
Cross Accountability: A Model of Church Financial Accountability in a Synodal Presbyterian Perspective

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Abstract:

This study aims to build a model of church financial accountability in a synodal presbyterial perspective. The locus of this research is in the Toraja Church which is experiencing very rapid growth. The Church as the People of God is a pageantry that is in complete communion and still goes together, travels, thinks together, and acts together by imitating the teachings of Jesus Christ. By the Toraja Church, the teachings of Jesus were implemented in attachment to the Toraja Church Confession and the Toraja Church Order as a result of the trial of the Presbyters as Ecclesiastical Office Holders. Presbyters are instituted in Church assemblies with three ecclesiastical ministry offices: elder, deacon and pastor. The highest power is in the presbyter sessions, both in the scope of congregations, classics, regional synods and General synods. The results of this study show that accountability and accountability of the Toraja Church's finances and property in the spirit of presbyterial synodal is directed at cross accountability, namely horizontal accountability and vertical accountability. Horizontal accountability shows that (1) the property of the Toraja Church is used, supervised and examined within the framework of stewardship (stewardship), (2) the property of the Toraja Church is accountable to all stakeholders which is manifested in the accountability of the Church Assembly at each scope of the trial. While vertical accountability shows that (1) the property of the Toraja Church belongs to God who must be accounted for its management, (2) the property of the Toraja Church is used for God's glory in service. Therefore, accountability must be prepared by church assemblies who are given the responsibility of carrying out ministry activities within the scope of their organization. On the spiritual aspect, accountability by church assemblies means transcendence to God as the owner of all life and the universe.

Keywords: *Accountability, Toraja Church, Church Finance, Synodal Presbyterian*

1. Introduction

The ministry of the church in dialectics with today's modern world is complex and complex compared to the problems faced by the church in previous centuries. The modern world is characterized by advances in telecommunications and communications that are the backbone of the information age. Technology has influenced people's lives and demands a new attitude to deal with it. The above

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advances allow for *multiple options* and open up opportunities for the growth of materialism, secularism, rationalism, hedonism, individualism, consumerism, capitalism, etc.

Accountability for every organization, both private organizations and non-governmental public organizations, including Church organizations, is needed because every organization has links with internal and external parties of the organization. Gray said that accountability is a community or group right in society that arises because of the relationship between organizations and society (Gray et al., 2006). On the other hand, accountability is an organizational right and obligation (Lehman, 2005), but in practice in Non-Government Organizations (NGOs) *is still very weak* (Brown & Moore, 2001; Fries, 2003). According to Berry (2005), Church organizations are resistant to accountability practices because of the strong influence of leaders and traditions in Church organizations. This condition causes cases of misappropriation in the Catholic Church are not widely known and tend to be closed tightly so as not to become public consumption (Rahardi, 2007).

The spirituality of the Church's ministry follows the example of the life and ministry of the Lord Jesus Christ to not only serve within the ecclesial, but wide open in this world. Since this world belongs to God, it must also be a field for the ministry of the Church to proclaim God's salvation. The Church is called and placed by God in the midst of the world in the framework of His will to present the signs of God's Kingdom of justice, peace, and the integrity of His creation. This is called the church's vocation in the world. The duties of this vocation are then elaborated in the so-called "Tri Vocations of the Church": fellowship (*koinonia*), witnessing (*marturia*), and serving (*diakonia*).

The Toraja Church as one of the church denominations in Indonesia, according to SIGET (2023) data on the Toraja Church web consisting of 1,144 congregations divided into 95 classics and in 6 service areas and spread across 17 provinces in Indonesia and abroad needs to continuously make updates in proclaiming the gospel of salvation. Resources need to be well managed and accounted for for the glory of God. In this case, accountability is not only related to recording, reporting and verification but also relates to the accountability of service to the head of the Church, Jesus Christ. The source of ministry funds through offerings and other forms as a form of ministry intensity must be collected in ways that are in accordance with God's will, especially their use must be utilized properly in order to improve service in the midst of God's church.

One of the main points of the Toraja Church's vocation is to increase church participation in the management of the community's economic resources. This vocation duty is a form of the responsibility of the Toraja Church to think of its life as an organization in the lives of the community and society at large. In particular, the Toraja Church is called to create a prosperous and just society. The Church and the lives of its members cannot be separated from economic life in the context of production, income distribution, division of labor, poverty, allocation and maintenance of resources, and development of human resources. Since medieval

times the church has been actively involved in economic and social problems, not only in theological aspects, but also in direct economic activity. The Church at the time of the Reformation also continued these steps. It is the embodiment of the concept of the divine call to be faithful in every place and time, because through the economic activities carried out by the church, the congregation of God and man in general can glorify God's name.

The momentum of 110 years of the Gospel of Entering Toraja in 2023 should be a critical point for the Toraja Church in its ministry. At that point, the Toraja Church not only shows its existence and greatness to the world, but more than that, the Toraja Church shows how the Toraja Church has created peace for all. Church governance and accountability have been a long discussion at every ecclesiastical assembly in congregations, classics, regional synods and synods.

