



1K CHURCHES BIBLE STUDY

FACILITATION GUIDE

Brought to you by:

CRITERION INSTITUTE

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INTRODUCTION

Welcome to 1K Churches. You are part of a growing community of churches building economic relationships in their communities by making small loans to local micro-businesses. Criterion Institute has prepared these materials in collaboration with friends in churches across the country and invites your participation in this great adventure.

The purpose of this guide is to help you and a small group of participants study scripture and reflect together about how God is calling you and your church to act as economic beings. The sessions will introduce you to five different Investment Pathways for making your small loan to a small business in your community.

Other documents that complement this resource include: the 1K Churches Getting Started Guide, 1K Churches Participant Guide, various 1K Churches Loan Implementation Guides, and collections of stories and prayers from participating congregations. These are available at the Criterion Institute website (www.criterioninstitute.org).

Throughout this guide, you will be invited to use your own creativity to adapt this resource to meet the needs of your group. We encourage you to share your innovations with us at info@criterioninstitute.org, so that we can learn with you and pass on the best ideas to other groups through our 1K Churches Newsletter. You may subscribe to this free newsletter at the Criterion Institute website.

This Bible Study Facilitation Guide assumes:

1. You have a group ready to reflect together on their economic relationships in light of their faith and to make a loan at the end of the study. This could be a group gathered specifically around this topic or an ongoing study group in your congregation that has taken up the topic.
2. You have scheduled at least five sessions of sixty to ninety minutes each. Some congregations have experimented successfully with alternative formats, including one-day retreats and on-line platforms. However you organize the sessions, it is important to schedule ample time for reflection and discussion.
3. You have identified an amount of money to invest between \$500 to \$5,000.
4. You have identified a ministry concern to focus your conversations and to eventually direct your loan. We have named some common mission concerns, and you are welcome to name others: Economic Development, Immigration, Veterans' Issues, Creation Care, Racial Justice, Children and Youth, Food/Hunger, Prison Justice, Gender and Women's Issues, Elderly and Aging Concerns.
5. These resources provide a starting point based on the experience of many congregations. You are also free to adapt them to meet the particular needs and interests of your congregation.

OUTLINE OF THE SESSION

Each session repeats several core elements. As you navigate through the material with your group, you may decide to put more emphasis on one section or another.

OPENING AND CLOSING PRAYER

We have included opening and closing prayers, most of which have been written by leaders across the 1K Churches community. Please feel free to write and use your own prayers

DEEPENING THE COVENANT

There are a wide range of groups participating, from youth groups to small groups who have been meeting for decades, to strangers across traditions experiencing this together. We encourage you to use the practices of your community to come together and build trust in the group. We have offered a few thoughts for ways to build a safe space to have a conversation about money. At the end of each session, we have offered a question for the group to reflect on and to share their reflections at the beginning of the next session.

TEXT AND COMMENTARY

We have organized the Bible Study as a journey through the Christian story, starting with Creation. As you explore these familiar passages of scripture, we hope you will be prompted to read them with new lenses and discover what these pillars of the Christian faith have to teach us about how we can live faithfully in our economic relationships.

SESSION 1: CREATION. Economy as a household of relationships set in motion at the birth of humanity

SESSION 2: SIN & ALIENATION. How the brokenness of our economic relationships can signify alienation from God and neighbor

SESSION 3: SALVATION. Embracing grace and releasing power in economic relationships

SESSION 4: SANCTIFICATION. The continual work toward justice in the economy

SESSION 5: LIVING HOPE. The hope and freedom to develop faith-filled economic relationships

If these texts do not resonate with your tradition, please shift the language and the interpretations so that they fit with your understanding of the Christian faith. We also encourage you to share your comments and the resources you create so that they can be helpful to others.

This section ends with optional quotes that can spark additional thoughts and reflections.

ECONOMIC REFLECTIONS

The transition from biblical reflection to a conversation about our economic lives and relationships begins with a discussion of the question, “What’s at Stake in Discovering God’s

Economy?” This section provides examples and discussion questions that build on the theme of the session.

Each session introduces one of the five Investment Pathways supported by the 1K Churches initiative. Among the handouts for each session in the Participants’ Guide of the Bible Study is a summary of the Investment Pathway with the key characteristics of the loan.

SESSION 1: CREATION Investment Pathway: Angel Investor

SESSION 2: SIN & ALIENATION Investment Pathway: Mission Partner

SESSION 3: SALVATION Investment Pathway: Peer Lending Host

SESSION 4: SANCTIFICATION Investment Pathway: Justice Partner

SESSION 5: LIVING HOPE Investment Pathway: Public Witness

This section ends with a set of questions designed to connect each Investment Pathway to your community and your mission concern.

CLOSING

The closing section of each session gives participants time to reflect on the whole of the conversation, to weigh the proposed Investment Pathway in light of this session and the whole Bible Study, and to consider a question for individual reflection between now and the next session.

VIRTUES (OPTIONAL)

We have also provided a set of virtues, with biblical texts that can inform your thinking for the week. These can be used in the group conversation to deepen discussion or taken home for the participants to consider during the week.

SAMPLE TIMING FOR THE SESSION

Within your own setting, you may place priority on one piece of the conversation or another. The following sample timing is intended as a guide.

Opening (10 min)

Prayer

Building the Group Covenant

Biblical Reflection (20 min)

Reading the Text and Commentary

Discussion

Economic Reflection (20 min)

Discussion of “What is at Stake?”

Review of Investment Pathway

Imagining the Pathway in your Community

Closing (10 min)

Weighing the Pathway

Prayer

Early sessions are likely to be weighted toward making introductions, building the covenant group, and linking the study of biblical texts to economic relationships. The focus is likely to shift toward Economic Reflections later as you prepare to make decisions between the different models.

ASSUMPTIONS THAT SHAPED THE DESIGN

This Bible Study is rooted in a decade of conversations about faith, economics, and finance among church people. That experience has shaped how we imagine the conversations will go as groups work through the Bible Study. We want to be explicit about our assumptions.

Some of those assumptions are:

1. WE CAN CHANGE THE CURRENT SYSTEMS

We tend to describe our economic systems as though they are outside of our control and unchangeable. We talk about economic forces, upturns, and downturns as if they are naturally occurring phenomena. In fact, the rules of these systems are created by humans. And, since we made them up, we can make up something different. We started the Bible Study with Creation, because we wanted to create a space for openness and discovery. We wanted to spur imagination about what is possible rather than reinforce the belief “but that is how it works.”

Old Testament scholar Walter Brueggemann reminds us: “The prophet engages in future fantasy. The prophet does not ask if the vision can be implemented... The imagination must come before the implementation. Our culture is competent to implement almost anything and to imagine almost nothing... It is the vocation of the prophet to keep alive the ministry of imagination, to keep conjuring and proposing alternative futures.”

2. PEOPLE HAVE A GOOD BIT OF ANXIETY ABOUT MONEY

In the first session, we ask people to tell their family stories about money. This will surface a range of emotions and perspectives about debt, fairness, poverty, and many, many other things.

You will notice that in the Bible Study we use the language of economic relationships. We don't have a relationship with money, not really. We have relationships with people that end up being shaped by the economic nature of those relationships. For that reason, we ground these reflections on economics and faith in a conversation about relationships. The focus on

relationships helps us think our way out when we get trapped in our ideas and emotions about money.

3. CONVERSATIONS ABOUT ECONOMICS BECOME IDEOLOGICAL, QUICKLY

We all have strong opinions and complicated emotions about money and economics, formed from family history and reinforced by the church or a recent news article or our professional work or personal experience. Here are a few examples:

- This is the fault of the individuals who don't try hard enough (or are greedy, or are corrupt).
- This is all about the government's failure.
- This is only going to be fixed by ending capitalism (or ending communism).

Economics is an ideological minefield. The purpose of this Bible Study is to take people back to the scripture and use that as a way to expand our imagination of how God is calling us to create economic relationships.

4. MANY WILL NOT FEEL WELCOME AT A TABLE WHERE FINANCE AND INVESTING ARE DISCUSSED

There are many who are uncomfortable in conversations about finance and investing because they have been culturally excluded due to their gender, class, or race. And many of us have family history or ideological biases which keep us from entering the conversation with a trusting spirit.

There are a variety of good practices for opening conversations. Be sensitive to the resistance in the room. Allow for silence. Break up the dynamics by putting folks in pairs or keeping the group together as needed to move the conversation forward. These practices are particularly important to ensure people continue to feel welcome in this conversation. It is important to ensure that those more confident about economic language and terms do not dominate the conversation and shut down others who have a different way of exploring the conversations or a different imagination.

Imagine for a moment the all-knowing business person who dominates the conversation "explaining" how things work to others. How can you shift the conversation dynamic so all voices matter? The insights from the ones who don't "know how this works" may be the source of the greatest theological imagination for the group.

5. WE TEND TO FOCUS ON THE TRANSACTION OR IMPLEMENTATION IN OUR ECONOMIC CONVERSATIONS

How do you bring the conversation back to theological reflection? We don't have a lot of practice in congregations incorporating conversations about theology and faith into exploration

about our economic relationships. Quickly, we seek to make the economic conversation practical and tangible. The goal here is to continue to make ties between our theological imagination and our ability to imagine God's Economy in our own lives. It will take some discipline.

The 1K Churches Implementation Guide will provide more detailed information about selecting local businesses and actually making the loan after the Bible Study is completed and you are ready to take those steps.

In closing, we want to thank you for your courage and leadership in taking on this work. You can always reach a criterion staff person with your questions or comments at info@critterioninstitute.org. We welcome you to this conversation and hope that it helps as you seek to discover signs of God's Economy in your own lives and in the life of your community.

