



# mandate

...he gave them power and authority...and he sent them out to preach the kingdom of God and to heal the sick.  
Luke 9:1-2

CHALMERS CENTER FOR ECONOMIC DEVELOPMENT

## “Guiding the Steps” of a New Graduate

BY TIM MARSHALL '00

It is truly awesome to serve a sovereign God who orders our every step and causes all things to work together for our good! As I look back on the past twenty-two years of my life, I can't help but see God's hand at work. Indeed, before I was born, God was orchestrating the events of my life for His purposes.

My parents moved to Taiwan in 1976, where they served as missionaries with the Orthodox Presbyterian Church. I was born two years later (in a small clinic with a screen door) and spent the first ten years of my life among Taiwanese people.

As the son of a pastor and church-planter, I grew up in the church and came to see the importance of the body of Christ at a young age. Through my parents' example, I also learned that the reality of the gospel has profound implications for the way we live. In their lives, I saw two people who realized that they were not their own, but rather they were

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Graduates Joshua Hinman and Sarah Lown

## Graduates Pursue Ministry to the Poor

Some people say we are crazy. How can you train Generation Xers to engage in holistic ministry to the poor? Don't you folks realize that these kids are apathetic, lazy slackers? You're wasting your time.

But God is bigger than MTV. He is able to save our youth from a self-indulgent culture and to transform them into His servants. We have always believed this at the Chalmers Center, but it strengthened our faith to see so many dedicated seniors receive their diplomas last month. Covenant College is firmly committed to the notion that because Jesus Christ is Lord of all, Christians may serve Him in any walk of life. It was truly gratifying

to see graduating seniors with a passion to serve King Jesus in biology, music, history, sociology, business, art, English,...and economic development for the poor that is holistic and church-centered.

Last year, the first graduate of the Chalmers Center's Economic Development Program, Jason Trimiew, committed himself to working for three years with Food for the Hungry International and

the Chalmers Center in implementing locally owned rotating savings and credit associations with churches and missionaries in Kenya. Jason

***This year, six more seniors embark on careers that will engage them in ministry among the poor.***

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# Holistic Ministry in Africa Seeks to Bring “Higher Peace”

**Editor’s note:** As the Chalmers Center staff encounters people involved in holistic ministries that embody the fullness of Christ’s healing ministry, *mandate* will feature articles on such people, so that our readers can be as edified as we are by their testimonies. This issue features Becky Chinchon and her sewing business, which provides a haven for women refugees in Africa.

By BECKY CHINCHON

Women seem to carry most of the burdens in African countries plagued by war. When wars are fought, innocent women and children suffer the consequences. Women are often left behind to look for shelter, food, and protection for their children. They become the sole providers for the home forcing them into a role for which they are not prepared. Women fortunate enough to escape from their war-torn countries alive become refugees in a strange and foreign land. As refugees they face new challenges: marginalized by society, deprived of their rights and dignity, learning to live in a foreign country which is unsympathetic to even their most basic needs.

Out of that need Amani ya Juu came into existence—a sewing/discipleship ministry for African refugee women in Nairobi, Kenya. Amani ya Juu provides the environment they need the most: support, trust, opportunities to deepen their faith and work to earn an income for their families. The women earn an income by sewing attractive products out of African textiles.

## HIGHER PEACE

Amani ya Juu means “higher peace” in Swahili, the trade language of East Africa. Many aid agencies working with refugees strive for peace and reconciliation but it is impossible to find lasting peace when the Source of peace is ignored. Amani ya Juu recognizes the need for human beings to first be reconciled to their Creator through Jesus Christ, who is



photo by Becky Chinchon

Magdalene from Mozambique sewing Amani products

our peace, before they can enjoy peace with one another. Harmonious relationships can then be enjoyed as seen at Amani ya Juu where women from fourteen different countries and ethnic groups work together. One visitor to the project sat down and didn’t want to get up. “There is peace in this place,” she marveled.