The Toraja Church in its theological understanding and historical background chose the form of a "presbyterial-synodal" structure. This structure gives a greater role to the "presbyteroi", elders in the Church to carry out the task of maintenance, service and government of the church based on the word of God. The church assembly in each congregation makes its own decisions about church matters (presbyterial element) in relation and adherence to the decisions of the wider congregation (synodal element). The implication is that the Church Assembly is optimally engaged in duties and responsibilities (elder-deacon) within the entire scope of the ministry.

In a synodal presbyterial perspective, a church assembly in one congregation runs together with another congregational assembly within its classical scope to sit together in the classical assembly. The church assemblies of the classicists convene again together with the church assemblies of other classics within the scope of its Regional Synod to sit together in the Regional Synod Assembly. Subsequently, the church assemblies convening of the Regional Synod proceeded again together with the church assemblies of other Regional Synods within the scope of the Synod to sit together in the General Synod Assembly. So the decision of the General Synod is the decision of the church assembly (from the congregation then to the classics, then to the regional synod and to the general synod). To implement the decisions of the trial, a Workers' Body was formed at each scope of the conference. It is the Working Body that outlines the decisions to be implemented and presented to the Church Assembly in the Jama'at. Thus, in the synodal presbyterial structure, accountability focuses on the ministry duties of church assemblies both within the congregation and in the wider congregations (synodal). Financial accountability as a consequence of ministry in a synodal presbyterial perspective thus focuses on congregational assemblies (pastors, elders and deacons) conducted at various levels of the congregation.

Laughlin, (1990) tries to understand accounting and accountability practices in Church organizations in England using a structuring approach. The results show that there is adequate accountability practice between congregations, Church leaders (Priests), Church Councils and members of congregations under the Church. In contrast to Booth's (1993) research which deepens accounting practices at the level of meaning of the words "holy" and "holy" in Church financial management. Booth

(1993) formulated three main elements that influence the application of accounting and accountability in the Church. *First*, the organization of the Church is dominated by sacred doctrines and theological concepts that vary from one of the Church's traditions, so there is resistance to the use of accounting in the Church. *Second*, resistance is practiced by Church leaders because they dominate Church management. *Third*, resistance also arises because accounting is considered a medium of communication that can reveal what real conditions exist in the organization of the Church.

Another study was conducted by Duncan et al., (1999) who examined the internal control system of the Church using a quantitative approach. They found that with more congregations, the division of duties could be done well so as to produce more adequate internal control than with small churches. Lightbody's (2001) research using a qualitative approach with ethnographic methods found that accountants, although involved in budgeting and presenting financial information of Church organizations, were unable to carry out their duties properly due to the dominance of Church leaders. This is in line with Booth's research, (1993) which found high power of leaders in Church organizations.

Understanding accountability in a religious community is inseparable from the teachings of the religion itself and how the organization embodies the values it stands for as an expression of their faith in relation to God, and others, both relationships between individuals and with other groups. This concept of accountability can be used to build a model of church financial accountability in analyzing and understanding accountability in depth in the perspective of church organizational forms. For this reason, the purpose of this study is how to build a financial accountability model of the Toraja Church in a synodal presbyterial perspective.

2. Theoretical Background

Church and Economic Stewardship

The economic aspect is basically related to the fulfillment of human needs in their lives which are related to three important elements, namely: production, consumption and exchange. Thus economic activity is the utilization of scarce resources to meet unlimited human needs. Economy comes from the words "oikos" (house) and "nomos" (rule), which collectively means, governing the household. Economics is the duty of *stewardship*. The stewardship of economic activity is related to how to utilize all that God entrusts to man to be able to glorify God.

The biblical view of economic activity can be explained as follows:

1. Orientation to God. The Bible teaches a very clear principle, that the entire universe and its contents belong to God and need to be managed and accounted for for God's glory. God's mandate to man to manage the universe responsibly to God is affirmed in Genesis 1:28. The mandate affirms that dignified, responsible and *sustainable* economic principles for the existence of humanity and the existence of the universe must be a principle of consideration for the Church and all parties in order life. All economic behavior must be oriented towards God's will. Based on

the mandate of God's Word in Genesis 1:28, it can be said that carrying out economic principles and economic activities correctly, well, appropriately and responsibly is very biblical and theological, moreover the mandate from God to man was given at the time *of creation (order of creation)*, there is no sin that corrupts man.

