



CRITERION INSTITUTE: 1K CHURCHES GETTING STARTED GUIDE

WHAT IS 1K CHURCHES?

1K Churches is an ecumenical Christian initiative to build a base of congregations and individuals committed to discovering God's Economy and transforming our own. A congregation or small group becomes engaged by starting a process of Bible study and discernment that helps participants see new ways to connect faith with the economy, finance, and justice in their local communities. The Bible study ends in action, with the group choosing to make a small loan to a small business in their community in support of a mission concern of the congregation. For some, this will be a transformative experience, giving them courage and confidence to become more active, informed, and faithful actors in shaping the economy over time to more closely resemble God's economy.

WILL THE 1K CHURCHES INITIATIVE FIT MY CONGREGATION?

1K Churches can be a fit with all kinds of congregations – or with groups of Christian friends or co-workers who aren't in a traditional congregation at all. Because of the loan component, it might seem as though 1K Churches is only suitable for churches with deep financial resources or well-established endowments. In fact, most churches or groups of their members will be able to come up with \$500 to \$5,000 for the loan – which is the amount we recommend. Many youth groups could raise enough through bake sales or car washes to be full participants in 1K churches. And as the object is to make a loan, not a gift, there is also the expectation that the money will be returned within a year.

In our experience, the 1K Churches curriculum works across many kinds of diversity. The program is flexible enough to engage small rural churches, urban storefront churches, large suburban churches, cathedral churches, emergent churches, almost any church. It is intended to be broadly ecumenical in its theology, and to appeal to Evangelical, Pentecostal, Mainline, and Catholic audiences. Theologically and practically, it can bring together conservatives and liberals. It cuts across lines of class and race. That said, we also fully welcome, and invite, congregations to hold our resources lightly, and adapt them to their own specific contexts.

All a congregation or individual really needs to get started is the capacity to gather a group of 10-15 committed people. The group should want to explore the connection between their faith and the economy and be willing to commit to study together and make a financial investment in a small business that furthers a cause they care about. You need to find time to schedule and give attention to this project. And — importantly! — you need a Steward to shepherd the process.

WHAT IS A 1K CHURCHES STEWARD, AND WHY IS THE STEWARD IMPORTANT?

We have found that one essential ingredient in the success of the 1K Churches program in a congregation is the leadership of a 1K Churches Steward. It is best if this person is not the already overworked pastor, but another member of the staff or of the congregation who is committed to seeing this project through to its conclusion. The Steward is the organizer, the sheep dog, the point person. S/he will help to gather the people, work with the structures of the congregation, be active in scouting out potential loan recipients, keep interested parties informed, and generally maintain momentum and keep things on track throughout the process, which could take several months. We also ask that the Steward serve as liaison with Criterion, to keep us apprised of how the process is going and, when needed, ask for support.

The Steward does not need to be the leader/facilitator of the Bible study. Another group member — whether pastor or lay person — can contribute their gifts to leading the study itself. The Steward also does not need to be the primary person responsible for finding and interacting with the loan recipient. 1K Churches is best as a genuine team effort.

Think of the Steward, instead, as a team coordinator. If you are that Steward, thank you! This guide is meant to help you in the organizational work of forming the group and getting the study up and running. You may want to ask a couple of others to join you early on in a small team that shares work and wisdom with each other. An implementation guide is being developed to help you and the group when you are closer to choosing a loan recipient and making the loan.

You may not be the Steward and don't feel like you have the "bandwidth" to take on that role at this point. If you want to start a 1K Churches process, nonetheless, your first job is to find the person who will find satisfaction in seeing this initiative through. Invite them to become the 1K Churches Steward for your congregation or group.

WHO NEEDS TO BLESS THIS VENTURE?

Churches have different structures for authorizing a program to be part of the life of the congregation. That is especially true when congregational funds are involved. Some churches have very formal procedures worked out; others freely encourage new projects and programs that emerge from the congregation, asking only to be kept informed.

In our experience, we have seen several models.

