage, a short reflection, discussion questions, and a closing prayer.

WE CARE is built around six core themes:

- **Weaving**, working together in partnership between churches, communities and organisations
- **Enabling**, building resilience and avoiding dependency
- **Culture**, embedding good practice into the regular life of churches and organisations
- **Accountability**, ensuring responsibility first to God and then to communities, donors and partners
- **Respect**, promoting dignity, safety and manageable good practice
- **Everyone**, ensuring that all people, including the most vulnerable, are included and protected.

Ultimately, this resource is about helping us reflect God's heart more faithfully in the way we lead, serve, protect and steward. Accountability is not separate from mission. It is part of how we live out the gospel in ways that bring safety, dignity, justice and hope.



Code of conduct for church leaders and volunteers responding to disasters

Clark Buys, Theology Development Manager, Hove, UK

'Be shepherds of God's flock that is under your care, watching over them – not because you must, but because you are willing, as God wants you to be; not pursuing dishonest gain, but eager to serve; not lording it over those entrusted to you, but being examples to the flock.'

1 Peter 5:2–3

'Lord, who may dwell in your sacred tent? Who may live on your holy mountain? The one whose walk is blameless, who does what is righteous, who speaks the truth from their heart.'

Psalms 15:1–2

Disasters can strike suddenly and without mercy – storms, earthquakes, floods – uprooting lives and leaving communities shaken and vulnerable. Into these fragile moments, church leaders and volunteers step forward, becoming visible representatives of hope, compassion, and care. Yet, in these critical times, the integrity of our witness is tested. People look closely, not only at our words but at our actions, attitudes, and motivations.

The apostle Peter speaks directly to those entrusted with leadership: shepherd willingly, watch over the flock eagerly, never seeking selfish gain or asserting power arrogantly, but setting a clear and humble example (1 Peter 5:2–3). This shepherd imagery is powerful. In times of crisis, sheep depend entirely on the shepherd's guidance and trustworthiness. How much more crucial, then, is the integrity and compassion of those who shepherd vulnerable communities after disaster?

The Bible repeatedly calls us to high standards of integrity, honesty, and humility – especially when we find ourselves in positions of influence or authority. Psalm 15 vividly describes those who may dwell closely with God: they are blameless, righteous, and truthful in heart. These characteristics must mark our conduct when we are called to serve amid disaster and despair.

A code of conduct for church leaders and volunteers responding to disasters is not simply a formal document or a set of guidelines – it is an embodiment of our commitment to serve with Christlike character. Such a code clearly outlines appropriate behaviours, setting clear boundaries for how we act towards people who may feel helpless or powerless. It ensures we safeguard the vulnerable by preventing abuse, exploitation, or any misuse of the trust placed in us. By maintaining clear ethical standards, it also protects the dignity of those we help, honouring them as individuals made in God's image rather than merely recipients of aid. Additionally, adhering to a code of conduct guards against unintentional harm, reminding us to serve with sensitivity, cultural awareness, and genuine respect.

In disaster response, power dynamics can shift drastically – those helping are often in positions of strength, while those receiving help often experience acute vulnerability and/or powerlessness. Our responsibility, then, is to use any power we have in ways that build up rather than tear down, to empower rather than dominate, and to support rather than control. This conscious practice helps restore dignity and foster genuine community restoration.

When we live by clear ethical guidelines, our behaviour embodies the gospel itself: servant-hearted, humble, selfless, and always protecting and promoting the dignity of every human being. The gospel reveals a God who came not to be served, but to serve; not to exploit or dominate, but to uplift and heal. Jesus consistently used his power in ways that affirmed the dignity and worth of those around him. Similarly, when we choose to act in humility, accountability, and love, we tangibly represent the good news of a God who cares deeply for humanity, especially in moments of suffering and need.

In disaster response, perhaps more than at any other time, our character can speak louder than our sermons. A willingness to serve with honesty and accountability creates trust, builds bridges, and brings healing in profound ways. Therefore, let us appreciate and uphold the importance and effectiveness of having – and following – a code of conduct, whether it's within our own churches, organisations we serve with, or networks we partner alongside. Such guidelines are not merely rules to follow; they reflect a holy calling, a commitment to stewarding the sacred trust we hold in times of crisis. As we respond to disasters, let our behaviour bear witness to the very heart of Christ himself – a heart devoted to restoring, healing, and redeeming.



Reflection/discussion questions

1. What practical steps can you or your church take to strengthen your commitment to using and following a clear code of conduct in disaster response situations?
2. Psalm 15 speaks of a blameless walk and speaking truth from the heart. What specific challenges to honesty or integrity might arise in challenging situations, and how can church leaders practically address them?
3. What practical steps can you or your church take to strengthen your commitment to using and following a clear code of conduct in disaster response situations?



