

The Global Tithe Index 2010

Claude Richli

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Introduction

The Global Tithe Index is an instrument that facilitates country-by-country comparisons of tithe returns on a basis that puts all countries on an equal footing.

This project started in 2003 when I was the associate executive secretary of the East-Central Africa Division. As the Division came into existence, questions relating to the potential for self-sufficiency of the Church in Africa came up. Specifically, the question was asked: How faithful are the African Church members in relationship to members in other parts of the world? How do we assess this when considering the huge economic disparities that exist between Africa and other regions?

The first project was completed in April 2004 with statistics from the Seventh-day Adventist *Statistical Report 2002* and the *CIA Factbook 2003* (with statistics for 2002). The present edition is the seventh; it examines statistics for the year 2010 and looks at trends over the last 9 years.

A partnership with the Adventist International Institute for Advanced Studies (AIIAS)

I no longer work for the East-Central Africa Division, but still remain keenly interested in patterns and world trends in the area of giving. Others share my interest. Jean-Luc Lézeau, former associate director of the Stewardship Department of the General Conference has joined me in improving this instrument through his comments, analysis and editorial work. Dr. Kenneth Swansi lends his expertise in reviewing and further developing the analysis contained in the Global Tithe Index. Dr. Swansi is associate professor of business at the Graduate School of the Adventist International Institute for Advanced Studies (AIIAS), located in the Philippines, one of the tertiary training institutions operated by the General Conference of Seventh-day Adventists. Dr. Ronald Vyhmeister, director of the business program at AIIAS, serves as consultant. This

partnership makes the GTI into an instrument of greater use and effectiveness for Adventist administrators and policymakers around the world. I am also indebted to Dr. Nancy Vyhmeister for her willingness to help with the editorial and proofreading work, and to Raimond Luntungan for creating the website. My thanks go to all of them for their invaluable contributions.

A new technology

In addition, in order to make this tool easier to consult, it is available on a website at <http://www.aiias.edu/gti/>, operated by the Asia Pacific Research Centre, a study center operated by AIIAS. The Global Tithe Index, as well as reports and statistics from past years, are available for downloading. In addition, other documents produced by scholars and interested parties, featuring statistical analysis of giving patterns and trends in the Church, will be featured on this website. In 2011, over 600 visitors from 65 countries availed themselves of this tool.

Please note that while I work for the General Conference, the GTI Report has not been produced by the General Conference or specifically for the General Conference. Neither has it been endorsed by the General Conference. It is a private undertaking that has proven of value to Seventh-day Adventist administrators and scholars around the world. We welcome input and tithe statistics in local currencies from field administrators, as well as any comment that help shed additional light on the analysis. For questions or comments, please write to Claude Richli at richlic@gc.adventist.org or Kenneth Swansi at gti@aiias.edu.

Claude Richli

The Instrument and its Technicalities

The Global Tithe Index (GTI) is an instrument that provides an objective means of comparing the level of tithe giving in one country with that of another country, taking into account the respective level of economic activity and prosperity of each country. It is not meant to be used to motivate church members to tithe more faithfully, but as a management tool to help instruct policy and make decisions on the proper deployment of stewardship education resources at union, division, and General Conference level. It helps focus on various regions by making comparisons with countries in the same geographical area and by uncovering trends over time. With adjustments made for inflation and currency exchange rates, the GTI also makes possible comparison across time by eliminating issues that would seem to make the tithe vary in a study of giving over time. Unless demographics or the instrument change (changed assessment of the country), the GTI values will change only through better faithfulness or by doing a serious audit of church books. Because it is very difficult to compare tithe giving between countries which have great economic disparities, this instrument tries to level the field by using a common economic indicator, the Gross Domestic Product (GDP) per capita, and comparing it with the aggregate tithe volume per country, divided by the number of members (tithe per capita). This approach builds on the following premises:

- The GDP per capita represents a broadly based economic indicator of the average economic activity of all inhabitants. It indicates the average value of goods and services bought and sold in a given country for each inhabitant. The GDP shows the magnitude of the economic activity of the average individual. While it is not the same as the average per capita income, it provides an objective measurement to compare income in different countries, based on the magnitude of what their citizens consume and the wealth they generate as an average for their national collectivity.
- The GDP statistics use the Purchasing Power Parity method. Purchasing Power Parities (PPPs) are currency conversion rates that convert figures to a common

currency and equalize the purchasing power of different currencies. In other words, in the process of conversion, they eliminate the differences in price levels between countries. This further smooths out the terms of comparison, as inflation factors are taken into account. This is the preferred method when trying to compare standards of living in different countries.

- Long-term fluctuations of exchange rates are also factored in through this method, although significant short-term fluctuations will cause temporary distortions. These are taken into account in the narrative by comparing average exchange rate to the dollar between the previous and the current year.
- Tithe per capita reflects how much the average Seventh-day Adventist church member reports earning in a given year. If we multiply the figure by ten, it should theoretically reflect the wealth Adventist members have generated for themselves and, to a large extent, show what they consume in order to live.
- The GDP per capita and the Tithe per capita for each country stand in a given relationship called the Global Tithe Index. This relationship fluctuates, and is dependent on several factors. One of these, presumably the most important, is the level of faithfulness of the members in each country. For instance, if the average tithe per capita was 100 USD both in the U.S. and in Haiti, it is obvious that members in the U.S. would thereby show much less faithfulness, since Haiti is a much poorer country than the U.S.

The Formula

This year, an important refinement is introduced to the formula. Instead of using a formula that generates an abstract number where the value of 1 is the ideal, the formula has been improved to show a percentage of what the aggregate tithe should be.

The formula works on the assumption that based on the Gross Domestic Product per capita according to the Purchasing Power Parity method, 10 percent of that Gross Domestic Product per capita should be contributed to the church by the members taken

as a whole, which translates into a certain amount, equivalent to the Total Tithe Potential (TTP). The ideal, where all members would give a faithful tithe, would translate into a ratio of 100 percent of the Total Tithe Potential. The new formula shows what percentage of the Total Tithe Potential members in a given country actually contribute. The higher the percentage, the closer they are to 100 percent faithfulness.

As a result, we have introduced a new column in the table called Total Tithe Potential (TTP). It shows the total tithe that could theoretically be received in a given country, based on the Gross Domestic Product per capita, if 100 percent of the members were 100 percent faithful. Data from previous years have been restated to facilitate year-to-year comparisons. All the other components of the formula remain the same.

The formula is the following:

$$\left(\frac{\frac{1}{GDP \text{ per capita}}}{\text{tithe per capita} * 10} \right) = GTI$$

The formula will yield a fraction of one, one being a number representing complete faithfulness. Let's take the following example:

If the GDP per capita is \$45,000, and average tithe per capita in that territory is \$4,500 (reflecting complete faithfulness), we would have the following formula:

$$\left(\frac{\frac{1}{\$45,000}}{\$4,500 * 10} \right) = 1 = 100 \text{ percent}$$

If for the same GDP per capita, the average tithe per capita in that territory is \$2,250, the formula would look like this:

$$\left(\frac{\frac{1}{\$45,000}}{\$2,250 * 10} \right) = 0.5 = 50 \text{ percent}$$

In other words, the ratio that comes out of that formula represents the potential that has been realized compared to the ideal, which is 100 percent or 1. The lower the ratio, the less the potential that has been realized against the ideal, and therefore the lower the faithfulness of the members in the aggregate.

Factors that affect the results

Obviously a variety of factors influence the level of tithes given by the members; these may skew the relationship to the GDP per capita. Some of these factors are:

- The members do not represent a cross-section of the whole population, because the sampling (total membership in that country) is too small.
- The members are predominantly found in lower social classes because the state has discriminated against them for years and relegated them to lower paying jobs.
- The members are predominantly to be found in lower classes, because the church is still young in that country, and has attracted mainly lower classes individuals. (It is a well-known historical fact that the first generation of Adventists are mostly recruited among the lower strata of society. Only the second generation is able to establish itself in the middle class, due to the Church's emphasis on education.)
- The members are predominantly women (statistically the majority in the church), or young people. Both groups have fewer economic advantages. In many countries, the church is mostly made up of young people, many of them not yet gainfully employed. These factors may skew the statistics, but only in countries where the Church membership does not represent a cross-section of the population at large.

- The members are predominantly found in rural areas, where in some underdeveloped countries, much of the economic activity is conducted on a barter basis. This mode of exchange cannot be captured by church statistics, since records note the receipt of tithe in cash.
- The Church has grown rapidly in recent years and has not been able to fully establish its young members in their respective local church, instilling in them the need to faithfully support financially the community of believers.

Using and interpreting the numbers

This instrument proves useful, particularly as we compare countries that are in the same geographical regions, and therefore reflect more or less the same economic and demographic conditions (in Africa for instance), or countries that are economically well developed (such as in the capitalistic West). Using the formula in its improved variation communicates much more directly and graphically how faithful members are in a given country. It shows, for instance, that in a country such as Switzerland, with a GTI of more than 55 percent, the majority of members are faithful while in a country such as India with a GTI of 0.9 percent, the majority of members are not.

About 40 percent of the countries surveyed show that members realize 20 percent of the TTP (Total tithe potential). Sadly, 60 percent are below that, and 33 percent do not even contribute 10 percent. This clearly shows that in those countries, church rolls are vastly inflated with nominal Adventists who have either disappeared or stopped being active stakeholders.

The value of the ratio

For practical purposes, and after watching tithe giving patterns for 9 years, I identify the ratios and what they say about the country as follows:

Ratio of 35 percent and more: excellent

Ratio of 30-35 percent: very good

Ratio of 25-30: good

Ratio of 20-25: above average

Ratio of 15-20: mediocre to average

Ratio of 10-15 percent: stewardship needs to be emphasized

Ratio of less than 10 percent: the church is growing too fast or is made up of nominal Christians. One way or another, it is in need of revising its membership records, as rapid growth is often followed by significant levels of apostasies.

As the following statistics and their analysis will show, any country, regardless of its economic conditions or stage of economic development can have a low ratio. Some countries may be temporarily penalized by rapid devaluation of their currency, war, or other catastrophic events, but over time, they will find their own level. Their GTI ratio will then give a picture of the faithfulness of their members, as compared with other countries in the same region or culture.

To facilitate comparisons across the period from 2002 to 2010, all previous ratios have been restated using the improved formula.

Statistical sources

Tithes statistics have been culled from the *Annual Statistical Reports of the General Conference*, 2010. The Gross Domestic Product Statistics are from the *CIA World Factbook*, 2003 to 2011. The figures are correlated for their respective years.

In 2008, the data for GDP at Purchasing Power Parity (PPP) has been rebased by the *CIA World Factbook* using a new PPP conversion rates, benchmarked to the year 2005, which were released on 17 December 2007 by the International Comparison Program (ICP).¹ The 2005 PPP data replace previous estimates, many from studies dating to 1993 or earlier. The 2005 benchmark revises downward the size of the world economy in PPP terms from the previous estimates, and changes the relative sizes of many of the world's

¹ The International Comparison Program is a 5-year project conducted by the World Bank, representing the most comprehensive survey of prices ever undertaken. See <http://siteresources.worldbank.org/ICPINT/Resources/icp-final.pdf>.

economies.”² These estimates remain estimates, but rest on a much broader set of measured factors, and therefore reflect more accurately the actual size of a national economy. This can be readily seen as the graph lines reflecting the Global Tithe Index values of certain countries located in a similar region tended to converge in 2007, showing similar economic conditions and similar patterns of giving.

In order to understand developments that seem to be unusual or falling outside of expectations, explanations are requested on the part of local administrators. Where these are not available, a detailed analysis of the foreign exchange fluctuations over the course of the year is undertaken to better understand how tithe volumes, reported in US Dollars, are really changing locally from year-to-year.

² See <https://www.cia.gov/library/publications/the-world-factbook/docs/notesanddefs.html>

Executive Summary

- The mathematical formula has been improved to show the percentage of total tithe contributed instead of an abstract number as given previously. All the other components of the formula remain the same. Data from previous years have been restated to facilitate year-to-year comparisons.
- As a result, we have introduced a new column in the table called Total Tithe Potential (TTP) that shows the total tithe that should theoretically be received in a given country based on the Gross Domestic Product per capita, if 100 percent of the members were 100 percent faithful.
- Brazil resumed its forceful rise by adding \$77 million in tithes in 2010, an increase of 29 percent. It was at the rank of 64 in 2003; it is at rank 19 in 2010. In that period, it went from 7.8 percent to 24.8 percent of TTP, leaving the U.S. far behind at 16.4 percent.
- The United States continues its slide, landing on the 46th position with a ratio slightly below the overall ranking average of 16.8 percent, and close to the bottom of the advanced economies.
- Singapore's torrid pace of development over the last decade creates considerable statistical distortions. A closer look at what is taking place there suggests that our members may be among the most faithful in the world. This may be true of Hong Kong and Taiwan as well.
- Europe shows a mixed picture. Some countries, such as the United Kingdom and Norway, show a gradual improvement following the great recession³, but countries such as Spain show that the great recession is biting severely and affecting the membership in its giving.
- The Southern African Union confirms that its rise in the previous years was not due to some statistical distortion, as the three countries that make it up are

³ <http://economix.blogs.nytimes.com/2009/03/11/great-recession-a-brief-etymology/>

among the top 20 countries in the ranking, solidly in the middle of the Western countries.

- Togo gained 31 ranks to achieve the seventh spot by dropping its missing members. It shows that committed members in that country (and presumably elsewhere) are just as faithful as the best European countries.
- Zimbabwe's economy has finally normalized, so that its statistics are now relevant. They show that members in that country are more faithful than in most African countries.

Remarks on the GTI 2010 and Trend Analysis 2002 – 2010

Introductory remarks

According to the *CIA World Factbook*⁴, 2010 marked the year when world output and per capita income began to recover from the 2008-09 recession, which marked the first global downturn since 1946. In our 2009 GTI report, we noted that while the world economy shrank by 2 percent that year, aggregate tithe income for the year contracted by a similar amount. In 2010, Gross World Product (GWP) grew 4.9 percent. How did the Church perform against an improving economic context?

According to the *General Conference 148th Statistical Report (2010)*, total tithes worldwide increased by \$ 141,631,456, or 7.5 percent, meaning that the Church as a whole outperformed the global economy by 2.6 percent point or almost 30 percent! This is largely due to a surge in Brazil and a devaluation of the US dollar against many foreign currencies.

Of course, economic growth was not evenly distributed across countries. Countries with per capita incomes below \$ 30,000 per year averaged 6.6 percent growth, while countries with per capita incomes above \$ 30,000 averaged only 2.9 percent growth.

Large economies such as Taiwan (+10.8 percent), India (+10.4 percent), China (+10.3 percent), Brazil (+7.5 percent), and South Korea (+6.1 percent) recorded the biggest GDP gains. Since the Church is especially well represented in Brazil and South Korea, we hope to find improvements in tithe volumes in these two countries. In industrialized countries such as Japan (+3.9 percent), the US (+2.8 percent), and the European Union (+1.8 percent), uncertainties in financial markets resulted in slower growth. Because of this, as well as of the continued rise of unemployment in these countries, we can also expect deteriorating ratios in that part of the world.

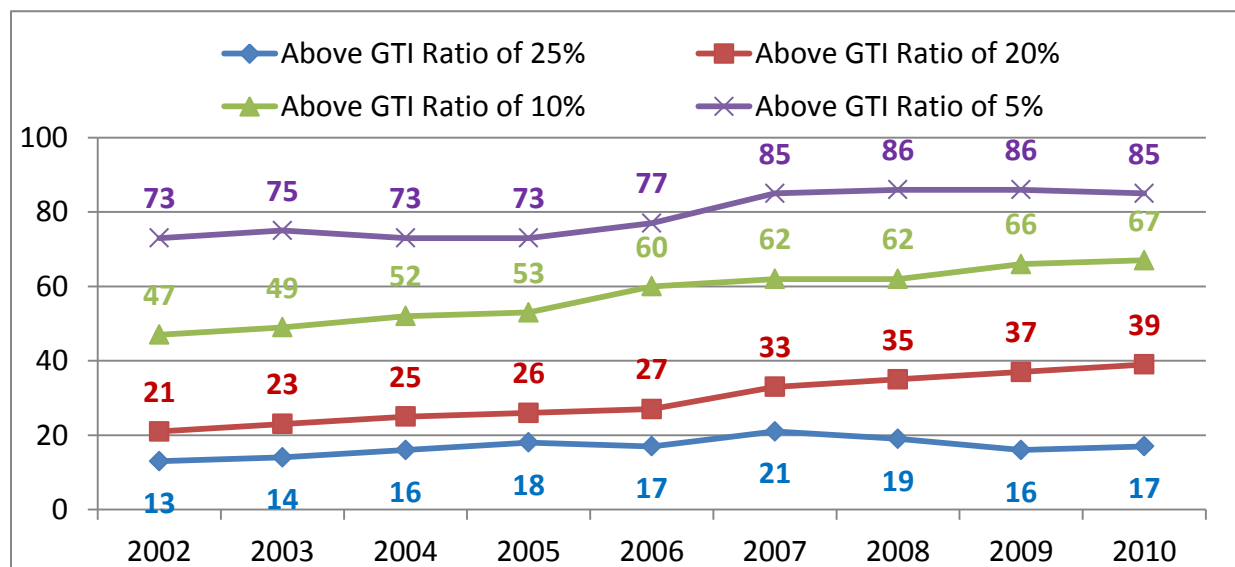
⁴ *CIA World Factbook 2011*, at <https://www.cia.gov/library/publications/the-world-factbook/geos/xx.htm>

The GTI Ratios and Rankings of these Ratios

The information in this paper looks at two kinds of information: the GTI ratios and the ranking of these ratios in 104 countries in the World Church. The charts that follow deliver a macro view of how Adventists keep up from year-to-year with their tithing commitment. These charts are of particular interest because they show improvement or deterioration based on specific benchmarks that are compared from year-to-year. They show how Seventh-day Adventists as a whole change their pattern of tithe giving over a period of time.

