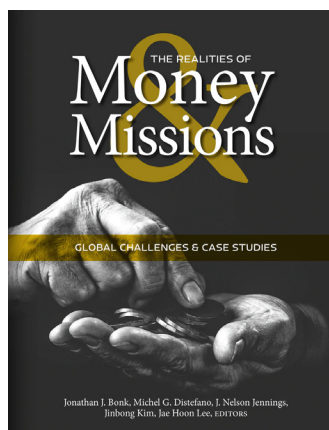


The Realities of Money & Missions: Global Challenges & Case Studies

Edited by Jonathan J. Bonk, Michel G. Distefano, J. Nelson Jennings, Jinbong Kim, and Jae Hoon Lee

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Reviewed by William Jackson

William Jackson (pseudonym) has been engaged in church planting among Muslims in South Asia since 2012. He and his family live in a restricted access country where William taught English to college-age students and is now working in a creative access business. William is passionate about evangelism, church formation, vision, strategy, and the development of people around him.

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The cross-cultural expectations and potential for the misuse of finances can lead to much tragedy within the Kingdom of God. Money is essential in missionary work, but the consequences of misuse lead to the misrepresentation of God and distortion of his kingdom (234). Because we live in a world where cross-cultural workers leave their homes, spend years among a people group, and seek to build the church, money is involved. *The Realities of Money & Missions*—the second book written and edited by Jonathan Bonk on the topic (cf. Bonk 2007)—helps those from rich and poor countries examine how they can better use their God-given money for the purposes of building his Kingdom.

This book was the fruit of the Korean Global Mission Leaders Forum (KGMLF) that took place in South Korea in November 2021 (ix). Bonk believes that money is the greatest challenge in missions today (ix). The Bible studies, case studies, workshops, responses, and testimonies within this book are primarily written by those who are either Korean or have experience working with Korean missionaries (xiii). Each story is deeply practical and filled with thoughtful biblical and missiological principles and concerns related to money. There is a wealth (pun intended) of information within each story that demonstrates love for the people for and about whom it is written—mainly cross-cultural workers and missiologists.

Summary of Content

The book is divided into five sections containing the thoughts and comments of more than 50 theologians and missionaries. Each case study and workshop article is followed by a short response by a distinguished individual. While there is a broad range of writers within the book, the overall content and themes remain consistent. The book concludes with several personal testimonies and some concluding thoughts on the subject. Those interested in the subject of money and missions could further read articles by several of the contributors and Bonk himself.

Bible Studies

Christopher J.H. Wright provides three Bible studies on several themes related to money and missions. As I read through these studies, I was reminded afresh of how good God is to include humanity in mission. Our God is not a poor god waiting for us to give him some spare change so he can build his Kingdom. Rather, he desires for us to use funds wisely to bless others and build his Kingdom. He invites us to participate as a privilege, not a duty. As we understand the generosity of God towards us, we are compelled to be generous toward him and his Kingdom.

The reminder to have accountability with finances was stressed in the apostle Paul's collecting of offerings for various churches throughout his ministry (10). Paul wanted people to plan ahead to give, whether gifts are one-time or ongoing (1 Cor. 16:1-3; 2 Cor. 9:1-5). Transparency in accounting and auditing practices is crucial for people to trust that their money is used wisely. We all need to see accountability as a gift and not a burden (12).

Wright reminds us of the need to be righteous and holy in our ministry. One significant inappropriate action can lead to a ministry crumbling to the ground (15). We must use money wisely, but leave the results in his hands.

Section A: Case Studies

The editors of this book provide eight case studies and responses. One that stood out to me was the beautiful example of a "poor church" providing for thousands of missionaries sent from the Mizoram Presbyterian Church in India (Ch. 5). A common excuse for individuals and churches to not financially participate in missions is that they are too poor. Before conversion, the Mizos were known as headhunters to the outside world (32). However, in the 1890s several missionaries brought the gospel to the Mizos and mass conversion occurred within several years (33). Today, the population of Christians in Mizoram is around 90% (33).

Even though the average per capita income of Mizoram is \$150 per year (34), the Mizoram Presbyterian Church encourages members to give their tithes to three ministries – pastoral, missions, and the local church (34). A creative idea which seems to be widely used is to collect non-money items like rice, food, firewood, chickens, etc. Then the weekly collection is sold and the funds are given to the church (35). Each member is also encouraged to support a specific missionary for the equivalent of \$13 USD per month (35). The sacrifice that the Mizo Church practices are because they believe in the power of the gospel to change peoples' lives.

