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# Opus Dei & Financial Management: A Conversation

Giorgio Zennaro, administrator of the Regional Commission of Italy, answers a series of questions about economics and Opus Dei.

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Every year *Romana*, the official bulletin of the Prelature of Opus Dei, publishes economic data and accounts of the financial operation of the Prelature and entities that

receive pastoral and spiritual attention from it (see accounts from 2022, 2021, 2020, 2019, and 2018 on the hyperlinked pages).

All the same, it can be hard to understand Opus Dei's approach: members are almost completely responsible for the structure and financial management of apostolic work, while the institution is present mainly as an *inspiration* meant to strengthen and share a spirit.

The following questions come from sessions Giorgio Zennaro hosted during formational activities in Italy, speaking with members and friends of Opus Dei. He is the administrator of the Regional Commission of the Prelature in Italy, and his explanation of financial management in Italy can be applied analogically to other circumscriptions of the Prelature, though specific details vary

according to the legislation of each country.

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## **1. Briefly, what is Opus Dei?**

Here's an image the founder liked: ordinary Christians committed to living their faith in all kinds of situations, striving to bring God's love everywhere.

## **2. What does an “administrator” do in the government of Opus Dei?**

An administrator or procurator is a member of the men or women's council (respectively) working with the vicar of Opus Dei in each circumscription. The position involves some management (overseeing Prelature's economic accounts in the circumscription and ensuring that there are sufficient funds to support the clergy and

people working in governance full-time), but it is mostly about formation. An administrator should be close to members of the Work and the people who run apostolic initiatives.

Opus Dei takes care of the spiritual formation offered in educational, formational, and charitable entities. With very few exceptions, these entities are civil, not ecclesiastical. They are always developed and managed according to local legislation.

The administrator is meant to help the faithful of the Work live the Christian virtues of detachment and sobriety on a personal level, even in a consumerist society. He also ensures that apostolic endeavors practice solidarity, care for those in need, and set a good example (ie. of fair pay and good working conditions).

### **3. How?**

First, by encouraging the people who run these endeavors (members of the Work, cooperators, and others) not to waste resources and to foster sobriety in everything they do. Also by letting people who want to give to apostolic initiatives know where financial support is needed most.

Those apostolic endeavors are meant to be economically self-sustaining, so the administrator's job is to give advice on material issues that touch the Christian spirit or formational work of Opus Dei.

### **4. Why is it important for apostolic initiatives to be economically self-sustaining?**

It's about the spirit of Opus Dei: this is not an economic issue. The founder, St. Josemaria, wanted each apostolic initiative to rely on its own resources because the people who

run them are secular and personally responsible for them. On the economic, managerial, and organizational levels, each initiative should be autonomous. This is also more sustainable in the long-term.

## **5. So is an administrator the “fundraiser” for Opus Dei?**

The people who run each initiative are responsible for any fundraising. As an administrator, I help new initiatives and encourage the others, but that’s not the main focus of my work. I work in what another company might call “development.”

My main job is formation: encouraging everyone to work well, helping apostolic initiatives develop, and suggesting ways to practice Christian generosity, sobriety, and social responsibility. I organize the “logistics of charity.”

## **6. Where do members of Opus Dei have their apostolic activities?**

The founder of Opus Dei used to say that the Work's apostolate is a "sea without shores," and he described Opus Dei as a "unorganized organization." Members of the Work evangelize first of all in their own lives with family, friends, and colleagues by offering help, advising and accompanying them, serving, sharing, and praying. What you might think of as an "activity" comes in second place.

So members run apostolic activities in different places, including a private home, a participant's office, a parish in the city, outside, or any other public space.

Their apostolate is essentially "disorganized." If you think about it, the first place St. Josemaria organized formational activities for

young people was a cafe-chocolate shop.

## **7. What are the centers of Opus Dei for?**

Centers enable us to coordinate the formation the Work offers a bit. The word “center” actually refers to the people who participate in formational activities and the institution that offers that formation, more than the physical building. But centers also refers to the houses where some numeraries of the Prelature live, and which host activities like spiritual retreats, doctrinal and cultural classes, and opportunities for personal spiritual direction.

