

Base camp: the value of small groups

Since Jesus called together his small band of disciples, small groups have proved their worth in helping people also follow him. Small groups can help nurture a year-round, head and heart commitment to generosity. This paper suggests why small groups are effective and offers some brief guidelines.



No one believes that money buys happiness. But ask a group of Christians if a little more money would make them a little happier and most hands will be raised! Money is complex and seductive. If people are poor, then more money does bring more happiness but growing wealth comes with diminishing returns. As Ed Diener comments, money buys happiness but the exchange rate is poor!

Western Christians are caught in the crossfire between our faith and our material aspirations. We cannot become generous givers if we isolate giving from our spending, saving and borrowing. We cannot become mature disciples if we do not know our own money stories, are accountable to no one and try to do it all on our own.

John and Sylvia Ronsvalle helpfully call small groups the 'base camps' of stewardship. They are places to prepare for the challenge, to return for rest and to acclimatise. Tough money issues can't be tackled only from the pulpit. We need to create safe spaces for honestly addressing those tough questions about our relationship with money. Small groups can do just that yet a recent *Lake Institute study* of American churches found that just a third (31%) of churches offered groups, classes or events addressing personal finance or giving, with Black protestant churches most likely to do so. The UK evidence is lacking; likely the proportion will be lower. But we know from the indicative *2012 Giving Insight* report (p26) that being a leader or a member of a small group is linked to higher levels of giving, a greater sense of personal commitment to the church, more understanding of church finances and electronic giving. So how can small groups help grow generous disciples?

Relationships

We now live, work and play in different places. More and more we communicate online. We can be deeply influenced by the one-way communication of TV and film, which can also create the illusion that people have more wealth than most of us actually have or can raise dissatisfaction with our standard of living.

Small groups grow relationships and trust; they are about support and shared journeys. As the body of Christ, we travel with others and should not tackle the big stuff around money or anything else on our own.

Permission to speak

The bible says much about money. Money talk should be legal tender in church and it often is – at council meetings and in church magazines. But in church as in society there is a deafening silence around discipleship in personal finance and generosity. Jesus' teaching in Matthew 6:1-4 about giving in secret is a warning against pride not a counsel of silence around money. That churches should have no distinctions between people (Galatians 3:28) only makes the silence deeper. Robert Wuthnow (*The Crisis in the Churches p141*) found that just 3% of American church



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members discussed money with other Christians and just 4% with their pastor. Christians were less likely to talk finance with other Christians than society at large.

Amidst all our talk, money is an important conversation we just don't have. Small groups give people permission to speak about their emotions around money, their hopes and their anxieties and, yes, the financial needs of the church. It can be liberating for those trapped in debt or money anxiety or struggling to address money in their discipleship or who want to share the joy of newly-found generosity.

Accountability

The communal giving we see in the Bible (Deut. 14:22-29, 26:1-11; Ezra 3; Mark 12:41-43, 2 Cor. 9:1-5) is still found today in countries and church cultures where the offering is a public celebration of giving. In the poorest places of India, small giving circles meet to share the joys and sorrows of the working week as they make their gifts. In the poorest communities of Africa generosity is celebrated in worship. The privatisation of money in many (by no means all) of our UK churches is in stark contrast and it can be self-serving, defensive and unaccountable: 'This is my money; no one is going to tell me how to spend it or how much I should give.'

Now money and giving are personal but that is not the same thing as private. The encouragement, example and challenge of others are important for our own journey of generosity. *One study* (p184) invites clergy to ponder whether, 'greater openness and communication, and perhaps even accountability, should have the effect of increasing financial faithfulness and generosity'.

Teaching and pastoral care

Small groups will read the bible and talk honestly not only on giving but on spending, borrowing, budgeting, saving and financial capability, and ask questions about social justice in an unequal world. There is a place for groups and courses that teach the practicalities of finance as the foundation for faithful living around money. Moreover, as every pastor knows, money talk does happen in the home or the pastor's study when things are tough. Small groups can play an important part in pastoral care by offering a safe place for people to share their difficulties.

The beat of a different drum

It is hard to resist a consumer society and be countercultural. Our impulse to give quickly hits the

buffers of wanting more stimulated by the barrage of advertising and the expectations of family, friends and peers. We need the support of fellow travellers on the way of Christ to reshape our actions and attitudes around money. Small groups are places where people who face the same issues and ask the same questions can help each other.



The way we do things here

Finally, we note just in passing that, when we include money matters on the agenda of small groups in the church, we mainstream stewardship as a natural part of discipleship. To address money and faith is simply part of how we do things around here.

Getting practical

The small groups you already have in your church, such as home or cell groups, are an obvious place to start. Special Lent groups are set up by many churches so consider them also. But look also to other small groups such as the finance committees or the ladies' fellowship meeting. Ensure that venues are comfortable and conducive to easy conversation and never forget that it is the personal invitation that seals the deal. Be clear about the purpose of the group to help create expectations so no one is surprised. Finally, emphasise the need for honesty, trust and confidentiality. No one should feel under pressure to say or share more than they wish to contribute to the group.

In conclusion

Small groups create safe space for exploring money matters and offering pastoral support. They are the base camps for the challenge of faithful living around money in a consumer society.