

# Encouraging and Inspiring... Biblically Based Business

## Nurturing Development Spiritually & Materially

### Excerpts of Chapters 6&7 of Workbook 0

*(Please be aware that this excerpt may contain traces  
of references to other parts of Workbook 0)*

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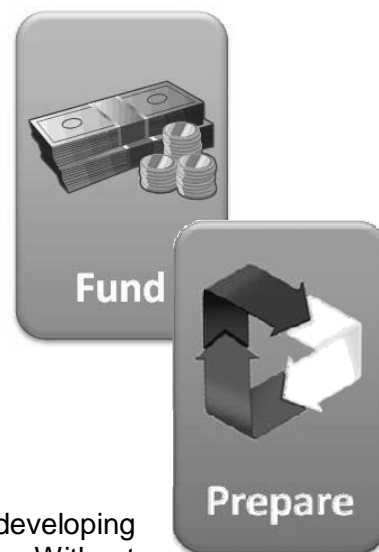
## 6 Nurturing development

*One man gives freely, yet gains even more; another withholds unduly, but comes to poverty*

Proverbs 11:24

Having delivered the training, what else can we do to help the development of local businesses? Once we have planted the seed of development how do we carefully nurture it until it is strong enough to grow by itself?

This chapter looks at three vital areas for assisting, sustaining and reinforcing the efforts of the local trainers.



### 6.1 Start-up Finance

Delivering the training is a crucial part of helping those in developing countries to become self-sufficient, but sadly it is not enough. Without some form of intervention, the lack of financial resources in the areas where we want to make a difference would strangle any attempts to put the training into practice, and delivering the training without resolving this issue is likely to simply create frustration.

Essentially there are two main forms of ensuring sufficient resource for starting the businesses which arise out of the training:

- rearranging what little existing finance there is to concentrate it in a place where it can do some good (*this is the principle behind the Village Savings and Loans model*);
- or seeking external finance on a temporary basis.

And of the latter, there are two further forms: individual loans set against some form of collateral (*for example a bank loan*); or collective loans across several businesses which mutually guarantee repayment (*the underlying principle of the microfinance model*).

#### Understanding the local sources of finance

Understanding which option is best for the community in which you are working is firstly about understanding which of these forms is currently available in that area.

For instance, in our work in Mongolia we discovered Xacbank (*pronounced Hasbank, providing you have been doing your Mongolian tongue exercises*), who saw the initial support of small businesses as part of their role in the community, and who had specially developed a banking product which was not only very amenable to very small start-up businesses and correspondingly small loans, but actually offered them at terms and rates which were very sympathetic to their situation; rates far better than I had seen in any other scheme of any type. The existence of such an 'angel' organisation made the idea of setting up a microfinance or VSLA scheme not only unnecessary, but impractical – who would use it?



The lady from Xacbank in Dalanzadgad who kindly gave up time to support our training

However, organisations like Xacbank are a very rare blessing in our experience, and most commercial banking institutions appear very loath to do anything on the (*small*) scale or (*unsecured*) terms which the poor need. They are reluctant to accept the overhead which it would entail (*the relative costs of paperwork and administration for a £100 loan – see box lower right*) and require collateral to guarantee the loan which the poor simply do not have (*usually title to land in Uganda*).

But the existence of Xacbank (*which was a real surprise to us*) illustrates the importance of understanding what sources of finance exist for the poor locally. The first place to start is to ask your Host; he or she will probably be aware of what schemes are most prevalent in their community or in neighbouring communities, and if they do not know, they are still well placed to find out.

There is also the internet as a source of information, typing in the words 'VSLA' (*for the Village Savings and Loans Association*) or 'microfinance' and the name of the area you are to be training in will help you to identify what schemes are already working there – and there are also a number of large microfinance websites such as [microfinancegateway.org](http://microfinancegateway.org)

### Linking with Microfinance partners

Microfinance organisations are often NGOs and charities who offer the facility as a service to the poor as part of a social strategy to alleviate poverty. The most famous organisation is the Grameen Bank, but there are others such as Five Talents, which was established by the Anglican Church out of the 1998 Lambeth Conference. There are also some shady organisations in this field, but the majority are doing it from a heart of social responsibility.



The most common form of microfinance arrangement seems to be where a number of businesses group together to cross guarantee each other's repayments. They take out the loan together (*thereby reducing the overhead*) and take responsibility for ensuring the repayments are made, effectively sharing the burden of a defaulting member between them. But overheads are still high, and it is not uncommon to find that interest rates on the loan are 40% or higher. Collateral is in the form of whatever possessions the individual has, and on occasion can even be their shoes – which are taken in the event of a default.

