

A Pastor's Appeals to Gospel For Asia

by: Bruce Morrison

Dear Reader:

In the fall of 2014, a former Gospel For Asia (GFA) volunteer and staff person alerted me to concerns she had about this ministry. Since our church had been supporting them for over 20 years, I felt it was my responsibility to do my own research. I was unwilling to have the historical good reputation of this missionary organization undermined, especially if there was some insidious motive behind the concerns presented to me. On the other hand, if what I discovered uncovered things that were not appropriate, I would not overlook them. In that case, I considered it necessary to bring my concerns to GFA leaders first and pray for resolution. I did this in a series of 6 letters which I summarize in this present report.

Those affected by the findings involve donors from all over the world, those who serve within the GFA organization itself and the millions of people in India who so desperately need to hear the good news of Jesus Christ. The rest of this letter details some of these findings. I realize this letter is long, however, I believe a shorter version would not be fully sufficient in bringing clarity.

Introduction

The vision of GFA's founder and leader, KP Yohannan, has captured the hearts and minds of many who seek to fulfill the great commission that Jesus gave to His church. I read KP Yohannan's book, "Revolution in World Missions" and distributed copies to the members of the church I pastor. Our church viewed GFA's film, "Glad Sacrifice", we invited GFA's Canadian director to speak in our church, and we became regular supporters. For 20 years we faithfully supported GFA. For reasons outlined herein, we ended this in April of this year (2015).

I first heard about a group called the GFA Diaspora about 8 months ago, in the fall of 2014. It is made up of former GFA staff members that came together in the Spring of 2014 with 55-60 members and now has 105 members. They created a website for GFA supporters, that is now public, in which they describe GFA practices which they believe are unscriptural. To appreciate the gravity of their concerns I suggest that readers go to their site and start reading at the section titled "Concerns". <http://www.gfadiaspora.com>

There is little doubt that GFA is considered by many to be highly successful in its endeavours. Prosperity, however, can lead to a perception of entitlement that is quite opposite to biblical precepts and patterns. Elements of western culture, imbibed with a sense of privilege that is exercised at the expense of others, should merit strong disfavour among Christians. Instead, stories of abuse at the hands of spiritual leaders are far more common than they should be. Some church leaders treat those they are called to serve in a manner opposite to the counter-culture values that Jesus taught and demonstrated. Jesus never leveraged His position and authority in order to cajole others. He never practiced deception through the use of misleading statements. He treated others with respect, conferring dignity on those most dishonoured and downtrodden by the sinful treatment of others. Jesus opened the door to a kingdom unlike anything human sovereigns can provide. He calls the church to humble and honest service, not in a spirit of ineptness, but with Holy Spirit anointing that enables us to continue the things that Jesus began to do and teach. His kingdom is ours to embrace.

The Bible warns against spiritual complacency when it comes to judging sin in the church. When spiritual leaders do wrong, others should not be silent. The Bible also warns against judging from a platform of arrogance instead of humility, or of bias as opposed to impartiality. When judging,

Jesus taught us to give the greatest weight to introspection, to examine the beam in one's own eye before examining the sliver in another's. It is only then that true redemptive outcomes flourish.

It is with both a sense of reluctance, but also of moral responsibility, that I write this letter to the larger body of Christ. Reluctance - from the unpleasantness of speaking about the need for correction in a Christian ministry, and responsibility - since silence in instances such as I will describe herein is complicity.

March 27, 2015 letter

Concerns articulated by the Diaspora prompted me to write this first letter. Letters written following this were based on what appeared to be a lack of financial integrity. The March 27th letter was 9-pages in length, was addressed to the GFA Canadian Board of Directors and copied the US Board. (For GFA, US, see: <http://www.gfa.org>, and for Canada, see: <http://www.gfa.ca>)

Prior to my research I was largely unaware of the nature and growth of the Believers Church in India. This church is led by KP Yohannan and has received large infusions of cash from donors in the west that have been funnelled through GFA. Their website describes the various ministries and activities of the church as well as their polity. It has become a significantly large denomination and reports having over 2,000,000 members. It has an Episcopal form of government with KP Yohannan as it's Metropolitan (archbishop). <https://www.believerschurch.com>