Closing prayer

God of eternal light, you call us to shepherd with humble hearts and honest hands. Help us, especially in moments of crisis, to embody your integrity, humility, and compassion. Let our conduct always reflect your character, protecting those we serve and honouring your name. Equip us with strength and wisdom to faithfully steward the sacred trust you place in us.

Amen.



Human resources

Hiba Fakhouri, Regional HR Officer for ENA, Amman, Jordan
Stewarding people with God's heart

'So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets.'

Matthew 7:12

The work of human resources (HR) goes far beyond policies and paperwork. It is a sacred stewardship of the most valuable resource God has entrusted to any organisation: its people. Every CV reviewed, training session planned, and code of conduct enforced is an opportunity to reflect God's love and model his kingdom values of justice, mercy, and humility, as God calls us to do in Micah 6:8.

The Bible teaches us to value each person as made in the image of God (Genesis 1:27). This truth reminds us that our role is not merely to fill positions but to ensure that every individual in our organisation feels safe, respected, and supported. In the humanitarian and relief development sector, our work is driven by a deep commitment to restoring dignity and hope to those in need. As Colossians 3:23–24 reminds us, 'Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.' This verse encourages us to approach our work as an act of worship, recognising that our efforts are ultimately for God's glory and his purposes.

In recruitment, we are called to make wise choices – not just about filling roles or looking for skills, but about finding individuals whose values align with our organisation's mission and who have a heart to serve others and respond to God's calling to join his work through us. Yes, we apply policies but these policies are not just rules, they reflect God's heart for justice, kindness and holistic flourishing.

This focus continues in everything we do. Through training, we help people grow and flourish in their roles, giving them the skills and compassion needed to serve well. Paul says in Ephesians 4:12, 'to equip his people for works of service'. So it's more than professional development; it's a way to equip staff to bring increasing excellence and quality into their work. Also, conduct protocols, such as anti-harassment policies, grievance procedures and other HR practices are a commitment to maintaining environments where everyone feels respected and valued.

Proverbs 31:8–9 reminds us to ‘speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy.’ This verse highlights the importance of our role as advocates in HR to uphold fairness and justice for everyone. By caring for our colleagues, we create a ripple effect of compassion that extends to the communities we serve.

I often hear that I balance professionalism with compassion. Where some may see compassion as a weakness, I see it as a strength, especially in standing up for what is right and advocating for those who are wronged. For me, it’s a joy and a privilege to reflect Christ, who endured injustice to reveal the truth and glorify God. What a blessing it is to follow his example!

Let us continue to steward God’s resources with wisdom, compassion, and grace, reflecting God’s love, justice, and mercy in all we do. Through our actions, we make a lasting impact on our organisation and the world.



Reflection/discussion questions

1. Take a moment to reflect on how you contribute to a culture of care and dignity within your workplace. How can your actions or decisions better align with the biblical values of justice, mercy and love?
2. Consider whether your organisation’s policies and practices reflect God’s justice and mercy. Are there areas where these could be more closely aligned with biblical values to better serve both employees and communities?
3. Is your workplace environment a space where people not only feel safe and respected but also genuinely cared for and supported? What role can you play in fostering such an environment?
4. Reflect on the impact of your work. Is it benefiting both the organisation and the communities you serve? How can you ensure God’s love and justice shine through in what you do?



Closing prayer

God of justice and compassion, we thank you for the privilege of stewarding people and resources in ways that reflect your heart. Help us to act with integrity, justice, and mercy in all our decisions. Lord, guide us to create workplaces where people feel valued, respected, and cared for, as you intended.

Teach us to treat others as we would want to be treated, reflecting your love in our words and actions. May our policies and practices honour you, bringing healing and hope to the vulnerable while fostering trust and respect within our teams.

Empower us to steward resources wisely and ensure our actions bring glory to your name. May we continually walk in your ways, seeking justice, loving mercy, and serving humbly.

*In Jesus' name,
Amen.*



Logistics/procurement

**Mercy Amai, Compliance and Logistics Business Partner,
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‘Do not use dishonest standards when measuring length, weight or quantity. Use honest scales and honest weights, an honest ephah and an honest hin. I am the Lord your God, who brought you out of Egypt.’

Leviticus 19:35–36

Leviticus is a book of laws given to the Israelites after their exodus from Egypt. Chapter 19 focuses on holiness in daily living, covering various ethical, social, and religious responsibilities. Verses 35–36 specifically address the need for honesty and integrity in business dealings, reinforcing God's expectation of justice and fairness in society.

