

Getting Beyond Money Problems in Missions Partnerships

By Daniel Rickett, Partners International

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Five years ago I walked with my friend David Kitonga through the mud streets of a slum outside of Nairobi, Kenya. Children climbed on garbage heaps to forage for food. Sewage collected in open ditches. Dozens of children crowded around and someone said, "These children are quiet, well behaved." David said, "They are quiet because they are sick." As we moved forward toward rows and rows of dark, clap board shacks, several men came toward us. They were not there to greet us; they came to chase us away. You see the economy of that slum was based on prostitution and the production of illegal liquor. Even the police seldom ventured there.

Today in the heart of that slum stands the Huduma Church, a congregation of 300 adults and countless children. Drunkards, drug dealers, and prostitutes have come to Christ. Men are learning basic carpentry and women are trained in sowing. Children are fed once a week and given basic education. Many other programs are underway to grow the church and help the slum dwellers escape the grip of poverty. Huduma Church is a tree of life in a field of despair. It exists first, because local Christians had the compassion to work in the slum and, second, because a few outsiders had the humility to follow their lead.

Would the Huduma Church have come to life without outside support? I don't know, perhaps not. But of this I am certain, the people of God are designed for each other and the Kingdom of God advances when we work together. *The body is a unit, though it is made up of many parts; and though all its parts are many, they form one body... Now you are the body of Christ, and each one of you is a part of it. Under Christ who is the head of the body, the whole body is fitted together perfectly. As each part does its own special work, it helps the other parts grow, so that the whole body grows and builds itself up in love* (1 Corinthians 12:12,27; Ephesians 4:16).

My assignment is to present critical issues and practical ideas on how to share financial resources in the work of the Gospel. This is not a paper on broad principles of partnership. For that I refer you to my book, *Building Strategic Relationships*. The purpose here is to focus specifically on the giving and receiving of money in missions partnerships.

Advising someone on the use of money in missions partnerships is like forecasting the weather. Anticipating the weather in the Mediterranean might not be a problem. I don't know. But where I live in the northwestern United States, it is a big challenge. The weather is affected by several factors that do not always behave the same way. The combination of wind and humidity from the Pacific Ocean, the jet stream, and mountain ranges keep the weather forecasters guessing. Generally their forecasts are close but

sometimes they miss the mark. Anticipating the impact of money in missions partnerships is much less predictable than the weather. The best we can do is to advise one another about biblical principles and general patterns of success and failure.

Navigate by Biblical Principles

Should Christians share resources in the global community of Christ? Yes. The Bible is very clear about how Christians are to care for one another. The Apostle Paul encouraged the Galatians to *do good to all people, especially to those who belong to the family of believers* (6:10). This was not merely a nice sentiment. It took Paul nearly ten years to organize a large collection of funds from the Greco-Roman cities where he evangelized to be sent back to Jerusalem. The event reveals many important principles for sharing resources in the Body of Christ (Acts 21:17-19; 24:17; 2 Cor. 8-9).

The Apostle John wrote, *If anyone of you has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in you? Dear children, let us not love with words or tongue but with actions and in truth* (1 John 3:17-18). The answer to the question is clearly that the love of God cannot be in a person who has the ability to help and is aware of acute human need, particularly within the Christian community, but refuses to act in any way whatsoever. These passages ought to be enough to guide us, but there is more, much more, in the Scriptures.

The following charts identify twenty principles that can help us think biblically about the giving and receiving of money. These are organized into two lists: ten laws of receiving, and ten laws of giving. Admittedly these are cursory lists. For a comprehensive study I recommend the work of Craig Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions*.(1)

In these lists you will a tension between generosity and responsibility, between what we should do for others and what they should do for themselves. This tension is epitomized in Galatians 6 with regard to spiritual matters. On the one hand, believers are admonished to *carry each other's burden and so fulfill the law of Christ* (vs. 2). On the other hand, it is said that *each one should carry his own load* (vs. 5). What appears to be a contradiction intentionally sets up the tension between doing for others and others doing for themselves. Those who would share resources in the work of the Gospel must learn to navigate between the need to care for others and the need of others to care for themselves.

