

Helping Without Hurting

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Preacher: Roger Pieters

- [0 : 0 0] I'm wondering if someone wants to read Colossians 1, 15 to 20, and I have a copy of it here. The sun is the image of the invisible God, the firstborn over all creation.
- For in Him all things were created, things in heaven and on earth, visible and invisible, whether thrones or power or rulers or authorities, all things have been created through Him and for Him.
- He is before all things, and in Him all things hold together. And He is the head of the body, the church. He is the beginning and the firstborn from among the dead, so that in everything He might have supremacy.
- For God so pleased to have all His fullness dwell in Him, and through Him to reconcile with Himself all things, whether things on earth or things in heaven, by making peace through His blood shed on the cross.
- Colossians 1, 15 to 20. Thanks, Michael. So in this passage, Jesus reconciles all things to Himself.
- [1 : 2 5] And this was a key passage from when I talked last time, talking about the reconciliation that happens, not only for ourselves, but for others.
- Reconciling ourselves with God, with ourselves, with others, and with society around us. And that this is the important process that we want for ourselves, and we want for people that we're trying to help, or that we're in partnership with.
- And so that's what I'd like to continue to talk about today. The title got cut off in the bulletin, so this was an example of helping without hurting. Microfinance.
- So I want to talk about one aspect of it. So I want to talk a little bit about what the Malawi Committee has been wrestling with. I guess Susan's a member of the Malawi Committee.
- There's no others here. And, oh, James. Yes. Hi, James. Way back. Hidden. Okay. I want to describe what led the Malawi Committee to set up a trial partnership with the microfinance organization, Opportunity International.
- [2 : 4 6] And I'll tell you a little bit about them. And I want to discuss what I've been reading about microfinance, you know, how it works, the strengths and the weaknesses. And so when I say microfinance, is anyone unsure what I mean by that?
- I'm unsure. Okay. And who is very familiar with microfinance? Anyone? Okay. Yes?
- Can I put forward an example? Okay. Yes. Great. I'm completely off base. But this is what I think it is. It is there's a number of women.
- And I guess men can be financed. And they are provided with a nanny goat.
- And so then there's going to be milk. There's going to be kids. There's got to be a billy goat there somewhere.
- [3 : 5 5] And it changes the life of a community actually quite rapidly. Is that an example? Yeah. That would be an example in one form.
- So do you know any microfinance organizations, any names of organizations? World Vision. World Vision. Do they do microfinance? So I'm going to divide it into two.

Microfinance and those that are... Yeah. Okay. So World Vision does both then. Any other names? Kiva. Kiva is microfinance.

Okay. I think it's American's Purse. Okay. I'm not sure. So they're more giving materials to people, right?

So that would be the non-microfinance. Would you give a definition actually? Okay. Yes, I will.

[4 : 56] Can you actually give a definition? Okay. I'll do that. So microfinance refers to financial services, providing financial services to the poorest people of the world.

And microfinance began as microcredit, which is maybe another way we've heard about it, providing loans to the poor. And then it expanded to other services like savings accounts and insurance.

Muhammad Yunus began offering these loans to the very poor in Bangladesh in 1974 and went on to form the Grameen Bank in 1983, which you may be familiar with.

And Opportunity International is the oldest Christian finance microfinance organization, which was founded in 1971. So Muhammad Yunus focused on loans to the extremely poor.

He gives an example of a woman weaving a bamboo stool, borrowing 22 cents from a local money lender to buy raw materials, then making the stool and returning the stool to the money lender who paid her 22 cents.

[6 : 08] So she made two cents a day on it, which was a small fraction of the value of the stool. But she's caught with a money lender. So this is sort of where he started in the village close to where he was living and wanted to find a way to loan money to people who needed it in that kind of circumstance.

I have a question. Yes? Is microfinance with the goal of helping others to become self-sufficient?

That's, yeah. Okay. Because I was having trouble with this definition, I'm thinking, this is debt. How is this helpful? Yeah. But the goal is to teach them to become productive in society.

That's right. Yeah. So it's to provide the means of being productive. Got it. And there are dangers with debt, and I'll talk about that more later.

Yeah. Yeah. So Eunice, just to quote him, said, Most people assumed that I was trying to alleviate poverty by lending to small businesses that would then expand to hire the poor.

[7 : 26] It took people a while to see that I actually advocated lending to the poor directly. So these were very small loans. Micro, the word for small, right?

And so this very small finance. So it turns out that banks don't give loans to the poor for a number of reasons. One of them is that for very small loans, the cost of administering the loan is way more than the money the bank could make by doing that.

The other is that the poor have no collateral, and that was a big barrier to giving them loans. And then it was really costly to get information about the poor, you know, whether they would be able to repay the loan, how they would use it.

And this is where Eunice and other organizations have solved the problem through a variety of sort of innovations. The main innovation was group borrowing or trust groups.

So this is, like you described, a group of women. In the Graemean Bank, it's organized five people in a group. And they co-guarantee each other's loans.

[8 : 37] So they're responsible for each other's repayments. They self-select the group together so that they are not forced into it.

And they're given training, and that's an important thing that I'll talk about more later. And the other innovation was he instituted a daily payment program.

So rather than having all the payment due at the end with the sort of psychological barrier of giving up a large sum of money, he made small repayments from the very beginning of the loan.