The number of countries in different categories

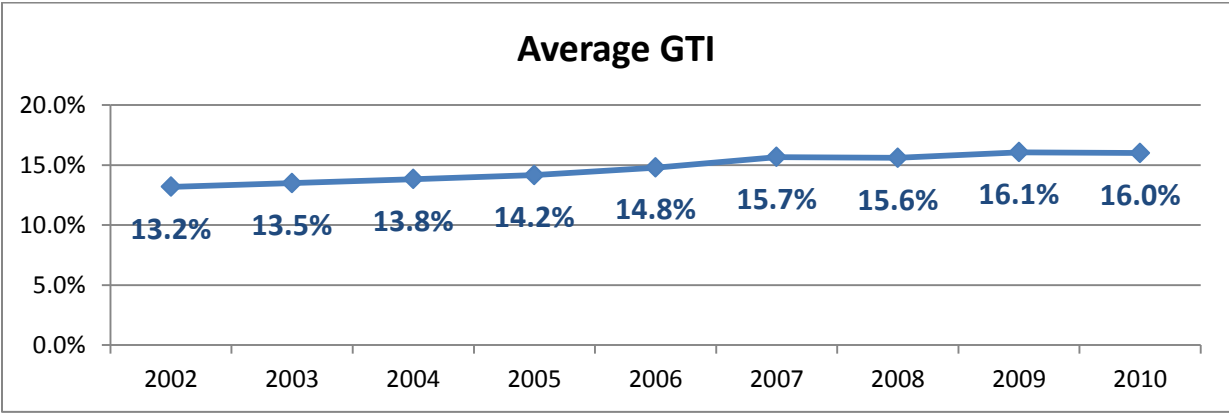
The first chart shows the number of countries in four different categories of giving. The blue line at the bottom tracks from year-to-year how many countries achieve a GTI of 25 percent or more, considered good to excellent, a “high faithfulness” category. If the line (blue in our chart) consistently goes up over a period of years, it shows that the pattern of giving improves in more and more countries. If it goes down, it means that as a whole, Adventists members are shifting their priorities away from supporting the Church. The other categories depicted are ratios of 20 percent or more (in red, above average), 10 percent or more (in green, mediocre to average), and 5 percent or more (in purple, generally poor; the church is growing too fast or is made up of nominal Adventists).



There was a clear reversal of the upward trend among the best performing countries when the recession started: fewer countries made it into the top category, but found themselves instead slipping into the next category (red line). However, the downward trend that started in 2008 seems to have stabilized in 2010.

The group of the worst performers increased in size significantly in 2007, but seems to have stabilized.

The chart of averages shows the trend line of the sample of 104 countries as a whole.



Whereas the average kept improving until 2009, it shows deterioration in 2010. This deterioration is most visible at the top. In 2009, we had five countries above 40 percent (not counting Zimbabwe), whereas in 2010, we have only 3. The top 5 countries in 2009 had an average of 48.4 percent, compared to 47.6 percent in 2010. The year 2009 saw extraordinary tithe in a number of countries, but this does not seem to be the case in 2010.

The largest contributors

Because of the aggregate volume of the six largest contributors and the impact they have on the financial health of the Church globally, we track their performance from year to year. In 2010, we have the following numbers:

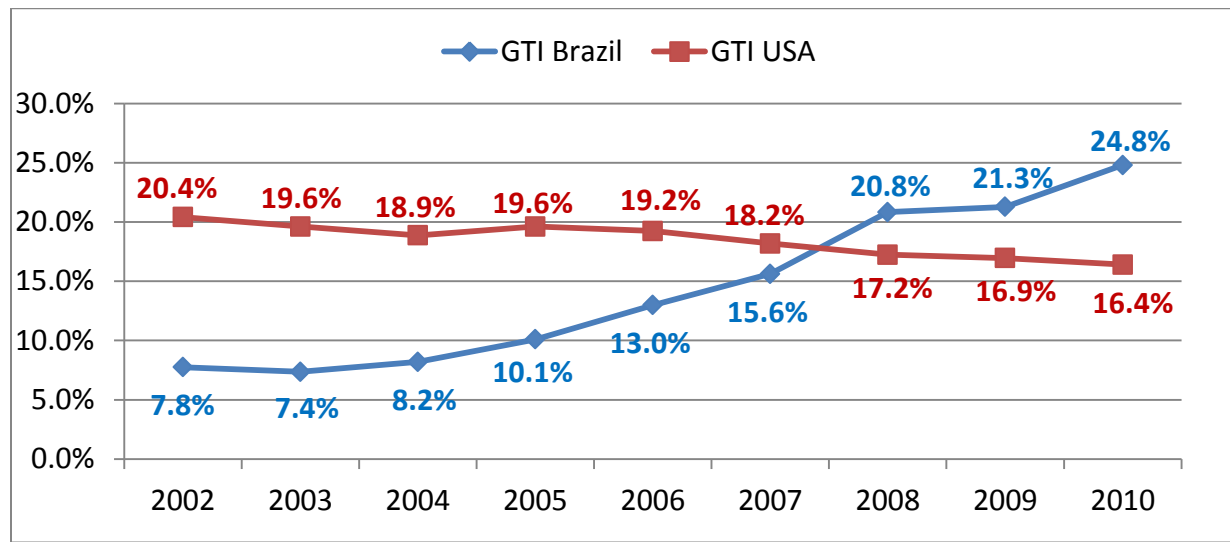
	2009	Weight		2010	Weight		
1	USA	\$ 817,995,421.00	64.0 %	1	USA	\$ 820,102,539.00	59.6 %
2	Brazil	\$ 262,265,722.00	20.5%	2	Brazil	\$ 340,015,575.00	24.7 %
3	Canada	\$ 54,237,470.00	4.2 %	3	Canada	\$ 61,411,247.00	4.4 %
4	Germany	\$ 49,081,829.00	3.8 %	4	Australia	\$ 56,298,646.00	4.1%
5	Australia	\$ 48,165,125.00	3.7 %	5	Korea	\$ 51,125,554.00	3.7 %
6	Korea	\$ 45,765,367.00	3.5 %	6	Mexico	\$ 50,650,755	3.7 %
Total		\$ 1,277,510,934.00		Total	\$ 1,379,604,921.00		
Without USA		\$ 459,515,513.00		Without USA	\$ 559,501,777.00		

The Case for Brazil

In 2009, the recession had almost stopped the phenomenal momentum Brazil displayed from 2002 on. But in 2010, it surged again, resuming the average 30 percent annual growth rate it showed in the mid-2000s. It showed an increase of \$ 77,749,853 between 2009 and 2010, which translates into an improvement of 29.6 percent! By itself, Brazil makes up more than half of the increase of worldwide tithes. The strengthening of the Real against the Dollar (+15.9 percent) and the increase in membership (+3.1 percent) do not account for the whole increase. It is true that the Brazilian economy expanded by 7.5 percent and should contribute to a greater sense of personal financial security and perhaps of faithfulness. But this economic expansion is almost entirely factored into the change of GDP per capita between 2009 and 2010 (6.9 percent). This means that exactly 10.6 percent can be directly attributed to greater faithfulness on the part of Adventist members. This is a phenomenal development that deserves not only to be highlighted, but also to be studied by other countries in that region. It is all the more remarkable as it proceeds from a base of membership that is large and therefore statistically more difficult to move from one level to another. Having now achieved a ratio of 24.6 percent and a ranking that went from 33 to 19 in just one year (and from 62 to 19 since 2004), it clearly shows that a disciplined policy approach from the top can bear fruits,

even on such a large scale (larger than the North American Division as a whole): church record audits (2008), good stewardship training, competent management at all levels, and a series of church and evangelistic programs that foster a high degree of Adventist identity.

As a result, the gap between Brazil and the United States is growing:



In total tithes, Brazil represented 10.0 percent of the United States in 2002, but 40.1 percent in 2010. This is a fourfold increase while the Real increased in value by only 35 percent in the same period. If we apply the average annual rate of tithe growth in Brazil since 2002 (22 %) to project future growth, Brazil could theoretically catch up with the United States in 2015 at just below one billion dollars. However, that would mean that its GTI Ratio would need to grow to 35 percent, which is not impossible (and would be on par with Portugal’s current level) but not very likely. One way or another, Brazil is positioning itself to take over as the financial engine of the Church as the country’s economy is projected to become the world’s fourth largest economy after China, the United States, and India by 2030.⁵

⁵⁵ Dilma Rousseff, The Brazilian Model, in *The Economist, The World in 2012*, p. 60, Nov. 17, 2011, see also <http://www.economist.com/node/21537004>

Germany not a Top Contributor any more

Germany, the fifth largest world economy in PPP terms and Europe's largest, was the fifth largest tithe contributor in 2009. In 2010, it was overtaken by Australia, South Korea, and Mexico. It does not even show up among the world's six largest contributors, as South Korea also staged a comeback. The Church has been stagnant in Germany for years. The economy lost 4.7 percent in 2009 but regained 3.5 percent in its GDP in 2010.

Mexico and South Korea

Mexico is a slumbering giant. Ten years ago (2001), its total tithes were \$21.8 million. Today, with \$50.6 million, it shows an increase of 132 percent even though the Mexican peso has depreciated against the dollar by 33 percent. In spite of that, its GTI Ratio has been hovering around 5 to 6 percent of TTP (total tithe potential), leaving it deep in the ranks (at position 85). Should the members in this country be as faithful as Brazilians for instance (24.8 percent), Mexico would have total tithes of \$230 million and be a tremendous engine of growth for the entire region. The background climate of drug-related violence in the country, fear, but particularly high emigration rates to the U.S. may partly explain why the GTI ratio is so low instead. As is often the case in countries that export labor, members who emigrate to other countries tend to leave their names on the registers of their home churches, but stop making contributions to the local treasury. This low ratio seems to point to the fact that membership rolls are overstated, possibly by as much as 75 percent. A correction to reflect the number of people who support the Church and are not just nominal or absentee members would probably bring the numbers down from around 675,000 to 150,000 or 200,000.

South Korea's volume of tithe has improved significantly following the precipitous fall of its currency against the dollar in 2008, when tithes in dollars contracted from \$ 56 million to \$ 46 million. Even though tithes did not contract in Korean Won during that period and God's people remained faithful, this was a significant contraction in US Dollars. Now, at \$ 51 million, tithe giving shows an increase of 11.7 percent. When

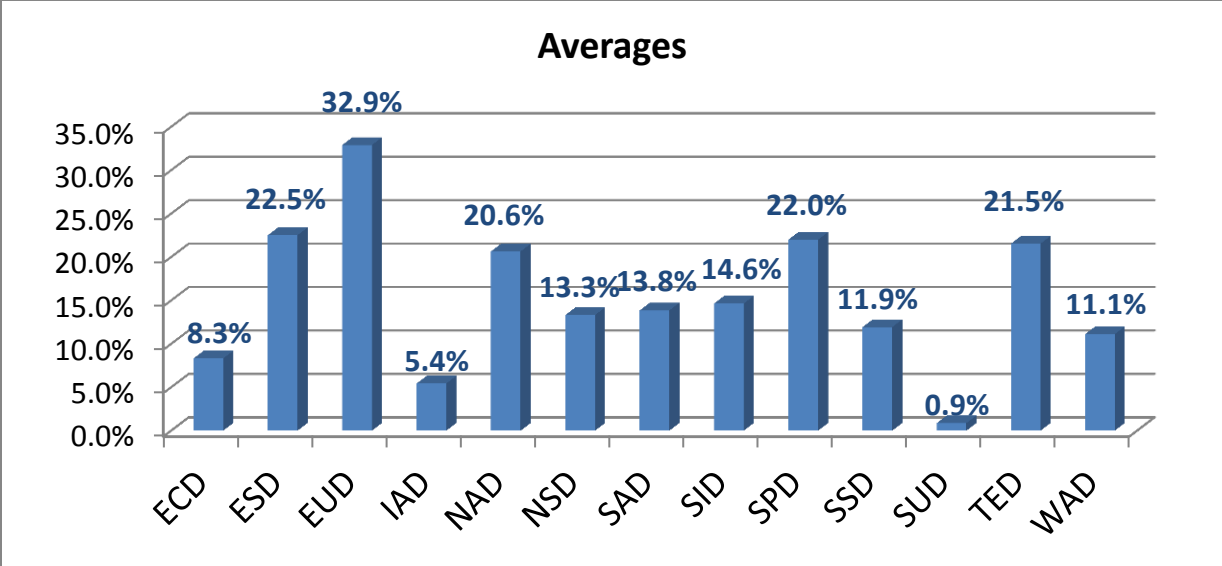
taking church growth into account, against an increase of the GDP per capita of 10.1 percent, it shows a marginal improvement in tithing habits.

But just as for Mexico, the poor ranking of South Korea (position 79 with 7.7 percent) begs administrators to take this signal seriously. Koreans are disciplined and deeply committed to the Church. As a prosperous country with an ethic similar to that of Western Europe, it should easily be at the level enjoyed by those countries. The GTI Ratio seems to call for a significant reduction of the membership rolls, as it reveals that a large proportion of members in that country have become backsliders or disappeared altogether. In principle, South Korea should have a standing similar to that of the UK or of Italy (with ratios of 25.1 and 27.1 percent). This seems to indicate that almost three quarters of the membership rolls are made up of nominal Christians, and that the Church is probably supported by no more than 70,000 members out of a total of 221,000.

The GTI by division

If we compare the divisions among themselves, we find that with an average of 32.9 percent of GTI, the Euro-Africa Division is by far the region enjoying the highest level of giving. It is followed by the Euro-Asia Division (22.5 percent), the South Pacific Division (22.2 percent), and the Trans-European Division (21.5 percent). The North American Division comes in fifth position (20.6 percent).

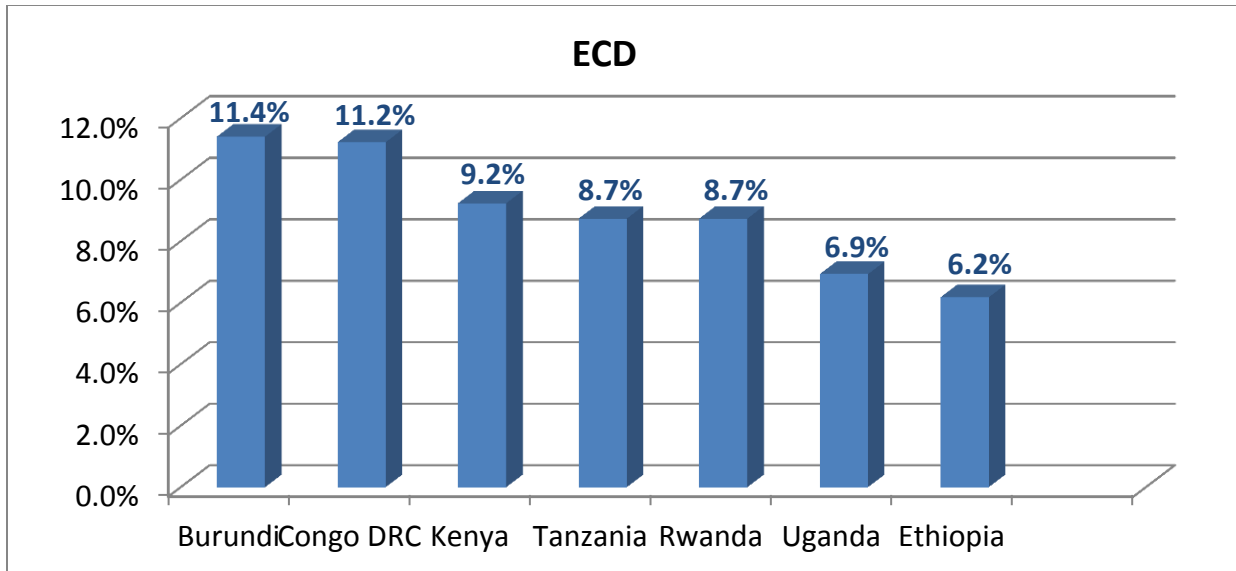
At the bottom, the East-Central Africa Division takes position number ten (8.3 percent), followed by the Inter-American Division (5.4 percent). The Southern Asia Division closes the ranking (0.9 percent). The following table shows in alphabetical order each division's tithe patterns for the year 2010.



