

Mission and Money



***Biblical and practical guidelines
for giving money to churches
in the developing world.***

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There was a time, not so long ago, when a local church congregation's information about Christian work across the world depended on whether they had a link to a Christian worker in a particular country. This might have been someone they had sent out, or it might have been someone belonging to another likeminded church. Churches belonging to a particular grouping might have had access to news from workers associated with those churches, while remaining largely unaware of the wider picture of gospel work being done and being somewhat suspicious of it.

Globalization has changed all that. We can travel to most of the world within 24 hours, and news from faraway places can reach us in minutes. These changes have had enormous impact on our ability to gather information about Christian missions. News about a great variety of Christian initiatives is readily available at the touch of a button – or the tap of a screen – and this news is by no means confined to any one particular family of churches.

Not only is the breadth of available information so much wider than once it was, its content and presentation has changed beyond all recognition. Photographs, video footage and Skype calls are now a routine part of missionary news presentations and they enable us to engage with information in more emotionally direct ways than previous generations could ever have imagined.

The enormous needs of our fallen world are therefore very obvious to us. In the West, not only do we know of these needs, but we are also painfully aware that we appear to have the money to meet those needs. We inevitably feel a certain obligation to meet these needs where we

can, the more so because we should be motivated by Christian compassion because we have received the love of God for us in the Lord Jesus Christ. Yet we can be driven by other, more confused motives, such as guilt about the expensive things we have just bought for ourselves, or a feeling of helplessness that makes us think ‘doing something is better than doing nothing’. Photos of starving children make us readily reach for our cheque books.

As various needs are brought to the attention of our GBM family of churches, we need some clear principles to guide us in our giving. When seeking to respond to the many pleas for help that come our way, especially when those pleas implicitly or explicitly ask for money, what principles should guide our thinking?

The following comments are intended to help our churches address this issue. First, some biblical considerations:

Biblical Principles

(1) The ministry of compassion is an integral part of the calling of God’s people.

The Old Testament tells us that the Lord is concerned for the financially vulnerable – the widows and the fatherless and the alien, and his people were encouraged to make provision for them (see, for example, Deuteronomy 10:18-19, 24:17-22). In particular, they were never to forget that they themselves had once been aliens and indeed slaves in a foreign land.

In the New Testament, it seems clear that during his ministry Jesus and his disciples maintained a ministry to the poor. So many of the miracles of Jesus served not only to authenticate his claims but also to show his compassion for the poor and the outcast. There is also a hint in John 12.5, that giving to the poor was a regular part of their practice, although it is only alluded to rather than described in detail perhaps because its presence would have been taken for granted in Jewish culture. We see the church in Jerusalem looking after vulnerable widows (Acts 6), and later on in the New Testament literature we find

specific principles about how churches should, and should not, help such people (1 Timothy 5:3-16).

(2) The ministry of the gospel is a distinctive part of the calling of God's people.

While compassion ministries are integral to the calling of God's people, they are not unique to Christian mission. While preparing this document I saw a television news report about an Islamic humanitarian organization preparing to send much needed medical supplies from the UK to a country in need. That is commendable, and is an example of the Lord's common grace by which people of all religions and none may be moved to show compassion to those who are suffering. Ultimately all expressions of compassion can be seen as signs of God's common grace freely dispensed in this fallen world.

Gospel work is the sign of God's special grace and only his people, who have themselves first received and believed the gospel, are in a position to carry it out. The proclamation of the gospel is at the heart of the Great Commission (Mark 16:15, Acts 1:8), and since in Matthew it is expressed as 'go and make disciples of all nations', only those who are truly disciples can fulfill the Great Commission.

(3) If what is meant to be integral becomes what is distinctive, what is meant to be distinctive will, in time, be lost.

A gospel church must be a compassionate church, but a compassionate church may not necessarily be a gospel church. It is vitally important that gospel churches, amongst whom surely GBM churches would wish to place themselves, retain their distinctive gospel ministry without losing their compassion. If compassionate ministries become the distinctive mark of a church or Christian organization, over time the ministry of the gospel is likely to be diminished and may even disappear. There are not a few a churches that have lost their gospel distinctive in favour of good works. If a church fails in its gospel ministry, how will the gospel be proclaimed?

(4) A church should deploy its financial resources in such a way as to keep its gospel ministry distinctive and its compassion ministry integral.