2. The point is accountability. The Bible teaches God the principle of accountability for the management of all natural resources. Man must not work on nature arbitrarily for himself or his own class, because it is not man who has all of them. Human welfare can be maintained if all aspects of the economy used can be accounted for according to God's command. For this reason, the Bible is the basis of economic development, not the spirit of materialism and hedonism.
3. Emphasis on spiritual economic patterns. The Bible emphasizes that all economic behavior is a balance between spiritual and physical aspects, even concerning all parts of human life, which can glorify God, and preserve the integrity of other creations of flora and fauna in ecological harmony. The Bible states that matter must be usable as a spiritual instrument. Only then can all equilibrium be achieved. The Lord Jesus taught that man must seek God's kingdom and righteousness first, and then all other things will be added to him (Matthew 6:33). Jesus even said in John 10:10b: "I have come that they may have life, and have it in all trouble." The Bible nowhere teaches that it must be anti-material and only concerned with the spiritual aspect. Tetapi menjaga keseimbangan antara aspek rohani dan aspek materi untuk menata penatalayan ekonomi dengan baik.

Economic activity cannot be limited by national borders, nor can the church limit its affairs to the walls of church buildings or certain denominations, because advances in information technology make the spread of information unstoppable. In modern times, the Church can no longer be an exclusive group that isolates itself from the challenges of contemporary world life, but it must manifestly claim itself to be "God's messenger into the world" (John 17:18, 21). Facing the formidable challenges of ministry in the modern world, the church, as the light of the world, could not have worked without the participation of church members. The church must harness all the potential of the congregation certainly with a strong Christian vision and mission, because the world needs answers to all the challenges faced by the church. Church life must be able to increase the participation of all members of the congregation to participate in the growth of a quality church and show involvement in facing social problems and community development.

One aspect of church management that often causes turmoil is about church financial management. This problem often drags congregation members to take part in the pros and cons in determining financial management policies. The church needs funds or money. Money is important in managing the progress of church ministry. With money God equipped the church to carry out the ministry. To use it properly, the church needs a good financial management system. It is undeniable that in church financial management there are often irregularities, ranging from program planning, administrative recording, program implementation, and submission of reports.

Good Church Governance

It is undeniable that the church is currently under pressure to be more efficient and consider sharing aspects both economic, social aspects and various negative impacts of the activities carried out. For this reason, accountability for service resource management that is more transparent and responsive to every service activity is needed. This has resulted in the increasing need for a standard level of accountability, behavior and performance. Accountability is the level of transparency, breadth of information disclosure, and explanation of organizational policies and actions to whom the organization is accountable. In practice, accountability and effectiveness are two interconnected things, accountability can spur performance. These demands caused the church to also have to adopt various modern management concepts.

Good Church Government (GCG) is a principle that can be adopted by the church in improving church management such as program preparation and implementation, decision making, service administration arrangement, financial administration, financial accountability, examination, supervision and / or verification. Deep appreciation of the concept of stewardship and the principle of accountability is an important aspect in realizing GCG.

The realization of GCG can be done by taking scarce which leads to the concept of *stewardship*. Some of the concepts of renewal in the *stewardship* approach, which can be used as a guide in realizing good church governance adopted from Block, (1999) are as follows:

1. Establish a service attitude contract
2. Make agreements on control and responsibility
3. Hold meetings to confirm the workings, service activity plans, and budget development
4. Establish the desired vision and mission of the organization
5. Conduct management training to develop human resources
6. Forming a development team
7. Changing management practices
8. Redesign organizational structure
9. Redesigning the reward system

The Concept of Church Stewardship

At the beginning of the development of accounting, the *stewardship* approach has been used as an approach to find the emphasis of a financial statement. It is based on a concept that the management of an organization is considered responsible to the owner to secure the wealth that has been entrusted to him. The owner acts as the principal and the management (manager) as the *steward*. Furthermore, Ijiri, (1975) clarified the concept by identifying three participants in relation to accountability (financial accountability); namely the existence of *accountant*, *accountee* and *accountor*. The three participants interact with each other in a network of accountability. *Accountant* is a party that measures economic performance, *accountee* (steward) is the party responsible to the accountor (principal) for what has been done in the organization.

In the context of organizational management, the *stewardship* approach has actually also been known as an answer to the limitations of agency theory which can only explain the relationship between the owner (principal) and the agent (manager) formally in the form of an employment contract. This leads to the emergence of deviant behavior called *moral hazard*. This behavior can arise because all individuals, both principals and agents, are parties who maximize their utility rationally, where they are not only concerned with financial compensation and personal wealth but also with the conditions and flexibility of working hours, for which agents may act not according to the principal's wishes. One limitation in this agency theory is that it ignores the complexity of organizational life. Departing from this limitation, the organization turns out to need a new approach that can explain other relationships that are broader and deeper, not just the relationship between principal and agent.

According to Donaldson & Davis, (1991), the *stewardship approach* in an organization is rooted in psychological and sociological sciences designed to shape a behavior that leads to "*stewardship*". *Stewardship* is closely related to concepts concerning *models of man*, behavior, psychological mechanisms (motivation, identification and power), and situational mechanisms concerning management philosophies and cultural differences. Organizations that practice leadership as an aspect that plays an important role for organizational progress, will achieve success by choosing service above personal interests and leading to collectibility, togetherness, partnership and *empowerment*. Service is an attitude that replaces self-interest with service as the basis for the possession and use of power.