This passage is part of the Holiness Code in Leviticus 19, which provides guidelines for living a righteous and ethical life as God's chosen people. The broader chapter contains laws on relationships, justice, and holiness, underscoring how the Israelites were to reflect God's character in their daily interactions.

In ancient Israel, commerce was a fundamental part of society, and transactions were typically conducted using weights and measures to determine the value of goods. Dishonest business practices, such as using false weights, were a common temptation that could lead to exploitation of the vulnerable (e.g. the poor, widows, and foreigners). God's law sought to establish justice, ensuring that economic and social relationships were characterised by honesty and fairness. The command against dishonest measurements was a way to promote trust and ethical stewardship within the community.

These verses emphasise God's concern for fairness and integrity and highlights God's desire for his people to mirror his character, which includes safeguarding the rights and wellbeing of all members of society. The phrase 'I am the Lord your God, who brought you out of Egypt' serves as a reminder of their deliverance from oppression, calling them to practise justice and integrity in gratitude to God. Beyond ceremonial laws, God cares about ethical conduct in ordinary business and social interactions.

The principles in Leviticus 19:35–36 remain relevant today in promoting ethical business practices, integrity in financial dealings, and fairness in all aspects of life. Believers are called to reflect God's righteousness by being honest and just in their interactions, which align closely with compliance principles in various contexts, such as workplaces, faith-based organisations, and community settings. The passage highlights God's call for ethical behaviour, which is fundamental to compliance efforts that aim to protect individuals, especially vulnerable populations, from harm, exploitation, and abuse.

Just as dishonest scales take advantage of others, failing to implement robust procurement and compliance measures can lead to harm and exploitation of vulnerable individuals. Compliance, procurement and other policies must ensure fairness, equality, and protection for all. The Israelites were commanded to build trust within their community through fair dealings. Similarly, compliance frameworks seek to create environments of trust where individuals, especially children and vulnerable adults, feel safe and supported. The passage reminds the Israelites of their accountability to God for their actions. Today, organisations and individuals responsible for procurement and compliance are likewise held accountable to ensure ethical and lawful conduct. Throughout the Bible, God demonstrates a deep concern for the marginalised and oppressed. Procurement and compliance reflect this divine principle by prioritising the safety and wellbeing of individuals at risk of harm. Transparent measures, as encouraged by this passage, align with procurement and compliance principles such as open reporting channels, clear policies, and ethical leadership to prevent abuse and exploitation. This also extends to logistics and procurement, where ethical conduct includes practices like fair bidding processes, avoiding conflicts of interest in vendor selection, and ensuring quality standards are met, all of which contribute to protecting resources and communities from harm.

Proverbs 11:1 – ‘The Lord detests dishonest scales, but accurate weights find favour with him’ – offers a powerful biblical foundation for compliance and procurement practices by emphasising honesty, fairness, accountability, and justice. As an organisation and individuals involved in procurement, we should strive to uphold these values, ensuring that protection systems are transparent, equitable, and effective in preventing harm and exploitation. Ultimately, procurement that aligns with biblical principles honours God and promotes a culture of dignity and respect for all.



Reflection/discussion questions

1. How can we ensure that the principle of ‘honest scales and honest weights’ is applied to procurement and compliance practices within our organisations or communities? In what ways can dishonesty or neglect in procurement and compliance be viewed as a form of ‘dishonest measuring’ that harms individuals?
2. How does the biblical command to use ‘honest weights and measures’ relate to the need for transparency and accountability in procurement and compliance reporting systems? How can we cultivate a culture of transparency where individuals feel safe to report procurement and compliance concerns without fear of retaliation?
3. How does the understanding of God’s justice, as described in Leviticus 19:36, shape our personal and collective responsibility to procurement and compliance, and protect others, especially the most vulnerable?



Closing prayer

Lord, thank You for your justice and love. Help us to be honest, fair, and accountable in all our actions, especially in procurement and compliance. Grant us wisdom and courage to protect the vulnerable and lead with integrity. May we reflect your heart of justice and care in all we do.

*In Jesus' name,
Amen.*



Anti-fraud

Emil Jon Soriano, TNE Asia Manager, Manila, Philippines

'There are six things that the Lord hates, seven that are detestable to him: haughty eyes, a lying tongue, hands that shed innocent blood, a heart that devises wicked schemes, feet that are quick to rush into evil, a false witness who pours out lies and a person who stirs up conflict in the community.'

Proverbs 6:16–19

The key verse we are using in this Bible study is from the collection of wisdom sayings in the Hebrew scripture called Proverbs. Proverbs are attributed to sages and wise people of their day who, through their years of experience, observed how life plays out and developed sayings of wisdom.

