



# **Guidelines for Funding Ministries in the Muslim World**

The paper was presented on 5<sup>th</sup> March 2008 and discussed on 4<sup>th</sup> June. This version was approved for distribution on 1<sup>st</sup> October 2008.

## INTRODUCTION

In order to establish guidelines for the appropriate use of finances in our mission work, we need to have a clear picture of what it is we are hoping to see the Lord produce. In this short paper we will propose a portrait for what we hope to see the Lord do in the Muslim world and some biblical principles for being good stewards of His financial resources. We will then offer practical guidelines concerning when to give to ministries, how to give to ministries, and finally some issues that are specific to funding ministry in the Muslim context.

This paper focuses on financial giving and receiving as per its title. It is acknowledged that this is one aspect of a Christian's and/or Christian community's giving of their time, talents and treasure.

One motivation is that serious problems have occurred in several mission endeavours in which use of outside financial resources have been a major contributing cause. These include major splits in churches and Christian associations.

### **The three-self model**

Traditionally, discussions about funding local ministries have centred on the three self-model. In brief, this model advocates that every newly established church should:

- i) have its own indigenous leadership who effectively lead the fellowship (self-governing)
- ii) be able to financially sustain all the ministries of the church from its own resources (self-supporting)
- iii) be able to reproduce itself through establishing new churches which will in turn establish other generations of churches (self-propagating)

Since first proposed, the three-self model has been the goal of most church planting ministries.

## Section 1

# WHY WOULD WE GIVE?

### **Biblical metaphors**

The Scriptures give a number of metaphors for the church. We are a body made up of many parts. Each part is dependent upon all the others. All the parts should work together under the headship of Christ for the building up of the body. We are a building made up of living stones built upon the foundation of Christ. We are branches on the vine of Christ – intended to bear much lasting fruit. We need to understand these metaphors in the context of the world-wide body of Christ, not just local fellowships of believers.

God is active in giving and sending; hence His people should be likewise. A common discipleship goal is to build the heart of new believers for their God trusting that their giving appropriately will follow as a response to their love of God.

### **Portrait and principles for funding ministries in the Muslim context**

In line with these metaphors, we would like to propose the following as a portrait of a healthy community of believers in the Muslim world.

We are committed to being and forming communities of committed, mutually accountable and interdependent followers of Christ. These communities should be both wise and lavishly generous with their financial resources using these resources to reproduce like-minded disciples and churches throughout the Muslim world.

The following biblical principles are foundational for any guidelines on the use of money in Muslim ministry:

1. If we are to err, it is better to err on the side of being overly generous with our financial resources (2 Corinthians 9:6)
2. The goal is not to avoid dependency. Rather we should always be in the process of moving from dependency upon people to dependency upon our Heavenly Father and a sense of interdependence with other believers. Children begin life utterly dependent upon their parents. However, as they grow to maturity they become both interdependent members of society as well as providers for their children who are dependent upon them (2 Corinthians 8:13-15)
3. Mutual accountability is one of the ways we both protect ourselves from sinning through the inappropriate use of money and maintain a reputation of being blameless in the eyes of all. It is a safeguard, not an evidence of lack of trust (2 Corinthians 8:16-18)
4. The goal of all mission work is seed which when sown on good soil produces a crop thirty, sixty, or a hundred fold. This implies seed that produces fruit bearing plants. This fruit will contain seeds that will in turn produce the next generation of fruit bearing plants. The wise use of money will always ask the question, “Are those to whom I am ministering able to reproduce the pattern of ministry that I am modelling for them?” (2 Corinthians 9:10)
5. There are ministries that have such breadth of application that they nurture and sustain multi-generational growth without necessarily being reproducible in the local context. These might include but not be limited to media ministries, relief and development work, and both formal and informal leadership development

## Section 2

### WHEN TO GIVE?

This is tough, how can we be sure that we are doing the right thing? Are we making a difference? Are we giving funds for the right people and projects? Many questions and hard answers to find, so how can we be sure that we are doing the right thing?

Giving usually occurs within the context of a relationship and maintaining trust is important. It needs to be made clear to all parties that good practice in giving does not imply a lack of trust. Mature relationships and discipleship require appropriate mutual accountability in many aspects of life including financial matters.

#### What to check

- PURPOSE .....What are the funds to be used for? Do people come to faith because of money and other benefits (e.g. visas) or are they truly changed?
- BENEFICIARIES .....Who are they? Is there is a middle person / agency between us and them? Have they been through a discipleship programme? (When talking about individuals) Do they understand what it means to be a follower of Christ?
- MISSION.....Do they understand our mission and at least agree with our main objectives?
- ACCOUNTING PRACTICE.....What kind of control do we have?
- SUSTAINABILITY .....Are we planning for the future?

