

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

A Plan for My Life

BY CHARITY THROENER '00

One day about two years ago I was nonchalantly flipping through Covenant's Academic Bulletin when I ran across something called "economic development" that sounded kind of interesting. A friend of mine said I definitely had to go see her economics professor about this new program and reassured me that if I stopped by his office he would love to talk to me about it.

Little did I know that this "stop" would be an hour-long conversation with Dr. Brian Fikkert concerning development, the poor, the church and how I was going fit all the economic development classes in my schedule. From that point on he claimed he had a plan for my life and the great adventure began.

My adventure actually began

Continued on page 3



Steve Nikkel in class at the Beth

Nikkel Equipping Entrepreneurs

What do businesses named "Geeks to Go," "Dance-a-Lot" and "Eclipse Cleaning" have in common? As Executive Director of the Lansing (MI) Community Microenterprise Fund, Steve Nikkel equipped the entrepreneurs who own those businesses to be self-supporting by teaching them the business skills needed to be successful. Steve's concern for the poor

became a passion for him after reading such passages as "...The Spirit of the Lord is on me, because he has anointed me to preach good news to the poor..." Luke 4:16-21.

Nikkel initiated the programs of the

Lansing Community Microenterprise Fund and was its first employee. But because the city government funded that program, his ability to express his faith in the workplace was restricted.

Before serving in Lansing, Steve worked in West Africa for the Christian Reformed World Relief Committee. It was there that

The Chalmers Center will maintain a close relationship with the Beth because it is an excellent model of what the church can do to serve the poor...

he coupled his agriculture extension and revolving-loan fund work with Christian leadership and community development training. Steve said,

Continued on page 8

inside

Student sees practical side of MED	2
Researcher Shideler begins work in Chattanooga	5
International update	7

“Frozen Lady” Embodies Lessons

BY JOE STAVEN '00

On my front porch on a warm evening in late September with a “frozen” in my hand, I first began to realize what micro-enterprise really is. I had taken the Christian Community Economic Development Class at Covenant in the previous year, and I had learned about microenterprise development, the provision of credit and training to low-income persons. But until I tasted that “frozen,” I was naïve to the world of micro-business.

The “frozen lady” lives about a block down the street from our house in Alton Park. Her name struck me as odd, but I soon realized that the children had named her because of the service she provides—filling their bodies with frozen Kool-Aid for a mere twenty-five cents a cup. She sells the concoction from her front door, and has a steady stream of customers in the numerous children that live within walking distance.

I never really thought about this much until my friend Chris, a 10-year-old neighbor, told me that there was another frozen lady, a few blocks away, who sold frozen for five cents less. He added that she had a little more variety, and sometimes even made rainbow frozen.

What seems like a quaint story is actually a look into the world of microenterprise. While we often think of the word “business” as implying a multi-million dollar company, the reality is that small businesses like the ones described above account for most of the jobs in the U.S. economy. Furthermore, micro-businesses, which usually employ one or two workers with minimal capital, are on the rise.

While there may be an open market for a product like frozen, would-be



Joe Staven (far right) with housemates and friend.

entrepreneurs often lack two important things: training and startup capital. It may strike you as strange that capital is needed for such a small business, but we are not used to operating on a shoestring budget as much of this neighborhood is. The cost of producing frozen could simply be the price of Kool-Aid and refrigeration, but without capital the entrepreneur cannot fund even these small investments.

However, as loans are given out, it is essential to train the borrower not

only in how to manage money, but also in how the business world works. While loaning the frozen lady \$5,000 might seem like a good thing, if she does not know how to wisely invest it in her business, the \$5,000 will soon be another weight that pushes her down into poverty.

In order to understand more about how to meet the personal and economic needs of people like the frozen lady, we are holding a class for

Continued on page 6

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CHALMERS CENTER FOR ECONOMIC DEVELOPMENT

Covenant College, 14049 Scenic Highway, Lookout Mountain, GA USA 30750
706-820-1572 ext. 1805; chalmers@covenant.edu

Cathy Dreger
Editor

Mike Parker
Director of Constituent Relations

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.

Conference Points Students Toward Mercy Ministry

Thanks to the generosity of the Western Carolina Presbytery of the PCA, Charity Throener '00 and Sarah Lown '00 attended the three-day 1999 Women in the Church (WIC) Conference of the Presbyterian Church in America (PCA) held in Atlanta this September. Speakers included author-lecturer Joni Eareckson Tada and Kay James, from the Heritage Foundation. They focused on aspects of mercy ministry in workshops on Friday and in large group meetings on Saturday and Sunday.