Its poetic structure is called a numerical proverb: 'There are **six** things that the Lord hates, **seven** that are detestable to him', which signals that this list is not exhaustive but highlights the most significant behaviours to consider. This proverb lists schemes that the Lord hates and finds detestable, using the metaphors of body parts to explain how deceit and violence is nurtured within a person.

- **Haughty eyes:** a posture of arrogance that looks down on others, seeing everyone as inferior.
- **Lying tongue:** speaking falsehoods intentionally to deceive or manipulate.
- **Hands that shed innocent blood:** causing harm or death to those who are innocent; a consequence of arrogance and lies.
- **A heart that devises wicked schemes:** the inner seat of deceit where evil plans are nurtured.
- **Feet that are quick to rush into evil:** acting on sinful intentions; moving quickly to carry out what the heart and eyes desire.
- **False witness:** speaking lies intentionally, expressing what the heart has premeditated, and stirring up conflict.
- **One who sows discord in a family:** causing division and conflict among others, the outcome of deceit and corruption.

Overall, our key proverb is a description of the roots of fraud, offering insights into its nature through this key wisdom saying. The word 'fraud' comes from the medieval Latin word *fraus*, which means 'deceit' or 'injury'. Fraud is a deliberate act of deception that aims to gain something at the expense of another person or entity. While the Bible extensively warns about the consequences of fraud, organisations like Tearfund also take proactive steps to mitigate its risk. We implement robust internal controls, establish clear whistleblowing policies, and provide comprehensive training to our staff and partners. However, despite these measures, individuals may still choose to ignore established procedures or intentionally engage in fraudulent practices.

Let's delve into the various forms of fraud and deception as depicted in the Bible. One prominent type is fraud by means of false pretenses, where the offender deceives the victim, inducing them to hand over money or property through false claims. We see this illustrated in the story of Jacob, who, with Rebekah's assistance, deceives Esau and Isaac to secure the birthright and blessing. Similarly, Jacob's uncle Laban deceives Jacob by substituting his elder daughter Leah for Rachel, whom Jacob loved, and Jacob himself engages in deception against Laban concerning the ownership of their livestock. Proverbs 11:1 speaks to this, stating, 'A false scale is an abomination to the Lord, but a just weight is his delight'.

Another form of fraud is the misappropriation of property, which occurs when someone entrusted with property or money misappropriates it for personal use. The Bible provides examples of this in the story of Ananias and Sapphira in Acts 5:1–11 and the account of Eli's wicked sons in 1 Samuel 2:12–17.

Fraud can also be committed through the manipulation of things, such as altering documents, checks, or other legal instruments to harm or cause loss to the victim. Genesis 37:31–33 recounts how Joseph's brothers deceived their father by dipping Joseph's robe in goat's blood and presenting it as evidence that Joseph had been killed by a wild animal. Additionally, 2 Peter 3:16 warns that some people distort the scriptures, which can be seen as a form of manipulation that leads to destruction.

The Bible also issues warnings against fraud and deception. It speaks of punishment from God, as Psalm 5:6 states, 'You destroy those who tell lies. The bloodthirsty and deceitful you, LORD, detest', and Psalm 101:7 says, 'No one who practices deceit will dwell in my house; no one who speaks falsely will stand in my presence'.

Furthermore, the Bible addresses self-deception, cautioning us about our capacity to be deceived. Jeremiah 17:9 says, 'The heart is more deceitful than anything else, and incurable', and James warns against self-deception multiple times in his letter. This highlights that believers face an adversary who seeks to deceive, and our own human nature can make us susceptible to deception.

Finally, the Bible warns against deceptive teachers. Paul, in 2 Corinthians 11:13–15, vividly describes such individuals as 'false apostles, deceitful workers, transforming themselves into apostles of Christ', and cautions that Satan himself can appear as an angel of light, so it is no surprise if his servants also masquerade as servants of righteousness.



Reflection/discussion questions

1. As we reflect on the various facets of fraud and deception explored in this study – such as false pretenses, misappropriation, manipulation, and self-deception – which specific biblical principle or warning resonates most strongly with you personally? Explain why this particular principle stands out to you, and how it might prompt you to re-evaluate any aspect of your own attitudes or actions.
2. Without providing details that could identify individuals or cause further harm, can you share an anonymous experience – either personal or one you've witnessed – where deception or fraud had significant negative consequences? What were the key factors that contributed to the deception, and what important lessons can we draw from this experience to strengthen our efforts in preventing fraud within our work or organisations?
3. Considering the 'roots of fraud' described in Proverbs – including haughty eyes, lying tongues, devising wicked schemes, and bearing false witness. Where do you see these destructive patterns manifesting in our world today, leading to harm, injustice, or conflict? Please provide specific examples (while maintaining appropriate confidentiality), and discuss how recognising these connections deepens our understanding of the far-reaching and devastating impact of fraudulent behaviour.
4. Drawing upon both biblical wisdom and practical insights, what are some key ways we, as individuals and as organisations, can proactively 'guard ourselves' against the dangers of fraud and deception? Consider both the importance of cultivating personal integrity and ethical character, as well as the implementation of robust organisational systems, policies, and practices that promote transparency, accountability, and ethical conduct.



