

A House-Church Network's Guidelines for Finances, Partnership, and Unity: An Interview with a Practitioner and Program Manager in the Middle East

Interview by S.T. Antonio

S.T. Antonio (pseudonym), editor-in-chief of Seedbed, participates in the Great Commission in the Middle East alongside his wife through training, disciple-making, and research & writing. He is a graduate of Biola University and a perpetual member of its Torrey Honors College, and he holds MDiv and ThM degrees from Trinity Evangelical Divinity School. Antonio is author of Insider Church: Ekklesia and the Insider Paradigm (2020, William Carey Publishers).

J. Acworth (pseudonym) came to faith at the age of ten. After finishing university and working in the secular world for a few years, God unmistakably called him to the unreached. For five years, he and his family served in the country mentioned in this article, and they now reside in a neighboring country, focused on equipping the church network and raising up the next generation of international disciple-makers to serve there.

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Editorial Note: In a Middle Eastern country, a house-church network has adopted a set of guidelines related to finances and partnership which they have agreed to abide by. The church teaches these guidelines to all new believers joining the churches, and they ask all foreigners who partner with their network to sign on to them. J. Acworth has intimate knowledge of this "Trust Agreement" as a member of the multi-organizational team providing holistic development and discipleship for this growing community of disciples. He tells Seedbed the story behind the agreement, its content, and how it is applied. The interview has been edited for clarity and readability.

SEEDBED: Tell us the background of the community of believers that you serve.

J. Acworth: The country I serve has seen little gospel progress for centuries. Many have sown seeds and laid down their lives. A few decades ago, individual believers were being disciplined, but getting them to meet together was unsuccessful due to cultural and security factors. A few house churches in the country existed, centered around family structures.

About a decade ago, something happened for which I cannot give a human explanation: we started seeing about 100 to 200 new believers a year. I do not know if it is correlated, but that happened when all the foreigners were forced out of the country. The gospel grew mostly along social structures like extended families and best friends, not as much through media or a specific disciple-making strategy. It really was the family networks and believers just being faithful to witness to spiritually open people. Currently there are believers in every single province in the country. House churches are meeting across the country. There's a defined leadership structure. By numbers, it's the largest believing network in the country.

S: How would you explain the significant growth?

A lot of mistakes were made along the way, and we learned from them. But one of the reasons this network has been able to exist and grow is because of the people and organizations of peace we have on the ground. Without that, I don't think it would have grown. I've seen the immeasurable impact of well-run organizations that were started by workers in the country 30, 50, 70 years ago, that have had an impact for decades and that outlast any individual worker and that provide covering for legitimate presence and work. Usually that involves at least a national person or a family of peace that has some influence. Though it can require painstaking effort to set up organizations, to find those people of peace, and to discern if they're the right fit to start something, we have

seen this yield much fruit.¹ The organizations we have in the country not only provide a covering which protects the security of our activities; they enable us to have financial controls for funds given for various purposes.

Another thing that has helped guard and grow this network into what it is today is a set of biblical principles and trust guidelines which the believers have agreed to adhere to as a community.

S: What is the humanitarian situation in the country, and how are you involved?

The country where these believers live is extremely poor. It was never really a question of whether to help or not, but learning how to give in a way that's fair and equitable, sustainable, and that doesn't create dependency.

The larger team that I work on includes different organizations, nationalities, and local partners in the country who implement our programs. We work across all of the typical development and humanitarian aid spectrum – food, education, water, and economic development. We also have other programs focused on church planting (CP) work, developing women, media, persecution relief, and emergency medical services for local believers.

The humanitarian development projects definitely have been a vehicle to get the gospel and believers into places where they would not otherwise have access. Believers will say, "If I would have gone into this village 10 years ago, I would have been shot." Because there's so much need now and we're coming with help, it softens people's hearts. It is a broad sowing strategy – trying to find out who's open, and those who

1 By "person of peace" or a "family of peace," I mean those who welcome believers or evangelists into a community and take responsibility for their wellbeing (Luke 10:5-7, Matt. 10:11-13). They may or may not believe in Christ, but they are at least sympathetic to believers and their message, and act as a bridge between their community and all aspects of the kingdom of God (gospel proclamation, healings, etc.). In Middle Eastern culture, "people of peace" are extremely important due to the unwritten rules Arab culture follows – the way their family and social structures are set up. What builds trust and acceptance in Arab cultures is often different than in Western cultures.

are people of peace. Granted, most of the new believers are still coming through existing social networks with people witnessing to their families, rather than through new connections with humanitarian aid. But there's been some fruit out of the aid as well.