And, may the peace of God that passes all understanding keep your hearts and minds in the knowledge and love of God and His Son Jesus Christ. Amen

HOUSEHOLDS OF GOD'S ECONOMY

SESSION 1: CREATION

In this session, you and your group will explore the familiar story of human origins from the book of Genesis in order to understand how our economic relationships reflect what we believe. The story of creation in Genesis presents a picture of what we might call God's Economy. The principles of stewardship, productivity, responsibility, collaboration, and fruitfulness that are ingrained in the word from God to humanity in the creation story are also essential for economic relationships.

PREPARATION

- Review the Getting Started document. If possible, have clear decisions about the group's mission concern and the amount of loan capital available
- Print copies of the Group Guidelines handout
- Print Overview of 1K Churches Campaign handout
- Print copies of Text and Commentary: Creation
- Print copies of Investment Pathway: "Angel" Investor. We recommend reviewing the pathway in advance, so you are familiar with it prior to the group's meeting
- Print copies of Investment Pathways reflection grid (if you want to use this for collecting reflections on each pathway week to week)
- Review Association for Enterprise Opportunities 2013 report: Bigger Than You Think: The Economic Impact of Microbusiness in the United States. This paints a rich picture of our main street businesses.
- Print Executive Summary from Bigger Than You Think

OPENING: PRAYER

Pray this prayer or one of your own:

O Most Generous One,

You who give us all that we need, deepen in us a greater awareness of our call to be in communion with you and all Creation. Help us to know that all is Gift and be with us as we discern ways to share your gifts with others. Compel us to respond in a way that is as generous as your invitation to be in relationship with you.

Guide us in knowing our call and our work together in the building up of your Community.

Amen.

OPENING: BUILDING THE GROUP COVENANT

These guidelines are intended to foster a trustworthy community in which people will feel free to explore sometimes highly charged ideas about money as you all learn together.

GROUP GUIDELINES

In small groups, we offer each other the gift of sacred listening. We sit in a circle and remember that the Holy Spirit is present at the center of our circle as our guide. Here are a few guidelines that can help these conversations be safe and meaningful.

- **Everything we do in small groups is by invitation.** Participate authentically, honestly at whatever level feels right. You do not have to talk. Sometimes people actively participate by listening.
- **Confidentiality.** Everything that is shared in small groups stays in small groups. It is fine to talk about whatever insights you had about yourself. Please do not share what others spoke about.
- **When we speak, each of us will tell our own truth – even if it feels hard, impolite, and/or challenging to ourselves or to others.** The key to telling the truth respectfully is to focus on our own responses/stories.
- **Use “I” statements.** This helps to keep the focus on ourselves, in telling our own truths.
- **No “Cross Talk.”** Allow each person to complete what they are saying before jumping in. When you speak, focus on what came up for you or your own insights.
- **Resist the urge to “fix, save, rescue, give advice, set each other straight.”** When others are speaking, we set aside the need to offer a brilliant response. We simply listen to the other person, trusting each person’s “inner teacher” to hear the wisdom he or she needs.
- **Silence is OK.** Silence provides an opportunity for us to reflect on what is being shared and to listen for what may be bubbling up from within.
- **Notice if you are talking a lot or not at all.** We want to make room for everyone in the group to have an opportunity to share their responses to the material. If you have already spoken, try turning your attention to listening. Conversely, if you have been focusing on listening, see if there is any response that you want to share.

Introduce participants. Each of us first learned about money in our homes of origin. Invite people to introduce themselves by telling a family story about money.

If there is time, it would be helpful to ask each participant to talk about what drew them to this study of faith and economics. What might they expect from this study?

Alternative introduction question: How do you understand your call as an economic being? Note: this question is often best answered without a long explanation of the question. Simply state the question and have people find their own way into an answer.

BIBLICAL REFLECTION: TEXT

Read Genesis 1:26-28 together.

Then God said, 'Let us make humankind in our image, according to our likeness; and let them have dominion over the fish of the sea, and over the birds of the air, and over the cattle, and over all the wild animals of the earth, and over every creeping thing that creeps upon the earth.'

*So God created humankind in his image,
in the image of God he created them;
male and female he created them.*

God blessed them, and God said to them, 'Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.'

– Genesis 1:26-28

BIBLICAL REFLECTION: COMMENTARY

Humanity was created, male and female, in the image of God and assigned the task of caring for the creation, its resources, and the living things that inhabit it. To be made in the image of God means that humanity is endowed with the power and ability to take responsibility for all living creatures of the earth and their survival. In addition to the command to be fruitful and multiply, the first humans were expected to be collaborative as well as active and creative in their management of the earth.

The creation of the first 'household' of Adam and Eve is the beginning of God's Economy. This first 'household' was instructed to work together with all of creation to 'fill' the newly created earth. Humanity's mantle to 'have dominion' over the earth signals a structure of relationships committed to collaboration and interdependence as well as productivity and stewardship. In the second chapter of Genesis, the intimate connection between the human beings and creation is embodied in the assignment to name all the creatures of creation and "whatever the man called each living creature, that was its name." (Genesis 2:19b)

In the New Testament, the Greek word for house is *oikos*, from which we also get the words economy and ecumenical ("all in one house"). Theologian Sallie McFague has brought this image of 'household' from the Genesis story in our present experience in a creative way. "We need to learn 'home economics,' the basic rules of how our garden home can prosper — and what will destroy it. Most simply, these house rules are: "Take only your share, clean up after yourself, and keep the house in good repair for others." The image of 'home economics' helps us imagine how we might reclaim our economy as a system of relationships in the image of God.

DISCUSSION QUESTIONS

- What does it mean to you to be made in the image of God?

- How does the intimate act of ‘naming all creatures’ change your understanding of what it means to ‘have dominion’ over the earth?
- If ‘God’s Economy’ begins with the ‘household of Adam and Eve’, what can this tell us about how we should work together to manage our economic relationships?
- We often talk about rules of the economy. How does your understanding of these rules change if they are rules of households linked together in creation?

FURTHER REFLECTION

As time allows, invite further reflection on our participation in God’s Economy in relation to these quotations.

While I know myself as a creation of God, I am also obligated to realize and remember that everyone else and everything else are also God's creation.

- Maya Angelou

Man is endowed by nature with organic relations to his fellow men; and natural impulse prompts him to consider the needs of others even when they compete with his own.

- Reinhold Niebuhr

The prophet engages in future fantasy. The prophet does not ask if the vision can be implemented... The imagination must come before the implementation. Our culture is competent to implement almost anything and to imagine almost nothing... It is the vocation of the prophet to keep alive the ministry of imagination, to keep conjuring and proposing alternative futures.

- Walter Brueggemann

ECONOMIC REFLECTION: WHAT IS AT STAKE IN DISCOVERING GOD’S ECONOMY?

We often think about the economy as a set of abstract distant forces. Corporations. Wall Street. The Banking System. The Market. In this section, participants are invited to reimagine our economy from the perspective of the microbusiness, a business with fewer than five employees. These are the businesses on our street and in our homes.

According to a recent report from the Association for Enterprise Opportunity, 92% of businesses in the United States have fewer than five employees. It is the single mother, head of household who starts a small craft business to supplement income from her part time job. Or the plumber with two employees.

Review the Executive Summary of AEO’s report Bigger than You Think. Invite the group to share any reflections on what in the data surprises them.

This discussion may take many directions. In the end, the intent is to build on our biblical understanding of “household” in order to imagine the kind of economic relationships that would help us manage or steward God’s Economy.

- Invite the participants to tell stories of microbusinesses they are familiar with. Does the congregation have relationships with any of these microbusinesses?
- Reflect on the ways that these small businesses are the economic ‘households’ of today.
- If you imagine our economy as a collection of microbusinesses, rather than abstract forces or big corporations, does that change how the text from Genesis informs our discussion?
- An economy depends on relationships of trust. How might the biblical image of ‘household’ from the creation story of God’s Economy inform how we build economic relationships?

INVESTMENT PATHWAY: “ANGEL” INVESTOR

The 1K Churches campaign includes five Investment Pathways through which congregations can make loans to microbusinesses in their community. As this is the first Investment Pathway discussed, you may want to take a moment to remind the group of a few fundamentals:

- What is the amount of loan capital available to the group?
- What is the source of that capital?
- What is the mission concern for the group?

There is no one Investment Pathway that is better for one kind of mission concern, or one kind of business, or one size of investment. Nor is there a single right answer for what Investment Pathway will fit your community or the business needs in your community. Therefore, you can encourage the group to continue to focus on the Investment Pathways in light of the text and the theme for the week. The final choice will likely be more about how you want to explore building economic relationships, in light of reflections on your faith.

Hand out the overview on Investment Pathway: Angel Investor. Give the group some time to review how it works and ask questions.

Note: Since this is the first session, there is potential for the group to get bogged down in the details. It is important to keep the conversation exploratory rather than seeking to explain away each concern.

The “Angel” Investor model is the most direct of the Investment Pathways. It is a relationship between an individual business and you as the lender. It highlights the intimate connection of many economic relationships and how we build those trusted relationships.

As an “Angel” Investor, your group makes a direct investment in a business in your community at a point of opportunity, creating a reciprocal relationship of lending and repayment. There are many ways a loan can make a difference to a business. They may want to purchase a new piece of equipment or simply have the capital available in their checking account to build their credit and avoid bank charges. You can choose a person whom you either know well or who is recommended by a community or social ministry organization. You make the loan decision based on the person’s character rather than a credit score. The

direct and intimate nature of this path allows for the joys and challenges of meaningful economic relationship building to be experienced by both the congregation and the business owner.

There is an intimacy to this model for investing which is like the ‘households’ of God’s Economy. It is about being in a direct personal relationship with the business owner and potentially their family, their workers, their customers. What are the characteristics of that relationship that would matter? What are the risks in that kind of relationship? What are the benefits?

Discuss. What would be important to you, individually and to the congregation, as you think about building this kind of relationship? If you imagine the “Angel” as the one who is invested in rather than the investor, how does this shift your understanding of this Investment Pathway?