The East-Central Africa Division

The East-Central Africa Division as a whole remained on the same level compared to 2009, in spite of a robust economy. Kenya, the heartland of Adventism in that division improved marginally, pursuing its improving trend over the last 8 years, which took it from 5.2 percent to 9.2 percent. Kenya is a slumbering giant, which given its steadily improving economy, could easily contribute twice as much or more in tithes. Its Total tithe potential is a whopping \$108 million.

Rwanda, another country enjoying steady economic progress disappoints by slipping from 7.5 percent to 6.9 percent.



What is remarkable is the fact that the Democratic Republic of Congo and Burundi have gone to the top of the ECD countries. It is all the more remarkable considering that eight years ago, their respective GTI Ratio was 1.9 and 2.9 percent respectively. These countries have known years of war and population displacement, but have now emerged as exhibiting the most faithful giving patterns. In the DRC, the Northern Kivu Field has emerged as being a role model for the entire division. Its tithe of \$ 526,529 for a membership of 51,538 is more than that of the entire West Congo Union Mission where 336,808 members have contributed only \$ 519,748. The weak performance of that union reflects the collapse of the diamond industry in the Kasai, where the bulk of its members are located. Having to resort to a barter and subsistence economy, members were able to contribute a mere 69 cents of tithe per capita for the year.

By contrast, the members in the North Kivu Field contributed \$ 10.73 of tithe per capita. There is no industrial base at all in that part of the country. There is a port of entry into the country from Uganda (Butembo) but the rest is a rural economy. If we assume that the average GDP per capita for the Congo can be used for this region and applied in our formula, we obtain a GTI Ratio of 34.1 percent for the North Kivu. If the North Kivu were a country, it would occupy the sixth position in our ranking internationally, immediately following Germany. This is a remarkable example of a people, who after suffering years of civil war and population displacements (1996 to 2002), have now

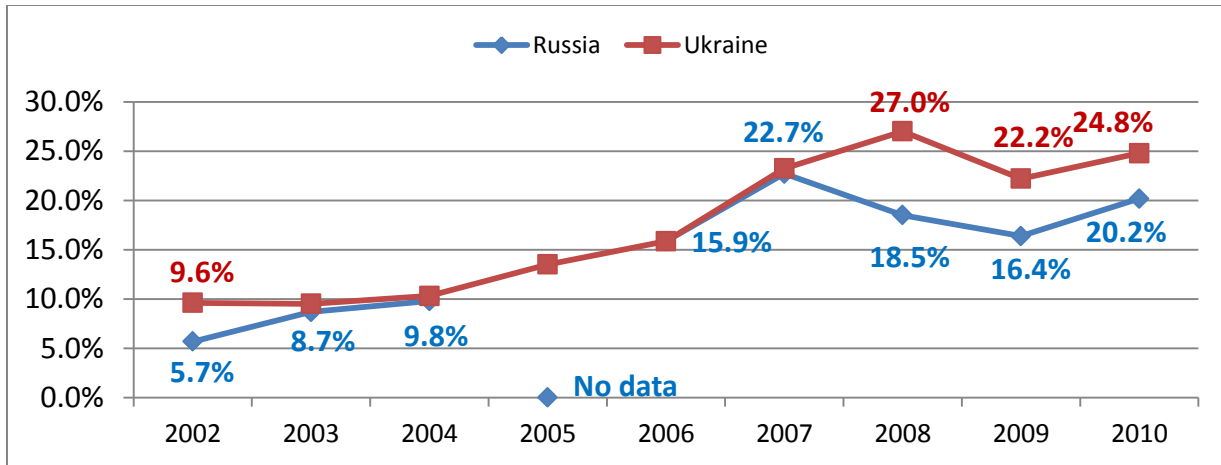
found relative prosperity to the point where they can be an example, in prosperity as in adversity, not just to Africa, but to the rest of the world. This could also be said of the West Congo Field, representing Kinshasa, where tithe per capita is \$ 15.54. The Gross Domestic Product of the capital is of course much higher than the average for the country, but even if it was twice the average, it would still represent a GTI Ratio of 26 percent.

These recent developments in this country dramatically alter the prevailing perception of a country that used to be at the very bottom of the ranking.

We close by mentioning Eritrea, a small country closed to visitors, located on the Horn of Africa, which takes the first place in the overall ranking with a GTI Ratio of 58.6 percent. However, it is not factored into the division average because an important volume of foreign donations skew the data and contribute significantly to its small annual tithe volume of \$18,509.

The Euro-Asia Division

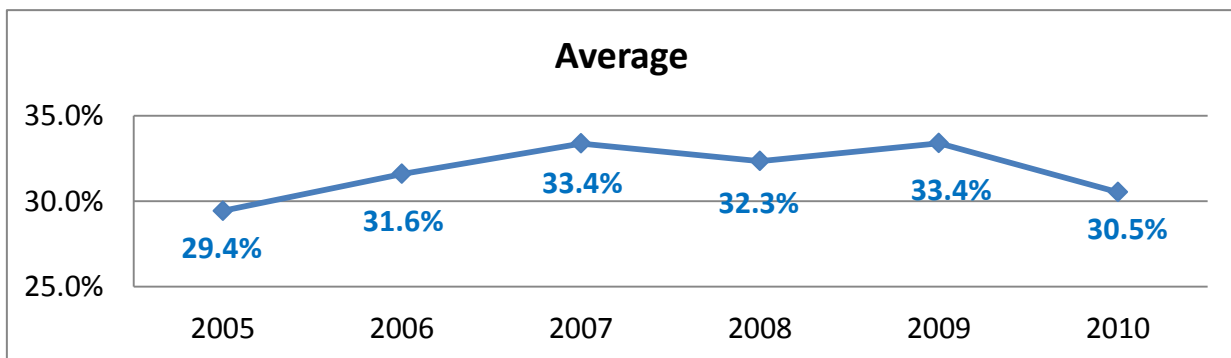
Two countries make up the ranking of the Euro-Asia Division: Russia and the Ukraine. The global economic crisis affected these two countries significantly, as both rely on commodities to power their economies. Both countries show a slump in the ratio following the recession. In 2010, the Ukraine comes in position 20, with a 24.8 percent ratio, up from 22.4 percent in 2008 and from 10.1 percent in 2002. Russia had achieved a ratio of 22.9 percent in 2007, slumped to 16.3 percent in 2009, and came back to 20.2 in 2010. It started at 5.7 percent in 2002, showing an almost fourfold improvement between that year and 2007.



The Euro-Africa Division

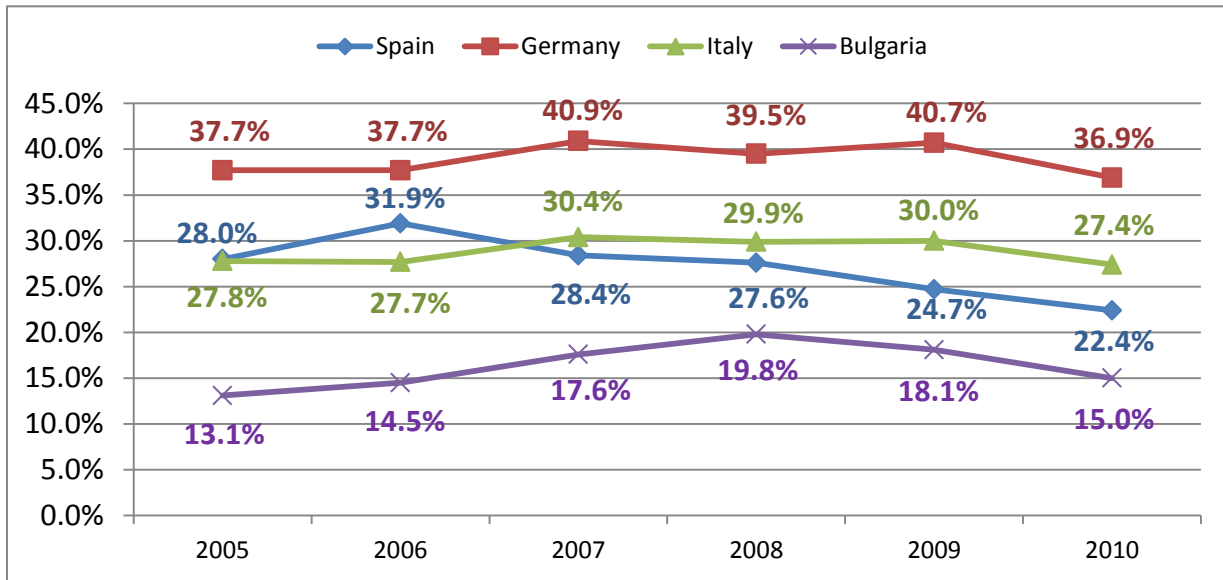
The Euro-Africa Division has enjoyed high and consistent levels of giving. Switzerland and Austria are again the two top giving countries in the world, as they have been, ever since this survey was started (55.7 and 47.3 percent respectively).

However, the ratios have slipped across the board, the combined average for the countries in the division coming down from 33.4 percent to 30.5, down to their lowest level since 2005. This shows that the global recession is now taking its toll, two years after it started in the U.S.

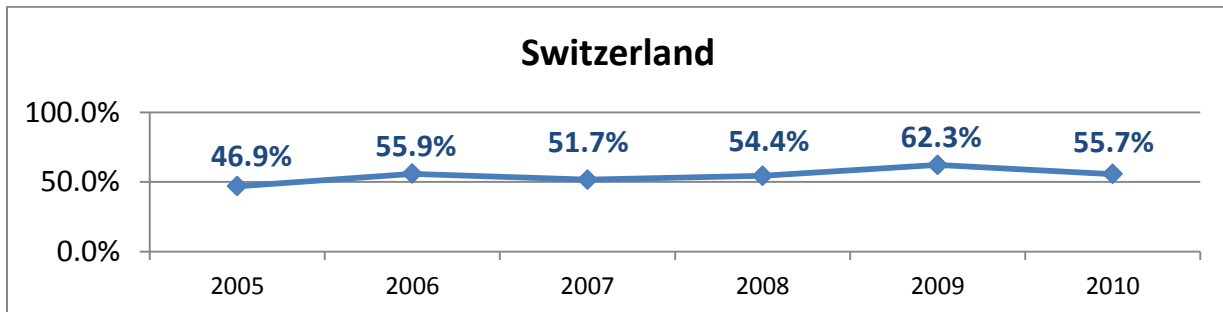


This fall is particularly true in Spain, where unemployment exploded to a record 20 percent, and to a lesser extent Italy and Bulgaria. Germany, the heartland of Adventism in that division had a relatively impressive improvement of its GDP of 3.5 percent (its unemployment rate also improved, coming down from 9 percent to 7.1 percent since

2008, the lowest level in 20 years), but its title reflects an improvement of only 1.6 percent in Euros in 2010. This translates into a deteriorating GTI ratio.



Switzerland contracted also, returning to its historical level after enjoying an extraordinary title in 2009.

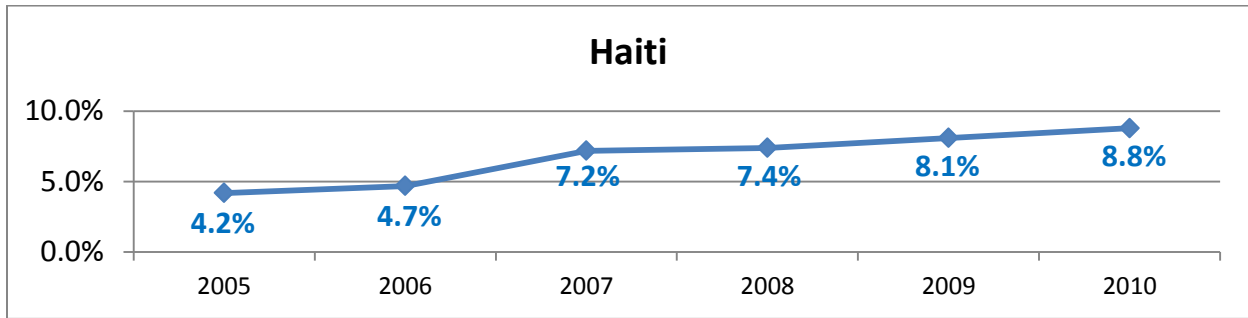


The Inter-American Division

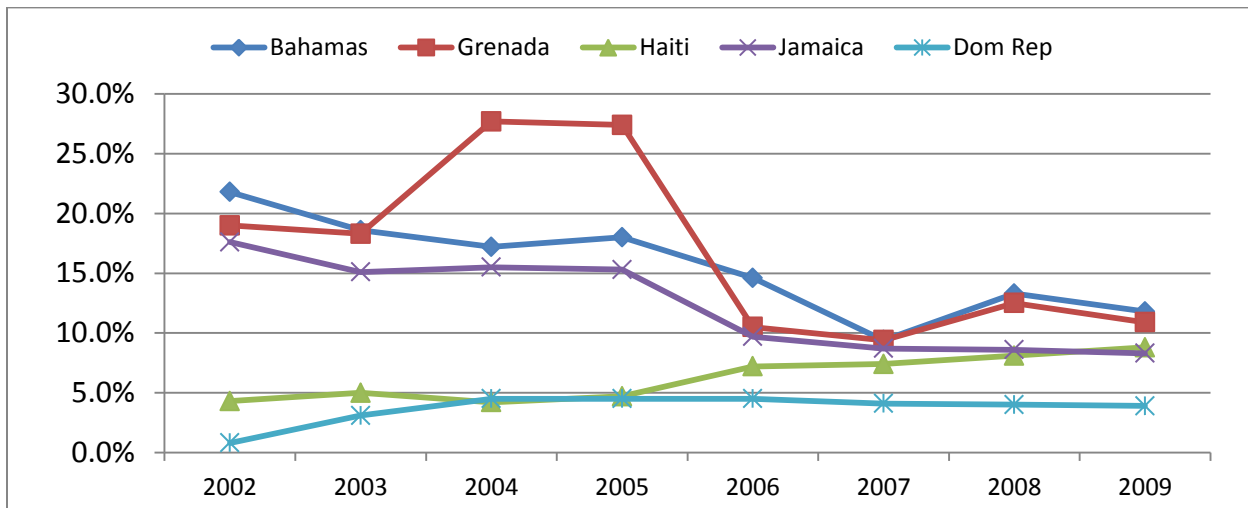
The Inter-American Division is a giant whose title statistics belie its strength. Its best performing country is the Bahamas, at rank 59 with 11.8 percent. Nine out of the 15 the countries that are part of this survey are found on ranks 90 and below. A region by region analysis gives the following picture.

The Caribbean Basin

Paradoxically, the brightest spot in the Caribbean is Haiti, where tithing increased by 6 percent, even while its economy was devastated by an earthquake measuring 7.2 on the Richter scale. This moves the ratio up by almost 9 percent, completing a rise that has more than doubled the level of giving since 2005.



The other major islands of the Basin are in a downward trend, except the Dominican Republic which is plateauing:



Jamaica and the Bahamas beg a closer look.

Jamaica has one of the highest concentrations of Seventh-day Adventists in the world (8.9 percent of the population) and, therefore, tithing statistics are likely to mirror closely what is happening in the economy. According to the *CIA World Factbook*⁶, the

⁶ CIA World Factbook, <https://www.cia.gov/library/publications/the-world-factbook/geos/jm.html>

economy contracted by 1.1 percent, and so did tithes. In 2002, GDP per capita was \$ 3,800 versus \$ 8,300 today. This represents an improvement of 118 percent. In that period, however, tithes per capita dropped by 1.5 percent; what is more revealing is the drop of 56 percent of the GTI Ratio, since the ratio factors in inflation as well as the loss of value of the Jamaican Dollar (43 percent). Nothing explains this downward trend, not even the change of the unemployment rate, which improved in that period from 16 percent to 12.4 percent, except a loss of faithfulness among members. Perhaps we should recognize this trend as being the reflection of Adventism's increasing nominalism in that country. It is true that the membership has gone from 194,257 to 255,284 in the same period, which is an increase of 31 percent; that could perhaps explain a lower tithe per capita. But even if we were to assume that the new members were not properly instructed in tithe giving and would not contribute even a single cent towards tithes, the difference of 27 percent between the drop of the ratio and the increase of members points to a worrisome change of attitude in that country.

