PROJECT ABSTRACT

Master of Business Administration
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TITLE: STRATEGIES FOR FINANCIAL SELF-SUSTAINABILITY: THE CASE OF CAMEROON UNION MISSION

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The attainment of financial self-sustainability is the essential goal of any organization, including faith based organizations. The main purpose of this study was to set up strategies for financial self-sustainability of Cameroon Union Mission of the Seventh-day Adventist Church. The study employed a cross-sectional survey research design. The target population comprised executive committee members, financial committee members, church administrators and key church members. The sample was the same with the target population and consisted of two hundred and thirty participants (N=230). Out of the 230 participants, only 160 effectively responded, that to say 87 church workers and 73 key church members. The research instruments were a questionnaire and a self-administered interview guide for key church members. The research findings were analyzed and presented using means and percentages.

The analysis of the five last audited financial ratios revealed that the selected organization did not yet attain the level of financial self-sustainability. Findings revealed also that some fundamentals documents and policies such as the employees' manual, the internal control document and the performance appraisal document did not exist in the organization with respectively a mean of 1.21, 1.30, and 1.49, whereas the capitalization policy, the code of conduct and ethics, the audit committee, the procurement committee and the investment policy seldom existed with respectively a mean of 2.36; 2.29; 2.28; 2.08 and 2.03. Respondents revealed also that misuse of church funds, corruption of church leaders, weak tithe promotion programs, lack of trust in church leaders, the unfaithfulness of church members, ineffective oversight responsibilities of the committee, the lack of financial planning, the low income of church members and the dependency spirit were equally major threats to financial self-sustainability. They suggested that to overcome these challenges, pooling funds together, diversification of income stream, appointing trustworthy leaders and staff, appointing qualified treasury staff, emphasis on the stewardship programs and sound financial administration were equally important solutions. Based on the findings, the study recommends some strategies for financial self-sustainability of the Cameroon Union Mission.

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A project

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Dedicated to my family and SDA Church in Cameroon Union Mission who supported the completion of this project. Thank you and God bless you abundantly.

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AACC	All Africa Conference of Churches
AUA	Adventist University of Africa
CAUM	Central Africa Union Mission
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CMUM	Cameroon Union Mission
FBO	Faith-Based Organization
GAAP	Generally Accepted Accounting Principles
OCF	Operating Cash Flow
RBV	Resource-Based View
SDA	Seventh-day Adventist
SPSS	Statistical Package for the Social Sciences
WAD	West-Central Africa Division

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CHAPTER 1

INTRODUCTION

Background of the Study

The attainment of financial self-sustainability is an essential goal that any organization struggles for. It allows organizations to fulfill their vision and mission, meet their goals and serve their stakeholders over time.

François (2015) noted that financial sustainability of Nonprofit Organizations (including faith-based Organizations) denotes the ability of these organizations to maintain a diverse source of revenue that enables them to continue to provide quality services regardless of changes in funding sources and other changes among their internal and external stakeholders. Bowman (2011) as quoted by Padilla et al. (2012) referred to financial sustainability as the ability of an organization to maintain adequate financial capacity and capability over time. Even though financial sustainability is only one aspect of an organization's overall stability, it's very vital because many people match the stability of an organization with its financial sustainability.

Ladipo (1987) described the phenomenal numerical growth of churches in Africa as a "fat baby, growing fatter everyday but never growing up" (p.19). It therefore needs sufficient financial means to nurture the new converted members and to build new structures to welcome them. Ndungu & Schwartz (2015) noted that for decades, African churches have been plagued by a paternalistic approach which created dependency on missionaries for external funding and for the personnel coming from western countries. But today, the influx of missionaries from western countries is lessening in Africa. This is illustrated by Ng (2014) who reported that in 1962, the Seventh-day Adventist Church, for example, sent out 490 missionaries with a majority of 90% from western countries, but in 2012, the share of world missionaries originated from western countries dropped to only 53 percent.

The exponential growth of membership in the developing and economically challenged countries and the declining membership in the developed countries pose the problem of the distribution of the financial resources to support the mission. Broadly speaking and as strongly argued by Ng (2014), church growth is moving with great speed in Africa, and the Seventh-day Adventist Church is not an exception; impressive numerical growth is reported every month in several regions of Africa. Ng (2014) added that in 2012, baptisms in global south (Africa, Asia and Latino America) represented 96% of the annual world baptisms in the Seventh-day Adventist Church. Some of the key factors contributing to people turning to God are poverty and suffering. This explains why the numerical growth of church membership is not followed by the financial growth. Analyzing the Treasurer's report of the Seventh-day Adventist Church at the General Conference Session in San Antonio, Hokama (2015) observed that the bottom six divisions of the denomination, which includes the three Divisions on the African Continent, have a weighted mean of only $35.72 per capita tithing, pay 19% of world tithe but makes up 73.03% of Seventh-day Adventist membership. The seven other Divisions have a total percentage of only 26.97 of Seventh-day Adventist membership but pay 81% of world tithe. The same analysis by Hokama (2015) showed that the three African Divisions of the denomination have a total of 38% of world membership but contribute only about 7% of the world tithe.

With a low per capita tithing, these African Divisions require substantial financial subsidies from the General Conference.

The newly created Cameroon Union Mission, carved out of the former Central Africa Union Mission is one of the fields that continue to benefit from subsidies from the General Conference of the Seventh-day Adventist Church through the West-Central Africa Division (WAD) of the denomination. Richli (2011) observed in his growth tithe index analysis that WAD experienced a tremendous tithe growth in 2011 with a 25.8 percent increase but these improvements in tithe volumes these past years mask significant differences in tithe performance across and within individual countries that composed WAD. As Richli (2011) explained the tithe growth of WAD in 2011 came from the Unions in Ghana and Nigeria that showed an increase of 34 and 24 respectively. The Cameroon Union Mission just like many other Unions within WAD had a ratio of less than 10. The discrepancy between the numerical and financial growth, leads to the lack of sufficient and qualified human resources, materials and financial means to nurture the church members and inadequate church buildings to welcome the new converted persons.

Statement of the Problem

The Seventh-day Adventist Church in Africa, and particularly in Cameroon, has been reliant on the spirit of dependency on external support encouraged by the paternalistic approach of the missionaries coming from the Western countries for a long time. But with less number of foreign missionaries and the reduction of the level of appropriations received from the Division (WAD) to support its activities, there are concerns and fears about the financial situation of the Church in Cameroon. Consequently, Churches in Cameroon must, as suggested by Afriyie (2015), “call for creative initiatives to come up with programs that will boost the current financial affairs to improve their financial sustainability" (p.17) to achieve their goals and mission; hence the need to set up strategies for financial self-sustainability for Cameroon Union Mission of the Seventh-day Church.

Objectives of the study

The main objective of this study was to set up strategies for financial self-sustainability for Cameroon Union Mission of the Seventh-day Adventist Church. The study specifically addressed the following objectives:

1. To analyze the trend of the financial self-sustainability of Cameroon Union Mission for the period 2010 to 2015
2. To identify the major threats to financial self-sustainability of the Cameroon Union Mission
3. To assess the current financial plans and policies put in place by the Cameroon Union Mission to address the issues of financial self-sustainability
4. To recommend effective strategies to mitigate the threats to financial self-sustainability of the Cameroon Union Mission

Significance of the Study

The reason why this study was significant can be explained by the strategic role played by the Church in the society. The church serves the family, the community, the government and the individuals. Therefore, its financial sustainability is in the interest of the society in general. Specifically, this study would be of great value to:

- **The Cameroon Union leaders, staff and other management committees** who would be enlightened on how to ensure financial self-sustainability of the faith-based organization and how to make it effective and efficient toward reaching their objectives. The findings and recommendations that would come up from this study would serve as a roadmap to Cameroon Union Mission's financial sustainability. The study would provide useful knowledge regarding strategies to be set up to impact and contribute to the successful adoption of the financial sustainability.

- The study would be significant to **the worldwide church leaders** of the Seventh-day Adventist Church in this sense that the findings of the study would allow leaders at the worldwide level of the denomination to better understand the local realities and challenges of the Church in Cameroon to initiate appropriate programs towards the Church in this country.
- **The Government:** Substantial resources pass through the Church and enhance the economic development of the country. Sustainable churches would lead to financial growth of church members, as the results, the macroeconomic data of the country would be improved.
- **The Church members:** Church members may find the results of this research useful and significant because the implementation of recommended strategies for financial self-sustainability would lead them to improve their well-being and carry out their personal and local church projects without waiting for external aid.
- **Academia:** The findings of this study were intended to add knowledge and understanding of the financial management of Cameroon Union Mission. The study enriched also theory and provided a proper and practical financial sustainability framework useful for future researchers, students and all those in academia.

Scope and Limitations of the Study

This study was limited to a setting up of strategies to financial self-sustainability of the Cameroon Union Mission of the Seventh-day Adventist Church, examination of the trend of its current financial sustainability indicators from 2010 to 2015, the major threats that hindered its financial self-sustainability, and to address the issues of financial sustainability. Geographically, the study covered the Cameroon Union Mission of Seventh-day Adventists. Within the selected organization, administrators, executive committees' members, finance and budgetary committees' members, treasury department staff and key church members were involved. The above participants were targeted because they possessed critical information related to the financial self-sustainability of the Cameroon Union Mission.

As with any study, inherent weaknesses and constraints have affected this study. The non-availability of some potential respondents, the shortness of time to collect the data, the inability of some participants to respond to the questionnaire and the fear of some of them to respond objectively to the questions, were some of the constraints and weaknesses of this study.

Operational Definitions of Terms

Financial sustainability: In the context of this study, the term refers to the capacity of the Cameroon Union Mission to cover all its charges and to accomplish its mission over time.

Financial self-sustainability: It's the ability of the organization to meet its physical, social and spiritual needs with consistent financial resources raised internally without a special or an occasional donations from external sponsors.

Strategies: Strategies refer to plans, programs and means to achieve the financial self-sustainability of the Cameroon Union Mission.

CHAPTER 2

REVIEW OF RELATED LITERATURE

The focus of this chapter is to present the review of some concepts, theories and principles related to financial sustainability of not for profit organizations (Faith-based Organizations included) from recent literature and previous studies that have been conducted by researchers. It starts with the examination of the theories that underpin the study and then presents the empirical literature on financial sustainability outlined as follows: an overview of the concept official self-sustainability, the measurement of the financial self-sustainability, the challenges and threats to the financial self-sustainability, the strategies to achieve financial self-sustainability and the conceptual framework of the study. In short, this section tends to review literature to establish a clear bottom layer of the understanding of the variables that influence financial self-sustainability.

Theoretical Literature review

Overview of some Theories

This section is based on some of the theories related to the financial management and financial sustainability in organizations. Specifically, it examines the agency theory, the stewardship theory, the enlightened shareholders theory, the resource-based view, the resource dependence theory, the managerial hegemony theory and the stakeholder theory.

The agency theory. The *agency theory* has attracted organizational and strategic management scholars and resulted in a great number of studies these past decades. This *theory* asserts that there is a conflict of interest between the owners called the principal and the manager. The divergence of interest is due to the separation of ownership and control in the modern organizations (Pastorisa & Arino, 2008). The agent accepts to manage the owner's wealth because he perceives more benefit with this opportunity and he acts for his interests at the expense of the owner's capital. According to agency theory, both the principals and the agents seek to receive as much benefit as possible with minimal effort. Coase, (1976) added that people are naturally self-interested and for this reason they cannot act in the interest of others, on the contrary, they act to maximize their utility. Hawley &Williams (1996) quoted by Tan et al. (2007) shared this point of view and argued that self-serving opportunism is a predominant habit among shareholders and do not foster sustainable practice. Mawudor, (2016) explained that "some investors move quickly in and out of investments and are sensitive to current earnings at the expense of the long-term prospects of the firms in their portfolio" (p.63). For them procedural control must be enforced by the principal (owners) to restrain the delinquent behavior because without adequate monitoring, sanctions and incentives the appointed managers may divert resources away from achieving the benefits of shareholders. However, Brecht et al. (2002) quoted by Mawudor (2016) argued that some of the incentive systems in common use do not effectively align relationships between principals and agents because of the incorrect assumption that earnings and stock cannot be manipulated. The limit of the agency theory is that it assumes that only the shareholders have interests in the firm. It does not take into account the various other parties such as employees, the government, the community, the creditors, who have interests also in the firm and want its sustainability and longevity. The agency theory finds its application in this study on financial self-sustainability since the managers as "agents" are entrusted with financial resources and other resources to practice the management and bring out the sustainability of the organization.

The stewardship theory. The supporters of *stewardship theory* such as Davis et al. (1997) cited by Macheridis (2014) considered managers as stewards and not agents as stipulated by the agency theory. Wilson (2013) defined steward leadership as the management of "the efficient use and growth of organizational resources, and to lead the staff and the activities of the organization as steward in order to achieve the mission according to the objectives of the owners and stakeholders" (p. 2). For Cossin et al (2015) "Stewardship is the process by which a firm can best create value over time, through its relationships with both internal and external key agents. …Internally, by fostering the conditions which intrinsically motivate employees; externally, by understanding relationships with its partners and the communities in which it operates, the firm contributes to building a landscape of greater transparency and trust" (p.10).For the stewardship theory defenders, the management does not need to be controlled and monitored because the steward meets his personal needs by working towards the organizational objectives. Managers are good stewards of the organizations working hard and harmoniously with the board to make a high level of profit. According to Wilson (2013), steward leaders "recognize that they are not owners but only trustees of the resources belonging to another; they know who they are accountable to and what they are accountable and they maintain close relationships with the owners of the resources in order know the owner's goal and intentions" (p.2). For this reason their motivation is based on trust, responsibility, and mission alignment. As such, the role of the board is just strategic, that is to say its role is to give direction and not monitoring and controlling. To create this harmonious environment, the stewardship theory recommends an appropriate organizational structure to avoid the conflict of interest between the so-called “principal and agent”. That can be done by appointing the same individual both as a board member and part of the management of the organization. As Katwesigye (2015) observed, the *stewardship theory* seems to be idealistic in this world. Managers cannot be always faithful stewards on their own so that they can easily align their interests to those of the owners. In Faith Based Organizations (FBOs), it’s not easy to determine the interests of various players intervening in the organization.