Throener

Continued from page 1

much earlier. God, who had chosen and marked me as His own, drew me unto himself when I was 16. He gave me a love for His church from the beginning by providing a strong church family. The church was then used to guide me to Covenant College where I declared myself a history major with aspirations of doing some kind of work in research.

Then, after that fateful (or should I say providential) "stop" midway through my sophomore year, my education was directed toward the study of poverty in the United States and the Third World. Through this God began revealing to me the true calling of His church.

Through classes such as Ministries of Mercy, I was led to Scripture where God showed me the church's duty of ministering to the poor in Word and Deed. I was amazed! I had never heard any of this before and my love for the church grew as I saw what incredible things God could do, and was doing, to address the needs of the poor.

Paige Benton, serving at Vanderbilt University with Reformed University Fellowship, led a workshop on the theology of mercy ministry and spoke to the gathering of 4000 women on Saturday. Sarah said, "I was excited about the things that Paige Benton said and the way that she presented her message—using creation, fall, and redemption. I liked the way that she illustrated the gospel and mercy as inextricably bound. I was glad that women all over the PCA were able to hear this."

Clearly, the conference was a

chance to highlight diversity in the PCA, bringing together on stage women from a variety of backgrounds and races, and those with physical challenges. Yet, the women found unity in Christ and a desire to serve Him better. Sarah was left with a great appreciation for WIC, saying: "WIC is an alive, important coming together of godly women in Christ. It was a foretaste of things to come." ❖

This has resulted in a whirlwind of change and knowledge in my life. It has been exciting to see the growth of the Chalmers Center from a passion in Dr. Fikkert's heart to a staffed center. I have seen this vision passed on to the other staff members, as now everyone seems to have a plan for my life!

Where does all this leave me now? Good question! As I see the end of my senior year nearing, I am prayerfully seeking God's will for the future. As part of the economic development program at Covenant College, I am interning with Hope for Chattanooga and the Jobs Partnership Program. At the Partnership we help the unemployed and underemployed develop the biblical principles they need to find a job and keep it through weekly Bible studies and human resource development.

But my heart does not stop in the United States. From the beginning I have felt the burden for those in the Third World and am hoping to be overseas soon after I graduate. Where? Even the Chalmers Center



Charity Throener

staff does not know that yet!

Although the details of my future are still uncertain, I do know that it will include serving God through His church. ❖

Low-Interest Loans Help Break Cycle of Poverty

He went from operating a hot dog stand at the age of fifteen to founding a multi-million dollar foundation in twenty years. That is the amazing story of David Bussau, co-founder of Opportunity International, the largest Christian microenterprise organization in the world. While in Dr. Brian Fikkert's class at Covenant College recently, Bussau explained that microenterprise development helps the poor build their own small businesses by providing low-interest loans which would otherwise not be available. The result is that the poor are often able to break their cycle of poverty.

Professor Fikkert asked Bussau what influenced him to begin to think about serving the poor. Bussau answered, "like a lot of people, we had learned to be dependent on our bank balance and our checkbook, and we were not satisfied with that lifestyle." Bussau also mentioned that he and his wife had a desire to "get back into a relationship with God that was more honoring to Him and less focused on ourselves."

Bussau's life took a turn when he and his family had the opportunity to serve those in need following an earthquake in Indonesia. As they worked with others from their church to restore the infrastructure damaged during the quake, he realized that even once services were back in place, the poor in the community would still be just as needy. They could not advance economically because of a cycle of debt. In order to make ends meet during the off-season, the rural poor, mostly tenant farmers, had no option but to borrow money from the wealthy landowners who employed them. To do this, it was sometimes necessary for them to mortgage their children, even those not yet born. These images left an



David Bussau (far right) with shoemakers in Zimbabwe.

indelible mark in Bussau's mind.

Despite their work in Indonesia, Bussau still felt he was not in God's will. Even though his family had gone to help others, he felt he was not using his entrepreneurial talents. He felt he had committed the sin described in the parable of the talents, burying his talents not in the ground, but "in the jungle." He returned to Australia, sold his businesses, took the proceeds, started the Maranatha Foundation, and began giving collateral-free, small, low-interest loans to the poor. Bussau's first projects were in the Philippines and India.