Closing prayer

Father, forgive us for the times when we have deceived someone. Holy Spirit, reveal to us if there is deceit in our hearts. Give us your wisdom that we may not be tempted to do wicked ways. Guard us from any evil. Empower us that we may be instruments of integrity in every sphere of my life. We ask this in the name of Jesus.

Amen.



Anti-terrorism

Clark Buys, Theology Development Manager, Hove, UK

'Now the men and their wives raised a great outcry against their fellow Jews. Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain."

Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine."

Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. Although we are of the same flesh and blood as our fellow Jews and though our children are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others."

When I heard their outcry and these charges, I was very angry. I pondered them in my mind and then accused the nobles and officials. I told them, "You are charging your own people interest!" So I called together a large meeting to deal with them and said: "As far as possible, we have bought back our fellow Jews who were sold to the Gentiles. Now you are selling your own people, only for them to be sold back to us!" They kept quiet, because they could find nothing to say.

So I continued, "What you are doing is not right. Shouldn't you walk in the fear of our God to avoid the reproach of our Gentile enemies? I and my brothers and my men are also lending the people money and grain. But let us stop charging interest! Give back to them immediately their fields, vineyards, olive groves and houses, and also the interest you are charging them – one percent of the money, grain, new wine and olive oil."

"We will give it back," they said. "And we will not demand anything more from them. We will do as you say."

(Nehemiah 5:1–12)

The book of Nehemiah recounts the extraordinary story of a leader rebuilding Jerusalem's walls amid external threats and internal challenges. In Nehemiah 5:1–12, we find a compelling account of injustice within the community. While the people faced significant external opposition, an internal crisis erupted: wealthier Jews were exploiting the poor. Land, homes, and even children were being taken as collateral for debts, leaving many powerless and oppressed.

Nehemiah's response is striking. He listens to the outcry of the oppressed, confronts the exploiters directly, and calls for restitution. His bold leadership is grounded in two key principles: reverence for God and the protection of the vulnerable. By demanding ethical accountability, Nehemiah demonstrates that injustice and exploitation have no place among God's people, even in the face of external pressures.

Today, in humanitarian work, similar challenges arise in ensuring that aid reaches the people it is meant to serve. One critical risk is that resources can be diverted – either through corruption, coercion, or manipulation – to fund terrorism and extremist activities. These groups exploit vulnerability to perpetuate harm and destabilise communities. Such diversion not only harms the vulnerable but also undermines the mission of organisations like Tearfund, which seek to bring peace and restoration. Anti-terrorism measures, therefore, are essential safeguards to prevent resources from fuelling cycles of violence and instead ensure they are used for healing and hope.

Seen in this light, Nehemiah's example offers profound insights. Just as he addressed the misuse of resources that perpetuated harm, so too must we confront modern forms of exploitation with integrity and courage. His insistence on accountability and transparency reflects a biblical mandate to ensure that resources are stewarded ethically. This is not just a practical necessity but a deeply spiritual act of faithfulness to God's call to protect the oppressed.

For Tearfund, working through local churches, this story offers profound relevance. Like Nehemiah, local churches are often at the heart of rebuilding and restoring communities. However, they may also face complex pressures in contexts where corruption, coercion, or conflict threaten the ethical use of resources. Nehemiah's insistence on transparency and accountability serves as a model for churches to reflect God's justice, ensuring their actions build peace rather than perpetuate harm.

Nehemiah's question in verse 9 – 'Shouldn't you walk in the fear of our God?' – invites us to root our actions in reverence for God's justice and character. Stewarding resources ethically honours God and safeguards the vulnerable. As Proverbs 21:3 reminds us, 'To do what is right and just is more acceptable to the Lord than sacrifice.' This is a call not just to practical vigilance but to spiritual integrity.

Today, as we navigate the complexities of safeguarding resources in fragile contexts, Nehemiah 5 reminds us that faithful stewardship is a biblical mandate. Preventing resources from being exploited to fund terrorism is not merely a compliance exercise – it is a reflection of God's heart for justice, a tangible expression of his kingdom breaking into a broken world. Through this, we embody the Gospel, protecting the vulnerable and proclaiming peace.