The stakeholder theory. As an alternative to the *agency and stewardship theories*, *stakeholder theory* has been developed to address the ethical issues of considering only the interests of owners. Katwesigye (2015), Freeman (1984) and Freeman et al. (2010) argued that the business must take in account not only the interests of the owner but those of all the stakeholders of the organization. However, vibrant discussion has been raised with regard to the composition of all those stakeholders. Freeman (1984) as quoted by Schwartz (2006), p.294) defined the term stakeholder as “any group or individual who can affect or is affected by the achievement of the organization’s objectives’’ (p.294).Mitchell et al. (1997) laid down a set of criteria to identify and separate stakeholders from non-stakeholders. For them, stakeholders can be identified by their possession or attributed possession related to one, or two or all three of the following attributes: (1) the power to influence the firm, (2) the legitimacy or the stakeholder‘s relationship with the firm and (3) the urgency of the stakeholder or his claim on the firm. Based on these criteria, Schwartz (2006) argued that God should be considered as a managerial stakeholder for any firm because God meets all three of the specific criteria or attributes (i.e., power, legitimacy, and urgency). Mitroff & Denton (1999) quoted by (Schwartz, 2006) explained that the principal stakeholder for the organization is God, who is equivalent to the 'Big Boss' or CEO and also owner. However, a number of arguments have been raised against the consideration of God as a managerial stakeholder. The argument raised is that only human beings should be considered potential stakeholders. Starik (1995) quoted by Schwartz (2006) explained that only human beings have been perceived to possess and to exercise political economic. Any way, if God were to be considered as the principal stakeholder in any organization, the implications would be very great. Schwartz (2006) noted the following four implications: "(1) greater meaning for those involved in business; (2) more 'socially responsible' decisions; (3) enhanced ethical decision-making; and (4) a healthier bottom line for the organization" (p.300).Furthermore, Pichet (2008) added that *the stakeholder theory* fosters a well governed and stable company seeking long-term success and truly sustainable development, seeking for a generating value for the firm in the long run. The *stakeholder theory* is relevant to the current study considering that the Cameroon Union Mission (CMUM) is a Faith-based Organization (FBO) that is not established for making profit but to accomplish a particular mission. Multiple stakeholders such as members, managers, donors, government, community, staff and the "Big Boss" intervene in the activities of the CMUM and have multiple and important interests.

The stakeholder theory has been criticized for its difficulty to define the interests of stakeholders. What can be done in a situation when different stakeholders have conflicting interest? Pichet (2008) explained that "the advantages gained by some parties are matched by the disadvantages besetting others. In turn, this situation raises questions about how this might happen" (p. 10).

The enlightened shareholder theory. In answer to the above, *the enlightened shareholder theory* has been proposed. The main idea of this theory is that the shareholder interests are enlightened by the interests of the other stakeholders which should not be neglected entirely. Pichet (2008) argued that in the *enlightened shareholder theory*, internal mechanisms should enable shareholders to be informed of the proper functioning of the company, board members should defend the firm's long-term social interest and the composition of the board should be chosen carefully.

The resource-based view. *The resource-based view (*RBV) considers the firm's resources as the fundamental determinants of competitive advantage and performance. According to Barney (1991), a firm resource must have four attributes: "it must be (1) valuable in the sense that it exploits opportunities and/or neutralizes threats in a firm's environment, it must be (2) rare among firm's current and potential competition, it must be (3) imperfectly imitable, and (4) there cannot be strategically equivalent substitutes for this resource that are valuable but neither rare and imperfectly imitable" (p.106) in order to be source of a sustained competitive advantage. The RBV suggests that a firm can create sustainable competitive advantage by developing its unique resources and capability (Mawudor, 2016). The RBV finds its application in this study because it shares some terms such as "resources" related to the formulation of sustainability strategies of FBOs. To deepen the contributions of the RBV, the examination of the closely associated theory, namely *resource dependence theory*, proves to be necessary.

The resource dependence theory. *The resource dependence theory* is based on the following principles: organization depends on resources, these resources come from the external environment where other organizations are active, and it means that the resources one organization needs are thus in the hands of other organizations. So, even though organizations are legally independent, they are dependent on each other. Organizations are not self-contained or self-sufficient that is why the environment must be relied upon to provide support, (Pfeffer & Salancik, 1978). For this reason, the role of the board is to maintain effective relationship with stakeholders to ensure that there's a flow of resource in and out of the organization. Board members must possess external contact and expertise, (Brown, 2005) as quoted by (Katwesigye, 2015). In short, the organization's survival depends on external resources, that is why the organization should acquire theses resources and manage them well to reduce the extent of the external control and dependence. It's true that no organization is totally self-sufficient and independent from all others but it's important that organizations meet their needs in a sustainable way. Faith-Based Organizations (FBOs) depend mostly on external resources, the acquisition of resources and their proper expending process should be very critical. Unfortunately, boards in many organizations make little contribution to the strategy of the organization leaving the major responsibility of the resources management to the managers. The managerial hegemony theory gives more details.

The managerial hegemony theory. *The managerial hegemony theory* argues that boards are largely ineffective for they make only superficial review (Clendenin, 1972 as quoted by Hung, 1998). For Hung (1998), the managerial hegemony theory refers to the situation when the governing board of an organization serves simply as a ``rubber stamp'' and all its strategic decisions are dominated by the managers. The theory of managerial hegemony stipulates that the boards member possess limited knowledge on the organization compared to managers and have limited time to put on the business affairs.

Theories Upholding this Study

This section reviewed certain number of theories in order to form a foundation to a financial self-sustainability model. As Hung (1998) noted “each theory seems to focus on only one small part and no one is able to perceive the whole picture” (p.108) of the organization. Adopting a single theory to explain the function of the organization toward a financial self-sustainability has some limitations, therefore each theory has its own relevance in this study.

However, stakeholder and stewardship theories remain the most viable approach to the study of Faith-Based Organizations (FBOs). The Faith-Based Organizations do not operate for profit but rather for the benefice of the general community. When stakeholders get what they want, they give more to the organization, hence enhanced, viable and sustainable organization (Freeman, 1984).However, the stakeholders’ interests may not always be aligned with the organization interests, thus the role of the steward leaders “is to balance these in a manner that creates value not just for the organization but for societal stakeholders too. This requires an inspired insight and vision, reinforced by an unwavering commitment to excellence and the ability to find a “middle way” that keeps competing interests in mind when making decisions (Cossin et al. 2015).

Review of Faith-based Organization Literature

Since this study is focused on Faith-based Organizations, exploring its concept and its characteristics and the comparisons between Faith-based Organization and Profit Oriented Organization is crucial.

Faith-Based Organizations (FBOs) are organizations that are connected with an organized faith community that draws staff, volunteers or leadership from a particular religious group, (Scott, 2003). They referred to religious Organizations or

Institutions related, established to carry out specific activities for the benefit of the general community and these activities are intended to meet the needs of members of society who required long-term attention (Mawudor, 2016). Smith & Sosin, (2001) as quoted by Scott (2003) suggested that FBOs directly sponsored by a denomination are more closely to faith; it means that FBOs that receive the majority of their monetary resources from religious institutions should be more tightly coupled to faith. In general, the Faith-Based Organizations are private initiatives that rely on the contributions of members, gifts, grants or government subsidies for the great part of income. Like other nonprofit organizations, the FBOs are characterized by "the non-distribution of profits or surpluses and have core values that guide their operations, e.g., religions, humanitarian and moral…Because they rely on donations and grants, the cash flows become extremely difficult to predict or to forecast in a reliable manner from year to year. Therefore, budgeting is of necessity a critical activity for the respective finance departments" (Mawudor, 2016, p.43, 44).The role of Faith-based Organization is not solely a spiritual ministry in the everyday sense of the term; it has to do with the material life of human beings (Bieler, 2005) as quoted by Mawudor (2016). In order to fulfill its mission of witnessing the God's love to the world, the financial sustainability of the Church remains crucial. The focus of this study is exactly to set up strategies for financial self-sustainability for a Faith-Based Organization.

The subject of financial self-sustainability or financial self-sufficiency has engaged the attention of the church in the third world and specifically in Africa for the last four decades. During the International Congress on World Evangelization at Lausanne in July 1974, in the Press Conference, Gatu, as quoted by Cassidy(1976) pointed out four problems that needed to be confronted: "(1) the uncertain relationship that exists between the sending and receiving churches; (2) the need for selfhood and self-reliance of the church that has emerged in the mission field; (3) the need for the national church to take the responsibility for mission with its own resources and its own people; and (4) the problem of institutions on the mission field- those that may or may not be desired by the church, the supervision of such institutions and resources to sustain them."

The basis and motives for the call to "moratorium" launched by the All Africa Conference of Churches (AACC) held in Lusaka, Zambia in 1974 were to encourage African churches to leave the dependent attitudes and to help them to establish their own priorities in their work for Christ, (Cassidy, 1976). The assembly encouraged churches to develop real estate for purposes of sustaining their respective operations.

Financial Sustainability and Self-sustainability

Haley (2014) argued that there are different perspectives on sustainability and what it means in practice. He explained that for some, sustainability concerns the financial viability or long-term economic growth; for others, it is about environmental sustainability and addressing issues of climate change, population growth and resource imbalances and for others again, it might refer to program or "intervention" sustainability, with an emphasis on maintaining the quality of a particular service or program after a targeted intervention has ended.

For Gomis et al.,(2011) and Iwu et al.,(2015), even though the concept of sustainability is in ecology, the much wider modern conception of sustainability implies survival and endurance through a relationship with the environment, society, and economy. It's the ability of an entity to continue a defined behavior indefinitely (Filene, 2011). In other words, it's the ability of an organization to meet its goals over the long term. The sustainability for nonprofit for example means that the organization will be able to fulfill its commitments to its clients, its patrons, and the community in which it operates. Sustainability in this context means stakeholders can place their trust in that commitment (Weerawardena et al., 2009). Green Party of Canada (2008) quoted by Mawudor (2016) and Leon (2001) shared this view and described the term "sustainability" as a "long-term well-being" or ensuring the organization's longevity to maintain secure livelihoods for all with concerns for generations yet unborn. For them the goal of sustainability is to manage the affairs in ways that strengthen community that will not become dependent on other actors. Cryton et al., (2009) quoted by Mawudor (2016) saw sustainability from this perspective and described it as the ability "to cut the umbilical cord" that binds donor funded organizations to its donors. For them, a sustainable organization is able to generate its own funds.

Sa-Dhan (2010) as quoted by Marwa and Aziakpono (2015) noted that the term sustainability has broader dimensions, including financial sustainability, institutional sustainability, mission sustainability, program sustainability, human resource sustainability, market sustainability, legal policy environment sustainability, and impact sustainability. Commercial Market Strategies (SISA, 2005) as quoted by Mawudor (2016) identified three main ideas emerging from the term sustainability. The first is the ability for the organization to improve the institutional capacity to maintain its activities over time, the second is to minimize the financial vulnerability and the last idea is to develop diversified sources of institutional and financial support.

Sustainability is more than cash and liquidity. Sustainability for faith-based organizations includes elements such as "the strategic direction, spiritual and moral values, governance, management practices, human resources, service delivery, financial resources and external relations “ (Fowler, 2000 as quoted by Mawudor, 2016, p.52).However the financial sustainability is very important because sometimes the stability of an organization equates with its financial stability.

Foresters Community Finance (2011) defined financial sustainability as “the ability of the organization to mobilize, manage and efficiently use all its resources (financial, human, and mission) on a reliable basis to achieve its core objectives” (p.3). Furthermore, they argued that building a financial sustainability is more than increasing income, but it is about ensuring that there is sufficient diversity in the income and building wealth (financial and non-financial). WCC (2005) citing in Mawudor, (2016) asserted that a sustainable organization must be able to create and manage a financial resource base that generates sufficient funds to support the relevant operations related to its mission and strategic direction. In term of accounting principles, the total income less total cost equals surplus or financial sustainability. In other words, financial sustainability is for an organization the net income or surplus. It is income over expenses, liquidity availability to pay bills and solvency as the relationship between assets and debt or liabilities (Mawudor, 2016). In short, a non-profit organization is sustainable when it obtains sufficient revenues to respond to a demand and to sustain productive processes at a growing rate to obtain a surplus. Foresters Community Finance (2011) noted that a sustainable nonprofit organization is characterized by a clear and shared visions, an establishment of health reserves owned by the organization, a growth of independent and unrestricted incomes, a strong link between the financial and social objectives, a movement of responsive use of financial information to strategic use of financial information in planning the organization future, an ownership of assets and increasing impact on the community.

But all these features of the financial sustainability pass through sound organization and financial management practices.

A newly emerging organizational management mode differs from the traditional vertical hierarchy of command and puts emphasis on the self-management, autonomy, and self-sustainability that are three prerequisites for a successful and self-sustainable organization (Zeleny, 1997). Furthermore, Zeleny (1997) added that a self-sustainable system or organization must be “autopoietic,” that is to say self-producing and must therefore be organized for “autopoiesis,” whereas sustainable organizations are “heteropoietic,” that is to say their sustainability does not come from their own organization but from system-sustaining activities of external agents. Heteropoitic organizations can remain sustainable as long as the external agents sustain its system-sustaining effort. The Financial Self-Sustainability index evaluates the level of subsidy dependence of Organizations and gauges their progress over time towards self-sufficiency. The Financial Self-Sustainability measures the extent to which the business revenue covers the costs (Yaron& Manos, 2007). According to Pissarides (2004) citing Al-Haidi (2009), nonprofit can be proclaimed to be self-sustainable if, without using of subsidies, grants or other concession resources can profitably provide service on an acceptable scale. Schreiner (1996) citing Al-Haidi (2009) added that self-sufficient organization might be financially sustainable but it is not self- financial sustainable unless it is also privately profitable.

Yet, several decades ago, the concept of financial self-sustainability of churches in Africa started to emerge, when two prominent missionary leaders: Henry Venn of the Church Missionary Society in England and Rufus Anderson, an American mission administrator of the nineteenth advocated the theory of the ‘three self-principles’(Shenk, 1981).They provided guidance for Faith-Based Organization to omit dependency on foreign support by promoting indigenous churches to exercise their own leadership and resource to accomplish their mission of evangelism. The vision of this formula is to promote local Church Organizations that would become, ‘self-supporting’, ‘self- propagating’ and ‘self-governing.” A ‘self-supporting’ Faith-Based Organization is, according to Anderson and Venn as cited by Wakene, (2010), the Church Organization that is able to operate by local resources in line with its own financial abilities without depending on the abroad missionaries. A self-supporting Organization should thus gain a sense of autonomy and responsibility. The more an Organization has its own financial resources the more it grows. The principle of “self-propagating’ consists of equipping and enabling local people to evangelize in their own ways knowing that they understand their own people’s culture and know how to approach them, this will induce self-extension and expansion (Wakene, 2010). The last self-principle is the ‘self-governing’ that consists of self-management of the church without interference of the foreign missionaries. According to Wakene (2010), the aim of self-governing principle was to rise up indigenous churches in order to set them free from kind of colonial dependence on Western imperialism.

The three self-principles initiated and advocated by Henry Venn and Rufus Anderson established a pathway to the concept of self-sustainability. But for the purpose of this study the three self-principles should not mean as Ncube (1990) said “isolation” for no man is an island; they should be rather considered as the “virtue of responsibility which is the cornerstone for an indigenous church’s health and vitality” (Stout, 2008, p.57).