## HOLISTIC

Amani ya Juu uses a holistic approach to ministry, addressing the spiritual, physical, emotional, mental and social needs. Spiritual nurturing of the soul plays a central part in the ministry of Amani ya Juu because many women come to Amani ya Juu hardened by refugee life. Bitterness,

hatred and deceitfulness have become a way of life, engrained in the core of their moral fiber. One refugee explained, “You have to do these things in order to survive.” Change is seen as Kingdom values are taught through daily devotions, prayer and Bible study. When these principles take root in hearts, love and forgiveness are seen among the women. They become a light to the community of God’s transforming power.

The holistic approach is also seen in the just pay the women of Amani ya Juu receive. Some organizations operate in the name of “helping the poor” by providing income-generating

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## *mandate*

### CHALMERS CENTER FOR ECONOMIC DEVELOPMENT

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The Chalmers Center for Economic Development assists the Church in declaring the Kingdom of God in word and in deed by training college students, pastors, missionaries, churches, and Christian ministries in the implementation of holistic, church-based programs to bring spiritual transformation and economic development to the poor.

# Former Convict Finds Hope and Turns Life Around

By CHARITY THROENER '00

Americans strive for success. It is often defined by the amount of money you have, the number of degrees you hold, and the kind of car you drive. But this definition of success does not fulfill the Christian's calling to lead a life glorifying and pleasing to God.

Michael Scruggs found that "real" success is defined by how you live your life for the Lord and not by what you can "get out" of life. The importance of living for the Lord in all aspects of life is a key issue he has learned through his association with the Jobs Partnership of Chattanooga and The Grass is Greener Lawn Care Service, both of which are ministries of Hope for Chattanooga, the Christian Community Development Association associated with New City Fellowship (PCA).

The Jobs Partnership is a twelve-week program in which the participants learn biblical principles for work and life, and develop human resource skills to get and to keep a job. Topics discussed include having the right attitude, submission to authority, and how to handle conflict.

The Grass is Greener Lawn Care Service is a small business started by Covenant College students to enable Hope for Chattanooga to give people, such as those in the Jobs Partnership, an opportunity to work and to develop good work habits.

For Scruggs, this combination of teaching and on-the-job training gave him the opportunity he was looking for to find employment on his own and to support his family. Scruggs grew up in the church as a pastor's son, but it never sunk in what it meant to *live* as a Christian every day and to see God in all areas of life, not just as someone to be acknowledged on Sundays. It was not until he was in prison and up for parole that he heard



of the Jobs Partnership. His father, the pastor of Miracle Missionary Baptist Church in Chattanooga, talked with the executive director of the Jobs Partnership, Everett Hobson, about Scruggs' job search. As a result, Scruggs was hired by The Grass is Greener Lawn Care Service and enrolled to participate in the Jobs Partnership classes.

***Scruggs emphasizes how important it was to him that Taylor believed in him and in turn trusted him. Taylor made him "feel good and especially as a man. After going to prison it is hard for people to trust you, but [David] left it in the hands of the Lord."***

At first, the process of working with The Grass is Greener Lawn Care Service and the Jobs Partnership was a way for him to make parole and get out of prison, but he soon realized that he had been given a special opportunity. Scruggs emphasizes that God has a plan for all of us, saying "[God] knew I would need the Partnership," and He provided the opportunity.

Along with the Jobs Partnership classes, Scruggs began working for The Grass is Greener Lawn Care Service under the direction of Covenant graduate, David Taylor '84, who was also his mentor in the Jobs Partnership. He valued the time spent working with Taylor and appreciated the things that he learned from him. Scruggs said, "We need to work in the light of the Lord and David taught me that." Scruggs emphasizes how important it was to him that Taylor believed in him and in turn trusted him. Taylor made him "feel good and especially as a man. After going to prison it is hard for people to trust you, but [David] left it in the hands of the Lord."

