

Mine or ours?



**Growing into a healthier relationship
with money and possessions**

A four-part course for Small Groups.



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Welcome to 'Mine or Ours?'

This is a discipleship resource for small groups written to support a deeper relationship with Jesus, stronger bonds of fellowship and a more engaged life within our wider community.

The aspect of discipleship in focus over these 4 sessions is our relationship with money. Archbishop Justin Welby reminds us that

“Jesus spoke a great deal about money, conscious of its power over the behaviour and aspirations of all those listening, from the very rich to the very poor.” ¹

Through discussion and study (it will be helpful to have a bible handy), we will become more alert to money’s wily ways. By understanding the bible’s message about God’s economy, we will come to see some of the ways that it jars against the World’s.

The renowned evangelist and sociologist Tony Campolo says that

“In the church whenever we talk about money we seem to end up having a conversation about tithing. Yet, there is so much more to it than that.” ²

That statement provides a launch pad for this resource which sees money through the lens of discipleship - a process of deep learning that takes place when belief interacts with behaviour. For this reason, each session involves a combination of discussion and reflection, along with practical steps that will help to put ideas into action.



About the author

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This resource is structured in 4 parts:

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Session 1: Who gets what?

This session is intended to help groups to grasp the 'big picture' of what God's Economics might look like.

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Session 2: Instant millionaire

This session zooms in on money, looking at the taboos surrounding it. We consider whether money is good or bad, and how to keep it in its rightful place.

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Session 3: Pay-it-forward

This session considers what our discipleship might look like when infused with a deeper appreciation of giving and receiving generosity.

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Session 4: Under-mine-ing

This session looks at ownership and sharing, with an emphasis on the importance of relationships.



Who Gets What?

1

In this opening session we get introduced to some of the big ideas that this resource is founded upon.

Supersonic Sandwiches

Every family has its own little traditions and one of ours is that often, on a Saturday lunchtime, we'll eat 'Supersonic sandwiches'. It basically means that we have a loaf of bread but no idea what to fill it with, so we just pile on the table whatever ingredients we have in the fridge and let the kids improvise. On one occasion whilst we were doing this the following conversation took place...

"Everybody gets 4 slices of avocado", declared my 9-year old son.

"You'll make a good economist son" I replied.

"You'll make a good communist" quipped his teenage brother.

My youngest son has figured out that some of the ingredients tend to be in higher demand than others. Nobody's interested in Piccalilli leftover from last Christmas, but watch out if there's an avocado on the table!

Within this everyday dinner table conversation a number of important questions are raised.

- Ownership. Who does the avocado belong to?
- Scarcity. Is there enough avocado to go around?
- Fairness. How much avocado should everyone get?
- Power. Who ultimately makes the decision about the avocado?

Discussion:

- **Take a moment to discuss how these sorts of issues might crop up in your everyday life.**
- **What examples can you think of, for example within the home, at work or in your friendships.**

Abundance and scarcity

God's story, and our story, begins with abundance.

Abundance speaks of something being in plentiful supply. It is a measure that is, in the words of Jesus: "pressed down, shaken together and running over". (Luke 6:38)

As the bible opens with the famous creation poem, abundance leaps from every line. Upon a background of sea and land life the master artist gives shape to plants and animals. Layer upon layer of life is added. Finally, into this thriving ecosystem humankind is placed right in the foreground.

If only Genesis ended how it began.

Sadly, by the end of the book one man, Pharaoh, has taken over. Instead of abundance the reality has shifted to scarcity. Scarcity is the opposite of abundance. It speaks of shortage, limited supply, conditions of famine, of less than is needed.

These days the ideas of abundance and scarcity are wrapped up in a subject that we hear a lot about in the news, but rarely in church: economics.

The word 'economics' is like a big suitcase stuffed with all sorts of ideas but put simply it is a way of looking at resources (such as food and jobs and money) and how we as individuals and societies make decision about what to do with them.

As we approach the bible's second book, Exodus, we are reading a story that is as much about economics as it is about anything that we might consider 'spiritual' or 'religious'. Exodus begins with God's people suffering under a terrible burden of slavery. They are working seven days a week to ensure that Pharaoh sits secure at the top of Egypt's economic pyramid.