Scholars undertook studies on financial sustainability of organizations and found that there is an essential requirement for achieving financial sustainability. Leon (2001) advocated that there are six fundamental requirements to financial sustainability including long term commitment, leadership, investment of time and money, a business plan, and effective management team and team work. For Boas (2012), one should also consider a regular strategic risk and financial planning, maintain the essential ingredients of adequate financing systems, income diversification, good stakeholder relationships, unrestricted funding, financial reserves and effectives management of overheads. Leon (2001) explained that strategic planning is a very important instrument in any organization. It is a mechanism to help clarify the organization mission and objectives and prioritize the actions needed to accomplish the objectives. Financial planning should be added to the strategic planning. Leon (2001) suggested also that "at least 60% of the organization's overall budget must come from five different sources" (p.14). This suggestion is understandable because if the budget of the organization relies only on one source, any change in this donor's decision will induce a major crisis.

Knowing how to manage the financial resources is essential to achieving the financial sustainability. The financial management is concerned with setting up "efficient procedures for administration and finances that are governed by a series of institutional policies that help us make the most of our resources and ensure transparency in fiscal management. Moreover, these procedures must enable us to anticipate the organization's financial standing and, ultimately, make appropriate decisions in a timely manner. Efficient procedures also allow us to generate income through the financial management of available assets" (Leon, 2001, p.17).

For Haley (2014), apart from raising money from various sources, nonprofit organizations should invest in developing and maintaining strong personal relationship with their key stakeholders particularly donors, supporters and volunteers. For him a sustainable organization is the one which is able to raise or manage funds but is also able to build on its reputation and develop strong external relationship. Such positive personal relation between key personalities promotes internal cohesion, enables effective decision making, facilitates accountability and above all build trust between the key actors. Abt Associates Inc. (1994) emphasized that the sustainability efforts of an organization should remain in harmony with stakeholders' interests and expectations and should ensure that there's an alliance, confidence, allegiance and trust between the organization and its stakeholders.

The Financial Self-sustainability Indicators

As Laing (2015) observed, the level of oversight and the standards of accountability are less in the nonprofit organizations including the faith-based organizations compared to the for-profit organizations because the idea is that the nonprofit organizations are solving problem in the community and are doing good in the world. However, since these last decades many organizations claimed to give a grade to the nonprofits and to evaluate their impact in order to help donors decide if it is worthy to invest in terms of giving or if it is an excellent and safe non-profit. Otherwise, Ryan & Irvine (2012) noted that financial ratios are accepted as a means of addressing nonprofit organizations accountability issues, by comparing financial ratios between nonprofit organizations. These ratios have been considered as part of an assessment of financial vulnerability or financial health of organizations. Zietlow (2013) noted that most of the financial health or sustainability indicators models focused on the negative dimension of vulnerability rather than the positive dimension of financial health. Financial vulnerability measures the probability that a nonprofit will experience financial trouble or bankruptcy. Laing (2015) attributed the fatherhood of the financial ratios analysis in order to understand the financial health of nonprofit organizations to Tuckman and Chang (1991). In fact, Tuckman &Chang

(1991), as cited in Laing (2015) suggested four accounting ratios to measure the financial sustainability or vulnerability of nonprofit organizations: *equity balance, low administrative costs, operating margin, and concentration of income streams.* These four criteria are combined to form the basis of the measure for financial health of nonprofit organization. Equity balance is the total assets of the organization less the liabilities. Mawudor (2016) explained that a large equity balance enables the nonprofit organization or faith-based organization to re-finance the existing property or through sales or in obtaining loan; it's a long term stability indicator. According to Bryce (1992) as cited in Mawudor (2016), the concentration or diversification of income streams indicator is very important for nonprofit organization in the fact that the diversification of income sources increases the financial sustainability because all sources of income will not be affected by the same economic shock at the same time. Mawudor (2016) explained that the nonprofit organization with less administrative costs is most likely to be more financially sustainable than the one with higher overhead or administrative cost because donors are less inclined to fund administrative costs. He added furthermore that the operating margin is very critical for the future planning of nonprofit as well as meeting the present challenges. Tuckman & Chang, (1991) as quoted by Laing (2015) posited that nonprofits that were healthy in the current year (in the short term) had the potential for future financial sustainability. Their work was taken a step further to try to predict which nonprofits would succeed or fail. Bowman (2011) as quoted by Laing (2015) proposed a potentially more refined model that assumes that nonprofits will be sustainable if they have positive results over the short term, in other words a sustainable nonprofit that has continued short term growth, will over time, contribute to long term health and this growth can be observed through the growth of its assets.

Thompson et al. (2016,) do not agree with this view. For them the financial performance measures are “lagging indicators that reflect the results of past decisions and organizational activities. A company’s past or current financial performance is not a reliable indicator of its future prospects. … The best and most reliable leading indicators of a company’s future financial performance are strategic outcomes that indicate whether the company’s competiveness and market position are stronger or weaker. Accomplishments of strategic objectives demonstrate that the company is well positioned to sustain or improve its performance” (pg. 28).

Ryan & Irvine (2012) explored five categories of accounting ratios that can help boards and management to make decisions on financial health of the nonprofit organizations. These financial ratios include efficiency, stability, capacity (liquidity), gearing and sustainability ratios. Efficiency can give valuable insights about the way administration and programmatic expenditures patterns contribute to the financial and mission performance of the nonprofit organization. The stability or revenue concentration ratio indicates the extent to which an organization is financially vulnerable due to its dependence on narrow range of sources revenue. This can be measured by calculating the particular revenue source as a percentage of total revenue (Tuckman & Chang 1991) as quoted by Ryan & Irvine (2012). The capacity or liquidity ratio measures how quickly the organization can meet its commitment in the next financial period. It is recommended as a measure of financial vulnerability of nonprofit organization, since the inability to manage cash flows in the short term would jeopardize a nonprofit organization’s ability to continue to operate (Buckmaster et al., 1994), Greenlee and Tuckman (2007) as quoted by Ryan &Irvine (2012). The gearing ratio indicates the extent to which assets are funded by debt. It is an indicator of the level of debt. It means that if the organization were to liquidate, it indicates the extent to which assets would cover the liabilities. It highlights the presence of debt and its implications on the financial health of the organizations (Ryan & Irvine, 2012). The sustainability ratio measures the ability of the nonprofit organization to maintain its operations and to achieve some level of surplus in order to build sufficient reserves for the maintenance and expansion of mission. 'Nonprofits with high surplus are considered healthy because they can reduce surplus before they need to reduce services during financial stress' (Hager, 2001), (Ashley & Faulk, 2010, p.47) as quoted by Ryan &Irvine (2012, p.15).

Zietlow (2012, pp.16) developed a positive analysis of organizational finances rather than the vulnerability approach that largely dominated the literature and suggested the Financial Health Index (ϕ) which is "a single-index-indicator of overall financial health for the timeframe spanning from tomorrow to three years from now. The index is calculated by weighting four categories of indicators. Fifteen individual indicators are included in the categories: three 'General Indicators' (age, size and asset instability index), four 'Immediate-Term Indicators' (cash reserve sufficiency ratio, modified cash ratio, target liquidity lamda and current liquidity index), three 'Short-Term-Indicators' (OCF ratio, asset ratio, administrative expense ratio) and five 'Medium-Term- Indicators'(net surplus, contribution ratio, self-financing ratio, financial debt ratio and fundraising cost ratio)" (p.16).

According to ACCA (2009) as quoted by Mawudor, (2016) the financial sustainability in accounting terms can simply be measured by means of tools such as the operating ratio, the current ratio, the quick ratio, the debt ratio, the asset lifecycle renewal period, debt services coverage ratio. Leder (2012) noted that financial analysis applicable to the for profit organizations may not be useful for nonprofits because financial statements do not look alike, revenue streams are different, equity is much different and nonprofit focus on serving its mission. For these reasons he proposed some good metrics for nonprofits such as the ‘Days Cash on Hand ratio’, ‘Current Ratio’ ‘Aged Account Receivable’ and ‘Aged Accounts Payable Ratios, ‘Debt Ratio’, ‘Income Reliance Ratio’, ‘Earned Income Ratio’, ‘Program Services Expenses Ratios’, ‘Savings Indicator’, ‘Personal Cost as a percent of total expenses’, ‘Investments as a percent of total assets. He suggested furthermore including the non-financial measurements such as donors, board members, employees, volunteers, service area and market share when analyzing financial measurements. Echoing the view of Leder, (2015), Léon (2001) suggested three different groups of financial indicators including nonfinancial indicators when analyzing the financial health of any nonprofit: the indicators of strategic Vision and Leadership, the indicators of Income-Generating Capability and the indicators of Financial Administration Capability.

Financial Policies and Procedures

According to MBI Consulting (2010), every organization should have a separate financial policy to ensure clear instructions on how financial transactions will be carried out in a consistent and accurate manner with the purpose of ensuring the safe guarding of assets, the prudent management of those assets and to make certain that financial statements are prepared in conformity with GAAP (Generally Accepted Accounting Principles).

The General Conference Working Policy of the Seventh-day Adventist Church stressed on some general financial policies that must be put in place in any organizational level of the denomination. In fact, the General Conference Policy requires that financial policies in each organization should clearly point out the role of leadership to manage the financial matters in a transparent and responsible way. They should indicate details on financial planning and budgeting process, the monthly financial reports review and approbation, the debt control process, the approval process for capital projects and financing, the review and approval process of compensation, the sources, plan of handling and disbursement of funds.

Threats and Challenges to Financial Self-sustainability

All non-profit organizations including faith-based organizations seek to achieve financial self-sustainability however threats and challenges facing this sector are of great importance. Leon (2010) as cited in Singh &Mofokeng (2014) observed that the major challenges are attributed to a perpetual donor dependent vision of many organizations. According to Ebrahim (2010) the major threats to financial sustainability in nonprofit organizations can be explained by the problem of accountability. In fact, nonprofit organizations face demands for accountability from multiple actors, accountability for finances, governance, performance and mission. He added that the accountability is about public trust and has four main components which are “transparency”, “answerability,” compliance”, and “enforcement”. The lack of accountability leads therefore without fail to public mistrust. Unfortunately, there are some boards in nonprofit and particularly in faith-based organizations that run away from their stewardship responsibilities that consists of overseeing the effectiveness of the stewardship of the organization’s mission, community trust, reputation, assets and resources. Shore (2007) as quoted by Butts (2008) observed that “trust in organizations has been eroding for years to the point of a current all-time low level of trust” (p.125) and faith –based organizations are not different. Stückelberger (2010) posited that corruption exists not only in business, politics but also in churches or religious institutions of all religions and the major effect of corruption is seen in the loss of trust between donors and their partners. Bae (2012) describing the churches in

Korea, noted that diverse problems pertaining to Christian ethics have risen within churches that critically diminished the credibility of the church and its leadership. Ethical sins like sexual immorality, church succession, illegal election with bribery, using church funds for illegal or personal agenda, treating members as numbers, disputation for seniority, pursuit of power. He continued to explain that church members need men and women of integrity and character, who has the skill and experience to allocate church finance for the purposes of accomplishing the mission of the church. Managing finances within a church requires therefore both spiritual maturity and technical specialty of spiritual leaders. Furthermore Bray (2010) as quoted by Omeri (2015) explained that there exists a correlation between financial sustainability and nonprofit management, leadership and public image which could contribute or impede financial viability. He added that foundations and other donors increasingly want access to up-to-date information about the organization's operations as a way of ensuring return on their investment. He also suggested that one of the threats or challenges faced by nonprofit and faith-based organizations serving low-income communities is the struggle to raise funds for operations because there are few members who have the means to contribute financial support to the organization. Mawudor (2016) explained for example that funding from Church membership, like funding from grant sources, is an unstable source of revenue for sustainable social service delivery.

As Cannon (1999) cited by Omeri (2015, pp.714) said moving a nonprofit organization or faith-based organization towards greater financial sustainability is not an easy task. There are no magic solutions, and it takes hard work. But continuing to depend on foreign donors is no alternatives."

Financial Strategies to Achieve Self-sustainability

Several scholars have argued and advanced some major strategies to address the challenges faced by nonprofits and faith-based organizations towards self-sustainability. For some the key to self-sustainability is the ability to improve leadership of both staff and the board to enhance management systems that ensure greater cost efficiency and effectiveness (York, 2010). Bae (2012) and Kitawi & Irungu (2015) supported this view and described some qualities such as vision, integrity, credibility, competence and commitment that are critical to resource mobilization and to an increased giving culture in the Church, qualities that should be exhibited by leadership and staff. For other scholars the solution lies in the entrepreneurial postures. Weerawardena & Mort (2012), Rhoden (2014) and Mbe, (2008) suggested a new vision for church members and church for the whole body to engage in business, profit-making activities and income generating services, in the areas of education, health and printing.

For other scholars, again the solution resides in balancing mission with operational efficiency (Chetkovich&Frumkin2002), or in being business-like (Dart, 2004; Maier et al., 2014; Kitawi & Irungu, 2015) or revenue diversification (Shing & Mafokeng, 2014). There are also researchers who recommend that organizations increase their innovativeness to remain competitive and financially sustainable (Smith et al., 2008). Other researchers recommend collaborations or a network form by “joining hands together” or “self-help groups”(Corbin et al., 2012; Padilla et al., 2012; Afriyie, 2015; Wanjohi, 2010 as cited in Omeri, 2015). The idea of “joining hands together” or “self-help group” is based on the understanding that one could not be able to carry out plans or actions by himself but would require a certain contribution from other members of the society. Collaborations help acquire critical resources, reduce financial uncertainty and may improve nonprofits' abilities to serve their communities. Other researchers suggest that fostering a culture of giving by encouraging members to donate, even if it is a small amount can address the fund-raising challenge (Padilla et al., 2012).

The review of theoretical literature pertaining to financial self-sustainability and the empirical review of the related studies establish an effort to understand the different aspects of the concept of financial self-sustainability for nonprofit organizations and mostly for faith-based organizations. From the review of literature, it's clear that no single approach is sufficient as strategy to address the financial self-sustainability's question. It's also important to underline that little attention has been paid by researchers to the financial management practices of faith-based organizations and particularly in the context faith-based organizations in Cameroon. Mawudor (2016) noted that Ferreira and Merchant (1992)in their seminal review and critique of 82 published field research studies of financial management and sustainability, focused on public sector, four health care organizations and no studies on religious organizations.

This study intends therefore to determine the trend of the financial self-sustainability indicators of the Cameroon Union Mission, a faith-based organization, in order to understand the potential threats to its financial self-sustainability. This study provides a conceptual framework and identifies financial strategies that managers and boards could set up or cultivate to gain credibility with stakeholders and to enhance the financial self-sustainability.

Conceptual Framework

Underhill (1991) as cited by Mawudor (2016) defined the term conceptual framework as an analytical investigation, an interpretation of any relationships among factors relevant to the research. It may be based on different theories or researcher's knowledge relevant to the research problem at a given point of time.