Section B: Workshops

Material from each of the 14 workshops was turned into articles which provide valuable insights by experienced practioners. Because of space I will highlight one example. "Mission, Power and Money" (Ch.17) reminds us of the power of relationships and money (138). When money is involved in relationships, it creates a complexity that should not be ignored. Missionaries are often the ones with more money (and potentially more power) than those who receive them, and it is necessary for missionaries to work and minister with humility. Most missionaries do not like to think they have power over locals, but this article encourages us to not ignore reality, but to steward that power well within our Christian relationships. In recent years the issue of power and abuse has been more openly discussed, particularly as it relates to ministry. If power is unchecked and used wrongly, much harm can be done.

Evaluation

The theological studies in the beginning of the book set the tone of being biblically centered, a foundation which I greatly appreciate. The case studies and workshops provide a smorgasbord of options for people to "feast" on in relation to this topic. I thought the book balanced both a macro and micro perspective, leaving the reader with the notion that finance and mission is a serious issue to be considered before one starts using foreign funds in missions.

I would like to highlight three challenges readers might encounter or disagree with while reading this book.

First, the book mainly reflects conservative views on missions and money. While most of the articles come from a conservative view on missions and money, there are other biblical ways to view this subject. One can read books like this and become paralyzed to not use foreign funds because of the enormous number of mistakes that happen in such complex scenarios. I believe caution and wisdom are needed, but not completely closed pockets.

The Nevius Method (independent, self-supported churches from the beginning) is presented as the “Gold Standard” *modus operandi* for missionaries to follow in their ministries. I wonder, however, if the Nevius Method is a model that uniquely fits the Korean church context and might not be able to be replicated globally.

That does not mean “free money for all,” but rather something in the middle, as [I previously wrote](#) in *Seedbed* (Jackson 2022), and as advocated by Jayson Georges in *Ministering in Patronage Cultures* (also reviewed in this issue of *Seedbed*). A balanced approach should be sought, which I think happens for missionaries who have spent several years and decades on the field.

Second, the book features mainly Korean voices. Yes, this book is birthed from the KGMLF, and the articles in it are excellent. However, as an American who has not worked closely with Korean missionaries overseas, there were several times I did not understand the context of which the writer was describing, such as Korean missions history and their work overseas. Some articles do a better job than others in providing a larger historical context.

America too has many theological and missiological books that may be difficult for non-Americans to understand the context. Nonetheless, I think it is helpful for the reader, especially those from the West, to know that this book comes from a particular perspective based on a specific context. Furthermore, I found in my reading of the book that the Korean perspective on missions and money significantly differs on key points from perspectives in my own South Asian context.

Third, the book seemed to lack diversity of perspectives. While the responses after each case study and workshop were helpful, they mostly agreed with what was written in the previous section. Some responders added original thought to their section, but it would have been more robust to have stronger challenges and engagement with the content.

Relevance for the Practitioner

With such a broad range of case studies and workshops, it is a shame I was not able to attend this conference. The book reads well, but one cannot help wonder how much richer the experience would be discussing with attendees at the conference.

This topic of money and missions is essential for cross-cultural workers to discuss. I am thankful that our team in South Asia required us to read on this topic before joining (Bonk 2007). The topic of dependency and finances in missions can be quite broad with negative stories so detrimental that one can be paralyzed towards not using money in partnership with locals at all (Jackson 2022). This too can carry negative ramifications and views by locals towards the foreigner.

I was reminded afresh of the need to teach national believers about a theology of tithing. In my South Asian context, I regularly hear poorer believers reason that they are unable to give financially to the local church or meet the spiritual needs of others. Because we work with believers from a Muslim background (MBBs), and Islam allows for poor Muslims to forego paying *zakat* (Islamic tithe of 2.5% annually), most MBBs here contribute very little to a church's tithe. I believe that MBBs need clear teaching on biblical patterns of tithing, because Islam itself has taught that the poor do not have to financially give back to Allah. The Mizoram case study could be highly encouraging for people in poor contexts to find hope that they too can participate in contributing finances for gospel work.

I would encourage readers of this book to use this material to discuss with experienced missionaries in their field of service before drawing sharp conclusions on the matter. This book provides a wealth of knowledge and philosophy on the subject, but it is influenced by missions work in Korea and Korean involvement in global missions. In fact, it adds to Korean mission history as it describes several keys to Korean church growth and some of the mission work Koreans are involved in overseas. This context should be considered when implementing its ideas.

Recommendation

I would put this book on my reading list for any cross-cultural worker who uses finances in ministry; especially those living in the developing world. Along with Bonk's previous work, this book is very helpful to think theologically through a conservative view on finances in missions. There are awful stories of a too liberal approach in using finances overseas, and this book provides the missionary with grounded theological and missiological reasoning to be careful and wise when it comes to using finances in missions.

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