Discussion:

A helpful way to approach studying the bible is to ask "what happened?" and then to follow that up with "does this still happen?" As the Exodus story gets going we read that God was unhappy about a powerful ruler gaining enormous wealth by oppressing ordinary people. We need to ask ourselves whether situations like this still exist today, and if they do, is it likely that God has become more relaxed about this sort of thing?

- **What do you think?**
- **Take a few minutes to talk about this in your group, bringing up any examples that you think are relevant.**

Bible study

Exodus chapters 15 and 16 tell of the events immediately following the escape from Egypt.

The Israelites find themselves free of slavery to Pharaoh but staring into a vast desert landscape, a place of great scarcity. Their two immediate needs are for water and for food. By turning the bitter water fresh and by providing manna, God shows that even within conditions of great scarcity, he is able to bring abundance.

There are some special details in the story worth exploring...

- **Take a look at Exodus 16:14-20.**
What principle might God be trying to teach Israel?
- **Also look at Exodus 16:22-30.**
Again, what is the lesson that God wants Israel to learn?

Dolls and fish

There's a famous American writer, who is also a farmer, his name is Wendell Berry and he's now very old. Back in the early 1980s he wrote an influential essay called *Two Economies*. In it he referred to the Little Economy – that is the economy of the world, and the Great Economy – that is *the Kingdom of God*. His idea is that one fits inside the other, rather like those Russian dolls you might have seen.

If we run with this metaphor for a moment then we might think of lots of little economies:

First, our own economic life – with wages coming in and bills going out. Then there's the economic life of our town and of our region – is our area relatively prosperous or in decline? Finally we might think of all this as fitting inside our national economy, and that within the wider world. Most people would stop there – presuming that there is nothing bigger than the global financial institutions such as the World Bank, the International Monetary Fund and the World Trade Organization.

As Christians we shouldn't be satisfied to end the matter there. We ought to remember that everything belongs to God. And not just the "cattle on a thousand hills", no "the earth is the Lord's and everything in it" as well as the almost limitless cosmos beyond us. All of this abundance belongs to God.

There's a fascinating little story that sums up perfectly this idea about worldly resources being enveloped by the larger reality of God's Kingdom. It involves Jesus and Peter and is found in Matthew 17...

Peter is challenged about non-payment of taxes. From the dialogue recorded between Peter and Jesus it becomes clear that Jesus feels no sense of obligation to pay the tax. But in order to avoid a scene, he sends Peter fishing and hey presto there in the mouth of the fish he catches is a coin. The message conveyed is that the money about which the authorities are so anxious, exists within God's larger economy.

Discussion:

- **How do you feel about this session's proposal that the *Kingdom of God* is not only something 'spiritual' but also something economic?**
- **If you agree that our faith has an economic dimension to it, what difference do you think that should make?**

Action to take.

One of the conclusions we arrive at when reflecting on the 'economics in the bible' is that a principle of justice sits right at its heart.

- In the week ahead take a closer look at some of the things happening in the news that have an economic dimension to them (for example to do with food or jobs or money).
- Take a few minutes to prayerfully reflect on how God might feel about the issue that you have chosen. Is this something that would make him joyful, or angry?
- If possible find the time to talk to a friend or partner about it.

Instant Millionaire

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Last session we looked at some of the ways in which the bible presents us a big story that isn't just 'spiritual' – it's also about economics. This session focuses in on money in particular.

To get warmed up we'll start this session with a discussion question for your group:

Imagine that tomorrow, completely out of the blue, you are given £10 million.

- **What possibilities would that create for you?**
- **What problems might that create for you?**

The Money Taboo

A taboo can be any topic that as a culture we *really* don't like to talk about, the things that make us cringe or break out in a cold sweat.

Not too long ago, Lloyds Bank commissioned some research about British taboos, asking the general public how they would feel talking about certain subjects. Topping the list was money, with 50% of UK adults believing that talking about personal money matters is taboo. To put that in context 42% felt talking about sex was taboo, 26% felt that religion is, and 14% felt politics is.

In the same survey 25% admitted that they have lied to family and friends about their personal finances.

You might therefore be thinking that this session has the potential to get a bit awkward. Please be assured that you're not going to be asked to reveal how much you earn, what your bank balance is, how much you give or how much debt you have!