<u>Independent Variables</u> <u>Dependent Variable</u>

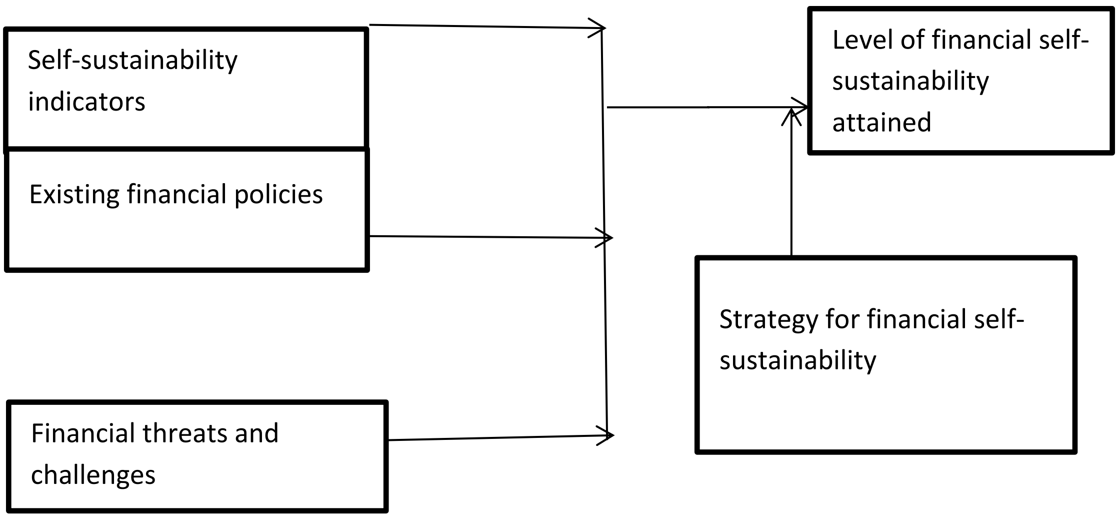

*Figure 1***.** The Conceptual Framework.

Within the conceptual framework of this study, the first step to undertake is to determine and to analyze the trend of financial indicators of the organization. The next step is to check the existing financial policies put in place to establish guidelines for developing financial goals and objectives, making financial decisions, reporting the financial status and managing the organization's funds. The following step is to understand the threats that pull up the financial self-sustainability of the organization and to plan for financial self-sustainability by building up some strategies. These steps help to understand what is or not achievable in the financial self-sustainability plan. The strategy to the financial self-sustainability consists of the methods and techniques to be created to enhance performance minimize waste, abuse and increase trust and confidence to promote accountability and sustainable financial resources.

In conclusion, this chapter provided a review of theories and empirical literature related to the study. The theories and literature review highlighted the environment around which faith-based organizations such as Cameroon Union Mission operate.

CHAPTER 3

METHODOLOGY

This chapter deals with the methodology and methods the researcher used in the study. It encompasses the setting of the study, research design, population and sampling procedure, instrument for data collection, type of research, population of the study, sampling and sampling technique, data collection, validity of data collection instruments, reliability of data, ethical considerations, data collection procedure, method of data analysis, and program design.

The Setting of the Study

Being a case study, the financial real-life context and activities of the Cameroon Union Mission have been empirically investigated in order to obtain a clear picture of the financial self-sustainability problems faced by the organization with the purpose of setting up strategies to mitigate the challenges and draw a roadmap to financial self-sustainability.

According to Eyezo'o & Pokam (1986), the Adventist work was introduced in Cameroon in 1926 by the American pioneers W. H. Anderson and T. M. French who choose Nanga-Eboko as the site of the first station. The Cameroon Union Mission (CMUM) was officially organized in 2013. It was curved out from the former Central Africa Union Mission (CAUM). According to West Central Africa Division of Seventh-day Adventists (WAD) statistical report of December 2015, the CMUM was composed of four local fields (two conferences and two Missions) with 1,419 local churches having a total membership of 93,503, and 181 pastors.

The financial situation was not gleaming. The precarious situation of being financially dependent and overly reliant on external support since the beginning of the denomination's activities in Cameroon informed the study. Thus, the study aimed to understand the obstacles and threats to the financial self-sustainability of the CMUM in order to suggest strategies to ensure its financial self-sustainability.

Research Design

The current study adopted the descriptive research design where a cross-sectional and non-contrived survey was used. Levin (2006) noted that cross-sectional studies are carried out at one time point or over a short time period and give no indication of the sequence of events. The cross-sectional survey has been used in this study because of the need to collect data at one point in time from the sample selected.

The descriptive research design has been undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. Data for the study have been derived by using a questionnaire, interviews and secondary sources such as financial statement.

Population and Sampling Procedure

The target population of this study comprised of the administrators, treasury department employees, finance committee members, audit committee members and executive committee members of the Cameroon Union Mission. Some key church members such as Elders, local church Treasurers and Clerks have been randomly selected in each field and included in the target population to collate their perception about the threats to financial self-sustainability of the Cameroon Union Mission together with their possible solutions to improve the financial situation of the organization.

Table 1. Target Population

Target	**Number**
Executive/ Finance/ audit committee members	68
Administrators	23
The treasury department staff	39
Key church members (25 in each field)	100
Total	**230**

The sampling procedure aimed at generating adequate data about the financial self-sustainability of the Cameroon Union Mission from a sample representing the variation within the target population. The sample took into consideration the various categories of the target population. Yin (1994) and Patton (1990) as cited by Katwesigye (2015) noted that the sample size is not obtained as a percentage of the sample population since the goal is not representatives but the number of persons at each level and category who are "information- rich in order to provide adequate data(p.75)."Saunders et al. (2007) as quoted by Mawudor (2016) argued also that if well chosen, samples of about 10% of a population can often give good reliability. For the purpose of this study, since the target population was so small, the population was the same as the sample of this study.

Instrument for Data Collection (Validity and Reliability of the Instrument)

The current study employed a number of data collection instruments including a pre-formulated questionnaire and structured interviews guide. The pre-formulated questionnaire consisting of series of closed questions has been used for data collection from the members of the executive, finance and audit committees, from the treasury department staff and the administrators. The questionnaire has been prepared in both French and English, and divided into various sections. Section A related to the respondents' demographic data such as gender, age, working experience, level of education.

Section B of the questionnaire was about the awareness of the existence and effective implementation of important financial policies actually put in place to guide the financial objectives and operations of the selected organization for a sound financial self-sustainability. A five-point Likert scale was applied to collect data from respondents for section B. The five-point scale required the respondents to specify their selected choice for a given statement from always to never on the section of awareness and effective existence of financial policies. Each item on the Likert scale was scored with the following numerical values to indicate the degree to which respondents are aware or not aware of the existence and implementation of the financial policies.

Section B: Existence and implementation of financial policies:

Always	4.50 – 5.00
Often	3.50 – 4.49
Sometimes	2.50 – 3.49
Seldom	1.51 – 2.49
Never	0– 1.50

The Section C asked respondents to think about the possible threats to the financial self-sustainability of the Cameroon Union Mission and rank them on a scale of 1to10; where10 is the biggest threat and 1 the least threat according to respondents' perception**.**

The Section D was about the possible solutions to the mentioned threats to financial self-sustainability. The respondents were asked to suggest and to rank these possible solutions on a scale of 1 to 6 where 6 is the most important solution and 1 the least important solution.

The questionnaire was personally administered to some of the respondents and some were sent by email to other respondents who had internet connection. One employee from each field was asked to assist in administrating and collecting the questionnaire. In addition, respondents were contacted by phone to follow up the data collection.

The interview was targeted at the church Members. Besides, trend of the financial self-sustainability indicators was directly collected from the audited or the annual financial statements of the organization. Permission was asked and given by the Union officers in order to have access to those financial reports.

For the purpose of this study, the following scale has been designed to measure the concept of financial self-sustainability for the selected organization. The organization was said to be very highly self-sustainable when it has diversified and consistent internal revenue, assets and investments increase and financial ratios such as earned income ratio, self-support ratio, current ratio, working capital ratio more than 150% for a long-range. It was said highly self-sustainable when the same ratios were between 120% and 149% for a long-range; fairly sustainable when the financial ratios were between 100% and 119% ; it was said a survival organization when the financial ratios are less than 100% the benchmark of the church.

Reliability and Validity of Data Collection Instruments

An instrument of research is considered reliable when every time and whatever it measures, it measures it consistently. It means that the reliable instrument gives the same results every time when it is used to measure experimental variables in the same conditions.

Cronbach's alpha coefficient was used to describe the internal consistency of factors extracted from formatted questionnaires. In general, Conbrach alpha coefficient ranges from 0 to 1. The scale is reliable when Cronbach alpha coefficient is high. Scholars indicated that 0.7 is considered to be an acceptable reliability coefficient. A pilot study was administered to twenty-four respondents drawn from the employees of the Cameroon Union Mission office and one field. All the twenty-four participants responded to the questionnaires. Table 2shows the reliability statistics (.779) of the instrument.

Table 2. Reliability of the Instrument

		N	%	Cronbach's Alpha	N of items
Cases	Valid	24	100,0		
	Excluded[a]	0	,0		
	Total	24	100,0	.779	16

a. Listwise deletion based on all variables in the procedure.

The validity of the instrument refers to its ability to provide and to measure the information it was supposed to. It helps to ensure that the questionnaire is designed to meet the research objectives. An instrument of research is valid when it provides adequate coverage of the objectives of research. To ensure the instrument of this study measured the variables of the study, what it was supposed to measure, the instrument was checked for content validity. The questionnaires were presented to the researcher's advisors as well as to the research committee of the school. They advised on the relevance of the instrument on the basis of the content used to formulate the questions. Adjustments were discussed and implemented before collecting data from the respondents.

Ethical Considerations

According to Crowther & Lancaster (2012) as cited in Singh & Mofokeng (2014), the purpose of ethics in research is to ensure that no respondent or the denomination was harmed or nobody suffers the consequences of the research activities. For this reason, special care has been taken during this research to ensure the confidentiality of the research process and the authenticity of the results. The Adventist University of Africa and the Cameroon Union Mission of the Seventh-day Adventist Church, each of them gave their consent before the researcher embarked on the data collection from Cameroon Union Mission's employees. Furthermore, the questionnaire used for data collection was introduced by a preamble explaining the ethical considerations. The participants had freedom to participate or not. The confidentiality was strictly secured so that only the researcher had access to the information gathered from the respondents.

Data Collection Procedure

After the approval of the proposal by the Research Committee of the Adventist University of Africa (AUA) in Kenya, the selected organizations allowed the researcher to collect data from their workers and key church members after the review of the copy of the proposal. In each selected organization, the researcher explained to the Executive Secretary who is also in charge of human resource and who keeps the membership record, the purpose of the study and the importance for the selected groups to participate in this study. The Executive Secretary gave to the researcher the real figures of the selected groups of employees, various committee members and key church members. From each organization, the researcher was given one employee who assisted in getting respondents. The researcher sought to obtain the telephone number of the selected employees in order to follow-up the questionnaires that were not filled during the first visit.

Method of Data Analysis

The data collected from the questionnaires were analyzed using quantitative and qualitative methods. Research question one was analyzed using financial ratios trend analysis. Research question two, three and four were analyzed using descriptive analysis such as frequencies, percentages, means, and standard deviations. The data were coded and entered into the computer with the help of software known as the Statistical Package for Social Science (SPSS version 18).

CHAPTER 4

RESULTS AND DISCUSSION OF DATA

The chapter presents the findings, the analysis and the interpretation of data gathered on strategies to financial self-sustainability, the case of Cameroon Union Mission as the results of the application of various techniques mentioned in chapter three.

Participants' Response Rate

As it has been already said, the sample was the same as the target population and comprised 230 participants to whom questionnaires were given and from whom only160 responded. Those from whom data was collected were made-up of 87 church workers (administrators, executive committee members, finance committee members and audit committee members) and 73 key church members, that is to say church elders, deacons, clerk, treasurers and others. The participants' response rate is summarized in Table 3.

Table 3. Participants' Response Rate

Category	Sample	Participants	Participants response rate
Committee members	68	33	49%
Administrators	23	22	96%
Treasury staff	39	32	82%
Key church members	100	73	73%
Total	**230**	**160**	**70%**

General Demographic Information of the Respondents

This section presents the demographics of the respondents with respect to gender, age, academic qualification, years of service, position in the organization, and experience as church member.

General Demographic Information of Church Workers

The distribution by gender of church workers is presented in Table 4.

Table 4. Frequency Distribution of Church Workers by Gender

Gender	**Frequency**	**Percent**
Male	69	79
Female	18	21
Total	**87**	**100**

Table 4 above shows that there are more males than females among church workers who participated in the study. Out of 87 church workers who responded 69 were male and only 18were female. In terms of percentage, 79% of church workers who participated in this study were male and 21% were female. The figures above can be explained by the fact that even though there are more female than men in the church, the leadership of the church is handed by male, hence, there are few female among church workers at the position of administrators or treasury staff.

Table 5 below summarizes the distribution by level of education of the church workers who participated in this study.

Table 5. Frequency Distribution of Church Workers by Level of Education

Level of Education	Frequency	Percent
Postgraduate	34	39
Undergraduate	36	41
High School	12	14
Other	5	6
Total	87	100

Table 5 above indicates that the majority of church workers who participated in this study had undergraduate level with a frequency of 36 and a percentage of (41%), followed by postgraduate level 34 with a frequency of (39%), High school 12 (14%) and other level 5 (6%). The above results indicate that the church in Cameroon is led by a qualified and fairly intellectually trained staff with great potentialities of critical thinking and creativity.

Table 6. Frequency Distribution of Church Workers by Job Positions

Job Position	Frequency	Percent
Administrator	22	25
Committee member	33	38
Treasury staff	32	37
Total	87	100

The results shown in Table 6 indicate that the majority of church workers who participated in this study were committee members with 33 respondents out of the total of 87 respondents, that to say 38%, followed by treasury staff 32 (37%) and administrators 22 (25%).

Table 7. Frequency Distribution of Church Workers by Age

Age	Frequency	Percent
Up to 30 years	6	8
31 to 40 years	28	32
41 to 50 years	35	40
More than 50 years	18	20
Total	87	100

The figures in Table 7 indicate that the majority of church workers who participated to this study were between 41 to 50 years old with a frequency of 35 that to say 40%, followed by those who were between 31 to 40 years old with a frequency of 28 (32%), those who were more than 50 years old 18 (20%) and finally those who were between 0 and 30 years old with a frequency of 6 (8%).

Table 8. Frequency Distribution of Church Workers by Years of Service

Years of Service	Frequency	Percent
Less than 5	15	17
5 to 10	23	26
11 to 15	14	16
16 to 20	20	24
21 and more	15	17
Total	87	100

With respect to the years of service, Table 8 above shows that out of 87 church workers who participated in the study 23 (26%) had worked in the organization between 5 to 10 years, 20 (24%) between 16 to 20 years, 15 (17%) had worked less than 5 years, it’s the same frequency for those who had worked more than 21 years. 14 (16%) only among the participants had worked between 11 to 15 years.