Stewardship is a new view of organizational management, especially organizations with a public dimension where the main activity is related to community services, such as government organizations, Non-Governmental Organizations (NGOs), political parties and religious organizations. The new view requires leadership and management from the concept of control and direction to a concept that leads to arrangement, partnership and shared ownership by members or teams in the organization. *Stewardship* is one answer to the limitations of the concept of agency that has been practiced in the management of an organization. The organizational theory and corporate policy in the agency perspective are control-oriented, short-term, individualism, high span of power and low commitment. While in the perspective of *stewardship* theory leads to information, transparency, accountability, and aspects that are collectivity, partnership, empowerment, long-term, performance improvement, trust and low span of power.

The word *stewardship*, which translates as stewardship, comes from the word *steward*. In the past, wealthy people had large households. This household is taken care of by a capable person, he becomes the manager or caretaker. Joseph was *steward* in Potiphar's house. In human life, *stewardship* means a way of living fully with full responsibility in recognition of God as the Creator and Owner of all. *Stewardship* is the responsible management of God's gifts of time, talents, and wealth that strengthens relationships with God and others. *Stewardship* is living a life of commitment in which Christ is the center of all things.

As explained above, the *stewardship* approach is based on the concept that the management of an organization is considered responsible to the owner to secure the wealth that has been entrusted to him. The owner acts as principal and manager as *steward*. In the context of the church, it can certainly be understood that God is the principal and man is the steward. Therefore, a *steward* must be able to cultivate the earth and everything in it for the benefit of the Owner, namely God. Stewardship is an obligation and responsibility that each human being must give to God. Because God is the owner of all resources, such as land, talents, and treasures. Thus, it is clear that God is the owner of the earth and everything in it and He wants man to be His extension of dominion over the earth and everything in it because man was created in the image and likeness of God. Thus, being an extension of God is stewardship.

Table 1. Comparison of Agency and Stewardship Concepts (Davis et.al.,1997)

Behavioral Aspects	Agency Concept	Stewardship Concept
<i>Models of Man</i>	1. Economically oriented human beings • Self-serving	1. Self-actualization (service-oriented) • Serve together (serve each other)
Motivation	1. Needs at a low level (security and economy) • Extrinsic rewards (economic in nature)	1. Need at a higher level (faith growth) • Intrinsic rewards (spiritual in nature)
Identifikasi kekuasaan	1. Manager 2. Low commitment • Institutional power	1. Ecclesiastical Officers 2. High service competency • God's Power
Risk orientation	Control-oriented	Engagement-oriented
Goal	1. Short-term • Cost control	1. Long-term (continuity of service) • Service performance
Cultural differences	1. Individualism • High power range	1. Collectivism • Low power range

Accountability Principles

The words accountability and accountable come from the English *accountability* and *accountable*, whose meaning emphasizes financial governance and organizational administration in a transparent performance-based and accountable manner. In business and government life in Indonesia, these words were often used around the economic crisis in 1998, in line with the launch of the idea of *good corporate governance*. The church as an organization with a public dimension can also realize this idea through *good church governance*. The word *account* is the root word of *accountable*, *accountability*, and *accountant* which means to record, account, and matters dealing with accountability.

In the traditional definition, accountability is an umbrella term to describe how an institution or organization demonstrates the achievement of its mission. Accountability can be defined as the obligations of individuals or organizations

entrusted with managing public resources responsibly. Accountability is closely related to instruments for control activities, especially in terms of achieving results in public services and conveying them transparently to the public. This means that accountability is related to the implementation of evaluation (assessment) of activity implementation standards. Accountability is also an instrument for control activities, especially in achieving results in public services. Control as an important part of good management is mutually supportive of accountability. In other words, control cannot run efficiently and effectively if it is not supported by good accountability mechanisms and vice versa.

The basic understanding of accountability according to Roberts & Scapens, (1985) is a relationship of givers, receivers and other parties outside themselves about something that is acceptable to common sense. This understanding on the one hand assumes that each individual or group must have a certain relationship that is the basis for carrying out an activity, but on the other hand outside themselves there are other parties who are also interested in the individual or group. They require individuals and groups to look out for their interests in the form of social and moral responsibility. The importance of paying attention to social and moral aspects was then by J Roberts, (1996) underlined as one aspect of accountability. With this understanding, accountability is not limited to accountability for something handed over between two parties, but also with other parties related to the individual or group that prioritize social and moral aspects. These other parties are then better known as stakeholders. According to Gray et al., (2006) accountability is defined as community rights that arise due to the relationship between organizations and society. This understanding raises accountability at a broader level that accountability does not only belong to individuals or organizations but becomes the right and property of the general public who have closeness or attachment to the individual or organization. Furthermore, Gray et al., (1997) stated that the concept of accountability is within the framework of social responsibility that must be fulfilled as part of the wider community. While according to the views of Sinclair, (1995) and Gray (1997, 1998 & 2006) show accountability must be prepared by subjects who carry out an activity to the public so that individuals or organizations gain public trust or parties who have relationships with the organization concerned.