## **8. Who pays for them, and who manages the centers?**

Centers where only numeraries live are paid for by the people who live there and those who come for

activities. These places have a clear civil identity. They are managed like a family, in terms of autonomy and responsibility. Calling them "centers of Opus Dei" is a reference to the spiritual and formative activities that take place there, rather than to their ownership.

Centers with broader formational scopes are managed slightly differently. University residences, for instance, are run like any other residence, with room and board payments from the residents.

**9. You've spoken about activities run and managed on a personal level, but there are also some more organized apostolic initiatives with formal agreements to collaborate with the Prelature. How do those start?**

They are usually begun in response to a particular educational, cultural, or social need. Sometimes the idea

comes from directors of the Work, and at other times from members who are sensitive to particular social issues.

Regardless, it is always the people themselves who look for solutions by beginning a new initiative (including creating a foundation or association, gathering funds, filling management positions, requesting civil permits, etc.) and asking the Prelature for spiritual and formational support. They also work with other people, including non-Catholics and non-Christians, who share the same concerns.

## **10. Could you give us a few examples of apostolic initiatives in Italy?**

Two examples in Rome: the Campus Bio-Medico, a university and polyclinic within our national health service, open to everyone, meant to foster person-centered science, and

Centro Elis, a school that's been preparing young people for professional life for over 50 years now. And there are university residences across the country offering students formation to complement their post-secondary education.

Globally, there are a variety of initiatives: educational centers, training schools, hospitals... Many social initiatives can be found in Africa, Latin America, and marginalized areas of economically stable countries. The variety of initiatives reflects the apostolic spirit typical of believers who take society's needs as their own.

**11. Why are these activities called “corporate” or collective works? What is the Prelature’s relationship with them?**

They are civil, non-profit initiatives with educational or charitable goals

and Christian spirit. They're called "corporate" because lay people of the Prelature and other people with the same goals carry them out. They are run by responsible citizens who care about their societies' needs, always in accordance with local legislation.

The people who run these activities, inspired by St. Josemaria's teachings, ask the Prelature to take care of the Christian focus and spiritual formation offered in them.

Depending on each case, they might have an agreement or MOU between the initiative and the Prelature, specifying the way this Christian focus takes shape.

## **12. Then they're not governed by the Prelature?**

No, they're not governed or owned by Opus Dei. All of these apostolic initiatives are managed by individuals named by the governing bodies of the entities that manage

them, whether they are members of the Prelature or not.

This is only logical, given the importance of secularity and the laity's free initiative. The Second Vatican Council talked about "apostolic undertakings which are established by the free choice of the laity and regulated by their prudent judgment," affirming that "the mission of the Church can be better accomplished in certain circumstances by undertakings of this kind" (*Apostolicam actuositatem*, no. 24).

They could have been organized in other ways, but the founder wanted them to be managed thus to highlight the responsibility of the laity. St. Josemaria also said that Opus Dei aspires to possess as little as possible, as an illustration of the fact that the Work's aims are exclusively spiritual.

**13. Opus Dei insists on separating the institution itself from the management of initiatives run by some of its members, but the Work was directly involved in certain initiatives in the past.**

All institutions evolve over time. Over the years, our founder clarifies the role of each level of management in the apostolic work.

At the beginning, St. Josemaria himself encouraged some members of the Work to begin different initiatives. He also fostered the creation of what were then called “common works” and “auxiliary societies” as a way to get lay people involved in work with the potential to evangelize society. Later, he understood that true secularity consisted in enabling lay people to take full responsibility for these initiatives, freely and independently taking them on. He decided to

abolish those common works and auxiliary societies. (The book *The History of Opus Dei* narrates this whole process.) This is a new path in the Church, gradually becoming reality.

#### **14. So who owns the venues in which apostolic activities are carried out?**

The organizers of each apostolic project have several options for ownership, because each state has a different legal system, and there are usually multiple options for larger projects.

In general, the foundations and associations that develop each activity own the venues. They could also be owned by joint-stock or limited societies or cooperatives, if the organizers consider it best.