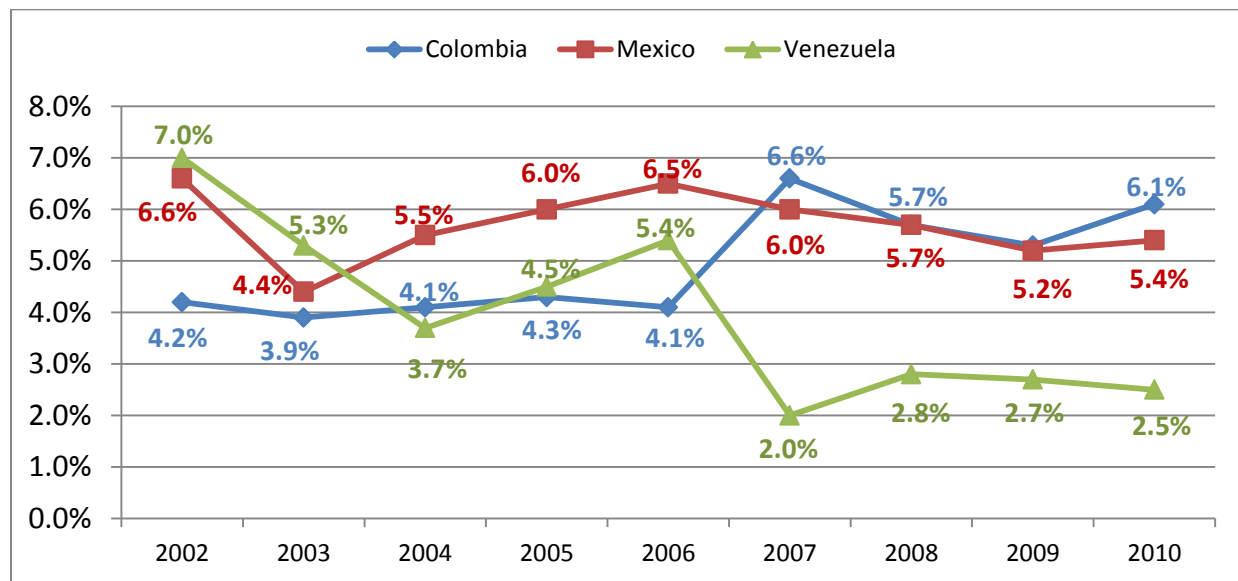
Adventism appears to have become a social phenomenon where the majority of members are members by name, but no longer stakeholders. Would the Church want to return to the giving patterns of 2002, it would have to take out of its records about 140,000 members. This would imply that true stakeholders are probably not more than about 110,000. The true loss to God's cause of this development can only be faintly apprehended when considering that the total tithe potential in Jamaica is over \$ 211 million. Even if the pattern of giving had merely remained at the level of 2002, more than \$ 39 million would come into the storehouse instead of \$ 17 million.

In 2002, the **Bahamas** seemed to match the profile of the most developed countries with a GTI Ratio of 23.1 percent, placing it in eighteenth position, right after Norway, Italy, Portugal and Spain. Today, the Bahamas' GTI ratio has dropped 52 percent to 11.8 percent, bringing it to the fifty-fourth position, far behind Indonesia, the Congo Republic, or Malawi. Its standard of living was sixty percent of that of Italy 2002; now it almost matches it. In 2008, there was a drop of 35 percent in the GTI ratio, reflecting perhaps the hit tourism and banking took in the global recession, and the attending increased

unemployment rate. Considering that the Bahamian dollar has been kept at parity with the U.S. dollar, exchange rate distortions do not explain the reduced ratio. However, between 2002 and 2008, the membership went up by 75 percent which corresponds almost exactly with the drop in the GTI ratio (where $1/0.75 = 33$ percent, compared to a 35 percent drop in the GTI ratio). This means that the new members are not contributing to tithe at all, or that a number of members equivalent to the number of new converts (8,427) have become nominal Adventists during that period. The country's total tithe potential is almost \$ 58 million. Had it stayed at the 2002 level, the Church would have received \$ 24 million in its coffers, instead of \$5.7 million.

The Big Three: Mexico, Colombia, Venezuela

The paradox and sad reality is that in the largest countries of the division, where the economy is the most diversified, the level of giving is the lowest.



Venezuela is almost at the bottom of the ranking and occupies position 100 (out of 104). Its membership has doubled since 2002 (from 115,000 to 233,000), but its GTI ratio has lost almost two thirds (minus 64 percent). Venezuela has gone through boom and bust phases in the last few years, which may explain part of the zigzagging line: *“Fueled by high oil prices, record government spending helped to boost GDP by about 10 percent in 2006, 8 percent in 2007, and nearly 5 percent in 2008, before a sharp drop in oil prices caused a*

*contraction in 2009-10. This spending, combined with recent minimum wage hikes and improved access to domestic credit, created a consumption boom which came at the cost of higher inflation - roughly 32 percent in 2008.”*⁷ Inflation has been rampant, and as a result, the currency was depreciated. In January 2010, the currency lost half its value against the dollar and tithes in dollars went from \$9.6 million to \$5.7 million (minus 41 percent). Considering that the Bolivar lost 50 percent, it means that our members contributed 9 percent more than in the year before in their own currency. Nonetheless, its position at the very bottom of the ranking still points to a problem in terms of membership rolls or faithfulness generally.

Mexico is the giant dominating the area. With a membership of 674,000 members and a booming economy, it could be the financial engine for the whole area. Its total tithe potential is almost \$1 billion dollars. It has improved its performance marginally compared to 2009, but the trend over the past five years has oscillated between a low of 5.2 percent in 2009 and a high of 6.5 percent in 2006, ending 2010 at 5.4 percent. Other comments can be read under [Mexico and South Korea](#) above.

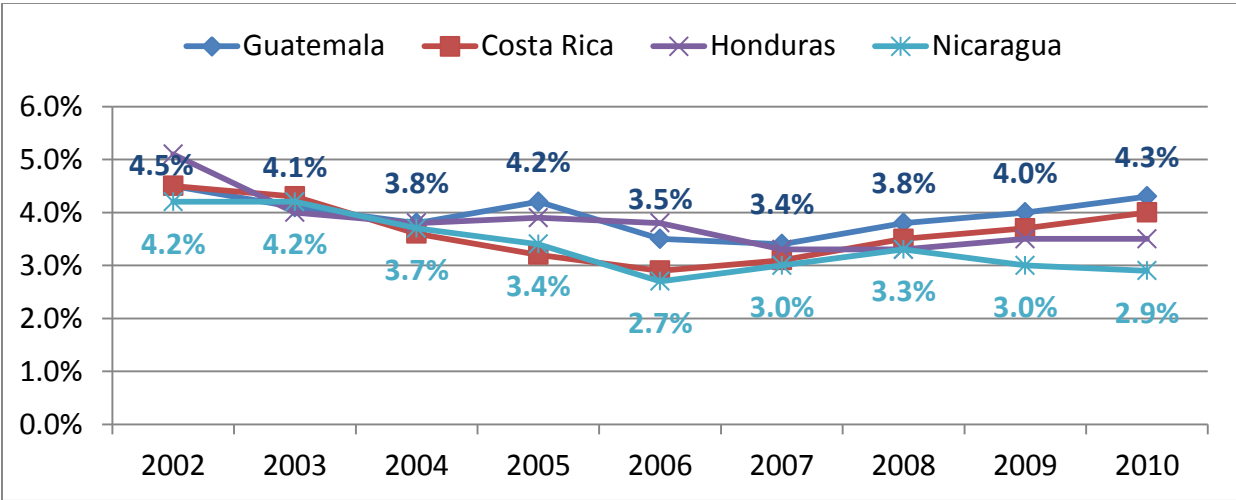
Colombia has turned in the best performance of the three by improving its GTI ratio by 13 percent since last year, bringing it to 6.1 percent even though unemployment remains high (11.8 percent). This comes in spite of the fact that the country experienced severe flooding, causing extensive damage to crops and displacing millions. In addition, it continues to be racked by violence due to insurgents attacking civilians and exercising control over large areas of the countryside. Overall, however, it shows a positive trend since we started tracking the GTI ratios (improving by 56 percent since 2002, but doubling its tithe per capita in U.S. dollars). Yet Colombia continues to be at the bottom of the ranking (position 84, no change since 2009). Its total tithe potential is \$ 279 million. If it were to perform like Brazil, its big neighbor to the South, it would contribute over \$ 67 million instead of \$17.1 million.

⁷ CIA World Factbook, <https://www.cia.gov/library/publications/the-world-factbook/geos/ve.html>

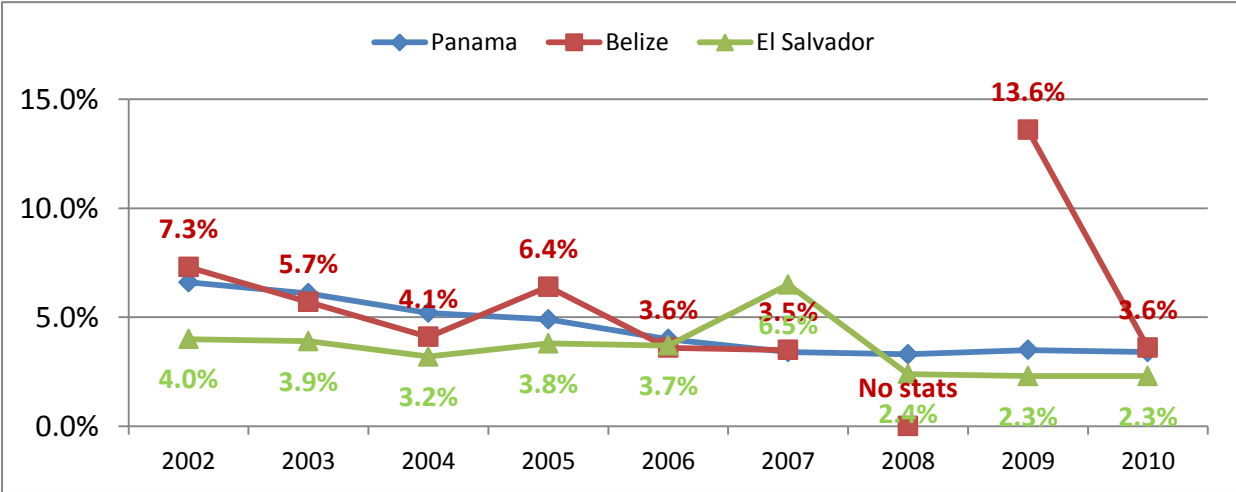
The growth rate of these three countries is closely related with their respective GTI Ratio. The faster they grow, the lower they are in their GTI Ratio in relation to the two others (correlation coefficient of - 90 percent).

The countries in the American isthmus.

The four countries of **Guatemala, Costa Rica, Honduras** and **Nicaragua** have exhibited over the long term similar patterns and trends. One exception last year is Nicaragua which resumed its downward trend, whereas the other countries improved their performance.



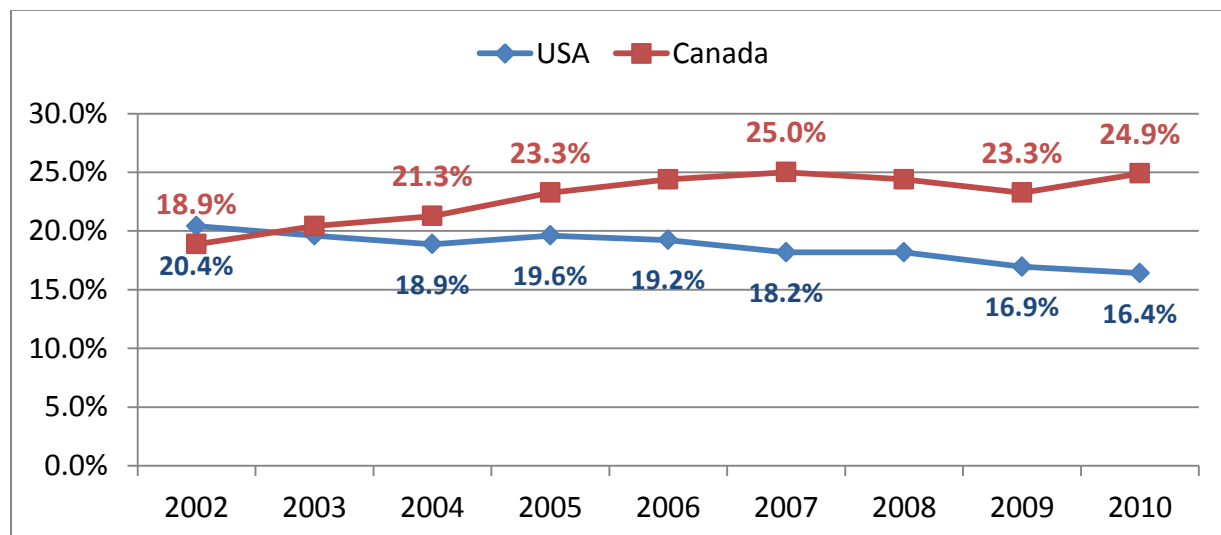
Panama, Belize and **El Salvador** also have a downward trend, including in the last couple of years.



What they have in common is a tremendous growth rate in membership (between 5.4 percent in Belize and 13.3 percent in Nicaragua, per year as average). Unfortunately, their very low rate of giving indicates that soul winning does not translate into establishing those members as stakeholders.

The North-American Division

Because of its status as the birthplace and heartland of Adventism, as well as its economic clout, the North-American Division must to be closely watched, especially the **United States**, of course. Its economy has been battered through the Great Recession but came out in 2010, showing an improvement of 2.8 percent. Its tithe, however, showed almost no growth (0.3 percent, or three tenths of one percent). This translates into a deteriorating GTI ratio. As has been in the case over the last eight years, the NAD's giving pattern continued to deteriorate. **Canada** almost regained what it lost in 2008-2009 and is almost back at the pre-recession level thanks to a better exchange rate. It shows a 13 percent increase in US dollars, although when measured in Canadian dollars tithes went up by 2.8 percent only. This is still considerably better than its southern neighbor.

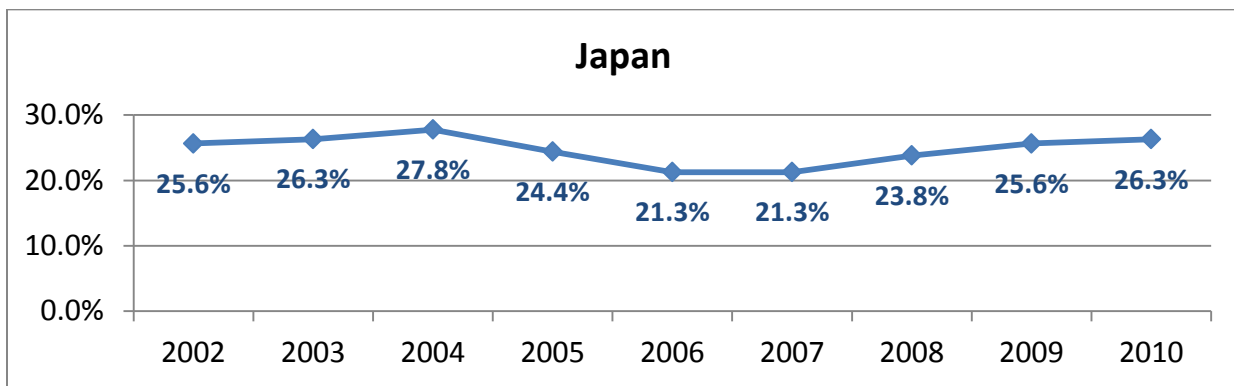


Bermuda has a ratio of 20.6 percent. Unfortunately, statistics more recent than 2003 for its Gross Domestic Products are not available, making the GTI ratio highly hypothetical.

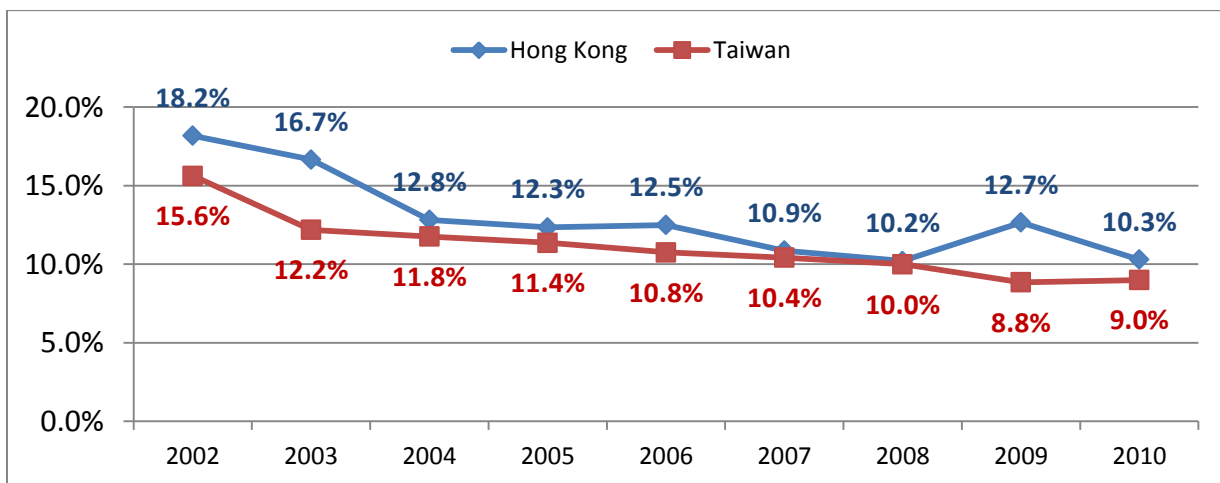
The Northern Asia Pacific Division

Comments about the status of South Korea were made above under [Mexico and South Korea](#).