Reflection/discussion questions

1. Nehemiah took decisive action to confront the misuse of resources and protect the vulnerable. How can we, as a church or organisation, ensure accountability and transparency in managing resources, especially in contexts where corruption or coercion may be present? What practical steps can we take to safeguard against exploitation?
2. Nehemiah's leadership was rooted in reverence for God and a commitment to justice. How does our faith shape the way we approach safeguarding and anti-terrorism measures? How can we reflect God's justice and care for the vulnerable in our decisions and actions?
3. Nehemiah called the community to work together to ensure justice and accountability in resource management. In today's context, how can local churches play a role in protecting aid from misuse? Consider practical actions like improving transparency, partnering with organisations, or advocating for vulnerable groups. What specific systems or practices could churches implement to ensure resources are used ethically?



Closing prayer

Gracious and just God, you are the protector of the weak and the defender of the vulnerable. We thank you for the wisdom and guidance found in your Word, which calls us to act with integrity and justice. Help us, like Nehemiah, to listen to the cries of the oppressed and to steward the resources entrusted to us with faithfulness and care.

Lord, empower your church to be a beacon of justice and peace, reflecting your heart for the vulnerable. Give us courage to confront wrongdoing, wisdom to create systems of accountability, and humility to act in reverence for you. May our actions bring honour to your name and hope to those in need.

Guide us to work together, building communities that reflect Your kingdom – a place where resources are used to heal, restore, and bring life, never to harm. May we walk in your ways, seeking justice, loving mercy, and walking humbly with you.

In the name of Jesus, the Prince of Peace, we pray.

Amen.



Protection of children

Sonia Osorio, Youth Influencing Coordinator – GBV and Peacebuilding, Montería, Colombia

‘Children are a heritage from the Lord, offspring a reward from him.’

Psalm 127:3

This passage from Psalm 127:3 speaks powerfully about children, describing them as the Lord’s inheritance and a reward from him. As adults, we are privileged to care for this precious inheritance, and this carries a profound responsibility. How do we adequately care for and protect this inheritance, and how are we held accountable in this sacred trust?

As Christians, we affirm the sacredness of life and the truth that each person is created and known by God. The Bible offers poetic and prophetic reflections on God’s intimate knowledge of us even before birth, as shown in Psalm 139:13–16 and Jeremiah 1:5. These texts speak to the deep value and dignity of every human being.

However, the reality today presents a stark contrast to this ideal. We are confronted with the scandalous reality of abuse against children and adolescents. Statistics paint an alarming picture of sexual, physical, and psychological abuse inflicted upon children in every sphere of society, creating a global crisis.

In this context, clear and open family communication, characterised by honesty and sincerity in dialogue with children and adolescents, emerges as a vital form of protection and a powerful means of preventing child sexual abuse and maltreatment. When parents and carers prioritise dedicated time for communication with their children, they cultivate an environment of trust. Within this safe space, children feel empowered to voice any concerns about potential abusers and seek help when they sense danger. This is crucial whether the threat arises at school, in the church, within the community, or even within their own family circle. Tragically, abuse and maltreatment frequently occur within this close circle, with the perpetrator being known to the child. The power imbalance that exists exploits the child’s vulnerability and can often lead to a culture of silence on these matters within the communities, due to fear of stigmatisation and rejection.

Therefore, we must also embrace our responsibility to report any criminal or inappropriate behaviour directed at children to the relevant authorities. Ensuring that those who have abused children are brought to justice is paramount. Local churches, as well as other organisations, also have a vital role to play in this. They must establish clear reporting procedures, ensuring that staff and community members know how to raise concerns safely and with confidence in the reporting structure. These procedures should outline the

steps that will be taken to investigate and respond to allegations of abuse, prioritising the child's safety and wellbeing at every stage.

Furthermore, children must be assured that their word will always be taken seriously and they must never feel dismissed by any adult or authority figure. They must experience a safe space where their integrity is protected, safeguarded, and guarded. This includes implementing specific protection practices such as:

- **Safe recruitment:** Thoroughly screening and vetting all individuals (including volunteers) who work with children to minimise the risk of employing abusers.
- **Codes of conduct:** Establishing clear guidelines for appropriate behaviour by adults towards children, prohibiting any form of physical, emotional, or sexual abuse.
- **Supervision and monitoring:** Ensuring that adults are never alone with children without appropriate supervision and that activities are monitored to maintain a safe environment.



