

Funding For Victims

Many victims of abuse within the fellowship have not been able to receive the therapy they need and want because they lack the required financial resources.

Overseers have generally avoided contributing funds for victim therapy, based on various reasons, including:

- They may be scared of legal claims against the fellowship's accumulated funds, but surely the likelihood of that would be much lower if they readily provided funds for victim support.
- They have claimed that funds were donated for 'the work / workers' and therefore shouldn't be used for non-workers.
- They are also reluctant to acknowledge that significant funds have accumulated.

Overseers could resolve these concerns by each area asking all current members if anyone objects to using accumulated funds for victim support.

Recently WINGS was provided the following report about funding within the fellowship. WINGS believes that it provides very relevant information and we strongly support the call to action in the final section.

How Money Works in the 2×2 Ministry

Warning: Money is an intentionally avoided topic within the Truth/2×2 church, leaving many with a false or naive understanding of how finances actually function in the Truth. This lack of transparency is deeply problematic and has real consequences. The following article may be very painful to read, especially if you have spent time in the ministry or are a victim of sexual abuse. Please proceed with care. Still, as many of us believe, "*the truth will set you free.*" Honest understanding is essential, even when it's uncomfortable. As one worker told us, "we aren't trying to hide anything," the lack of transparency begs to differ. To be clear, **none of the authors believe anything nefarious was originally intended** in how large financial assets have come to be managed; it very likely started with simple practicality. However, when the outcome is highly problematic, it becomes an informed and deliberate choice when no changes are made.

The information presented here became known to the authors only recently—largely beginning in 2023—through efforts to locate funds for survivor health care and restorative justice for victims of child sexual abuse (CSA) and sexual abuse (SA) within the church. Attempts to access ministry-controlled resources were largely unsuccessful, with limited progress in Washington and some initial but abandoned efforts in Colorado and Minnesota.

This article explains how ministry finances operate to the best of our knowledge. The information was obtained through discussions with many current and former workers, as well as some individuals who have been involved with financial trusts designed for the ministry's use. In this article, we discuss what these funds are used for, and what they are *not* used for. While the details vary by region, the overall financial structure is largely the same worldwide. It's a topic that deserves a light to be shone on it, and the [media already started doing exactly that](#).

The Reality of Ministry's Financial Operations

While the ministry presents itself as a faith-based network of “homeless and penniless” workers, its operations are substantial and expensive. While field workers likely can be sustained by small donations (aka ‘white envelopes’) provided by the local congregation, these will not cover the larger expenses of the overall church's operations.

Common larger ministry costs include:

- **Flights:** Travel for special meetings and conventions make it clear that significant travel costs are involved. For the special meeting rounds in the Pacific Islands alone, the travel budget will very likely exceed \$100,000 annually.
- **Conventions:** Each typically costs **over \$50,000** in direct expenses such as food (even if some food and services are donated), utilities, waste management, fuel, maintenance, permits, etc.
- **Medical care:** In countries without socialized healthcare, workers' medical costs can be very expensive, especially for uninsured workers not yet eligible for Medicare (or similar programs outside of the US).
- **Overseas Housing for Workers:** Colloquially called batches, used in regions where it's impractical for workers to stay exclusively in the homes of the Friends.

Although many friends assume wealthy members cover these expenses informally, the reality is more structured. Although this may vary regionally, we understand the ministry generally relies on **assets and trusts accumulated over decades** to fund its operations.

How Ministry Finances Are Structured

In the early 20th century, the ministry likely operated almost entirely in cash. Starting at least as far back as the 1970s, workers began working with the Friends with financial expertise to use formal banking systems to manage large and unwieldy cash-based donations. To facilitate this, they established **trusts**—financial instruments legally designated for “the furtherance of the gospel.” These trusts made it far easier to accept large or entire estate donations, which soon became common, especially in the circumstances of overseers issuing formatted wording for people to give their estate ‘to the work.’

The Financial Trust Network

Money donated to the ministry is generally held in **private trusts** managed by **custodians**, often elders with professional financial backgrounds (CPAs, business owners, lawyers, etc.). While some main trusts exist at the regional level, **any individual can set up a trust** for ministry use and simply inform an overseer that funds are available when needed. In some cases the funds may be held by a trusted elder without any formal trust documents. Both are referred to as ‘Trusts’ in the following comments.