Japan is the most faithful country in that division, perhaps a reflection of its stable and ageing membership. It comes in first among Asian countries, with a ratio that matches that of Western European countries: 26.3 percent. This puts it on rank 14, immediately after Swaziland, Italy, and Croatia. In fact, its trend line has been going back up since the recession started.

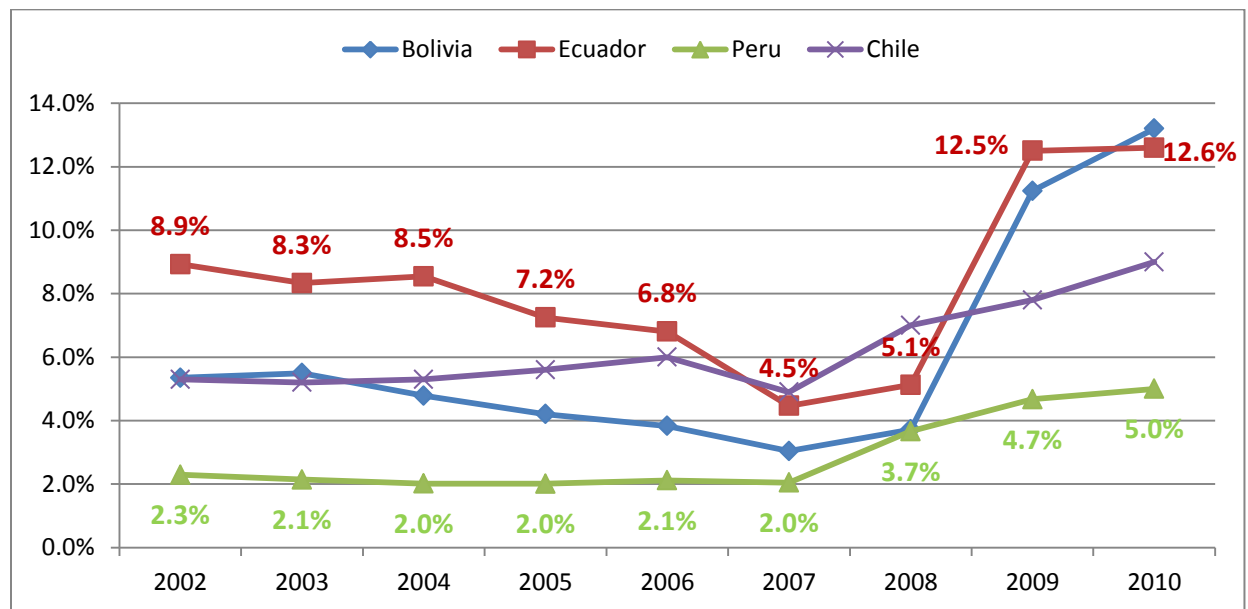


Hong Kong went back to its 2008 level, after recording a rise of 2 ½ points last year thanks to an extraordinary tithe. At only 10.3 percent of total tithe potential, the ratio also points to a lack of commitment on the part of Chinese Adventists in that part of the country. **Taiwan's** level at 9 percent is even worse.



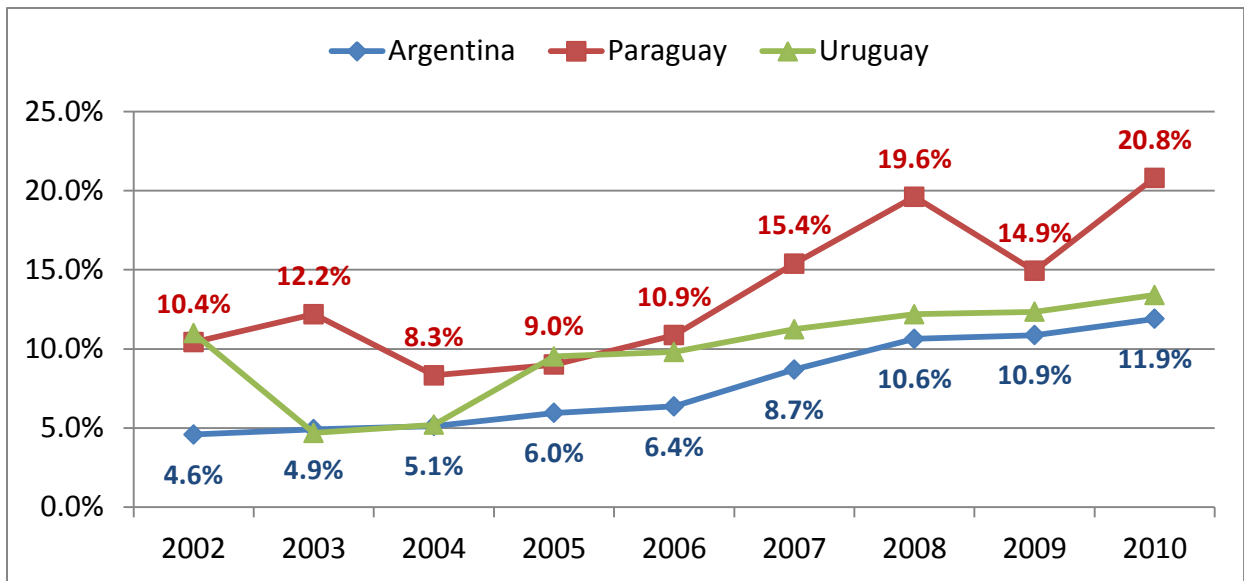
The South-American Division

The South-American Division has improved its record, not only in Brazil, but in other countries as well. Last year, I reported how **Peru**, and especially **Bolivia** and **Ecuador**, dramatically revised their membership statistics. In the case of Bolivia, almost two thirds of its members were taken off the books. This had of course an immediate effect on the GTI ratio, which can be seen this year also. Remarkably in the case of Bolivia, the total amount of tithes increased by 15 percent between 2008 and 2009, and again by almost 10 percent between 2009 and 2010. Currency exchange fluctuations were less than one percent and therefore do not affect these results significantly. As a result, Bolivia is the best performing country of the four Andean countries.



On the other side of the Andes, we have **Paraguay**, **Uruguay** and **Argentina**. All three countries have been on a steady upward trend, with small landlocked Paraguay taking the lead during a year where the economy boomed: the GDP per capita increased by 13 percent, but tithes in U.S. dollars increased by 30.7 percent. The Guarani increased in value by about 4 percent, leaving a net increase of about 27 percent in the local currency. The people of God dramatically improved their record of giving. But in addition to that, they also dropped from their books 17 percent of their members,

further boosting the ratio and adding a net increase of 39 percent.⁸ Their record is as follows:



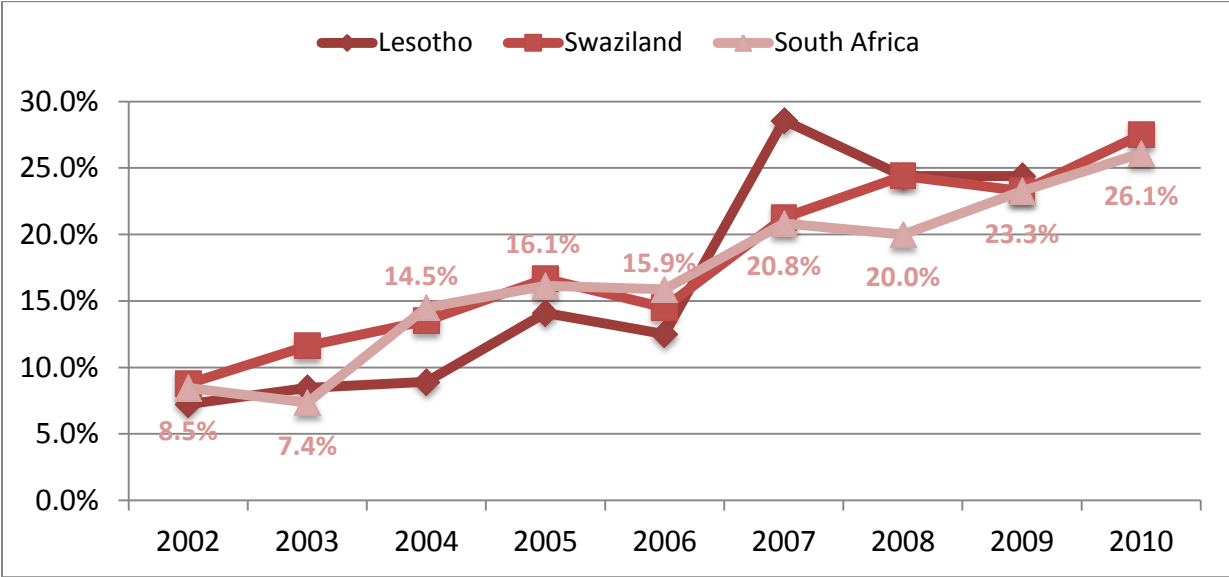
Uruguay and **Argentina** have been on a more steady upward path, adding members in the 2 to 3 percent range, but contributing an increase in tithes of 23.5 percent for Argentina (in spite of a loss of value for the Argentine peso against the US dollar of 3.8 percent, giving a net increase of 27.3 percent) and of 21.4 percent in Uruguay. This came in part thanks to an increase in the value of the peso of 10 percent. Taking that into consideration, plus the increase in the standard of living of 8.8 percent in Uruguay and the increase of members of 2.4 percent, we are lead to conclude that giving habits in that country were not changed, in spite of the improvement of the ratio. This is in contrast with Argentina, where the net increase in giving is substantial (of the order of 10-15 percent).

The Southern Africa Indian Ocean Division

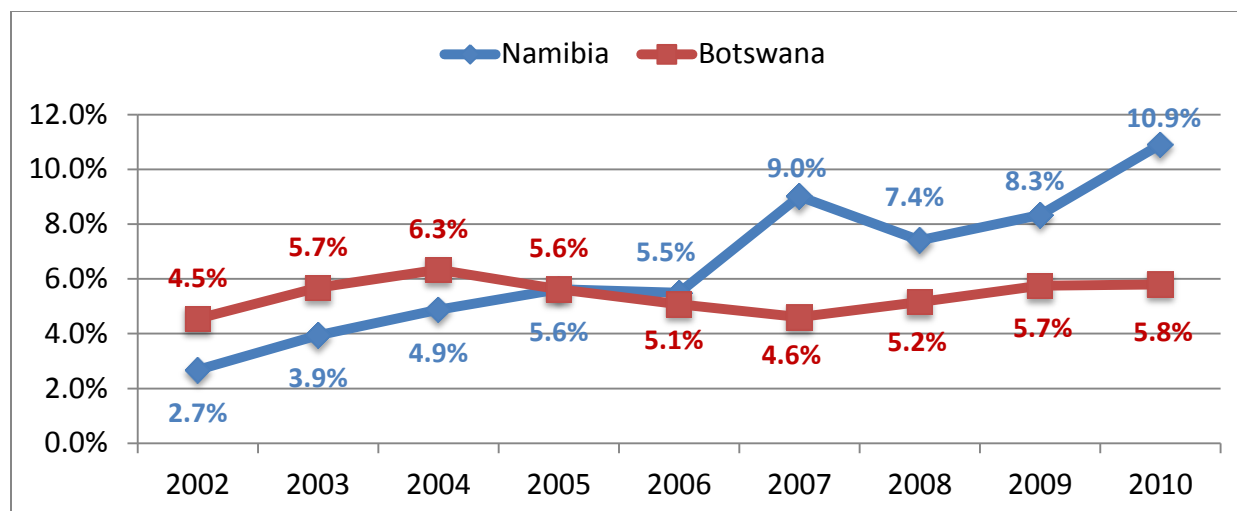
In the 2009 GTI Report, mention was made of the progress in the Southern Africa Union, comprising the **Republic of South Africa, Lesotho and Swaziland**. All three

⁸ The math does not quite add up as it should add up to 44 percent. This is probably because Adventist members did not monetize the entire amount of the GDP per capita increase in their income, due to market and or labor distortions.

countries continue their steady climb within a very narrow range of each other, illustrating that similar giving habits have taken hold across the union, regardless of nationalities. This puts them at rank 16, 15, and 11 respectively, well entrenched among the most generous European countries. Their steady climb out of the single digit range illustrates that it is possible to gradually improve the commitment of our members, even across a vast union comprising over 100,000 members. South Africa alone has a total tithe potential of over \$100 million.



The Southern Africa Union includes a fourth country, **Namibia**, which has been even more successful than its neighbors to the South, starting from a much lower position. In the past eight years, its ratio has improved by 400 percent! In the last year alone, it improved by 31 percent, against an economic growth of only 5 percent. Since the Namibian dollar is pegged with the South African rand, the performance of the two countries can be compared directly. Membership growth has been minimal.



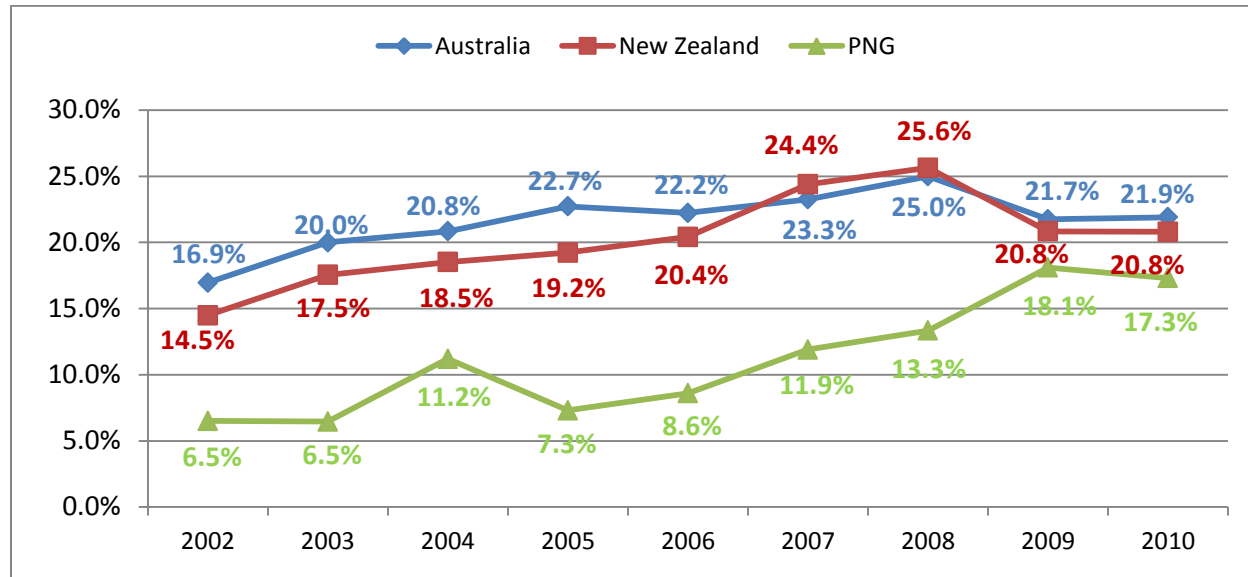
Its neighbor to the East, **Botswana** (not part of the Southern African Union), by contrast, does not mark significant progress but is on an undulating plateau.

Zimbabwe's economy has now finally stabilized after years of hyperinflation and market distortions that made statistics unreliable. This is the first full year during which the currency of exchange has been the U.S. dollar, making the GTI ratio for that country meaningful for the first time. Although not as exceptional as the countries comprising the Southern Africa Union, Zimbabwe comes in with a ratio of 20.7 percent, which is relatively good in the African context, particularly for a constituency of that size (663,000 members). Its total tithe contribution is still modest (\$6.8 million), after years of a dysfunctional economy, but the potential of the country is tremendous. It will quickly grow to contribute \$10 million and more.

We are also watching **Angola**, which was identified last year as the future financial engine of the whole region, given its tremendous economic potential and membership growth. Unfortunately, between 2009 and 2010, its tithe has slumped by 10 percent. Inflation has been a major challenge in that country and may be contributing to distortions. The economy has contracted and the national currency was depreciated in mid-2010. Of the three African divisions, the Southern African Indian Ocean Division has the highest average ratio with 13.8 percent.

The South Pacific Division

The bulk of the division is, of course, **Australia**, followed by **Papua New Guinea (PNG)** and **New Zealand**.

