

Funding Proposal for the Chalmers Center's Christian Economic Development Institute in West Africa, June 9-14, 2008

Overview

The Chalmers Center for Economic Development at Covenant College has a unique opportunity to conduct one of its Christian Economic Development Institutes (CEDI) in West Africa (Accra, Ghana) during June 9-14, 2008. This CEDI will be the first held in West Africa and will be conducted in partnership with five, strategic partner organizations. The CEDI will train the local church to use Christian microfinance and microenterprise development to minister to the spiritual and economic needs of the poor without creating dependency. The CEDI will also provide an opportunity to identify West Africans who are bilingual in English and French to become members of the Chalmers Center's Global Fraternity of Trainers. Once trained and certified by the Chalmers Center, these individuals will conduct future CEDIs in West Africa at lower cost, thereby further equipping the church throughout the region. The Chalmers Center needs \$31,200 to cover its share of the unmet costs and of the tuition scholarships for participants.

About the Chalmers Center

The Chalmers Center trains the church worldwide to minister to the poor without creating dependency. This training is designed to "help the church to help the poor to help themselves" through their own work. The Chalmers Center believes that restoring the poor to being productive stewards of the earth is the best way to show them Christ's love.

It is the Chalmers Center's belief that many churches use dependency-creating approaches that actually hurt the poor by undermining their God-given abilities and capacities. The Chalmers Center's training gives churches a biblical framework for understanding the root causes of poverty and offers them practical ways to alleviate that poverty.

The strategies taught by the Chalmers Center have been tried and tested in various locations around the world and reflect current and best practices. The strategies are intentionally designed to minister in an integrated fashion to the physical, social, and spiritual needs of the poor. The goal of the Chalmers Center is that as a result of its training, the poor will see the local church or missionary as the very hands, feet, and voice of Jesus Christ.

Training is delivered through distance learning courses as well as through a 5 1/2-day, classroom-based, training event called the Christian Economic Development Institute

(CEDI). CEDIs are held throughout the world in partnership with local host organizations.

For more information about the Chalmers Center visit www.chalmers.org or call Bernie Alimonti, Chalmers' Director of Marketing and Strategic Relations, at 706-419-1808 or email him at alimonti@covenant.edu.

Endorsements

The following is what has been said about the Chalmers Center and CEDI training:

“ ‘This training is better than a million dollars in Aid.’ Those are not my words but those of a Sudanese pastor who attended a Christian Economic Development Institute we helped sponsor in Uganda....”

— **Craig Cole**, Executive Director of Five Talents International

“The CEDI training revolutionized what we were doing. It gave us useful tools and allowed us to help people financially and spiritually without creating dependency. We would definitely recommend the CEDI training for anyone who is working among the poor.”

— **Robin and Mike McMahan**, Mission to the World missionaries to Ecuador

The Christian Economic Development Institute

At a CEDI, church and ministry leaders are taught the basic principles of holistic ministry and are equipped to minister to the poor through Christian microfinance and microenterprise development. Instructors are Chalmers Center staff and/or members of the Chalmers Center's Global Fraternity of Trainers, indigenous people from Africa, Asia, and Latin America who are equipped and certified to provide the Chalmers Center's training.

Past CEDIs have been conducted in the following locations:

- Covenant College in Lookout Mountain, GA in 2003, 2004, and 2005
- Thailand in 2004
- Philippines in 2005
- Uganda in 2005 and 2006
- Kenya in 2005, two in 2006, and 2007

In addition to the West Africa CEDI, there are tentative plans to conduct a CEDI in Singapore in September of 2008 and hopes to conduct a CEDI in Latin America in 2009 and one in South Africa in 2010.

The courses taught during a CEDI are:

- Course #1: Foundations and Principles of Holistic Ministry
- Course #2: Principles and Practices of Christian Microfinance and Microenterprise Development

- Course #3: Promoting Church-Centered Savings and Credit Associations
- Course #4: Partnering with Large-Scale Microenterprise Development Providers
- Course #5: Providing Small Business Training to Low-Income Entrepreneurs

Courses #3-5 are held simultaneously and attendees choose one of these courses as an elective. For a complete description of these courses, refer to Appendix A.

The Impact of CEDIs

God has used CEDIs to equip churches and missionaries to bring physical and spiritual transformation to thousands of people in the Two-Thirds World. See Appendix B for several examples of impact.