I questioned things like the title KP Yohannan has adopted for himself - "His Eminence Most Reverend Dr. K.P. Yohannan, Metropolitan". This, along with the religious attire he wears, and practices such as others kneeling before him and kissing his ring, prompted me to make several comments. In part, I said:

Jesus lived in a culture where religion was Pharisee led. Among the things these religious leaders considered to be important, the three top priorities were attire, seats of prominence in the synagogues and titles. Jesus did not observe these traditions as an attempt to be culturally relevant. He thereby demonstrated that in advancing the kingdom of God, culture must always be made to bow to the scriptures, not the scriptures to the culture.

At the heart of the gospel is equality, where no one person is esteemed to be better than another. In Christ, race, gender and socio-economic status do not matter. The scriptures teach us not to hold the faith of our Lord with respect of persons (James 2:1). Great care must be taken by the church to demonstrate humility in all things. No practice of ministry, either among believers in the church or in witness to a lost world, should include any relic, symbol, attire, promotion, or any other thing unless humility, not elevated status, is advanced thereby.....

I expressed my belief that if supporters in the west were made aware of several of the Believers Church practices, many would reconsider continuing their support.

I also learned that large amounts of money that GFA sends to India does not go to GFA in India but goes directly to the Believers Church. I was quite certain that most donors in the west were unaware of this as well.

I concluded the letter by offering to meet with the Board. I did not receive a reply.

April 22, 2015, letter to GFA Board of Directors USA

This was a 7-page letter addressed to the US Board of Directors and copied to the Canadian Board.

Laws that govern registered Canadian charities are quite stringent. I thought it possible that the parent USA Board may not be fully aware of these regulations so I provided details.

By this time I had also researched a Government of India website that displays annual FC-6 forms, titled "The Account of Foreign Contribution", that all non-government organizations must file if they receive foreign money. These are posted online and go back 8 years.

http://fcraonline.nic.in/fc3_amount.aspx

I converted the year-end-cash-on-hand balances from Indian Rupees to US dollars based on the exchange rate on March 31st, 2014 which was \$1 = .017 IR. (The fiscal year is from April 1st until March 31st, with the last available reports ending March 31, 2014.) I determined that as of March 31, 2014, Believers Church had a balance of \$42,924,790 and GFA had a balance of \$55,900,496, for a total end-of-year cash balance of \$98,835,286 USD. In my letter I said:

One would not expect to see such large cash reserves, especially since GFA appeals for donations carry with them a sense of financial urgency. I think it highly unlikely that most donors are aware of this surplus.

(At the time I was aware that GFA filed two FC-6 reports, one for Gospel For Asia and the other for Believers Church. I later learned that GFA had divided itself into two additional entities that I will refer to later.)

From studying the FC-6 reports I also concluded that GFA's assertion that 100% of a person's donation "goes to the field" is misleading. For example, for several years GFA has accumulated money in a "corpus fund". A corpus fund is a permanently closed fund with no strings or restriction for future application attached. Therefore, it has no stated purpose except to be held in reserve until it is needed. In contrast, money donated in the west is given for specifically stated purposes. It is not given "with no strings attached". Commenting on this I said, in part:

One reason for raising questions like this arises from my reading of the FC-6 Forms. For example, in the report for the year ending March 31st, 2014, GFA reports having a balance of \$18,860,000 in a Corpus Fund. This is a significant amount of money. Did this come from funds designated for this purpose? Is it possible that money was diverted away from donations designated for other purposes and re-allocated? It would hardly seem right that those who give for "where most needed" had their donation go for such a purpose. I doubt that a rainy-day-fund is what most donors would think of as being "most needed". I ask these questions by reason of what appears to me to be an absence of full disclosure.....