Ten Laws of Receiving

General Principle	Key Text
1. It is better to trust in God than in money.	Psalm 34:9-10; 107:9; 111:5; 127:2; Matthew 6:24; Hebrews 13:5

2. It is more blessed to give than to receive.	Acts 20:34-35
3. Christians are to work to provide for themselves and their families and to have something to share.	Ephesians 4:28; 1 Thessalonians 4:11-12; 1 Timothy 5:8
4. Christians are to manage their resources as stewards of what belongs to God.	Psalm 24:1-2; Matthew 25:14-30; Luke 12:48; 14:28-30; 16:10-12; Acts 17:24-28; Romans 14:12; 1 Corinthians 4:2; 2 Corinthians 5:9-10; 1 Peter 4:10
5. Christian workers have the right of support.	1 Corinthians 9:3-14; 1 Timothy 5:18
6. Christian workers should be grateful for financial support but not depend on it.	Acts 18:3; 20:33-35; 1 Corinthians 9:15-18; 2 Corinthians 11:7-10; 1 Thessalonians 2:7-9; 2 Thessalonians 3:6-9
7. It is important not only to keep financial integrity before God but also to be perceived as doing so by others.	Deuteronomy 25:13-15; 2 Corinthians 8:16-24
8. Christians can be content and thankful for God's supply.	Philippians 4:10-19
9. Some Christians may be more impoverished than others, but that gives them no right to be idle, and depend solely on "welfare" from others.	1 Thessalonians 5:14; 2 Thessalonians 3:6-15; Titus 3:14
10. Improper motives for getting money can lead to all sorts of trouble.	1 Timothy 6:9-10

Ten Laws of Giving

General Principle	Key Text
1. The Lord honors the generous and withholds from the miserly.	Deuteronomy 15:10-11; Proverbs 19:17; 22:9; Isaiah 58:7, 10-11
2. Christians should beware of giving with mixed motives.	Luke 14:12-14
3. Christians should give according to	2 Corinthians 8:12

what they have, not according to what they do not have.	
4. The surplus that some Christians have should be used to make up for the deficiency of others.	2 Corinthians 8:13-15
5. Whoever sows generously will also reap generously.	2 Corinthians 9:6-11
6. Christians are to do good to all people, especially to fellow believers.	Galatians 6:10
7. Christians are to have Christ's attitude of self-sacrificing humility and love for others.	Philippians 2:1-5
8. Inappropriate giving can excuse others from taking responsibility.	1 Timothy 5:4, 8, 11-13, 16
9. Christians should beware of favoritism in their giving.	James 2:1-10
10. Love demands that a Christian never deny a brother in need when it is in his power to help.	1 John 3:16-20

This quick survey reveals that the giving and receiving of money in ministry is full of hazards. Whenever the tension between generosity and responsibility is ignored, there will be problems. As often as pride, selfish ambition, or greed, rather than the Holy Spirit is in control, there will be problems. If we err let us err on the side of generosity. Let it be said that we are too loving, not controlling; too generous, not stingy; too sacrificial, not self-serving. Let it be said by the people of the world, "look how they love one another."

Learn from History and Experience

Should local ministry be funded from the outside? History and experience answer with a definite maybe. It all depends. In some cases it might be the right thing to do. In other cases it might be the wrong thing to do. There is no formula that will work in every situation. One thing is clear, giving and receiving foreign funds in the work of the Gospel requires careful attention and much prayer. For example,

In Indonesia

When churches began to spring up among the Dani people of Irian Jaya Indonesia, missionaries John and Helen Dekker were careful to encourage biblical stewardship and the use of local resources.(2) Although the Dani still lived in the stone age and had no "money" except small sea shells, they supported their own pastors and sent dozens of missionaries to neighboring tribes. It was not until the churches had become well established that outside funds were used for students going to Java for seminary education.

In Brazil

When Jim Orr and Marcio Garcia began to reach out to the isolated villages along the coastline of Brazil, few Brazilians were willing to support their ministry.(3) In the early days Partners International provided 80% of their entire support. Today they receive 20% from Partners International and 80% from Brazilian churches. Because of this partnership more than 4,500 people confessed Christ, and 100 churches were established.