#### Is 40%apr exploitative?

£100 loan over 4 months

Actual interest is about £6

*Out of this, the MFI pays for admin, 16 collections, support, its own overheads and its defaulters – & has to stay in business itself*

To us in the West this can seem both exploitative and harsh, but when you look more deeply into the cost of administering the loans you soon discover that it is necessary to charge such rates if only to make the service sustainable. And with regard to collateral, the one scheme that I know of which was soft on this not only ended up losing two thirds of its capital in two years, but more seriously only spawned a handful of successful businesses – the rest failing to learn some of the harsh realities before they were overtaken by them.

Our advice is to use microfinance partners that are already operating in your area, providing they really are in it for goal of alleviating poverty, and not under any circumstances to consider setting up a microfinance (or any other sort of loan) arrangement yourself – especially not at a distance. If microfinance arrangements do not already exist (*and sometimes even if they do*) we would recommend that you rather consider the Village Savings and Loans Association (VSLA) model.

## Understanding VSLA

As explained earlier, the VSLA model is about rearranging what little existing finance there is to concentrate it in a place where it can do some good. The best source of information on it is their website [www.vsla.net](http://www.vsla.net) which contains masses of freely available information on how to set up a VSLA scheme. What follows here is simply a summary of the basics as we understand them.

The power of the VSLA scheme lies in the way that it empowers community responsibility, encourages savings as well as loans, and repays interest which would otherwise be consumed in overheads back into the community. It particularly lends itself to faith based communities, where the behaviours which would otherwise threaten it are naturally addressed through the teaching and sanctions of the church itself.

Essentially, VSLA communities meet around a small steel money box (*secured with three separate padlocks*), and consist of between 15 and 35 members, including 9 elected officers. Each of the members invests what they can afford, but the person investing the most can only invest 5 times the amount of the person investing least, so that control and influence remains distributed. People therefore join schemes which match their financial situation. The 9 elected officers consist of three key-holders (*for the padlocks*), three money-counters (*who triple-check things*), a chairman (*who manages proceedings*), a secretary (*who keeps the records*), and a treasurer (*who looks after the box*). The group agrees its rules and processes democratically when it is formed (*including interest rates and the elected officers*) and can agree a loan to any of its members (*usually the agreed interest rate is either 5% or 10% per month in order to keep the accounting simple*). Quorate weekly meetings take place to enable further savings, loans, repayments, and subscriptions to the hardship fund.



The all important steel box with 3 padlocks is a key part of each VSLA

The scheme lasts for 12 months, at which time the loans are repaid in full, the money shared out and the records reconciled. A new scheme can start immediately if sufficient of the group so wish, with new elections and a chance to review the rules and processes.

## Sources of VSLA training

Altogether, the VSLA is a very well thought out scheme, and a real blessing to many poor communities, but it does require a small amount of training to initiate it. During this training, the group can reach their first decisions on officials and processes.

For the scheme we used in Katwe (*in Uganda*), to replace the UK initiated microfinance scheme which had proven so ineffective (*hence the hard earned lessons referred to above*), Care International were kind enough to offer us the initial training. To date the scheme is progressing very well, and it is a joy to see new groups forming, and existing groups working well together to support each other out of poverty.

Care International operate in many parts of the world, but there are other suppliers of VSLA training which can be found through a simple web search, and the VSLA.net site is sufficiently comprehensive that it would be



The amazingly comprehensive VSLA manual

[www.vsla.net](http://www.vsla.net)

possible for someone to pick up the guidance and principles over the internet, and initiate training themselves.

### Funding loans yourself

In some areas of the World, you may find that there are no sources of microfinance, that the banks will not deal with the poor, and that there is simply not enough resources to even begin to think about a VSLA scheme (*although it is frankly very surprising how such schemes do start even in places where they do not appear to have two beans to rub together*).

At this point you may be tempted to fund loans yourself, or even set up your own microfinance arrangement. We strongly urge you not to do so.

Awarding loans without the infrastructure to reclaim the money is counter-productive on two counts: one, the money will almost certainly not be repaid (*and although this may not be an issue for you, it leads on to...*); two, the businesses you initiate in this way will most likely fail.

Developing the necessary repayment infrastructure will draw you into a significant undertaking, and may still cause you to fail for both of the reasons in the previous paragraph. Our own brief experience in trying to support a microfinance scheme through the local church resulted in a loss of some £6000 (*out of an original capital of £9000*) and in only five businesses succeeding out of the original 45 supported through the scheme. The scheme has now been converted into a Village Savings and Loans arrangement and is working very well. For more information on this, please read '*the Finance Issue*' on the Reconxile.org website.

If no other options really exist for you, you might consider 'priming' a VSLA scheme. By giving each member of the VSLA community a small sum of money (*which is required to be part of the VSLA scheme for a year, and which they can reclaim at the end*) you may be able to generate just enough local ownership for them to properly steward the result, and for them to want to continue the scheme beyond the first year. But, we do have to say at this point, that we are not currently aware of any such scheme in practice.