IMAGINING THIS INVESTMENT PATHWAY IN YOUR COMMUNITY

Reflect on the mission concern of the group in light of this Investment Pathway.

The following questions can prompt that discussion.

- What types of local businesses or business owners would reflect the mission concern that you have committed to?
- Are there microbusinesses that serve the congregation that might be strengthened by your investment support?
- What kind of relationship with the community that does not currently exist might be created through an “Angel” investment?
- How would you start or initiate a relationship with a microbusiness in your community? What kind of invitation could you imagine? How would you begin a conversation?

IN CLOSING

WEIGHING THIS PATHWAY

At the end of the Bible Study, the group will be asked to choose one (or potentially more) of the Investment Pathways. Encourage participants to document their initial thoughts about this pathway. A handout is included for use in each session to capture these thoughts.

- When do I most clearly feel a connection between my own household and the economic life of my community?
- What possibilities does the Investment Pathway create for your mission focus?

QUESTION FOR REFLECTION

As you close the conversation for the day, pose this question for reflection between now and the next session.

When do I most clearly feel a connection between my own household and the economic life of my community?

Suggest that participants keep a journal of thoughts and experiences around the theme and questions of this session.

CLOSING PRAYER

Pray this prayer or one of your own:

O God our Creator, you made us in your image and gave us the command to work together to reproduce and sustain our world. Help us to see and to treasure the divine in each other. Help us to honor your image and build relationships that are productive, just, and fair.

OPTIONAL ACTIVITY: VIRTUES

If you have time, you might call attention to the virtues that are connected to this particular investment strategy. Invite the participants to reflect on the following virtues in the class or during the coming week in relation to their new understanding of God's Economy and the particular mode of 'angel investing' in microbusinesses in the local community.

Hope: *Expressing belief in the businesses potential for success.*

Then he told this parable: 'A man had a fig tree planted in his vineyard; and he came looking for fruit on it and found none. So he said to the gardener, "See here! For three years I have come looking for fruit on this fig tree, and still I find none. Cut it down! Why should it be wasting the soil?" He replied, "Sir, let it alone for one more year, until I dig around it and put manure on it. If it bears fruit next year, well and good; but if not, you can cut it down."

– Luke 13:6-9

Reciprocity: *Building a relationship based on open communication and mutual agreement. Both parties in the relationship have the potential to be angels to each other.*

Do not neglect to show hospitality to strangers, for by doing that some have entertained angels without knowing it.

– Hebrews 13:2

Solidarity: *Recognizing that we all need help, standing alongside the entrepreneur at a point of opportunity, willing to take a risk.*

If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it.

– I Corinthians 12:26

THOUGHTS ON INVESTMENT PATHWAYS

Jot down your reflections on each Investment Pathway. What are the challenges and the possibilities presented by each?

| | |
|-------------------------|--|
| ANGEL INVESTOR | |
| MISSION PARTNER | |
| PEER LENDING HOST | |
| JUSTICE PARTNER | |
| PUBLIC WITNESS | |

BIGGER THAN YOU THINK

The Economic Impact
of **Microbusiness**
In the United States

Microbusinesses
represent

92%

of all U.S.
businesses



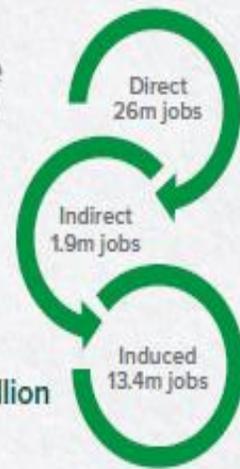
The
Ripple
Effect

Direct
26m jobs

Indirect
1.9m jobs

Induced
13.4m jobs

41.3 Million
Jobs



Microbusinesses are
defined as enterprises
with fewer than five
employees, including
the owner



AEO Association for
Enterprise Opportunity
THE VOICE OF MICROBUSINESS

BIGGER THAN YOU THINK:

The Economic Impact of Microbusiness
in the United States

*Ninety-two percent
of all U.S. businesses
are microbusinesses.*

Executive Summary

How great of an impact does microbusiness have on our new economy? A lot greater than many previously thought. As summarized in AEO's new report, *Bigger than You Think: The Economic Impact of Microbusiness in the United States*, microbusinesses are an increasingly feasible and attractive option to those for whom a precarious economy and mercurial labor market no longer serve. Beyond affording their owners freedom and flexibility to forge paths to job stability and self-sufficiency, these enterprises also wield an inherently boundless power to resuscitate America's employment and economic health.

In fact, data from AEO's earlier report, *The Power of One in Three: Creating Opportunities for All Americans to Bounce Back*, showed that "If one in three Main Street microbusinesses hired a single employee, the United States would be at full employment." This statement has taken the nation by storm, yet many did not fully recognize the transformative nature of U.S. microbusiness. AEO's current research details the potential of microbusiness by examining the characteristics of microbusiness types and exploring the ways in which microbusinesses can take advantage of non-standard work arrangements and recent technological advances.

As the U.S. economy evolves, microbusinesses are well-poised to capitalize on that evolution in our labor market and broader economy. While individually small in scale, as a whole, microbusinesses play a significant role. Ninety-two percent of all U.S. businesses are microbusinesses, and in 2011, the direct, indirect, and induced effects of microbusinesses on employment amounted to 41.3 million jobs, or 31 percent of all private sector employment. Direct sales and receipts and indirect and induced economic output of microbusinesses combined to result in an almost \$5 trillion economic impact. Correspondingly, microbusinesses contributed \$135.5 billion in tax and fee revenues to federal, state, and local governments.

Microbusinesses, defined as enterprises with fewer than five employees, including the owner, are the small businesses on Main Streets and cross streets all over this country and they cover the full gamut of economic activity. From the local dry cleaner to the online financial consultant or the contractor inspecting water pipes, microbusiness activity is everywhere.

BIGGER THAN YOU THINK:

The Economic Impact of Microbusiness
in the United States

*Ninety-two percent
of all U.S. businesses
are microbusinesses.*

Executive Summary

To better understand these 25.5 million businesses, AEO developed a typology to separate microbusiness owners into five categories, based on common business characteristics.

From newcomers, with no previous business experience and less than four years in operation, to full-timers with \$50,000+ in sales and receipts, microbusiness owners are committed to succeeding in business. The biggest group of microbusinesses includes owners who work full time, with less than \$50,000 in sales and receipts. These owners account for more than 30 percent of microbusinesses. The next largest type is full time, \$50,000+ in sales and receipts (28.6 percent) and part time, not primary income (25.8 percent). Another 10.9 percent of microbusiness owners were categorized as part timers whose microbusiness provided their primary source of income.

The characteristics of the newcomer type (younger median age, more likely to be women and people of color) reflect what we know about microbusiness: it can be an especially significant economic activity for those demographic groups that have not always shared fully in economic good times and have suffered most during times of recession and sluggish economies.

In today's economy, starting a microbusiness is often a necessary and increasingly viable option because of relatively low barriers to entry. For example, a college degree is not required, most business owners who utilize start-up capital, finance their businesses with personal savings, and all ages are represented in microbusiness, with a median age of 50+ for owners. Furthermore, median microbusiness wages are greater than – often double – the minimum wage level. Many microbusinesses do not offer traditional employee benefits such as paid holidays and retirement plans. However, non-quantifiable benefits, such as flexible hours, convenient locations, and alternative work options (such as telecommuting) may be quite advantageous to some owners and employees.

By their very nature, microbusinesses are flexible and resilient; moreover, microbusinesses create a variety of positive social impacts by providing income, wealth and upward mobility across racial, ethnic, and gender lines. Strategies to promote the expansion of successful microbusinesses can create greater equality and economic inclusion while seeding new businesses and jobs. Historically regarded as too small to count, microbusinesses are bigger than once thought of —and too important to ignore.

OUR ECONOMIC INTERDEPENDENCE

SESSION 2: SIN AND ALIENATION

This session will lead you and your group through an exploration of the temptations of Jesus in order to identify our modern temptations and the ways in which we miss out on the fullness of relationship with God and each other. Simply put, sin is separation from God. That alienation also separates us from one another. And when we are disconnected from the life-giving force of the Creator, we can also lose sight of our God-given purpose to manage the creation responsibly and live with our neighbors with respect and compassion.

PREPARATION

- Print copies of Text and Commentary: Sin and Alienation
- Print copies of Investment Pathway: Mission Partner. We recommend reviewing the pathway in advance, so you are familiar with it prior to the group's meeting
- Explore the Thrive.org website
- (optional) Prepare computer and projector to view the Thrive video together:
<http://thrive.org/thrive-pay-it-forward-loans-in-nicaragua/>

OPENING: PRAYER

Pray this prayer or one of your own:

*Spirit of the Living God
fall afresh on us.
Give us fresh eyes to see
the gifts you have given us
in our community and our congregations
and also to see the need and lack that persist among us.
Forgive us for the ways in which our blindness kept us from acting,
and give us fresh eyes to see
the connections we can create between our gifts and our needs.
Most importantly, give us fresh eyes to see ourselves and each other the way
you see us,
as your blessed and valued creations.
Amen.*

OPENING: BUILDING THE GROUP COVENANT

Welcome any newcomers. Give the group a couple of minutes to share any reflections, “aha” moments, or questions they may have had since the last session.

At the end of the previous session, the group was given the following question:

- When do I most clearly feel a connection between my own household and the economic life of my community?

Open a discussion of individual reflections on that question.

BIBLICAL REFLECTION: TEXT

Read Matthew 4:1-11 together.