The experience that God provided through the Jobs Partnership and The Grass is Greener Lawn Care Service gave Scruggs the opportunity to get his current job as a mechanic for Covenant Transport, a large trucking company located in Chattanooga. Scruggs was hired to work in the housekeeping department there, though his desire was to be a mechanic and he was trained in that area. When he reported for work on his first day, he was delighted to learn that he was being given the mechanics position after all, which also meant a higher salary.

Through the ministry of New City Fellowship, Scruggs' life has been changed. He has found success, not in material things, but rather in being able to serve God through his work, supporting his family, and praising Him for all things. ❖

CHARITY THROENER '00 was an intern with The Jobs Partnership during her senior year at Covenant College. This fall, she will work for the Chalmers Center and Food for the Hungry International in a collaborative effort in the Philippines.

# Savings and Credit Groups Minister in Word and Deed

BY RUSSELL MASK

The Chalmers Center rejoices that a number of committed Christian relief and development organizations are implementing Microenterprise Development (MED) programs that reach many thousands of poor people with business loans that are not available elsewhere. Many of these poor people are coming to Christ through the witness of the staff of these programs. As a result of this success, MED is a strategy of holistic ministry that many missionaries and churches overseas are now considering.

However, standard MED programs often require large amounts of capital, frequently from \$100,000 to over \$1 million, to start up and reach economies of scale with efficient operations. This is beyond the fundraising abilities of many missionaries and churches. In addition, many MED programs are afraid of working closely with local churches and missionaries because of bad experiences they have had in the past.

In particular, local Christians have often expected grace and forgiveness when they cannot repay their loans to MED programs on time, and they have even gotten their pastors to petition the MED programs for leniency. In some ways this is completely expected since previous generations of missionaries and church leaders have established a “hand-out culture” through their well-meaning but often destructive gifts.

I have made the mistake of giving a Filipino friend of mine a “loan” for a fishing boat even though I never expected him to repay me and never forced it. In so doing I taught my friend that he did not have to be

***“Without easy saving opportunities, households are tempted to squander surpluses or are susceptible to calls for short-term help from family members or neighbors – often at the expense of long-term progress. In this way, savings instruments may well be much more important than the provision of credit in raising incomes and reducing risk – and easier to accomplish.”***

**Jonathan Morduch  
Professor of Economics  
Princeton University**

responsible for repaying his debts. If MED programs were to forgive loans like I did, their capital would quickly be used up, and the poor would be forced to turn to local loan sharks who charge them over 300% interest annually.

For these reasons and others, there is a gap between local churches/missionaries and many Christian MED organizations, a gap which the Chalmers Center believes is unfortunate. Christ established the church to embody His fullness by ministering in word and in deed just as He did.

If the local church is only engaged in the “spiritual” dimensions of the gospel, it falls short of being the bride, the body, and the fullness of Christ who ministered to the whole person. MED is an effective tool that should be harnessed, if possible, for use by the local body.

Designing an MED methodology that is appropriate for church-based, holistic ministry is at the heart of the Chalmers Center’s international strategy, which has two key components. They are: 1) Word Ministry: Evangelism and discipleship in a biblical worldview; and 2) Deed Ministry: Savings and credit groups that poor people own and use to obtain capital to operate their businesses.

## **Word Ministry: Evangelism and Biblical Worldview Training**

Having a relationship with Christ and adopting a biblical worldview, i.e. a biblical framework for thinking about things, is foundational to a person’s overall development as an image bearer of God. The Chalmers Center is attempting to train local church leaders to understand and to disciple their members in a number of important elements of a biblical worldview including:

- Trust in God rather than in oneself or others
- Personal responsibility
- Financial stewardship;
- Honesty
- Work as unto the Lord
- Loving sacrifice for the good of others
- Individual and family morality.