## 6.2 Funds to support local trainer expenses

The previous section covers funding local businesses, which can all be done locally through proven channels, and we would heartily recommend that that is the way which is maintained. Most effective charities use local partners in the areas of the world where they operate, since it is almost impossible to do what is needed and to make properly informed decisions from a distance – the data really is not in a form which enables it.

Providing finance for business from the UK, either as a loan or as a gift, is fraught with pitfalls, creates mixed messages and motivations for attendance at the training, and sets precedents that you would rather do without. If you think Jesus might as well have used a megaphone when He healed someone and told them to keep quiet about it (*Mark 1:44*) just try making a 'secret' loan or financial gift in Africa.

However, there is one aspect which almost certainly will require external funding to support it, and that is the ongoing cost of cascading the training, at least in the early months.

## Our philosophy on local funding

Early on in our work, in fact immediately at the end of the first trainer training session, we were asked about paying trainers for their work in training others. The fact is that they are giving up their time to prepare, to travel, and to conduct the training; time that they could otherwise spend in doing more business themselves. The arguments for paying trainers for their time were quite compelling and enthusiastically put forward, not least that it would encourage trainers to train and enable them to do more training sessions, and frankly it would not have been that much money.

But to the palpable disappointment of those assembled, we decided against it. We felt that the training would be better delivered by those who were sufficiently organised in their own businesses that they could afford the time, who were confident enough in the material to enjoy delivering it, and who were sufficiently engrossed in the Lord to feel this as their calling and an act of service to Him. We also felt that providing payment would attract people who were none of those things, and at a distance of 4000 miles we would struggle to tell the good ones and the poor ones apart (*statistics are great here in the UK, but just try getting them reliably in the Developing World*).

But we did conclude that, while we wanted our trainers to undertake the training out of a sense of calling, enjoyment and commitment, we did not want to make them pay for the privilege as well, and there are practical costs associated with delivering the training. So we decided that in the short term, at least, we would cover the expenses concerned with training: materials; stationery; trainer travel; lunches; soft drinks. We did not include venues in this because we envisaged that most of the training would take place through (and in) local churches, and this has been borne out in practice.

In the longer term we are hoping that the local churches will decide that such funding is part of their role in the local community; that they will see they have a calling to use their resources to pull people sustainably out of poverty rather than provide handouts, and that they will recognise this as an investment which will generate an eventual harvest for them, both spiritually and materially. At that point, it may even prove appropriate to pay trainers for training time, since the church would then have not only the proximity, but also the incentive, to ensure the quality of the training is maintained. Our only reservation on this score would be if they then started to charge attendees for the training and thereby create a barrier to the poorest in the community gaining access to it.

## Setting up and supporting a local fund

Providing a fund to cover training expenses required that we set up a local bank account jointly with our Host to hold and manage the funds to support training expenses. This transpired to be quite a hassle, and given the high degree of trust we have in our Host, we sometimes wonder whether it was worth it.

However, it is good practice, and it is amazing how quickly the Devil can seed slight, initially innocuous, doubts in our minds where we don't ensure the accountability and transparency that we should, especially when cultural differences stimulate unasked questions. The Devil operates in the dark, so keep the lights on wherever possible, and allow your Host the honour of remaining above your 'unchecked' suspicion.

## Establishing schemes of accountability

Which leads onto other schemes of accountability: We receive records each quarter on what has been spent from the account, and what it was spent on.

This is good practice not only for your confidence, but also for their management of the fund. It also allows you to gauge how many training sessions you have the remaining funds to support, to estimate if further funds will be required, and if so how much, and to propose economies if necessary. It has to be said that, in respect of Katwe, the manner of record keeping is somewhat eclectic (see right) but the essentials are all there and it works.

Income			8,317,500
Money from LK at CIB a/c July 5th			
<b>Expenditure</b>			
Meeting at hotel		36,000	
Printing the books	..	300,000	
Packet of pens		8,500	
Pins & settings		22,000	
Posters printed		40,000	
Name badge		20,000	
Note books		28,000	
Seminar expenses		2,336,600	
Loan to Geoffrey		3,000,000	
Sponsorship to the computer man		50,000	
opening Training account		1,000,000	
Total from CIB account			-58411.00
<b>balance for training on CIB account</b>			-1,476,400
withdrawn and used for the seminar		1476400	
Deposit from CIB opening account		1,000,000	
Transfer from U.K. 10th Oct		6,829,000	
Bank charge for transfer			6890
<b>WITHDRAWAL from training</b>	1,000,000	-1,000,000	
sittings			35,000
communicatio			30,000
transport			10,000
<b>BOOKING 13th Jan</b>			
budgets/math books/pencil/ pens			39,000
Hall at 100000 per day x 4			400,000
drinks and eats	deposit		50,000
<b>Eats and drinks</b>			<b>987,000</b>
photocopy the teaching material	25x30 x50		37,500
	35 x30 x50		54,000
printing from the internet			
35 x 400 lesson plan			14,000
25 copies at 400 Teaching Aid			10,000
<b>to withdraw course</b>			<b>24,000</b>
Deposit on printing the guides books			60,000
Deposit on books			700,000
Balance			1,400,000
Fuel Entebbe			50,000
photos for the closing day			12,000
		<b>8305400</b>	<b>3,981,480</b>
		-3,981,480	
<b>Ball Training account</b>		<b>4323920</b>	
Plus Payment from Geoffrey	to be sent by Friday		
pending issues			250,000
storeAGE A DRAWER FOR SAFETY OF THE MATERIALS			