In the spiritual aspect, accountability also means that individuals or organizations have the awareness to express accountability to the transcendent, namely God as stated by Jacobs & Walker, (2004) in revealing the accountability model of the ONA Church organization. The organization expresses accountability by following the teachings of the ONA Church organization. This spiritual accountability animates each individual to act in the appreciation of spiritual values that are believed and embodied in the behavior of each individual as a member and as a leader of the organization.

Accountability is also related to the concepts of honesty and ethics (Parker & Gould, 1999). This reflection shows that accountability also touches aspects of the conscience of each individual, namely not only carrying out mere rituals but coming to the surface as a result of the process of contemplation. By involving a deep conscience, each individual or organization will uphold the values of honesty and ethics that are a

universal nod to always be fought for and realized in every individual or organizational activity.

Thus, accountability is one of the basic principles of governance of an entity or organization through transparent and fair performance accountability. An entity must be managed correctly, measurably and in accordance with the interests of the entity concerned while taking into account the interests of stakeholders. Accountability is a necessary prerequisite for achieving sustainable performance.

At the most minimal level, financial accountability is revealed in budget plans and regular financial statements. In designing budgets, accountability can be viewed critically through the assessment and recognition of revenues and costs and carefully planning and prioritizing the use of capital. In preparing financial statements, it can be seen from the provision of reliable periodic data needed to evaluate the budget and to understand financial potential.

The principle of accountability in ecclesiastical ministry is an important element in realizing better benefits and services for church citizens based on high integrity and ethics in accordance with the vision and mission of the church. Accountability is a necessary prerequisite to achieve sustainable service performance. Thus the church must also be managed based on the principle of accountability, even the church must be an example for the realization of the principle of accountability.

A *steward* is someone who has the duty of safeguarding the property of an owner. Christian stewardship consists of two triplies: (1) Christians are accountable to God for the use of everything God has given, and (2) Christians are accountable to each other for the offerings made to God's work. Church and congregational leaders are responsible for planning, making decisions, and distributing resources to achieve God's goals. Accountability in this case is key. God's purpose and His Glory are the purpose. The success or failure of financial management is measured by whether or not God's purposes are achieved and whether or not these methods glorify His name. All funds must be managed in such a way that they can be used to carry out and carry out God's work in an accountable manner. In countries like the USA, even churches must periodically or periodically be audited by public accountants. This is especially true of the tax-free facilities that the government provides to the church. Sound church financial management should be based on the principle: "God's source must be managed by God's people to work out and achieve God's purpose and glory."

In the gospels, there are many teachings of Jesus in the form of parables about a responsible manager. Among other things, in Luke 13:6-9, the manager is called to account for his management and is found unfit to continue in office. The teaching in Matthew 25:14-30 implies that man has nothing. All that is given by God must be accounted to Him. What the owner earns and gives is not a gift, but it is what is expected and demanded. Responsibility to God is not only dealing with worldly things but also other blessings. In I Peter. 4:10 "Serve one another, according to the gift each has obtained as a good steward of the grace of God.

There are three essential elements of accountability in church financial administration as follows:

1. Recording

Record keeping relates to receipt and expenditure transactions, and all other financial activities. Recording must be carried out in an orderly, orderly and responsible manner based on supporting evidence of transactions. This includes the storage of church treasury documents.

2. Reporting.

Recording financial activities without reporting them, is futile. Financial reporting relates to various information that shows the financial position and activity of the ministry through reporting media such as church news, church bulletins, or monthly, quarterly, and annual financial reports.

3. Supervision/Verification

Supervision aims to ensure that the preparation of financial statements contains reliable and reasonable information and assess the effectiveness of the service activities carried out.

The three main elements of accountability can be described in the accountability triangle as follows.

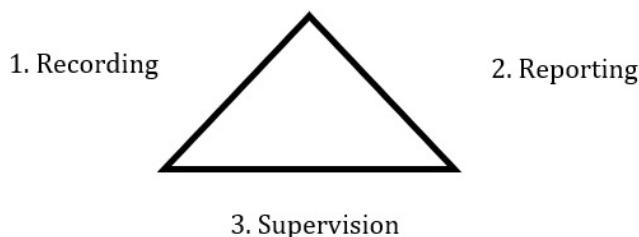


Figure 1. Accountability Triangle

The Role of Financial Accountability in Service

Accountability is not an obstacle to service. Accountability that is well practiced can actually create a harmonious atmosphere between the church assembly and church members. With a good oversight mechanism in place, problems related to the church's financial treasury can be resolved.