S: How are you personally involved?

I help to manage two programs on behalf of our multi-organizational team: an economic development program and one called "Integrated Discipleship." In my experience in America, we can compartmentalize faith and discipleship. Spiritual learning is typically what we associate with discipleship. Our goal, however, is that discipleship would be integrated into the entire person. That means, not just biblical trainings, but trainings on financial stewardship, interpersonal skills, small group facilitation, etc. Trainings are typically week-long intensives within the country, conducted primarily by local leaders, and with an emphasis on putting the training into practice.

These programs are indigenously led. Local believers and leaders are the ones deciding the strategy and where to spend the money. I help to execute, fund, provide financial oversight, build the capacity of the local staff, and encourage the believers.

S: What kinds of costs do your programs cover, and how is the money handled?

Examples of costs covered by program funds are travel and phone expenses for evangelists following up with seekers and media contacts, logistics surrounding house church meetings, and training sessions. No one is paid to attend or lead house church meetings or trainings, but program funds may, as an example, cover solar panels to maintain internet connection in this country where power cuts are frequent.

When outside funds are sent, cash is not given through individual church leaders, but through a legitimate NGO. The money is sent into

the country through accountants and controllers who have no stake in or relationship with the beneficiaries. Everything is receipted, sent via expense reports so that every cent is accounted for. This helps remove the temptation for believers and NGO staff to skim money from the funds entering the country.

S: You mentioned earlier that the growth of this network is in part due to a set of biblical principles and trust guidelines which they have agreed to abide by. How would you describe these trust guidelines?

The overarching goal is to provide guidelines for healthy community that we see in Scripture. The whole document is full of Scripture. It touches on our behavior in Christ – we’re not going to gossip or slander. We’re going to have grace between different viewpoints on doctrine.

The guidelines address the topic of self-sustaining growth as well as development and cooperation. It addresses external relationships with the international church, outside donors, and organizations to keep the foreigners like me from becoming the center of the network. We are to be a catalyst, not the hub where all decisions flow through us. We want to strive to give the leadership over to the national believers. The agreement also addresses training capacity and some communication guidelines.

S: What is the story behind the development of these trust guidelines?

A few decades ago, there were workers in the country meeting for fellowship, working together, and discipling different national believers. More workers started to come, and there were more instances of disagreements on various issues. For example, one guy introduced his disciple to a newer worker. The newer worker, without talking to the first guy, offered the disciple a job with pay. So, these expat workers started the initial beginnings of a trust agreement, helping to define among themselves, “What do we agree on? How are we going to respect each

other and work in unity?" This developed into a countrywide partnership, and some city-wide partnerships.

At one point all the foreigners were asked to leave the country. A couple years after, momentum started building –the network of believers was growing, and the humanitarian need was also growing. With so much compassion and interest from the global church, the foreign workers proposed to the indigenous leaders of the believing network to look at the Trust Agreement/Guidelines the foreigners had originally drafted, change it however they would like, and make it their own. The national believers agreed to look at it and add their own values into it. They took what they wanted, and probably threw out some things they didn't. They added things like, "What do we do when there is persecution?" and, "How is God calling us to approach extraction?" In short, the original trust agreement between the foreigners was a template and then the network of believers ran with it from there, with some key foreigners involved in helping to guide that process.

The indigenous leaders have now mandated that all the foreigners (like me) who work with this believing network sign the agreement. Additionally, they teach these biblical principles whenever someone is introduced to their network. The network works really hard to build trust with each other and with new believers. You can have this and say you're going to adhere to it, but if you don't trust the guys next to you, it's not going to hold and you're going to bolt when things get tough. That includes the relationships of foreigners to the nationals on the ground, and then among the network leaders, especially. I think they've done a great job of relationally building that trust and being fair and being transparent, trying to be above reproach/slander, and so forth.

