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I unding for global missions has undergone huge change over the past decade, with the recent global credit crunch heaping further pressure on world missions. As a result, many organizations and programs are complaining of reduced income. This is particularly the case for India where there has also been a shift in emphasis from giving to the Indian subcontinent to projects in Africa and elsewhere.

However, we believe there is hope, and have identified new ways of supporting

mission work in the light of funding challenges.

First of all, it is worth recognizing that there are a number of initiatives that have grown 'from the ground up' as indigenous people have taken the lead, empowered by God, to transform their own communities and reach out to neighbours and even further afield. India has proven its worth in this regard.

For example, I am awed by the

blessing of God upon initiatives like The Friends Missionary Prayer Band (FMPB) movement, which was formed in the small village of Pannaivilai in 1967 with the aim of evangelizing India. The FMPB now sends many hundreds of missionaries crossculturally to work among over 100 of the 1,800 unreached people groups in India, for example sending Tamil speakers across India with the Gospel message. There are at least a dozen other mission-sending organisations of the same size or larger and hundreds of

smaller ones in India today.

I am also encouraged by the success of the evangelistic Mizo people, 86% of whom now follow Jesus. Mizoram, in North East India, is an example of a whole community being transformed through the Gospel and resourcing their region and other nations through radical sowing and reaping. This vibrant and adventurous Christian society sends out about 2,000 missionaries a year to different parts of India, as well as Samoa, China, Thailand, and even England. This is proportionately more missionaries than any other community in the world.

As well as benefiting from these powerful Indian home-grown movements, the global church now has an unprecedented opportunity to make a difference by using communication and collaboration technologies to unite global givers, receivers, churches, and mission organizations, and share knowledge and best practices, but more on this later on.

## **Generating Income for Missions**

But first of all, it is worth recognising that there are a number of entrepreneurial and income generating models that Indian missions could consider, based on the concept of harnessing business to support indigenous missions.

For example, they might consider running Christian schools as businesses. With the new education act mandating education for every child, there are opportunities to support the poorest children whilst obtaining government funds to do so.

Private schools also offer excellent income generating opportunities that are ideally suited to missions. They offer a model where Christian schools can provide Christian education and values, and generate income at the same time.

Similarly, hospitals and dental practices can treat the poorest of the poor for free, but also generate income from the emerging Indian middle class, which has the means to pay for hospital services. As with Christian schools, Christian-owned hospitals can serve the Lord and generating income that can be used for missions.

It is no secret that India is particularly blessed in its IT expertise, with many innovators, entrepreneurs and can bear much fruit, and I have been involved with initiatives that have proved amazingly successful. For example, in a period of just 18 months a particular micro-finance project in North India secured 64,000 customers and significant and material surpluses. The beauty of micro-finance is that Christians can run projects that create income and raise people out of levels of poverty through employment.

There are huge opportunities to harness business to create income for

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businesspeople harnessing technology for business. Imagine that resource and knowhow being used for kingdom work!

It is clear that India's world-renowned IT expertise creates many avenues for funding missions. During my recent visit to Bangalore I helped to initiate a networking initiative for business professionals. Such networks can serve as incubators for business ideas to be aired, critiqued and developed. Christian Indian business exchanges can help Christian business professionals to exchange their expertise, knowledge and contacts, with the joint aim of generating income for missions.

Micro-finance is another area that

missions, and I recommend the book, The Fortune at the Bottom of the Pyramid, by the late Indian professor C. K. Prahalad.

One of the points he makes is that by investing in the poorest of the poor and building relations with those communities, you can help them to build their local economy through buying and selling, despite the fact that it might involve relatively small amounts of money. If many people are involved in the transactions, the sheer scale of the business can bring returns to the community.

We need to pray and seek discernment to find the right market opportunities that will both help people and generate income for missions.

### **Culture of Generosity**

The mission of the newly established Lausanne Resource Mobilization Working Group (RMWG) is to enable the global church to discover, develop and deploy God's resources for world evangelization.

