



## W3 Finance

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Not creating dependency. Seed money, but helping people to help themselves. Giving the hungry man food, then teaching and enabling him to fish, then enabling him to make a living from fishing.

Never supported a FT worker or pastor on the field.

Teach people to tithe and give offerings, however poor. One egg in ten for Jesus! God honours it a thousand-fold over.

All the work in India is self-supporting.

Love God. Love your neighbour. No church exists that is not self-supporting and engaged with the local community.

Getting engaged with skills training says "we're here to give you hope – we're interested in you" and provides a bridge for the gospel, eventually.

### Considerations

Take time so that habits can be reshaped. Patience and endurance

Plan for sustainability, continuity, connectivity and constructive

Community-based

Holistic – body, soul, spirit and circumstances. Jesus spoke a lot about 'life' – life starts with family, work, health and circumstances

SSSS – Start slow simple to succeed

Real need vs. felt need often overlap. Need to find a balance between buying them a goat to eat and buying them seed to sow.

Overcoming paternalistic dependency. The community members needs to become owners of their own destiny.

Motivation of people is crucial to success.

Empowerment – teaching them to fish.

Facilitating by seed money, then micro-finance, teaching them about cashflow and profit.

The goal of discipleship is producing people that can stand on their own 2 feet.

Where do you start? Chicken and egg! Character/soul or person/technology? Word or works? Both!

Teaching English as a way to help people connect with the wider world, and bring help themselves back into their context. 'A freed tribal person' not just a 'literate tribal'.

Warnings

- Watch out for heroic
- Watch out for superior-ism
- Watch out for accomplishment-ism
- Try not to do it for them

Teach a kingdom work ethic. Kill the 'ministry is more important than secular work' ethic.

### Micro-finance (MF)

Why do church efforts in MF often fail?

- Overly focused on evangelism rather than meeting practical needs
- Church sees MF as just business
- Church does not understand rules of MF: documentation, payback within a few months, interest, saving cashflow for purchase of future investment
- Church 'doles out' with no accountability
- Lack of accountability
- Wrong pricing

Keys

- Save
- Build cash flow
- Keep good records
- Encouragement

Need is stopped by *work* not *giving*

Models

- Co-op
- Partnership (individual, church, trust, business)

### Examples

Purchasing a photocopier for a church to offer as a service to the businesses in town. More people come to the copier than church meetings!

Nigeria: 60 war widows gathered over a few months. Identifying work skills then investing money into groups of widows. Initial investment of 1000N (£15). Required payment of 20N per day, plus 10N from profits. Within 3-4 months 95% are self-sufficient and do not need further seed money. Some people do default. Nigerians are used to subsistence farming, but they can be helped to grow cash crops, e.g. tomatoes.

### Summary

Do

- Identify key trusted people – long-term faithfulness and integrity then invest into them
- Create long term sustainability
- Give generously
- Low control – high accountability
- Give to culturally appropriate wealth-generating projects

Don't

- own the project
- be imperialistic
- patronise
- create dependency on you or your money
- judge the culture