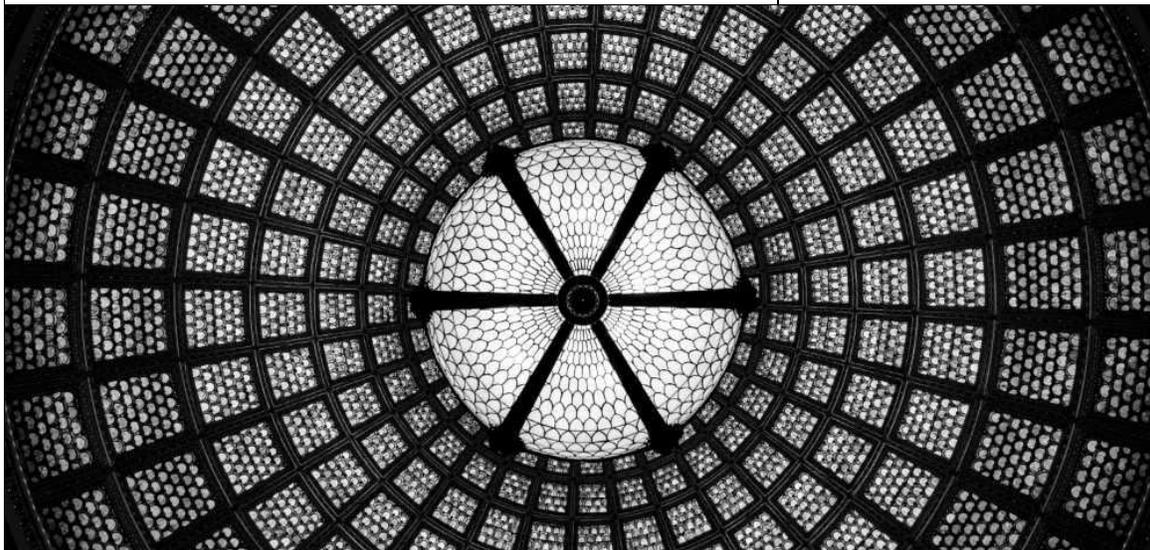




June 2017

Supporting Your Journey



Finding the Right Business for Your Loan

The 1K Bible Study drew ten active participants for five sessions at Napa Valley Lutheran Church (NVLC) in Napa, California. The Church council approved the program and made \$5000 from the congregation's endowment available to loan to a small local business. NVLC is committed to serving their community. Immigrant households make up 26% of the community. The group decided to connect with and support a business owned by a recent immigrant.

When Alberto Fuentes received a no-interest loan from NVLC, he was overjoyed. Mr. Fuentes is the owner of the MagaToner print shop in Napa and a recent immigrant from Mexico. He said to the group that interviewed him, "I feel like it's my birthday." None of the banks in town would extend him credit. He used the capital to increase his inventory so he could take on larger print jobs. He wrote this note of thanks to the congregation.

My experience in finding the Lutheran Church has been a blessing for several reasons: I have been blessed to meet many people who have given me their love, patience, and friendship without knowing me. I have received financial support for my small business under these same values - trust, advice, and always thinking of approaching clients without expecting anything in return but that my business grows.

What's missing from this story of neighborly love and small business growth is the two-year interval between finishing the Bible study and finding Mr. Fuentes. Many congregations get stuck at this point. They want to use their microloan to reach out and be a positive force in the community, but don't know where to start.

1K Churches Monthly Calls

The Criterion team hosts monthly calls to support the 1k journey. Led by Rev. Phyllis Anderson, these informal calls are a time for participants to share insights, ask questions, and support each other. There is no need to RSVP, you are very welcome to just join us at the appropriate time and date by dialling 641.715.0875 using participant code 324443.

Call schedule

June 28, Wednesday,
4:00-5:00 PM ET
July 20, Thursday,
11:00-12:00 AM ET
August 23, Wednesday,
11:00-12:00 AM ET



Photo of Mr. Fuentes and his family with members of NVLC

The faithful folks at NVLC made excellent use of this in-between time. They organized their implementation committee and recruited a leader with great organizational skills, whose family owned a small business. They met regularly to pray, to strategize, to clarify the terms of the loan they were offering, to learn more about their community and about themselves. It was painful for them to realize how few connections they had with the community they wanted to reach. Their early attempts to approach a couple of business owners they had patronized did not pan out. All the time they were discovering new community resources and experimenting with ways to make connections beyond their close-knit congregation.

In the end, partnering with the Napa Valley Hispanic Chamber of Commerce brought them together with Alberto Fuentes. They reached out to the Chamber because they knew it had a relationship with the Latino immigrant community in Napa. The Chamber was at first surprised and then thrilled to discover that there was a church in their town that wanted to strengthen small businesses. They provided translations services. They met with the church group to discuss cultural difference that might be barriers. They recommended Mr. Fuentes, whom they knew and trusted, and sent one of their members to support him when he interviewed for the loan.

Participating in this program not only helped Mr. Fuentes with his business, but also changed the members of the congregation as they grew to further understand and appreciate their community. The story continues as Mr. Fuentes repays the loan and the congregation supports him with their patronage, their friendship, and their prayers. While finding the right business was sometimes frustrating, it was also happy, productive, and life changing. In their final report to the congregation, the group said: *In our three years of study, action and reflection, this group has grown in its appreciation of how God works through the economy and how we can serve the community and bring about desired social change through the ordinary means of investing in small, local business aligned with our values.*

Chocolate for Stories!

It's encouraging to hear about the experiences of congregations like Napa Valley Lutheran Church as they discover God's economy through 1K Churches Bible study and micro-loan program. It's also helpful to learn from congregations who had obstacles to overcome, would do things differently next time, or have advice to share. We want to hear the stories of your congregations. We invite you to send a story from your congregation's experience with 1K Churches to info@critterioninstitute.org.

Include your contact information, and you will receive a small thank you gift of free-trade chocolate.

About 1K Churches

1K Churches Bible study and loan program provides a new way for local congregations to advance one of their mission priorities through finance. Based on their study and reflection on God's economy through a five-week Bible study, the congregation makes a small loan to a small business in their community related to their mission concern. In the process, they form a new relationship with a local business owner, participate in the benefits the business offers the community and experience the power of using finance for good.

1k Churches is a program of **Criterion Institute**, the leading think tank focused on finance as a tool for social change. For more information go to www.criterioninstitute.org.

All the materials and staff support are offered at no cost to congregations.

You can [download all 1K Churches materials here](#) or by visiting the Criterion Institute website.

God, Creator of All that is Known and Unknown

God, Creator of all that is known and unknown, seen and unseen,
be present with us this day.

Be present we pray so that we might know how to be present.

We come to this table as we come to every table, seeking, hoping,
scared, amused, joyful, broken, dancing, dying, singing, sleeping.
All at the same time.

Help us to be present to our knowing and unknowing, to our sight
and our blindness.

Help us find our way through.

God, Creator. Thank you for opening your world to the possibility of
co-creation.

For the grace that passes all understanding in which we participate
in creating your world here.

Your government,

your economy,

your railways,

your fields of grain,

your bank accounts,

your cell phones,

your cities and towns,

your systems that bind us into relationship with each other,

so we can be in relationship with you more fully.

Grant us hope and faith and trust as we seek to be in new and
transformed relationships with you and with each other.

In your name, and in the name of your son who died for us and in
whom we find life.

Prayer written by a 1K Churches Participant

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