So if the loan was, and over a relatively short period, say a year, so if the loan was \$365, then it would be \$1 a day was repaid each day as people used the loan to start as part of input to business or microenterprise.

And the other part of it is that he treated the poor with deep respect. And Opportunity Bank of Malawi has this as well. The Client Bill of Rights, the first item is you have the right to be treated with respect.

[9 : 54] And Eunice writes, Today, for the first time in her life, an institution has entrusted her, this is the woman who's given a loan, a great sum of money. And he goes on in another part to write, They do not need us to teach them how to survive.

They already know how to do this. We try to maximize use of their existing skills. The cash they earn is then a tool that unlocks a host of other abilities.

Often borrowers teach each other new techniques. So this sense of respect is a really important part of this.

And finally, it develops local staff and local institutions. For example, Opportunity Bank Malawi is an independent bank in Malawi with its own board of directors.

But it's part of the Opportunity International Network of banks in different countries and connected to the organizations in Canada, the United States, and Germany and Britain.

[11 : 05] So that kind of gives you a brief background to microfinance. I didn't know how much people would know or not. So now I'll describe a little bit of the struggles of the Malawi Committee, which led towards this partnership forming.

The Malawi Committee, as you know, reports back to the Missions Committee, part of St. John's. And the relationship is between St. John's as a church with the Anglican Church in Malawi, but specifically with the Diocese of the Upper Shiri.

That's one of the four dioceses in Malawi, which you probably know. And the diocese recently celebrated its 150th anniversary, which makes it older than Vancouver, which just celebrated its 125th anniversary.

So it's quite a remarkable place. The diocese, as you probably know from the various visitors, consists of 33 parishes, each with a parish priest, but each with up to a dozen different outstations, which are churches in the outlying villages, which are run by lay leaders and which the parish priests visit on rotation.

So it's a very demanding task to be a parish priest there. The focus of our relationship with Malawi has been on partnership.

[12 : 31] A draft document from several years ago says, quote, The purpose of the partnership is to strengthen and encourage and equip each member, that is St. John's and the Diocese of the Upper Shiri, in the spread of and strengthening the work of the gospel.

The partnership will be defined by its reciprocity and mutuality. The hope of the partnership is it would develop to the point where each member's communities consider the other members' communities as an extension of themselves.

And so this morning when James prayed for all of the bishops of Anik, he included Bishop Brighton of the Diocese of the Upper Shiri.

And since we are part of them and they are part of us through our partnership. So the Malawi budget that we receive from the missions committee supports, it provides salary support for the parish priests.

This adds to the salaries of the priests in the poorest of the parishes, provides tuition for training of new priests, since that's an important goal of adding to the number of priests to service these many areas and provide support there.

[13 : 56] And also development of a Sunday school program has been a big focus over the last five years or so. And then the partnership visits with people from Malawi visiting us and we visiting Malawi.

And I guess it's with the partnership component that we've wrestled the most. Even though we're united as a church, there's a large cultural and I think even bigger economic divide between us and them.

And, you know, as you know, Malawi is one of the poorest countries in the world. And how do we build a partnership across this divide?

And I guess I wrote here, we're all camels and we're all trying to fit through the eye of a needle. And certainly we need God's grace to do that.

And I think the Malawi committee has been very conscious of wanting a true partnership where we not only help Malawi, but where Malawians can minister to us as well.

[15 : 02] I think that's been really important in our wrestling. I think we're only at the beginning of really understanding how to make that mutual.

And then with the partnership, we've gotten to meet people, to visit them, to care for them. And I think that has gotten very difficult in some ways to deal with.

And there's this upwelling of desire to do something, right? We've just got to do something for them. And this has been a growing desire and a good desire.

And how to do that is sort of why I'm here talking about this. So to describe that tension a little further, part of the desire comes out of the sense that we have so much.

I guess that's feelings that we have. And can't we simply give them a truck, which has been something we've wrestled over?

[16 : 13] How can we give money to finish the roof on a church? You know, should we do that? Or to pay for a child's high school, which is about \$100 a year.

Father Grant, when he was here, told me that he had, I think it was two children of his own, but he had two of his nieces living with him. And since he was a priest, he had a better salary than most.

And he was supporting his two nieces to go to high school and paying their high school fees that were living with him. So he was ministering within his own family.

And, yeah, it's those kind of stories that kind of get us. And so that's why we're wrestling with this.

So as we talked about last time, with the book *Helping Without Hurting*, and I have some copies here, or it's actually *When Helping Hurts*, by Steve Corbett and Brian Fickert.

[17 : 17] If anyone wants to borrow a copy to read, there's a little pile here, help yourself. And we talked about creating dependency, that when someone is given something, the first time they're thankful, the second time they're expectant, and the third time they're dependent, is kind of a little saying out of the development community.

And it's also deeply disabling. I'm Brian Fickert, right? And this is sort of jumping back a little bit to last time. In the vast majority of cases, North American audiences define poverty differently than the poor in low-income countries do.

While poor people mention having a lack of material things, they tend to describe their condition in far more psychological and social terms, of shame, inferiority, powerlessness, humiliation, fear, hopelessness, depression, social isolation, and voicelessness.