One contemporary Christian leader who has a lot to say about money is Archbishop Justin Welby. He agrees that for a long time, the church has found money a difficult topic to talk about. He reflects that in his experience,

"It is typical for Christians to take a generally negative attitude towards money. We say, believing that we're quoting scripture, that it is the root of all evil." ³

Welby goes on to point out that this attitude involves a common misquotation of a verse found in 1 Timothy chapter 6.

Bible study 1

Take a look at the bible passage from 1 Timothy 6:6-10.

- **What is the misquotation that Justin Welby is referring to?**
- **What else does the writer say about money in these verses that you find interesting?**

Mammon

Within the long history of the church the problematic aspects of money have been brought to life using a spiritual character called *mammon*. This tradition grows from words used by Jesus in his teachings on the subject of money

“No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”
(Matt 6:24, Luke 16:13, both in NKJV)

Many modern translations of the new testament have stopped using the word mammon. This is a shame as it can still be quite useful as a way of helping us to recognise that there is a darker dimension to money.

Justin Welby describes mammon as subtle and cunning, using lies and fear to gain access to the throne of our hearts, ultimately seeking to take the place of Christ as our Lord. Mammon’s influence often becomes apparent when we start to think about giving.

“mammon reminds us that we must hold what we have, and our hands clench instinctively around what we possess” ⁴

Bible study 2

Of the many money-oriented passages in the Gospels one encounter stands out as being of particular relevance for our discussion. Please turn to the encounter between Jesus and the rich young ruler, found in Matthew 19:16-30 (also in Mark 10:17-31 and Luke 18:18-30).

Having asked an opening question about how to inherit eternal life, and being directed back to the commands of the Torah, the young man presses Jesus further, and receives a more pointed instruction, which we can read in verse 21.

- **What impression are we given about this young man’s priorities?**

A conversation follows between Jesus and his disciples.

- **What do members of the group think about this conversation, in terms of the place of wealth within the Kingdom that Jesus is referring to?**

Money for Good

All this suggests that money has the potential to be problematic in the context of our ongoing discipleship.

Yet as in all things there is a balance to be found. Yes, money has a proven power to distort our priorities and even to corrupt our hearts. However, it also has the ability to enable mission and to change lives for the better.

Amongst his many talents Salvation Army founder General Booth was a brilliant fundraiser. One story about him retells of him once being accused of taking “tainted money”. To this charge he reputedly replied: “‘Tain’t enough”. Booth saw that money was vital in underwriting the outward mission of the church, enabling its transformation of society.

The crucial question is: who sits on the throne of our hearts. Is it Christ, or is it mammon?

Dethroning mammon

A surprising example of dethroning mammon took place a few years ago, on Wall Street in New York City.

Shane Claiborne is founder of a Christian community called The Simple Way. He had been involved in a protest against laws that were impacting very negatively on New York’s homeless community. The NYPD intervened in a heavy-handed way and following a court case Shane received a substantial financial settlement. However, he comments that ‘the money didn’t belong to me’ and so he set about conspiring with friends how to use the money to provoke a ‘vision of Jubilee’. He vividly recalls the events of what took place next:

After months of laughter and dreaming, it really happened. It was a big day. And we were ready (though we still had butterflies in our bellies). About forty people brought all the change they could carry, over thirty thousand coins in bags, coffee mugs, briefcases, and backpacks. Another fifty people would be meeting us on Wall Street. A dozen “secret stashers” ran ahead hiding hundreds of two-dollar bills all over lower Manhattan – in parks, napkin holders, phone booths. At 8:15 we started trickling into the public square in front of the main entrance to the New York Stock Exchange. We deliberately dressed to blend in; some of us looked homeless (some were), others look like tourists, and others business folks. Word of the distribution had spread throughout New York, and nearly a hundred folks from the alleys and projects had gathered. We had choreographed the celebration like a play production, making Wall Street the stage of our theatrics of counterterror.

