

*Photo: Mufid Majnun/Unsplash. June 2023.*

## **Introduction**

The URC's Church Life Review Group, in thinking about where the URC's financial resources are

## With thanks

The Church Life Review Group would like to thank the five contributors – Dr Eve Poole, Dr. Alison Gray, the Revd Alan McGougan, the Revd Dr. Michael Jagessar and Victoria Turner – for sharing their perspectives and for allowing them to be used in this resource. It would also like to thank

If St Paul wanted to review consumer activity at the Pearly Gates, he might well start with your bank statement as irrefutable evidence of your economic citizenship. A bank statement is an extremely raw account of consumer choices, so every transaction is revealing, whether it is a personal bank statement or a corporate one. Are you comfortable enough with your own choices to show your bank statement to your partner, your friends, your parents, your boss, your neighbour, your congregation? If not, how could you improve it?

The best way to start is to find three highlighter pens for red, amber and green, and use them to mark up a most recent bank statement. Green transactions will be obvious things like donations to charity or ethical shopping. Reds will be guilty spend from when you were too busy to think straight; amber will be transactions you might need to check, like the environmental credentials of your energy suppliers. Assign greens to any transactions that are clear votes for God's economy, reds to votes for Mammon, and ambers to any that fall in between.

The aim is to turn the reds to amber and the ambers to green.

Researching the brands on your bank statement will tell you if they are ethical or not. Look for information about sourcing and employment policies, supply chains, ownership, political donations, and the payment of tax as clues, if they are not clearly affiliated with ethical kitemarks like Fair Trade or the Ethical Trading Initiative.

Transforming your bank statement will take time, but each transaction is an opportunity to adjust the signals you send to the marketplace, so that daily your spending makes the economy more kingdom-shaped.

But what does it mean when you 'spend' your money? Is it spent? Of course not. It travels. The New Economics Foundation has devised a clever tool to track this, called the Local Multiplier 3 methodology. It varies a little by area, but to give you an example, their study in Northumberland found that every £1 spent with a local supplier was worth £1.76 to the local economy, and only 36p if it was spent in a national chain-store.

This is because of what they call 'blue hands.' If you imagine that everyone in your town has accidentally got blue paint on their hands, how much blue paint would be on your pound by the time it finished its journey? If you spend it in a national chain, the pound will probably head straight to London, or offshore, without getting any blue paint on it at all.

If you spend it locally, the shopkeeper might take it out of the till to pop next door for a coffee; the waiter might take it next door to buy some milk; the checkout person might take it next door to the post-

the UK was worth around £17 million annually. Now it is now worth over £1 billion a year. In coffee alone, Fairtrade now accounts for almost a quarter of the UK's roast and ground market. Fairtrade bananas were only introduced in 1996. Now a third of the bananas we buy are Fairtrade, so in the UK we eat 3,000 Fairtrade bananas every minute. Christians created anT8.27 002 Tw 14.4-1.15 Td[er

She is the author of *Capitalism's Toxic Assumptions*, *Leadersmithing* and *Buying God*. For 15 years she taught leadership at Ashridge Business School, after working for the Church Commissioners and for Deloitte Consulting, where she specialised in change management for the Financial Services sector. She is a regular contributor to Thought for the Day for BBC Radio Scotland. You can follow her on twitter @evepoole and she blogs at <http://evepoole.com/>

## **An opportunity to dig deeper**

Poole, E (2018) *Buying God* (London, SCM Press)

# Biblical perspectives on money and wealth

## An opportunity to sing

### God and Money

© Liz Delafield Tune: *St Columba (The King of Love My Shepherd is)*

Christ tells us that we cannot serve  
both God and money too.  
It's time to choose which side we're on;  
account for what we do.

While some folk lack enough to thrive  
and some have wealth to spare,  
Christ sits beside the least of these  
and calls us all to care.

For all that we will spend or save,  
invest or give away,  
is held in trust to be a means  
to follow in Christ's way.