1 Then Jesus was led up by the Spirit into the wilderness to be tempted by the devil. 2 He fasted forty days and forty nights, and afterwards he was famished. 3 The tempter came and said to him, 'If you are the Son of God, command these stones to become loaves of bread.' 4 But he answered, 'It is written, "One does not live by bread alone, but by every word that comes from the mouth of God."' 5 Then the devil took him to the holy city and placed him on the pinnacle of the temple, 6 saying to him, 'If you are the Son of God, throw yourself down; for it is written, "He will command his angels concerning you," and "On their hands they will bear you up, so that you will not dash your foot against a stone."' 7 Jesus said to him, 'Again it is written, "Do not put the Lord your God to the test."' 8 Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor; 9 and he said to him, 'All these I will give you, if you will fall down and worship me.' 10 Jesus said to him, 'Away with you, Satan! for it is written, "Worship the Lord your God, and serve only him."' 11 Then the devil left him, and suddenly angels came and waited on him.

– Matthew 4:1-11

BIBLICAL REFLECTION: COMMENTARY

In each of the three temptations, Jesus was challenged to use the enormous power and agency he had for purposes outside of God’s will. Similarly, when we are inclined to act against the purposes of God and creation, we may be tempted in three distinct ways:

1. Individualism: Jesus was tempted to use his power to meet his own narrowly defined physical needs and comfort by making bread out of stones. When satisfying our personal needs or thinking only about ourselves becomes the defining criterion for making economic choices and other decisions, we ignore human connectedness and interdependence at our peril.

2. **Irresponsibility:** Jesus was tempted to test God by acting irresponsibly. Being dependent on God for life and wellbeing should not be an excuse for taking unnecessary risks. The promise that ‘God will provide’ what we need should not be the occasion for imprudent action. Being faithful ‘household managers’ of God’s creation requires careful stewardship of resources and creative investing in one another.
3. **Idolatry:** Jesus was tempted to disregard God and worship Satan in order to increase his power and wealth. It is easy to be seduced into believing that more is always better, and the accumulation of wealth will keep us safe. Money becomes its own idol when we expect that it is the answer to every human need and longing.

Human life is limited, finite, and interdependent. We risk alienation from God and from one another whenever we disregard the reality of human interdependence or think that everything is possible. The fear of scarcity or that we will not have enough often prompts us to act in ways that alienate us from one another and so separate us from God. In one sense, our greatest sin is our unwillingness to acknowledge our interdependence and live with the limits of being human rather than a desire to be like God. There is an African proverb that describes human interdependence simply: I am well if you are well.

DISCUSSION QUESTIONS

- Jesus was tempted to use his power in ways that separated him from his purpose. In what ways are you tempted to disregard your purpose before God in order to feel secure?
- How do you understand sin in economic relationships? What are the ways that money separates or alienates people from each other?
- While we long for community and connectedness, it is still difficult to live with an awareness of our interdependence. What are signs of that difficulty in the decisions we make about money?

FURTHER REFLECTION

As time allows, invite further reflection on living interdependently in God's Economy.

Sin is the form our character takes as a result of our fear that we will be 'nobody' if we lose control of our lives. Moreover, our need to be in control is the basis for the violence of our lives. For since our 'control' and 'power' cannot help but be built on an insufficient basis, we must use force to maintain the illusion that we are in control.

- Stanley Hauerwas

The human, the animal, and vegetative life are mingled together and are fed by the same Creator. In an interdependent creation, there is no justification for domination. All things belong to God. The interdependence of all creation is undergirded by the God whose sovereignty is safety and whose care is always creative. This understanding of the interdependence of creation changes our assumptions about human stewardship.

- Herbert Anderson

ECONOMIC REFLECTION: WHAT IS AT STAKE IN DISCOVERING GOD'S ECONOMY?

Nobel Laureate Paul Samuelson has said this: "At the core of economics is the undeniable truth that we call the law of scarcity, which states that goods are scarce because there are not enough resources to produce all the goods that people want to consume." As long as this assumption about scarcity determines our economic beliefs and actions, we are trapped in patterns that further alienation. In what ways does scarcity or the fear of it define the use and abuse of money? What other fear-based assumptions rule our financial decisions?

In the previous session, we examined microbusinesses and their role in the economies of communities and nations. In this session, the focus is on the interconnectedness of life and of the economies that support a microbusiness. Sometimes when prayers are offered before a meal, there is an effort to identify and give thanks for all the people whose labor made the meal possible. That practice is a small but important gesture encouraging our awareness of the interdependence of all life. In a similar way, the investments we make may create new webs and relationships that promote abundance rather than scarcity.

How do we think about our economic relationships and how they create abundance in the world, not just for ourselves? When you purchase a pair of shoes, what are the networks that made that purchase possible and what connectivity did the purchase create among businesses, communities, government, consumers, and investors?

INVESTMENT PATHWAY: MISSION PARTNER

Hand out the overview Investment Pathway: Mission Partner. Review the details of the investment and open up discussion in the context of the text for the session and the question of what is at stake in discovering God's Economy.

As a Mission Partner, businesses repay the loan through donated goods and services to their community. You collaborate with a business in your community to accomplish an important mission concern. This collaborative model not only provides investment into a business, but also encourages businesses to invest in their communities. This path also integrates mission more clearly by directly determining who is ultimately being impacted by the church's investment. It is a great opportunity to multiply the effect of funds that already may be designated for charity.

Imagine a church donates \$1,000 to the local food bank every year. What if that congregation provided \$1,000 in loan capital to a local farm or a local food production business and they paid back the loan over the year, twofold, in donated food to the food bank? The business has use of the capital and the food bank gets \$2,000 in donated food.

This model is based on practices developed by the Thrive organization that works with businesses in developing countries. Pull up a video to watch together and discuss how this unconventional lending arrangement can happen in your context: thrive.org/thrive-pay-it-forward-loans-in-nicaragua/. One of the interesting things that Thrive has discovered over the years is that the businesses that got into the practice of donating goods and services continued to do so for years and decades after the loan was paid back.

In the "Angel" pathway, we focused on the intimacy of the relationship between the borrower and the lender. The terms of the Mission Partner pathway depend on and build a trusted relationship and promote interdependence. This pathway challenges us to see how our economic relationships create not just good for ourselves, but good in the broader community and abundance for the world.

This Investment Pathway challenges assumptions about how our communities are connected to businesses and their products and services. How does this Investment Pathway help you connect more deeply with the community?

IMAGINING THIS PATHWAY IN YOUR COMMUNITY

Reflect on the mission concern of the group in light of this Investment Pathway.

Brainstorm businesses with products and services that might contribute to the mission concern. For example, if you are focused on children, how could you invest in childcare businesses and ask them to give back to the community?

The following questions can prompt that discussion.

- What types of local businesses or business owners would reflect the mission concern that you have committed to?
- Are there microbusinesses that serve the congregation that might be strengthened by your investment support?
- Are there relationships with the community that do not currently exist that might be created through an investment that pays back and pays forward in this way?
- How would you start or initiate a relationship with microbusiness in your community? What kind of invitation could you imagine? How would you begin that conversation?

IN CLOSING

WEIGHING THIS PATHWAY

At the end of the Bible Study, the group is going to be asked to choose one (or potentially more) of the Investment Pathways to be able to make a choice. Encourage participants to document their initial thoughts about this pathway. We have created a handout that you can use session to session to capture these thoughts.

- How did the Investment Pathway help you think about your own economic relationships? Where did it resonate? Where did it challenge you?
- What possibilities does this Investment Pathway create for your mission focus?

QUESTION FOR REFLECTION

As you close the conversation for the day, pose this question for reflection between now and the next session.

- What are the characteristics of the economic relationships I most depend on?

Suggest that participants keep a journal of thoughts and experiences.

CLOSING PRAYER

Pray this prayer or one of your own:

*O God our Creator, you made us in your image and gave us the command to work together to reproduce and sustain our world. Help us to see and to treasure the divine in each other. Help us to honor your image and build relationships that are productive, just, and fair.
Amen.*

Or, if you can make time, have the participants each write a prayer in silence and have them read the prayer aloud to the group.

LIVING ABUNDANCE

SESSION 3: SALVATION

In this session, you and your group will focus on the good news of salvation. Salvation fundamentally means God's saving action in history and in our personal lives, by which God rescues human beings and the whole creation from all the forces of evil – sin, death, destruction, captivity, oppression – and assures them of the greater salvation that is to come. In economic terms, the gift of salvation counteracts the world's lie about scarcity with God's truth of abundance. It opens the way to creating more hospitable economic practices, reflecting God's economy.

PREPARATION

- Print Text and Commentary: Salvation
- Print Investment Pathway: Peer Lending Host. We recommend reviewing the pathway in advance, so you are familiar with it prior to the group's meeting
- Explore the Village Capital website, for more stories and examples of peer lending programs: vilcap.com

OPENING: PRAYER

Pray this prayer or one of your own:

*Lord, I take a deep breath. Releasing tension. Making room for You to move.
Pry open my hands, my fingers. Hands that cling tightly to coins. That cling out of fear, of greed, of security.
Relax my spine, my posture that I hold erect, out of pride, out of defense. Let me lean on others, for support, for inspiration.
Shimmy through my feet, my legs. Energize me to get out into your creation. To move, to explore, to no longer stay put.
Release my chest. Lift off my guilt, pain, shame. Add lightness and joy that breed gratitude
Open my ears. Help me hear your Spirit. In the laughter of children. In honest words. In the silence that you fill with Your presence.
Unclutter my mind. From the daily tasks and to-do lists. From the stresses and ruts where I'm stuck. To make room for imagination
Thank you for meeting us where we are right now. In mind, in spirit, and in body
To transform us and this world into Your Kingdom here on earth.
Amen.*

OPENING: BUILDING THE GROUP COVENANT

Welcome any newcomers. Give the group a couple of minutes to share any reflections, “aha” moments, or questions they may have had since the last session.

At the end of the previous session, the group was given the following question:

- What are the characteristics of the economic relationships I most depend on?

Open a discussion of individual reflections on that question.