The choice should never be between gospel ministry and compassion ministry. The two should both be part of a healthy church's life. But the distinctive ministry of the gospel must be maintained as of first priority as the ministry which only the church can carry out.

At GBM we find that people are always more ready to give to disaster relief or to missionaries working among the world's poor, than to the regular support of missionaries in more spiritually needy (and financially expensive) parts of the world such as Europe. If we present to the churches a need for the establishment of training programmes for pastors or a church planting initiative, the response from gospel churches is often rather less enthusiastic. Where this happens, one may ask whether the distinctive nature of the gospel is really recognized or merely acknowledged in theory.

Practical Advice

Bearing these basic considerations in mind, let us turn to some practicalities regarding how churches might respond to requests from abroad involving the need for financial assistance.

(1) Recognize that the privilege of having financial resources available to share carries with it the responsibility of allocating those resources wisely.

The fact that we may be in a position to be generous does not remove the need to be careful and wise in how we are generous. We are stewards of whatever resources the Lord has given us. Arguably, all members of a local church share some responsibility for the way in which the money belonging to that church is used. Certainly the church officers (not just the treasurer) carry considerable responsibility for how money is spent. This applies as much to money spent in the UK as it does to money sent abroad. Generous giving must never become a cover for irresponsible and poorly thought out giving. A wise church leadership will make sure that the decision regarding any

major or regular deployment of funds abroad will have been taken after the widest possible discussion within the membership. Of course, informed leadership and direction should be given, but scripture reminds us that there is wisdom in the multitude of counsellors.

(2) Recognize that the presence of Western Christian workers – and the resources they represent – will send out a particular message in certain countries.

The obvious financial disparity between the West and much of the rest of the world means that the West, along with its representatives (Christian workers from abroad) is inevitably seen as the source of ready money and other help. Merely by turning up in a particular country, a westerner is immediately advertising his or her wealth.

It does not matter how understated one's clothing and equipment may be, just by arriving by plane, the worker has demonstrated that (s)he has wealth. And if it becomes apparent that the funds for this worker's flight, accommodation and salary have been provided by the country from which they have come – as is nearly always the case – then any doubt that the worker is wealthy is removed, as far as local onlookers are concerned. The doubt is even more completely removed if the worker lives in an area or compound that is largely or exclusively seen as being the preserve of foreign nationals. It should not be surprising, then, that western Christian churches and missions and their workers are seen as the potential providers of much needed resources and we should not entirely blame local people for thinking like this. If the roles were reversed, we might well feel the same.

(3) Recognize the dangers inherent in the love of money.

Scripture warns us that the love of money (note it is the *love* of money, not money itself) is a root of every kind of evil (1 Timothy 6.10). It had clearly caused a number of people known to Paul to wander from the faith. We are wise always to remember this.

It was the downfall of Judas (Matthew 26.15). It was surely inherent in Simon's attempt to buy the power of the Holy Spirit (Acts 8:9-24). He

assumed there would be a willingness to give him spiritual power in exchange for cash. It was behind the frequent, but insincere, invitations from Felix to the imprisoned apostle Paul to come and speak with him about the gospel (Acts 24:24-26). Its presence in a person was a disqualification for church leadership (1 Timothy 3:3,8).

The love of money has not gone away and we must always be on the look-out for it when we are considering offering financial assistance.

(4) Recognize from the outset the danger of creating dependence.

If this matter is kept in view from the start, it may well be possible to avoid later problems. People, whether they are Christians or not, react to receiving help in different ways. Some are grateful for it and use it as an opportunity to re-establish themselves and develop a certain degree of stability and eventual autonomy. Others, sometimes unconsciously and sometimes deliberately, see the resources they are given as enabling them to avoid standing on their own feet and using their own initiative. Such behaviour creates what is known as a *compassion trap* into which it is easy for well-meaning people to fall. The more assistance we provide the more dependent on that assistance those whom we are helping become.

It is right and proper to give help, and we dare not simply always refuse to provide assistance because of the fear of falling into the compassion trap. The Lord Jesus condemned those who found ingenious, even spiritual, excuses for not showing compassion (Mark 7:9-13). But neither must we give assistance without being aware of how it can be misused and without taking steps to minimize that possibility.