Because of this decentralized system, likely no one person knows how many trusts exist—there are plausibly thousands worldwide that have been created over decades. Even trust custodians often don’t know about others operating in their same region. Only overseers likely have full knowledge of all trusts that exist in their region. This is consistent with the position taken on other abuses in the ministry as well. The “I didn’t know about it so I’m not responsible” or “I was unaware of it so what am I/we to do about it?” has been a common response to the CSA crisis. Structuring a loose decentralized collection of accounts makes them hard to track & monitor. The hard truth is that this is a strategy in avoiding any responsibility and correction of abuses of all sorts and has been used to shirk CSA/SA abuses responsibility as well.

This secrecy fosters an environment where **corruption is difficult to detect**. For example, Dean Bruer reportedly exploited the lack of oversight by withdrawing funds from multiple trusts using the same legitimate expense justification; he then allegedly used some of this money to fund his now well-known illicit activities. The lack of checks and balances and system oversight made this easily possible.

Examples of recent financial operations

- According to a document shared with us, UK overseer Ben Crompton distributed an estate of GBP640,000 by retaining GBP138,000 for ‘The Christian Church in England’ and distributing GBP72,000 to 6 charities and the balance of GBP430,000 to 36 elder international workers.
 - In 2023, a letter was shared from Merlin Affleck where one Canadian Trust was needing to be closed to comply with tax law, resulting in distributing \$30,000 each to 4 workers and another 6 receiving smaller amounts.

These rare examples of unintended transparency provide a small glimpse of the reality of the financial scale by which the ministry operates.

Oversight and Operations

The ministry appears to function like a network of semi-autonomous franchises managed by regional overseers. Each overseer controls access to certain trusts and directs their use. When an overseer wants to fund an expense, they simply ask a trust manager to pay it—keeping themselves one step removed from direct financial transactions. It should be noted that this is an attribute in common with organized crime; that money is controlled by people who aren’t legally connected to the assets. This fact should be mortifying to both the workers and trust managers, yet they seem unfazed that this practice is still appropriate, despite FBI scrutiny.

While overseers are generally not named on the trusts directly, checks with overseers' names on them have been shared with us in recent years. Overseers having trusts and accounts in their name was a historical practice, [based on archives of codicil forms](#) recorded in the California region under overseer Eldon Tenniswood's leadership. Additionally, in the late 1990s in Alberta, Willis Propp was the center of a [large scandal](#) that also involved him distributing codicils to those interested in willing estates to the workers. However, in light of recent legal risks related to CSA lawsuits, we understand overseers have received legal advice to remove their names from any trust documentation for civil lawsuit liability reasons. With the precedence of [\\$268,000 per victim](#) on average across four settlements with the Catholic church CSA scandals, the civil liability of the ministry for restorative justice to CSA survivors would project to be enormous; likely over \$1Billion based on the over 1000 perpetrators identified by the [2x2 Accountability Group](#) and the fact that perpetrators often have many victims.

Note that overseers can deny 'controlling' any funds if they take a very narrow formal view of the word 'control' but they effectively do control the funds because the custodians / trustees only act in accordance with an overseer's wishes. We have heard from multiple sources that the workers in California were sent a letter denying at least some aspect of the existence of financial trusts (we have not seen the actual letter, only reports that the region's staff received such a letter this year).

Legality, Oversight, and Ethical Concerns

Are These Trusts Legal?

Yes. These trusts are lawful as long as they comply with applicable tax regulations. However, as one FBI representative told one of the authors, "*No crimes happen that don't somehow involve money.*" It's clear that the church's financial operations are being closely scrutinized.

That said, they appear to operate in a fashion that prioritizes minimal visibility to the tax agencies. For example:

- Of all former workers we have communicated with, the maximum amount given to them always falls under the annual gift tax exclusion limit (\$19,000 per recipient in 2025 in the US). We have seen severance amounts recently often being just under this amount. Isn't it very curious that the trust managers are very careful to keep the gift amounts below needing to be reported to the IRS? Surely workers who have spent many years in the ministry and are nearing retirement age need and deserve more than \$19,000 to move forward and survive.
- Additionally, one of the authors has first-hand experience of a trust manager's refusal to supply the trust's Tax ID Number when the trust was receiving a bequest. Estates are often required to make routine tax filings, and asking for the Tax ID Number of the beneficiary is a reasonable and legal request by the executor. This once again signals a priority of avoiding a trail for the IRS to follow over standard legal practice.