Included in the comments I made about Canadian law I mentioned that the Canada Revenue Agency (CRA), requires charities that operate in foreign countries to maintain financial records in Canada. One way of facilitating this is to form a joint-ministry arrangement with a foreign charity. The terms of such an agreement are to be clearly spelled out in a document such as a joint-ministry agreement. I enquired if GFA had such an agreement.

Canadian charities are required to complete an annual return to the Canada Revenue Agency called a T3010 Return. In it they must disclose any amounts of money sent out of the country and name the receiving country. I pointed out that on their 2013 Return, GFA Canada reported that all

the money they sent out of the country went to India. However, on the Indian FC-6 forms no mention is made of receiving money from Canada even though the forms ask for this.

Due to concerns about these irregularities I referred the Board to an offer of help made by the CRA found in the section titled, "Bringing charities back into compliance". (<http://www.cra-arc.gc.ca/chrts-gvng/chrts/dtng/vlntry-dsclsr-eng.html>). I hoped that GFA would take advantage of this offer and wrote:

I encourage you as the head office Board, in concert with the Canadian Board, to help resolve what appears to be some irregularities with GFA operations in Canada, by asking for the help offered by the CRA. I believe that full disclosure of GFA policies and practices should be made to them in order to ensure regulatory integrity. If nothing is amiss it will be good for all concerned to know this. If things need to change, knowledge of undertakings that ensures that this will happen will also be beneficial.

I awaited for an answer I hoped would allay my concerns, either by demonstrating that financially everything was in order, or by giving assurances that areas that needed change would be addressed.

I sent a copy of this letter to the CRA. (Due to privacy issues, the CRA does not report on their investigation or findings. They only do so if a serious legal action is taken. This can take a considerable amount of time.)

KP Yohannan's answer, April 25, 2015

KP answered my letter in an email sent to members of his Boards and copied to me. He said, in part:

As the Canada board members know, we do have a Joint Ministry Agreement, between Canadian, US, and German office to meet the requirements of the Canadian government. We are audited annually for this and the notes of which are presented to the respective board.

Also to shed light on Bruce's comment about the balance of funds left, it's helpful to know that our supporting offices send the balance of their funds for the field at the end of the calendar year so in March when these Indian reports are made, funds were recently accumulated.

Plus these funds are restrictively designated and can be used according only to those designation so depending on the nature of the donation they may need to wait until those projects can be completed (e.g., monies designated for national missionaries will be distributed right away to meet support needs, while monies given for longer term projects will be distributed as needed and directed by the field office. Donations received for bike purchases may take a year or more to fully spend, but it is an ongoing need for the thousands of missionaries and Bible School graduates that we have). However, the money is required to be used within 3-5 years. There is no requirement by the Canadian Agreement for this time limit; it is an Indian requirement.

Letter to KP Yohannan, May 4th, 2015

I was quite puzzled by several things KP said, which prompted me to respond with a 6-page letter dated May 4th, addressed to KP and copied to both the USA and Canadian Boards. I said, in part:

This confirms what I speculated in my April 22nd letter, that there is a joint ministry agreement between the US and Canadian offices. I am surprised to learn that there is also one with Germany and wonder about the purpose for this. Does some of the money sent from Canada go to India via a transfer arrangement with Germany?

I notice that you made no mention of a joint ministry agreement with GFA India, yet, according to information GFA Canada reported on their T3010 Returns, this is where money from Canada is sent.. CRA requirements for a joint-ministry agreement are quite stringent and I don't see how they are satisfied given the arrangement you describe.

The tri-party joint ministry agreement KP described seems quite unusual, especially since it does not include India. KP said that their joint ministry agreement is audited annually. It is unlikely that he is referring to a government audit since normally this would not happen with such frequency. I have since learned that this audit is done in India by an auditor from that country. To my knowledge GFA does not make this audit or the relevant financial statements known to western supporters.

By the time I wrote this second letter I had learned that in India GFA has divided itself into two additional entities called "Love India Ministries" and "Last Hour Ministries", both in the State of Kerala. Commenting on this I said:

In my last letter I showed the combined cash-on-hand balances at the end of March 31, 2014 for Believers Church and Gospel For Asia, India, as being \$98,835,286 USD. This changes with the addition of Love India Ministries and Last Hour Ministries. The following are my revised calculations based on the values of the US dollar compared to the Indian Rupee on March 31, 2014 being \$1 = .017.