At that time in most Asian countries, the poor would normally be charged 20 percent interest per day from loan sharks, making it impossible for them to ever get ahead. Instead, the Maranatha Foundation charged the much lower rate of interest found in the formal banking sector, a sector in which the poor

could not operate because they did not have sufficient collateral. The result was that borrowers could not only pay back the debt, but also make a profit in their business.

Eventually, the Maranatha Foundation merged with a Chicago-based group which became Opportunity International, now the largest Christian microenterprise organization in the world, lending \$40 million in 1999 to the poor in 38 countries.

Bussau explained some of the special challenges facing a Christian microenterprise development agency. He said that the secular groups try to drive down their costs of delivering the loan, so they use a minimalist approach to the business. Bussau said that the Christian organization by nature has a different focus, because it is interested in the spiritual life of the individual, not just economic well-being. Church planting, discipleship, training of lay workers all add to the cost of operations for the Christian organization.

Bussau said that the biggest challenge for churches interested in microenterprise development is that they do not understand the complexities and issues in running financial institutions.

The Chalmers Center looks forward to working as a partner with Opportunity International and other microenterprise programs to help the church minister to the world's neediest citizens. As the Center studies successful projects around the world, it will be able to advise the local church in how to replicate successful programs. Also, as Covenant students complete their education, they will be equipped to serve through helping the poor. ❖

Shideler's Research Targets Jobs for the Poor

It is estimated that roughly 10 percent of the American poor have the desire and/or the ability to operate their own business. "What about the other 90 percent?" It is Dave Shideler's job at the Chalmers Center to answer this question. The rational, knee-jerk answer is for the other 90 percent to "get a job." While ultimately this is the answer, the simplicity of this response ignores the realities faced by the poor:

- available jobs are frequently inappropriate for low-skilled/poorly educated persons;
- little information about jobs is available;
- transportation and other support services to facilitate employment are sometimes unavailable;
- special circumstances or disabilities prevent persons from working;
- local employers are often unwilling to deal with low-income persons.

Furthermore, typical opportunities made available to the poor, like working in restaurants, retail shops and entertainment venues, rarely lift them out of poverty. None of this is to deny that the poor themselves may be partly at fault, but the situation is more complex than it might appear.

As a young Christian working at a Chamber of Commerce, Dave grew frustrated with the lopsided distribution of wealth in that community and with the church's lack of



Dave Shideler

intervention. Dave came to the conclusion that targeting jobs for the poor

"Dave Shideler will provide us with the information and tools we need to put a case study in front of local businesses."

would not become the Chamber's priority. At the same time, he was growing in his understanding that compassion for the poor was to be a chief concern for Christians as an outflow of their nature in Christ.

Dave said "to minister in Word and in Deed to the poor, we need to be intentional to create jobs specifically for the poor—jobs that provide adequate wages, require minimal

technical skills, and are located close to the poor population."

Dave and several students are working with the Bethlehem Community Center (the Beth) on a project to design an Economic Development Center for Alton Park, an inner-city neighborhood in Chattanooga. His portion of the project focuses on conducting an economic analysis of the local community to develop strategies for attracting to and retaining businesses in Alton Park.

This is the first of several pilot projects to provide the Chalmers Center's staff with opportunities to test ideas and to train students.

In a recent interview, Jim Dickens, the Beth's Chief Operating Officer, said, "Dave Shideler will provide us with the information and tools we

need to put a case study in front of local businesses. We'd like to get them to employ the local residents to get around the transportation issues that are in this community."

Building on his background in economic modeling and in capitalizing on existing community assets, Dave analyzes a community's economy to identify under-served markets, hindrances to conducting business in the community, other economic opportunities for new or

Continued on page 7



The Chalmers Center is a research and educational initiative of Covenant College, a liberal arts institution operated by the Presbyterian Church in America. Covenant's motto—"In All Things Christ Pre-eminent" (Colossians 1:18)—is the touchstone of all college endeavors as it seeks to appropriate the mind of Christ in each academic discipline. The college offers a rigorous academic program in the Reformed tradition and strives to instill a biblical worldview in its students.

Demand Exceeds Supply

BY MIKE PARKER '97

In only seven short months of operations, members of the Chalmers Center staff have been on the receiving end of a tremendous demand from individuals who want to see holistic, church-based approaches to poverty alleviation. We are delighted that so many people feel strongly about addressing this critical need.