The West Africa CEDI

The West Africa CEDI will be held in Accra, Ghana from June 9-14, 2008. It will accommodate 135 attendees. The CEDI will be taught by the Chalmers Center in partnership with the following organizations:

1. African Leadership Ghana (ALG) – ALG is an indigenous training organization that equips a network of Ghanaian churches to minister in their communities. ALG will handle all the logistics and registrations for the CEDI and bring 70 attendees.
2. Equipping Pastors International (EPI) – EPI is a missions training organization that has trained over 3,500 church leaders who have oversight of two million parishioners. EPI has extensive experience and networks in West Africa and introduced the Chalmers Center to African Leadership Ghana. EPI is acting as an advisor and networker for this CEDI.
3. Mission to the World (MTW) and Global Church Advancement (GCA) – MTW is the mission arm of the Presbyterian Church in America. GCA is an organization that trains churches around the world to engage in kingdom-focused, church-planting movements. MTW is collaborating with GCA to offer GCA's Church Planting Institute (CPI) in Accra the week before the CEDI. Brian Fikkert, the Executive Director of the Chalmers Center, will speak at the CPI, and MTW/GCA have committed to send 25 of the most strategic CPI attendees to the CEDI. The hope is that the West Africa CEDI will be the springboard for additional CEDIs offered in partnership with MTW/GCA across West Africa. The 25 attendees selected by MTW/GCA will include some who are likely to become part of Chalmers Global Fraternity of Trainers, resulting in their being equipped to deliver additional CEDIs on their own across West Africa.
4. Five Talents International (FTI) – FTI is a microenterprise development organization of the Anglican Communion and has partnered with the Chalmers Center in offering multiple CEDIs in Kenya and Uganda for the past several years. Five Talents will promote the CEDI to the Anglican Church in West Africa and has committed to bring 25, strategically-selected participants. Some of these 25 will likely become part of Chalmers Global Fraternity of Trainers, resulting in their being equipped to deliver additional CEDIs on their own across West Africa.

Goals and Desired Outcomes of the West Africa CEDI

The desired outcomes of the West Africa CEDI are as follows:

1. Within one year of the CEDI, the attendees will be using Christian microfinance and microenterprise development to minister to the physical, social, and spiritual needs of at least 2,000 low-income households, representing a total of 10,000 people.
2. Ten qualified English-French bilingual individuals will begin the process of becoming certified members of Chalmers Global Fraternity of Trainers. Within two years these individuals will be fully prepared to conduct CEDIs on their own.
3. Another CEDI in English will be offered in West Africa within the next two years, impacting the lives of at least 2,000 low-income households, representing a total of 10,000 people.
4. Three CEDIs in French will be offered in West Africa within the next three years, impacting the lives of at least 6,000 low-income households, representing a total of 30,000 people.

Financial Need of the West Africa CEDI

The costs of this CEDI are being shared by the participants and by several of the partnering organizations mentioned above. The Chalmers Center needs \$31,400 to cover its share of the unmet costs and of the tuition scholarships for participants.

If you feel led by God to make a financial contribution to the Chalmers Center for the West Africa CEDI, you can make a donation online through electronic funds transfer or by check. To make a contribution online, go to www.chalmers and click on the large "Donate Now" button displayed on the right side of the page. To make a contribution with a check, make it payable to Covenant College and mail it to:

The Chalmers Center
C/O Bernie Alimonti
Covenant College
14049 Scenic Highway
Lookout Mountain, GA, 30750, USA

On the memo line of the check or in a separate letter, clearly state "Chalmers Center Restricted – West Africa 2008 CEDI."

Note that a contribution to the Chalmers Center from a church does not count toward its Church Scholarship Promise (CSP) pledged to Covenant College.

Thank you for considering this request. For questions, please contact Bernie Alimonti at 706-419-1808 or alimonti@covenant.edu.

Appendix A

Chalmers Center Course Descriptions

Course #1 – Foundations and Principles of Holistic Ministry: This course lays the foundation for understanding the appropriate goals and strategies for working in low-income communities. We do this by addressing the following key questions in Christian economic development:

- "What causes poverty?" and why this question matters.
- Should development be based upon people's needs and/or their assets?
- Who determines the kind of development that is done and how it is implemented?
- How should the local church respond to poverty?
- What impact does worldview have on poverty and development?