S: You said "self-sustaining growth" is addressed in the Trust Agreement. What principles have these believers agreed to in the Agreement related to "self-sustaining growth"?

The church teaches, as a basic point of initial discipleship, that every head of household provides for their family. If you don't work, you don't eat, as Paul said (2 Thess. 3:10). Along these lines, this network has decided not to use foreign funds to pay for ministry activities. (As foreigners, we do not give the title of pastor or pay salary. The local believers are welcome to use their tithe to pay a pastor's salary, but so far this has not happened – they tend to use their tithes and offerings primarily for emergency assistance). Biblical passages they cite to support their practice in this area include 1 Tim. 5:8, Matt. 13:12, and 2 Cor. 9:7. Principles emphasized are responsibility for your own finances, providing for your household, giving to the church, tithing, and giving to those in need.

Of course, there are other Scriptures on the other side, such as “the laborer is worth their wages” (Luke 10:7). But in this context, using foreign funds for ministry activities is seen as likely to create an unhealthy model of dependence and a model for others to aspire to. Poverty and unemployment is prevalent, and if you have a few people at the top getting a salary, “pastor” would be the best job around. All church members would be incentivized to aspire to this position regardless of their giftings. And it's not really “follow me as I follow Christ” (1 Cor. 11:1), because not everyone can earn a salary for ministry work. There's not enough money to go around to pay everyone, and therefore not sustainable for growth. It would also allow jealousy and envy to get a foothold in the church. These are some of the reasons the local leaders choose to encourage everyone to have their own income. (Some of them have received small business loans to start their own businesses.)

S: What are the biblical principles this church has agreed to related to giving to the church and caring for each other's needs?

They recognize that in the Bible, the community of believers is very generous, and we should be generous. The beautiful thing is that today, the church has become family to each other, and they are generous. When an

urgent need arises, they'll just ask each other. If it's a bigger issue needing money from an emergency medical fund, church leaders will decide.

However, there is also a statement in the Trust Agreement that speaks to the culture here: the giving of the believing community should not be a replacement for the individual's natural social network. Normally, if someone gets sick in this culture, they go to their uncle, their dad – they scrape together some money from their family. Local believers need to still pursue those avenues. They need to pursue government-funded social programs, not just to drop all that and latch onto the church because it's easier or because they're generous. Believers need to work to provide for their family.

Sometimes tough love is needed. One time, a local believer complained to an expat worker that the local leaders controlling the account kept refusing to help him (he had been helped in previous months). The expat worker responded, "How much have you been giving for tithe?" He answered, "I'm poor; I can't." The expat said, "What if everyone said that? Then there would be no money in there. You need to start contributing and taking your responsibility – the ownership – upon yourself." This can be difficult for foreigners to say, for fear of ruining the relationship. But one of the key ways for long term health and sustainability is to actually follow biblical principles and hold disciples accountable.

S: Unpack for us the principles in the Trust Agreement related to development and cooperation.

The overarching principle is to live in unity and remain in a healthy community together. People (including expats) should respect their community and the spiritual authority of the indigenous church leaders rather than going behind their backs. For example, when two or more leaders are working with someone they met independently, they agreed to honor the other individuals involved by not offering the disciple travel, employment, or financial incentives without first getting an agreement from the other who is involved in that person's life and discipleship.

Anything offered to an indigenous believer – money, travel, jobs, training – should be approved by the indigenous leadership of the community.

It's sad and sobering to realize that foreigners (both far-culture and near-culture) played a part, and often the leading role, in some of the most negative situations that were harmful to national believers on the ground. One example would be a long-time donor to the network that wanted to be more involved. That donor pulled a national believer away from ministry in the network to run a project for them, without talking to the national leaders, and without even talking to the foreigners who first knew the believer. And when approached about it, the donor said, "We want to diversify." Basically, they were more concerned about their organization's objectives and vision over and above the unity and relationships in the indigenous network. We do not consider this a healthy model, that is, for foreigners to splinter off believers from one network in order to start another one.

Now, looking at it from the perspective of the national believers, sometimes they're approached by an outside organization which says, "We want you to do this. We're going to give you more responsibility and you're going to get a salary or stipend." We might tell the national believer that this probably isn't healthy. But we can't blame the indigenous believer for saying, "This is an opportunity for me. God might do good from this and increase my influence." Some might say, "Such-and-such guy left the network," but there's usually strong foreign pull behind that leaving.