The Center has been inundated with letters, phone calls, and e-mail messages originating from places that literally span the globe. From churches in the bustling city of Miami to the remote missionary confines of Southeast Asia, a profound desire to address both the spiritual and physical needs of the poor is a recurring theme of these requests.

Implementing these programs can be a daunting task for churches and missionaries who recognize this need but possess no background or technical expertise in economic development. The adage heard from church pews around the world, "We want to help the poor, but we just don't know how!" is exactly the type of lament that we at the Chalmers Center hope to silence.

We are committed to assisting churches rediscover effective paradigms for dealing with the poor. History reveals that people such as Calvin, Knox, and Chalmers understood that dealing with the poor requires a balanced approach—one that takes physical needs seriously,

without forgetting the foundational importance of their spiritual needs. Indeed, it is exactly this type of word and deed ministry that validated Jesus' own claim as the Messiah. (Luke 7: 18-23)

We ask that you consider being our partner as we respond to the colossal task that lies ahead. Your financial contribution to the Chalmers Center will enable us to help churches implement these industrious strategies, bringing hope and renewal to the poor throughout the world. ❖

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: _____
- I would like to give monthly support in the amount of:
 ___ \$25 ___ \$50 ___ \$100 ___ other

Name _____

Address _____

City, State, Zip _____

Send your gift to:
Chalmers Center
Covenant College
14049 Scenic Hwy.
Lookout Mtn., GA 30750 

Staven

Continued from page 2

Covenant students at the Bethlehem Community Center (the Beth) in Alton Park. This semester the class is designing a microenterprise program that will be implemented at the Beth in the near future. Holding the class at the Beth enables students to personally see the need for and the interest in microenterprise throughout the neighborhood. There is a huge difference between reading about what a "microenterprise customer" is like and actually interacting with a local entrepreneur who has goals and dreams just like you and me.

As the class walked through the Beth's neighborhood recently, we realized the responsibility that we have in that the way we design the program to help the neighborhood of Alton Park will have significant impacts on the community in years to

There is a huge difference between reading about what a "microenterprise customer" is like and actually interacting with a local entrepreneur...

come. We hope to get to know more people like the frozen lady, through class interviews, house meetings, and casual interaction on the street. As we work on the microenterprise development program in class, a whole new light is brought to the material, with the realization that the theoretical meets the practical right outside our front door. ❖

Editor's Note: Joe Staven is a senior majoring in economics at Covenant College. Joe is one of seven Covenant students who have moved into Alton Park this year in order to engage in incarnational ministry to this hurting community. Joe also volunteers at the Bethlehem Community Church and is an intern at the Beth's credit union.

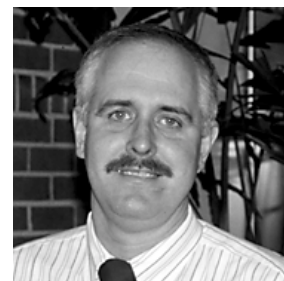
Blessings Abound in International Opportunities

We thank God for his blessings on the international front! Dr. Russell Mask, the International Microenterprise Coordinator for the Chalmers Center, is nearing completion of the first volume of "A Christian Microenterprise Handbook," which provides an overview of the basic issues in holistic, Christian, microenterprise development (MED) for churches, missionaries, and Christian development organizations. Future volumes of this work will contain more advanced educational materials for Christian missions and development programs and will be available in 2000.

Sila Tuju and Jason Trimiew are in various stages of training and are busy developing the strategies which the Center will use in its first international pilot project in Kenya. We are sending them out in faith and trust God to provide the remaining financial support they need.

We thank God for the relationships we are building with Daystar University in Nairobi. We seek to teach many Daystar students and involve them on internships in our field projects. Daystar, the biggest Christian college in East Africa, is a tremendous resource for the kingdom.

Dr. Mask has just returned from a long trip to India, Thailand, and the Philippines to provide MED training for the Pioneers mission organization as well as to help one of our collaborative partners, Food for the Hungry International, establish some new pilot MED models in Asia. ❖



Russell Mask

Prayer requests:

1. Sila and Jason as they travel to raise funds, say goodbye to friends, and begin their work in Nairobi.
2. God's blessing and protection over Daystar University, our partner in Nairobi.
3. Wisdom for the Chalmers Center staff in how God might use our work to build His kingdom in the 10-40 window. ❖

Shideler

Continued from page 5

existing businesses, and unique advantages that could be useful to stimulating the local economy.