When quests for wealth destroy our world  
and tides and rivers rise,  
the poorest countries suffer most:

take notice/P 52 0 Td012 Tw w 11.29 0 4 T9 -1.15 Td

What money means to you will depend on how much you have in relation to how much you need, or how much you perceive you need. If everything belongs to God, we should seek neither to hold onto our money and possessions too tightly, nor to be wasteful with what we have. It can also help us to guard against boasting or taking inappropriate pride in what we give away, as the writer of 1 Chronicles declares to God: "Everything comes from you and we have

Money and wealth may not be bad in and of themselves, but Amos 4.1-2 suggests that wealth can breed an attitude of complacency and entitlement (cf. Matt 6.24; Luke 6.24). Indeed, those with an abundance of wealth seem even more likely to succumb to the temptation of greed (as seen in the story of King Ahab and Naboth's vineyard in 1 Kings 21). On the other hand, a lack of money (and security) can create a fear of scarcity and make it difficult to trust in God for provision (Exodus 16.17-27), particularly if you are a victim of structural injustice or exploitation.

In contrast, Psalm 1 gives us the striking image of a tree planted by streams of water, that yields its fruit in season. The psalmist invites us to consider the blessings of those who delight in the Word of the Lord, and through that meditation, are fruitful. This can give us a different perspective on what it means to be 'prosperous' or 'successful' (v.3) – that it involves being able to fulfil our purpose – what we have been created for.

The tree does not simply drink in the water for its own satisfaction and enjoyment, but it uses that nourishment to be a blessing to others, providing seasonal fruit (what is needed at the right time) to nourish and sustain. By analogy, what we have been given by God is not just there for our own security or enjoyment, but to share and help those in need around us.

Jesus, Enfleshed Word,  
You proclaimed good news to the poor and liberation to the oppressed,  
but we prefer to spiritualise Your words and make them safe.  
Forgive us when we ignore the poor who cry for justice.  
Abiding Spirit,  
You confront our selfishness, greed and idolatry.  
Soften our hearts to Your promptings,  
That we may use our money wisely,  
And bear good fruit; fruit that will last. Amen.

## An opportunity to meet our contributor

Dr Alison Gray is the Director of Studies and Tutor in Old Testament Language, Literature & Theology at Westminster College, Cambridge. She is a Lay Preacher and an Elder in her local URC church in Fulbourn. She teaches Ancient Hebrew, Biblical Exegesis and Interpretation, and Adult Education and Discipleship in the Cambridge Theological Federation.

## An opportunity to dig deeper

Marijke Hoek and Justin Thacker (eds.), *Micah's Challenge: The Church's Responsibility to the Global Poor* (Paternoster, 2008)  
David Baker, *Tight Fists or Open Hands: Wealth and Poverty in Old Testament Law* (Eerdmans, 2009)  
Christopher J. H. Wright 'The "Righteous Rich" in the Old Testament' (*The Other Journal*, Issue 17: Economics)  
<https://theotherjournal.com/2010/08/the-righteous-rich-in-the-oldtestament/>  
Madipoane Masenya, 'The Bible and Poverty in African Pentecostal Christianity: The Bosadi (Womanhood) Approach' in Peter J. Paris (ed.), *Religion and Poverty: Pan-African Perspectives* (Duke University Press, 2009)  
Joel S. Kaminsky, "'The Might of My Own Hand Has Gotten Me This Wealth": Reflections on Wealth and Poverty in the Hebrew Bible and Today'. *Interpretation*, 73(1) (2019), 7–17.



Having started my professional training in 1980 at a very turbulent time in our industrial history I can look back and say that the Thatcher Government very much influenced my thinking at the time.

At the Conservative Party Conference in 1978 Mrs Thatcher said: "I may be what people call a right wing Conservative but I believe we cannot help those people who cannot help themselves at the moment because we cannot afford to do it. We cannot give them the choice in education, we cannot give them the choice in health care that some of us can afford and we cannot do it because we insist on trying to help different groups on trying to legislate against things all the time" (Montague, 2018).