BIBLICAL REFLECTION: TEXT

17 So if anyone is in Christ, there is a new creation: everything old has passed away; see, everything has become new! 18 All this is from God, who reconciled us to himself through Christ, and has given us the ministry of reconciliation; 19 that is, in Christ God was reconciling the world to himself, not counting their trespasses against them, and entrusting the message of reconciliation to us.

– Corinthians 5:17-19

1 For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard. 2 After agreeing with the laborers for the usual daily wage, he sent them into his vineyard. 3 When he went out about nine o'clock, he saw others standing idle in the marketplace; 4 and he said to them, 'You also go into the vineyard, and I will pay you whatever is right,' So they went. 5 When he went out again about noon and at three o'clock, he did the same. 6 And about five o'clock he went out and found others standing around; and he said to them, 'Why are you standing here idle all day?' They said to him, 'Because no one has hired us.' 7 He said to them, 'You also go into the vineyard.' 8 When evening came, the owner of the vineyard said to the manager, 'Call the laborers and give them their pay, beginning with the last and then going to the first.' 9 When those hired about five o'clock came, each of them received the usual daily wage. 10 Now when the first came, they thought they would receive more, but each of them also received the usual daily wage. 11 And when they received it, they grumbled against the landowner, 12 saying, 'These last worked only one hour, and you have made them equal to us who have borne the burden of the day and the scorching heat.' 13 But he replied to one of them: 'Friend, I am doing you no wrong; did you not agree with me for the usual daily wage? 14 Take what belongs to you and go; I choose to give to this last the same as I gave to you. 15 Am I not allowed to do what I choose with that belongs to me? Or are you envious because I am generous? 16 So the last will be first, and the first will be last.

– Matthew 20:1-13

BIBLICAL REFLECTION: COMMENTARY

Salvation comes in many forms, as forgiveness, reconciliation, wholeness, abundance, restoration, liberation, life without end. The reading from Corinthians uses the language of reconciliation with God, through the forgiveness of sin, which was accomplished in Jesus's life, death, and resurrection. The Parable of the Laborers in the vineyard offers an image of the Kingdom of Heaven in which the world transformed to work by God's rules of abundance. The Old and New Testaments of the Bible are full of stories that expand our vision of salvation and the good that God has in store for us. Both readings emphasize the essential nature of salvation as a gift from God. *All this is from God.* Salvation is not something that we earn or deserve. It is God's free gift of grace. It comes to us in spite of our imperfections and failures, regardless of how late in the day it was when we were hired to work in the vineyard.

While salvation is a gift, it does not make us passive recipients. Salvation is experienced through faith as the freedom to live fully as redeemed and beloved children of God. When we receive God's gift of reconciliation, we are set free from the debilitating power of sin, shame, guilt, and fear. In the language of 2 Corinthians, *there is a whole new creation.* We are empowered to become ministers of reconciliation ourselves, regarding our neighbors with the same generosity and love that we have received from God. The story of the Laborers in the Vineyard challenges us to remember that we have all received from God's hand far more than we deserve. Having received such mercy, we can move from a place of scarcity where we feel perpetually shortchanged into a place of mercy and generosity ourselves. We become partners and co-workers with God with power and agency and responsibility.

DISCUSSION QUESTIONS

- Our understanding of salvation challenges us to live in new ways. How do these texts shift our understanding of how we seek God in our economic relationships?
- What is the truth from the Parable of the Laborers in the Vineyard that could change how we function as economic beings?
- What is the benefit of living in the fear of scarcity? What are the challenges in your life to believing that God's abundance is enough for everyone?
- What would a gift economy look like?
- How would our lives change if we understood that we are co-workers with God with agency and responsibility?

FURTHER REFLECTION

As time allows, contemplate the following:

He who risks and fails can be forgiven. He who never risks and never fails is a failure in his whole being.

- Paul Tillich

When God saves us, God not only forgives our sins (justification) but makes us 'holy' (sanctus), giving us the power actually to live differently in the light of that forgiveness. In the context of sanctification, the law no longer stands before us only as a mark of our created goodness and a standard that we fail to live up to in sin. The law now stands before us as a new possibility, a reality that we are free to try to fulfill, knowing that we will be forgiven for our failures to do so.

- Serene Jones

ECONOMIC REFLECTION: WHAT IS AT STAKE IN DISCOVERING GOD'S ECONOMY?

Recent quotes from Pope Francis raise the question of who holds power and who benefits. While his comments about capitalism are causing a stir, the core question is whether we trust our current economic systems to create a world that works for all.

Just as the commandment 'Thou shalt not kill' sets a clear limit in order to safeguard the value of human life, today we also have to say 'thou shalt not' to an economy of exclusion and inequality. Such an economy kills. How can it be that it is not a news item when an elderly homeless person dies of exposure, but it is news when the stock market loses 2 points?

We often think about economic exchange and our economic relationships in the light of fairness: in exchange for our efforts, we should get a just reward. But our understandings of salvation, while they differ from tradition to tradition, claim that this is in God's hands. If we understand salvation as God's gift for everyone, how might that change how we think about fairness in economic relationships?

How might we think differently about economic concepts like risk and return if we thought about economic relationships in the context of the whole of creation, rather than our own personal benefit and gain?

INVESTMENT PATHWAY: PEER LENDING HOST

An investor in Atlanta, Bob Pattillo, wanted to find a way to make investments where he could shift power in his relationships with the companies in which he was investing. Out of that desire, he founded and then seeded investment money for something that became Village Capital. In Village Capital, the entrepreneurs who have come together for this program make the decision regarding who among them will receive investment dollars. This shift in power has created great investments and realigned

relationships, just as Bob hoped it would. The Peer Lending Host is modeled after the work of Village Capital (and other peer lending programs) and inspired by *Kairos* Church in Atlanta, which made a loan to a group of small businesses in its community.

As a peer lending host, your congregation or group selects a set of microbusinesses and hosts them as they participate in a cohort of fellowship and support. This cohort will have access to a pool of funds, and the participating businesses choose who among their peers will get a loan from the pool. When the loan is paid back, the funds are made available to lend again among the cohort of businesses. This path shifts power from the church to a group of peers, who hold one another accountable and choose where the loan goes each time around.

What do you imagine happens when the control shifts to a group of potential business owners?

How does this pathway encourage you to shift your own understanding of control and power in economic relationships?

IMAGINING THIS INVESTMENT PATHWAY IN YOUR COMMUNITY

Reflect on the mission concern of the group in light of this Investment Pathway.

The following questions can prompt discussion:

How would you find out what groups of business owners already exist in your community?

What types of local businesses or business owners would reflect the mission concern that you have committed to? How might they come together as a group of veterans, or a group of day care owners, or a group of farmers?

What kind of relationship with the community that does not currently exist might be created through an investment in a Peer Lending group?

How would you start or initiate a relationship with microbusiness in your community? What kind of invitation could you imagine? How would you begin a conversation?

Churches have an amazing history of making simple invitations to create community: just think of the tradition of potluck dinners. How can we as a church facilitate the lending group's building bonds among its members?

IN CLOSING

WEIGHING THIS PATHWAY

At the conclusion of the Bible Study, the group will be asked to choose one (or potentially more) of the Investment Pathways. Encourage participants to document their initial thoughts about this pathway on the sheet provided in the first session.

- How did the Investment Pathway help you think about your own economic relationships? Where did it resonate? Where did it challenge you?
- What possibilities does the Investment Pathway create for your mission focus?

QUESTION FOR REFLECTION

As you close the conversation for the day, pose this question for reflection between now and the next session:

- How do you know when you should let go in your economic relationships?

Suggest that participants keep a journal of thoughts and experiences.

PRAYER

Pray this prayer or one of your own:

*Holy One,
Among your many wonders in us and in me,
I am humbled and grateful for those who have invested in me.
When I look back upon my life I realize I could not have made it this far without each one of them.
Help me now to take my awe at what I have received and turn it into generosity to others.
I long to make a difference, God, but I am afraid to let go, afraid to launch out into the deep,
afraid to have to trust you more than myself.
Invest in me your trust, your love, your strength, your courage,
that I may dare to invest more in others . . . make it fun, God.
You know that it will help me to do it.
Amen.*

OPTIONAL ACTIVITY: VIRTUES

If you have time, you might call attention to the virtues that are connected to this particular investment strategy. Invite the participants to reflect on the following virtues in the class or during the coming week in relation to their new understanding of God's Economy and the Justice Partner model.

Mutuality: *Sharing in equal relationship with others.*

Love one another with mutual affection; outdo one another in showing honor. – Romans 12:10

Hospitality: *Providing physical and spiritual spaces for fellowship and support.*

Ho, everyone who thirsts, come to the waters; and you that have no money, come, buy and eat! Come, buy wine and milk without money and without price.

– Isaiah 55:1

Facilitation: *Providing needed resources while cultivating accountability and relationship-building.*

Then he ordered the crowds to sit down on the grass. Taking the five loaves and the two fish, he looked up to heaven, and blessed and broke the loaves, and gave them to the disciples, and the disciples gave them to the crowds. And all ate and were filled; and they took up what was left over of the broken pieces, twelve baskets full.

– Matthew 14:19-20

THE POWER OF GRACE

SESSION 4: SANCTIFICATION

In this session your group will celebrate the work of the Holy Spirit in them as God's agents, continually being renewed and transformed to do God's will in their lives, in the world, and also in the economy. Drawing on wisdom from the prophets Micah and Amos and from Paul's letter to the Romans, they will explore what it means to be forgiven sinners who are called and empowered to be partners with God in building economic relationships that are infused with justice, compassion, and stewardship. Traditionally, the church has given the name sanctification to the process of growth toward greater holiness in the Christian life.

PREPARATION

- Print copies of Text and Commentary: Sanctification
- Print copies of Investment Pathway: Justice Partner. We recommend reviewing the pathway in advance, so you are familiar with it prior to the group's meeting
- Explore Association for Enterprise Opportunity's website to learn more about microbusiness lenders in your area. There is a tool on the site that pulls specific data by state: www.aeoworks.org/index.php/site/page/category/find/

OPENING: PRAYER

Pray this prayer or one of your own:

*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 dies for us and in whom we find life.