If the principles of stewardship and accountability can be implemented, the church will have a basis for demonstrating responsibility for the offerings it manages. This will free the congregation from all prejudices about how finances are managed. Some of the decisive points in economic patterns and behavior in financial stewardship are:

1. Obedience

As a steward of God's treasure, the first key that must be taken into account is the extent of obedience in carrying out the duty of stewardship to God. An economic actor who does not obey God, will certainly never enjoy a good economic life, because that is where the whole economic task is key.

2. Honesty and Integrity

The second thing that is precisely the principle of economics is honesty and integrity in being God's steward. There is no other way to make the economy run well except through an honest system and good integrity. Where there is dishonesty, then the whole stewardship will lose its direction and balance. Thus, economic management requires honesty and integrity from everyone whom He gives the right to manage His nature.

3. Virtue

God's basic motivation in giving all the universe to man is for man to live happily and prosperously. This is the virtue of God revealed to man. Therefore, humans must also carry out the principle of virtue in carrying out economic management. When the economy has lost its human nature, it will become a cruel behavior.

Synodal Presbyterial System

The synodal presbyterial system is a merger between the presbyterial and synodal systems. The term presbyterial comes from the Greek word *presbuteros* meaning "elder." In this presbyterial church government, each local church is independent of one and from the other, but they are bound by a "common normative provision and the same profession of faith." This system affirms that each congregation can conduct its own ministry led by its pastor, including calling its desired pastor who is confirmed by a presbyter consisting of pastors and elders representing local churches. The term synodal comes from the Greek word "*sunhodos*". This word is not found in the Bible. But the roots are found in the Bible, namely *Sunodeuo* (Acts 9:7) and *Sunodia* (Luke 2:44) which means journey. Synod means walking together, on a journey, thinking together, acting together.

In this Presbyterial Synodal system there are the following characteristics:

1. The Church is led by ecclesiastical officials; which is collectively collegial called the Assembly of Jama'at consisting of the offices of elder, deacon and pastor. These ecclesiastical officers are not representatives of the church but persons who hold the office in the name of the Lord Jesus Christ and vis-à-vis the church. Every member of the Jama'at Council has the same position; No one is higher or lower than the other. Each has its own tasks
2. The main feature of this system is fullness in unity. Each congregation led by the Majlis has full independence; but at the same time each existing congregation is in unity with other churches in a synod as a tangible manifestation of walking with the presbyters in leading the church that God entrusts to them.

This has the following positive implications: The Jama'at has autonomy (complete independence) but is limited; the one that limits it is the Synod. On the contrary the Synod has limited powers; What limits it are the churches. In a synodal Presbyterial system, all decisions are taken by mutual agreement, not by authority vested in either party.

The structure of the Toraja Church is arranged based on a church arrangement system consisting of four spheres of ecclesiastical leadership, namely:

1. Congregation
2. Klasis
3. Regional Synod

4. Synod

The congregation is the most basic scope in the Toraja Church Synod and in governance is led by a pastor as the head of the PMJ (head of the Church Assembly). Klasis is the broader scope of the Jama'at and consists of Churches that are in one Classic, and in governance are led by a pastor as the head of the Classic. The Regional Synod is a broader scope than the Classics and consists of several classics within the Regional Synod concerned and presided over by the Regional Synod Workers' Body. The Synod is the broadest in scope and consists of six Regional Synods, regional synods located at the Synod and presided over by the Synod Working Body

3. Methodology

This study discusses phenomena in the religious organization of the Toraja Church to interpret the financial accountability of the Toraja Church. The paradigm used in this study is the interpretive paradigm. The interpretive paradigm emphasizes the meaning or interpretation of all symbols (Cresswell, 2007). The interpretive approach views reality as subjective, created, discovered and interpreted. This paradigm understands the nature of man as the creator of his world, and the creator of meaning. The method used in this study is a phenomenological approach. Sanders, (1982), stated that there are three fundamental components in phenomenological research design, namely determining what limits and who will be investigated, data collection, and analysis of phenomenological data. Phenomenological research is more about interpreting something that is a research topic. Meaning can arise because of the experience of human consciousness. So, this study observes daily phenomena in the field using phenomenological methods in interpreting the form of financial accountability of the Toraja Church in the financial accountability of the Church.

Data collection in this study conducted through in-depth interviews will be conducted with informants to obtain relevant information to explore financial accountability and literacy of church leaders in carrying out church financial stewardship duties. To support the success of the interview, researchers strive to be accepted by the community by carrying out activities with local communities and building equal relationships with informants, among others; Ecclesiastical officials namely Pastors, Elders, and Deacons, members of congregations, administrators at the Classic, Regional and Synod levels

4. Empirical Findings/Result and Discussion

Accounting Practices of the Toraja Church

The practice of financial accountability and property of the church of Torja Church is carried out based on the General Manual of Finance of the Toraja Church and Church Property and the Guidelines for the Implementation of Financial Verification and Church Property. These two manuals form the basis for the financial and property administration of the Toraja Church at the level of the Church, Classics, Regions, and