The comment by Scrooge reflects much of Mrs Thatcher's comment '...that some of us can afford...' This meant I found great difficulty with the Parable of the Rich Fool (St Luke 12: 13 – 21) because I saw my role in industry as creating profit to be invested to create greater wealth. Simply put if the company was profitable then all who worked for the company would gain; and if this meant a number of redundancies and fade18 -1.15 ade1(e)]TJ0 Tcse

Of course, some of this happens already. In my time serving as treasurer in the National Synod of Scotland I encountered the grace of sharing through the Inter-Synod Resource Sharing where the wider Church shares resources (financial and otherwise) with Synods in need, which in some way reflects the actions of the early Church.

From a financial viewpoint, the Levitical Year of Restoration is still a struggle for me to grasp. This change in my understanding does not mean that I believe money should be thrown at causes that have no viable spiritual, visionary or financial future. I am still a firm believer of good stewardship of resources.

The parable of the Gold Coin still has meaning to me financially. I have now moved towards an understanding that it is not all about level of profit, but rather about supporting and rewarding good stewardship of the resources that we are granted.

**Conclusion** ( t)12 (4 (i)6 (on (h S)1 (y)4 ow)6 (ar)7 2 (andi)16 (ng )10 (doe)1

Retrieved from Wharton and Cleggs Lane:  
<https://www.whartoncleggslane.church/community-cafe>  
*Good News Bible 2nd Edition.*

# A personal reflection from a global perspective

## An opportunity to sing

### **A Rich Young Man Came Seeking**

*Marjorie Dobson © Stainer and Bell 7676 D. Suggested tune: Ellacombe or Hatherop Castle*

A rich young man came seeking,

God's kingdom was his aim.

The law had been his guidebook.

His life was free from blame.

But Jesus asked the courage

to give his wealth away.

The young man turned in sorrow,

that e1TJ0 Tc 0 Tw 1e9r0 BD Tw 14.67 0 Td( s5chat)2 ( e1T 14 BDCe9r0 BD Tw Tw 14.67 0 Td(Tw

There is a back story here. Consider why it is so hard to talk about God without talking about money or to talk about money without talking about God. Devin Singh in *Divine Currency* (2018) provides brilliant insights into why. Singh shows how early economic ideas structured Christian thought and society with early Christian theology borrowing ancient notions of money and economic exchange to support their theologies, including what happens in salvation.

This is part of our inherited faith deposits which also conferred a godly halo around the use of money. Linking money with divine activity (over the centuries) has contributed to money's ever-increasing significance with a price given to everything. We are unable to freely part with the joy par

## Abba & Laus timi7(s)2f enough a t hapine t

While Abba par: "Money, Money, must be funny in the Rich Man's world", Globalisers and Corp-o-Crats tell us: "Compete7 ( t). Make yourselves cheap for the redistribution of 7 ( t)the world's wealth depends on growth and parulation." What the Corp-o- Crats mean is that redistribution is always from poor to rich.

The poor are the le2s/back/food for the table of the rich, literally fe7 ( t)eding growth. No wonder Lazarus was stuck at 7 ( t)the rich man's gate. Money was not funny for Lazarus; it was scarce/non-exartent! For the rich7 ( t) to7 ( t)o much of it is no longer enough.

Will not the 'blessing' 7 ( t)of money make us happy? Those who have varited developing countries (Lazarus corners) would often remark: 'People are so poor. They have no money, yet they have so much joy, are contented, and showed us amazing generosity.'

Economic technocrats aware of this unexa14 (pl)6 (ai)6 (n)10 (abl)6 (e f)12 (ac)4 (t)2 ( s)14 (ugg)10 ( gracious, merciful(f)12C /P AMCl2 ( H)ey wa[(c)ofdzio29.r22s(n)10 (t)2-4 (h)4 (e)-6 (.53 -1.15 Td1ou gh4 ( )10 (m)-3 (u)10 (s)4 ((c)4 ((s)4 )7 (s)4(m)-3 (on120 (ey)4 (,)2 ( y)1u(at)2 4 (ei)ab)7 (c)u( ) ( t)u (g

The language of God in Christ is not about our 'net-worth': it is about our infinite expressible value in the eyes of the Divine. How do we invest our lives and the gifts we have been blessed with? Is it oriented by the logic of the market economy or the illogic of the kingdom of God: the Jesus way of full/flourishing life for all?