So that when we look, we see a lack of material things, but when the poor describe their own condition, they're describing it more in terms of, especially in terms of shame and the sense of inferiority.

And so there's a deep issue in giving of pride and of developing confidence and of enabling rather than disabling.

[18 : 45] And I think that was the message out of the Helping Without Hurting last time, was that by giving to others, we are hurting them by disabling them.

Giving inappropriately, I guess is the right word. But we're also hurting ourselves because we get to play the powerful role of deciding how this is all going to work.

And Steve Corbett and Brian Fickert talk about the God complex that the wealthy have and sort of a difficult concept to get around. And I kind of resisted it as he talked about it first, but eventually it struck home to me.

So that the equation of defining poverty poverty is simply the lack of material goods and then our sense of powerfulness and the disabling of the recipient all results in harm rather than in help, which is what our hearts really want.

And so Brian and Steve's solution to that is to go back to the gospel, that Jesus redeems our relationships with each other as well as and with the community and wants all of these things to be reconciled and to do this in a different way is the suggestion.

[20 : 16] So Simply Given also focuses on needs rather than on the tremendous assets that are available with those who are there.

That's part of it. It has a lack of accountability and I already mentioned that the control lies in the helper's hands. So poverty isn't simply material lack but also broken relationships.

Okay, so Helping Without Hurting distinguishes between relief and development.

And so we have been doing relief in providing funds to Malawi for the floods that happened recently and this has been a great response on the part of the congregation.

And actually it was the trustees that insisted there be an end date to that giving which is appropriate because relief should be seldom, immediate and temporary according to Brian and Steve.

[21 : 28] So they distinguish between relief and development. Relief is the immediate meeting of emergency needs in a situation and that oftentimes we land up doing relief when really the appropriate thing to do is development.

So development is a bigger response to help people. and so this is kind of where we struggle.

We not only want to provide direct support for the church and provide relief in these emergencies but as a long-term goal, as a dream, we would like the diocese of the Apresheri to become independent.

I guess part of the dream is that the parishioners would have sufficient funds to pay their own parish priests and to build churches for themselves or possibly to partner with us to build those churches so that they have an important role in that.

And I think that's what I've been reading in the different books on development and has emphasized is that this is an important issue that we need to be aware of.

[22 : 53] So, okay, so that's about relief, development, and helping and the struggle of the Malawi Committee. And so as we were wrestling with this, we had heard about Opportunity International, which is this Christian microfinance organization.

And we had met people here in Vancouver who are from the organization. At the same time, I'm sure you've heard the story at the Malawi lunches of how when Sally Beauchamp and Jim May and James were in Malawi, that Father Francis had taken them into the market to meet a member of Opportunity Bank, which we didn't realize at the time was Opportunity International's bank in Malawi, which is working in the diocese of the Upper Shiri.

And he was very excited about this idea of offering loans to parishioners and to members of the community because he could see the way they could use that to develop their talents within the community.

And so that was kind of something that came together from both directions, both from Malawi and from us here, and led to a trial agreement between Opportunity International and St. John's to support this kind of development.

So the pros of microfinance is that it is sensitive to these issues that helping without hurting points out its development and not relief.

[24 : 42] So microfinance has moved beyond just loans. It also has savings and insurance. There's, for example, education savings, which I'll mention a little more about.

And an important part of it, so for, you know, as you're probably thinking, important part of it is how does this work within the group and an important part of it is the training, as I mentioned earlier.

going back to helping without hurting again, they talk about we don't want to develop consumers who are going into debt in order to consume.

We want to develop a Christian worldview of work and of work ethic. and so that the training becomes a really important part of it, small business training, financial literacy, and all set within a context of a Christian worldview.

And this is expensive to do for an organization, but this is something that Opportunity International as a Christian organization is committed to doing.

[26 : 00] and that's, it's often done in liaison with a local church. And that's part of the excitement is that the diocese is very interested in this and have the vision themselves of how this might work.

Both Father Francis and Father John were here when they were here spoke very quietly but very passionately against handouts and they, they are very excited about this, this possibility.

And, okay, so some of the other things I touched on developing local staff and, and local organizations. So, Bishop Brighton has delegated Father Francis and Father Grant to coordinate with Opportunity Bank Malawi.

And, let's see. So, so, Opportunity Bank Malawi has done several innovations itself in order to reach rural populations since Malawi is 80% rural.

Most of the poverty is in the rural areas. It's subsistence farming. And, maybe this would be a topic for another time but I was reading how the population had doubled over the last 20 years but the amount of corn that is grown in Malawi has stayed approximately flat and so this has resulted in reduced food per person within the country.

[27 : 37] So, there are, there are larger economic conditions that are, that are difficult in Malawi as well. but to reach those rural populations they began with kiosk banks and mobile banks.

This was a bank in a truck that drove around to the rural areas but that turned out to be quite expensive. Now, they're working on a mobile phone banking program which they've actually implemented.

It's called Bank Mamamja and then they also have an agent banking system for those without mobile phones so that people or small stores that sell things would become an agent of the bank.

The mobile phone banking is particularly interesting since so many people across the world own mobile phones even the poorest and allows people to do their banking right from home in this way.

And I can read you sorry, I should have pulled this out earlier. an illustration of so this is from the Opportunity Bank Malawi third quarter report from 2014 and this is Brenda right here with her mobile phone.