#### What to do

RESEARCH – be sure you have done your homework and research about the common practices in the country you are working in. Seek other organisations' advice and best practice. There is a lot of myth in many of the Middle Eastern countries.

*Example: When I was doing an audit of one of the organisations that my previous work funded, I discovered that the management staff were all related. It is good to know who you are working with.*

PARTNERSHIP – always have more than one person involved when it comes to giving money, it creates accountability and responsibility.

*Example: One organization that was providing assistance to poor families used to send a list of those assisted to one member of a committee from one donor organization. When I audited their work, I found that the committee was only helping relatives, people from the same community and political affiliation. After my audit, the organization formed a committee that is constituted from three different organizations thus improving accountability.*

RECEIPTS – always ask for a receipt even when it is a small amount; let people know that you are a good steward about your giving. If you cannot obtain an official receipt then get a signed paper with at least one witness.

*Example: All taxi drivers can give you receipts or even sign one, most shops are legally obliged to give receipts. If money is given to families then they should sign*

*too. The thing is if you already went through the steps above then this will be the least worry.*

Encourage the local church to get involved and partner with them.

If you are funding a local NGO, check out their internal control system, notably what kind of accounting practices they have. Encourage them to contribute since local contribution encourages ownership.

Finally, be sure that new believers who are receiving the money have been disciplined and that they came to faith because of Jesus and not for financial gain. It is great to have people come to church but we need to go deeper and be sure that they are equipped correctly and have been disciplined spiritually.

### **Other issues**

- ❑ You can get receipts almost everywhere in the Middle East and North Africa
- ❑ If helping families, you can have them sign a ready made receipt
- ❑ We do not have to give gifts every time we visit people's homes and if we do it will not be cash. If when visiting a home, you as a donor feel led to give, then just do it and do not worry about the receipt as long as you give it personally to the beneficiaries
- ❑ Be sure that we, as donor organizations, have good accounting practices, and that we are wise stewards and transparent in our work and giving

## Section 3

### HOW TO GIVE?

Once you have decided that it is beneficial to provide financial assistance to the local believing community from your ministry country, it is important to tackle the issue of *how* funds will be given. There will often be two considerations that need to be kept in balance: the need of the local church to exercise self-governance and the need of the donor organisation to be accountable to both its benefactors and the statutory bodies in the countries from which the funds originate.

#### Who receives the money?

Where possible, it is preferable to give money to organisations rather than individuals. Even should the money be designated for a particular person it is better for the church to receive the money and allocate it as a gift or reimbursement from the body. Where there is no local church it is still preferable to give the money through an indigenous para-church organisation or other national body. This helps engender a sense of ownership from the local church over their need of funds and suitability of the ultimate recipient.

When the funds are actually handed over it is useful to ensure that more than one person from more than one family within the receiving body is present, publicly if possible, and a receipt is written. This is to ensure that no one receiving funds can be accused of fraud.

#### Expectations

Organisations making grants mostly want to know that their grants are providing good value for money and may have to demonstrate this to supporters or statutory bodies. There is a very real risk, however, of exercising too much control of a local ministry through funding or creating targets that focus the efforts of the recipients in one direction to the detriment of their overall ministry. Another issue is that indigenous ministries may not be aware of the needs of their benefactor and relationships may become strained over time when those needs are unwittingly neglected. This all indicates the need for clarity at the point of making a grant.

A clear statement of expectations of you as donor should be made from the outset. This should include how you intend the money to be spent, how often you want reports from the recipient and what those reports should contain (e.g. publicity, photographs and stories.) It may be helpful to provide an example showing what a report from them to you would look like. Also, you should be clear that, if funding is being received in increments, the failure to provide reports will cause payments to cease.

In making expectations clear with the recipient one should also be clear that the ministry may have periods that are seemingly fruitless, and that is okay! What we want to avoid is the need to manufacture results in order to satisfy the desires of a generous benefactor. For example, I'm sure most of us know of mission workers who have desperately needed to 'convert someone' before returning on home leave or before sending a prayer letter in order to satisfy the perceived requirements of their supporters and suspect that they might not be working with the correct motivation.

There should also be an expectation expressed that mistakes may be made by both parties and that it is often valuable to admit and learn from them rather than sweep them under the carpet. As a donor you have a vested interest in wanting the recipient to succeed in their ministry and will offer assistance both in prayer and more practical ways if requested.

**Accounting**

When donating funds to an organisation it is vital that they both implement sound financial controls (cash handling, budgeting and proper recording of restricted funds etc.) and their books are open to independent audit.