An outside organization taking a local believer out of the network and paying him salary may seem to help ministry in the short term, but it usually doesn't help in the long term, especially for nationals on the ground. Of course, not everyone needs to stay in the same network; there's obviously room to grow. But there are healthier ways of doing it than "stealing sheep" from another flock of local believers. What we have seen in this scenario is that a leader will often leave and take some of his trusted believers with him. Unlike the strict financial controls our network

has in place, the funding in the new situation usually flows down through that one leader, and reporting usually flows up through that same leader. So, you lose the accountability, the plurality of eldership, and all the benefits that brings to the body. There are a lot of temptations. And when the foreign funding stops, then what do those local believers have? It leaves them isolated again because they cut those relationships from the church network.

As foreigners, it takes more hard work, patience, and humility to work together than run after our own objectives that we have set within our little teams or organizations. We try as foreigners to work as closely as possible with all these other organizations and networks. Even if organizations aren't abiding by the same rules or trust guidelines, just having good working relationships is helpful when situations come up. When nationals try to play both sides or "double dip" in seeking help/aid, we are able to ask, "Are you guys responsible for him now? He left us. You guys are responsible. They're not receiving any more aid or help from our side, not because we don't love them, but just because now they're receiving help from you."

We also encourage the national leaders from various networks to meet together without any of us foreigners. And over the past couple of years, key leaders from the different networks have met occasionally to worship together, pray together, talk, and build trust and relationship. If foreigners were involved, it's too easy for us to come in and dominate the conversations. We want nationals to discuss amongst themselves the tough issues and lessons learned, and to get on the same page with regard to disciples who might be trying to get money from different churches or foreigners. It doesn't mean that leaders and networks are sharing everything and working together on the ground, but at least they're in the same room because they know they're all under Christ, and they're all working towards the same goal. And so, we've been pleased that they've been willing to do that on their own.

S: How has the network decided to approach persecution?

In cases of extreme persecution, the network offers relocation of believers within the country and not extraction outside the country. We assist in this through our persecution relief program. When believers are in prison, there are funds to provide legal aid, to relocate their families, provide housing, and provide food for the women whose husbands are incarcerated. There are structures in place to provide help even after relocation. And then the believers on the ground, in their community, are tasked with keeping in touch, making sure the family is doing okay, visiting them regularly, and caring for them well.

This network states they don't advocate for and don't want long-term relocation and extraction outside of the country. There could be extenuating circumstances where an exception could be made, though I'm not aware that this has happened. They've always been able to figure it out from inside the country by moving persecuted believers to a different city. Once you extract one person, or once one leader is persecuted enough where they express, "I want to get my family out of the country," where does that stop? That becomes a model and precedent which may lead to many others expecting the same.

S: You said the Trust Agreement also addresses how the network will handle trainings. What exactly have they agreed to in this area?

The network leaders felt there were certain practical lessons learned which are important for their culture and their situation at this time related to training. One principle is that any trainings offered would be strategic, reproducible, sustainable, and offer benefit to the local body of believers in the country.

In-country trainings are preferred. Sending people for trainings outside of the country is discouraged. When one national gets to travel abroad, then everybody wants to. It's a temptation, a free trip somewhere. The travel becomes a greater focus than spiritual growth.

And so, this section of the Trust Agreement tries to curb that and to put some considerations around how to make a decision if it's needed.

The leaders of this network want to promote unity within the believers, which goes back to the fairness and equity principle. That's a huge deal. In my home country of America, we often make the decision about where funding will be spent based on (1) the degree of need, and (2) value or cost-effectiveness. In the country we are serving, however, status in society leads to more opportunities, and so when one group is given preferential treatment over another, the other group assumes it is due to their status. We don't want this in the church – we want all to know they are equal in the eyes of God, brothers and sisters in Christ.

I'll give you an example. I was helping set up the logistics for a training, I asked the leader to have people traveling into the city to stay with appropriate family members to save money. This upset him, and he thought they were being treated differently because they were villagers (not city folk), because in previous trainings other groups were given hotel room accommodations. I tried to explain that we were trying to cut costs, but he went above me to my boss. My boss sided with the local leader, deciding we needed to accommodate this group as we had others in the past.