General Demographic Information of Key Church Workers

The following section presents demographic information such as the distribution in accordance with gender, age, the level of education, the function in the church, the experience in term of years. The information in this section concerns only the key church workers who participated in the study.

Table 9. Frequency Distribution Key Church Members by Gender

Gender	Frequency	Percent
Male	54	74,0
Female	19	26,0
Total	73	100,0

The results in Table 9 above show that there are again more male than women among key church members who participated in the study. Out of 73 respondents 54 are male and only 19 are female. In terms of percentage, 74% of key church members who participated in this study were male and 26% were female. The figures above can be explained by the fact that even though there are more female than men in the church, the leadership of the church is handed by male. Hence, there are few female among key church members in the local.

Table 10. Frequency Distribution Key Church Members by Level of Education

Level of Education	Frequency	Percent
Postgraduate	11	15
Undergraduate	25	34
High School	18	25
Other	19	26
Total	73	100

Table 10 above indicates that the majority of church workers who participated in this study have undergraduate level, 25 (34 %), followed by other level 19 (26%), high school level 18 (25 %) and finally postgraduate 11 (15%).

Table 11. Frequency Distribution Key Church Members by Function

Function	Frequency	Percent
Church Elders	32	44
Board members	26	36
Treasury staff	4	5
Church Clerk	2	3
Deacon/Deaconesses	8	11
Other	1	1
Total	73	100

The distribution by position and function of key church members in the local church is presented in the Table 11 above. The results indicate that the majority of respondents were church elders with a frequency of 32 that to say 44% of participants, followed by board members 26 (36%), Deacons/Deaconesses 8 (11%), local church treasury staff 4 (5%), Church clerk 2 (3%) and other 1 (1 %).

Table 12. Frequency Distribution Key Church Members by Age

Age		Frequency	Percent
Valid	Up to 20years	1	1
	20 to 30 years	8	11
	31 to 40 years	22	30
	41 to50years	23	32
	More than 50years	19	26
	Total	73	100

The figures in Table 12 indicate that the majority of the participants to this study between key church members were between 41 to 50 years old with a frequency of 23 and a percentage of 32% followed by those who were between 31 to 40 years old 22 (30%), more than 50 years 19 (26%), 20 to 30 years 8 (11%) and finally those who were less than 20 years old 1 (1%).

Table 13. Frequency Distribution Key church members by Membership

	Membership	Frequency	Percent
Valid	Less than 5	1	1
	5 to 10	7	10
	11 to 15	10	14
	16 to 20	11	15
	21 and more	44	60
	Total	73	100

Table 13 above shows that out of 73 key church members who participated in the study 44 (60%) had an experience of more than 21 years as church members, 11 (15%) had between 16 to 20 years, 10 (14%) had between 11 to 15 years, 7 (10%) had between 5 to 10 years of experience and only 1 (1%) had less than 5 years.

Assessment of the Existing Financial Policies and Procedures

Well-defined and written policies are of a great importance for any organization since organizations are based and founded on policies. Financial policies allow employees to clearly understand their responsibilities and allow management to guide the day to day activities without a permanent intervention. Well defined policies foster sound financial management, efficiency, effectiveness and contribute to the financial sustainability.

One objective of this study is to assess the existing financial policies put in place by the selected organization to promote sound management and financial performance. Table 14 below displays the financial policies with their mean and standard deviation as assessed by Cameroon Union Mission workers.

Table 14. Existing Financial Policies Descriptive Statistics

	N	**Mean**	**Std. Deviation**	**Interpretation**
Planning and budgeting process	87	4.48	.85	Often
Conflict of interest distributed	87	4.33	.88	Often
Insurance Coverage Policy exists	87	4.26	.84	Often
Compensation Review committee meets	87	4.06	.96	Often
Financial Committee meets	87	3.55	.98	Often
Employees Job description is updated	87	3.41	.98	Sometimes
Financial statement review	87	3.36	.93	Sometimes
Expenditures procedures defined	87	2.69	.88	Sometimes
Capitalization policy is prepared	87	2.36	1.09	Seldom
Code of conduct and ethics exist	87	2.29	1.25	Seldom
Audit committee meets	87	2.28	1.1	Seldom
Procurement Committee meets	87	2.08	.99	Seldom
Investment policy exists	87	2.03	.91	Seldom
Performance appraisal used	87	1.49	.52	Never
Internal control document	87	1.30	.53	Never
Employee's manual is distributed	87	1.24	.57	Never
Valid N (listwise)	87			

There are sixteen (16) variables related to various financial policies and procedures described in Table14in descending order. The results indicate that planning and budgeting process has the highest mean of 4.48, followed by conflict of interest and commitment forms distributed to employees (4.33), insurance coverage policy exists in the organization (4.26), compensation review committee meet (4.06), financial committee meets to provide financial oversight for the organization (3.55), employees job description is updated every year (3.41), financial statement review (3.36), expenditures procedures are clearly defined (2.,69), depreciation and capitalization policy is prepared (2.36), code of conduct and ethics exists in the organization (2.29), audit committee meets (2.28), procurement committee meets (2.08), investment policy exists in the organization (2.03), employees performance appraisal is used (1.49), internal control document is used by the employees (1.30), employees manual is distributed (1.24). Their standard deviation ranges from .52 – 1.25 and measured the degree to which the scores in distribution deviated from their means.

From the Table14one can observe that there are five statements of which respondents said that they were often aware of their existence and implementation: it’s about planning and budgeting process, the conflict of interest and commitment forms distributed to employees, the insurance coverage policy in the organization, the regular meeting of the compensation review committee and of the financial committee to provide financial oversight. The high degree of awareness exhibited by church workers and committee members in relation to the mentioned policies can be easily explained by the fact that these documents are required every year by the General Conference Auditing Service of the Seventh Day Adventist Church. This requirement pushes organizations to comply with the requirement.

The respondents said that they were sometimes aware of the existence and implementation of the employees ‘job description and the financial expenditures procedures. The responses were mixed because sometimes these employees job description exist but not up-dated, in some organizations or services they do not exist at all. Table 14 indicates also some statements of which respondents said they were seldom aware: it’s about capitalization policy, code of conduct and ethics, audit committee, procurement committee and investment policy. In many cases these policies and practices are implemented in a confiding manner, there’s no written document.

The findings show finally three other statements of which respondent said they were never aware at all: employee’s manual, employee’s performance appraisal and the internal control document. It means that these tools do not exist and are not implemented in the organization, yet there are of a great importance in fostering the productivity of the organization. As far as the performance appraisal is concerned, it’s known that organization’s success depends at a large extent on its ability to evaluate progress of those in charged with executing tasks in the organization. The goal of performance appraisal is to identify the strength and weakness of its individual employee. Research has demonstrated that the person whose performance is appraised may develop an increased motivation and self-esteem necessary for organization’s productivity.

With regard to the internal control document, its importance is no longer to be demonstrated in an organization. It reduces the risk of fraud and asset loss. It helps to get accurate and reliable financial statements.

Trend Analysis of the Financial Self-sustainability Indicators of CMUM

Another fundamental objective of this study was to find out the actual level of financial self-sustainability of Cameroon Union Mission. In other words, the study aimed to understand the actual current financial condition of the selected organization because it's an important step before deciding on which strategy to recommend for financial self-sustainability. To understand well the financial condition, a review and analysis of handful financial ratios aggregated into income ratios, expense and management ratios and balance sheet ratios are important. The accounting measurements and financial ratios are useful when they are calculated, analyzed and interpreted using reliable and accurate information and when they are consistently calculated from period to period. For this purpose, data from annual audited financial reports have been used for the financial self-sustainability analysis.

Reliance ratio

The reliance ratio measures the organization's reliance on a type of income. The organization should be aware of the risk of a major reduction in income if this type of income is reduced or stopped. The different sources of income for the Cameroon Union Mission are tithes, appropriation and other income.

$$\textbf{The Reliance ratio} = \frac{\textbf{Largest type of income}}{\textbf{Total Income}}$$

Table15. RelianceRatio Trend

Years	Tithe	Appropriations	Other Income	Total
	20%	**63%**	17%	100%
2011	20%	**67%**	13%	100%
2012	25%	**60%**	15%	100%
2013	21%	**52%**	27%	100%
2014	21%	39%	**40%**	100%
2015	31%	**41%**	28%	100%

Source: Audited financial statement of Cameroon Union Mission

The proportions of income streams to total income are presented in Table 15. Results indicate that the largest type of income for the selected organization is the appropriation from the higher organization and from other institutions. The reliance ratio starts from 63% in 2010 to 41% in 2015. Even though the ratio decreases every year, it still remains high and the organization still relies on the appropriation.

The Earned Income Ratio

The earned income is the income earned from the operating activities. For this study, the earned income consists of the income from tithe and other income. The earned income ratio is the earned income percentage of total income.

$$\textbf{Earned Income ratio} = \frac{\textbf{Total earned Income}}{\textbf{Total income}}$$

The trend of the earned income ratio is presented in Table 16.

Table 16. Earned Income Ratio

Years	2010	2011	2012	2013	2014	2015
Earned Income ratio	37%	33%	40%	48%	61%	59%

<u>Source</u>: Audited financial statement of Cameroon Union Mission

Organizations with higher earned income have more autonomy and flexibility. The results in Table 16 indicate that the earned income ratio increases slightly year after year but it is not enough to allow the organization to be autonomous and self-sufficient.

Self-support or Self-sufficiency Ratio

The self-support or self-sufficiency ratio measures the proportion of operating expense that is covered by the earned income. The financial self-sufficiency is an important measure of financial sustainability; it indicates whether or not enough revenue has been earned to cover the expense. The formula is presented as follows:

$$\textbf{Self-support ratio} = \frac{\textbf{Total earned income}}{\textbf{Total Expense}}$$

Table 17. Self-sufficiency Ratio Trend

Years	2010	2011	2012	2013	2014	2015
Self-sufficiency ratio	39%	40%	44%	71%	93%	67%

Source: Audited financial statement of Cameroon Union Mission

The results in Table 17 shows that the self-sufficiency ratio increased from 39% in 2010 to 93% in 2014 but slowed down to 67% again in 2015. It’s evident that there’s a slight increase in the earned income every year but it’s not the main factor in the increase of the self-sufficiency ratio. The main reason is the expense control that dropped from XAF 306,767,340in 2010 to XAF 213,899,430 in 2014. A special action has been taken by the administration to reduce the number of the employees in 2014 and other expenses. Despite this action, the organization does not attain the self-sufficiency level.

Savings Indicator Ratio

According to Leder (2012), the saving indicator is a simple way that indicates if the organization is adding a surplus to its net assets base or not. The savings indicator formula is presented as follows:

$$\textbf{Savings Indicator} = \frac{\textbf{Income} - \textbf{Expense}}{\textbf{Total Expense}}$$

The savings indicators are presented in Table18below:

Table 18. Savings Indicators

Years	2010	2011	2012	2013	2014	2015
Savings Indicators	-2%	15%	8%	43%	49%	10%

Source: Audited financial statement of Cameroon Union Mission

The results presented in Table 18 indicate that every year the organization is adding up its net assets except 2010 where the savings indicator is negative of 2%. But when considering the adequacy of source of income, this surplus of net assets comes from the external appropriation and not from the earned income. It means that if the appropriation is reduced or stopped, the net assets will decrease negatively.

Expense and Management Ratios

The expense and management ratios analyze the different sources of expense and identify the largest part of the budget. The personnel cost and the administration cost ratios are calculated as follows:

$$\textbf{Personnel cost ratio} = \frac{\textbf{Personnel expense}}{\textbf{Total expense}}$$

$$\textbf{Administration cost ratio} = \frac{\textbf{Administration expense}}{\textbf{Total expense}}$$

Table 19. Personnel and Administration Cost Ratios

Years	2010	2011	2012	2013	2014	2015
Personnel cost ratios	52%	63%	62%	70%	59%	51%
Administration cost ratios	48%	37%	38%	30%	41%	49%

Source: Audited financial statement of Cameroon Union Mission

The results from Table 19 indicate that the personnel cost is usually the largest part of expense. This cost attained 70% of the total expense in 2013 but started to drop to 54% in 2014 and to 51% in 2015 due to the reduction of the number of employees.

The Current Ratio

The current ratio is an indication of the organization's ability to pay its obligations in timely way that is to say within twelve months. It measures the financial health of the organization. A ratio > 1 represents the ability of the organization to meet short-term obligations and operational expenses.

The current ratio = Current assets/ Currents Liabilities.

Table 20. Current Ratios

Years	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**
Current ratios	28%	72%	167	193%	249%	183%

Source: Audited financial statement of Cameroon Union Mission

From 2012 to 2015 the current ratio is> 1; however, a deep analysis of the current asset indicates that the accounts receivable represents the largest part of the current asset. They represent for example 78% of the total current asset in 2010, 75% in 2011, 58% in 2012, 73% in 2013 and 2014 and finally63% in 2015. In addition, these account receivables get older and more delinquent hence the potential collection problem and cash flow issues. There's a need of reclassification of accounts receivable for a more reliable current ratio analysis.

Liquidity Percentage Ratio

For the purpose of this study, the liquidity ratio represents an acid test that measures the ability of a company to use only its cash plus the account receivable from the higher organization to pay immediately its currents liabilities. **The liquidity ratio = (cash + account receivable from higher organization)/ currents liabilities.**

Table 21. Liquidity Ratios

Years	2010	2011	2012	2013	2014	2015
Liquidity ratios	49%	59%	108%	111%	135%	115%

Source: Audited financial statement of Cameroon Union Mission

Apart from 2010 and 2011, the liquidity ratios for the latest years (2012 to 2015) are superior to 100%, its means that the selected organization is able to meet current obligations using liquid assets.

Debt Ratio

The debt ratio indicates how much the organization is relying on funding from others such as loans and payables. A high value of debt ratio means that the organization is highly leveraged. This can reduce the capacity of the organization for future borrowings.

The debt ratio formula = Total liabilities / Fund balance or total unrestricted net assets.

Table 22. Debt Ratios

Years	2010	2011	2012	2013	2014	2015
Debt ratios	373%	92%	127%	83%	143%	77%

Source: Audited financial statement of Cameroon Union Mission

The results from Table 22 indicate that the selected organization is highly dependent on debt financing as compared to worth ratio. The debt ratio is three times the net asset in 2010, greater than 1 in 2012 and 2014 and near to 1 for the other years.

Perceived Major Threats to Financial Self-sustainability of Cameroon Union Mission

The main goal of any organization is the growth in all aspects and mostly to attain the financial self-sustainability. However, there are always threats that can affect sustainable financial performance. Table 23 and Table 24 below display major threats to financial self-sustainability as perceived by church workers and key church members in Cameroon Union Mission.

