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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 financial matters and Opus Dei.

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Every year *Romana*, the official bulletin of the Prelature of Opus Dei, publishes financial data and the accounts of the Prelature and of institutions that receive its pastoral

and spiritual assistance (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: its members are almost completely responsible for the organization and financial management of an apostolic undertaking, while the Prelature is present mainly as an *inspiration* intended to share and strengthen a spirit.

The following questions come from sessions Giorgio Zennaro held 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 generally to the Prelature's other circumscriptions, although specific details will vary according to the legislation of individual countries.

1. Briefly, what is Opus Dei?

Here is a description 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) who works with the vicar of Opus Dei in a circumscription. The position involves some management: overseeing the Prelature's financial 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 undertakings.

Opus Dei takes care of the spiritual formation offered in educational, formational, and charitable institutions. With very few exceptions, these institutions are civil and not ecclesiastical. They are always developed and managed in accordance with the local laws.

The administrator is meant to help the members 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 (e.g., of fair pay and good working conditions).

3. How?

First, by encouraging the people who run these undertakings (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 their financial support is most needed.

These apostolic endeavors are meant to be financially self-sustaining. The administrator's job is to give advice on material issues that touch on the Christian spirit or Opus Dei's formational activity.

4. Why is it important for apostolic initiatives to be financially self-sustaining?

It's about the spirit of Opus Dei: this is not merely a financial issue. The founder, St. Josemaria, wanted each apostolic undertaking to rely on its own resources, because the people who run it are secular and personally responsible for it. On the financial, managerial, and organizational levels, the undertaking should be autonomous.

This is also more sustainable in the long-term.

5. So is an administrator Opus Dei's fundraiser?

The people who run each undertaking are responsible for any fundraising. As an administrator, I help new undertakings and encourage the others, but that's not the main focus of my work. I work in what another company might call "strategy."

My main job is formation: encouraging everyone to work well, helping apostolic undertakings to 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 carry out 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, outdoors, or in 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 a little the formation the Work offers. The word “center” actually refers more to the people who participate in formational activities and the institution that offers that formation, 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 undertakings with formal agreements to collaborate with the Prelature. How do those start?

They are usually initiated 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 undertaking (including creating a foundation or association, gathering funds, filling management positions, requesting civil permits, and so on) 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. First, the Campus Bio-Medico, a university and polyclinic within our national health service, which is open to everyone, and designed to foster person-centered science. Second, Centro Elis, a school that has been preparing

young people for professional life for over 50 years. 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, and so on. Many social initiatives can be found in Africa, Latin America, and marginalized areas of economically stable countries. The variety of undertakings 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 institutions with educational or charitable goals and a Christian spirit. They are called “corporate” because lay people of the

Prelature and other people with the same goals carry them out together. They are run by responsible citizens who care about their societies' needs and always in accord with the local laws.

The people who run these activities which are inspired by St. Josemaria's teachings ask the Prelature to take care of the Christian focus and spiritual formation offered in them. Depending on the specific case, they might have an agreement or memorandum of understanding between the institution and the Prelature that specifies the way this Christian focus takes shape.

12. Then they are not governed by the Prelature?

No, they are not governed or owned by Opus Dei. All of these apostolic undertakings are run 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 in this way in order to highlight the responsibility of the laity. St. Josemaría also said that Opus Dei aspires to possess as little as possible, as a way of illustrating the fact that the Work's aims are exclusively spiritual.

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

All institutions evolve over time. Over the years, our founder clarified 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 undertakings. He also fostered the creation of what were then called “common works” and “auxiliary societies” as a way to get lay people involved in activities with the potential to evangelize society. Later, he understood that true secularity consisted in enabling lay people to take full responsibility for these initiatives, taking them on freely and independently. 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 taking shape.

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 country has a different legal system, and there are usually multiple options for larger projects.

In general, the foundations and associations that develop an 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 the undertaking's statutes. It does not mean that they are meant to generate losses, but rather that any possible profit is usually re-invested in the social project, to make them 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 a financial 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 undertakings 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 undertakings inspired by their 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 undertakings 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 undertaking looks for the best way to ensure its support, 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.

For example, the Pontifical University of the Holy Cross 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 used for 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 even some 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. This is 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 undertakings of free individuals, managed by their own boards, with the same legal standards and transparency as 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 undertaking, 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 institutions to be civil instruments for which lay people are fully responsible, 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 institutions or foundations could communicate their relationship with the Work better and more clearly, to help avoid the negative perception you have mentioned.

17. You have 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 financial and material decisions about educational or social undertakings? Who oversees their activity?

In each undertaking, decisions (e.g., strategy or finances) are made by the people who run it. They manage everything. Opus Dei's role is that of an ally or trustee, who ensures the endurance of the undertaking's Christian inspiration and provides spiritual and doctrinal support for its activities. This means, among other

things, that the Prelature does not look for legal means to influence the board and/or managers beyond its inspirational role, which is laid out in an agreement with an undertaking regarding the Prelature's pastoral care.

The relationship between the Prelature and the managers of each undertaking is based on mutual trust. This can be seen in the informal contact and conversation on matters related to the institution'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 things like

investments or expenses, 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 task. 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

financial 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 the people who run the undertaking are independent?

Exactly. That's the usual approach to civil undertaking run 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 undertakings?

It means that the Prelature of Opus Dei ensures that these undertakings 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 undertakings financially?

Their primary financial support, like that of any other similar activity in the country, comes from the activities that take place there: participant fees, donations, and public or private grants.

In many cases, through the generosity of multiple donors, endowments are established to help cover their regular needs or support major capital projects (e.g., expansion, building, or renovations).

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 financial support of those apostolic activities. Each donor is personally responsible and decides what to do.

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

Yes, the Prelature has its own financial accounts. 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). The Prelature's total expenses in 2023 amounted to 1,210,000 euros.

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

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

27. Who supports Opus Dei financially?

All members of the Work support themselves through their work or pension (e.g., retirement funds, widowhood benefits, or disability support), while the general expenses of the Prelature 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 undertakings and institutions.

Every 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. After providing for their own expenses and their families' needs, they contribute what they wish to apostolic undertakings or directly to the Prelature. There is no "fixed fee" because the specific

amount a person contributes depends on their circumstances and their personal freedom. It is 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 own expenses, primarily their living 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 activities, 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 needy apostolic undertakings.

In my experience, this process is approached with a lot of freedom. I have seen a variety of cases, depending on the 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 its 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 something that happened many years ago 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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