Amen.

OPENING: BUILDING THE GROUP COVENANT

Welcome any newcomers. Give the group a couple of minutes to share any reflections, “aha” moments, or questions they may have had since the last session.

At the end of the previous session, the group was given the following question:

- How do you know when you should let go in your economic relationships?

Open up a discussion of individual reflections on that question.

BIBLICAL REFLECTION: TEXT

Read the following scripture passages together:

1 I appeal to you therefore, brothers and sisters, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. 2 Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God – what is good and acceptable and perfect.

Do not be overcome by evil, but overcome evil with good.

– Romans 12: 1-2; 21

He has told you, O mortal, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?

– Micah 6:8

But let justice roll down like waters, and righteousness like an ever flowing stream.

– Amos 5:24

BIBLICAL REFLECTION: COMMENTARY

In previous sessions we have focused on 1) the goodness of God’s Economy established in creation; 2) human alienation from God and the disruption of God’s intended order rooted in the myth of scarcity; and 3) God’s action in Christ to reconcile the world to himself and set us free from sin. Now, what do we do with that incredible gift? What comes next? How do we live out the freedom and power that is ours through salvation?

The whole of the Christian life is lived out in faithful, joyous response to God’s gifts of Creation and Salvation. The passage from Romans is a window into the mysterious way in which forgiven sinners grow in their faith and in their alignment with God’s will. The road is often rocky with many slips and backsliding along the way. It is no secret that Christians are not perfect. Much harm has been done in

the name of the Church. We have no clear claim to moral superiority. Good people outside the church have much to teach us about integrity, peace, and care of creation. But as Christians we believe that the Holy Spirit is at work in us, helping us become the people we long to be: more just, more compassionate, and more faithful in our stewardship of God's abundant gifts.

"I believe that by my own understanding or strength I cannot believe in Jesus Christ my Lord or come to him, but instead the Holy Spirit has called me through the Gospel, enlightened me with his gifts, made me holy and kept me in the true faith, just as he calls, gathers, enlightens, and makes holy the whole Christian church and keeps it with Jesus Christ in the one common true faith."

Martin Luther's Small Catechism
Explanation of the Third Article of the Apostles Creed

Sanctification comes from the Latin word for "holy." This process of becoming more holy is often understood in purely personal or spiritual terms. It has connotations of withdrawing from the world, denying the pleasures of ordinary life, giving oneself completely to prayer and contemplation. These disciplines have their place, but they are much too limited. Holiness infuses every aspect of our lives from our most intimate relationships, to our everyday work, to our participation in the wider society.

The cry of the prophet Micah demands a much more active and engaged kind of holiness. Micah has no use for ritual sacrifices to appease God, as long as the powerful engage in dishonest business practices and continue to exploit the poor. He asks the fundamental question: What does God really require of us? What does it mean to be good? To be holy? What finally is pleasing to God? For Micah the answer is clear and uncompromising:

- Do justice -- In economic terms this means not only being fair and honest in your dealings with people, but also fighting economic oppression in every form, and working toward systems in which everyone – and indeed the whole creation – can flourish.
- Love kindness -- Our love of kindness should be evident in the way we do business, the quality of the partnerships we form, and in the ultimate purpose of the business we do. Our economic relationships must leave room for compassion.
- Walk humbly with your God -- This kind of walking with God means letting go of the need to control and dominate and make ourselves into gods, instead following obediently in the way of Jesus.

DISCUSSION QUESTIONS

- What difference does it make to you to know that becoming more "holy" is not simply a matter of trying harder, but that the Holy Spirit is working within you to help you grow in goodness and grace?
- How do we translate these mandates to do justice, love kindness, and walk humbly into our daily lives, and particularly into the economic relationships that shape our actions every day?

- In Romans, we are told to not simply be “conformed to this world.” Where in our economic lives are we conforming, rather than walking toward God?
- How do we expand this from our personal lives, to our participation in wider society? What role can we play in making sure that the systems and structures of our world leave room for compassion?

FURTHER REFLECTION

As time allows, contemplate the following:

Rats and roaches live by competition under the laws of supply and demand; it is the privilege of human beings to live under the laws of justice and mercy.

- Wendell Berry

At the center of the requirements of the [Deuteronomic] scroll is the provision for ‘the year of release,’ the elimination of debt after seven years (Deut. 15:1-18). This teaching requires that at the end of six years, debts that remain unpaid will be cancelled. This most radical teaching intends that the practice of economy shall be subordinated to the well-being of the neighborhood. Social relationships between neighbors—creditors and debtors—are more important and definitional than the economic realities under consideration and there should be no permanent underclass in Israel, so that even the poor are assured wherewithal to participate in the economy in viable ways.

- Walter Brueggemann

George Bailey: Just a minute... just a minute. Now, hold on, Mr. Potter. You're right when you say my father was no businessman. I know that. Why he ever started this cheap, penny-ante Building and Loan, I'll never know. But neither you nor anyone else can say anything against his character, because his whole life was... why, in the 25 years since he and his brother, Uncle Billy, started this thing, he never once thought of himself. Isn't that right, Uncle Billy? He didn't save enough money to send Harry away to college, let alone me. But he did help a few people get out of your slums, Mr. Potter, and what's wrong with that? Why... here, you're all businessmen here. Doesn't it make them better citizens? Doesn't it make them better customers? You... you said... what'd you say a minute ago? They had to wait and save their money before they even ought to think of a decent home. Wait? Wait for what? Until their children grow up and leave them? Until they're so old and broken down that they... Do you know how long it takes a working man to save \$5,000? Just remember this, Mr. Potter, that this rabble you're talking about... they do most of the working and paying and living and dying in this community. Well, is it too much to have them work and pay and live and die in a couple of decent rooms and a bath? Anyway, my father didn't think so. People were human beings to him. But to you, a warped, frustrated old man, they're cattle. Well in my book, my father died a much richer man than you'll ever be!”

- Frank Capra, *It's a Wonderful Life* (1946)

ECONOMIC REFLECTION: WHAT IS AT STAKE IN DISCOVERING GOD'S ECONOMY?

There is only so far we can go in discovering God's Economy in our individual economic relationships. Eventually, we need to pay attention to the broader economic systems and structures.

As we began this Bible Study, we focused on the image of the household in Genesis and imagined how our economy is built from the microbusiness out. We now need to turn to the more complex systems and structures that manage our economy. But we need to do that without losing both our sense of responsibility and confidence in the knowledge that God calls us to co-create this world with him.

It is quite possible that in our collective action as church, as communities, as economies, we create a broader vision of justice than we can in our personal relationships. How can we bring holiness to the public structures that shape our economic relationships?

INVESTMENT PATHWAY: JUSTICE PARTNER

In the Justice Partner model, a church invests through a financial intermediary (community development finance institution, credit union, or microloan fund). The church chooses a partner organization that it feels meets important standards of fairness and justice in its lending and operating practices. The church's investment is then used by the partner to administer loans to micro-businesses in the area. Operating through intermediation is a relatively risk-free way to make investments with a sure expectation of repayment and return.

While less personal, this form of investing may also be more humble in acknowledging the contributions of others. It allows the church to take advantage of processes the partner institution has carefully developed to ensure fairness, protect against abuse, and take into account social or financial realities of which the church may not be aware. By partnering with a fellow seeker of justice in the local economy, the church can demonstrate interdependence and have a positive impact on the community.

Unlike the previous three Investment Pathways, the Justice Partner introduces an intermediary. According to Wikipedia: *An intermediary (or go-between) is a third party that offers intermediation services between two trading parties. The intermediary acts as a conduit for goods or services offered by a supplier to a consumer. Typically, the intermediary offers some added value to the transaction that may not be possible by direct trading.*

- What is the added value that financial intermediaries could bring to economic relationships?
- What will you look for in a good financial intermediary? What are the signals of justice?
- How can a local community-based finance organization, a community bank or a credit union, bring justice to economic relationships in ways that are not quite possible with personal, direct relationships?

IMAGINING THIS INVESTMENT PATHWAY IN YOUR COMMUNITY

You might start this conversation by reviewing a list of community development finance institutions in your community that make loans to microbusinesses. What are their priorities? You can find this list here: <http://www.aeoworks.org/index.php/site/page/category/find/>.

Reflect on the mission concern of the group in light of this Investment Pathway.

The following questions can prompt discussion:

- What lending organizations in your community make loans that would reflect your mission concern?
- What kind of relationship with the community that does not currently exist might be created through an investment in a Justice Partner? Are there banks or other financial institutions in your community that you would like to deepen your relationship with?
How would you start or initiate a connection with an institution that does lending in your community? What kind of invitation could you imagine? How would you begin a conversation?

IN CLOSING

WEIGHING THIS PATHWAY

At the end of the Bible Study, the group will be asked to choose one (or potentially more) of the Investment Pathways. Encourage participants to document their initial thoughts about this pathway.

How did the Investment Pathway help you think about in your own economic relationships? Where did it resonate? Where did it challenge you? How does this Pathway compare to the ones reviewed in previous sessions?

What possibilities does the Investment Pathway create for your mission concern? How do you compare that to the other Investment Pathways?

QUESTION FOR REFLECTION

As you close the conversation for the day, pose this question for reflection between now and the next session:

- Where do you see justice at work in the systems and structures that organize our economic relationships?

Suggest that participants keep a journal of thoughts and experiences.

PRAYER

Pray this prayer or one of your own:

*Gracious God,
Thank you for the gifts of this day and the people with us. All that we have and all that we are
come from you and are yours. May we care for your gifts and use them to express your love and
compassion in the world.
Guide us as we do.
Amen*

OPTIONAL ACTIVITY: VIRTUES

*If you have time, you might call attention to the virtues that are connected to this particular
investment strategy. Invite the participants to reflect on the following virtues in the class or during
the coming week in relation to their new understanding of God's Economy and the Justice Partner
model.*

Justice: *Investing in existing organizations that are engaging in just market practices.*

A false balance is an abomination to the LORD, but an accurate weight is his delight.