Reflection/discussion questions

1. Reflecting on Psalm 127:3 and 139:16, how does the biblical view of children as God's inheritance shape our understanding of safeguarding?
2. The study highlights the importance of open communication and creating safe spaces for children. What are some specific and practical ways that we, as individuals and local churches, can foster these environments of trust and ensure that children feel heard and protected?
3. Given the alarming statistics on child abuse, how can faith communities and humanitarian organisations work more effectively with families, communities, and legal systems to prevent abuse, respond to incidents, and ensure justice and healing for both children and their families?



Closing prayer

Lord, we ask for your forgiveness for neglecting your inheritance and for not being consistently attentive to the care of the most defenceless. Awaken our hearts and minds to a greater sense of responsibility for the protection of the vulnerable, as parents, as families, and as the church and society.

Amen.



Protection of vulnerable adults

Clark Buys, Theology Development Manager, Hove, UK

'Learn to do right; seek justice. Defend the oppressed. Take up the cause of the fatherless; plead the case of the widow.'

Isaiah 1:17

In ancient Judah, power rested in the hands of a patriarchal elite who controlled the social, legal, and economic systems. Widows, orphans, and immigrants were frequently marginalised, as they lacked the male advocates or social status that society valued. These vulnerable groups were often excluded and left without the support needed to thrive, sidelined by social structures that favoured those in positions of power and reinforced cycles of neglect and inequality.

It was in this context that the prophet Isaiah delivered a bold and counter-cultural command: 'Learn to do right; seek justice. Defend the oppressed.' This was not just an appeal for moral behaviour – it was a call for radical change that connected true worship with active compassion and justice. The disconnect between religious ritual and ethical living had become glaring. While the people offered sacrifices and observed festivals, they failed to embody the justice and care that God desired. Isaiah's message was a sharp reminder that worship devoid of justice is hollow.

Isaiah's words highlight a truth that reverberates throughout scripture: God's heart is for the vulnerable. From the laws in Deuteronomy that instructed Israel to care for the sojourner, the widow, and the orphan, to Jesus' teachings that proclaimed, 'Whatever you did for one of the least of these, you did for me', the Bible consistently calls believers to connect their faith with tangible acts of justice. The prophet's command was a profound shift from ritualistic worship to a lifestyle of integrated faith – one that mirrored God's character as a 'father to the fatherless, a defender of widows' (Psalm 68:5).

Today, we face a similar challenge. Around the world, vulnerable adults continue to be overlooked, whether due to age, disability, socio-economic status or other reasons. The call in Isaiah's time to defend the oppressed is the same call for us now, as worshippers of the God of the Bible. We are summoned to avoid the pitfall of a disconnect between our worship and our pursuit of justice. True worship is not limited to what happens within the walls of a church; it is demonstrated in how we care for and protect those at risk.

This pursuit of justice is communal. 1 Timothy 5:8 reinforces that caring for others is a reflection of faith: 'Anyone who does not provide for their relatives... has denied the faith...' This communal responsibility extends beyond immediate family to the entire faith community. In the context of safeguarding, this means building systems and practices that uphold the dignity and safety of vulnerable adults. It means being proactive in creating environments where they are seen, valued, and defended – fulfilling God's command for justice as an act of worship.



Reflection/discussion questions

1. Isaiah called for justice in a society that overlooked the vulnerable. Where do we see similar challenges today, and how can we, as a church or individuals, respond to defend and support those at risk?
2. Isaiah highlighted a disconnect between worship and justice. How can we make sure our worship is connected to acts of compassion and justice? What practical steps can we take to care for vulnerable adults?
3. The Bible calls us to communal responsibility for the vulnerable. What can our church or community do to create a safe and supportive environment for vulnerable adults? What systems or practices can we develop to live out this call?



Closing prayer

Gracious God, you are the defender of the weak and the protector of the vulnerable. Inspire us to seek justice and act with compassion. Help us to connect our worship with deeds of love and care for those at risk. May we build communities that reflect your heart, where dignity is upheld and safety is assured. Guide us to be your hands and feet, creating spaces of peace and protection for all.

Amen.



Finance

Abdul Bassie, Regional Accountant, Freetown, Sierra Leone

'Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?'

Luke 16:10–11

After the story of the dishonest manager in the preceding verses (Luke 16:1–9), Jesus continued preaching on faithfulness. Perhaps we might sometimes feel, 'It's just a little thing. It doesn't hurt if I fudge a little, does it?' Jesus said it does matter. Faithfulness to our Lord and to our values includes honesty and integrity irrespective of the value of something or the type of activity. At Tearfund, we are blessed to have generous supporters and committed donors who give generously to our work. We make it our goal to be faithful in utilising these resources for the intended purpose.

Biblical financial stewardship refers to responsible and faithful management of the financial resources God has entrusted us. It recognises that everything we have ultimately belongs to God and that we are called to use our financial blessings wisely for God's purposes and glory. Biblical financial stewardship starts with recognising God's ultimate ownership and our role as stewards.