At 8:20, Sister Margaret, our seventy-year-old nun, and I stepped forward to proclaim the Jubilee... Sister Margaret blew the ram's horn (like our Jewish ancestors used to) and we announced, "Let the celebration begin!" Ten people stationed on balconies above the crowd threw hundreds of dollars in paper money, filling the air. Then they dropped banners which read, "Stop terrorism", "Share", "Love" and "There is enough for everyone's needs but not for everyone's greed - Ghandi". The streets turned silver. Our "pedestrians", "tourists", "homeless", and "business people" began pouring out their change. We decorated the place with sidewalk chalk and filled the air with bubbles. Joy was contagious. Someone bought bagels and started giving them out. People started sharing their winter clothes. One of the street sweepers winked at us as he flashed a dust pan full of money. Another guy hugged someone and said "Now I can get my prescription filled".

It worked. We had no idea what would happen. We knew it was dangerous, intentionally bringing God and mammon and face to face. But this is precisely what we have committed our lives to. It is risky, and yet we are people of faith, believing that giving is more contagious than hoarding, that love can convert hatred, light can overcome darkness... even on Wall Street.

Discussion:

- **What is your reaction to the story of what Shane and his friends did?**
- **In what ways do you find yourself inspired or challenged?**
- **Which characters in the story do you find yourself relating to?**

Action to take.

There's one sure fire way to find out the extent to which our possessions might have a hold on us...

- Give away an item that you own as an exercise in reminding yourself what it feels like to let go of possessing something. Start small, and try to prayerfully listen to what God might want to say to you through the process of letting go.

Pay-it-forward

.3

Last time we dealt with the way money and can have an influence upon our lives. This session looks at one particular use of money that can be very healthy for our discipleship: giving it away!

Receiving and Giving

One of the most visible signs of financial discipleship is the practice of generosity.

- Real generosity flows from a place of recognising that we are the receivers of so many good things that we did not earn or deserve.

“About 20 years ago an irresponsible house mate left me with a big debt. The bill was stressing me out as I couldn’t afford to pay, and it had a deadline looming. One evening the phone rang. It was someone I knew rather tenuously, from a hundred miles away. The reason for the call was to tell me that they wanted to give me a gift, of £500. It blew me away. I knew that with this gift I could pay off the debt. The experience of receiving such generosity was very moving. A large part of that emotion was the realisation that this gift had originated in the heart of God, and was being delivered via the person on the other end of the phone. It was amazing to feel the sense of reassurance that God saw me, cared about me, provided for me, and saved me.”

Discussion:

Within Jesuit spirituality there is a prayer known as the Examen. It involves reflecting with gratitude on the many gifts that have been bestowed upon us. Whilst the practice is generally a silent personal reflection, we will use it as the basis for a group discussion.

Each member of the group in turn should name ‘free gifts’ that they are grateful for. The only rule is that to be a ‘gift’ it must be something that they did not buy or earn.

- **See how far you can push this – how many gifts can you come up with?**
- **Tip:** consider relational gifts, the gifts of the natural world, cultural gifts, the built environment, the world of ideas...

Now consider the world’s economic message, which is that we are all the authors of our own success story...

- **To what extent can anyone claim to be a “self-made man” or “self-made woman”?**

Freely you have received...

Matthew's gospel, in chapter 10, describes the time when Jesus sent out his 12 disciples on a road trip with a difference. After being part of his closest team for some time, supporting him in his ministry, he is now sending them out without him. They have a message to proclaim, that "The Kingdom of heaven has come near" and instructions to bring healing, wholeness and liberation to the region's towns and villages. In this context Jesus makes a bold and challenging statement to them: "Freely you have received, freely give". (Matt 10:8)

This command of Christ puts a far more positive spin on the common complaint of "in one hand and out the other". In the Kingdom of God we need not be so worried about money and goods passing through our hands as the goal is not to accumulate but rather to distribute. We receive good things from God, celebrate and enjoy them, and whenever and however we can, pass the blessing on to others too.

The Pay-it-forward principle

In the ancient world, at the time of Jesus, when one person gave a gift to another it established a form of social contract. The receiver of the gift was left in the awkward position of feeling obligated to make a gift in return. This effect isn't as pronounced in our own time and culture, although it has by no means faded away entirely. We still see evidence of it in the way we exchange gifts at Christmas, or even in the way that a group of friends take it in turns to buy a round of drinks. Within our Christian life this sense of obligation surfaces in a nagging sense that we need to somehow 'repay' God for the incredible gifts that he has lavished on us.