[29 : 05] Pictured right, Brenda first approached Opportunity Malawi Bank in 2008 invested her first loan of \$167 to launch her very own business selling tomatoes in front of her modest shelter in Mizuzu.

She has invested a series of loans transforming her cart into a small shop and her most recent loan was \$534. Over time, Brenda diversified her business to add fish attracting more customers.

Brenda says she especially appreciates the training she received from her loan officer and transformation officer. Today, Brenda is enjoying the safety and convenience of Opportunity Malawi's bank Mamanja, which is the phone banking, being able to stay on top of her business account with SMS functions on her cell phone.

Let's see. So that's the positive side. There is also a negative side to microfinance though as well.

So Michael Yunus won the Nobel Prize for microfinance in 2006. Sorry, Mohammed Yunus and his Grameen Bank.

[30 : 18] And that started a tremendous push towards microfinance agencies. Eventually, there was this idea that, well, an ongoing idea that it could be a for-profit bank and some sold shares with the initial public offerings raising up to \$200 million.

This had its positive sides in the sense that people wanted to push microfinance banking, this is not Opportunity International, this is other banks, into rural areas and by raising a lot of cash they could do that rapidly.

At the same time, it meant that they had to increase interest rates that they were charging on the loans and they had to cut back on the teaching and the transformational side and the helping side of the loans.

and this led to several problems which you've probably read about in the newspaper with campaigns that have happened by people to refuse repayment of their loans or in India suicides due to over-indebtedness.

So this is definitely a potential problem with the expansion of microfinance. In some places, there are a variety of microfinance organizations working in the same area and people have taken a loan from one and taken a loan from another and repaid the other and so are taking serial loans and moving into indebtedness as you mentioned Paula.

[31 : 59] And this is something that has resulted in criticism of what otherwise looked like a really good idea.

The other criticism is that how many tomato stores can one town hold? Part of it is being realistic about the economic base within the community and diversifying appropriately.

and that really is a topic for another time. But I think what's happened in the microfinance is that a bunch of the organizations have gotten together to develop client-focused practices and to monitor the results of the microfinance loans on people's well-being.

So it's social performance management, they call it a strange name. So managing and measuring the performance of the loans in doing the initial goal of providing benefit to people rather than just running a business.

And so Opportunity International has been one of the ones on the forefront of measuring and monitoring and being client focused and collecting data in order to ensure that they are doing what their initial goal was to do rather than leading people into harm.

[33 : 38] Opportunity is a Christian organization.

Most of the staff in the Opportunity Bank in Malawi are Christians. there are many examples of where the trust groups in which the women are getting focuses on loaning to women, particularly, though it does loan to men as well, focuses on developing those trust groups through training and that has often developed into Bible studies and other support within the community, which has been good.

And, yeah. So, let's see, where are we? Yes, good. It's been a few years since I've read about Opportunity Bank, so this sort of sounds like an old illustration, but the economist had a story about a woman in India who borrowed money to buy a cell phone.

Now, it's going to sound silly when so many poor people now have cell phones, but she wanted to get a loan to develop a business about renting out her cell phone, and she did, and it was a huge success, and she went on to two cell phones, and so on, but the thing that was never explained, and maybe you have an answer, is how she determined this meaning, because, you know, it's okay to have a service of tomatoes, and you want to sell them, but really, sussing out where is the place that I could develop my own little business, that sort of market research is really not available to these people, is it, unless the Opportunity Bank does workshops and things, and helps them discover that.

What sort of help could you tell us about that would, people have to come with a remarkable idea, or you help them to discover what that would be?

[35 : 50] That's a really good question. I don't know how that process works in detail in Malawi, and that's something we'd like to find out.

And the next group that goes to Malawi from St. John's, one of the tasks will be looking at these kind of questions on the ground, how does that work?

Mohammed Yunus talks a great deal about that as being really important, that's the interaction between the loan officer and the, and the, in the Brenda story here, there was also a transformation officer, I'm curious as to what is that, and the clients, and his response was that they have a sense of what their opportunities are around them, you know, it's their creativity and ideas in their community.

I guess part of having, and part of having it into a trust group where there are five or six women is that they can support each other and also help each other be realistic about goals and about choices that are made within the group.

So that's part of a powerful dynamic of it is that it's loan to individuals but within a group. So, yeah, so that's a partial answer for now.

[37 : 19] Accountability is a lesson that the United Nations could learn. Yeah, for sure. Yeah, exactly. That's a real important topic.

Any other questions? Roger, could you give us an idea of the scale of the, the present scale of the Opportunity Bank's effort in Morale, the number of people that are helping the, whether they're more short of candidates or they're more short of funds, what is the situation?

Whether it's candidates or funds, I'm not sure. I'm, I'm, well, actually, I'm pretty sure I know what the answer would be. But, um, uh, uh, uh, the clients with loans right now is, uh, 70,000 people.

And, um, clients with savings account, with volunteering and savings accounts, around 600,000. So that's, uh, Malawi has a population of 15 million. Um, uh, I don't know what the population of the diocese of the upper Shiri is, but it would be about a quarter of that or a little more because it's one of the more populated regions.

So, so, 600,000 savings accounts out of 15 million. And the Sender, the Octurnure Bank is now helping 7,000 people? 70,000 people with loans.