- In one small church, the pastor initially planted the 1K Churches seed by inviting Criterion staff to present the program to the Church Council and other interested persons between services on a Sunday morning. The Council discussed the program at a later meeting and decided to endorse the idea. The Church Council also authorized the use of up to \$5,000 from a bequest for making the loan. A subgroup from the Council agreed to meet with the pastor to think through the details of finding a meeting place, setting dates, choosing the facilitator, informing, and encouraging participation within the congregation. This group also took responsibility for identifying people they thought might be particularly interested and reaching out to them with a personal invitation.
- In a large suburban parish, the Steward was a businessman and longtime leader in his congregation. He had been energized at Criterion events, had brought his pastor along, and wanted to get his congregation involved in 1K Churches. To get started, he simply formed a group of about 20 people within the congregation whom he knew shared his interests. They called themselves the Circle of Caring Investors. Within the group they were able to pool their personal resources to establish a fund to draw on for the loan to a small business. In this case, there was no formal church authorization. It was more a matter of sharing what was happening in the name of the church with the pastor and church council.
- In an urban parish, the rector had been engaged with Criterion and was interested in doing the program. The rector lodged responsibility for pursuing the idea with the Deacon, who staffs the Social Ministry committee. The committee took action to include the program as one of the activities for the upcoming year and to allocate for the loan a share of the funds in its budget for contributions to neighborhood causes.
- In another case, the ongoing women's Bible study group within a congregation decided on their own to make the 1K Bible study their next venture and raised money among themselves for the loan.

You will have to talk with the pastor or an elected lay leader about who needs to be consulted and what, if any, formal actions need to be taken for you to launch 1K Churches as a ministry of your congregation. In most cases it can be done easily within the natural rhythms of congregational life. Whether or not you actually need permission, it is really good to make as many people as possible aware of the program, give them a chance to ask questions, and let them share in the excitement. Broaden your stakeholders. Most people would rather not be surprised or hear indirectly about something new going on in their congregation. A church making a loan to a business is certainly something new for most congregations!

WHAT DOES CRITERION REQUIRE TO PARTICIPATE IN 1K CHURCHES? IS THERE A COST?

Participating in 1k Churches is totally, 100% free. We do not charge for the Bible study or our complementary Getting Started and Implementation guides. We also freely offer our support as participants need it, via our monthly support calls or direct communication with our staff. (That said, as a nonprofit organization, we welcome donations!)

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We do ask that all congregations and groups that want to participate in 1K Churches communicate with Criterion and keep us apprised of their experience — at a minimum, through registering with us at the beginning of your 1K Churches process and offering us your evaluation at the end of it. (More on that below.) Our priorities are to create a unique and effective experience, and to build as broad a base of engaged congregations as possible. We can't do that without your feedback and your help!

HOW DO I SET UP THE BIBLE STUDY?

The Bible study is designed for use with a group of 10-15 people. It could be adapted for smaller or larger groups. But it assumes that there is a context for easy discussion and sharing of insights. Scheduling can be a challenge. It is easiest to manage if there is an ongoing group within the congregation that wants to take on 1K Churches as a focus. That might be a weekly Bible study group or a book club, a youth group or a Social Concerns Committee, or a group that is exploring faith or spirituality in their daily lives. It helps that such groups have established patterns of meeting, as that makes for far easier scheduling than with groups that come together just for this purpose. Once you have a group and a time, establish the place where you will meet. Whether you start with an established group or pull together a circle of people just for this purpose, it is important to offer both an open, general invitation and also to make personal invitations to people inside or outside the group who might have a special interest in this study. Are there people in your congregation who work in finance? Are there small business owners who would be encouraged by this initiative? Are there people in your church with a strong commitment to investing in the neighborhood? Give them a call.

The 1K Bible study, as it is currently offered, consists of five sessions of at least one hour each. Most congregations have chosen to move through one session per week; some others have had longer time frames (such as one per month). Either way, making time is essential. This allows for a depth of experience and conversation. The Bible study currently comes in two forms: A Facilitator's Guide and a much shorter participants' version. Both are available from Criterion for free, in PDF form, upon request. An alternative, one-day intensive workshop is also under development.

You will also need a leader or facilitator for moving through the Bible study. This person does not need to be an expert in economics or theology. It is most important that he or she is excited about the project and has the gift of drawing participants into the process of reflecting and thinking in new ways. The facilitator's guide provides a fairly comprehensive framework for sharing the content, starting conversation, and leading the group toward taking action.

WHAT OTHER DECISIONS NEED TO BE MADE BEFORE STARTING THE BIBLE STUDY?

We recommend that you schedule an extra organizing meeting before the Bible study actually begins. This could be a time to finalize dates and times and to make sure everyone shares the expectation that this experience involves making a loan. **There are a couple of other important decisions for the group to make in advance of getting into the study.** Deciding these things now will make it much easier to move directly into the loan process when the study is over.