## Net-worth, market logic and the Jesus illogic

What is the URC's "net worth"? Should this be measured in pounds and the speculated value of our investments and assets? Market logic will go that way. Can it be that logic of URC's current theology of money is shaped around solutions to scarcity, consequently our focus on having enough money to balance budgets, for crises, for posterity?

Consider, however, a narrative budget shaped around God's fullness of life' in Jesus illogic, where the columns may include: 'blessings received – sharings released – overflowing giveaways' – gifts of grace - transformative testimonies. Forget need or what is lacking and consider what God has already blessed us with. This is the generosity invitation. It is more than a method or perspective: it is a habit – the way we see the world and live our life together as part of the world.

## Our table ritual: signifying a theology of abundance and generosity

What transpires around our communion table is more than 'remembering'. The liturgical act is a counter narrative against scarcity and re-ordering of our economic life. Hoarding is exorcised and sharing takes a deep communitarian dimension, imaging God's overflowing-giveaway 'manna economy'.

There is enough for what we need (not want). In the ritual a new kind of economy at work is imagined, countering the logic of the market economy and its theologies that create inequities and exclusion. At this table past, present and future come together as signs of how we can reverse the market-logic in living-out the liturgy after the liturgy.

The table proclaims that all we have and are express the overflowing love of God for us in Christ. A liturgy of abundance must shape our theology of money.

## A parable to accompany us

Thomas in his gospel recorded Jesus saying: "If those who lead you say to you, 'Look, the kingdom is in the sky', then the birds of the sky will get there before you; if they say to you, 'It is in the sea,' then the fish will get there before you. And: His disciples said to him, 'When will the resurrection of the dead come, and when will the new world come?' He said to them, 'What you look forward to has already come, but you do not recognize it.'" Can we recognise it?

## An opportunity to discuss

1. What immediately strikes you from this reflection.
2. Do a check on what agenda items at our various meetings generate the most conversation. How does money feature in these? What does it say about our faith and faithfulness?

3. What new possibilities will a 'generosity-sharing-giveaway' habit bring to our relationship with money bring? What would it mean for our life together (the URC)?
4. Explore the idea of a 'narrative budget' as per the suggested columns (think of your own as well). What would this mean for mission and ministry?
5. Are there helpful and fresh ways to rethink stewarding as the releasing of gifts/blessings?

## An opportunity to pray

Extravagant God,  
You give us all we need, like manna from heaven,  
but we prefer to hoard our resources and let them go bad.  
Change our habits, Generous One,  
that we may model in our lives and our church,  
the Kingdom's reversed logic,  
that turns the tables,  
upends the balance sheets,  
and shows us how to live. Amen

## An opportunity to meet our contributor

Michael Jagessar, until recently, worked with the Council for World Mission (CWM). A selection of his writings can be found at [www.caribeaper.co.uk](http://www.caribeaper.co.uk).

## An opportunity to dig deeper

<https://www.thegospelcoalition.org/article/theology-money-200-words/> (https://www.thegospelcoalition.org/article/theology-money-200-words/)

**What is our part in the economic order?:  
A theological response with help from Norman  
Goodall**

somewhere accumulating. But this is very British. British people find it very hard to talk about money, so we presume or pretend that we do not have very much so that we do not have to come to the place of responsibility for it.

There's another tricky thing that comes into the conversation about the church and money- and that's how we relate it to the church. As part of the Church Life Review Group we have employed some charity forensic accountants to tell us how and where we spent our money, and how our mission or work is reflected financially- ie are our priorities in the right place.

This was really useful but a question I kept getting stuck on was how we, as a church, function as a charity. People usually give to charity to help someone who is not them. Ideally, a charity exists in order for it not to exist (though this is not the case under capitalism).