## **Deed Ministry: Meeting Physical Needs Through Savings and Credit Groups**

In the context of contemporary poverty in the Two-Thirds World, one of the most effective means of caring for people’s physical needs is to provide them with access to credit to enable them to start their own businesses. This is the motivation behind many large-scale, Christian MED programs.

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# MTW Missionary Records Workshops in Kenya, Philippines

The Chalmers Center has been inundated with requests for training in church-based, micro-enterprise development. In order to meet these requests more effectively, the Chalmers Center staff has felt the need to develop training materials on videocassettes and DVDs so that churches, missionaries and students around the world can learn how to incorporate economic development into their arsenal of holistic ministries.

Toward that end, the staff is pleased to report that Andy Warren, a missionary with Mission to the World, an agency of the Presbyterian Church of America, is traveling to Kenya and the Philippines this summer to obtain footage of training sessions that the Chalmers Center is conducting for churches and missionaries concerning church-based microenterprise development.



Andy Warren

*...the Center hopes to use this video footage to train the large number of churches and missionaries seeking assistance in the technical aspects of microenterprise development.*

Warren also will be filming and interviewing low-income entrepreneurs who have been helped by microenterprise development programs. After final editing, the Center hopes to use this video footage to train the large number of churches and missionaries seeking assistance in the technical aspects of microenterprise development.

Andy Warren has eleven years of experience on the mission field in Kenya, Ethiopia and Hungary. Warren is a talented photographer and videographer, who brings the special perspective of a missionary to the project. While on leave from the mission field, he served as an adjunct professor at Covenant College during the 1999-2000 academic year, teaching journalism.

Subsequent newsletters will provide information about ordering these training videocassettes and DVDs. ❖

## Chinchen

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projects, but the little income received keeps them forever lost in the pit of poverty. They continue to live in paper-lined houses with scrap tin roofs and open sewers at their front doorstep. Amani ya Juu women, however, are paid a just wage, enabling them to live responsibly and with dignity.

### KINGDOM ETHICS

Along with living out Kingdom values through relationships, those Kingdom principles can be seen in the way work is done at Amani ya Juu. There is an attempt to maintain principles of integrity. When one of the women came back from town proud of herself for having tricked the bus driver out of the full fare, it was necessary to discuss the ethics of it. Many learned from that experience so that when the bank accidentally

gave Amani ya Juu \$100 too much, the women knew it was only right to return it.

### SELF-SUSTAINING

Amani ya Juu began with a small investment of \$500. In three months the \$500 was repaid and since that time the project has been self-sustaining. Administratively, Amani ya Juu is not dependent on the "expert from the West." The refugee women have been involved in the administrative responsibilities from the very beginning. As a result, the women have a personal interest in the project having invested much of their time and energy in the success of it. They readily protect the project from those influences which would pull it down.

### A FAMILY

Community is a strong African value which brings security and iden-

tity. This value has been integrated into Amani ya Juu. Working as a community provides a family-type of support group for the women. When one is sick, she is prayed for and visited. When there is a special occasion, everyone celebrates. One refugee woman commented affectionately: "When I go to work at Amani ya Juu, I feel like I'm going home."

Often society looks at refugees as a bother, a burden. But isn't it through their lives and through the work of Amani ya Juu that God is showing the world His love and peace? Haven't they, instead, blessed us? "So show your love for the alien..." (Deut. 10: 19). ❖

BECKY CHINCHEN, facilitator of Amani ya Juu, was a refugee for one year in Cote D'Ivoire during the Liberian civil war.

# You Can Help the Poor 'Keep Warm and Well Fed'

BY MIKE PARKER '97

Recently, I reflected on this inaugural year of the Chalmers Center for Economic Development. As I recall the many contacts, conversations, and collaborative endeavors we have been blessed by as a staff, I am overwhelmed by what has taken place in a short twelve months. The Chalmers Center has learned much over the past year, as our staff have worked to introduce a new paradigm of church-based, economic development to individuals, churches, and Christian ministries throughout the globe.