The first decision is to identify a mission concern that is broadly shared in the group and ideally also in the larger congregation. You will eventually be providing help in the form of a loan to an established business in your community that furthers the mission concern you choose. Some congregations have an ongoing commitment to certain causes like hunger and food issues, immigration, the environment, literacy, and living wage. It would be natural then for the group to decide that their loan will provide a new way to help address a concern that is important to the congregation. In other cases, the group itself will come up with its own cause to support. If the group coalesces around veterans' concerns, for instance, they would seek to find a veteran-owned business or businesses that prioritize veterans in their hiring practices, when it comes time to select a loan recipient. Having the mission focus settled in advance helps to narrow the field for the group later when they start their search for a loan recipient. The mission focus also keeps the group from just considering friends or family members who may need help with their businesses. Above all, the mission focus keeps the group energized about accomplishing concrete things they care about, even as they also engage in thinking about larger (economic or theological) questions.

The second decision is to identify the amount and the source of funds for the loan. We suggest an amount between \$500 and \$5,000, because most groups can find a way to make a loan of this size. A loan in this range creates less anxiety about risk and fewer potential power struggles than might be the case with a much larger loan. It has proven to be wise to decide on the amount in advance and then look for a business that advances your mission concern and could benefit from such a loan. This avoids disappointment or potential pressure if you were to settle first on a business that really needs much more than you have to loan. Most start-up businesses require a larger initial investment. For that reason, among others, we strongly recommend that you choose to make your loan to a business that is already established and has demonstrated viability. Many such businesses could still use your loan. If the money is to come from contributions of the group members, they need to be aware of that expectation from the beginning. Learning from the group members how much they intend to contribute will allow you to determine what size of loan is possible. If the funds are to come from the congregational budget, endowment, or a bequest, you will need to start the process of applying and getting funds allocated for this project. Speak with a leader connected to the executive or financial bodies of the congregation to determine what is required.

RESOURCES TO HELP YOU GET STARTED:

The following digital resources are included in the Getting Started Kit and are also available separately on the Criterion Institute website: www.criterioninstitute.org.

- Criterion Institute 1K Churches Registration form. Please fill this out and submit it to Criterion before organizing a 1K Churches Group. This lets us know that your congregation is starting the process so that we can support and track your progress.
- One copy each of the 1K Churches Bible Study Facilitator's Guide and of the participant's version of the study.
- A two-page Introduction to 1K Churches, which you can copy and share with people as you build support for the program within your congregation.

Criterion also hosts a monthly conference call for people and congregations in various phases of the 1K Churches process from start-up through implementation of the loan. For information contact us at info@criterioninstitute.org. Once you have registered with Criterion, you will receive additional helps in the form of a 1K Churches online newsletter and occasional announcements of upcoming Criterion events which may be in your area.



1K CHURCHES GETTING STARTED CHECKLIST

1. Request the Getting Started kit (via our website, or email), fill out the 1K Churches registration form, and return it to Criterion Institute.
2. Identify a committed, organized, trusted member of the congregation, staff, or pastoral team who can make time to be the 1K Churches Steward, who manages the process from beginning to end.
3. Check with pastor or other church leadership about the process in your congregation for authorizing the offering of this program to your members. Share what the program is about and get whatever level of support is needed from the appropriate persons, committee, council, vestry, etc. Make available to them the two-page Introduction to 1K Churches.
4. Gather a group of 10-15 interested persons. This may be an established group that chooses to engage in the 1K Churches program or a group of individuals recruited especially for this program. Issue both a general announcement and personal invitations to persons who may have been waiting for an opportunity like this or have particular wisdom to offer. The two-page introduction may be a helpful tool to use in making your invitation. It is important that the participants know from the beginning that the study will lead to their making a loan to a small business in the community.
5. Discern who might be the best person to facilitate the Bible study. This could be a pastor, other staff person, or a member of the congregation who is good at helping a group learn and share their perspectives. The materials provide what the leader will need. Not much extra prep is required.
6. Call together the group for an organizational meeting, at which they will determine 1) when to schedule the five-session Bible study; 2) what mission concern they would like to further through their loan to a related business; and 3) what will be the amount and the source of the loan they make.
7. Set the time and place for the group to meet for the Bible study.
8. See that the facilitator and the participants have their respective copies of the Bible study materials.
9. Keep the congregation informed about this new program and make sure that any interested people feel welcome to participate.
10. Keep Criterion Institute informed about your progress. Request a copy of the 1K Churches Implementation Guide to help you with the loan making process once the Bible study is complete. Also request a 1k Churches Evaluation form, and return it to us when ready.

Thank you for your interest in 1k Churches! Blessings as you take this journey with us!