When they are owned by joint-stock companies, shareholders buy shares

with the understanding that they are participating in a social investment, not speculating or seeking profit. This is usually stipulated in their statutes. It doesn't mean that they are meant to generate losses, but rather that any eventual profit is usually re-invested in the social project, so they are sustainable over time.

Apostolic activities are also sometimes carried out in rented properties, like the Pontifical University of the Holy Cross in Rome.

**15. Some people see this as dishonest, a way of obscuring Opus Dei's real financial portfolio, when it could be an economic powerhouse.**

The Prelature's approach is a bit "revolutionary," so of course not everyone understands it right away. What prevents Opus Dei, like other institutions of the Church, from

assuming ownership and management of the assets used in its apostolic activities? Nothing. So why doesn't it do so? Simply because it has chosen not to.

I find this easy to understand when you start from the Statutes of Opus Dei, which say that the owners and managers of apostolic instruments are responsible for them, and they use resources acquired by their own efforts, as well as civil support. The Statutes establish that the Prelature is not usually the owner of any of these assets or instruments used in initiatives that receive its spiritual assistance (cf. no. 122). Simply put, Opus Dei could legitimately own those instruments, but it doesn't need to.

This is one of many innovations of Opus Dei. It encourages and strengthens Christians' personal responsibility. Without needing any

official “seal of approval” from the Church, they personally commit to social, educational, or other initiatives inspired by the Christian spirit. They use their own skills and strengths and risk their own investments. In the text I cited earlier, Vatican II points to this as a characteristic of the laity.

**16. Nonetheless, some people see the foundations created to support apostolic initiatives or formational activities as “cover-ups” meant to hide the Work’s alleged funds.**

**What would you say to that?**

I think the best way to respond is to explain the situation. Each apostolic initiative looks for the best way to ensure its sustainability, like many other institutions, whether or not they are affiliated with the Catholic Church. For instance, nearly every university in the world is supported by foundations and associations that

allow them to receive and channel donations.

The Pontifical University of the Holy Cross, to take one example, receives aid from several foundations established to channel donations for the university's maintenance and, more broadly, for the formation of priests, including the CARF Foundation (Spain), the Santa Croce Foundation (Canada), or the Priesterausbildungshilfe e.V. (Germany).

Elsewhere, members of Opus Dei have created foundations to make it possible for people to contribute to the upkeep of apostolic instruments of the spiritual formation offered by the Prelature. The Woodlawn Foundation (United States) and the Netherhall Educational Association (England) are two such foundations, and they have clear and transparent mission statements.

There are also foundations created by members of the Work and others to support projects related to the common good. Some of those projects are related to Opus Dei, while others are not. You might think, for example, of the foundations Luis Valls-Taberner launched in Spain.

There are still a couple of examples in Italy, including the Biomedical University Foundation, initiated by Joaquín Navarro Valls to support universities and medical centers like the Campus Bio-Medico in Rome: the legacy of an individual who wanted to leave something lasting behind in support of his hopes and ideals.

Anyone who wants to see “cover-ups” will see them in all of the cases I’ve described, but the truth is that these are initiatives of free individuals, managed by their own boards, with the same legal

standards and transparency of any other foundation or association in the country.

To explain it in the reverse: if the owner or manager of any of these instruments wanted to stop contributing to or collaborating with an Opus Dei initiative, they could. Opus Dei neither owns nor manages them, and would have no power to stop it.

As I said before, there are other legitimate, legal ways of organizing things, but Opus Dei has chosen not to accumulate wealth as an expression of its foundational charism. There are two reasons for this. First, the Work wants its apostolic work to be civil instruments that lay people are fully responsible for, without involving the ecclesiastical structure. Secondly, the Work wants to possess as few

assets as possible (only those that are strictly necessary).

This approach takes time to explain, but that's a small price to pay. It is true, however, that some entities or foundations could better, more clearly communicate their relationship with the Work, and avoid the negative perception you've mentioned.