(5) Be aware that your generosity can cause local jealousy and hostility

A laptop or a mobile phone may seem an appropriate resource to provide in some circumstances, and it is certainly true that even the poorest areas in some countries boast TV satellite dishes and iPads. But providing this kind of equipment, perhaps to a pastor or an

evangelist, can cause resentment to those who have not received such help and it may actually hinder their ministry rather than help it.

The same applies to bringing a pastor over for training in the UK. On his return he may be seen by other Christians and particularly by fellow pastors as the favoured one who has received special treatment. There is also the question of how much his training here will be culturally relevant to his situation. Providing what appears to us to be good training in the UK may seem to be an excellent idea, but because of the huge differential in incomes as well as the cultural divide, we may unintentionally be hindering his usefulness when he returns to his home country.

(6) Be aware that you may not be the only donor.

When a request for assistance comes in, it is easy to make the assumption that you are the only church who has been approached to provide assistance. The reality can be very different.

It is not unknown – and some of our mission workers can give testimony to this – for a person to seek donations for gospel ministry or relief work from several different sources at the same time. For example the need for a church building might be made known to one potential donor, the need for theological training to another, the need for transport to a third, the need for equipment (e.g. computer, projector) to a fourth. Now there is nothing intrinsically wrong with seeking help from more than one source. But depending on how the appeal is made, it is possible for each church being approached to receive the impression that theirs is the only help being sought, and that if they do not respond, the person who is seeking their help will have absolutely no resources upon which to call. Such an impression may be given either accidentally or very deliberately. Anxious to meet the needs presented, all the donors will respond, with the result that those who have received the help have not had to do anything locally themselves to address the need, neither have they had to ask anyone in their own community to contribute. They end up with considerable resources for which they did not work, and for which they do not feel

responsible or accountable. When the resources thus obtained run out, they will simply ask for more.

It has become common for a promising and able pastor from the developing world to come and study at a UK Bible College. During his time here he preaches in a number of churches, who grow to love him and value the work he is going back to do. They want to help him when he returns, and so they commit to support his regularly. If he returns under the auspices of a mission agency such as GBM, he would have a sending church in the UK to be accountable to, and he would have an agreed salary above which his support could not go. However, if no such agency is involved, support may flow to him from many different churches, none of whom is aware of how much he is receiving, and there is no process of accountability. He may end up living at a level of income that no pastor could ever hope to have in his home country.

A certain kind of pride can attach itself to a church that provides, or thinks it is providing, much needed help to a certain situation. Such pride can prevent the church from seeking to establish exactly what the situation on the ground is, and what other help is being sought. It is not churlish to make such enquiries; it is wise. Where those seeking help have the right spirit, they should be happy to provide the answers.

(7) Give careful thought to partnership giving rather than outright giving.

When a need is presented – say, a motor-bike for the evangelist to use in his travels, or an extension to an existing building – there is often an instinctive feeling that the whole amount being requested should be given. Why not? We have the resources and those seeking help do not.

But where the request seems a legitimate and reasonable one, it may sometimes be a more responsible and ultimately kinder approach to offer to fund a proportion of what is required on condition that those making the request raise some of the money themselves. After all, if the proposed project is completely and utterly beyond the financial

resources of those seeking help, it may be very unwise to provide them with sums of money clearly way beyond local expectations.

If, on the other hand, their project is not unreasonable relative to the local financial conditions, they should be encouraged to raise at least a certain proportion themselves to which outside help can be added. In this way, a pattern of financial responsibility is being modelled through the help that is being provided.

In San Pedro, near Manila in the Philippines, Matt Gamston has been working as a missionary in partnership with a local church that has enjoyed considerable growth in recent years. They had been saving for a new building for many years, and Matt's home church wanted to help support this, but not without the church in San Pedro doing all they could themselves. He says 'the church was stronger because they contributed. Giving sacrificially and praying together regularly strengthened relationships in the church and the project brought the church closer together and increased our dependence on God. One of the disadvantages of financing a project entirely with Western money, even if the money is used wisely, is that it can rob churches of this spiritual blessing.'

(8) Wherever possible, channel gifts through known, responsible and trustworthy persons who are competent to allocate funds and account for them properly.

If no such people exist in a given situation, money should not be sent. Some people are not able to cope with the burden of allocating funds and accounting for them. They should not be asked to bear a weight they cannot carry. It is entirely reasonable, all things being equal, that if in the providence of God it is not possible to identify reliable people who can manage whatever funds are to be transmitted, it is right to conclude that the door is not open for the transmission of such funds.