Of course, we can't, and neither does he expect us to. We have a special word for this: Grace. However, as we study the New Testament closely, we find that receiving grace does not leave us undisturbed. Quite the opposite. God's grace arrives in our lives like a pebble dropped into a pond – creating ripples outward. In the phrase "Freely you have received, freely give" Jesus is flipping us around 180 degrees: pay-it-back becomes pay-it-forward. His grace initiates a chain reaction, flowing through us to others, in all sorts of acts of love, kindness and generosity.

Discussion:

- **Would any members of the group like to share examples of the pay-it-forward principle in action?**

A radical history

We can also see the **Pay-it-forward** principle illustrated in the parable of the Sheep and the Goats: ‘The King will reply, “Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.” Matthew 25:40 NIV

There are reliable historical sources showing how serving, sharing with and giving to others, including those outside the immediate Christian family of the church, was a central part of early Christian witness. Determined to bring about a revival of paganism in the 4th century Emperor Julian (361-363) wrote to the pagan high priest Arsacius of Galatia about the challenge posed by Christians. “The impious Galileans feed not only their poor, but ours as well, everyone can see that our people lack aid from us”.⁵

Historian Rodney Stark remarks that,

“Paganism was utterly incapable of generating the commitment needed to motivate such behaviour. Not only were many of its gods and goddesses of dubious character, but they offered nothing that could motivate humans to go beyond self-interested acts of propitiation.”⁶

The early church was marked by this radical generosity, both between believers and also overflowing to the wider community around them. There is no doubt that the growth of the early church was closely connected to the vitality of this sacrificial self-giving witness.

Discussion:

The singer Morrissey summed up the feelings that many have about the church when he penned a popular song with the lyrics “...the church, all they want is your money”. Clearly something has changed since the time of Emperor Julian.

- **Do members of the group agree with Emperor Julian or with Morrissey – is the church known for being generous or stingy?**
- **What can we as members of the church be doing more of, or less of, in order to recover more of the heritage of generosity that our ancestors modelled for us?**

Action to take.

In the week ahead try to keep this session in mind. Commit to living creatively and intentionally...

- Seek out a ‘pay-it-forward’ opportunity, and feed back to the group next time you meet.

Under-mine-ing

● 4

This final session continues the theme of being grateful for the good gifts in our lives, whilst holding them lightly. We look at what the bible says about sharing, with an emphasis on relationships.

Mine!

Anyone who has observed young children at play in a nursery will have seen the tug of war that can often transpire when two toddlers become fixated on the same toy:

“Mine!” they cry at the tops of their voices. As responsible parents we try our best to guide our kids through this stage as quickly as possible with repeated encouragements to share. We might call these efforts *under-mine-ing*! Yet, how well do we as adults actually model sharing behaviour in a world in which possession is nine tenths of the law?

Justin Welby puts it like this:

“My autonomy, my control over what I want and what I do, [my] desire to ration my love rather than to let it flow out abundantly (because deep down I always feel it might run out) has to be surrendered to the god of abundance and grace.”

Proximity

Our closest personal relationships are generally with our family members. We may also be blessed with some friends with whom we also share a very close *relational proximity*. It is worth reflecting on how, the closer we feel to people, the less who ‘owns’ things seems to matter.

One of the most famous stories that Jesus told was of a youngest son who asked his father to divide the family inheritance early. As the story unfolds the son learns a painful lesson, that his desire to take what was **ours** and reduce it to what is **mine**, led him into poverty and loneliness. At the end of that story an elder son is brought into the scene and the father says something deeply profound to him:

“Son, you are always with me, and all that is mine is yours.” *Luke 15:31 (NRSV)*. It’s a wonderful illustration of the way that claims of individual ownership become less relevant as *relational proximity* increases.

Discussion

- **Can members of the group things provide examples of things in their life that they enjoy, without needing to ‘own’ in an individualised way?**

Sharing in Common

The first few chapters of the book of Acts tell us the inspiring story of the birth of the world's first church, in Jerusalem. The writer, Luke, draws our attention to some really interesting characteristics within the life of the church:

All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.