So a charity that hopes to end child hunger, is ultimately working towards its own demise as child hunger is overcome. This is not the case for churches. In churches, congregations give to sustain a ministry from which they receive. We hope that our ministry will be spread further into our communities, but ultimately, especially in the UK, the church exists for its membership. We give to sustain ourselves.

More specifically, this boils down to giving to sustain "our minister", "our building", "our fairtrade coffee supply", not "our witness to our community". There can be a sense of ownership and a right to a resource. The church belongs to the people who give through membership. This does not seem in any sense like a charity. And, of course, there are historic problems with charity such as paternalism etc that I don't have space to go into, but surely the church needs to function for others?

Norman Goodall, in 1954 gave his address as the Chair of the Congregational Union of England and Wales which he titled 'Gathered- for what?'

Goodall was the most important figure behind the International Missionary Council and the World Council of Churches coming together in 1961 (this united the global missionary arm that came out of the Edinburgh 1910 World Missionary Conference and the Ecumenical instrument of churches that formed quasi separately), and also the union of the URC, and the change from the London Missionary Society to the Council for World Mission (1977) so he is a useful person to think about the connection between mission and church with.

In his talk he outlined how we are to be gathered for 'Worship', 'Scattering', and 'In the Name.' He uses Amos 5m eNuit56 (bebur)6.9.52[(f)2 (54)-c(1)sn-,ff4 Tc -0.002 Tw 12 0 0 12 56.64 2

This was not to devalue worship. Goodall also mentioned how, 'I cannot see the slightest hope of finding the right way through some of the most agonizing dilemmas of our time except at the place where the obligation to worship is acknowledged.'

For Goodall, worship could not be separated from 'the breaking of bread.' Corporate worship was as large as life- and it would not be fulfilled until those two words, 'corporate' and 'worship' could really be held together. Together would mean 'the whole life of man [sic]- society, nations, the international order- is lifted up in practical obedience to Him who is the Way, the Truth and the Life.'

When we forget this corporate part, according to Goodall, we succumb to pride- believing that our worship in only one place is the correct way of worship and forgetting the need to work towards unity with all. 'We cannot truly eat His flesh and drink His blood in a private insulated corner as though there were a Congregational Jesus and an Anglican Jesus and a Roman Catholic Jesus.'

A worship that forgets the fellowship of the whole world, or oikumene, and is not humble in its approach to the altar is the worship Amos condemned. Matthew 25:40 reminds us, **'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me,'** worship should connect us to God and by extension our neighbours.

It should bring items from the news into our emotional, spiritual realm, where death numbers stop being statistics and again

denomination that was committing 'heresy' as most members of the Free Church understood the crime of slavery, as slavery by members of these churches was being justified on theological grounds.

The campaign did not achieve any physical results, but it did create a public outrage and cry. The irony of the "Free" Church accepting money that resulted from people being kept in bondage did not escape rebuke from many members.

The question at the heart of this case study from the 19th Century is whether the right foalh i3uhw [(h)-ire hearth

and righteousness like a never-failing stream,  
show us, Lord, how to make even a part of Your vision for us a reality.  
We want Your people to be saved from vice, oppression and despair,  
and know we have to change in order to allow You to work with us.  
Be gentle with us, Good Lord, inspire us, that Your people might be saved.  
Amen

## **An opportunity to meet our contributor**

Victoria Turner is a PhD Candidate in World Christianity at New College, Edinburgh and a member of the URC.

## **An opportunity to dig deeper**

Iain Whyte, *Send Back the Money! The Free Church of Scotland and American Slavery*. James Clarke: Edinburgh, 2012

Norman Goodall, *Gathered - For What?* An Address from the Chair of the Congregational Union of England and Wales delivered in Westminster Chapel, London on 10th May, 1954.

Joerg Rieger, *Theology in the Capitalocene: Ecology, Identity, Class, and Solidarity* (Fortress Press, 2022).