<u>MINISTRY</u>	<u>INCOME</u>	<u>CORPUS FUND</u>	<u>CASH ON HAND</u>
GOSPEL FOR ASIA	13,835,216	19,987,606	55,900,496
BELIEVERS CHURCH	24,307,143	15,300,000	42,924,790
LOVE INDIA MINISTRIES	5,341,853	9,605,000	25,739,728
LAST HOUR MINISTRIES	<u>5,340,659</u>	<u>11,390,000</u>	<u>27,255,258</u>
TOTALS	\$48,824,871	\$56,282,606	\$151,820,272

As surprised as I was to learn what I previously thought was a 98 million dollar surplus, I was really taken aback upon learning it was more than 150 million dollars. This is an accumulated surplus that has grown to this size over several years. The incongruence between this large cash balance and GFA's urgent appeals for money predicated on rapid cash flow needs, is significant.

Also disquieting, is the discrepancy between the total income GFA reported receiving in India on FC-6 Forms, and the amounts they report sending from the west. In the US financial statement for 2013, GFA reported sending \$58,542,900 to India. GFA Canada reported to the Canadian government that they sent \$15,172,204 to India, which equals \$14,269,457 USD. Thus, the total sent to India from the US and Canada in 2013 was (\$58,542,900 + 14,269,457) = \$72,812,357 USD.

An important thing I learned, about which I was previously unaware, is that on the FC-6 Forms income recorded that is received from "first recipient" refers to foreign sources. Income received as "second recipient" refers to interest made on foreign money on deposit in India. Therefore, it is not from a foreign source but is generated within India. http://mha1.nic.in/pdfs/FCRA_NOTE-301213.pdf

I also learned that \$4.9 million of the first recipient income came from foreign countries other than the US and Canada.

As noted on the above chart, GFA reported a total income of \$48.82 million for its 4 entities in India. Of this \$48.82 million, \$14.6 million was interest earned from within India and \$4.9 million was from other foreign countries. Therefore, the amount of income GFA reported receiving from the US and Canada in 2013 was $(48.82 - 14.6 - 4.9) = \$29.32$ million USD.

However, since GFA reported on their US and Canadian 2013 financial statements that they sent a total of \$72.8 million to India, therefore, $(72.8 - 29.32) = \mathbf{\$43.48}$ million dollars from these two countries appears to be missing.

Notice that this missing money is from 2013 only. This raises the question about how much more might there be from previous years.

If there is a legitimate reason for this, one would think it would have been made known by now, especially since I am not the only one making enquires. For example, Warren Throckmorton, a Christian blogger, has written several articles about GFA that include issues I have not addressed. I encourage readers to go to his archives as far back as April 27th of this year and track his articles. <http://www.patheos.com/blogs/warrenthrockmorton>

The existence of a corpus fund of 56 million dollars, an amount much more than I previously thought, is also quite extraordinary. This large rainy-day-fund is not the accumulation of cash from any GFA for-profit enterprises in India, such as rubber plantations. By virtue of its inclusion in the FC-6 reports, this money came from foreign donors. A search of the reports reveals that this fund has been in existence for more than 8 years **and no money has ever been utilized from it**. KP, in his letter to me, gave his assurance that donor money sent to the field is spent only for the purposes for which it was given, and is only held in bank accounts until the opportunity to spend it presents itself. Given the great needs in India, one would not think that many years would go by without a use for this corpus money being found. I doubt if western donors, whose money has sat idle for untold years in a fund designated for some future unknown purpose, are aware of this.

Indian law states: **FC (foreign contribution) can be treated as Corpus donation only if it is supported by written consent of the donor.**

In his letter KP explained that the large year-end cash-on-hand balances seen on the FC-6 reports are the result of a surge of money that comes at the end of each year and that it takes time to spend this money for the reason it was given. However, since over one third of this 150+ million dollar balance sits in the long-standing unused corpus fund, his explanation is misleading and untruthful.