Table 23. Multiple Response Frequencies of Perceived Threats According to Church Workers

		Responses		Percent of Cases	**Ranking**
		N	Percent		
Threats	Ineffective oversight	85	9.8%	97.7%	**5**
	Lack of trust	86	9.9%	98.9%	**4**
	Lack of effective financial planning	87	10.0%	100.0%	**3**
	Misuses of church funds	90	10.3%	103.4%	**1**
	corruption of church leaders	88	10.1%	101.1%	**2**
	Low income level of church members	87	10.0%	100.0%	**3**
	Unfaithful church members	88	10.1%	101.1%	**2**
	Dependency spirit	85	9.8%	97.7%	**5**
	Lack of accountability / transparency	87	10.0%	100.0%	**3**
	Weak tithes / offerings promotion	87	10.0%	100.0%	**3**
Total		870	100.0%	1000.0%	

Table 24. Multiple Response Frequencies of Perceived Threats According to Church Members

		Responses		Percent of Cases	**Ranking**
		N	Percent		
Possible threats[a]	Ineffective oversight	72	9.9%	98.6%	**3**
	Lack of trust	73	10.0%	100.0%	**2**
	Lack of financial planning	72	9.9%	98.6%	**3**
	Misuse of Church funds	74	10.1%	101.4%	**1**
	Corruption	74	10.1%	101.4%	**1**
	Low income of church members	74	10.1%	101.4%	**1**
	Unfaithful church members	73	10.0%	100.0%	**2**
	Dependency spirit	72	9.9%	98.6%	**3**
	Lack of Accountability / transparency	72	9.9%	98.6%	**3**
	Weak tithes/offering promotions	74	10.1%	101.4%	**1**
Total		730	100.0%	1000.0%	

a. Group

There are ten (10) threats to financial self-sustainability variables displayed in Table 23 and Table 24 as perceived respectively by church workers and key church members. According to the results, the respondents seem to indicate that all the factors displayed in the above Table are almost equal major threats to the financial self-sustainability of Cameroon Union Mission. The distinctions are not clear. However, church workers perceived that the misuse of church funds seems to be the first major threat to financial self-sustainability of the selected organization followed by the unfaithfulness of church members, corruption of church leaders, lack of accountability and transparency, lack of effective financial planning, low income level of church members, weak tithe promotion programs, lack of trust of church leaders or/ and officers, ineffective oversight responsibilities of the executive committee or the board and finally the dependency spirit.

Like church workers, key church members perceived that all the mentioned threats are major. The misuse of church funds, the corruption of church leaders, the low-income level of church members and weak tithe and offerings promotion programs are equally put at the same level by church members and are seen as the first major threats to financial self-sustainability of the Cameroon. These first threats are then followed by the unfaithfulness of church members and the lack of trust in church leaders, finally and at the same level also come the lack of financial planning, the ineffective oversight responsibilities of the committee, the lack of accountability and dependency spirit.

The high degree of misuse of church funds perceived both by church workers and key church members implies the allegation that church official or leaders at any level of the organization divert church funds for personal use or on things that do not have or have less impact on the church mission. In this part of the world, the greatest if not the entire part of offerings and tithes are made in cash and are usually collected and counted, for this reason the misuse and misappropriation of cash is one of the easier way to fraud in the church. This figure reinforces the declaration of Wood & Wood (2014) who stated that the incidence of financial misuse and fraud increases annually and may reach $60 billion by 2025. The misuse of church funds and the lack of transparency and accountability perceived by church workers and also by key church members may explain why church members exhibit a high degree of lack of trust in church leaders and consequently, unfaithfulness in tithes and offerings.

Indeed, church members who are the major providers of the church funds want to know the impact of their gift in the mission of the church, they want to know the outcome of their gift. When there’s no accurate and up-to-date financial reporting and information, the trust factor of church leaders and officers can be questioned. The donors who are church members would like to see the impact of their gift in term of visible expansion and scope of the mission. The management EBook by Accufund (2017) identified for example three threats to the level of trust within an organization: the organizational inertia, the vulnerability to fraud and underestimating the value of timely and thorough reporting.

The lack of financial planning perceived by both church workers and key church members as a major threat to financial self-sustainability of the selected organization is evident. In fact, the financial plan is an important instrument in the management of funds in any organization. It allows the organization to know where it is, where it wants to go and how it wants to get there. In many cases, as the results of the interviews indicate, the problem is not the lack of financial plan, sometimes it may exist but it’s not used and followed. The actual is sometimes far from the plan and the budget.

With regard to the low level of the income of church members, this threat is also evident. Indeed, the income level of church members can be analyzed by considering some factors, in the city the level of income of church members could not be a major threat but in villages and other regions of the country such as the northern and eastern regions, it’s a variable to take in account when analyzing the threats to financial self-sustainability. The greatest percentage of church members live in these regions and in villages. On the other hand, the great percentage of church member is young with no regular and stable activity. Most of these church members who think that they are poor come to the church to be helped and not to support the work of God by their tithe and offerings.

During the interview with some key church members together with the responses to the opened question, a number of other points were noted regarding the threats to financial self-sustainability of the Cameroon Union Mission. Some respondents observed for example that the competing interests, tensions, misunderstandings, conflicts and fight for positions opposing church workers damage workplaces and affect local churches involving church members. For them the effects of this political fight on the church are more disastrous than their effects in the secular organizations. Iruoma (2010) in turn was already observing that “The rate at which the issue of politics is being practiced in today’s Church leaves nobody in doubt that if such trend continues, only but God can determine the destiny of the Church” (p.7).

Other respondents during the same interview argued that one of the major threats to financial self-sustainability of the Cameroon Union is the ineffective recruitment exercise. For them the lack of clear, formal and documented recruitment and selection procedures led the administrators of the church and church institution s to distort the hiring process. The same respondents observed that recruitment exercises do not consider anymore if the candidates fit the job and fit the organization culture values, recruitment is instead based on affinity and nepotism. Yet human capital is the most important resource in any organization for it’s through the medium of human effort that the organization can achieve its objectives and goals but when the employees do not fit the job, are incompetent and do not have the organization culture values, this is a big threat to the performance of the organization.

The respondents concluded at this point that as the results of this misrepresented recruitment procedures, chronic impunity is observed in relation to some employees who embezzled the funds of the church because they are maybe family members or friends. This entire situation leads church members to lose their confidence in church leaders and some church members become unfaithful in tithe and offerings.

Suggested Strategies according to Church Workers and Key Church Members

The quest for the improvement of financial performance and financial self-sustainability is the primary objective of any organization. One of the important objectives of this study is to set up strategies to foster financial self-sustainability of the Cameroon Union Mission. This study sought responses from the participants (church workers and key church members) to suggest some solutions and strategies to mitigate the threats to financial self-sustainability raised above. The respondents were asked to rank their suggested solutions from one (1) to six (6), 6 being the most important solution and 1 the least important. Table 25 and Table 26 below display the possible strategies to improve the financial performance and self-sustainability of the Cameroon Union Mission as suggested by church workers and key church members.

Table 25. Multiple Response Frequencies of Suggested Strategies according to Church Workers

		Responses		Percent of Cases	Rank
		N	Percent		
Performance[a]	Pooling funds	85	16.3%	97.7%	5
	Diversification of income	87	16.7%	100.0%	3
	Appoint trust worthy leaders/staff	89	17.0%	102.3%	2
	Appoint qualified treasury staff	86	16.5%	98.9%	4
	Stewardship program	90	17.2%	103.4%	1
	Sound financial Admin.	85	16.3%	97.7%	5
Total		522	100.0%	600.0%	

a. Group

Table 26. Multiple Response Descriptive of the Suggested Strategies according to Church Members

		Responses		Percent of Cases	Rank
		N	Percent		
strategy[a]	Pooling of funds	74	16.9%	101.4%	1
	Diversification of income	74	16.9%	101.4%	1
	Trustworthy leaders/staff	73	16.7%	100.0%	2
	Qualified treasury staff	72	16.4%	98.6%	3
	Stewardship Program	73	16.7%	100.0%	2
	Sound financial Administration	72	16.4%	98.6%	3
Total		438	100.0%	600.0%	

a. Group

The findings displayed in Table 4.25 and Table 4.26 indicate that the six suggested strategies to financial self-sustainability, namely (pooling funds together to finance projects, diversification of income, appointing trustworthy leaders and staff, appointing qualified treasury staff, emphasis on stewardship program and sound financial administration)are equally important. The distinction is not big and not clear among the variables. However, for church workers (17.2%) the emphasis on stewardship program seemed to be the most important strategy followed by appointing trustworthy leaders and staff (17%), diversification of income stream (16.7%), appointing qualified treasury staff (16.5%), pooling fund together (16.3%) and finally sound financial administration.

On the other side, key church members felt that for the financial self-sustainability of the Cameroon Union Mission, even though the six suggested strategies are all important, pooling funds together and diversification of income might come together as most important strategies (16.9% each). These strategies are followed by appointing trustworthy leaders/staff together with the emphasis on stewardship program (16.7% each). Finally, appointing treasury staff and sound administration completed the list with (16.4% each).

Pooling funds together as strategy to financial self-sustainability denotes the key challenges faced by local churches and church institutions in projects financing functions. The limited resources of institutions, local churches and church organizations do not allow initiating projects on a high scale, hence the need of a pool funding mechanism where church institutions and workers can bring together, save and borrow to finance programs and projects on a large scale. Pooling fund together can offer many advantages such as the critical mass of fund that individual institution of the church cannot lonely accumulate; the better governance and the reduction of risk are also other advantages of pooling fund together for projects. Pooling fund together will not be effective if it's not accompanied by the appointment of trustworthy leaders and staff.

Diversification of income stream as an important strategy to financial self-sustainability suggested by key church members and church workers goes in line with a study by Njeri (2009) on the application of diversification strategy at the Anglican church of Kenya according to which the diversification strategy has great results for growth, profitability and risk reduction and has made great positive impact in the life of shareholders in reducing major human life challenges such as poverty, unemployment and poor standards of living. Mawudor (2016) argued that there are many benefits of diversification of income stream: it can mitigate the negative consequences of a sudden drop in income, it helps in fueling the further growth of the church activities, it helps in reducing the impact of economic downturns. But how a church organization can diversify it income stream is the question one can ask. Social entrepreneurship was found to be an effective element in the church related organizations to not deviate from their mission and goal. However, a better understanding of factors affecting the diversification strategy as competition, availability of qualified human resource and political and economic situation is primordial before engaging in the diversification of income stream.

The appointment of trustworthy and qualified leaders and treasury staff with sound financial administration skills is an important strategy. Creating environments in which trust can flourish is primordial for financial sustainability of any organization. This position reinforces the idea of Lyman (2012) who stated that “if the only goal of a business leader is to create a financially successful company, then he or she will want to be a trustworthy leader. Although trustworthy leaders do not choose to be trustworthy for the sole purpose of making more money, it is one of the notable benefits of building trust.” (p. 15). According to Haley et al. (2014) the effect of trust in leaders in an organization can produce higher employee engagement and commitment, positive work climate, information-sharing and knowledge exchange, co-operation and problem solving, operational efficiency, higher productivity, feeling of safety, feeling of pride and feeling of inclusion. As the result, higher satisfaction improves decision-making and willingness to become an ambassador for the organization.

In short, this section sought the responses from church workers and key church members on the possible strategies to mitigate some threats which are slowing down the financial self-sustainability of the Cameroon Union Mission. According to the participants, pooling funds together, diversification of income stream, the appointment of trustworthy leaders, qualified treasury staff, the emphasis on stewardship programs and sound financial administration are equally important strategies to take into account to bring a certain level of financial self-Sustainability.

The practice of sound financial administration variable is perceived both by key church members and church workers as a moderately important strategy to financial self-sustainability. Sound financial administration consists not only of the implementation and the follow-up of financial policies and procedures put in place but also the ethical decisions taken by leaders and staff. The practice of sound financial administration encompasses the activities such as the regular preparation of budget to monitor subsequent performance of the organization, the satisfactory mechanism of collection and transfer of funds, an adequate system of safeguarding the assets against fraud, waste and abuse, the regular preparation of financial reports from automated accounting system, the existence of written financial policies and procedures, the level of competency and ethics of the staff, the regular external audit of the financial reports of the organization. A study by Mawudor (2016) on financial sustainability of church related organization, an empirical study on Kenya indicated that there's a correlation between the financial administration and the financial sustainability of an organization. The sound financial administration influences positively the financial self-sustainability and poor financial administration influences negatively the financial self-sustainability.

The appointment of qualified treasury staff variable was perceived as a neutral strategy by church workers while key church saw it as a moderately important strategy to financial self-sustainability. Honestly, incompetent treasury staff will be incapable of sound financial administration. A competent treasury staff will plan well the finances of the organization; he will know how to invest the surplus of funds to earn a surplus of income, so the qualification of treasury staff can be seen as an important strategy to financial sustainability.

Both church workers and key church members' groups perceived the emphasis on stewardship programs variable as a neutral strategy.

Recommended Strategies to Financial Self-sustainability

Based on the research questions, this section addresses the main objective which seeks to set up strategies to financial self-sustainability of the Cameroon. The primary goal of the proposed strategies is to develop programs and means that could help the organization to be more effective and efficient to improve consistently its financial resources and to meet its physical, social and spiritual needs independent of special or occasional hope for donations from external sponsors. The success of any organization depends largely on strategies managers adopt and implement to promote improved financial performance base of sustainability. After collecting and analyzing data, some strategies emerged from the data including pooling funds together, diversification of income stream, appointing trustworthy church leaders and staff, appointing qualified treasury staff, emphasis on stewardship promotion program and sound financial administration. Based on the findings of this research study and based on theories from literature, the researcher recommended among others the following strategies to financial self-sustainability for this case study: a) empowering the capacity of church members, b) setting up a good governance structure, c) hiring and appointing ethical and visionary staff and leadership, d) operationalizing the internal auditing service of local churches and conferences, e) setting up a solidarity investment fund for church workers and church institutions, f) creating a sustainability committee to assess the financial health of the organization, to implement, monitor and evaluate the operations and activities of the church institutions and workers mutual fund.

Church Members' Capacity Empowerment

Church members constitute the primary asset for church organization. They promote the financial sustainability of the church through their tithe and offerings, they influence in the community, their intellectual talents. Unfortunately, the findings of this research study indicated that the majority of church members were poor and without stable employment. Their economic situation was very precarious. The main aim of this strategy is to empower poor church members so that they are able to transform their own lives. The capacity empowerment of church members consists of empowering them with skills and knowledge through financial management training, business development training, entrepreneurial training including savings and loan initiative groups. By improving their living conditions, infrastructures and incomes by setting up enterprises, church members contribute to the financial self-sustainability of the Cameroon Union Mission.