Our vision is for a global culture of generosity and effective stewardship of God's resources. With this in mind, we are working to develop platforms to help connect urgent needs with Kingdom resources and, in so doing, to mobilise support for world evangelization. We believe there is a need and an opportunity to share resources such as knowledge, expertise and best practices, through training, seminars and workshops including ones that utilize online collaboration and multimedia.

But first, there is a need to combat barriers to generous giving and effective stewardship. One of the aims of the RMWG is to identify these barriers to help unlock the resources of both the rich young ruler and the widow and her mite.

Barriers to giving include a poor understanding of the Biblical commands to give, an inadequate understanding of the needs among ministries, the lack of information on opportunities to give, and sometimes a suspicion that the resources are not well utilized.

Our poor understanding of the Biblical command to give is reflected by the fact that from the \$18.2 trillion earned annually by 2.2 billion Christians across the world, the current level of global giving to the church is less than 2.5% of income - well below the basic tithing levels. Global mission income makes up only 5% of this already low level of giving to the church, such that the sum spent on missions is only \$23bn.

#### **India's Contrasts**

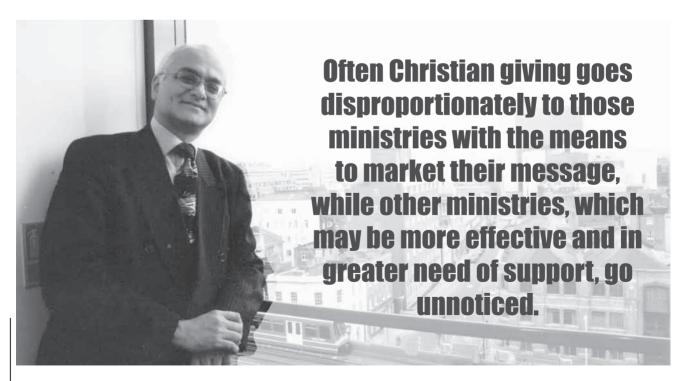
Current low levels of giving are also reflected in the extremes of wealth

and poverty that we observe today, something that needs transnational and transcultural cooperation. These extremes persist not only between developed and developing countries, but within them as well.

There are Indian Christian ministers who own huge amounts of personal assets but still appeal through powerful marketing methods for more.

The average grass root evangelists and pastors in India who work in the tribal jungles and Dalit slums are paid \$50 a month! Some of this is a result of the lack of information on opportunities to give. Often Christian giving goes disproportionately to those ministries with the means to market their message, while other ministries, which may be more effective and in greater need of support, go unnoticed.

Indeed, the visibility of some wellsupported ministries may lead some to conclude that their giving is not necessary or, worse, that their gifts are not spent effectively. Still others may despair, concluding that the needs are



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so vast that our giving does not seem to help or may even make matters worse.

The RMWG is planning sessions for the Cape Town 2010 Congress (16th to 26th October 2010) that will seek to highlight, explore and address issues. We will share information on levels and patterns of global giving in different parts of the world, present innovative case studies of effective resource mobilization, and talk about how we can inspire Christians in our churches to give generously as a heart response to Christ's generosity to them.

#### **Technology Revolution**

The technology revolution, which has brought the web, social networking and mobile communications, provides unprecedented opportunity to eliminate the sorts of barriers we have been discussing, and enable truly global engagement and collaboration within the body of Christ.

We believe that strategies that mobilize the many to give whatever little they can are more sustainable for the church and world mission, and have the potential to release far more resources, than just relying on a few who give a lot.

The Obama presidential campaign showed how thousand of donors giving smaller gifts helped mobilize literally hundreds of millions of dollars for his political campaign. Imagine what we could achieve by using something similar within the body of Christ! We support the use of technology to mobilize resources in this way and are encouraged to see that many Christian organizations have already been successful in harnessing technology.