**17. You've said that Opus Dei is separate from the foundations themselves, but sometimes there are people in institutional positions within Opus Dei on the governing bodies of the foundations.**

When this happens, the person's participation in the foundation is not due to their institutional position in the Work, but because they share the ideals and social concerns of the foundation.

In any case, a director in Opus Dei who is a member of a board would of course be subject to the same requirements and demands as any other board members, and reports to the foundation's governing body, not the Prelate or any other authority in the Work.

**18. Who makes economic and material decisions about educational or social initiatives? Who oversees their activity?**

Decisions within each initiative's scope (ie. strategy, finances) are made by the people who run them. They manage everything. Opus Dei's role is that of an ally or trustee, ensuring the endurance of its Christian inspiration and providing spiritual and doctrinal support for its activities. This means, among other things, that the Prelature does not look for juridical means to influence the board and/or managers beyond

its inspirational role, which is laid out in pastoral care agreements with each initiative.

The relationship between the Prelature and the managers of each initiative is based on mutual trust. This can be seen in the informal contact and conversation on matters related to the entity's mission, Christian identity, and sustainability.

The people who lead these activities are in those positions because they excel at their work and share a commitment to the common good, according to the spirit of the Work, which the founders and supporters of the project want to practice. If the directors of Opus Dei were to dictate decisions about investment or expenditure, they would be acting against the founder's desire for freedom of action and Christian responsibility in personal and social matters.

Practices have evolved in this area. In the early days, directors of Opus Dei may have been more directly involved in managerial decisions because there were fewer people in the Work suited to that work. In some cases, similar practices might have continued due to inertia, but we are trying to be very attentive to this issue in order to maintain a strict separation of responsibilities.

### **19. Do those initiatives consult you before they act?**

No. Here's a personal example: I found out that the Campus Bio-Medico had invested in the HUGO robot (an advanced tool for delicate surgical operations) from the newspapers. It was a substantial economic investment corresponding to the Campus Bio-Medico's governing body's strategy, which the directors of the Prelature have nothing to do with. I was never asked

about the investment. Of course, at the same time, there are consultations and confidential dialogue between the Campus Bio-Medico and the directors of Opus Dei on matters affecting its Christian and formational identity. We have a written agreement regulating how that dialogue happens and what role each part plays.

## **20. So that people who run the initiatives are independent?**

Exactly. That's the usual approach to civil initiatives by lay faithful.

According to the spirit of Opus Dei, the commercial or professional activity of members (be they taxi drivers or entrepreneurs) is necessarily outside of the sphere of competence of the directors of the Work.

## **21. What does it mean for Opus Dei to take care of the Christian**

## **orientation and formation of these initiatives?**

It means that the Prelature of Opus Dei ensures that these initiatives strive to practice a genuine Christian spirit in their activities.

### **22. How?**

By providing solid Christian formation, making priests available to serve as chaplains, and encouraging those who work there to act in accordance with Gospel values, including in matters of social justice.

In practice, the people who run the initiatives often ask the directors of Opus Dei for advice and guidance because they want to maintain the charism of the Work, since they are inspired by St. Josemaria's message. And they work together to coordinate spiritual activities like retreats and circles of formation.

### **23. Who supports these apostolic initiatives economically?**

Their primary economic support comes from activities that take place there, like any other similar activity in the country, through participant fees, social contributions, and public or private grants.

In many cases, through the generosity of multiple donors, trusteeships are established to help cover their regular needs or support major investments (ie. expansion, renovations, etc.).

### **24. Does the Prelature of Opus Dei tell its faithful which initiatives or activities to support?**

The Prelature encourages its members, cooperators, and other people who attend formational activities to contribute to the economic sustainability of those apostolic activities. Each donor is

personally responsible and decides what to do.

**25. I understand that apostolic initiatives are run independently, by their own boards. Does the Prelature of Opus Dei have a budget?**

Yes, the Prelature has its own accounting. The majority of its expenses have to do with maintaining the headquarters of the government of the Prelature and the individuals who work full-time in governance. In Italy, around 890,000 euros were spent on this in 2023. Another portion of the budget relates to clergy: in Italy, there are 70 priests incardinated in the Prelature, most of whom are supported by the numerary faithful with whom they live in various centers; however, a portion of their support remains the responsibility of the Prelature of Opus Dei (an expense of about

285,000 euros in Italy in 2023). Total expenses in 2023 amounted to 1,210,000 euros.