In South Africa

When Richard Makuyane began to preach on the street corners and bus stops of South Africa, he was completely alone.(4) Richard had no church or mission to support him and he was constantly limited by apartheid government policies. To support his ministry he kept a small kiosk where he sold food and household items. His wife Setty worked as a nurse in a local hospital. Although Richard was barely able to read he began winning many people to Christ. When the crowds got too large for street corners, he borrowed an old tent and continued preaching. When the tent wore out, Partners International purchased two large preaching tents. Since Richard preaches mostly to very poor people, he and Setty teach a variety of self-help skills. Although Richard and Setty work to pay their own expenses, Partners International gives them funds for their feeding programs, health clinics, literacy programs and water development projects in remote villages. Through Richard's ministry more than 10,000 people have become believers and 16 churches have been started.

In India

When God began to move among the Khond people of India, Southern Baptist missionary Calvin Fox recognized it as a spontaneous expansion of the church.(5) He knew that it was not something the missionaries had caused or were required to control. But they were responsible to nurture it. They did this by providing training in discipleship and in agricultural self-help. Since the Khond people are among the poorest of the poor, the mission subsidized the school for master trainers and radio programs that teach both farming techniques and Scriptures. For the Khond those would be insurmountable amounts of money, but for the mission it is very little, the equivalent of \$33 per Khond church per year. Today there are some 900 Khond churches and over 100,000 believers.

Although each story is very different, involving different people in different parts of the world they reveal similar characteristics. First, in each case churches did not receive

direct outside subsidy nor were pastors paid with outside funds. This is a well-established principle of church growth.⁽⁶⁾ The healthiest churches grow out of their own indigenous resources. But that does not rule out all forms of outside support. The Khond churches were aided in leadership training and agricultural development. Dani churches received help with training top leaders. South African churches were assisted with a variety of self-help programs. Second, missionary work by definition requires outside support. Marcio Garcia's church planting ministry still requires outside support though now it comes from churches within Brazil. Richard Makunyane's evangelistic ministry was similar although he accepted help with major capital expenses and specialized development projects. Third, in every case outside support came only by invitation and after careful assessment of the impact it might have.

The point is there is no formula for the effective sharing of resources across national, cultural, and organizational boundaries. There are biblical principles to guide us much like the stars help the navigator steer a ship. Each new situation requires judgment and discernment.

Know the Warning Signs

When is it wrong for outsiders to fund local ministry? It might be wrong when a few the following questions are answered in the affirmative. It is almost certainly wrong when several of the questions are answered affirmatively. A "yes" answer to any of the questions may indicate a problem.

To evaluate a particular situation, work through the following checklists. Have the local ministry work through Checklist A, and the outside agency work through Checklist B. Having identified potential problems or uncertainties, find a culturally appropriate manner in which to address the issues.

Checklist A: Local Ministry	Yes	No	Don't Know
1. Does the outsider set up programs without consulting with or relying upon the local Christian community?			
2. Does the outsider insist that he knows best what needs to be done and expects local Christians to follow his lead?			
3. Is the outsider's ministry strategy characterized by dependence upon expensive technology and intended for hand-off to local Christians?			
4. Does the relative affluence of the outsider tend to			

distort the effective communication of the Gospel?			
5. Does the outsider exploit the local situation to promote his own ministry?			
6. Does the outsider launch funding programs without establishing the trustworthiness and capability of a local ministry to receive and handle outside funds?			
7. Is the outsider unaware of the potential of outside support to destroy the selfhood of the recipients?			
8. Does the outside support dampen reliance on local funding?			
9. Does the outsider recruit local Christians and pay them salaries far above local standards?			
10. Has the outsider taken on too many projects to provide satisfactory attention and accountability?			

Checklist B: Outside Agency	Yes	No	Don't Know
1. Are local Christian leaders generally opposed to the idea?			
2. Does the outside support undermine or hinder the recipient's capacity to make its own decisions and chart its own course?			
3. Does the outside support limit the recipient's ability to collaborate with other local Christian communities?			
4. Does the outside support chip away at the recipients' sense of selfhood and dignity as co-laborers in the work of the Gospel?			
5. Does the recipient ministry constantly act as if the			

only thing they need is more money?			
6. Does the proportion of outside support far exceed the level of support from within the region?			
7. Does the recipient ministry show partiality in their stewardship of outside support? Do they favor certain ethnic groups, churches, or individuals?			
8. Does the alliance implied by the outside support alienate Christians from their local community?			
9. Does the recipient insist on sending money directly to an individual rather than to the overseeing body of a church or mission?			
10. Are the program and the money for the program both from the outside? To put it another way, if the outside program were not in use would the flow of outside money stop?			