Because of the importance of unity and fairness, the local church has decided that if someone will receive some kind of training, they need to come to that decision with indigenous leadership, and they need to be ready to defend that decision to the wider believing community. Now not everyone needs to know if there is a situation where they need to send this guy out for some specific technical training. It doesn't need to be broadcast and stoke jealousy. But typically, everyone's going to find out anyway. So, whatever local believers decide, they should get buy-in at the beginning. Let the leaders drive it, and be ready to give an answer for those decisions.

S: What challenges have you observed in the implementation of the Trust Agreement?

It's always messy. Our value is that indigenous leaders would steer the ship and that we would support. People coming to faith out of this context have zero biblical foundation. And so gossip, slander, blackmail, backbiting, etc., might be more "normal" to them. They have to learn not to do it, and they learn that from how they see their leaders handling things. But we have to be aware that it will be messy, and they're not always going to fulfill our expectations of how "Christians" are "supposed to act." They're still in the process of maturing, and we need to step up and provide tough love when needed. We need to try to make everything as fair as possible for the whole community, which is better for the long term health of the local believers.

S: There seem to be two different schools of thought in approaching money in CP. Some would say that the abundant resources in the West can help alleviate need and accelerate the Great Commission. Others would seek to avoid introducing outside funds at all, to avoid risk of corrupting disciples or creating dependency. How do you approach this tension?

We see in the Bible a whole-person approach to ministry in meeting both physical and spiritual needs. And so, if you see your brother hungry and with no clothes and say, "go, be warm and filled," and don't do anything, then your faith is dead (James 2:14-24). In wealthier contexts, such as in some more developed countries, there may not be any financial tie to faith. Believers are actually funding the church; they're not receiving anything except for community, fellowship, teaching, etc. But in a lot of the world and in less-well-off communities, meeting physical needs of church members is a significant part of the ministry and calling of the church.

The difficulty is trying to implement a holistic approach that doesn't create dependency but instead encourages the biblical principles of providing for your own family and working to make a living. Balance

is required. I think the big answer to that question is found in having financial controls and keeping the money away from individuals. When your network isn't large, or you don't have an NGO / business on the ground to be able to have the financial controls, you have to start small. Maybe you have one guy you can trust. One principle would be, as soon as you can, get someone else so that there's more than one person, so that there is some accountability. With a plurality there's accountability for the finances, accountability for the reporting and verification. When you're just dependent on one person, even if you're living in the same city, it's hard to know what's really going on, and the susceptibility to corruption is great.

S: What are the biggest takeaways you would highlight for practitioners as they wrestle with how to steward resources and be wise partners with local indigenous churches and disciples?

In Arab culture, everyone aspires to be like their leader. And so, before offering perks to a leader, ask the question, "What model is this holding up, and how is it going to be reproduced?" Giving money to certain people, as opposed to others, is a slippery slope. And those that are in other positions or lower positions will aspire to the same thing. And if you don't fund them, it'll probably cause division. They'll probably go find someone else who will fund them, and it'll break the national relationships on the ground. That's the sad part.

My friend, who has been working with this network for 20 years, says that foreigners tend to be more compassionate and trusting than we are committed to healthy principles or even biblical principles sometimes. It comes back to tough love. Are we going to hold them to biblical principles, or are we going to just save them from every situation? And so, as a metaphor, think of your own kids. As your children get older, you want to encourage them toward more responsibility. You encourage them to get their own job. You want them to be out of your house and be a self-supporting adult, which then requires tough love sometimes.

As my friend said to me, “Too often we err on the compassionate side and ignore the biblical principles that God has called every believer to.” Obedience to the word is needed to see long term fruitfulness.

Questions for Conversation

1. How have you seen humanitarian/development work integrated with church planting work? What insights from this interview do you find helpful and applicable for your context?
2. Which of the principles agreed to by this Middle East house-church network surprised you the most? What did you learn from them, and what additional questions did they provoke?
3. How do you analyze the cultural dynamics in this particular case study? What cultural dynamics impact the way local believers in your context navigate financial matters in their discipleship?