Though the task of educating our constituents and marketing our services can be arduous, it is in passages such as James 2:16 where

one uncovers how critical this work really is.

In this passage, James speaks hypothetically concerning a person in dire spiritual and physical calamity. James quite convincingly reveals how futile a hollow piety can be. The words, "Go, I wish you well; keep warm and well fed" clearly leave the person begging, "HOW?!"

This illustration lies at the crux of the Chalmers Center's mission and vision as we are passionate about helping churches develop holistic ministries that are uncompromising in both word and deed.

Countless churches and missionaries throughout the world recognize the importance of this balanced

approach, yet feel constrained by a lack of technical skills and experience in the area of economic development and poverty alleviation. It is these types of services and training materials that the Chalmers Center is working so diligently to disseminate. James' poignant reminder to address both the spiritual and physical needs of those we minister to has never been more critical.

Won't you please consider supporting our work financially as we strive to that end? ❖

**MIKE PARKER '97** is Director of Constituent Relations for the Chalmers Center and a graduate of Covenant College.

**We are grateful to God for providing financial supporters to enable us to implement our programs. Please join us in helping transform the lives of the poor.**

✓ **Yes, I would like to support the work of the Chalmers Center.**


- Enclosed is my gift of: \_\_\_\_\_
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## Marshall

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bought at a price and called to imitate Christ's example set forth in Philippians chapter 2.

In high school, I had the privilege of being involved in student government. So when I arrived at Covenant College in 1996, I knew I wanted to use business and administrative skills to help people in some way, but I was not sure how.

Over the course of the following years, God made that more clear. A key factor was the arrival of Dr. Brian Fikkert, director of the Chalmers Center, in my sophomore year.

One fateful day, I stopped by his office to learn more about the new "economic development" program. What I thought would be a 15-minute overview, turned out to be an hour-long visit. Needless to say, Dr. Fikkert's vision for the church and the poor was contagious and struck a chord with me. I immediately saw how God could use my business and administrative abilities to serve His

church. I really enjoyed taking courses such as Ministries of Mercy, U.S. Urban Poverty, and Microenterprise Development.

Last summer, God provided the opportunity for me to work with the economic development department of a local city government in California. Through this experience, God confirmed my interest in this type of

***I saw how God could use my business abilities to serve His church.***

work. I graduated in May with an interdisciplinary degree in business, sociology and economics, as well as a minor in urban economic development. I now hope to pursue work in urban ministry and/or community economic development.

As the Lord has been faithful in the past, I eagerly anticipate how He will continue to guide my steps in the future. ❖

**TIM MARSHALL '00** majored in Interdisciplinary Studies, with a minor in economic development. His home is Los Angeles, California.

## Graduates

*Continued from page 1*

has done a remarkable job, and we are so thankful for the way that the Lord is working through him there. This year, six more seniors embark on careers that will engage them in ministry among the poor. We are thankful for each of them and look forward to seeing how God will use them to advance the cause of His church and His kingdom:

### **Greg Anderson (Business major from Roanoke, Virginia)**

Greg has moved into urban Memphis, Tennessee, where he will work on a joint project between the Chalmers Center and the Advance Foundation, a Christian ministry desiring to bring economic development to one of the most desolate housing projects in the country. Greg will conduct a community assessment in order to develop a strategic plan to enable Advance and its partnering churches to economically and spiritually transform this community. Please pray that God will use Greg in a powerful way to help Advance, well, advance.

### **Paul Counts (Economics major from Savannah, Georgia)**

Paul has been accepted into a master's program in public policy at Georgia Tech in Atlanta. Paul will pursue this program's track in urban economic development in hopes that his training will equip him to address the economic factors that play a significant role in America's poverty problem. Paul states, "The Chalmers Center has opened my eyes to the very real needs that the poor have around us. I am challenged to look at these needs through my degree in economics and to consider how my formal

economics training might help in the fight against poverty." Please pray that God will bless Paul's continued studies at Georgia Tech.