Course #2 –Principles and Practices of Christian Microfinance and Microenterprise Development: This course gives an overview of the microenterprise development and microfinance industry to orient participants to the range of services and interventions available and to help them select the approach that is most appropriate in their context. Questions covered include:

- How well do you understand the needs of the poor you are seeking to serve?
- Poor people can and do save in almost every community around the world. Do you know the savings and credit institutions they are utilizing in your community?
- Do you understand the differences between the range of savings and credit institutions available? Can you select the one that best fits your community?
- How will you determine the design of your intervention? Will it be as holistic and appropriate as possible?

Course #3 – Promoting Church-Centered Savings and Credit Associations: Savings and Credit Associations (SCAs) can be a powerful tool to provide low-income persons with the mechanism to save and borrow in order to invest in their own businesses, prepare for an emergency, or meet their life-cycle needs. This course trains participants to understand the basic principles of SCAs so that they can then promote such groups in the Two-Thirds World as a ministry tool for their church, mission, or ministry. The course is also relevant for those working in certain contexts in Central Asia or the Middle East. Topics include: understanding various types of SCAs and their extensions; assessing the appropriate intervention in your community; using Biblically-based curriculum in SCAs; understanding fundamental issues in growth, leadership, and governance.

Course #4 – Partnering with Large-Scale Microenterprise Development Providers: Many churches and missionaries are located in regions in which there are large-scale microenterprise development programs operated by Christian and secular agencies. The

presence of such organizations provides the potential for effective partnership. However, such partnership does not happen automatically and is often inhibited by lack of mutual respect and understanding between the partners. This course is designed to help churches, missionaries, and ministries in the Two-Thirds World or in the Transitional Economies to understand large-scale providers in order to foster more effective partnerships.

Course #5 – Providing Small Business Training to Low-Income Entrepreneurs: It's one thing to know small business principles, but it is quite another to impart such knowledge to low-income entrepreneurs. Differences in learning styles, cultures, economies, and business needs provide major obstacles to effective training. This course is designed to help churches, missions, and ministries develop the necessary skills to use culturally appropriate, field-tested, business curricula to increase the potential of low-income microenterprises.

Appendix B

Example of CEDI Impacts

It is not possible to document all of the impacts of even one CEDI, as the attendees are typically working in remote places. However, the Chalmers Center is aware of a number of exciting things that God is doing as a result of several CEDIs that have been conducted in Uganda and Kenya since 2005. A sample of the impact is:

- In response to the CEDI in Uganda in 2005, the Anglican Church of Kenya launched a Microenterprise Development Network to promote church-centered microenterprise development and microfinance to the more than 5 million members of its denomination across Kenya. This network has now sponsored and conducted three additional CEDIs in various parts of Kenya.
- After receiving training at the CEDI in Uganda in 2005, leaders of the Anglican Church of Rwanda decided to pursue a large-scale promotion of savings and credit associations. This initiative is still getting started, but the potential is there to impact tens of thousands of people.
- After attending a CEDI in Kenya in 2006, more than fifteen individuals have joined Chalmers Global Fraternity of Trainers and are training churches throughout East Africa.
- As a result of a CEDI in Kenya in 2005, a church has ministered to fifty, very poor individuals afflicted with HIV/AIDS by helping them to form savings and credit groups. Ministering to these people in both word and deed has borne significant results. In addition to being able to access capital to start their own businesses, nearly all of these individuals have started 1-2 additional savings and credit groups on their own. The result is that these outcasts of Kenyan society – people rejected by their own families and living on nothing – have been empowered by the church to help approximately 1000 others!
- As a result of a CEDI in Kenya in 2006, a church used Chalmers' biblically-based curricula to provide small business training to 150 refugees from the civil war in northern Uganda. At the end of the first lesson, a witchdoctor came to Christ and burned her "medicines" right there on the floor of the church. Other trainees reported significant spiritual, social, and economic benefits from the training as well.
- After a CEDI in Kenya in 2005, a church began ministering to widows, who are typically abused by their ex-husbands' families, resulting in their being financially destitute and socially isolated. Teaching these widows to save and lend their own money to one another has helped the widows spiritually, socially, and economically. The ministry is expanding and is currently reaching 75 widows from the communities surrounding the church.

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