Acts 2:44-45 (NIV)

No one claimed that any of their possessions was their own, but they shared everything they had... there was no needy person among them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone who had need.

Acts 4:32,34-35 (NIV)

Here we see some radical economic patterns on display that challenge our modern minds. Let's be clear, the words "There was no needy person among them" doesn't refer to the early church enjoying prosperity because Jerusalem had a high-growth economy the benefits of which trickled down from the rich to the poor. No, it describes an alternative economy within the church effectively offsetting the worst effects of the unjust economy operating around it. In his commentary on the Acts of the Apostles John Stott draws attention to 'No one claimed...' stating that,

"Although in fact and in law they continued to own their goods, yet in heart and mind they cultivated an attitude so radical that they thought of their possessions as being available to help their needy brothers and sisters." ⁷

That radical attitude was that they considered themselves to be family, intimately connected to one another, brothers and sisters, united by love.

Discussion

- **What barriers might get in the way of developing the kind of relational closeness to one another that the Jerusalem church enjoyed?**
- **How might we overcome these barriers?**

A Common Fund

New Testament theologian Richard Hays believes that reflecting on the life of the early church can help us to recover something we may have lost. He concludes that,

“it is impossible to escape the implication of the New Testament’s address to us: imaginative obedience to God will require of us a sharing of possessions far more radical than the church has ordinarily supposed.”⁸

Down the centuries, followers of Christ, inspired by the radical witness of the early church, have come together to experiment with many different approaches to sharing. The patterns have varied from place to place but one feature does seem to appear and re-appear: the ‘Common Fund’.

The simple principle behind the common fund is that a group of faithful people, recognising that the *Kingdom of God* has an economic dimension, agree together that each will contribute some money into a ‘pot’. In doing this the character of the money is transformed, from being ‘mine’ to becoming ‘ours’. As members of the group honour their commitment by giving regularly, the Common Fund grows, and all sorts of possibilities arise for how to use the money. Important questions the group needs to ask then become:

- Should we use this money for ourselves, or for others?
- What are the needs within the community in which the group is located?
- How will the group go about providing support to those in need of it?

Discussion

Imagine that as a group you have built up a common fund of £1,000.

- **Each come up with one way you would use some or all of that money to meet a need that you have recognised.**
- **Now ask one another: do any of us want to begin our own ‘experiment’ with a common fund?**

If the response to the second discussion question is positive, that is, there is support within the group to begin a Common Fund together, then move to the final action (below). This action involves following a tried-and-tested method for getting a Common Fund started, through an event known as a ‘Generosity Dinner’. (See next page for instructions).

If there isn’t a groundswell of support for the idea of starting a Common Fund then close by spending a few minutes reflecting on what the key takeaways from the four sessions in this resource have been.

A Generosity Dinner

The Concept

Gathering your friends for a ‘dinner with a difference’ at which you trial the idea of having a Common Fund with which to make a difference in your wider community.

Introduction

Generosity Dinners are about **resources** and about **relationships**. Through Generosity Dinners we invite God to transform the way we see our ourselves and our resources in relation to others and theirs.

A Generosity Dinner can be a deeply meaningful shared experience. They also have a potential to become much more than a one-off event – they can become the foundation for a lasting community of generous givers.



How it Works...



EATING – bring a dish

Join with friends around a meal to which everyone brings something, for example a dish or a drink. Doing this highlights the principle of abundance, that ***together there is enough.***



GIVING – bring a gift

Everyone brings an anonymous sealed envelope with an amount of money towards the **Common Fund**. It may help to state range for the gifts in advance, for example between £5—50, or £10—100.



TALKING – bring a story

Around the meal stories will be shared about people who might benefit from a gift made out of the Common Fund. The **dinner facilitator** will help steer the conversation.

The Practicalities

- A member of the group should volunteer to **host** the dinner in their home. However, another venue can be used if more spacious/appropriate, such as a church hall.
- The minimum number to make a dinner work is around 6, with **10-12** being optimal.
- Generosity dinners function well on a **‘bring & share’** basis, which reduces the catering burden on the hosts, and underlines the economic principle of sharing.
- If lots of people are attending this may mean bringing **extra chairs** and crockery!
- Ensuring everyone has the **date in the diary** is important, as is a commitment from all involved not to drop out at the last minute!