– Proverbs 11:1

Compassion: *Sharing the love of Christ in partnership with others.*

For we are God's servants, working together; you are God's field, God's building.

– I Corinthians 3:9

Stewardship: *Managing wisely the resources God has blessed us with by increasing the local impact
and effectiveness of investments.*

*God blessed them, and God said to them, 'Be fruitful and multiply, and fill the earth and
subdue it.'*

– Genesis 1:28a

BOLD ECONOMIC VISIONS

SESSION 5: LIVING HOPE

In this session, you and your group will explore images of hope that make it possible for us to act boldly and faithfully in the present. Without a vision, it has been said, people flounder. The future is full of hope because the future belongs to God. Hope has the power to pull us forward into an unknown future. We anticipate that God will be for us in the future because God has kept promises in the past. But hope is also something present. We discover the power of hoping in the experiences of mutuality and in the interconnectedness and interdependence of life.

PREPARATION

- Print copies of *Text and Commentary: Living Hope*
- Print copies of *Investment Pathway: Public Witness*. We recommend reviewing the pathway in advance, so you are familiar with it prior to the group's meeting
- Print copies of Kiva Zip handout
- Explore resources around Kiva Zip
 - What is Kiva Zip?
<http://www.youtube.com/watch?v=LZRp7CmPpi0>
- What is a trustee?
<http://www.youtube.com/watch?v=uZbBa4cwhAM&feature=youtu.be>
- A couple of loans that are relevant for 1K Churches:
 - Chancey in Greenville, SC <https://zip.kiva.org/loans/272>. Her trustee is Nasha Lending, which is part of Grace Church.
 - Montoya in Berkeley, CA <https://zip.kiva.org/loans/138>. Her trustee is Josh McPaul, the pastor of Oakland City Church.
- Set up computer connected to projector (if you want to explore the Kiva Zip website together)

OPENING: PRAYER

Pray this prayer or one of your own:

Dear God, thank you for eyes of faith to see the potential that others may not see. Help us to boldly and publicly act in our economic lives to display justice and hope to the world.

OPENING: BUILDING THE GROUP COVENANT

Give the group a couple of minutes to share any reflections, “aha” moments, or questions they may have had since the last session.

At the end of the previous session, the group was given the following question:

- Where do you see justice in the systems and structures that organize our economic relationships?

Open a discussion of individual reflections on that question.

Make sure there is enough time in this class session if the group expects to make a decision about which Investment Pathway to follow.

Announce at the beginning of class that there will be time at the end for brief sharing of what has been learned and/or how people have been changed.

BIBLICAL REFLECTION: TEXT

*1 Ho, everyone who thirsts,
come to the waters;
and you that have no money,
come, buy and eat!
Come, buy wine and milk without money and without price.
2 Why do you spend your money for that which is not bread, and your labor for that which does not satisfy? Listen carefully to me, and eat what is good, and delight yourselves in rich food. 3 Incline your ear, and come to me; listen, so that you may live.*

– Isaiah 55:1-3

BIBLICAL REFLECTION: COMMENTARY

This invitation to a feast is an extraordinary picture of God’s future. Thirst-quenching waters, flowing wine, sweet milk, and rich food are all free, offered without price, without cost. We can almost imagine God here as a vendor, crying out in the market about this rich fare being sold, but without a price. This is certainly a different type of transaction, signaling an alternative economy, one characterized by pure grace, joy, and life. This eschatological vision of God’s future makes present hoping possible.

Scholars say these prophecies were addressed to Israelites in Babylonian captivity, in exile during the sixth century BCE, and under the ominous threat of Persian rule with the rise of King Cyrus. It was a time of uncertainty filled with economic and social oppression. And the future looked as bleak as the present.

Israel was being conquered by other prosperous nations who worshipped all kinds of gods, followed different laws, lived by different ethics, and all the Israelites could probably see was struggle. They struggled to feed their families and pay onerous taxes, and to follow the laws of Moses in the face of foreigners who mocked them. Against this struggle to still believe that God was the gracious Sovereign of the world, the prophet Isaiah imagines a free feast of rich food and wine for everyone.

We long for the opportunity to “buy without money and without cost.” This vision of God’s future is all gift. In her version of “He’s Got the Whole World in His Hands,” Mahalia Jackson adds a poignant verse. She sings: “If religion was a thing money could buy / The whole wide world in His hand / The rich would live and the poor would die / The whole wide world in His hand.” We can’t buy the promises of God. We can be grateful for the grace of God that allows us to freely partake and share with others in the abundant life of God’s alternative economy.

Hope is rooted in reality, in “what is,” not in avoidance. Real hope provides the courage to face whatever chaos and trauma life throws at us. Hope does not try to avoid the pain of finite existence, nor is it naïve about suffering. Hope, however, not only faces reality; hope also imagines possibilities. Hope dreams dreams, is adaptable, and is not afraid to risk. When we are willing to cast ourselves deep into the dependable faithfulness of God, we will discover the buoyancy of hope.

DISCUSSION QUESTIONS

- The picture of a feast of fine food and wine from the prophet Isaiah was intended to encourage people who struggled in captivity to continue to live faithfully into an uncertain future. What is the source of your hope for the future? What encourages you when it seems that any effort to change or fix what is broken seems to fail?
- Jesuit scholar William Lynch once observed that hoping comes from experiences of mutuality and connectedness. Think about times in your life when you have been most hopeful. How does this understanding of hoping connect to the interdependence at the center of being human? What is the connection between loving and hoping?
- What does your eschatological or future vision of God’s Economy look like? What would be valued in our relationships in this vision? What if we chose to live as though God’s future was now?
- Hopefulness and the courage to risk belong together. Our vision of God’s Economy will be limited when we are fearful or alienated from others and God. We will limit our freedom to risk creating a bold economic vision in order to be safe. Erik Erikson once observed that hope is the basic human virtue. What place does hope have in your understanding of God’s Economy?
- Our ability to imagine a new future and place our hope in a new future is based on our belief that the future belongs to God. How does this belief create new possibilities in the world?

FURTHER REFLECTION

As time allows, invite further reflection on living and working hopefully in God's Economy in relation to these quotes:

8 Love never fails. But where there are prophecies, they will cease; where there are tongues, they will be stilled; where there is knowledge, it will pass away. 9 For we know in part and we prophesy in part, 10 but when completeness comes, what is in part disappears. 11 When I was a child, I talked like a child, I thought like a child, I reasoned like a child. When I became a man, I put the ways of childhood behind me. 12 For now we see only a reflection as in a mirror; then we shall see face to face. Now I know in part; then I shall know fully, even as I am fully known.

– I Corinthians 13:8-12

The kingdom of heaven does exist already; from God's side action has already been taken for our good.

- Karl Barth

Blessed be the God and Father of our Lord Jesus Christ! By his great mercy he has given us a new birth into a living hope through the resurrection of Jesus Christ from the dead.

– I Peter 1:3

Hope is the elevating feeling we experience when we see – in the mind's eye – a path to a better future. Hope acknowledges the significant obstacles and deep pitfalls along the path. True hope has no room for delusion.

- Jerome Groopmans

ECONOMIC REFLECTION: WHAT IS AT STAKE IN DISCOVERING GOD'S ECONOMY?

It is not always easy to distinguish between wishing and hoping. However, our wishes are generally quite specific – like a bucket list for life. When hope turns into wishes, it almost always disappoints. Hope is less specific. It is rooted in the promise of God's future. Our responsibility as Christians is to live this hope every day. How does that invitation change what you understand to be worth risking?

The question for today is how we find those moments of hope, the fleeting glimpses of God's abundant vision in economic relationships in our world today?

Living in hope is risky. These risks are not first or only personal. When we think about the hope of the Eschaton, it is not hope only for ourselves but hope for creation – hope for a world where wrongs are made right, where the last are first.

How do we, as Christians, serve as a witness to this living hope every day? How do we live out this witness in the lives of those most marginal in our society?

How do we live out this hope, with others? How do we act in economic relationships with one another so that they reflect this broader hope?

INVESTMENT PATHWAY: PUBLIC WITNESS

The final pathway is about Public Witness. We've talked about just relationships; we've explored more private, intimate relationships; and we've sought to understand our interdependence in our economic lives. This Investment Pathway is about redefining, publicly, who is seen as worthy. In our courageous vision of living hope, God says all are worthy.

As a public witness, your church becomes a trustee for an entrepreneur who may not be seen as worth the risk by traditional funding systems. Using the online platform of Kiva, you can publicly provide a loan for the business and encourage others in the community to do the same in small dollar amounts, essentially crowd funding for a business loan. You can choose a person whom you either know well or who is recommended by a community or social ministry organization, and make the decision based on the person's character rather than a credit score. This path is all about revaluing the worth of a person and redefining who we see as risky or safe.

In this pathway, the witness we are making is public. Through crowd funding and an on-line dialogue, we can say, with others, that hope in a different future is real, because God is real.

Review the Investment Pathway: Public Witness handout.

Read together the stories of churches who are trustees on Kiva in the presentation prepared by Kiva Zip for 1K Churches.

Explore the Kiva website together to see how it works and learn from other trustee and entrepreneur profiles.

IMAGINING THIS PATHWAY IN YOUR COMMUNITY

Reflect on the mission concern of the group in light of this Investment Pathway.

The following questions can prompt that discussion:

- What kind of relationship with the community that does not currently exist might be created through a Public Witness loan?
- Who are social ministry organizations in your community who would make good partners to identify someone we can hope with?
- How might you invite others to join with you in this loan, to walk alongside this business as they live into their hope?
- Brainstorm ways of using the Kiva platform to endorse a community business. Who are the local ministry partners who could help you identify someone who is ready for a loan?