The giving and receiving of money in missions partnerships requires judgment in changing circumstances. But there are constants, such as the doctrine of love, the unity of all believers, the fact that we are members of the same household of God and of the one Body of Christ, and that we share a common call to glorify God and make him known.

In Christ we have all we need to build relationships of mutual respect and trust. The Body of Christ is designed so that each part has something to give and something to receive. When we respect the giftedness of each part and the responsibility of every believer to steward what God has given, we will have partnerships that are complementary and mutually beneficial in proclaiming Christ, growing up in faith, hope and love, and putting God on display.

Serve One Another

I will long remember the first global conference hosted by Partners International. It was 1987, the week following the ground breaking COMIBAM conference in São Paulo, Brazil. Ministry leaders gathered from all over the world to discuss the nuts and bolts of partnership. The most enduring result of the meeting was a covenant drafted by the leaders of partner ministries. The purpose of the statement was to establish the common ground on which our partnerships would stand. Here is what they said.

As those who share in God's grace with each other (Philippians 1:7), who have been

qualified to share in the inheritance of the saints in the kingdom of light (Colossians 1:12), who share in the heavenly calling (Hebrews 3:1), who share in his holiness (Hebrews 12:10), and who will share in the glory to be revealed (1 Peter 5:1), we as partners in the work of God affirm:

1. We are called to invest our lives and resources in Christ's ministry of reconciliation (2 Corinthians 5:18);
2. God has given his church a variety of gifts to complement each other in the ministry of equipping it to fulfill its mandate for the glory of Christ (Ephesians 4:11-13);
3. In seeking to fulfill this mandate, we recognize that our ability does not depend on human criteria such as wealth, education, experience, and so on, but on the Holy Spirit (Zechariah 4:6);
4. It is both an honor and an obligation for Christians to assist one another in the work of Christ (2 Corinthians 8:1-15);
5. Any God-honoring service should be carried out in a spirit of mutual respect, trust and submission in the Lord (Colossians 3:23-24; Galatians 5:13);
6. Mutual accountability is an integral aspect of Christian stewardship (1 Corinthians 4:2; Romans 14:12); and
7. Our motivation should be that of a servant in keeping with the example of Christ (Philippians 2:1-11).

If in our partnering relationships we take the time to pray and reflect together on our standing in Christ and on our common call to the work of the Gospel, we will have the discernment and the courage to act like true brothers and sisters. Let us be done with the debate over dependency. Let us instead give our time and energy to advancing the Gospel while also *being of the same mind, maintaining the same love, united in spirit, intent on one purpose* (Philippians 2:2).

Let us pledge to serve one another. In the words of *The Servant Song* by Richard Gillard, I invite you to join me in making this pledge.

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- (1) Craig L. Blomberg, (1999), *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions*, Grand Rapids: Eerdmans.
(2) John Dekker and Lois Neely, (1985), *The Torches of Joy*, Seattle: YWAM Publishing. (3) Kay Marshall Strom, (2000), *Fishers of Men, A case study of the Evangelical Mission for Assistance to Fisherman, an unpublished case study* by Partners International.
(4) Daniel Rickett and Kay Marshall Strom, (2000), *Hope for Southern Africa*, an unpublished case study by Partners International.
(5) Erich Bridges, (2000), *Southern Baptists and the Khond of India: Cooperating to Save a People and their Land, an unpublished case study* by Partners International.
(6) John Nevius, (1958), *Planting and Development of Missionary Churches*, rev., ed., Phillipsburg, PA: Presbyterian and Reformed Publishing House. Roland Allen, (1930), *Missionary Methods: St. Paul's Or Ours?* London: World Dominion Press.
(7) Richard Gillard ©1977 Scripture in Song. Admin. by Maranatha! Music. ARR ICS UBP License #293-421.