[38 : 42] Wow. And, uh, 600,000 with savings accounts. Yeah. Yeah. And the average loan size, I divided their total outstanding loans, which was 20 million, divided by the number of loans gives an average loan of \$147 per loan.

So, yeah. So they're very small loans. Yeah, Harvey? Roger, you mentioned, uh, in passing, uh, the safety and security issue of various forms of banking.

Yeah. The mechanism. Is, is, uh, as Malawi, would you characterize it as, uh, this is a community where, a jurisdiction where business contracts are enforceable?

I mean, is, is it a good business environment in that regard? Um, I, I don't know. Um, I, I think so. Um, uh, part of microfinance, by organizing it within groups like that, increases the chance of repayment.

Um, again, Muhammad Yunus speaks about this a lot in Bangladesh, where, uh, the poorest would faithfully return the loans and, um, whereas larger loans by businesses to banks would often be defaulted on in his situation.

[40 : 02] So, so, um, it's, it's part of the developing that relationship between the bank and the, the trust group between the, the, uh, between the, the loan officer and the trust group that, that is really important.

Um, and, uh, and for a long time people said, well, this is just special to Bangladesh. This can't happen anywhere else. It's some special characteristic of the poor in Bangladesh and yet to fight against that a great deal.

Um, and, uh, but I think that's been demonstrated now not to be the case. They've been able to replicate it in other places as well. So it's a, it's a very interesting question and that I don't really fully understand and would like to know more about.

Yeah. Yes. A book that compliments the book you mentioned is called Dances with Dependency by Callum Halen. He's a Christian lawyer. Oh, okay. His brother's the chief up at Fort Simpson so he's mentioned with the, he's native but with the, like you're saying when you're giving too much to people it, it, uh, how it has a, not a good effect.

Mm-hmm. His book, the theme of his book is almost exactly the theme that you've got behind you there. Right. Okay. If you've ever heard the book, I was at his book launch and everything.

[41 : 19] Oh, okay. The central library. I've never heard of yours so you mentioned it. Oh, okay. All right. Well, I haven't heard of this so I'll look that up. Yeah. Yeah, that's interesting. Dances with Dependency Callum Halen. He's a lawyer. Okay. Right.

His dad always taught him to pay his own way and work hard and, uh, so, uh, he was brought up on top of the four-sixth. Okay. Are you finished talking?

We all ask our questions or do you have some more? We can say. Uh, no, I, I think, I think I'm done here and, uh, uh, yeah. Okay. I have a question. So, um, you've talked about the different kinds of things, the partnership, the different kinds of things that St.

John's funds. Yeah. So is there like a portion goes, is this a new project that we're now funding or is it, were you redirecting some of our funds or how is that? I honestly got all Oh, I see. Budgetary.

Yeah. So, so the, the budget for, um, uh, remains the same. Um, uh, the partnership with Opportunity International is something that parishioners can give to if they would like to.

[42 : 21] Oh, so it's like a separate thing. It's a separate thing. Yeah. So the, the Malah, the St. John's budget does not contribute to Opportunity International. It continues to go to the Diocese of Upper Shiri and for the partnership trips, but it's an, an added component if people would like to do that.

And I think part of the motivation came out of the committee itself wanting to be able to, to help. Yeah. So, and I have a flyer here if anyone's interested in a story of Beatrice and, uh, and, uh, uh, the ways to contribute, um, if you want to.

Um, of course, there's no, no pressure. So if you want to allow our money to go to Malahui committee on our envelope, every month or whatever, then it could be used for some of this.

Is that correct? Yeah, I'm afraid not. So at St. John's, they, they, um, so outside of the special relief fund that's going to the diocese for the flood, otherwise there's no designated giving at Malawi.

I mean, sorry, designated giving at St. John's, um, all, all funds at St. John's, as I understand it, go into the budget and we get, and the Malawi committee gets part of that budget.

[43 : 35] There will be for the summer team. There will be designated giving for the summer team as well, but that's, that's coming up. Yeah. Sorry, just a clarification, Sheila.

When I was the chair of the missions committee, we didn't have designated certain things that people could donate. I mean, there was a decision made at some point. Yeah, and there was a decision made to, uh, kind of change that.

So, so part of the rationale for that was that as an individual you could choose to donate to a different organization like Opportunity International or to World Vision or to, but they felt that they didn't want individual congregants to be directing their funds to a specific portion of the St.

John's budget. Yeah. Thanks. We can talk about that. Exactly. So, so to be clear, um, so funding to Opportunity Bank Malawi serves all of Malawi because the organization covers all of Malawi, not just the Diocese of the Akashiri.

Um, loans are made available to all community members, not just to members of the Anglican, um, church within Malawi. So it is a broader, um, uh, uh, contribution and there's no individualized reporting.

[44 : 52] You don't get back, uh, like, uh, sponsoring a child, uh, uh, description of the individual, um, uh, contributions and loans that were made since that is very costly for organization to do.

And even in child sponsorship, they're moving away from that kind of individual, individualized reporting. Um, but we're hoping that when, uh, St. John's visits Malawi that we'll be able to collect stories and, and, and, uh, learn more that way.