Record keeping  
Katwe style

## 6.3 Encouraging growth and quality

So, the previous two sections have covered supporting the businesses, and supporting the existing training, and as a result the community you have worked with will continue to pull its members out of poverty, and at a hopefully increasing rate, until there are no more poor in the community. And maybe that is enough. But it does mean that any training initiated in a totally new area is likely to be driven from the West, and that seems a pity, perhaps even a bit colonialistic.

Perhaps it would be better if the people who initiated the whole programme of training in Mbale came from Masaka, rather than from Manchester. But then they too would need the skills not only of training, but of training trainers.

### Training trainer trainers

In other words they would need to be trained to train trainers. Now there is a concept. So how did we learn to be trainers? And how did we learn to train trainers?

The original model, and the one used in Katwe, was that the person who developed the materials (*me*), would:

- 1) train people in them, and then;
- 2) train some of those to train others in them, and then;
- 3) train more people to become trainers, but this time involve some of the original trainers in the process of training new trainers (*or as we used to call it, 'learning by Nellie', although I never did get to meet Nellie*).

And so the model grows, but like a tree, and always with a traceable connection back to the root.

But we found that in many cases people were actually capable of simply picking up the materials and training others in them. We have seen this happen in the UK; and we have observed it in Uganda where one of the original group who came to be trained as a trainer 'confessed' that she had already trained two groups of ten people in the meantime. Paradoxically, this self-help approach has now become the preferred model for rapidly multiplying the impact of this work through mobilising churches across the

developed world (*hence this manual*). The current model has many roots and many seeds, some of which we have no idea where they have scattered – it is a totally distributed set of independent systems.

However, this means that people are currently teaching themselves by necessity, because they are in a hurry to make an impact and rapidly responding to the continuously mounting death toll due to poverty. But while self-teaching may be fast and reasonably effective, there is still some case for providing a person-to-person transfer of skills and experience where it is practical and economic to do so, and where doing so does not unduly slow down the process.

So we would like to encourage those who have some experience of training to consider training others to train, and then training others to train trainers, not just in the Developing World, but here in the churches at home. Chapter 5 of this manual is all very well, and it will enable far faster deployment of the business training in Workbook 1 than would otherwise have been possible, but it is not as good as a good personal face-to-face training. And it would be nice to recapture some of that.

If you are interested in helping in this area, you will find a session plan and a PowerPoint slide deck to support you on the Reconxile.org website under 'Training Trainers'.



Trainer Training  
Kampala 2008

### Using certification

Some parts of the Developing World are very keen on certificates, and are disappointed by situations where they attend training and do not receive one. To this point we have not been good at systematically meeting this need, and have been somewhat ambivalent about the whole certification approach.

On the one hand we can see the value of certificates when they consistently represent a level of quality and competence, and we appreciate that they can be useful in approaching financial organisations for loans where that quality has not been compromised. On the other hand, maintaining that level of quality assurance is a bureaucratic task at the best of times, and that bureaucracy becomes either overwhelming or totally ineffective in the type of distributed and free system we hope to achieve through this training programme.

However, where the certification is important to the effectiveness of, and the commitment to, the training, we have provided some sample certificates on the website. At present, as we write this, these are free to download by any group who have registered on the site, they therefore contain the warning that this is possible, and the accompanying recommendation that any person who wishes to place any credibility on the certificate, assures themselves of the holder's competence by means of some carefully chosen questions.

Over time we aspire to providing a better regulated system, sadly with the necessary degree of bureaucracy – watch this space – but if you are of a more pragmatic bent, like we are, please do not feel that this is likely to be a significant step forward. The skills are infinitely preferable to the certificates, and the certificates will only ever really be a way to encourage



Trainer Certificate  
Kampala 2008



and celebrate the skills. Caveat whatever the Latin may be for those who put their store in paper.