All the effort to avoid anything that would bring tax agency involvement is quite curious. The common scriptural justification of “Not letting the left hand know what the right hand is doing” is way different than adopting a policy of secrecy with the whole process. Charities like Bridges & Balm report out the overall finances while preserving donor and client confidentiality. Any commercial bank does the same thing. We see no reasonable excuse for the way the ministry trusts operate, both in terms of transparency with donors, and with how tax reporting events appear to dictate procedures.

Is There Corruption with these Trusts?

We are aware of credible reports of ethical misconduct, even in cases where no laws have been broken. For example, if a trust manager provides a no-interest loan to a relative using ministry funds, this may not be illegal—but it would almost certainly violate the donor’s intent. Misuses of this kind have reportedly caused serious fallout in various regions over time.

Because financial transparency within the ministry is minimal, it is difficult to determine how widespread such incidents may be. As with many aspects of church governance, the system depends heavily on trust without meaningful oversight, leaving it open to abuse.

Since law enforcement does not intervene in unethical—but technically legal—practices, reform must come from within. Real change will only occur when donors (the Friends) become informed and begin to demand transparency and accountability. These funds ultimately belong to the congregation, and with that ownership comes responsibility: failure to monitor how the money is managed makes members complicit in its misuse.

How Much Money Are We Talking About?

Exact figures are impossible to confirm without cooperation of the trust managers themselves, which has been refused at nearly every turn. Workers and elders guard financial information closely. However, multiple sources—including workers and former trust insiders—have shared some information that allows for estimating the asset scope. For instance:

- A senior worker in one region clarified that the region’s largest trust contained **between \$1–10 million**.
- One region (two trusts combined) reportedly held **over \$50 million** as of a decade ago.
- Multiple workers have confirmed the regions they labored in had multiple accounts in the millions of dollars.

Based on a variety of information we’ve learned. We estimate that individual overseers each control access to **\$5–30 million** in assets, with some regions far higher.

From this and other data points we've learned, we estimate the worldwide total of the aggregate trusts to be in the range of **\$500 million**, though the true figure could be much greater. It could be far lower as well, particularly if funds have been mismanaged and/or suffered significant misappropriation.

Additionally, overseers have informal access to **substantial private wealth** from affluent members who are willing to provide money upon request. The ministry's *real* financial reach, therefore, extends far beyond the trust assets alone.

Why So Much Money?

The accumulation of wealth may not have been intentional. However, since the ministry has often vilified other charitable causes – especially church-based ones – as self-serving, many members have simply **willed their estates to the workers**. Over decades, these estates have compounded into significant reserves, well beyond what the ministry's operational costs could justify. With little oversight or accountability, this naturally invites **power imbalances and ethical risk**.

This likely explains why a senior worker recently put online an image of his premium-class seat on an international flight, which we've learned is not an uncommon practice. With such reserves, why not spend more than \$10,000 on a flight for a convention tour or overseer meetup? Nothing wrong with this – assuming that is made transparent to those who fund the ministry – as well as to tax agencies. But since we know so many workers who have 'gone without' basic needs on so many occasions, this disparity is unjust and immoral.

Why the Lack of Transparency?

Transparency would directly contradict the ministry's long-standing portrayal of its workers as "poor servants of the gospel." While most overseers will admit the trusts exist, they often insist that "the workers have no money," which may be *technically* true if their names aren't on the accounts—it is nonetheless dishonest and misleading.

The church has also resisted registering as a **charitable organization**, claiming it is "not an organization," although this has periodically happened. For instance, a Charitable Trust was registered in Victoria, Australia by the church. Regardless, this "not an organization" posturing contradicts the church's history of [registering other legal advantages](#) under the name Christian Conventions, such as acquiring visas or designating conscientious objector status to workers during wartime. If the ministry registered as a charity as a standard practice, it would be legally required to provide **annual financial reports**—the kind of transparency many donors expect.

For comparison, **Bridges and Balm**, a registered charity that supports CSA/SA survivors and former workers, publishes its full [financial statements annually](#), transparency that is required by law for registered non-profits organizations.

Why Aren't These Funds Used to Support CSA Survivors?

In a few instances, they are. For instance, the [WANIDAK fund](#) in Washington has provided significant funds for survivor therapy to date, and we understand **Advocates for the Truth (AFTT)** received two significant one-time donations from overseers before AFTT shut down. However, these efforts are by far the exception, not the rule. As far as we are aware, no other regions provide **financial assistance** to survivors of sexual abuse suffered within the church.

Overseers in Australia and New Zealand declined to provide financial support “because the government agencies provide such support,” although the reality is that the government support is very limited and difficult to access.