Um, okay. So, so I don't want to just focus on, um, uh, opportunity international, uh, you know, it is, I guess, and so in closing then, unless people have more questions, you're welcome to have more questions.

I had a question for you is that how, um, how do we be in relationship with Malawi and, um, how do we, what, do you have any suggestions for, you know, what, what else should we be doing?

What, what, uh, how can we partner, uh, or be partnered, uh, across this economic and, and the cultural divide and distance divide as well?

[46 : 09] Anyway, I just thought I'd open that up to, uh, to, uh, any suggestions that you might have. Is it too late to ask a question? You bet.

No, never. How did we become partnered in the first place? Um, because, because we, because, uh, we were interested and, uh, Malawi was interested, so we thought we'd try an experimental partnership.

No, not the bank. Oh, the bank. Oh, you mean with the... No, no, I'm, I'm asking how does St. John's become partnered with, with this... The Diocese of the Upper Shiro. Ah, okay.

Yeah, that's my question. Ah, okay. Yeah, so that, that goes back, um, I don't know about, uh, Yeah. Oh, like, did you say 1970?

Oh, no, I'm not that old. I'm not sure it's my head. Well, no, for me, the way that it started was, uh, somebody was absent from a meeting, and they asked me to go to it, and at that meeting, I ran into the former Bishop of Malawi, Archbishop of Malawi, Archbishop Malango, and so we started talking, and as chair of the missions committee at the time, I said, wow, this is really interesting what you're doing, and we just started developing the relationship, so, um, uh, Smart, Graham Smart and I went over as the first team to Malawi.

[47 : 34] Okay, okay, and just, it, it, it, of all the countries in the world, why Malawi? So that's the answer. Yeah, he started, he became involved, and he was visiting, I think, in the time that we were in the troubles.

Yes. And they were very supportive for, and I mean, not for me, I guess it's a, it's an example for me of partnership, because we might have money, but we had so much support and care from them as individuals.

I mean, he prayed for us, the, the parishes were praying for us, I felt very, um, that they really cared. And it was, it was, I don't know, I think sometimes, I'm sorry, I can take a step so long to say.

No, that's okay. No, it's great. Okay, but I'm great answer. Yeah, and I think sometimes, you know, it just opens doors and makes friends. Okay. Thank you. He was great. He was a huge man.

Huge. He swallowed up David Short, hugging him. But somebody asked him that question, you know, and he had come, he said, where I come from, if your neighbor's house is burning, you go and help.

[48 : 38] And this is what he was doing with us. Right. Yeah, he was a great guy. So does it go back to about 2001 or earlier than that? Yeah, I'm trying to think when I was there, I think, was it maybe in 2010?

I should. Yeah, something like that. Yeah. Yeah. I mean, I have to say, talk about generosity. I mean, we knew that they were poor because every meal, we were always served wonderful big meals, but it was always the same.

Like they had one crop and you served the same vegetable. And then someone gave Gordon and I a chicken. And Graham and I a chicken. It was an incredibly generous kid, but, you know, we couldn't get it on the air.

Was the chicken alive or dead? It was alive. So, it was a very, very gracious gift. They had to give us a chicken. They created up another broth.

So, I guess you couldn't get it through customs. But that highlights the cultural thing. Yeah. I mean, it was an incredible generosity that they would, you know, be giving to us.

[49 : 45] Right. I was just, I was, I was astounded by the, just the love and generosity. That's like, that's like Italian and Portuguese, they're kind of like that too.

With the giving type thing like family and food and keep your day going. It's just a cultural thing. It's nice. Harvey.

Well, is there, are there, through the larger mechanisms of ACNA and the Archbishops of Africa, I mean, through that big connection, is there also, are we sort of, do we filter down through that structure to our friends here?

Or is that just irrelevant? That's another issue. No, the partnership is directly between us and them. So, yeah, I don't know what ACNA is.

Well, that's the Antigone Church in North America. Ah, okay. That's our product. Oh, I see. Yeah, well, but. We're related to the Africans and we're sort of we're the same team.

[50 : 49] I don't know. No, I don't know. Yeah, I don't know those answers. I do know that, I mean, this is a unique, we're going directly with these people. That's why I've exchanged trips.

But I know they have exchanges with other, like the church in England has the same, similar thing because they had a bishop who had been a missionary down there. So this is a, you know, personal connection they have with several churches around them.

Well, that's interesting. Yeah, it was interesting. And do we work in sync with them? Not yet. We're not overlapping. I don't think so, no.

I think that's one of the sort of, again, one of the things for me that really the really lovely part of working with someone you know. That you know the names of the priests, and you know the people, and they do become your neighbors.

And it's not just like, I write a check to some anonymous organization. It was, it's over time, we really come to know people. Yeah. Actually, Harvey, if I, sorry.

[51 : 49] But what I did notice when I, you know, we're doing this careful research how to give appropriately and respectfully and not ruin things. On the website for the church in England, they had this advertisement, you know, give to this container that we're shipping to Africa with our used bicycles and stuff, right?

Some of it may have been appropriate, but a lot of that stuff would just be your hand-me-downs that we're shipping in a container. And, you know, I thought that was really interesting how they're approaching this person. I don't know that they have carefully selected what they're shipping on the container, but that's why Opportunity National is our, you know, how do you thoughtfully do this so that they're, they can do what they want, right?