### **Joshua Hinman (Double major in Business and History with a minor in Economic Development from Seattle, Washington)**

Josh is still seeking the Lord's direction as to what he should do immediately upon graduation. However, in the long run he is committed to working with the poor. Josh states, "Through my interaction with the Chalmers Center and the learning I acquired in my economic development minor, the Lord has given me a heart for doing holistic ministry in the inner city. As a result, I eventually hope to be involved in an inner-city ministry doing microenterprise development." Please pray for the Lord's direction for Josh as he seeks to discern the Lord's will.

### **Tim Marshall (Interdisciplinary Studies major with a minor in Economic Development from Los Angeles, California)**

Tim is considering two options in economic development for the immediate future. Last summer Tim did an internship with the City of Huntington Beach, California, and they have invited him back to manage their affordable housing loan program and to assist with redevelopment projects. Tim is also considering working with the Chalmers Center as it implements programs in financial literacy and microenterprise development at the Bethlehem Community Center of Chattanooga, Tennessee. Please pray for Tim as he considers the various options before him.

### **Joe Staven (Economics major with a minor in Biblical Studies from Grand Rapids, Michigan)**

Joe works with the Credit Union at the Bethlehem Community Center in Chattanooga, Tennessee, to help them design and implement an Individual Development Account (IDA) Program. IDAs are bank accounts in which the savings of a low-income person are matched by dollars from either the public or private sector. Money may be drawn from these accounts only for business investment, educational expenditures, or housing purchases. Joe has been interning at the Credit Union for the past year and living in a house next to the Bethlehem Community Center in order to become part of this low-income neighborhood. Please pray that God will give Joe great wisdom as he designs and implements this program.

### **Charity Throener (History major with a minor in Economic Development from Omaha, Nebraska)**

Charity is working and raising support to enable her to spend nine months in the Philippines working in a joint project between Food for the Hungry and the Chalmers Center. While in the Philippines, Charity will work with churches as they implement savings and credit associations in conjunction with the verbal proclamation of the gospel.

Please pray for Charity as she seeks the necessary funds and prepares to live in difficult conditions. If you would like to contribute to Charity's work, contact her at [cthroener@yahoo.com](mailto:cthroener@yahoo.com). ❖

# Mask

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For the Chalmers Center, the question is how to adapt standard MED methodology to make it available to churches and missionaries.

Towards that end, the Chalmers Center's international work is using the tool of savings and credit groups in which the poor save and lend their own resources to one another. These groups can be as simple as a rotating savings and credit association in which twenty people who know each other get together and agree to save a set amount every week or month and then take turns in getting the full savings. Or, they can be as complex as the credit unions commonly found in North America.

## Why Savings and Credit Groups?

Savings and credit groups have a number of qualities that make them attractive for use by churches and

missionaries:

- These groups provide both savings and credit services to their members in ways that are well understood by poor people and that require no money from foreigners. As a result, they create no dependency on outsiders.
- Money that comes from local savings tends to be managed better than money from outsiders.
- Savings and credit groups organized by local church members provide a context to instruct people in the values and behaviors associated with a biblical worldview.
- Savings and credit groups are easily replicable and can be modified to fit local contexts and needs.
- Savings and credit groups are strategies that missionaries and church workers can understand and promote.
- As the savings groups demonstrate a

capacity for managing money, they become more able to handle larger capital infusions from other sources.

## Implementation Strategy

Chalmers Center teams in Kenya and the Philippines are networking with churches and missionaries to determine their desire and capacity for using savings and credit groups as a tool for holistic ministry. The first training workshops are being offered this summer, with project implementation to begin shortly thereafter. Please pray that God will bless these workshops and that His church will be equipped to minister in the name of Christ to those who are physically and spiritually hungry. ❖

**RUSSELL MASK** is International Microenterprise Coordinator for the Chalmers Center.

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