Central to financial stewardship is acknowledging that God is the ultimate owner of everything. The Bible tells us, 'The earth is the Lord's, and everything in it, the world, and all who live in it' (Psalm 24:1). Understanding this principle helps us adopt a humble and grateful attitude, recognising that our possessions are gifts from God. We honour God through responsible stewardship. We worship God by being ethical and employing transparent financial practices. As 2 Corinthians 8:21 says: '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 commitment to ethical conduct means adhering to financial policies, avoiding conflicts of interest, ensuring proper authorisation for transactions, and practising fairness in procurement. Financial transparency involves maintaining accurate records, reporting regularly to stakeholders, and undergoing audits to verify our financial integrity. By prioritising these principles, we not only comply with regulations but also demonstrate our dedication to using God's resources in a way that pleases him.

According to *Business and Accounting Daily*, the level of financial fraud at charities was up 36% in 2024 compared with 2022, with half of detected frauds committed by staff members, volunteers or trustees. Additionally, the latest *BDO Charity Fraud Report* found that a staggering 92% of charities have experienced financial loss due to fraud. The most common fraud was the misappropriation of cash or assets with 42% of charities suffering from theft this year, followed by expense and subsistence fraud at 35%.

In a significant breach of trust, Martin Sargeant, a former operations manager at the Church of England's Diocese of London, admitted to defrauding the church of £5.2 million. Over a decade, Sargeant submitted false invoices and diverted funds intended for church maintenance and community projects. The misappropriated money financed his lavish lifestyle, including luxury travel and property acquisitions. This fraud had tangible consequences: several City churches were unable to maintain their buildings and some had to close their doors to the public.¹

In another context, in one of Singapore's most significant cases of financial misconduct involving a religious institution, Pastor Kong Hee and five other leaders of City Harvest Church were convicted in 2015 for misappropriating approximately S\$50 million of church funds. The funds were diverted to finance the secular music career of Kong Hee's wife, Sun Ho, under the guise of a church mission. The court found that the leaders had engaged in a complex scheme to conceal the unauthorised use of funds, including falsifying accounts and creating sham transactions. Although the misused funds were eventually returned to the church, the incident led to significant reputational damage and highlighted the need for stringent financial oversight within religious organisations.²

Tearfund, our partners and our work are no exception to the risk of fraud. We are called to serve God where the need is greatest, and ensure no harm through even our financial management. This is why we take financial management very seriously. As Proverbs 22:22–23 says, 'Do not exploit the poor because they are poor... for the Lord will take up their case'.

As stewards, we are called to operate with fairness and justice in our economic dealings bearing in mind that the Lord detests dishonest gains. As Proverbs 11:1 says: 'The Lord detests dishonest scales, but accurate weights find favour with him'. We must be transparent and treat resources meant for beneficiaries with utmost care. We should ensure that staff and volunteers refrain from borrowing money or extorting beneficiaries. Pressing victims to accept more or less service than needed should be discouraged.

¹ See *The Independent's* news article: [Church of England fraudster who stole £5.2m and spent it on lavish holidays is jailed](#)

² See Wikipedia's [Hong Hee](#)

Protecting people from financial harm and making sure people can raise concerns is our collective responsibility. As Tearfund staff and partners, we take financial decisions with wisdom and purpose by prioritising God, practising faithful management and embracing contentment. As faithful stewards, let us receive and practise these principles for our wellbeing, the advancement of God's Kingdom, and the blessing of others.



Reflection/discussion questions

1. Considering Luke 16:10–11 and the statistics on fraud in charities, how does our personal faithfulness with small financial matters relate to our trustworthiness in handling larger responsibilities within an organisation?
2. How can we, as individuals and as an organisation, cultivate a culture of financial transparency and accountability, ensuring that both donors and beneficiaries have confidence in how resources are being used? What specific practices or policies contribute to building this trust?
3. Reflecting on Proverbs 22:22–23 and Proverbs 11:1, how does God's concern for the poor and his detestation of dishonest gain shape our approach to financial decision-making in humanitarian work? How does this influence our responsibility to protect beneficiaries from financial harm?



Closing prayer

Gracious God, we acknowledge that all we have comes from you, and we are stewards of your resources. Forgive us for any lack of faithfulness or integrity in our handling of finances. Grant us wisdom and discernment to use these resources responsibly, ethically, and transparently, for the advancement of your kingdom and the benefit of those we serve. Strengthen our commitment to accountability, and help us to create systems that prevent fraud and protect the vulnerable. May our financial practices bring glory to your name and reflect your heart for justice.

Amen.

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