### Using surveys

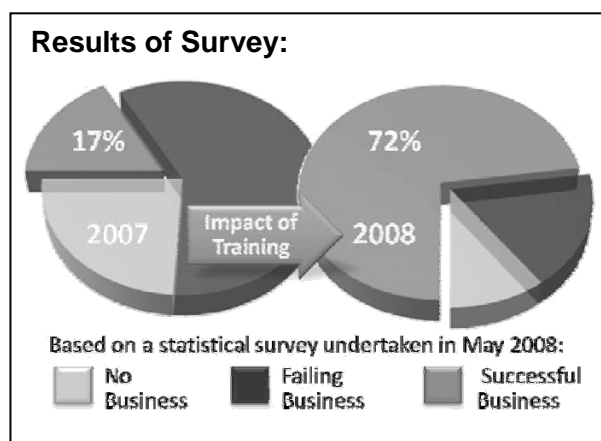
One form of quality assurance which we are fully supportive of, however, is the quantitative survey, both of the initial reaction to the training, and of its ultimate impact on people and their part in the economy. We encourage any group engaging in delivering this training to the Developing World to use both.

The first survey can be found at the end of the trainer support materials, and can be seen (*as an outcome*) at the end of Chapter 5 (*page 71*). This form of survey is used to gain feedback on the quality of the training that has been delivered. This will give your team some real feedback on how their interventions have been received, and hopefully provide some practical suggestions for improvement (*not that your team won't have been excellent of course, but we can all find some area of improvement*). It will also set an example to those on your training who will ultimately train others, and give you some way to assess the quality of their training, and to suggest ways that they might improve (even at a distance). You can ask those who you train as trainers to submit their scores on line, and to copy them to you.

The second survey can also be found on-line, at the Reconxile.org website. This is a survey to use about 12 months after training, to assess the impact of the training on the trainee's situation. It is highly unlikely that the team cascading the training will be able to access everybody they trained, but providing they can access a reasonably random sample, this will give you some real indication of the impact of your work, and while it may not be perfect, it is a lot better than many charities manage to achieve currently.

The box on the right shows the outcome of using this survey in Kampala.

Unfortunately most of the metrics currently being developed to assess economic impact are too general and often too involved for our purposes (*or to be frank, for many charities' purposes*) – in our case, we just want to know how many people feel that they have pulled themselves and their families out of poverty through a business which arose largely as a result of the training. The rest is all just a bit too complex for us, and while we recognise that some of the benefits we create may be missed, double-counted or be partially discounted downstream, we don't want to let analysis lead to paralysis, as it would otherwise be in danger of doing.





## 7 Supporting the work spiritually & materially

*A generous man will himself be blessed, for he shares his food with the poor.*

Proverbs 22:9

I regret to say that I am not a prayer warrior, and intercession is not in any way my gifting. That said, I do recognise the importance of intercession, of prayer cover, and of the vast multitude who petition God through our Lord to influence support and sustain change. I also understand that this is what we are called to do, and that success in this programme will be as a result of those who faithfully and loyally pray for us, our work, and its impact.

Also, while God has been generous enough to provide me with enough resources to be self-sufficient in piloting this work, and for support of the website and some of the materials on it, I do recognise that others who wish to go out and effect change as part of a team in the Developing World may not be so fortunate, and they will be dependent on the generosity of others in the church for the funds to enable them to do so.

And so, our work, and our progress, will be dependent on those of you who feel your calling is in prayer support or in financial support of this work. For those of you who feel this is your calling, and who have confirmed this through prayer, this chapter is intended to provide some basic guidance in these areas.



### 7.1 Establishing prayer support for the work

As I have said, I am not a prayer warrior, and I fully expect that in terms of how to pray, I ought to be taking lessons from you (*were that my walk with Jesus at this time*). So this section offers no suggestions on method. Whether you chose to pray individually or in groups, regularly or occasionally, systematically or ad-hoc, I leave entirely up to you – I only ask that you think seriously about your commitment in this area, and through prayer identify an appropriate strategy to take this forward at the level which God is asking of you.

However, I also understand that you prayer warriors and intercessors do like pointers on areas for prayer, and so the remainder of this section does provide an outline list of areas we are likely to continue to struggle with without God's help and blessing; a list which we hope will be useful to you.

#### Praying for guidance and engagement

The first area concerns God's guidance and inspiration of people concerned with the programme: those who are seeking to direct it faithfully; those who are engaged in using it; those who are seeking to support it; those who might benefit from it; and those who God may be calling toward involvement in it.







### Praying for the overall Reconxile programme

The Reconxile programme is a big vision, with tremendous potential, and the fact that we have not suffered too many setbacks to date is clearly either because we have been under God’s protection, or because we have gone so far off track that the Devil is actually perfectly happy with what we are doing.

In either case, the prayer that we seek from you is the same: That God keeps us to His vision of the work, and protects us from that that would undermine, derail or disillusion us.

Apart from that, we ask that you consider praying the following for us:

- That our relationships remain strong and founded on God
- That God brings us into productive contact with those who can help further His plans
- That the skills and resources we need are available to us
- That God gives us wisdom about where we need help and the best way to get it
- That God keeps a true humility in our hearts, and yet also the drive, fire and passion we need to make things happen
- That we are not distracted by other crises around us (*here if we could ask you to focus on the lack of crises rather than the lack of distraction, that would be good!*)
- That we do not become complacent, but always open to the next step in God’s unfolding vision for us

What or who is God placing on your heart for prayer?