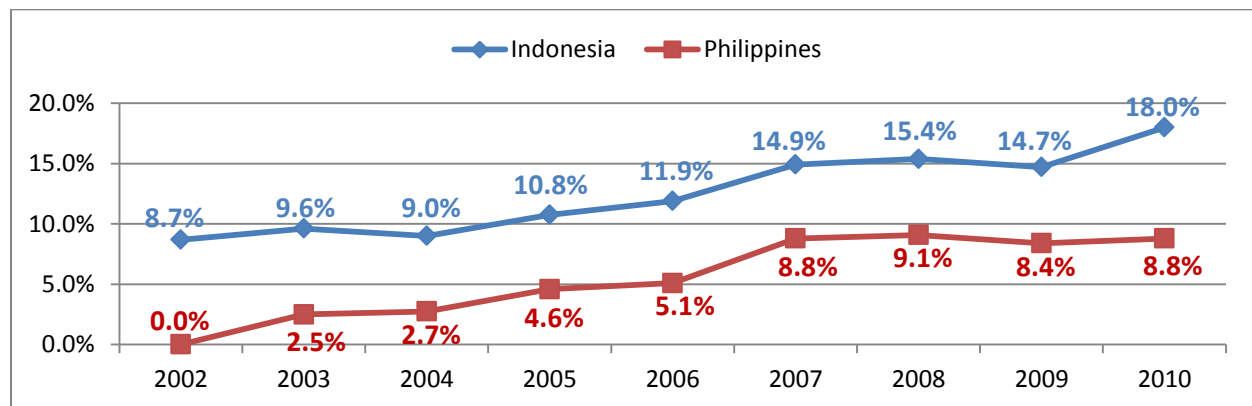


As the graph shows, there is a remarkable convergence taking place in that part of the world. PNG especially made tremendous progress between 2005 and 2009, but unfortunately lost that momentum in 2010 in spite of an increase of tithes of 6 percent against the dollar. This was offset by an increase in the GDP per capita of 8.6 percent plus a slight increase of membership (+1.5 percent). Australia's tithes jumped by \$10.1 million (+20.9 percent), bringing its tithes per capita above the US\$1000 mark for the first time, mainly fueled by a 14 percent rise in the value of the Australian dollar. New Zealand's ratio did not change in spite of a rise of the tithes volume of \$1.5 million (+24 percent). There was an increase of 10 percent in the value of the New Zealand dollar, but that is not the whole story. There was a great evangelistic push in Northern New Zealand that netted an increase of 6.8 percent (5.9 percent for the union) in the number of members and brought its membership to its highest level in 8 years.

The South Pacific Division has the third highest division average with 22 percent, behind the Euro-Africa Division and the Euro-Asia Division.

The Southern Asia Pacific Division

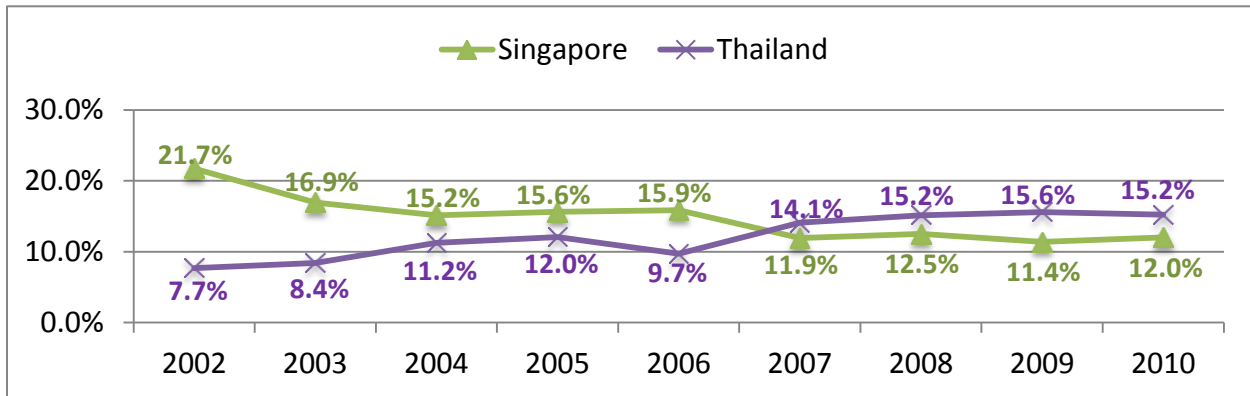
The Southern Asia Pacific Division's heartland is the **Philippines** with 713,000 members. **Indonesia** comes second in that division with 217,000 members. As the chart shows, both countries have had parallel developments until 2009. In 2010, however, Indonesia made a jump, while the Philippines remain on a relatively low plateau. The Philippines had registered a significant improvement of its ratio in 2007 following important retrenchments in the membership numbers. Indonesia did not audit its books, but there is a marked improvement this year. Tithes went up by \$4.2 million (+34 percent), explained only in part by a rise of 13 percent in the value of the Indonesian rupiah against the dollar.



The nation-state of **Singapore** shows a modest increase in its ratio. After a retrenchment in 2008 and 2009, its economy roared back to life to clock a 14.5 percent growth rate in 2010, and its GDP per capita improved by \$ 9,900 or 19 percent to reach \$ 62,100! Thankfully, tithes improved by 31 percent in US dollars, or about 24 percent after adjusting for exchange rates variations. A significant growth of 4.5 percent of membership also took place in the country.

We made extensive comments in our 2008 report, asking why a country which vaulted itself to the top of the world ranking in terms of Gross Domestic Product per capita (rank number 5) has a giving pattern that is less than half that of Western Europe,

which it seeks to emulate. How do we explain the deteriorating green line on the graph below?

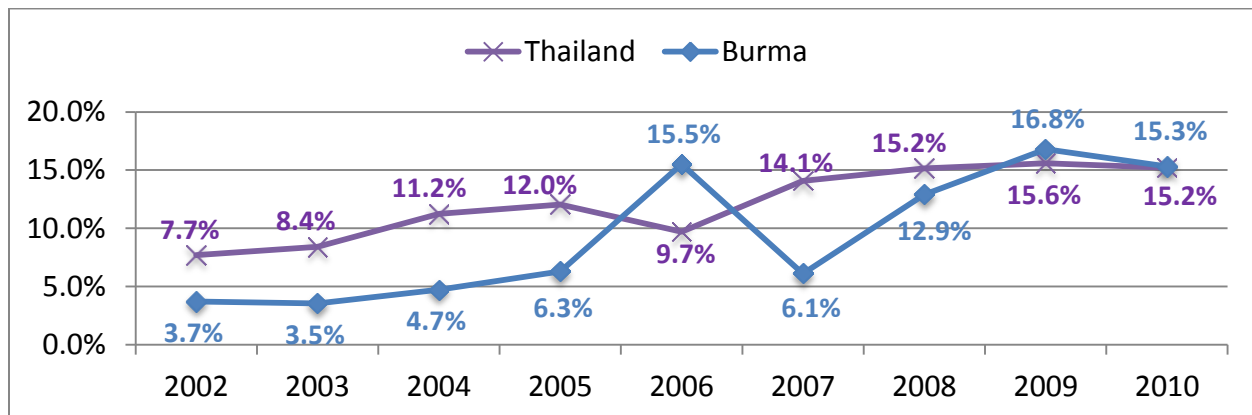


It reflects a number of increasingly severe distortions due to the rapid improvement of the economic standing of Singapore. Singapore is now well known as a banking platform, as well as for its electronic manufacturing, shipping and other booming sectors. More importantly, economic indicators have skyrocketed due to rapid inflation, and a boom in real estate values. According to a study published by the Boston Consulting Group (BCG), *“nearly one in every six households has more than \$1 million in assets, making it the densest population of wealthy households in the world . . . The country has had the largest proportion of millionaire households for several years, and the share continues to grow: Singapore's millionaire households increased to 15.5 percent of total households in 2010 from 11.4 percent in 2009.”*⁹ However, most of our church members belong to the bottom 70 percent of the population. They earn too little to even meet the government’s threshold to pay taxes. Also our church is an aging church with many members being 60 or older. They worked hard to build Singapore to what it is today but missed out on its wealth because they were already passed their prime when the economy and real estate values started to take off about 10 years ago. They belong for the most part to the category of working households whose median income is only about S\$5,700 (about US\$4,500) in 2010, according to the Singapore Department of

⁹ Boston Consulting Group quoted by Bloomberg Businessweek, June 2, 2011 at http://www.businessweek.com/investor/content/jun2011/pi2011062_946842.htm

Statistics.¹⁰ If we were to use this statistic instead of the more general statistics such as the GDP per capita, we would find that our Singapore members rank among the most faithful in the world. If we plugged the median household income of \$4,500 into our formula instead of the more general \$62,100 obtained from the CIA World Factbook, the GTI ratio would jump to 165 percent! Since this is almost one and a half time as much as the ideal 100 percent, it shows that statistics for Singapore are highly skewed, one way or another, but that at the very least, the faithfulness of our members would put them at the very top of the ranking. The situation in Hong Kong is similar, as it experienced a boom of nearly similar proportions in the last decade.

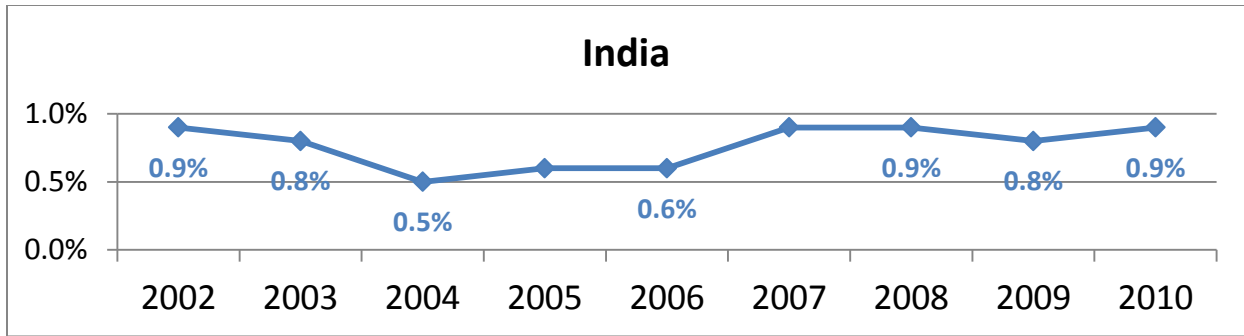
Interestingly, both **Thailand** and Myanmar (**Burma**), in the same region, have the same level of giving, in spite of their very different political and economic systems: 15.2 percent. Burma shows a steep rise since 2007.



The Southern Asia Division

The Southern Asia Division is almost entirely constituted by **India**.

¹⁰ Ibid.



Its tithes have been abysmally low which should invite some inquiry.

With a GDP per capita of \$3,500 and a membership of over 1.5 million, the total tithe potential is over \$533 million. How utterly different would the life of the church in India be if only 10 percent of that potential could be realized. There would be \$53 million in the coffers, rather than a paltry \$4.6 million.

GDP	GDP/cap.	Members	Tithes	Tithes/capita	Total tithe potential	GTI Ratio
\$4,060	\$3,500	1,524,644	\$4,657,911	\$3.06	\$533,625,400	0.9%

Let's drill a bit deeper to see if we can uncover some explanations for this problem.

The largest portion of our members is in the state of Andhra Pradesh. With 897,410 members, Andhra Pradesh has almost two thirds of the total membership (and almost as many members as the U.S. It will in all likelihood catch up with the U.S. by the end of 2012.)

If we plug in the GDP and population statistics for the state of Andhra Pradesh, tithe per capita is almost six times smaller, which means that it depresses considerably the average for India as a whole.

GDP	GDP/cap.	Members	Tithes	Tithes/capita	Total tithe potential	GTI Ratio
\$100.00	\$1,190.48	897,410	\$482,200	\$0.54	\$106,834,524	0.5%

If we take Andhra out of the overall statistics for India, we obtain these figures:

GDP	GDP/cap.	Members	Tithes	Tithes/ capita	Total tithe potential	GTI Ratio
\$3,960.00	\$3,600	627,234	\$4,175,711	\$6.66	\$225,804,240	1.8%

The GTI is still extremely low, but the total tithe potential is now \$ 225 million instead of \$ 427 million (\$533 million minus \$ 106 million for Andhra). Tithe per capita more than doubles. What does it say for India? What does it say for Andhra Pradesh?

Considering that the bulk of the GDP for Andhra Pradesh comes from the software industry, but the vast majority of our members come from impoverished rural areas, we must conclude that the statistics for Andhra are significantly skewed, since most of our members do not even remotely have the earning power that would reflect the average. Even so, it doesn't make the problem completely go away, as GDP statistics per capita factor in the reality of the whole economic spectrum, including the rural sector, which is huge.

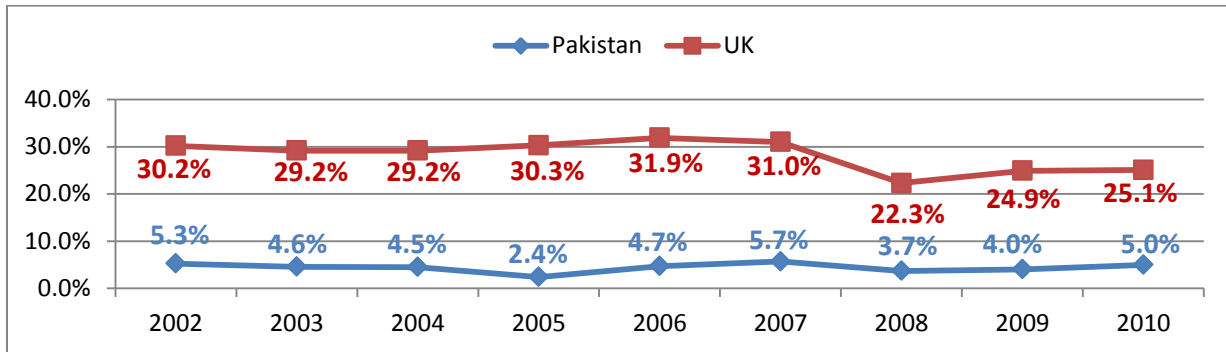
What our statistics are saying is that our members make 200 times less than the GDP per capita, or \$5.40 per year in Andhra, and 55 times less, or \$66.60 per year in the rest of the country. In spite of the widening gap between haves and have nots , this scenario is unlikely, even less so in Andhra.

The Church is made up of many women and children, which explains partly these low numbers, but it is also likely, that these statistics point to the need for membership audits and for determined stewardship education. It seems that a large proportion of those who have been won to the Gospel have not become stakeholders in their new community of faith.

The Trans-European Division

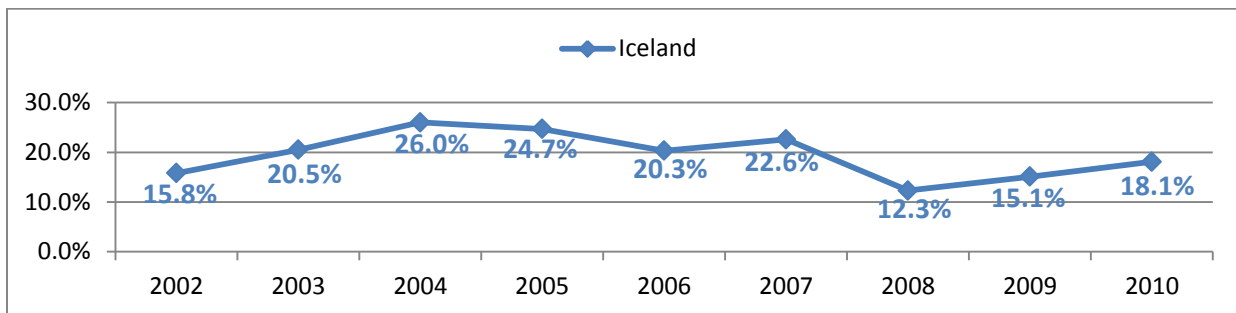
Stretching from the British Isles to Pakistan, the Trans-European Division is an extremely heterogeneous unit. The **United Kingdom** has been severely affected by the

global recession, but shows signs of recovery and turns in a ratio of 25.1 percent, while **Pakistan** has risen to 5 percent from a low of 3.7 percent two years ago. Just as the two countries are worlds apart, their giving patterns are worlds apart.