1 Cultivation of Community through 'Conversations'

For the first time ever on Kiva, the Kiva Zip model enables lenders and borrowers to communicate directly with each other on our website. Support networks are fundamental to small businesses' success, but so often lacked by the borrowers that Kiva strives to serve. With Kiva Zip, we are connecting our borrowers with hundreds of lenders, who are becoming brand ambassadors and customers, dispensing business advice, or simply sending messages of encouragement and support to the borrowers they are funding with their \$25 loans.

2 Radical Expansion of Access to Capital

Because Kiva Zip loans are sent directly to the borrower, the model enables Kiva to partner with a vast number of community organizations and committed citizens, that have relationships with small business owners, but don't have the capacity or desire to administer loans themselves. There are literally millions of these 'Trustees' throughout America, and their work in remote regions and with excluded populations enables Kiva to significantly improve financial access for small business owners who would otherwise be excluded by the limited reach of conventional capital.

3 Development and Leveraging of Trust Networks

Over time, successful Zip borrowers are themselves becoming Trustees, 'endorsing' other aspiring entrepreneurs in their own communities. As these trust networks begin to virally spread, the reach of Kiva Zip's 0% interest, crowd-funded capital into previously untapped markets will be extended further and further. Robust repayment rates will be maintained, as credit scores and cashflow statements are supplemented by the character assessment and deep, long-standing relationships that permeate these trust networks.

- We have now posted over **200 US loans** to the Zip website
- ...Working with over **120 trustees** in 35 states
- Around half of those loans have been to businesses within their first year of operation; and about a third have been to **startups**
- So far we have a strong **repayment rate**
- Perhaps most exciting are the **connections and community** that we are building between our borrowers and our lenders

What's in it for borrowers?

9

Ability to access capital

Zero interest or fees

Easy, online application

Flexible loan terms

Building community

But don't take our word for it. Hear what Kiva Zip borrowers have to say:

"Kiva Zip is an invaluable resource for entrepreneurs", Emiliana

"I didn't think character based lending existed anymore. It's an amazing use of technology to bring us back to the basics", Cristian

"Having 45 people invest in Pac Brew Labs is like hiring 45 brand ambassadors", Bryan

What is a Trustee?

10

There are approximately 400 microbusiness lending programs in the U.S. but there are **millions of community-based organizations** with deep ties in their communities.

Through Kiva Zip, these groups **do not have to create their own loan programs**. Instead, they can become Trustees and bring borrowers onto Zip.

It is the responsibility of trustees to:

- Find eligible borrowers for a Kiva Zip loan
- Publicly endorse them on the Kiva Zip website
- And provide ongoing support throughout the loan term

Trustees have no money at risk if a borrower they endorse does not repay, but their reputation is tied to borrowers' performance.

What the loans look like

13

- 0% interest
- Business loans
- Small size – first loan can be up to \$5k; subsequent loans up to \$50k
- Up to 24 months term
- Grace periods available for some loans
- Repayments made in regular weekly or monthly installments
- Disbursements and repayments made electronically via PayPal
- Posted and 'crowd-funded' online

A loan of \$5,000 helps me to pay for a marketing package that could increase sales by 15%

14% raised, \$4,325 to go

\$25.00

Disbursement Type  PayPal

Interest Rate 0%

Repayment Term 12 months

Currency Exchange Loss N/A

Borrower Assessment

14

Borrower selection is the most significant role that trustees play in their relationship with Kiva Zip, and there are several criteria that borrowers must meet, in order to qualify for a loan:

Assessment

Kiva Zip leaves it up to trustees to make a judgment call in these areas

- Do you deeply trust that they are the kind of person who will commit to repaying their loan?
- Do they have a viable business or business plan?
- Do you know what they will use the loan for and how it will impact their business?
- Will this loan have a positive social impact?
- Do they meet the minimum criteria for a Kiva Zip loan?

Minimum requirements

Must be met unless there are exceptional circumstances

- The borrower's debt: income ratio must be less than 35%
- The borrower cannot have past-due debt
- The borrower cannot currently be in foreclosure or bankruptcy
- The borrower's annual income must be less than \$100,000
- The borrower must be over 16
- The borrower must have a PayPal Account

CLOSING OF THE BIBLE STUDY

WEIGHING ALL FIVE INVESTMENT PATHWAYS

Where do these Investment Pathways challenge you? Where do they call you to new hope? How do they lead you into the community and into new relationships?

You will have determined in advance how the decision will be made about which Investment Pathway to use in implementation. It will be important to honor the chosen process – even if the class discussion may have shifted the agenda.

If, however, there is a clear consensus that a different method of deciding should be chosen, take time to agree on that new process. If the investment decision is made elsewhere than the study group, be sure that their recommendations are clearly noted.

As you transition into implementation, we encourage you to find ways that the insights that emerged from this Bible Study can continue to influence the relationships you build with a business owner, and that the experience building that relationship continues to inform your own and your collective journey to understand our call as economic beings.

REFLECTIONS ON THE BIBLE STUDY

To pull together the insights across the five sessions, *reflect* on the following questions, or others of your choosing:

1. What surprised you in our conversations together?
2. What has been learned?
3. How have you changed?
4. Beyond participation in the chosen Investment Pathway, how might you put your new perspective into practice?

PRAYER

Pray one of these prayers or one of your own:

*O God, our great Host, we are grateful that your economy is full of grace and fulfilling food that nurtures our soul. Help us to see the ways we can show your hospitality to each other and those in our community.
Amen.*

Now faith is the assurance of things hoped for, the conviction of things not seen. Indeed, by faith our ancestors received approval. By faith we understand that the worlds were prepared by the word of God, so that what is seen was made from things that are not visible.

– Hebrews 11:1-3

O God, you have called your servants to ventures of which we cannot see the ending, by paths as yet untrodden, through perils unknown. Give us faith to go out with good courage, not knowing where we go, but only that your hand is leading us and your love supporting us; through Jesus Christ our Lord.

Amen.

OPTIONAL ACTIVITY: VIRTUES

If you have time, you might call attention to the virtues that are connected to this particular investment strategy. Invite the participants to reflect on the following virtues in the class or during the coming week in relation to their new understanding of God’s Economy and the Mission Partner model.

Solidarity: *Recognizing that we all need help, standing alongside the entrepreneur at a point of opportunity, willing to take a risk.*

If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it.

– I Corinthians 12:26

Witness: *Witnessing the love and hope of the gospel through the public expression of faith in someone who may not be seen as worthy.*

Now faith is the assurance of things hoped for, the conviction of things not seen. Indeed, by faith our ancestors received approval. By faith we understand that the worlds were prepared by the word of God, so that what is seen was made from things that are not visible.

– Hebrews 11:1-3

Holiness: *Intentionally taking a different stance by not engaging in judgmental practices that exclude those in need.*

For if a person with gold rings and in fine clothes comes into your assembly, and if a poor person in dirty clothes also comes in, and if you take notice of the one wearing the fine clothes and say, ‘Have a seat here, please,’ while to the one who is poor you say, ‘Stand there,’ or, ‘Sit at my feet,’ have you not made distinctions among yourselves, and become judges with evil?

– James 2:2-4

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1K Churches has been a work of co-creation. A number of people have walked alongside Criterion Institute throughout the process of imagining and bringing 1K Churches to life. We are deeply grateful to be part of a significant body of people imagining God’s economy.

Rev. Dan Senter, Peter Baumhefner, and Ross Baird were the early leaders who allowed us to learn with them while they implemented similar programs in their congregations. We want to thank all those who attended Convergence in 2012 and the dozens who attended other design sessions. Each contributed to the shape and content of this work, particularly Michelle Morgan, Doug Murrell, and Rose Feerick.

We want to thank everyone who piloted an earlier version of this bible study in the fall of 2013.

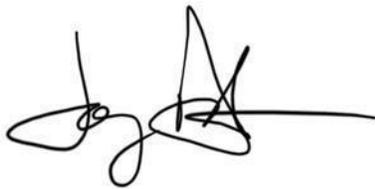
We are enormously grateful for the role that early regional leaders have played – Rev. Julie Wakalee-Lynch in San Francisco, Jim Kucher in Baltimore, Rev. Dr. Ruy Costa and Mary Beth Mills-Curran in Boston. We learned from you what champions need to be effective in this work.

We want to thank Beth Ritchey for her early leadership in this effort and, particularly, to thank Marissa Mahoney, who led this effort for a critical nine months and was instrumental in developing this Bible Study.

Rev. Dr. Matthew Boulton was instrumental in developing the overall framework that provides structure for this Bible Study. The experience of teaching “Discovering God’s Economy” with him at Christian Theological Seminary has informed this work and will continue to.

Rev. Dr. Herbert Anderson and Rev. Dr. Phyllis Anderson did amazing work drafting the theological commentary within this bible study. They deepened the theological insights and did the primary editing on this study guide.

Finally, we want to thank all of our donors who made this work possible.

A handwritten signature in black ink, appearing to read 'Joy Anderson', with a long horizontal line extending to the right.

Joy Anderson
Founder and President, Criterion Institute

CONNECTING TO CRITERION INSTITUTE

May God walk with you as you explore these questions within your community and your congregation.

Contact us to request the following additional resources:

- 1k Churches Getting Started Guide
- 1K Churches Implementation Guides for each investment pathway
- 1K Churches Prayer Book

Please reach out to Phyllis Anderson with your questions, comments, and ideas! And most importantly, please contact us to tell us your stories.

TO REACH CRITERION INSTITUTE

By Mail:

81 Church Hill Rd
Haddam, CT 06438

By Phone:

860-345-3520

By Email:

Joy Anderson - anderson@criterioninstitute.org
Phyllis Anderson - panderson@criterioninstitute.org

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