Setting Up a Good Governance Structure

A good governance structure implies an establishment of effective management structure and mechanisms within an organization. It's a system of rules, policies, practices and procedures by which an organization is controlled. The findings of this research study indicated that the organization in the case study lacked fundamentals policies and documents such as employees' manual, internal control document, performance appraisal document, investment policy, code of conduct and ethics document etc. Good governance means the setting up of transparent business policies that promote ethical behaviors and accountability and outline responsibilities and functions of the board, management and staff to avoid conflicts and ambiguities.

Ethical and Visionary Leadership and Staff

Effective leadership and staff is one of the most critical factors in financial self-sustainability of any organization. When leadership and staff are competent, ethical, courageous to let any abnormality endure, have a clear vision of where the organization want to go, they will be well respected in the fields and followed by people. Ethical and visionary leadership and staff means also building an organizational culture that values each staff member and create a sense of justice, merit, cohesion and a feeling of team among staff members. Criterion of selecting leaders and staff and metrics to assessing the employees 'performance should be clear and explicit before hiring. Ethical leaders with strong set of values, morals, and ethics build enduring and sustainable organizations.

Improvement of the Auditing Service System

An effective internal audit process is necessary for any organization. A well-structured audit system promotes an efficient risk management, influences positively the financial reporting system and improves financial performance. A good control and audit system should be put in place in every local church, conference and at the union level to reduce financial malfeasance and frauds. Written internal control document should be implemented at every level of the organization.

Setting up a Solidarity Investment Fund

For the purpose of this project, the Solidarity Investment Fund is a fund that the Cameroon Union Mission can set up within the church organization and where the church institutions and workers can put their savings and come for loans at a small rate compared to the bank. All the institutions of the church must put every month in the fund their provision for depreciation. When funds are pooled together, institutions and church workers can apply for loans to finance the development projects and social enterprises. Project that a single institution cannot finance can be easily financed by the Solidarity Investment Fund.

Setting up a Sustainability Committee

The financial sustainability committee, under the supervision of the executive committee works in direct collaboration with the Chief Financial Officer (CFO) of the organization and will is made up of professionals and experts among key church members and church workers. The terms of reference of the committee will consist of assessing the financial health of the organization, checking and analyzing the feasibility of all the different projects to be financed by the Solidarity Investment Fund, preparing the operational policies for the Solidarity Investment Fund to be recommended to the executive committee. It will be in charge to ensure that things are moving as planned. The committee will therefore set up monitoring mechanisms and evaluation such as objectives-based evaluation approaches.

When the above strategies are well implemented, monitored and evaluated, at this point one can expect the attainment of the financial self-sustainability of the Cameroon Union Mission with a reduced external appropriation dependency.

The main objectives of this study are to determine the level of the financial self-sustainability indicators of the Cameroon Union Mission, to examine the possible threats that slow down its financial performance in order to recommend strategies to mitigate these threats. Therefore, this chapter examined all the research objectives using statistical tools and techniques such as descriptive analysis but also a summary of the qualitative findings from church workers and key church members who recommend the empowerment of ethical and courageous leader with vision who can take strong decision to redress the abnormal attitude of church members and workers who marginalized the principles of the church.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes the findings presented in chapter four and draws conclusions and recommendations of the study based on the study results.

Summary

The financial performance and sustainability of churches or church related organizations has been an increasing concern these past years in Africa due to the fall of the external aids. The study aimed at assessing the financial sustainability level of the Cameroon Union Mission, by identifying the major threats to its financial self-sustainability in order to attempt to provide ways and strategies to it financial self-sustainability. The summary of the major findings is structured based on the different research objectives.

Assessment of the Financial Policies and Procedures

In assessing some major existing policies and procedures put in place to ensure the financial stability and a good resource management, respondents were asked to indicate their awareness of the existence and implementation of selected 16 major documents and policies. Respondents reported that they were often aware of the existence and implementation of 5 out of 16 selected policies namely the planning and budgeting process with a mean of 4.48, the conflict of interest document (4.33), insurance coverage policy (4.26), the meetings of the compensation review committee (4.06) and the financial committee (3.55). They further declared having been sometimes aware of the existence of the employees' job description document with a mean of 3.41, the financial statement review committee (3.36) and the definition of expenditures procedures (2.69). Unfortunately, respondents revealed that they are not aware of the existence of the employees' manual, the internal control document and the performance appraisal documents (mean = (1.24, 1.30 and 1.49 respectively). With regard to the capitalization policy, the code of conduct and ethics, the audit committee, the procurement committee and the investment policy, the responded noted that they seldom existed (Mean = 2.36, 2.29, 2.28, 2.08 and 2.03).

Trend Analysis of the Financial Self-sustainability Indicators of the CMUM

The trend analysis of the financial ratios as presented in the audited financial statements for the period ended 2010 to 2015 indicated that the organization were facing some major financial challenges. Findings showed that the selected organization had three main sources of income namely tithe, appropriation from the higher organization and other income. The analysis of the financial statements for the selected period indicated the following trend of reliance ratios: in 2010, the organization relied at 20% on tithe income, 63% on appropriation from the WAD and 17% of other income. In 2015, it relied at 31% on tithe income, 41% of appropriation and 28% of other income. Although there was a slight improvement in the reliance ratio (from 63% of appropriation in 2010 to 41% in 2015), the reliance ratio on external appropriation is still important. The tithe income represented 20% of the total income in 2010 and it represented 31% of the total income in 2015 that to say an increase of only 11% of increase in 5 years (2.2% per year). From the results above, one can deduct that the earned income varied from 37% in 2010 to 59% in 2015, almost 50% of its income continued to come from external donations. The self-support or self-sufficiency ratio measures the proportion of operating expense that is covered by the earned income. The self-sufficiency ratio varied from 39% in 2010 to 67% in 2015. The savings indicator varied from -2% in 2010 to 10% in 2015 passing through 43% in 2013 and 49% in 2014. The current ratios seemed to be good and varied from 28% in 2010 to 183% in 2015. In 2015, the current ratio appeared to be above the benchmark recommended by the church but the wrong note here was that account receivable represented the major proportion of the current asset (78% of the total current asset in 2010 and 63% in 2015%) and these account receivables got older and delinquent hence the problem of collection and cash flow issue. The liquidity percentage ratio evolved from 49% in 2010 to 115 % in 2015, that to say that the organization was able to meet its current obligations using its liquid assets. However the same analysis of the financial statements indicated a high value of debt ratio. The debt ratio varied from 73% in 2010 to 77% in 2015. A high percentage of debt ratios indicated that the organization was dependent on debt financing as compared to worth ratio.

The Perceived Major Threats to Financial Self-sustainability of the CMUM

The study found that ineffective oversight responsibilities of the board or the executive committee, lack of trust of church leaders, lack of financial planning, the misuse of church funds, corruption of church leaders, low income of church members, unfaithfulness of church members, dependency spirit, lack of accountability and transparency and tweak tithe/ offering promotion were perceived by key church members as well as by church workers as major threats that prevent the Cameroon Union Mission to get into financial self-sustainability.

However, in terms of ranking, the key church members perceived that the misuse of church funds, the corruptions of church leaders, the low income of church members and the weak tithe/offering promotion program as the first majors threats, followed by the lack of trust of church leaders and the unfaithfulness of church members. In the third category came the ineffective oversight responsibilities of the committee, the lack of financial planning, the lack of accountability and transparency and finally the dependency spirit.

Church workers perceived that the misuse of church fund was the first major threat, followed respectively by the unfaithfulness of church members, the corruption of church leaders, the lack of accountability, the low income of church members, the lack of effective financial planning, the weak tithe promotion program, the lack of trust, the ineffective oversight of the committee and finally the dependency spirit. Church members and workers agreed that even though dependency spirit continued to be a threat to financial sustainability, it was the last among the major threats.

Strategies to the Financial Self-sustainability of the CMUM

The findings revealed strategies that have the potential to improve the financial sustainability of the selected organization. The study found that the strategies of pooling fund together to finance development projects, the diversification of income stream, the appointment of trustworthy leaders and staff, the appointment of qualified treasury staff, the emphasis on stewardship promotion programs and sound financial administration were equally important strategies suggested by church workers and by key church members. All the suggested strategies were very important according to the respondents; however, the church workers indicated that the emphasis on stewardship promotion program was the most important strategy, followed by the appointment of trustworthy leaders and staff, diversification of income stream, the appointment of qualified treasury, pooling fund together and sound financial administration. On the other side, church members reported that pooling fund together and diversification of income seemed to be the most important strategies to implement, followed by the appointment of trustworthy leaders and staff, the stewardship promotion program, the sound financial administration and finally the appointment of qualified treasury. Based on these findings and on the literature theories, the researcher recommended further strategies such as empowerment capacity of church members, the setting up of a good governance structure, appointing ethical leaders, the improvement of the auditing service, the setting up of a Solidarity Investment Fund and the setting up of the sustainability committee.

Conclusions

After the results and looking at the financial trends for the selected period, the research study concludes that the Cameroon Union Mission have not yet attained financial self-sustainability. More so, ineffective oversight responsibility of the community, lack of trust in church leaders, lack of effective financial planning, misuse of church funds, corruption of some church leaders, low income level of church members, unfaithfulness of church members, lack of transparency and accountability, weak tithes and offering promotion and the spirit dependency are major threats to financial self-sustainability of Cameroon Union Mission.

Therefore, setting up strategies to overcome the above threats and to improve the financial performance of the Cameroon Union is a necessity.

Recommendations of the Study

Based on the results and the general conclusions, this study recommends to church leaders:

1. To set up a good governance structure with effective policies for more transparency and objectivity in decision making but also to help the employees know well their job and functions and to avoid any ambiguity and conflict.
2. To seek to gain the confidence of church members again by a life of transparency and moral integrity.
3. To set up a strong and effective executive committee made up of engaged and competent members capable to oversee the activities of the organization.
4. Put in place a Solidarity Investment Fund to pool fund together in order to finance social enterprises as a strategy to diversify the income stream base and to decrease reliance on external appropriation, at the same time, empowering church members' capacity by training them on entrepreneurial initiatives to improve their income and their living conditions.
5. Have a well-defined resource management process in place to prevent misuse of funds.

Suggestions for Future Research

This case study was limited by the small sample size. It is therefore highly recommended that the study be replicated by involving a larger size of participants and a large case study including other religious denominations in Cameroon. Also, a comparative study between different church organizations in Cameroon could uncover other strategies for improvement of the church financial sustainability.

More so, this study recommends also undertaking another study on the effect of ethical leadership on the financial self-sustainability of the Cameroon Union Mission. Scholars and practitioners demonstrated that ethics is one of the important parameters of financial sustainability. Diverting funds for another purpose, conflict of interest of leaders affect negatively the trust of donors, thus affecting financial sustainability.

APPENDICES

APPENDIX A

QUESTIONNAIRE

ADVENTIST UNIVERSITY OF AFRICA
School of Postgraduate Studies

I am a student from Adventist University of Africa undertaking an academic research on setting up strategy for financial self-sustainability for Cameroon Union Mission.

Please, I request you to respond to the questions frankly and honestly and remember that there are no rights or wrong answers; simply answer the questions based on your current knowledge and experience. Your response will be kept strictly confidential, only members of the research team will have access to the information you give. Thank you very much for your time and cooperation. We greatly appreciate your assistance in furthering this research endeavor.

Bone Jean Jean

SECTION A:Demographic information

Please indicate your answer by ticking ☑ in the corresponding box.

Gender: Male ( ) Female ( )

Age:0 to 30 ( ); 31 to 40 ( ); 41 to 50 ( ); more than 50 ( )

Length of service in years: Less than 5 ( ); 5 to 10 ( ); 11 to 15 ( ); 16 to 20 ( ); 21 and more ( )

Experience as committee member in years: Less than 5 ( ); 5 to 10 ( ); 11 to 15 ( ); 16 to 20 ( ); 21 and more ( )

Position in the organization: Administrator ( ); Committee member ( ) Treasury staff ( )

Academic qualification: Postgraduate ( ); Undergraduate ( ); High School ( ); other ( ).

SECTION B:

Please indicate how each of the following statements describes your awareness of existing policies based on your current experience at the workplace. Select one of the following response choices using the scale below. (1= never, 2 = seldom, 3 = sometimes, 4 = often and 5 = always)

Financial Policies	**RATINGS**				
Every year, Conflict of interests and commitment forms are distributed to all employees to sign.	1	2	3	4	5
There is planning and Budgeting process in this organization	1	2	3	4	5
There is Financial Statement Review	1	2	3	4	5
Audit committee meets...	1	2	3	4	5
Financial committee analyses financial decisions	1	2	3	4	5
Procurement committee	1	2	3	4	5
Depreciation and capitalization policy is prepared	1	2	3	4	5
Internal Control document is used by the employees	1	2	3	4	5
Employees Job description is updated every year	1	2	3	4	5
Employees' manual are distributed to all employees	1	2	3	4	5
Compensation Review committee meets	1	2	3	4	5
Expenditures procedures are clearly defined	1	2	3	4	5
Employees performance appraisal is used	1	2	3	4	5
Investment Policy exists in the organization	1	2	3	4	5
Insurance coverage policy exists in the organization	1	2	3	4	5
Code of conduct and ethics exists in the organization	1	2	3	4	5

SECTION C:

Think about the SDA Church in general and the Cameroon Union Mission in particular. What do you think are the possible Threats to the financial self-sustainability of the Cameroon Union Mission? Please [√] those that apply.

1. Ineffective oversight responsibilities of the board or executive committee [ ]
2. Lack of trust of church leaders/Officers [ ]
3. Lack of effective financial planning [ ]
4. Misuse of church funds [ ]
5. Corruption of church leaders [ ]
6. Low income level of church members [ ]
7. Unfaithfulness of church members [ ]
8. Dependency spirit [ ]
9. Lack of Accountability/transparency [ ]
10. Weak tithes/offerings promotion [ ]
11. What other factors do you believe are a threat to the financial self-sustainability of the Cameroon Union Mission?

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SECTION D:

What do you think can be done to improve the financial performance and self-sustainability of your organization? **Please [√] those that apply.**

1. Engaging the church institutions in pooling funds together for development projects initiative
2. Diversification of income stream through profit generating activities
3. Appoint trustworthy leaders and staff
4. Appoint qualified treasury staff
5. Emphasis on stewardship program

6. Practice Sound financial administration
7. What other strategies be put in place to improve the financial self-sustainability of the Cameroon Union Mission?

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Interview Guide for Key Church members and other employees

SECTION A: Demographic information

Please indicate your answer by ticking ☑ in the corresponding box.

Gender: Male ( ) Female ( )

Age: Less than 20 ( ); 20 to 30 ( ); 31 to 40 ( ); 41 to 50 ( ); more than 50 ( )

Experience as church member in years: Less than 5 ( ); 5 to 10 ( ); 11 to 15 ( ); 16 to 20 ( ); 21 and more ( )

Position in the church: Elder ( ); church board member ( ) Treasury staff ( ) Clerk ( ) Deacon or Deaconess ( ) other ( ).