Synods. In article 2 of the Toraja Church Financial and Property Manual it is stated that:

1. The financial management of the Toraja Church is based on the basic framework that everything is carried out for the glory of God and therefore the management can provide information for the congregation and others concerned about how the Toraja Church carries out its stewardship through its call to fellowship, witness and service.
2. The purpose of this General Guideline for Financial and Property Management of the Toraja Church is to provide a basic framework for Financial and Property Management within the Toraja Church.
3. The General Guidelines for Financial and Property Management of the Toraja Church must be implemented by Church Assemblies and Bodies, Ecclesiastical Service Institutions and Intra-Ecclesiastical Organizations formed by Ecclesiastical Assemblies, while Foundations and other social business units use appropriate Accounting Standards.

In general, the General Guidelines for Financial and Property Management of the Toraja Church contain planning, implementation, reporting and accountability, and supervision and inspection. The guidelines are also equipped with the Toraja Church Financial Accounting System (SIAKGT) which is a guideline in recording and reporting finances at various levels both Jama'at, Classic, Regional and Synod.

In order to improve the accuracy of financial management and church property, at each level a verification body and verification commission were formed. At the congregational level it is in the form of the Church Financial and Property Verification Commission while at the Klasis level it is the Classics Verification Body, at the Regional level it is the Regional Verification Board, and at the Synod level it is the Toraja Church Verification Board. Verification bodies and commissions have the main task of coaching, supervision and examination. Article 1 of the Verification Implementation Manual states that:

1. Coaching is an effort carried out systematically to improve transparency and accountability of Toraja Church financial and property management towards good Church Governance in accordance with the provisions in the General Guidelines for Financial and Property Management, and the Toraja Church Financial Accounting Information System (SIAK-GT).
2. Supervision is an effort or action taken to ensure that the implementation of an activity has been carried out according to the plans and provisions in the General Guidelines for Financial and Property Management and Financial Accounting Information System – Toraja Church (SIAK-GT).
3. Examination is a systematic process in collecting and objectively evaluating evidence from a series of service activities in the form of economic events and to determine the level of conformity of these activities with predetermined criteria, as well as communicating the results to interested parties.

The results of this study show that the accountability mechanism has been carried out well. The awareness of the Church as an organization that needs funds to achieve its goals, requires the Church organization to build accountability for organizational

governance, especially in the aspect of financial management. Therefore, the implementation of church financial governance principles, especially in terms of transparency and accountability, is very necessary for the creation of *good church governance*.

The results of this study also show that good church financial management and implementation of accountability principles can be seen in some of the *best practices* that have been carried out by the Toraja Church as follows:

1. All offerings are accepted and accounted for by at least two church assemblies.
2. Meticulous records have been made detailing the sum of all sources and uses of the offerings.
3. A treasurer must be appointed from the church assembly to make careful records of all church finances and assets throughout the scope of the Toraja Church's ministry (Jama'at, Classic, Regional Synod, and Synod). The treasurer keeps the money in a safe place for future use
4. Offerings made for a specific purpose are used only for that purpose.
5. Prepare financial statements periodically and regularly and allow them to be accessed openly. The financial statements include statements of financial position and activity reports on all agencies, commissions, units, committees, and categorial groups.
6. Financial examination and supervision by a verification commission (within the scope of the Jama'at) and a verification body within the scope of the Classics, Regional Synods, and Synods.
7. The distribution of duties expressly and in writing to all church assemblies and bodies established through the working order established by ecclesiastical assembly.
8. Hold assembly meetings (ecclesiastical assemblies within their scope) to discuss planning and evaluate various ministry activities.
9. Implementation of activities or activities based on the annual budget determined through ecclesiastical proceedings according to their scope.

Cross Accountability Model

The principle of accountability in ecclesiastical service is an important element in realizing better benefits and services for church members and other *stakeholders* based on high integrity and ethics in accordance with the vision and mission of the church. Accountability is a necessary prerequisite to achieve sustainable service performance. Thus, the church organization must also be managed based on the principle of accountability, even the church must be an example for the realization of the principle of accountability in organizational management.

A *steward* is someone who has the duty of safeguarding the property of an owner. Christian stewardship consists of two responsibilities: (1) Christians are accountable to God for the use of everything God has given, and (2) Christians are accountable to each other for the offerings made to God's work. Church leaders and congregations are responsible for planning, making decisions, and distributing resources to achieve God's outlined goals. Accountability in this case is key. God's purpose and His glory are the purpose. The success or failure of financial management is measured by

whether or not God's purposes are achieved and whether or not these methods glorify His name.