A notable case involved a sister worker who required expensive inpatient care after being sexually assaulted by an overseer. Four overseers in and near the regions where the assault occurred were invited to help fund her treatment. Only one responded to our request—and only to refuse, citing the assault occurred outside of his jurisdiction and therefore he couldn’t participate in the funding. Private donors ultimately covered all expenses for the former sister worker’s clinical treatment. Imagine a company employer refusing to cover care for an employee assaulted by a manager while on the job—this is the equivalent of this response from overseers. It’s a situation that would award a very large sum by any jury, should the victim choose to pursue AND the ministry’s assets could be targeted. This type of civil lawsuit was the foundation behind all of the restorative justice efforts for victims in the CSA scandals of the Catholic Church, the Southern Baptist Church, and the Boy Scout settlements. It seems quite convenient that the church’s financial assets make them safe from civil lawsuits.

What You Can Do

For Current or Former Workers

If you were denied support for basic needs or healthcare under the claim that “there isn’t money available for that,” we are deeply sorry. The information above may be painful. It should now be clear to you that such statements were made as an active choice, not due to a lack of available resources. We encourage you to advocate boldly for your needs; the resources are there.

For Current Trust Managers

If the trust is fully your money that you personally manage, please consider this information in how you choose to move forward. Please consider using your resources to aid those who have been harmed.

For those managing trusts that have inherited large sums or estates, none of this information should come as a surprise. We appeal to your integrity. You hold the power to make things right.

So far, your silence and inaction suggest a willingness to be complicit—not only in sustaining the church’s shadowy financial operations but also in obstructing restorative justice for those who have been harmed. Some of you have hidden behind the legal language of the trusts’ stated purposes, claiming that helping survivors or former workers does not align with the mission of “the furtherance of the gospel.”

We strongly disagree—and likely so would those who originally entrusted their assets to you. It is difficult to imagine that they intended their money to support only the positive aspects of the ministry while ignoring the terrible harm caused by those they funded.

For the Friends/Donors to the ministry

- **Ask for transparency.** You have every right to know how donations are managed and spent.
- **Request a refund, if desired.** Some overseers and trust managers have a policy of refunding donations when asked.
- **Challenge estate bequests.** If your family’s estate has been left to the ministry and the heirs object, some overseers have a policy of returning all assets of the estate. Overseers and trust managers have little appetite for civil litigation.
- **Check in with elderly workers/former workers.** Are they being taken care of properly, with the assets of the ministry? Or are they on SSI (elderly welfare via Social Security in the US) or other country-specific elderly welfare programs to support their basic needs? If the latter, do you find it just that they rely on public entitlements when there are sufficient church assets available to support them? Is the support they are receiving even sufficient to meet their basic needs?

Consider supporting transparent survivor-focused charities with your money instead

If you want to help survivors within the broader church community, consider:

- [Bridges and Balm](#) (US-based, international support)
 - [United Open Arms](#) (US-based, international support)
 - [Renewal North](#) (Canada based, Canada focused)

If you want to help survivors in broader society, you have many options, and we encourage you to [research](#) and contribute to those you feel comfortable with.

An urgent appeal to overseers around the world:

We urge you to:

Immediately allocate substantial, ongoing funds for professional survivor healthcare, trauma therapy, assistance for former workers, legal aid for survivors to pursue justice, and restorative justice for survivors and former workers to help remedy the massive impact made on their overall health and livelihood.

Publicly commit to transparency in financial reporting, making survivor and former worker support a clear priority.

Structurally and transparently make financial support available to those harmed, setting a model of integrity, compassion, transparency and accountability.

This is far more than a matter of prudent stewardship—it is the defining test of your integrity and faithfulness to the principles you profess. Let it be known not for your secrecy, but for your willingness to confront the truth and bring healing. When you use your resources to address harm, you restore trust, honor donor intent, fulfill your ethical obligations, and echo the message of the gospel: that care and justice belong to all, especially the wounded and vulnerable.

You have the means. Now is the time to act.

Final Thoughts

The 2×2 ministry's financial system is vast, opaque, and built on trust without accountability. This is leading to money being spent or withheld in ways that may be very inconsistent with the community's moral values. Whether you are a worker, former member, or friend, having transparency on how money moves within the ministry is essential for ensuring integrity, justice, and genuine care for those who have been harmed in the community. This is a very reasonable expectation for you to have. Thank you for your interest in learning what we, through great effort, have been able to learn.

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