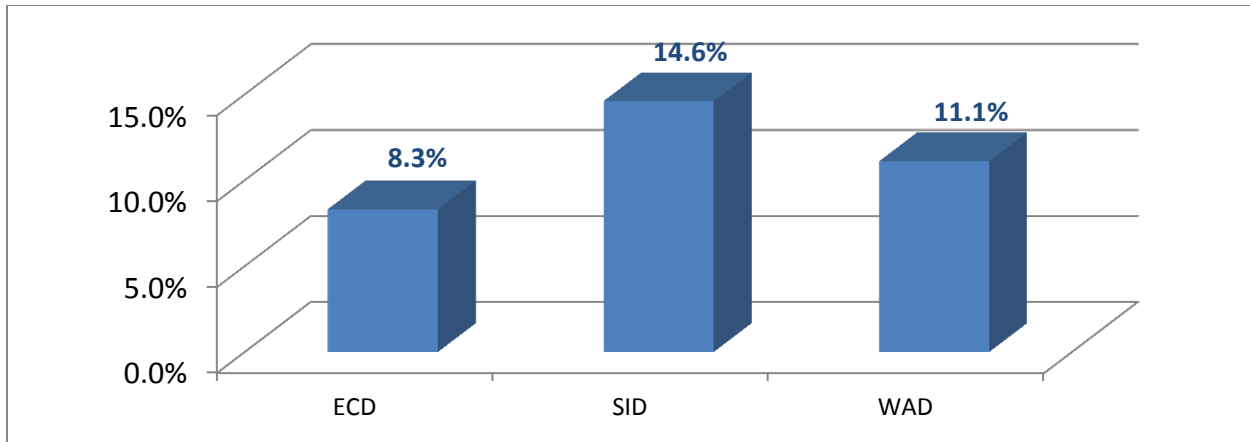
The Trans-European Division counts actually 12 countries with a ratio superior to 20 percent. This gives it an average ratio of 21.5 percent. The highest ratios are found in **Denmark** and in **Slovenia** (rank 4 and 8 respectively).

The country of **Iceland**, which was severely battered by the global financial recession and almost went into bankruptcy as a country, has been recovering gradually, although its members never reduced the level of giving. The recovering line reflects a recovering rate of exchange between the Icelandic krona and the US dollar.

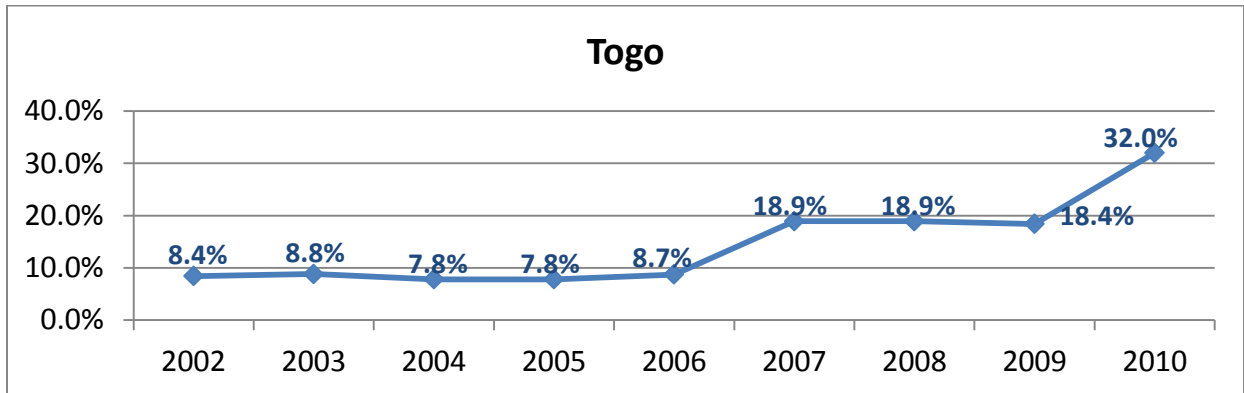


The West-Central African Division

The West-Central African Division is financially the weakest, but not in terms of faithfulness. With an average ratio of 11.3 percent, it actually outperforms the East-Central African Division by 33 percent.



The most remarkable development in that division is the jump in Togo from rank 38 to 7, with a ratio of 32 percent.



This is entirely due to the courageous decision on the part of its leadership to drop all missing members. From 2009 to 2010, its membership count went from 11,028 to 5,343, or a drop of 52 percent. By doing that, and counting the members who are real stakeholders, church leaders brought the church in Togo in line with the more stable countries and proved that those members who attend regularly and are involved in the life of the church are as faithful than their counterparts in affluent countries (and perhaps even more so). This places Togo right behind Austria, Denmark, Germany, and France. The troubling thing about this development is that it puts a glaring spotlight on all the countries that are stuck in a similar range, and lends more credibility to the notion that our membership rolls are vastly inflated in countries where the GTI ratio is below a number of perhaps 20 percent. In the West-Central African Division,

the example of Togo invites similar steps in most countries, but especially Cameroon (4.8 percent and a tithe per capita of \$ 10.99; the Central African Republic, with 2.9 percent and a tithe per capita of \$2.05; Gabon, with a relatively high tithe of \$ 34.77, but a ratio of merely 2.4 percent).

Conclusion

The Global Tithe Index has existed since 2004. The introduction in this year's edition of a ratio reflecting the percentage of the total tithe potential rather than an abstract number brings the call to faithfulness into a much sharper focus.

As these pages have shown, there is faithfulness involved on at least two levels: one is the individual level, the other one is the corporate level. One relates to God's fundamental claim on His children to receive what belongs to Him; the other one relates to the church's corporate responsibility of reporting membership faithfully, and perhaps of taking all necessary steps to reclaim the sheep that have gone astray before taking that fateful ultimate step.

Those of us who have been pastors of the flock know that even ratios of 40 and 50 percent are not good enough. But what the application of the GTI formula makes apparent is that in many regions of the world, the Church has been severely handicapped through absenteeism and lack of commitment on the part of individual members. Unfortunately, administrators all too often have chosen to look away rather than report a more truthful picture of the size of the flock entrusted to their care.

Another lesson that becomes more readily apparent through the computation of a total tithe potential is the truth that lies in the statement made by the Lord's messenger a long time ago:

"The plan of systematic benevolence was of God's own arrangement, but the faithful payment of God's claims is often refused or postponed as though solemn promises were of no significance. It is because church members neglect to pay their tithes and meet their pledges that our institutions are not free from embarrassment. If all, both rich and poor, would bring their tithes into the storehouse, there would be a sufficient supply of means to release the cause from financial embarrassment and to nobly carry forward the missionary work in its various departments."

Ellen White, Testimonies for the Church, vol. 4, p. 475

This statement rings all the more true as I close the report for 2012. The world's total tithe potential is a staggering \$14.1 billion. This number almost defies the imagination as to what could be accomplished if anything approaching that number was contributed to the treasury. What God's people could undertake in His name with such resources to advance His kingdom can hardly be fathomed. In many countries, our pastors would earn a decent salary instead of being forced to live in quasi destitute conditions. At every level of the work, there never would be a lack of means to conduct systematic and widespread evangelism. Surely, now that the work is mature in most countries around the world, there would be more than enough everywhere to carry forward the mission "in all its departments".

But on the other hand, this report also shows that unfortunately, in many countries, we have not done a solid work of grounding our members and enabling them to become true stakeholders of the Work. The obvious need in many countries to clean up the books is a sober reminder of Paul's words,

1 Cor. 3:12 "If anyone builds on this foundation using gold, silver, costly stones, wood, hay or straw, 13 their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person's work." (NIV)

We have not built with the same quality everywhere and in many countries, Adventist church work suffers badly from that.

Here also is a call to faithfulness on the part of pastors to establish strong foundations, and on the part of administrators to ensure the quality of their work, and the truthful reporting of its results.

Global Tithe Index 2010

	GDP per	Members	Tithe	Tithe	Total	GTI	
	Capita			per	Potential	Ratio	
				capita	Tithe		
1	Eritrea	\$600	526	\$ 18,509	\$ 35.19	\$ 31,560	58.6%
2	Switzerland	\$42,500	4,330	\$ 10,250,540	\$ 2,367.33	\$ 18,402,500	55.7%
3	Austria	\$40,400	3,892	\$ 7,438,024	\$ 1,911.11	\$ 15,723,680	47.3%
4	Denmark	\$36,600	2,495	\$ 3,616,571	\$ 1,449.53	\$ 9,131,700	39.6%
5	Germany	\$35,700	35,195	\$ 46,387,834	\$ 1,318.02	\$ 125,646,150	36.9%
6	France	\$33,100	12,660	\$ 13,710,557	\$ 1,082.98	\$ 41,904,600	32.7%
7	Togo	\$900	5,343	\$ 153,928	\$ 28.81	\$ 480,870	32.0%
8	Slovenia	\$28,200	560	\$ 489,845	\$ 874.72	\$ 1,579,200	31.0%
9	Portugal	\$23,000	9,400	\$ 6,663,998	\$ 708.94	\$ 21,620,000	30.8%
10	Norway	\$54,600	4,592	\$ 7,448,936	\$ 1,622.16	\$ 25,072,320	29.7%
11	Swaziland	\$4,500	5,797	\$ 718,641	\$ 123.97	\$ 2,608,650	27.5%
12	Croatia	\$17,400	2,867	\$ 1,367,710	\$ 477.05	\$ 4,988,580	27.4%
13	Italy	\$30,500	9,145	\$ 7,550,050	\$ 825.59	\$ 27,892,250	27.1%
14	Japan	\$34,000	15,287	\$ 13,688,391	\$ 895.43	\$ 51,975,800	26.3%
15	Lesotho	\$1,700	7,034	\$ 314,694	\$ 44.74	\$ 1,195,780	26.3%
16	South Africa	\$10,700	95,469	\$ 26,659,118	\$ 279.24	\$ 102,151,830	26.1%
17	United Kingdom	\$34,800	31,656	\$ 27,608,691	\$ 872.15	\$ 110,162,880	25.1%
18	Canada	\$39,400	62,559	\$ 61,411,247	\$ 981.65	\$ 246,482,460	24.9%
19	Brazil	\$10,800	1,267,738	\$ 340,015,575	\$ 268.21	\$ 1,369,157,040	24.8%
20	Ukraine	\$6,700	61,404	\$ 10,206,913	\$ 166.23	\$ 41,140,680	24.8%
21	Greece	\$29,600	539	\$ 390,849	\$ 725.14	\$ 1,595,440	24.5%
22	Australia	\$41,000	56,110	\$ 56,298,646	\$ 1,003.36	\$ 230,051,000	24.5%
23	Spain	\$29,400	15,811	\$ 11,355,006	\$ 718.17	\$ 46,484,340	24.4%
24	New Zealand	\$27,700	11,474	\$ 7,696,214	\$ 670.75	\$ 31,782,980	24.2%

	GDP	Members	Tithes	Tithe	Total	GTI	
	Per			Per	Potential	Ratio	
	Capita			Capita	Tithe		
25	Czech Republic	\$25,600	7,487	\$ 4,422,559	\$ 590.70	\$ 19,166,720	23.1%
26	Slovakia	\$22,000	2,198	\$ 1,103,147	\$ 501.89	\$ 4,835,600	22.8%
27	Sweden	\$39,100	2,791	\$ 2,463,582	\$ 882.69	\$ 10,912,810	22.6%
28	Poland	\$18,800	5,785	\$ 2,454,905	\$ 424.36	\$ 10,875,800	22.6%
29	Romania	\$11,600	67,604	\$ 17,561,579	\$ 259.77	\$ 78,420,640	22.4%
30	Estonia	\$19,100	1,634	\$ 685,453	\$ 419.49	\$ 3,120,940	22.0%
31	B. Faso	\$1,200	3,746	\$ 95,472	\$ 25.49	\$ 449,520	21.2%
32	Finland	\$35,400	5,029	\$ 3,769,630	\$ 749.58	\$ 17,802,660	21.2%
33	Egypt	\$6,200	723	\$ 93,630	\$ 129.50	\$ 448,260	20.9%
34	Paraguay	\$5,200	13,012	\$ 1,408,283	\$ 108.23	\$ 6,766,240	20.8%
35	Hungary	\$18,800	4,658	\$ 1,819,508	\$ 390.62	\$ 8,757,040	20.8%
36	Zimbabwe	\$500	663,613	\$ 6,856,841	\$ 10.33	\$ 33,180,650	20.7%
37	Bermuda	\$69,900	3,870	\$ 5,574,541	\$ 1,440.45	\$ 27,051,300	20.6%
38	Belgium	\$37,800	2,056	\$ 1,571,862	\$ 764.52	\$ 7,771,680	20.2%
39	Russia	\$15,900	53,544	\$ 17,209,985	\$ 321.42	\$ 85,134,960	20.2%
40	Madagascar	\$900	122,166	\$ 2,124,639	\$ 17.39	\$ 10,994,940	19.3%
41	Iceland	\$38,800	478	\$ 335,904	\$ 702.73	\$ 1,854,640	18.1%
42	Indonesia	\$4,200	217,043	\$ 16,444,242	\$ 75.76	\$ 91,158,060	18.0%
43	Papua New Guinea	\$2,500	253,466	\$ 10,966,734	\$ 43.27	\$ 63,366,500	17.3%
44	Netherlands	\$40,300	4,948	\$ 3,377,380	\$ 682.57	\$ 19,940,440	16.9%
	Average						16.8%
45	Israel	\$29,800	884	\$ 434,161	\$ 491.13	\$ 2,634,320	16.5%
46	USA	\$47,200	1,060,386	\$ 820,991,149	\$ 774.24	\$ 5,005,021,920	16.4%
47	Congo Rep.	\$4,100	741	\$ 49,651	\$ 67.01	\$ 303,810	16.3%
48	Burma	\$1,400	29,193	\$ 626,015	\$ 21.44	\$ 4,087,020	15.3%

	GDP	Members	Tithes	Tithe	Total	GTI	
	Per			Per	Potential	Ratio	
	Capita			Capita	Tithe		
49	Thailand	\$8,700	13,748	\$ 1,820,939	\$ 132.45	\$ 11,960,760	15.2%
50	Bulgaria	\$13,500	7,485	\$ 1,515,170	\$ 202.43	\$ 10,104,750	15.0%
51	Latvia	\$14,700	4,028	\$ 825,599	\$ 204.96	\$ 5,921,160	13.9%
52	Uruguay	\$13,700	7,525	\$ 1,385,437	\$ 184.11	\$ 10,309,250	13.4%
53	Malawi	\$800	352,982	\$ 3,761,316	\$ 10.66	\$ 28,238,560	13.3%
54	Mauritius	\$14,000	4,568	\$ 847,505	\$ 185.53	\$ 6,395,200	13.3%
55	Bolivia	\$4,800	71,584	\$ 4,543,670	\$ 63.47	\$ 34,360,320	13.2%
56	Ecuador	\$7,800	40,942	\$ 4,023,004	\$ 98.26	\$ 31,934,760	12.6%
57	Singapore	\$62,100	2,752	\$ 2,052,486	\$ 745.82	\$ 17,089,920	12.0%
58	Argentina	\$14,700	109,263	\$ 19,041,993	\$ 174.28	\$ 160,616,610	11.9%
59	Bahamas	\$28,700	20,177	\$ 6,840,034	\$ 339.00	\$ 57,907,990	11.8%
60	Chad	\$1,600	3,808	\$ 71,318	\$ 18.73	\$ 609,280	11.7%
61	Burundi	\$300	128,320	\$ 438,884	\$ 3.42	\$ 3,849,600	11.4%
62	Cote d'Ivoire	\$1,800	12,450	\$ 254,387	\$ 20.43	\$ 2,241,000	11.4%
63	Congo DRC	\$300	530,523	\$ 1,785,180	\$ 3.36	\$ 15,915,690	11.2%
64	Cambodia	\$2,100	5,558	\$ 127,882	\$ 23.01	\$ 1,167,180	11.0%
65	Grenada	\$10,200	13,111	\$ 1,457,663	\$ 111.18	\$ 13,373,220	10.9%
66	Namibia	\$6,900	17,875	\$ 1,341,635	\$ 75.06	\$ 12,333,750	10.9%
67	Hong Kong	\$45,900	4,771	\$ 2,252,841	\$ 472.19	\$ 21,898,890	10.3%
68	Kenya	\$1,600	680,257	\$ 10,051,289	\$ 14.78	\$ 108,841,120	9.2%
69	Chile	\$15,400	121,548	\$ 16,831,697	\$ 138.48	\$ 187,183,920	9.0%
70	Taiwan	\$35,700	6,059	\$ 1,938,057	\$ 319.86	\$ 21,630,630	9.0%
71	Benin	\$1,500	6,072	\$ 80,072	\$ 13.19	\$ 910,800	8.8%
72	Philippines	\$3,500	713,219	\$ 21,945,646	\$ 30.77	\$ 249,626,650	8.8%
73	Haiti	\$1,200	359,019	\$ 3,782,083	\$ 10.53	\$ 43,082,280	8.8%
74	Nigeria	\$2,500	285,660	\$ 6,251,631	\$ 21.88	\$ 71,415,000	8.8%
75	Tanzania	\$1,400	415,250	\$ 5,077,846	\$ 12.23	\$ 58,135,000	8.7%