## **26. That's a low number when you think about the number of apostolic initiatives of Opus Dei in Italy.**

High or low, it's the real number. Remember that each initiative is autonomous and independent, and they have their own budgets. A "consolidated" balance sheet wouldn't reflect the practical or legal reality, because each initiative relies on its own resources.

## **27. Who sustains Opus Dei economically?**

Every member of the Work supports him or herself through their work or pension (ie. retirement funds, widowhood benefit, disability support), while the general expenses of the institution are covered

through contributions from members and friends. They choose to support the institution from which they receive Christian formation, just as they support their parishes and other Catholic initiatives and institutions.

Each person helps the way they can and want to. Around 75% of the members of Opus Dei are supernumeraries, most of them married, and the sanctification of family duties is a fundamental part of their Christian life. They contribute what they wish to apostolic initiatives, or directly to the Prelature, after providing for their own expenses and their families' needs. There is no "fixed fee" because the specific amount each person contributes depends on their circumstances and their personal freedom: it's a matter of generosity and personal discernment.

## **28. Do numeraries and associates really give everything they earn to the Work?**

Most numeraries live in centers of residences, while associates tend to live with their families or wherever is most suitable, depending on their professional situation. But they all see Opus Dei as their family. They live off their professional work and donate what they can after providing for their expenses, primarily their household expenses. They commit to allocating the rest to social, educational, and apostolic activities promoted by the Prelature of Opus Dei and worthy of support, or, when necessary, to helping the Prelature itself to cover the expenses I mentioned earlier.

## **29. Are they required to make a will in favor of Opus Dei?**

Numeraries and associates are encouraged to make a will before

their definite incorporation into Opus Dei. When they do, they are reminded of their complete freedom to allocate their assets to whomever they wish (apostolic works, family, etc.).

Within this total freedom, I think it's natural for people who have joyfully dedicated their lives to God through an institution of the Church to want to allocate all or part of their assets to apostolic initiatives in need.

In my experience, this process is approached with a lot of freedom. I have seen a variety of cases, depending on each person's circumstances.

### **30. If a member can't make a contribution, what happens?**

Absolutely nothing. Many people in Opus Dei struggle to make ends meet. Some offer the fruit of small sacrifices, like giving up buying a

coffee or taking the bus. The amount seems small, but it is of great spiritual value, like the widow's offering which Jesus praises in the Gospel.

### **31. Are the people in Opus Dei rich?**

Some people in Opus Dei could be considered rich, and others poor. Nearly all of society is represented within the Work, but the majority of the faithful of Opus Dei belong to the middle class. And in these times of crisis, many are unemployed and looking for work.

### **32. Why is it that when people walk into centers of Opus Dei, they sometimes find rich, beautiful houses? Is that sobriety?**

Opus Dei's message encourages us to take care of little things, even material things, as an expression of love for God and others. The places

where centers and apostolic activities are hosted should reflect this characteristic, each in their own context. (A university has different standards than an elementary school.) They should not be luxurious.

Sobriety refers primarily to each individual's personal life. Maintaining things so they last a long time is also a manifestation of austerity.

Let me tell you about something that happened in Rome in what are now the Prelature's headquarters. When the previous owners came back to visit the house, they said, "What a beautiful floor! Did you change it?" "No," came the answer, "it's the same floor as before, only cleaned."

**33. One last question: why do you think that people so often say that Opus Dei is rich?**

Maybe because they lack firsthand knowledge of what the Prelature is and does. The perception could come from equating the personal wealth of a few members of Opus Dei with the institution, although those are two very different things. Or they see an impressive building and don't realize that it was built with a loan, with the managers as guarantors.

Everything Opus Dei supports is open and aimed at serving, educating, and evangelizing. It's crucial to see the Work for what it is: an institution of the Church, which serves the Church.

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