For example, one evangelical organization that is leveraging technology at a very high level, in the stewardship/charitable arenas, is National Christian Foundation (NCF). All of NCF's processes harness the web and sophisticated technologies to impact the kingdom from a financial stewardship standpoint.

As a result, in just the first three and a half months of 2010, NCF has managed over 6,800 transactions totalling over \$90m in contributions for thousands of givers. It also managed over 17,000 transactions totalling over \$125m in grants to fund Kingdom work all over the world. Virtually all of this activity is driven by the web and other related technology, and NCF is also investing several million additional dollars in 2010 to specifically expand how it leverages technology for the coming decade.

Among the other successful Christian initiatives are Kiva.org, a platform that brings online peer-to-peer transactions to the world of microfinance; and CharityWater.org, a fundraising platform for clean water, reaching the masses through a brilliant design and

aesthetic, multimedia tools and live Twitter festivals from communities with new wells.

Also worth noting is Durhamcares.org, a platform that highlights organizations that set outcome goals for themselves, and allow users to give directly to that charity, and/or if/when the charity hits their goals. Finally, MinistrySpotlight. org is an open platform that seeks to help Christ followers find ministries that match their passion, along with an expert blog section to help users learn about effective ministry approaches.

The challenges are not just for the rich but for all of us, because all are accountable for what they receive: whether donor or receiver. Among the serious challenges we face are the limits of our language and a theology that implies that the donor is superior to the receiver. This is a fallacy that needs to be addressed urgently and we need to work hard as Christians to remove such misconceptions.

If we are serious about moving the dial of giving from the current unacceptable levels of around 2%, we will need to move from the old paradigm of an ownership role to one that sees us all as stewards of God's resources.

We need to move from a culture which tithes (and we're clearly not all there yet) to a culture that sees everything as belonging to God. From a culture of giving just from income, to giving from income and assets. From legacy giving to giving while we're living. From accumulation and preservation to accumulation and distribution. We need to shift from the current culture of tipping to build a global community of believers who work together to fulfil the vision of a global culture of generosity and effective stewardship of God's resources to support world evangelization.

#### **Holistic Biblical Stewardship**

To make these seismic shifts in our thinking and behaviour, we need to rediscover that Biblical stewardship is holistic and missional, embracing every area of life and every vocation in the context of Christ's total Lordship.

I am grateful to my friends at the Stewardship Council for producing the NIV Stewardship Study Bible which serves as a Bible study tool, a devotional aid, and a year-long course in the theology of stewardship and generosity, all wrapped up into one tremendous resource. Resources like this so vividly remind us that scripture is filled with God's acts of mercy and grace: generous acts of a loving God. One profound implication is that financial generosity cannot be untangled from a broader understanding of generosity.

Since all of life, not just his grace

and mercy, are acts of generosity on God's part, issues of giving can scarcely be separated off from this broader understanding of stewardship: that is, God's ownership of all things and our effective management of that which has been entrusted to our care. Ministries will become sustainable for the long term when God's people recapture the vision of holistic Biblical stewardship; understanding that God's generosity touches every area of life.

## Our Challenge and Our Hope

We need to remember that the past fifty years have seen incredible successes in the worldwide church. We have experienced the growth of the house church movement in China and the spread of the Gospel in Africa. India has seen an impressive move of God with generous, praying, missionary communities such as the FMPB, the Mizos and many others. In our lifetime, God has stirred the body of Christ to

work in unity across the denominations for the sake of the Gospel.

Lately, we are starting to see the beginnings of a revival of generous giving in the hearts of believers, stirred by the Holy Spirit, with technology at our disposal which can enable both the rich young ruler and the widow with her mite to give to kingdom work.

Imagine if the hearts of Christians around the world were recaptured by the self-giving example of Christ's love, poured out for us on the cross? What might that kind of radical Christian giving look like, reflected in the world today? How much more effectively would the church serve the world if our Christian unity translated into sustainable, collaborative ministry ventures? This is our challenge, and this is our hope.



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