KP cited support for national missionaries as an example of money that would not be held in bank accounts but would be used immediately. In my letter of response, I referred to the FC-6 reports that show something different. I pointed out that the reports reveal that money designated for missionary support is underutilized with enough "old" money to support several hundred new missionaries. Instead, in spite of this, appeals continue to be made to fund new missionaries as a matter of urgency.

GFA boasts of receiving the highest endorsement possible from the Evangelical Council of Financial Accountability (ECFA). On their website GFA states:

Of the 1,000,000 charities operating in the United States today, it is estimated that fewer than 50,000, or 5 percent, meet or exceed these standards, and, of those, fewer than 2,000 have been awarded this Seal.

Upon reading this, and given the faith donors place in the ECFA, confidence in GFA is undoubtedly enhanced, prompting donations totalling tens of millions of dollars annually.

An ECFA requirement for membership is that financial statements are "widely available". They state:

Financial statements are "widely available" if they are posted in their entirety on a website that the organization establishes and maintains; or if posted on a website established and maintained by another entity as part of a database of similar documents of other tax-exempt organizations. If the organization has made its financial statements widely available, it must inform any individual requesting a copy where the document is available, including the URL address of the website.

The financial statements and audits that GFA issue in North America do not include information "from the field". The only thing they state is the total amount of money that is sent overseas, not what happens after it gets there. In his letter to me, KP indicated that GFA is bound by India law, which requires full disclosure of amounts of foreign money received and how it is spent. Given that this is the case, the logical conclusion is that GFA's most important financial information is declared on FC-6 reports, not on statements and audits issued in the west.

Further, the idea of not issuing reports to western donors of relevant material information recorded in India due to India being a "hostile" nation has been widely reported by GFA as the reason for secrecy. However, this is incongruent with GFA's assurance that it makes full disclosure to the Indian government. (*note: "material information" is a legal term that refers to information that would influence a person's decision to donate.*)

Alternatively, If GFA does hide information from the Indian government while purporting that they honour full disclosure requirements, their reports have been falsified.

In addition, financial statements and audits of the joint ministry agreement between Canada, Germany and the US are also integral to assessing GFA's financial integrity. I understand that this agreement has existed since 1993. In order for the ECFA to properly assess GFA, it seems necessary that annual joint ministry financial statements and audits should be included in their analysis. (The annual financial statements and auditor's reports of this agreement is done under the banner, "Gospel For Asia International".)

Concerning their membership in the ECFA, GFA quotes the following ECFA requirement.

Every member organization shall ensure that its fund-raising appeals clearly identify the purposes and programs to which the donations will be applied and shall ensure that these donations are used for the purpose for which they were raised.

By posting this, GFA is asserting that they can be trusted in this matter. The FC-6 reports and the joint ministry financial statements and audits, afford an opportunity to assess GFA's integrity concerning this. Therefore, as a vitally important follow-through to their assertion that donor restricted gifts are used only for the purposes for which they were given, one would expect GFA to proactively inform supporters of the existence of these documents and make them available.

KP Yohannan's Response

Later on the same day I received the following response.

On Monday, May 4, 2015 8:17 PM, K.P. Yohannan <kp@gfa.org> wrote:

Dear Bruce,

Thank you for your letter of response dated May 4, 2015. Thank you (and the saints you pastor) also for the generous and sacrificial support of the ministry of Gospel for Asia over these many years.

We remain steadfast and committed to Biblical integrity in all of our dealings, including our financial dealings. The email you received was written to our board members to give them basic context to the comments in your first email. We have already ordered for our Board and ministry, a thorough review and report by our accounting and law firms to ensure that we are accurately fulfilling all of the financial and legal requirements as a ministry. We will also request any counsel they can offer to us to further improve our practices to ensure that we maintain the highest levels of honesty and integrity going forward.