They can use their skills. We're not telling them what to do. We're not giving them used clothes so that they don't make their own clothes anymore, right? You know, all that kind of stuff. Phil.

Well, my impression is that a number of charitable organizations are very good at supplying anecdotal evidence to tell you the importance of their work.

Yeah. That's a very good anecdote right here. I know, yes. But the other, and I don't know about this organization, but others are very slow to provide audited statements of what's actually happening to the funds and how much is going into administration and how much is going into the people.

[53 : 09] So, the second thing I find, my impression is they're very slow to quantify the vision they have. For example, in this case, how many people are really urgently needing this kind of help?

Right. And what could happen if the help were larger and so forth? And so it's the vision of what could be done if more support were possible.

Now, I'm just surprised that, and this applies to local charities as well as ones far away, that there isn't more attention being given to taking donors into the confidence, more confidence and saying, this is really exactly what our stewardship means and secondly, what our vision would be for an enlargement of our stewardship.

So, I don't know whether you could... Yeah, I agree with you. There's hope to be had there. Yeah, I agree with you. I have had similar thoughts.

In terms of audited statements, Opportunity International is at the lower end in terms of the percentage that goes to administration in Canada. I think it's around 15%. That's still significant, but it's on the lower end compared to other organizations.

[54 : 29] Do you have that information available, or is it just you have to figure it out somehow? I believe it's in their annual report, but I'll look. I mean, I asked, and that's the answer I got.

I mean, it varies by year. I mean, I think the underlying principle is that any charitable organization has to be utterly transparent than what it does. Yeah. And so, the report that should be made to donors would be exactly the same as opposed to the board of directors.

Yeah. Barring confidential information, of course. Yeah, yeah. Okay, I'll look into that. And then, in terms of quantifying the vision and the impact on the ground, that's been something that microfinance has been slow to do, you know, to have rigorous studies of what is the impact of these loans on the communities.

And those have been, those have not, and that's sort of what Opportunity is moving towards in terms of this attempting to collect the data. It's costly to do that, to gather the information back again, but I think that's really important, and I think they're moving in the right direction.

But I agree with you. Everyone has their best anecdote, which lands up on the newsletter, right? But what on average? And actually, what I would like to hear is some failure stories, right? What, who got a loan and did not do well with the loan or got into trouble with the loan?

[55 : 56] I would like to hear those stories. If an organization put that in their newsletter, I would be thrilled. It seems to me that the area we're talking about is impoverished as far as agriculture.

Yes. But when you look at the artisans, they're probably even more impoverished because anything they do make or manufacture or design or whatever, there's nobody to buy it.

So for them to get a loan just to be able to produce, you know, buy the product, the materials that they need, it still ends up at a zero because there's no place for it to go.

Unless there's somebody to come in who will buy that from them and take it out of the country to another area where it can be marketed and then take, you know, and go back and buy more.

But pay them proper wages in order to produce the, the whatever it is. Zimbabwe turns out the most beautiful stone carvings.

[57 : 03] I mean, it's, it's, it's unbelievable to try and ship because it's one of the heaviest stones that you can get and it's harder than, than, as far as, as, as working with it, it's terribly hard to work with but it's beautiful to look at.

Right. Yeah. It's like a marble that's just full of all these different colors. But for them, would they be able to, would the artisans be able to get loans?

Because there's no, there doesn't seem to be anything there to take it from where it's being produced and out for, on the street, like the tomatoes. Yeah.

To sell. Yeah. That's, that's part of the, part of the difficulty. So, so, um, Bob Collier in his book, *The Bottom Billion*, describes the, the blockages to these poorest countries.

One of them is a democracy. Fortunately, Malawi has a democracy. So that a reasonably robust democracy, um, resource extraction becomes a block towards development because it, it skews the local economy.

[58 : 09] And so Malawi does not have resource extraction, but Malawi is landlocked and the neighbors, the neighboring countries are all poor that they trade with. So those are the two, those are two major blockages towards development.

And, and part of, part of it is investment, um, you know, uh, uh, lacking investment within the country. And, uh, uh, I'm, you know, sort of stepping beyond what I really know about, but, but, you know, providing these loans is a way of stimulating the economy at a very low level.

I mean, Opportunities focuses really on the poorest people, though they do also give loans to, to the sort of less poor or, you know, uh, as well, but their, their real heart and goal is to go to the poorest people themselves.

And, uh, so, so that, yeah, it's, it's, uh, yeah, it is what it is. Yeah. Yeah. Well, it seems to me that even if somebody did get a loan and start making money, that artwork wouldn't be the first one.

I, I probably not. Yeah. Most of the stories are about food. Yeah. Yeah. Yeah. Yes. How maybe Alexandra remembers this when a group went over and came back saying what they need are bicycles for the pastors.

[59 : 33] Right. And sewing machines. And apparently when, when asked, when there was asked what your needs are sort of like immediately, what could we help with? The men went off into a committee to have a look at this and think about it.

The women didn't need a committee. They immediately said sewing machines. And they said, we have the cloth and, you know, we need to get made the products. Well, there must be a big fair or they must be on a trade route or something.

They had no hesitation about thinking that they would be able to sell what they were paying. Oh, okay. Yeah. So what goes like beyond the village we should maybe look at sometime.