(9) If you commit funds to a project abroad, build a partnership with that church, and budget to visit the project at some stage to see how the funds have been spent..

Aim to build mutually encouraging relationships which give a context

for any financial help to be given. Rather than just making one-way faceless financial donations, are there ways we can build better links that encourage them to pray for us and show that we need their help and support too? Make a point of regularly sharing prayer requests, and find ways in both churches to pray regularly for each other. Then it really does become about partnership and not just about Western money.

Part of such a partnership should then be a visit to see the work at first hand. Of course, such a visit may run the risk outlined in point (2) above. But if lines of communication have been established with those involved in the local situation, as they should have been, it should be possible to make it clear that the proposed visit is an expression of the responsible stewardship of money by those who have given it. If such a visit is deemed to be impractical or unwise, the aim should be at least be that someone known to be trustworthy, perhaps in the same country but from a different area, might be asked to visit the project and send a report back to the donors.

Some Specific biblical guidelines

We are not left entirely on our own in the matter of how to respond to calls for financial help, whether for gospel ministry or compassionate assistance. Some of the previous points have very broadly reflected Biblical principles. Yet in some instances, Scripture does give us specific practical guidelines to follow. Where it is proposed to provide financial assistance, of whatever kind, every effort should be made to ensure that these more specific biblical guidelines are followed, such as:

(i) While all may be deserving of help, it should always be remembered that we have a particular responsibility to the family of believers (Galatians 6:10).

The world may give to its own people; only the Lord's people can be expected to support his cause. This is not of course to say that help should be given only to Christians. But this is to say that it is legitimate, when needs have to be prioritized, to consider putting believers first.

(ii) Financial help should not be given to individuals if such help could and should be provided by their family members.

We know that the New Testament church, after some teething troubles, established a care structure to support widows who would otherwise have been destitute (See 1 Tim.5). As time went by, principles were established for churches to follow in this matter. We discover that only those who had no family were to be given support from the local church. Where family members existed, they were to be encouraged to take up their responsibilities. When money is provided for a church to help individuals apparently in need, it should be made clear that this support is only for those who are without family. Support that encourages family members to default on their responsibilities in the belief that the church will hand out money should not be undertaken.

(iii) Those involved in Word ministry, such as pastors and evangelists should not generally be seen as those who hand out money to the needy and should not themselves be directly involved in such ministry.

It is a startling fact that neither the Lord Jesus nor the apostles are ever seen in Scripture distributing money to the poor. That does not mean they were not associated with such ministry – clearly they were. But their primary role was to proclaim the Word of God. The apostles specifically distanced themselves from such ministry in Acts 6 and appointed others to do that work. Paul helped to take money to relieve needs in Jerusalem, but he was never associated with handing it out. If those who are involved in gospel ministry are also those who distribute funds, sooner or later people will respond to the funds not the gospel.

May our churches maintain their distinctive gospel emphasis while displaying true Christian compassion and generosity to those in need!

FOR FURTHER HELP

The foregoing remarks may give the impression that giving financial aid is a real minefield, best avoided. Not so! Money can do much good, if it is used wisely. We must seek wisdom and act responsibly, not quit the field altogether.

Happily, GBM and its family of churches have, between them, considerable resources in terms of contacts, information and advice. Regarding finance in general, GBM's Finance Coordinator, Andrew Sadler, will be pleased to talk to any church that wants advice on whether to respond to a need they become aware of in the developing world.

When one-off disaster appeals are made in the press GBM strongly recommends that churches contact them in the first instance to see whether there is a particular channel which can be safely recommended to use for passing on funds. If GBM does not have the answer, it probably knows someone else in the mission world who does.

Further reading:

African Friends and money matters – David Maranz.

Biblical Christianity in Modern Africa – Wilbur O'Donovan Ch. 7 & 8.

Jim Harries, chairman of the Alliance for Vulnerable Mission, has written a book called *Vulnerable Mission*, that discusses a number of related issues. Chapter 2, *The immorality of aid to the "Third World" (Africa)* makes some provocative and powerful points from the perspective of someone who works with rural Africans. An interesting array of related issues are discussed on the AVM website: www.vulnerablemission.org.

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