Although this review has already been started, it will likely take time to complete. May I kindly request that questions you have for the ministry be directed to Pat Emerick, our Canadian director, and Lal Raniga, the vice president of the Canadian board? This will allow us to better focus on these matters and to invest our time constructively, instead of spending it addressing public allegations.

Thank you for your understanding and help.

Sincerely,

KP Yohannan

Second letter to KP Yohannan, May 6, 2015

I was not sure if KP was side-stepping my concerns or if he did not fully appreciate their gravity. I wrote a second letter to him and copied the Canadian and US Boards. I quoted from the Criminal Code of Canada, Section 380 (1), titled "Fraud". Withholding material information from a donor that could affect his/her decision to contribute is considered a fraudulent act in Canada. I suspect the same is true in the USA. <http://laws-lois.justice.gc.ca/eng/acts/c-46/page-187.html#docCont>

I concluded my letter by saying:

It is not for me to judge matters that may relate to criminal law, others have that responsibility. But, KP, do you realize the very serious risk you may have created for yourself and others on the Boards?

My purpose in writing the letters I have sent you and the Boards over the past few weeks is not borne out of any desire to malign you or wish judgment upon you. I grieve over the things I have discovered and again strongly appeal to you to take a much different approach to the matters at hand.

Please believe me in saying I am not your enemy. Unequal measures are an abomination to the Lord. Those very strong words did not originate from me, I simply have been trying to alert you to practices that are not just. I continue to pray for you and the Boards.....

I did not receive a reply.

Letters to GFA Canadian and US Boards June 9th and 15th, 2015

My concerns about GFA were increasing. On June 9th I sent a 10-page letter and added a follow-up 4-page letter dated June 15th.

I learned that in the name of Believers Church, GFA has invested in a state-of-the-art hospital in Kerala. <http://www.bcmch.org>

On GFA websites, appeals are made to help provide medical help for the poorest and neediest people of India. GFA states:

If you are sick in Asia, you often suffer in silence. You are too poor to buy any medicine or even visit a doctor for help. Even if you had the ability to pay, it would be of no use because the nearest medical facility would require you to walk a whole day just to get there.

This is the dilemma many South Asians find themselves in every time they become ill. That's why Gospel for Asia's Medical Ministry is so vital. These teams of trained nurses and doctors visit dozens of villages and Bridge of Hope centers, ministering to thousands of people each year, all in the name of the Great Physician—Jesus Christ. The treatment is free to the recipients, but the eternal difference it makes in their lives cannot be measured monetarily. <http://www.gfa.org/cs/medical-ministry>

This description is undoubtedly very true for many parts of India. Kerala, KP Yohannan's home state and the location of GFA's main offices, is an exception. The Kerala State Industrial Development Corporation, a government agency reports:

Kerala topped the index of the India Human Development Report 2011. The report stated that the state attained this position largely due to the high literacy rates and quality health care services available to its people. A large proportion of the credit for making health care more accessible must go to the initiatives taken by the private health care sector. <http://blog.ksidc.org/private-hospitals-lead-the-way-in-keralas-health-sector>

The report also says that the ratio of the number of hospital beds per 100,000 population is 300, a number on par with the United States and Canada. Kerala is exceptional, not just in comparison to other countries but also by stark contrast to many other Indian states where good healthcare is woefully lacking.

In a book titled "Development, Democracy and the State", subtitled, "Critiquing the Kerala Model of Development", on page 120, there is a section titled, "Marketisation and the history of medical technologies", I've extracted a few comments:

Economic reforms have made healthcare one of the most profitable areas of investment in the Indian economy.

Ultrasound and CT scanning became widely popularized in the early 1990s, when the use of technology became a defining principle of the medical work conducted in super-specialty hospitals.

Advanced medical care is generally of value to a small and limited number of patients.

Diagnostic machines have become a profitable and low-risk area for investment.