Academic qualification: Postgraduate ( ); Undergraduate ( ); High School ( ); other ( ).

SECTION B: Think about the SDA Church in general and the Cameroon Union Mission in particular. What do you think are the possible Threats to the financial self-sustainability of the Cameroon Union Mission? Please [√] those that apply.

1. Ineffective oversight responsibilities of the board or executive committee [ ]
2. Lack of trust of church leaders/Officers [ ]
3. Lack of effective financial planning [ ]
4. Misuse of church funds [ ]
5. Corruption of church leaders [ ]
6. Low income level of church members [ ]
7. Unfaithfulness of church members [ ]
8. Dependency spirit [ ]
9. Lack of Accountability/transparency [ ]
10. Weak tithes/offerings promotion [ ]
11. What other factors do you believe are a threat to the financial self-sustainability of the Cameroon Union Mission?

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SECTION C:

What do you think can be done to improve the financial performance and self-sustainability of your organization? **Please [√] those that apply.**

1. Engaging the church institutions in pooling funds together for development projects initiative [ ]
2. Diversification of income stream through profit generating activities [ ]
3. Appoint trustworthy leaders and staff [ ]
4. Appoint qualified treasury staff [ ]
5. Emphasis on stewardship program [ ]
6. Practice Sound financial administration [ ]
7. What other strategies be put in place to improve the financial self-sustainability of the Cameroon Union Mission? [ ]

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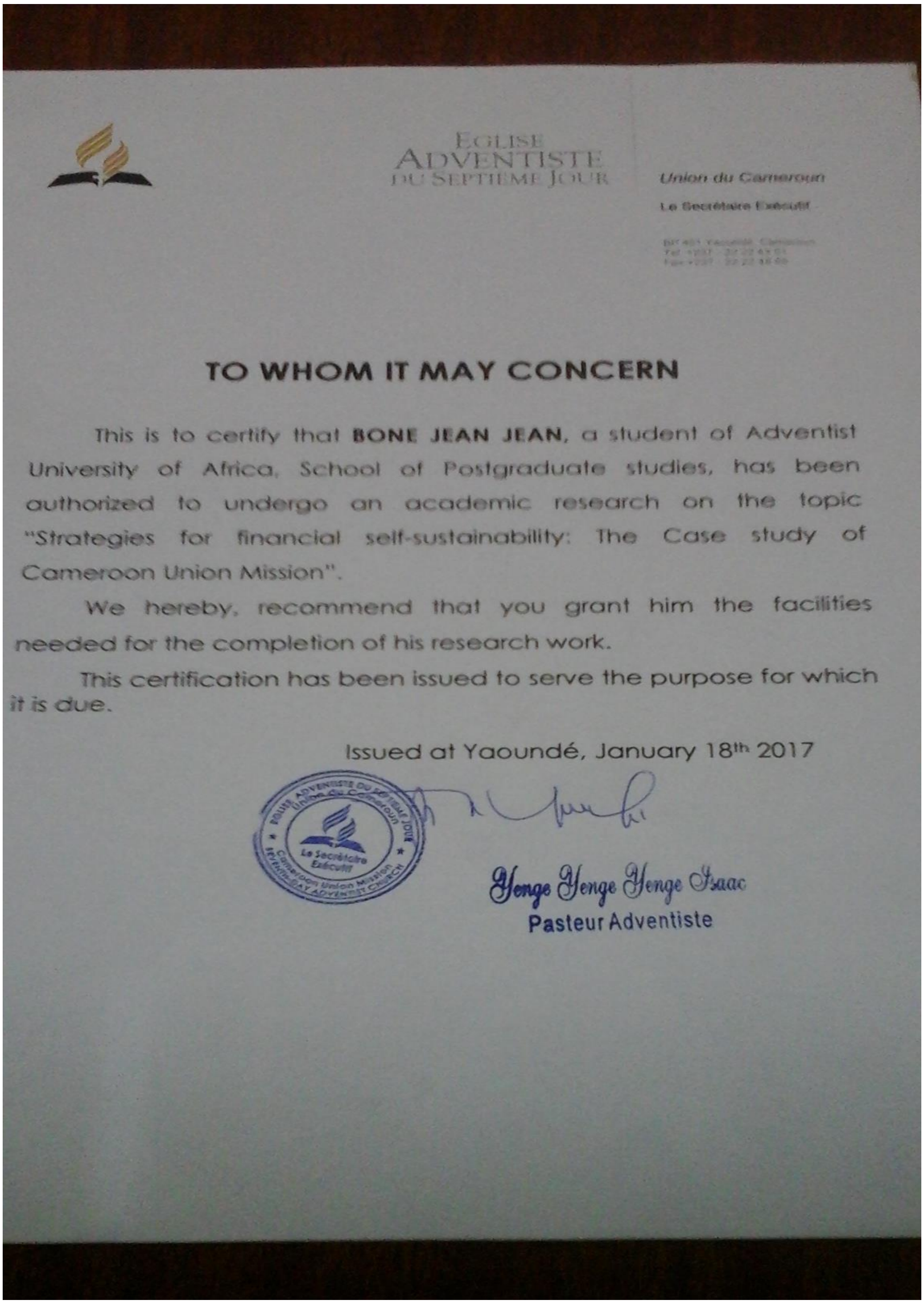
APPENDIX B

LETTER OF SUPPORT



EGLISE ADVENTISTE DU SEPTIEME JOUR

Union du Cameroun

Le Secrétaire Exécutif

TO WHOM IT MAY CONCERN

This is to certify that **BONE JEAN JEAN**, a student of Adventist University of Africa, School of Postgraduate studies, has been authorized to undergo an academic research on the topic "Strategies for financial self-sustainability: The Case study of Cameroon Union Mission".

We hereby, recommend that you grant him the facilities needed for the completion of his research work.

This certification has been issued to serve the purpose for which it is due.

Issued at Yaoundé, January 18th 2017

Yenge Yenge Yenge Isaac
Pasteur Adventiste

APPENDIX C

STATISTICAL DATA

RELIABILITY

		N	%	Cronbach's Alpha	N of items
Cases	Valid	24	100,0		
	Excluded[a]	0	,0		
	Total	24	100,0	.779	16

a. Listwise deletion based on all variables in the procedure.

Frequency Tables for Church Workers

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	69	79.3	79.3	79.3
	Female	18	20.7	20.7	100.0
	Total	87	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 to 30	6	6.9	6.9	6.9
	31 to 40	28	32.2	32.2	39.1
	41 to 50	35	40.2	40.2	79.3
	more than 50	18	20.7	20.7	100.0
	Total	87	100.0	100.0	

Years of service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	15	17.2	17.2	17.2
	5 to 10	23	26.4	26.4	43.7
	11 to 15	14	16.1	16.1	59.8
	16 to 20	20	23.0	23.0	82.8
	21 and more	15	17.2	17.2	100.0
	Total	87	100.0	100.0	

Experience as committee member

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	27	31.0	31.0	31.0
	5 to 10	29	33.3	33.3	64.4
	11 to 15	14	16.1	16.1	80.5
	16 to 20	5	5.7	5.7	86.2
	21 and more	12	13.8	13.8	100.0
	Total	87	100.0	100.0	

Position in the organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Administrator	22	25.3	25.3	25.3
	Committee member	20	23.0	23.0	48.3
	Treasury staff	32	36.8	36.8	85.1
	Other	13	14.9	14.9	100.0
	Total	87	100.0	100.0	

Academic qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Postgraduate	34	39.1	39.1	39.1
	Undergraduate	36	41.4	41.4	80.5
	High School	12	13.8	13.8	94.3
	Other	5	5.7	5.7	100.0
	Total	87	100.0	100.0	

Frequency Table for Key Church Members

Your gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	54	74.0	74.0	74.0
	Female	19	26.0	26.0	100.0
	Total	73	100.0	100.0	

Your age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Moins de 20	1	1.4	1.4	1.4
	20 à 30 ans	8	11.0	11.0	12.3
	31 à 40 ans	22	30.1	30.1	42.5
	41 à50	23	31.5	31.5	74.0
	Plus de 50	19	26.0	26.0	100.0
	Total	73	100.0	100.0	

Years of service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	1	1.4	1.4	1.4
	5 to 10	7	9.6	9.6	11.0
	11 to 15	10	13.7	13.7	24.7
	16 to 20	11	15.1	15.1	39.7
	21 and more	44	60.3	60.3	100.0
	Total	73	100.0	100.0	

Experience as committee member

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Church Elder	32	43.8	43.8	43.8
	Board member	20	27.4	27.4	71.2
	Treasury staff	4	5.5	5.5	76.7
	Church Clerk	2	2.7	2.7	79.5
	Deacon/Deaconess	8	11.0	11.0	90.4
	Departmental Director	1	1.4	1.4	91.8
	Other	6	8.2	8.2	100.0
	Total	73	100.0	100.0	

Academic qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Postgraduate	11	15.1	15.1	15.1
	Undergraduate	25	34.2	34.2	49.3
	High School	18	24.7	24.7	74.0
	Other	19	26.0	26.0	100.0
	Total	73	100.0	100.0	

CHUCRH WORKERS MULTIPLE RESPONSE FREQUENCIES

Case Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
$workersthreat[a]	87	100.0%	0	0.0%	87	100.0%

a. Group

Workers threat Frequencies

		Responses		Percent of Cases
		N	Percent	
threats[a]	Ineffective oversight	85	9.8%	97.7%
	Lack of trust	86	9.9%	98.9%
	Lack of effective financial planning	87	10.0%	100.0%
	Misuses of church funds	90	10.3%	103.4%
	corruption of church leaders	88	10.1%	101.1%
	Low income level of church members	87	10.0%	100.0%
	Unfaithful church members	88	10.1%	101.1%
	Dependency spirit	85	9.8%	97.7%
	Lack of accountability / transparency	87	10.0%	100.0%
	Weak tithes / offerings promotion	87	10.0%	100.0%
Total		870	100.0%	1000.0%

a. Group

Case Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
$Strategy[a]	87	100.0%	0	0.0%	87	100.0%

a. Group

Strategy Frequencies

		Responses		Percent of Cases
		N	Percent	
Performance[a]	Pooling funds	85	16.3%	97.7%
	Diversification of income	87	16.7%	100.0%
	Appoint trust worthy leaders/staff	89	17.0%	102.3%
	Appoint qualified treasury staff	86	16.5%	98.9%
	Stewardship program	90	17.2%	103.4%
	Sound financial Admin.	85	16.3%	97.7%
Total		522	100.0%	600.0%

a. Group

MULTIPLE RESPONSE FOR CHURCH MEMBERS

Case Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
$Improve[a]	73	100.0%	0	0.0%	73	100.0%

a. Group

$Improve Frequencies

		Responses		Percent of Cases
		N	Percent	
strategy[a]	1	74	16.9%	101.4%
	2	74	16.9%	101.4%
	3	73	16.7%	100.0%
	4	72	16.4%	98.6%
	5	73	16.7%	100.0%
	6	72	16.4%	98.6%
Total		438	100.0%	600.0%

a. Group

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Conflict of interest distributed	87	2	5	4.33	.885
Planning and budgeting process	87	1	5	4.48	.847
Financial statement review	87	1	5	3.36	.927
Audit committee meets	87	1	5	2.28	1.086
Financial Committee meets	87	1	5	3.55	.985
Procurement Committee meets	87	1	5	2.08	.991
Capitalization policy is prepared	87	1	4	2.36	1.089
Internal control document	87	1	4	1.30	.531
Employees Job description is updated	87	1	5	3.41	.983
Employee's manual is distributed	87	1	4	1.24	.570
Compensation Review committee meets	87	2	5	4.06	.957
Expenditures procedures defined	87	1	5	2.69	.880
Performance appraisal used	87	1	3	1.49	.525
Investment policy exists	87	1	5	2.03	.908
Insurance Coverage Policy exists	87	2	5	4.26	.842
Code of conduct and ethics exist	87	1	5	2.29	1.247
Valid N (listwise)	87				

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NATIONALITY: CAMEROONIAN

EXPERIENCE

Treasurer/ Chief Finance Officer, Cameroon Union Mission, Seventh-day Adventist Church, 2014 to present

- Responsible of the financial leadership in the Cameroon Union Mission of the Seventh Day Adventist Church.
- Receiving, safeguarding and disbursing all the funds in conformity with the policies and committee actions.
- Supervising the preparation of the financial statements in the whole Union.
- Analyzing the results of the operations.
- Transmitting the financial information to the committee for making decisions.
- Providing copies of the financial statement to the West Central Africa Division.

Treasurer/ Chief Finance Officer, Central Africa Union Mission, Seventh-day Adventist Church, 2010 – 2013.

- Responsible of the financial leadership in the whole Central Africa Union Mission of the Seventh Day Adventist Church.
- Receiving, safeguarding and disbursing all the funds in conformity with the policies and committee actions.
- Supervising the preparation of the financial statements in the whole Union.
- Analyzing the results of the operations.
- Transmitting the financial information to the committee for making decisions.
- Providing copies of the financial statement to the West Central Africa Division.

Treasurer/ Chief Finance Officer, Chad Mission, Seventh-day Adventist Church, January 2009 – 2010.

- Responsible of the financial leadership in Chad mission, Seventh day Adventist Church.
- Conducting and supervising the local church audit.
- Receiving, safeguarding and disbursing all the funds in conformity with the policies.
- Supervising the transmission of the financial reports from the local churches to the Mission.
- Supervising the preparation of the financial statements.
- Providing copies of these financial statements to the executive committee and the Central Africa Union Mission officers.

Church Pastor, North Cameroon Conference, Seventh Day Adventist Church, from February 2009 to October 2009.

- Successful management of the local church.
- Visiting the church members.
- Preaching, counseling the members and conducting evangelistic campaigns and seminars.
- Collecting reports from the local church.

Treasurer/ Chief Finance Officer, North Cameroon Conference, Seventh Day Adventist Church, 2001 – 2009.

- Successful financial leadership of the North Cameroon Conference.
- Supervising the preparation of the financial statements.
- Receiving, safeguarding and disbursing all the funds in conformity with the policies.
- Furnishing the financial information to the committee and the Central Africa Union Officers.

Accountant, North Cameroon Conference, Seventh Day Adventist Church**,** 1999 to 2001.

EDUCATION

- **Adventist University of Africa,** MBA [Finance]Candidate, June 2017
- **FondationUniversitaire Mercure, Belgique,** Maîtriseencomptabilité de Gestion, 2006
- **UniversitéAdventisteCosendai, Nanga Eboko, Cameroun**BBA, Church Administration, 1999.
- **Lycée de Mokolo,** Baccalauréat A4.

LANGUAGES

- French: very good in speaking, writing and reading.
- English: average