	GDP	Members	Tithes	Tithe	Total	GTI	
	Per			Per	Potential	Ratio	
	Capita			Capita	Tithe		
76	Albania	\$8,000	339	\$ 23,666	\$ 69.81	\$ 271,200	8.7%
77	Jamaica	\$8,300	255,284	\$ 17,637,530	\$ 69.09	\$ 211,885,720	8.3%
78	Zambia	\$1,500	718,759	\$ 8,588,890	\$ 11.95	\$ 107,813,850	8.0%
79	Korea South	\$30,000	221,868	\$ 51,125,554	\$ 230.43	\$ 665,604,000	7.7%
81	Ghana	\$2,500	368,121	\$ 6,467,562	\$ 17.57	\$ 92,030,250	7.0%
82	Rwanda	\$1,100	491,979	\$ 3,749,312	\$ 7.62	\$ 54,117,690	6.9%
83	Uganda	\$1,300	219,738	\$ 1,763,661	\$ 8.03	\$ 28,565,940	6.2%
84	Colombia	\$9,800	285,229	\$ 17,101,334	\$ 59.96	\$ 279,524,420	6.1%
85	Botswana	\$14,000	30,852	\$ 2,502,327	\$ 81.11	\$ 43,192,800	5.8%
86	Mexico	\$13,900	674,755	\$ 50,650,755	\$ 75.07	\$ 937,909,450	5.4%
87	Peru	\$9,200	433,131	\$ 20,084,081	\$ 46.37	\$ 398,480,520	5.0%
88	Pakistan	\$2,500	13,627	\$ 171,039	\$ 12.55	\$ 3,406,750	5.0%
89	Cameroon	\$2,300	108,713	\$ 1,195,230	\$ 10.99	\$ 25,003,990	4.8%
90	Ethiopia	\$1,000	181,927	\$ 819,230	\$ 4.50	\$ 18,192,700	4.5%
91	Guatemala	\$5,200	219,265	\$ 4,866,706	\$ 22.20	\$ 114,017,800	4.3%
92	Costa Rica	\$11,300	64,420	\$ 2,939,882	\$ 45.64	\$ 72,794,600	4.0%
93	Dominican Rep.	\$8,900	274,932	\$ 9,493,412	\$ 34.53	\$ 244,689,480	3.9%
94	Belize	\$8,400	35,945	\$ 1,075,542	\$ 29.92	\$ 30,193,800	3.6%
95	Honduras	\$4,200	239,281	\$ 3,561,618	\$ 14.88	\$ 100,498,020	3.5%
96	Panama	\$13,000	94,476	\$ 4,225,953	\$ 44.73	\$ 122,818,800	3.4%
97	Bangladesh	\$1,700	33,125	\$ 180,421	\$ 5.45	\$ 5,631,250	3.2%
98	Angola	\$8,200	395,122	\$ 9,487,620	\$ 24.01	\$ 324,000,040	2.9%
99	Central African Rep.	\$700	10,314	\$ 21,125	\$ 2.05	\$ 721,980	2.9%
100	Nicaragua	\$3,000	114,066	\$ 994,513	\$ 8.72	\$ 34,219,800	2.9%
101	Venezuela	\$12,700	233,297	\$ 7,541,646	\$ 32.33	\$ 296,287,190	2.5%
102	Gabon	\$14,500	3,603	\$ 125,279	\$ 34.77	\$ 5,224,350	2.4%
103	El Salvador	\$7,200	202,353	\$ 3,339,915	\$ 16.51	\$ 145,694,160	2.3%
104	Mozambique	\$1,000	266,839	\$ 426,552	\$ 1.60	\$ 26,683,900	1.6%
105	India	\$3,500	,524,644	\$ 4,657,911	\$ 3.06	\$ 533,625,400	0.9%

Total 15,902,970 \$ 1,939,046,360 \$ 14,151,440,340

Note: CIA Stats Bermuda 2004

	Europe		Africa
	Asia		Inter- and S America
	North America		Pacific

GTI Trendline

2002 2003 2004 2005 2006 2007 2008 2009 2010

1	Eritrea	37.1%	31.7%	26.0%	19.9%	29.9%	26.6%	63.0%	46.8%	58.6%
2	Switzerland	55.1%	58.5%	58.3%	60.1%	55.9%	51.7%	54.4%	62.3%	55.7%
3	Austria	41.4%	47.1%	48.9%	45.9%	45.3%	45.6%	47.0%	49.5%	47.3%
4	Denmark	33.1%	38.4%	41.5%	37.7%	36.1%	39.8%	41.7%	42.9%	39.6%
5	Germany	36.2%	34.4%	40.6%	36.8%	38.0%	40.9%	39.5%	40.7%	36.9%
6	France	27.0%	29.4%	32.1%	30.3%	29.6%	30.6%	30.2%	33.3%	32.7%
7	Togo	8.2%	8.8%	8.3%	8.0%	8.7%	18.9%	18.9%	18.4%	32.0%
8	Slovenia	no stats	33.3%	35.7%	34.5%	32.3%	31.4%	32.4%	33.9%	31.0%
9	Portugal	24.7%	9.8%	33.4%	32.7%	32.6%	32.2%	34.6%	34.2%	30.8%
10	Norway	25.2%	26.8%	28.1%	26.9%	25.2%	26.2%	20.7%	26.0%	29.7%
11	Swaziland	8.8%	11.6%	13.5%	16.6%	14.5%	21.3%	24.2%	23.3%	27.5%
12	Italy	24.3%	27.5%	29.0%	27.8%	29.0%	30.4%	29.9%	30.0%	27.4%
13	Croatia	no stats	32.3%	32.3%	34.5%	29.9%	31.4%	30.0%	30.1%	27.1%
14	Japan	25.7%	26.2%	27.7%	24.7%	21.3%	21.1%	23.6%	25.8%	26.3%
15	Lesotho	7.3%	8.5%	8.9%	14.1%	12.5%	28.2%	24.5%	24.2%	26.3%
16	South Africa	8.4%	7.4%	14.6%	16.1%	15.8%	18.8%	20.2%	23.0%	26.1%
17	United Kingdom	29.7%	30.8%	32.3%	31.8%	31.9%	31.0%	22.3%	24.9%	25.1%
18	Canada	19.0%	20.5%	21.4%	23.2%	24.1%	24.8%	24.3%	23.5%	24.9%
19	Brazil	7.8%	7.4%	8.2%	10.1%	13.1%	15.6%	20.6%	21.1%	24.8%
20	Ukraine	9.6%	9.5%	10.3%	13.5%	15.9%	23.4%	26.7%	22.4%	24.8%
21	Greece	26.2%	30.9%	31.4%	30.7%	31.9%	26.2%	27.5%	20.2%	24.5%
22	Australia	16.9%	19.8%	20.9%	22.8%	22.2%	23.0%	24.9%	21.9%	24.5%
23	Romania	8.6%	10.5%	14.0%	17.2%	19.6%	23.2%	26.0%	24.6%	24.4%
24	New Zealand	14.5%	17.5%	18.4%	19.1%	20.2%	24.6%	25.8%	20.8%	24.2%
25	Czech Republic	18.1%	19.8%	23.8%	28.0%	21.0%	47.2%	25.2%	26.9%	23.1%
26	Netherlands	21.2%	25.2%	23.8%	24.4%	27.4%	24.4%	22.2%	24.7%	22.8%
27	Sweden	18.3%	23.4%	29.2%	22.1%	22.5%	22.3%	18.1%	23.0%	22.6%
28	Poland	no stats	20.4%	19.6%	21.5%	22.5%	26.2%	23.3%	22.7%	22.6%
29	Spain	24.1%	29.2%	25.0%	29.8%	31.8%	28.4%	27.6%	24.7%	22.4%
30	Estonia	11.5%	13.9%	14.5%	11.9%	14.6%	18.0%	19.4%	22.6%	22.0%

31	B. Faso	16.0%	18.0%	18.3%	32.7%	38.0%	34.2%	44.1%	20.9%	21.2%
32	Finland	17.3%	20.0%	20.7%	20.4%	19.0%	20.3%	20.6%	22.2%	21.2%
33	Egypt	14.9%	17.9%	11.8%	37.2%	27.4%	31.9%	28.9%	28.8%	20.9%
34	Paraguay	10.5%	12.2%	8.3%	9.0%	10.8%	15.4%	19.7%	14.9%	20.8%
35	Hungary	17.9%	12.7%	21.3%	19.6%	19.8%	21.1%	21.5%	19.7%	20.8%
36	Zimbabwe	1.5%	1.5%	3.0%	4.9%	61.9%	262.3%	237.4%	68.4%	20.7%
37	Bermuda	37.8%	36.9%	37.4%	19.6%	20.1%	21.0%	21.6%	21.9%	20.6%
38	Belgium	17.4%	21.8%	18.0%	20.6%	20.2%	19.3%	21.6%	23.1%	20.2%
39	Russia	5.7%	8.7%	9.8%	No stats	16.1%	22.9%	18.4%	16.3%	20.2%
40	Madagascar	15.8%	19.3%	13.9%	11.6%	12.1%	14.5%	15.8%	31.4%	19.3%
41	Iceland	15.8%	20.9%	27.3%	26.5%	21.0%	22.6%	12.3%	15.1%	18.1%
42	Indonesia	8.7%	9.7%	9.0%	10.8%	11.9%	14.9%	15.4%	14.8%	18.0%
43	Papua New Guinea	6.3%	6.5%	11.7%	7.8%	8.6%	11.9%	13.3%	18.1%	17.3%
44	Slovakia	15.5%	17.0%	16.0%	14.2%	18.8%	32.8%	28.4%	25.0%	16.9%
45	Israel	27.6%	24.9%	22.1%	16.3%	16.0%	17.1%	16.3%	16.9%	16.5%
46	USA	20.2%	19.6%	18.6%	18.6%	19.0%	18.3%	18.1%	17.0%	16.4%
47	Congo Rep.	18.9%	12.7%	17.0%	5.3%	18.0%	22.3%	20.3%	14.2%	16.3%
48	Burma	3.6%	3.5%	4.7%	6.4%	15.5%	6.1%	12.9%	16.8%	15.3%
49	Thailand	7.7%	8.4%	11.2%	12.0%	9.7%	13.7%	15.1%	15.6%	15.2%
50	Bulgaria	12.5%	13.6%	14.4%	13.3%	14.5%	17.6%	19.8%	18.1%	15.0%
51	Latvia	7.5%	8.1%	9.3%	10.0%	9.1%	11.1%	14.9%	14.8%	13.9%
52	Uruguay	11.0%	4.7%	5.2%	9.5%	9.8%	11.1%	12.3%	12.4%	13.4%
53	Malawi	8.5%	8.4%	9.4%	9.5%	11.9%	9.0%	11.7%	14.1%	13.3%
54	Mauritius	12.4%	12.9%	10.5%	11.6%	10.4%	12.0%	14.8%	12.7%	13.3%
55	Bolivia	5.3%	5.5%	4.8%	4.2%	3.8%	2.9%	3.7%	11.2%	13.2%
56	Ecuador	9.0%	8.4%	8.6%	7.3%	6.8%	3.9%	5.1%	12.5%	12.6%
57	Singapore	21.8%	16.9%	15.1%	15.6%	15.8%	11.8%	12.5%	11.4%	12.0%
58	Argentina	4.6%	4.9%	5.1%	6.0%	6.4%	8.6%	10.6%	10.8%	11.9%
59	Bahamas	23.1%	22.0%	20.2%	18.3%	18.7%	14.6%	9.4%	13.3%	11.8%
60	Chad	1.7%	9.8%	4.7%	1.2%	6.0%	7.2%	9.2%	7.2%	11.7%
61	Burundi	2.9%	2.5%	no stats	no stats	2.9%	6.3%	9.8%	10.4%	11.4%
62	Cote d'Ivoire	15.2%	15.0%	12.2%	10.7%	11.8%	14.0%	13.1%	15.2%	11.4%

63	Congo DRC	1.9%	2.0%	1.7%	2.3%	2.9%	7.7%	9.9%	9.6%	11.2%
64	Cambodia	6.1%	6.0%	6.6%	5.2%	4.7%	10.4%	10.3%	11.0%	11.0%
65	Grenada	19.4%	19.0%	18.6%	27.7%	27.4%	10.5%	9.4%	12.5%	10.9%
66	Namibia	2.7%	3.9%	4.9%	5.6%	5.5%	8.9%	7.4%	8.4%	10.9%
67	Hong Kong	18.2%	16.6%	12.8%	12.4%	12.4%	10.6%	10.2%	12.7%	10.3%
68	Kenya	5.1%	7.0%	7.8%	8.4%	8.6%	7.5%	8.6%	8.8%	9.2%
69	Chile	5.2%	5.2%	5.5%	5.7%	6.0%	4.9%	7.0%	7.8%	9.0%
70	Taiwan	15.7%	12.2%	11.8%	11.3%	10.7%	9.6%	10.0%	8.9%	9.0%
71	Benin	9.3%	17.5%	5.0%	13.1%	13.0%	11.2%	12.1%	12.3%	8.8%
72	Philippines	2.2%	2.4%	2.7%	4.6%	4.8%	8.8%	9.1%	8.4%	8.8%
73	Haiti	5.6%	4.3%	5.1%	4.2%	4.7%	7.2%	7.4%	8.1%	8.8%
74	Nigeria	10.9%	11.6%	11.2%	no stats	10.7%	8.0%	9.9%	9.1%	8.8%
75	Tanzania	10.1%	9.6%	9.1%	9.1%	8.6%	6.8%	7.3%	7.2%	8.7%
76	Albania	no stats	8.3%	18.2%	9.9%	11.7%	15.2%	14.1%	9.5%	8.7%
77	Jamaica	18.5%	17.6%	16.4%	15.9%	15.3%	9.7%	8.7%	8.6%	8.3%
78	Zambia	4.7%	5.7%	6.2%	7.2%	8.9%	7.2%	8.3%	6.4%	8.0%
79	South Korea	9.5%	11.5%	11.3%	10.5%	10.9%	10.8%	8.0%	7.5%	7.7%
80	Ghana	3.1%	3.1%	2.2%	3.5%	4.1%	8.7%	9.7%	9.1%	7.0%
81	Rwanda	2.7%	2.5%	2.4%	3.1%	3.7%	7.3%	8.3%	7.5%	6.9%
82	Uganda	3.6%	3.0%	3.6%	3.0%	2.5%	7.3%	6.6%	6.4%	6.2%
83	Colombia	4.0%	3.9%	4.1%	4.3%	4.0%	6.6%	5.7%	5.3%	6.1%
84	Botswana	4.5%	5.7%	6.3%	5.6%	5.1%	4.1%	5.2%	5.8%	5.8%
85	Mexico	6.6%	4.4%	6.2%	6.3%	6.5%	6.0%	5.7%	5.2%	5.4%
86	Peru	2.3%	2.1%	2.0%	2.0%	2.1%	1.9%	3.7%	4.7%	5.0%
87	Pakistan	5.3%	4.6%	4.5%	2.4%	4.7%	4.6%	3.7%	4.0%	5.0%
88	Cameroon	2.6%	2.8%	3.1%	2.2%	3.1%	3.8%	4.1%	4.2%	4.8%
89	Ethiopia	3.5%	4.0%	3.8%	4.0%	4.5%	5.7%	5.3%	4.7%	4.5%
90	Guatemala	4.5%	4.1%	4.1%	4.2%	3.4%	3.4%	3.8%	4.0%	4.3%
91	Costa Rica	4.5%	4.3%	3.7%	3.2%	2.7%	3.1%	3.5%	3.7%	4.0%
92	Dominican Rep.	no stats	4.1%	3.2%	4.5%	4.5%	4.5%	4.1%	4.0%	3.9%
93	Belize	7.0%	5.7%	4.4%	6.4%	3.5%	3.5%	No data	13.6%	3.6%
94	Honduras	4.8%	4.0%	3.8%	3.9%	3.7%	3.3%	3.3%	3.5%	3.5%
95	Panama	6.5%	6.1%	5.3%	4.9%	3.9%	3.4%	3.3%	3.5%	3.4%

96	Bangladesh	2.0%	3.0%	2.8%	2.2%	2.0%	2.9%	3.6%	3.6%	3.2%
97	Angola	no stats	no stats	2.4%	2.0%	3.1%	1.2%	2.8%	3.4%	2.9%
98	Central African Rep.	1.0%	2.0%	1.7%	1.3%	2.0%	3.1%	3.8%	3.1%	2.9%
99	Nicaragua	4.2%	4.2%	3.8%	3.4%	2.6%	3.0%	3.3%	3.0%	2.9%
100	Venezuela	6.6%	5.3%	3.7%	4.5%	5.4%	2.0%	2.8%	2.7%	2.5%
101	Gabon	4.2%	5.0%	4.6%	3.4%	3.5%	2.2%	2.8%	1.9%	2.4%
102	El Salvador	3.7%	3.9%	3.5%	3.8%	3.6%	6.5%	2.4%	2.3%	2.3%
103	Mozambique	no stats	no stats	0.7%	0.8%	80.0%	0.9%	1.6%	1.6%	1.6%
104	India	0.9%	0.8%	0.5%	0.6%	0.6%	0.9%	0.9%	0.8%	0.9%