This analysis will identify specific industries and occupations that are economically viable in the community and meet the needs of the poor. The list of industries and occupations will be supplied to local churches so they can either establish such businesses or petition the economic development agents for such.

In addition, Dave hopes to use strategic job creation to identify the necessary skill sets for growing sectors of the local economy and to construct appropriate training programs. This will not only provide low-skilled/poorly educated individuals with employable skills, but it could also provide employers with assurances of the reliability and capability of the individuals. While church-based models of vocational and job-preparedness training

already exist, the Chalmers Center hopes that its research will make these programs more effective.

The Center's desire is that its pilot projects will become national models for job creation and training to be replicated by churches. ❖

The Bethlehem Center at a Glance

After school each day, the Beth buzzes with activity as children from around the area arrive for tutoring, art classes, music programs and sports activities. This is a safe haven for them in a neighborhood where they are at risk.

In a world of broken promises "the Beth has been the only constant in Alton Park for the last forty years," said Jim Dickens, Chief Operating Officer. Adults are also served by the Beth through senior citizen programs, a federally licensed credit union and a church.

Profile of Alton Park

23% of adults are high school graduates

26% of adults are married

77% of households with young children are headed by women

68% of homes are occupied by renters

46% of households are without vehicles

Median household income: \$12,205 ❖

With few exceptions, Alton Park has been overlooked by financial service providers and industry. As a step toward correcting this pattern, the Beth is planning an Economic Development Center, which will help in three areas: individual entrepreneurship, job empowerment and the revitalization of nearby industries. "We hope to be a catalyst to help the population meet the minimum qualifications which prospective employers are looking for," said Dickens. ❖

Nikkel

Continued from page 1

“When the Lord led me to Covenant College’s Chalmers Center, I saw it as a new and wonderful opportunity to engage in holistic ministry in a way I had done when I was in Africa.”

With graduate studies in the areas of agricultural economics and community economic development, Steve is well-qualified to teach Covenant’s students and to conduct research about microenterprise development (MED) in the U.S. Steve is teaching a course to Covenant students in which he helps them to understand all of the facets of designing and operating a MED program that is holistic and church-based in its approach.

As a class project, the students are designing a MED program for the Bethlehem Community Center (the

Beth), a church-based organization in Alton Park, one of the poorest sections of Chattanooga. Steve’s class actually meets at the Beth, enabling students to interact with both the Beth staff and the residents of the Alton Park community.

Steve will also consult with U.S. churches and church-based nonprofits that desire to establish MED projects. The Beth is the first of Steve’s consulting projects, as the Chalmers Center is working with the Beth to design an Economic Development Center in Alton Park which will promote individual entrepreneurship, job empowerment, and the revitalization of nearby industries.

Jim Dickens, Chief Operating Officer of the Beth, said, “The focus for Steve is the five, maybe ten

percent of the population who are entrepreneurial, who have what it takes and the desire to be entrepreneurs. Steve will help us provide the support structure.”

The Chalmers Center will maintain a close relationship with the Beth because it is an excellent model of what the church can do to serve the poor, thereby providing ongoing opportunities for Covenant’s students to gain hands-on experience.

The Chalmers Center’s mission is never overlooked in Steve’s consulting. He works with the Beth and with other clients to ensure that their MED programs are truly church-based and holistic in nature, presenting Jesus to people in both word and deed so that the body of Christ may be built up (Ephesians 4:11-13). ❖

Chalmers Center Staff

Brian Fickert

Director

David Hoover

Director of Training

Russell Mask

International Microenterprise

Coordinator

Steve Nikkel

U.S. Microenterprise Coordinator

Mike Parker

Director of Constituent Relations

David Shideler

Research Associate

Jason Trimble

Research Assistant-Kenya Project

Sita Taju

Project Manager-Kenya Project

Cathy Dregger

Administrative Assistant

CHALMERS CENTER FOR
ECONOMIC DEVELOPMENT
Covenant College
14049 Scenic Highway
Lookout Mtn., GA 30750
706-820-1572 ext. 1805
706-820-2165 fax
chalmers@covenant.edu
www.chalmers.org