Roles at the dinner

Facilitator: Leads through, ensuring smooth-running and full participation.

Treasurer: Responsible for counting money and votes, and for overseeing distribution.

Scribe: Makes notes of the stories shared and summarises prior to voting.

Structure of the dinner

Welcome drinks: Like any dinner event people will arrive in dribs and drabs so there should be time for everyone to arrive and socialise over a drink before things properly get going.

Introduction and inspiration: When everyone has arrived and had chance to get a drink and chatter for a while the facilitator will invite everyone to sit at the table. She/he will take 15-20 minutes set the scene including the following elements:

- thanking everyone for coming
- giving a reminder of the purpose of the meal and explaining how it is going to work
- asking for volunteers for the role of treasurer and scribe.

As part of setting the scene for the meal it will be helpful if the facilitator inspires the group with a sense of what can be achieved through the creating of the Common Fund. It would be good to draw on the themes from the 4 sessions of ***Mine or Ours***, such as Abundance vs Scarcity, the Pay-it-Forward Principle and Relational Proximity.

- In order to get everyone participating it may help if the facilitator poses a question that everyone around the table answers in turn, such as
“Tell us about a gift that you once received that made a lasting impression on you”

After everyone has had chance to speak the facilitator should move to discussing the Common Fund. Before inviting people to give it is important to remind people why this happens at the **start** of the meal. This is because the gifts are being given as a response to God's amazing grace towards us, not as a reaction to a particularly moving story that may have been shared.

Eating: Finally, once the treasurer has collected in the gifts someone around the table should give thanks for the food before everyone gets stuck in.

Sharing stories: After the main courses and before the desserts is generally the best time to have the discussion about how to use the Common Fund. The treasurer will announce how much money is in the Common Fund. Then the facilitator will invite anyone around the table to share a story of a need that could be met through this money, for example:

- Pay a neighbour's overdue utility bill
- Help a refugee to furnish their new home
- Support the costs of transport for a young person starting college
- Buy a pack of essential baby items for new parents
- Replace a broken-down washing machine for a local family

Helpful guidelines for presenting needs include:

- Preferably a person or family
- Preferably not a large project with access to other funds
- Relationships matter. The principle of 'degrees of separation' is a very helpful one i.e. *does the person sharing the need know the person who will be receiving the gift, or are they a friend-of-a-friend, or a friend-of-a-friend-of-a-friend?* The fewer degrees of separation, the better.
- Respect the person whose need is being shared by preserving their anonymity.
- Give some backstory and context but don't say more than you need to.
- Be specific about the need and suggest how much money might be required.
- Invite questions from others around the table to ensure they have understood.

The **scribe** should make brief notes as each need is shared in order to present a summing up at the end of the process.

Voting: Once all needs have been shared and the scribe has summed up the facilitator will distribute voting slips. Everyone should note their 1st and 2nd choice then give their slip to the **treasurer**. *At this point dessert can be served!*

Final steps: The treasurer will tally votes and announce the results. A clear consensus may emerge around a single need, or sometimes 2 or even 3 needs will surface as having support. The facilitator may now lead conversation to agree the amounts to be gifted, and the process of getting the money from the pot and into the hands of those who need it.

Close: Prayers of thanksgiving.

Additional Support

Groups wishing to hold a Generosity Dinner but feeling that they may need additional practical guidance and/or support with the financial administration of their Common Fund are welcome to contact Common Change who have extensive experience in running the events. As a UK registered charity Common Change can support groups to give in a tax-efficient way through the Gift Aid scheme. It also offers a web platform, smartphone app and banking arrangements for groups seeking to grow a Common Fund together over time.

Email: **hello@commonchange.uk**

Info: **www.commonchange.uk**



References

¹ Justin Welby, *Reimagining Britain* p.151

² Tony Campolo, speaking in Washington, 2019

³ Justin Welby, *Dethroning Mammon* p.107

⁴ As above, p.64

⁵ Rodney Stark, *Cities of God* p.31

⁶ As above.

⁷ John Stott, *The Message of Acts* p.107

⁸ Richard Hays, *The Moral Vision of the New Testament* p.468

Mine or ours?

By Matt Wilson

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