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### Selecting an appropriate form of prayer support

There are many ways to offer prayers for this work: private prayer; triplets; organised prayer sessions; intercessions within a service; homegroups; prayer walks; labyrinths; prayer boards; collages; prayer cards; 24/7s; and that is just the ones we know of. We just ask that you seek God’s will for an appropriate strategy for your prayers, and that you pursue this in a disciplined way.

## 7.2 Supporting the work financially

While prayers are an essential part of our success, we must not forget the ‘Parable of the Talents’ (*Matthew 25:14-28*), and our own responsibility to contribute those things with which God has already furnished us. As we write this, we can happily report that God has blessed us with the means to support our own work at the core of Reconxile, and so we are not in any way looking for donations (*especially since we are not set up to administer them anyway*). In addition, the limited nature of our funds has both encouraged us to be creative and to identify strategies which we now believe were God’s plan for us from the beginning, and it has also kept us small so that we do not need to be distracted by administration and fundraising (*or the associated committees thereof ☺*).

However, we recognise that many who want to engage in this work will not be so fortunate, and we also recognise that there are people who God has

called to this work who see their role as providing a degree of financial support, and so the purpose of this section is to provide some basic guidance to you as to how you might generate financial resources and direct them so that they can do the most good.

## Fundraising

Let us start with the act of *'generation'*.

We fully imagine that some who are reading this are a) fully capable of financing their projects, without the need of any fundraising activities, and b) feel God's calling to do so. To you, we would suggest you skip this subsection, unless you feel that the act of fundraising is key to developing a sense of ownership within your church.

But for many of you, fundraising will be an important part of your project. Sadly however, many churches in the UK are somewhat *'financially challenged'*, and as a result the members of their congregations largely inured to the calls upon their purses and wallets. The annual round of gift-days, festivals, church stalls, sponsored activities, and bazaars are pretty much 'maxxed-out', and any project is likely to end-up vying for resource against the bell-fund, the results of the last 'quinquennial inspection' and tackling woodworm in the pews.



A typical source of church funds

It would be very tempting here to abandon this rump of middle England, and focus instead on the livelier, thriving, thrusting, trusting, communities which make up the more vibrant end of the church spectrum. After all, it is they which typically engage in such ambitious projects as a matter of course, they who contain a sizeable population of active Christians with liquid assets, and they who will probably find it easy to gather the funds they need.

But part of the heart that we have for this work is its potential to pull together and invigorate church communities which may have simply grown tired, and worn, and distracted by the routine of fabric management. (*And if you are reading this as a member of one of those communities, then my heart goes out to you; you will not believe how much my heart goes out to you.*) So what can we do about it?

Well the first challenge is to address the heart – in this case, the heart of your Church community for the heart of God. The funds are simply a tool, and a consequence of this heart – after all, compared to the Developing World, church communities in the UK have lots of money, it is just that a sizeable proportion of it is tied up in securing the status-quo, both in the church itself and in the lives of its members.

The question here is whether God would feel more blessed by: a well maintained building populated by the *'stagnant fragment'* – a slowly declining group who seek to conserve their lifestyles and traditions, but who let communities in the Developing World starve; or a dilapidated shell, wearing, along with its faithful, the scars of cultural oppression (*physically and psychologically*) as it seeks to do all it can to support those in desperate straits?

And the paradox is, that the more we try to conserve, the less we seem able to do so, and the more we focus on sacrificing what we have to God's heart, the more that seems to come back to us. Yes, people are drawn to beautiful buildings and immaculately executed ceremonies, and they can



get a sense of the peace of God there, but the peace of God *“which passes all understanding”* is found in the turmoil and trauma of doing His work beyond our own strength and resources to cope. He is not an exhibit to be calmly and collectedly admired from the aloofness of our own self-satisfaction. He is a relationship to be desperately sought and frantically depended upon, on His terms.

To be fair, the *‘stagnant fragment’* often don’t see themselves as such, and in terms of depending on God, they will cite a number of crises which they are having to deal with. But in many cases these crises have sought them out rather than vice versa, and the truth is *“We either go to the battle, or the battle will come to us!”* – the Church was born for adversity, and it will have it; either in the slow lingering decline of constantly retrenching and facing ever more inwardly, or in striking out and making a difference despite the odds. And I ask you to consider, which is the power and glory of God more evident in?

A church which abandons the idea of conservation for the hope of transformation (*initially the transformation of others*) is a far more powerful witness to God’s glory; a more congruent reflection of the story we try to tell; and a place in which God appears more vibrant and exposed to those who come to see what is going on. It is a place people join rather than drift away from.