## Section 4

### ISSUES SPECIFIC TO THE MUSLIM CONTEXT

#### Varying context for mission

There is significant variation in the Middle East and North African countries depending on whether or not there is a long established and legally recognised indigenous church.

There is significant variation in Central Asian countries between mission being:

- illegal but welcomed
- legal but provoking violent reaction, e.g. Pakistan & Afghanistan

This strongly affects how and which projects to fund as the issue of attracting unwanted attention must to be considered.

#### Church property

Across the Muslim world finding suitable meeting places for BMB<sup>1</sup> fellowships is a major issue.

- A house fellowship model of church is preferred by some missionaries and indigenous believers in some countries. However, in some places, meeting in homes is viewed in terms of an extremist group (e.g. Turkey, Tunisia)
- The model of church observed in established/historic Christian communities (both indigenous and expatriate) is buildings based; this cannot be emulated without official legal recognition; it creates tensions amongst some BMBs who must find a different way of expressing their corporate worship from their fellow citizens who are BCBs<sup>2</sup>
- In Algeria, Turkey and under the Kurdish Regional Government (KRG) of northern Iraq the emerging church has gained legal recognition. This allows the overt acquisition of property by ownership or rental, and employment of staff
  - ✓ In Turkey almost all indigenous pastors are funded from outside, clearly violating the three-selves principles<sup>3</sup>
  - ✓ Across the KRG most fellowships have serious problems owing to Western donations, e.g. one fellowship was given money for a building with the condition that they must have pews, a decision that contributed to two groups breaking away from the church
- Mauritania and Morocco provide examples of where division has occurred between those national fellowships with and without access to Western funding<sup>4</sup>

Suitable meeting places for officially recognised communities is difficult in many countries due to discrimination in planning processes (e.g. Egypt, Kuwait, Qatar, Sudan and Turkey).

#### Individuals

There have been incidents of BMBs being arrested because they have benefited from Western money, cars, homes, etc. In such cases the material goods were confiscated and liberty, and even lives, may be at risk.

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<sup>1</sup> BMB = Believer from a Muslim Background; this is preferred to the more common MBB since it places the emphasis of being a believer and reduced the stress on the background the believer is from.

<sup>2</sup> BCB = Believer from a Christian Background, cf. BMB

<sup>3</sup> One practical reason for this is that relying on local support has led to burn out; many pastors are from low social classes, meaning they must work long hours to earn sufficient income to support their family leaving no time to effectively carry out the role of being a pastor

<sup>4</sup> It should be noted that money was, in most cases, not the only cause of division; personality clashes and theological difference were also relevant factors

### **Short-term and long-term implications**

Donors should understand the difference between perceived and actual needs. Many recipients will be unable to see beyond the immediate benefits of receiving finance from the West and hence unable to make an informed decision about the possible longer-term consequences.

### **Honour and shame relative to money**

- It is only shameful to misuse money if caught
- If someone becomes known as not trustworthy then they will be shunned by donors
- Beware people benefiting materially from converting
- It is not culturally acceptable to keep playing the victim card; individuals must act rightly
- Many will be sensitive in giving within their own neighbourhood, carefully balancing the desire to demonstrate that they have succeeded with the need not to humiliate others;
- Giving is often a means of political favour seeking; therefore neutral observers are likely to wonder what favours Christian donors are seeking

### **Family culture of hospitality and giving – some generalities**

- ❑ Generous hospitality is common; however generous financial giving outside of the family is not common
- ❑ What might appear to be generous charity to an outsider is actually part of a complex cultural process that places the recipient under strict and clearly understood obligations to the donor
- ❑ Urban culture is less generous than rural traditional culture; poverty contexts create greater stresses
- ❑ Giving cash is uncommon; gifts in kind are the norm
- ❑ People learn how to get what they need out of the system, including Western and other expatriate Christians; so find wise people who know the true needs, since some will pretend to be needy when they are not (e.g. one family presented themselves as needy when in reality they drove a Mercedes)
- ❑ Accountability has gone from the culture; so let recipients know that you are checking, i.e. ask for receipt

Discipleship of BMBs needs to include stewardship training

## Section 5

### CONCLUDING REMARKS

The three-selves principles provide a historically accepted objective to guide how the Biblical mandate to give should be applied in the Muslim context. Applying this in practice is often complex. These guidelines seek to assist in enabling all involved in mission in Muslim majority areas to operate as wise and effective stewards of the financial resources entrusted to them.

#### **Praise and prayer**

- ❖ Praise for God's provision of financial resources
- ❖ Praise that God is at work to build His kingdom in Muslim majority countries
- ❖ Pray that the three-selves principles will guide all involved in ministry in these countries
- ❖ Pray for the widespread adoption of best practices in giving and receiving financial support