<https://books.google.ca/books?id=IGiMAGAAQBAJ&pg=PA120&lpg=PA120>

Other studies refer to the profitability of private hospitals being determined, in part, by interest costs on borrowed capital and/or the cost of paying dividends to investors. Capital donated by GFA to the Believers Church for hospital construction would greatly reduce, if not eliminate, these costs thereby providing a significant profit-making advantage.

The Believers Church Medical College Hospital's description of its radiology department lists its equipment as including: X-Ray, Ultrasound, Colour Doppler, Mammography, BMD, CT Scan, 3D CT Angiography, PACS. As noted in the above article, this kind of equipment enhances profitability. The hospital also owns ambulances that they describe as being very well equipped. It has its own pharmacy and boasts of having 10 operating theatres and a wide-range of specialty care. All this increases the potential for profit.

India, especially in southern states like Kerala, is increasingly attracting medical tourists from the west due to more affordable and often better medical care.



In GFA's appeals for money in the west I have not seen requests for help for hospital construction. Nevertheless, the income received for hospital construction from foreign sources reported by GFA on the FC-6 forms, over the 8 year period ending March 31, 2014, excluding interest made in India, was \$53.4 million. I calculate this to be 14% of their total reported income from foreign sources for the period. By comparison, the FC-6 reports show that less than 1% of total income was spent on categories for which donations are solicited in the west, namely: Leprosy Ministry, Holding Medical Camps, Supply of Free Medicine, Awareness of AIDS and Treatment of Drug Addicts.

I don't question the value of a beautiful well-equipped hospital such as the one pictured above. What is questionable is the lack of disclosure to GFA supporters of the large amount of money that was diverted for this. Also, considering that GFA appeals for money in the west for medical help are for those in greatest need, donors were not made aware that investing in Kerala was chosen over states that have much greater needs.

The importance of not spending money that was raised in the west for purposes other than what the money was given for, seems to have been understood by GFA at one time. For example, In 2005, GFA announced that the Believers Church had purchased a 2,200 acre rubber estate in Kerala. It was said, in part:

When leaders were presented with the opportunity to purchase an operating rubber plantation for only “pennies on the dollar,” they saw a way to open a new income stream for ministry. But there were stipulations on how the purchase would have to be made. “The leadership made the decision with the understanding that financing would not come from church or mission funds,” explained Dr. K.P. Yohannan, who is also president of Gospel for Asia, whose native missionaries serve the Asian church. “Rather, it would have to be taken care of from the profits of the estate.”

With that understanding, and the knowledge that the property was being “dumped” at a very low price (about US \$19 million), the leaders voted to go forward. “We made the purchase with a 100 percent bank loan at a very favorable rate,” Dr. Yohannan explained. “And now the loan is being repaid with the profits from the rubber plantation. When it is paid for in six or seven years, all further profits will go directly to fund missions and ministries.”

<http://www.gfa.ca/news/articles/god-blesses-church-through-rubber-plantation>

I am not aware if GFA followed through with donors by reporting any profits they made from this acquisition. In any case, as seen on a website from India, it appears that the Believers Church may have lost this property. <http://www.tehelka.com/kerala-gospel-of-asia-believers-church-k-p-yohannan-govt-takes-over-land/?singlepage=1>

By virtue of the assurances GFA gave to western donors that no foreign money was used to purchase this rubber plantation, proper respect for donors was demonstrated. That same respect was not given when it came to informing donors about hospitals and since foreign money was used for this, disclosure is much more important.

Also noteworthy is the rationale GFA offered in 2005 about owning for-profit enterprises. They saw such businesses as a means to further the gospel and for funding other Believers Church ministries.

I've wondered if the success of formerly acquired enterprises encouraged investment in additional ventures such as hospitals. Such quests may have been hampered by the absence of a funding source such as GFA had for the 2005 rubber estate purchase. This may explain the secrecy enshrouding hospital funding. To put this another way: did the need for a funding source create a moral dilemma - the desire for profit versus honesty with donors?

Similar to the business of hospitals in Kerala is the business of operating private schools. Due to the better quality of education they provide, 40% of Indian children from K-12 are enrolled in private schools. The operation of schools is an important part of GFA endeavour in India.