So the question to your church community is essentially the question of four paragraphs earlier: *“What would God be more blessed by?”*

But seek first his kingdom and his righteousness, and all these things will be given to you as well

Matthew 6:33

And while I have targeted this section at those church communities which have *“grown tired, and worn, and distracted by the routine of fabric management”*, it is perhaps a question we should all address. Even those Churches which are currently vibrant are in danger of drifting into patterns of complacency (*and if they cannot see this, then they are in more danger than they realise*), and need to revisit God’s heart for their role as part of a Global community on a regular basis. You may be confident that your Church is doing a lot, but reflect for a moment on the story of the widow’s mite (Mark 12:44) and ask: *“Are we actually just doing what is easy for us?”*

If we get the answer to the question *“What would God be more blessed by?”* right, and we get it truly fixed into people’s hearts, then fund-raising will not really be an issue for us. So that is our recommendation for raising money – Matthew 6:33 (*see the box above right*). After all, the mechanics of fund-raising is something that the church is really good at – we just need to get our passion to match it.

### Supporting a team from a local church

Probably the best place to look if you wish to contribute financially to this work, is a project in your local (*or a neighbouring*) Church. Sometimes those of us with a bit of money to spare think very little about the costs of flying across continents and booking a hotel at the other end, or indeed of taking a week out of our work if we are our own boss. But to those who feel a tug on their hearts to go out to help the street children in Rio, or the *‘people of the pipes’* in Ulaan Baatar, or the AIDS devastated communities in Soweto, the cost of the airfare and the accommodation could be an insurmountable barrier; even the cost of injections could be a discouragement, especially if it was all on top of a week of lost earnings because they are self-employed.

It is strange that God often seems to place the biggest heart for mission in those who are least able to resource it – the young. But perhaps that is His strategy for pulling His church together; different people with different strengths working in fellowship as one body which grows together in relationship and in spiritual maturity (*and I seem to recall quite a few verses on this same topic*). The challenge is to see seemingly unattainable possibilities as stimuli for drawing together and drawing the best out of each other, rather than simply letting them pass by. And while it is true that 'young' men (and women) see vision, the stimulus, the nutrients, and the reinforcement of vision often lies in dreams; dreamable dreams; dreams that we construct in our wakefulness or catch in our sleep. And, remind me, who is it that Joel and Peter said would dream dreams?

Perhaps the dream that you offer is the very practical reality of *them* realising *their* visions. And perhaps they need to know that. Perhaps you need to tell them; perhaps you need to match your dream to their vision before they abandon it, because otherwise you may never know they saw that vision, and they may never know you dreamt that dream.

So, if you have the resources (*or have the heart and the means to gather them*) and you look in your heart and see that God has begun that dream in you, make it known. Share that you have a dream of helping others to realise their visions; share it in prayer; share it in cell groups; share it in the service; and if you are part of a reasonably healthy balanced church you will probably find that others, when they look into their hearts, will find the beginnings of the vision you dream of making a reality.

For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; and to godliness, brotherly kindness; and to brotherly kindness, love. For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ

2 Peter 1:5-9

### Supporting the cascade of training

The second area to consider for financial support is the cascade training in the Developing World. The churches in the communities we are trying to help are unlikely to have the necessary funds to pay for the materials (*at least in the early years*) or to support those who have volunteered as cascade trainers with expenses – they have probably committed most of their resources to doing God's work with the poor and sick in their community. Therefore a lack of funds for printing the books, paying for transport, paying for materials, and even for hiring a venue (*if the church is not suitable*) could be a real blocker to extending the benefit of the training to the wider community (*please see section 5.2*).

If you find that God has placed on your heart the desire to financially support a specific project through its cascade, and the community which is hosting the cascade is one you know and trust, then you might consider providing the funds to them directly for them to administer and report upon.

Even if you do not know them particularly well, the sums of money we are talking about are not particularly large (*albeit out of the reach of the hosting community to support sustainably at this stage*) and you may be able to supply the funds on a staged basis: gaining a reasonably detailed estimate of the costs for training each cascade group; providing enough resources to support three cycles of training; funding subsequent cycles

#### Costs incurred in cascade training

- Trainer transport
- Trainer accommodation
- Workbooks
- Pads, pens, pencils
- Maths exercise book
- Certificates
- Venue hire
- Refreshments
- Flipcharts & pens
- Blackboard and flipchart stand hire
- Hardship allowance for trainees who find it difficult to attend

on the evidence that the earlier cycles have been delivered and the accounts reconciled.

But if you are not so confident in the local infrastructure in the hosting community, or if you simply want to give generally to support this phase of the work, then we would recommend that you tie this up through an appropriate charity.

### Supporting through existing charities

There are many excellent charities working with the poor all around the world. As such they have local infrastructures to administer their work; either their own teams in place or, more commonly, local partners who they have vetted and trust to execute the work honestly and effectively.