Christian leaders must understand that Christians live in this world as stewards of God (Randa, 2012). God generously entrusted all his possessions to man and allowed people to make use of his possessions. Therefore, the main problem is that church leaders tend to forget that God only allows them to use what is still his/her (Randa, 2012). Due to distrust of church leaders and fear of misuse of funds, congregations often reduce their contributions to the church (Blye et al., 2020). Moral stewardship shows that everything possessed comes from God (Randa, 2012). For Christians, good stewardship is a must. As a Disciple of Christ, Christians should nurture and share their time, talents, and possessions with others (DeVries, 2016). Therefore, pastors and church leaders must understand the principles of biblical financial stewardship to be promoted to effective financial stewardship in the church (Randa, 2012).

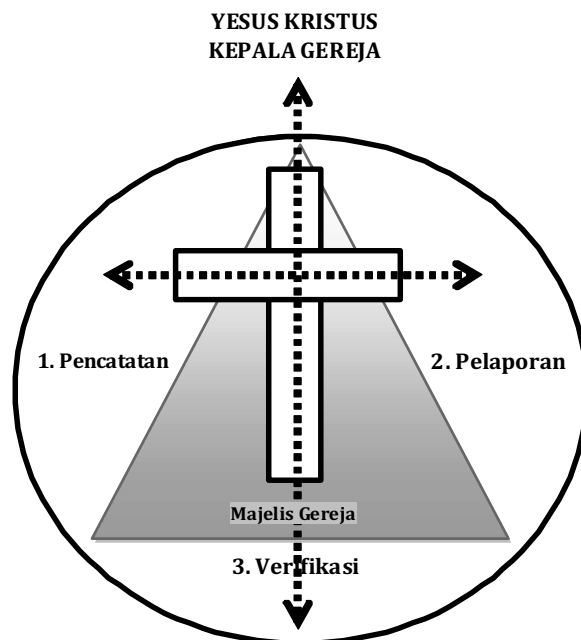


Figure 2. Cross Accountability Model

The Church needs accountability called *cross accountability*. Horizontal *accountability* is accountability among parishioners or church members. Horizontal accountability usually follows the chosen form or organizational structure of the church. In this case, if the Toraja Church chooses the Presbyterian Synodal form, then horizontal accountability is manifested through congregational assemblies and trials at the Kalsis, Regional or Synod level. The understood forms of liability are often limited to horizontal liability. In this case, church accountability is usually limited to reporting and accountability of church assemblies or workers' bodies and verification at various scopes (congregations, classics, regional synods and synods). The implementation of *horizontal accountability* in Church financial management can also be said to be the Church's social mission for the welfare of the people and the

interests of the community as well, Singgih, (1997). According to Setio, (2002), that the social ministry of the Church should care for and touch the poor (Ex. 23:6; Ul. 15:7-11); for strangers (Ex. 21:21-24); for children, orphans and widows (Deut. 24:19-22); and for the environment (Lev. 25:1-8). If the Church faithfully lives the principle of *horizontal accountability*, then the Church also carries out the critique of modern capitalism expressed by Weber, (1976), that economic goals are no longer related to a person as his usefulness, that is, to satisfy his material needs, but must prioritize his welfare and usefulness for mankind.

Vertical *accountability* is accountability for the management of all God-based resources as part of the testimony of Christ. This accountability is seen in the life of working through service. Herein lies the true Christian spirit. Offerings as a spiritual form of service must be collected in ways that are in accordance with God's will and used responsibly only in the context of service. Thus, vertical accountability should be a vibrant and dynamic and contextual spirituality of Christian ministry. This kind of spirituality must be the concern of the church in building church life. The cross must be understood as a reflection of the salvation of mankind as a manifestation of God's love, so that all the blessings and gifts God has given are used to serve one another for the glory of God. This is where church accountability comes into play. The implementation of *vertical accountability* in the financial management of the Church can also be said to be the spiritual mission of the Church to maintain the spirituality of the people to remain strong in the midst of the incessant and harsh temptations in this world. As anticipated by John Calvin that the need to live simply in running an economic life vigilantly for the temptations of luxury that he considered could interfere with spiritual life (Stackhouse, 1996)

5. Conclusions

The *cross-accountability model* is very appropriate to be applied to organize the Toraja Church's financial accountability system in a synodal presbyterial perspective so that the Toraja Church can maximally carry out church financial management correctly, well, appropriately and responsibly. It also helps promote the governance of ecclesiastical organizations ranging from the scope of congregations, classics, regions and synods. Theologically, the symbol of the *cross accountability* model becomes a path to restore man's relationship with God and restore man's relationship with others and the universe. Thus, the *cross accountability* model returns humans to live and carry out the meaning of economic principles in the *order of creation*. So running the *cross accountability* model in the Toraja Church's financial accountability model with a synodal presbyterial organizational structure is very theological. Thus, the church assembly as a permanent body that maintains, serves and leads congregations based on God's word is responsible for upholding accountability. The *cross accountability model of Church* financial management is also evidence of the call of the Toraja Church and Christians in Indonesia to transform the teachings of God's Word into the economic field, about the principles of economic ethics and business morals, both to Church citizens, the business world or companies, and to contribute to advancing the Indonesian economy

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