Yeah. Yeah. Or maybe we already have. Yeah. I don't, yeah, that's a good question. With the mommy, was that, was that a former colony of any? Yes. Yeah. Britain. Oh, really? So, so the official language of the country is English.

Yeah. Any other questions? What's on your wish list? On my wish list? Well, I, I would, how, how do we, how do we love people across this gap, right?

[60 : 40] That's, that I find difficult and I would like us to grow in that, right? And, and how to have a true partnership where we're ministered to by Malawians, you know, to balance out this, this huge economic disparity, I think is, is, yeah, that would be my wish list.

I was just wondering, you know, World Vision operates by having individuals connect with children and supporting children.

And I, you know, it, it always helps. I think the reason that, that we, as a parish, become connected is, is because we've got to know individual people.

And I wonder if there was a way to increase that relationship. You know, where, say, families, perhaps, got to know a child, or individuals got to know a family.

You know, like, it's, I have no idea how that would, how that would work. And it's, because it's all, again, it comes down to the kind of accountability.

[62 : 14] And, like, it's not just a matter of, it wouldn't be maybe as important to send money as to have the relationship.

Yeah, but the relationship is difficult because of the money, because then you hear back, well, my child's sick, or we had a fire in the house, and, and it's, or we had a flood, right?

So how do we respond? Then in that situation becomes, because, because it's such a unequal relationship, it gets hard to, to know how to, to, to respond then.

I mean, I, I agree. Actually, I was thinking maybe the relationship could be between individuals and different churches. Yes. I mean, I, I was, you know, one thought that had gone through my mind was perhaps, you know, with Opportunity International, they could save to build the, there's a variety of churches where they've got all the mud bricks ready, but they don't have the money to pay for the wood and tin for the roof.

Um, um, you know, it's \$3,000. I mean, we could probably raise that fairly quickly. If, if we decided to do that, we could pay for it ourselves, right? Um, um, but would there be a way of doing it where they raised half locally and we provided the other half doing matching funds or something?

[63 : 36] Something where they had ownership themselves. It was still their church. It wasn't given to them by someone else and they did this with us and we do it together. I don't know. They provide the labor.

Yes. Yeah. They do do that. They do do that now. It doesn't always have to be money. That's true. Yeah. Yeah. And, uh, okay. Yeah. Sorry. Yeah. I was wondering if you had a comment alongside what Phil was saying.

Maybe we need to be educating the people here in the church about it and have a newsletter every month or, I don't know, that would take somebody or you have a website. Yeah. We're working on a website.

Yeah. I think that, yeah. That's the big thing. Yeah. Yeah. Ah, okay. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah.

Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. For sure. Yeah. And I think, I think part of that education is that, that it, um, in some ways we want success stories.

[64 : 35] You know what I mean? Here, here's the answer. And in a way, in, in some sense, my, my message is, uh, an education of, well, this is a puzzle. This is hard to do.

We're, we're, we're making small steps towards doing this, but how do we do this well? And, and that, that I think is much, much harder to communicate somehow and engage in.

So, anyway. Yeah. I just want to thank you again, Rachel. You're welcome. I think you, you know, you've really touched on an important issue around, you know, so much of what Jesus said was talking about love your neighbor, but how do you love your neighbor?

And I think, for me, in the last two talks that you've given, it's been a real insight. It's so easy for me to quickly write a check that may not count for much to me, and then I think I'm being generous, but maybe that, the long term is not a benefit.

You know, I think that I'm, I'm solving a problem, and then you end up with a room full of broken sewing machines, you know, which, which I also saw. So, I, I think that, yeah, I mean, Engineers Without Borders from Vancouver has worked in Malawi as well, and they've done a survey of all the water points in Malawi, in the rural areas, and they found that 70% of the water points were broken.

[65 : 51] So, there would be generations of things. So, there would be a well that had been dug, and then it broke, and then someone would bring in, um, gravity fed, water supply, and then that would be broken, and then there was the community with two generations of broken stuff sort of sitting there.

And so, their goal is not to provide, you know, clever engineering solutions, but to work with how can the communities develop their own, um, you know, water boards or, or, or, or, or organizational systems to, to provide maintenance for, for existing things.

Anyway, sorry. No, no, no, that's great. I mean, it teaches us about patience, right? We want an immediate solution, right? Yeah, yeah. Um, how, how do you actually have committed long-term relationship to sustainability?

Yeah. Yeah. Thank you so much. Yeah, you're welcome. I think this is such an important thing. Thank you. So, I just wanted to remind you all, um, there is no talk next week because there's an 8 and 10 o'clock service.

Uh, so, instead of, uh, Dr. Packer, instead of speaking next week, he will be speaking on the 29th. Then we have Easter, and by then our new bookmark should be out for the next spring term.

[67 : 00] Uh, thank you all for your wonderful support of St. John's, and thank you to my secret admirer. I appreciate, uh, uh, the appreciation. And, uh, if I can, uh, do anything to help, just, we'll pack up our chairs, and thank you again for all the smack people.

It's wonderful. Who's your secret admirer? I don't know. I got a lovely note today from a secret admirer. Oh! And an apple. Teacher.

Who's the minor secret? I don't know. I don't know. Very. I don't know. That's it. Oh, yeah. Thank you.