Increasingly, these same charities are driving toward sustainability, and can recognise the importance of training people in basic business skills as an important step to ensuring financial independence and self-reliance.

Quite a number of these charities operate from a Christian perspective, and might best be described as working out the Franciscan model of *'preach the gospel at all times, and if necessary use words'*. Still others, while they do not espouse a Christian perspective themselves, and would be reluctant to engage in anything that smacked of evangelism, appreciate the altruistic work done by many Christians, and are happy to engage with them without expecting them to suppress their identity or beliefs to do so.

In many cases these charities may be open-minded to an approach which furthered their aims in a particular region, especially where the approach provided them: funds which helped to move things forward; volunteers which set things in motion; and a model which they could see as effective. Having said that, most charities also have a clear focus for their work, a particular *modus operandi*, which both serves to form a contract with their benefactors and also a means to stop them being distracted. If they can see your approach as being consistent with their focus, then they are likely to be quite enthusiastic, but if they cannot, then it is unlikely that your discussions will bear fruit.

Where you can find a charity which operates in the areas where you are working, and which has aims which are consistent with yours, we would heartily recommend that you consider working with that charity to administer the necessary funds for cascading the training. If you approach them open-mindedly, they will probably respond in kind, and while the final conclusion may not be exactly what you set out for, it may well be better, and it will certainly be more workable.

Over time, we hope to publish a list of charities who are willing to work with people in this way on the Reconxile.org website, but this list will never be exhaustive, and we would therefore recommend 'if in doubt, ask (*nicely, informedly and personally*)' and if the answer is 'yes' please let us know so we can add them to the list.

#### Hand-in-Hand

If you would like to donate to support cascade training in the Developing World generally, we are pleased to recommend Hand-in-Hand, which has been very helpful to us in the past in placing funds overseas. They can be contacted through their website: [www.hiand.org](http://www.hiand.org)

### Supporting through Microfinance

Another area to consider supporting financially is microfinance. A very brief explanation of microfinance and the part that it plays in helping the poor set up successful businesses can be found in section 6.1.

As stated earlier, we would not encourage anybody to consider setting up a microfinance scheme from scratch (see page 76) unless they saw it as a full time calling which they were going to administer directly and had the proven resources to run it in the Developing World. However there are a number of microfinance organisations which operate as part of God's calling to help alleviate poverty, and they are probably happy to have more resources to support more of this work.

Once again, if you know of a microfinance organisation which operates in an area of the Developing World that you are keen to support, we would encourage you to set up a meeting with them and to gain an understanding of their motives and modus operandi. To help you to do this, we have drafted some questions below, but before you shock yourself into ineffectiveness we must clarify that these questions come with a warning: Please do not judge the answers you get (*and even those you don't get*) by Western standards. Instead try to understand the underlying rationale and seek the heart that lies behind the bald statistics, because there are charlatans out there as well as good people, and you cannot always tell the difference by the numbers.

- Why did you decide to set up a microfinance operation; and what led you to select where and how it operates?
- What is your modus operandi in offering loans? What size of loan; under what terms; how do you select; how does security or collateral work; what happens when people default?
- What support and loan management is provided? What training is given; what peer support; what mechanisms for hardship; what is the mechanism of repayment?
- What proportion of loans are repaid in full? What is the interest as an annual figure? How does this break down to meet the various operating costs and losses?
- What is the current net worth of the scheme? What is the average total value of loans outstanding as a proportion of this? How many loans does that represent?
- What proportion of loans result in a successful business? What proportion of loans are made to people newly setting up in business? What is the quantified impact of the scheme on pulling people out of poverty?
- How would you make a decision on whether and/or how to invest in people who had been trained through the Reconxile cascade training in your area? (You may need to explain this and give them an example business plan)
- What difference would extra investment make to this decision? What are the current arrangements with investors?

And as before, if you find one that works in this way, please let us know so that we can add them to the list on the website as a start point for others who may be looking to do what you are doing.

#### **Five Talents**

If your project is in India, Uganda, Tanzania, Sudan, Kenya, Indonesia, Philippines, Peru or the Dominican Republic, you might like to consider 'Five Talents', the microfinance organisation set up by the Anglican communion as a result of the 1998 Lambeth Conference.

You can see their website at [www.fivetalents.org.uk](http://www.fivetalents.org.uk)

## Summary of Chapter 7

- This programme will depend on prayer for its ultimate impact
- Your own team will need specific prayer
- And beyond that, there is a mass of general things to pray for between pages 82 and 86, each of which can be tailored to the specifics of your own situation and network
- Fundraising for your local team helps to develop a sense of collective ownership and responsibility in your church community, and thereby a growing interest, and hopefully a growing vibrancy
- Support may be best achieved through existing charities and microfinance organisations, who have the infrastructure to support things locally

**What for you were the main messages of Chapter 7?**

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**And what do you plan to do about it?**

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