On the Believers Church website, <http://www.believerschurch.com/schools>, pictures are shown of 10 very impressive looking schools, of which 9 are in Kerala. The Believers Church Residential School in Tiruvalla, Kerala is exceptional. A virtual view of the school, found at: <http://www.bcrschool.org/virtual-view>, is well worth watching. One would be hard pressed to find facilities as good as this in most North American cities.

The fee schedule for enrolment and other student-paid costs are posted on the site as well.

In an article published in Forbes India magazine, titled, "The Business of Schools", several comments interested me. Among them:

...Schools are notoriously tough to scale up and the government isn't letting profit-motivated models to take off. But a new breed of entrepreneurs is experimenting with some solutions.

...A school is a capital-intensive business. In a metro, setting a school for 1,000 children on a 2-acre plot could cost anywhere between Rs. 15 crore to Rs. 25 crore (including land and buildings). (Author's note: a crore is 10 million rupees)

...The simplest way to raise money is through equity, but no private investor wants to invest money in a not-for-profit trust. This is why the entrepreneurs getting into the business have created two legal structures. A trust that runs the school and books all the expenses, and a company that owns all the assets — land, building, management and technology — and leases it to the trust for a fee.

...Almost every new entrant into the school business is using this twin structure to set up a school with minor variations. Some use it for setting up new schools; others have used this route for working with existing trusts and schools.

.... In a stable state, a school earns net margins of 25 percent, which makes it an attractive business on a per unit basis.

<http://forbesindia.com/article/work-in-progress/the-business-of-schools/12062/1>

The following is stated on: <http://www.siliconindia.com/news/general/10-Most-Literate-Indian-States-nid-129005-cid-1.html>

Kerala is the most literate Indian state. The Literacy Rate of the state as per 2011 Census is 93.9 percent. The local dynastic ancestors of modern-day Kerala along with Catholic and Christian missionaries made significant contributions to the progress on education in Kerala. Further, Catholic missionaries brought modern school education system in Kerala. The educational scenario in Kerala is much more advanced than other states. The State had practiced a liberal higher education policy from 1956 through mid eighties in terms of quantitative expansion and access to higher education. Today, it boasts in terms of high literacy rate.

Kerala has a higher per capita average income than most Indian states making higher-class schools generally more affordable than elsewhere. It seems quite clear that Kerala is not the state most in need of educational help.

To my knowledge GFA has not made appeals to western donors for their schools in Kerala. Nevertheless, FC-6 sites show that millions of dollars of foreign income was used by Believers Church for this purpose.

In order to get a true picture of GFA's financial activities, full disclosure of investments of foreign money in GFA's for-profit businesses should be made. Financial statements and audits for these business, however many there may be, should also be made available.

I have not received a reply to my June 9th and 15th letters.

Conclusion

When a missionary organization or a church justifies unsound practices, others may be tempted to overlook them by reason of the good the group does. This often-faced dilemma for Christians can be quite perplexing.

When considering an "ends justifies the means" rationale in any situation, a most important factor is the nature of the "means". A man who works three jobs in order to support his family and then gets

sick from exhaustion has been unwise. The end did not justify the means, especially if the man can no longer work. But when wilful sin is introduced into the equation it is a completely different matter. It is no longer about a lack of discretion, it now becomes an issue of morality.

The measure whereby justification for questionable ministry practices are decided, must include the character and nature of God. Among His many attributes is absolute truthfulness. Inasmuch as deceit is not a part of God's character, neither should it be allowed in any fashion to thread its way into the fabric of a church or missionary organization. Compromised means do not justify good ends no matter how good those ends may seem.

Controversy surrounding GFA is increasing. I believe that if things continue as they are resolution is unlikely. Some will see the good that GFA does and trust them to make corrections where needed. Others, who believe that compromise must not continue will remain steadfast, continuing to make appeals whenever possible.

My purpose in offering this report is to help bring reconciliation based on biblical integrity, biblical correction and biblical grace. This is my prayer.

Bruce Morrison, July 14, 2015

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