

Supporting Your Journey



Catching Up with Old Friends at Year's End

Among the gifts we celebrate at Christmas are the many congregations which have ventured into the 1K Churches experience of re-envisioning their economic relationships through studying scripture and making small loans to businesses in their communities. We are especially grateful for those congregations which have shared their stories through this newsletter so others could learn from their experiences.

As 2019 comes to a close, we want to circle back to three of those communities that you've read about and catch you up on the steps that they've taken on their journeys.

"Shark Tank" in Naples, Florida. Emmanuel Lutheran Church employed high creativity in April of 2018, when they hosted an intergenerational, multicultural retreat that covered the substance of the whole 1K Churches Bible study in one fantastic day, including the decision to make two micro-loans. They shared their agenda, digital enhancements, and teaching techniques with our readers, and these resources are still [available on our website](#). In September of 2018, Emmanuel shared an update: the youth and the adults at the retreat each connected with local businesses and formalized their loans in ceremonies during Sunday worship.

One year later, the good people at Emmanuel have completed another highly successful 1K Churches Saturday retreat, this time with a twist. Inspired by the popular television program *Shark Tank*, they built into their retreat an opportunity to meet personally with five local business owners interested in receiving their loans. Each business owner made a short presentation about how their business contributes to the good of the community and the difference a small loan would make. A member of the congregation met with each presenter in advance to coach them on making an effective presentation. As reported, "The event was simply powerful. Amazing!" They learned new lessons about how to make the experience even better and more reflective of their faith next time.

Practicing Forgiveness in Napa, California. We last heard from the people of Napa Valley Lutheran Church (NVLC) in the summer of 2018. At that point, they were focusing on grace, hope, and potential as they pondered their relationship with the business owner to whom they had made a loan of \$5,000 four years before. They were looking for more ways to connect with the business owner and support him while he was having difficulty repaying the loan. The small implementation group at NVLC has been meeting quarterly for five years now, visiting their loan recipient's place of business, patronizing his business, talking with family members, inviting them to events at the church, and holding them in prayer. They are aware of the struggles the family has gone through and they pray also for their own wisdom and patience as lenders, neighbors, and fellow children of God.

At last report this month, the implementation committee has come to the decision to formally forgive the loan. It is what their faith is telling them to do. They hope this action will give some needed relief to their loan recipient and some formal closure for the church. At the same time, they want to leave the door open for an ongoing personal relationship. They hope the family and the committee can come together for a brief ritual of forgiveness and blessing. If a meeting is not possible, they will send a clear and lovingly written letter to their neighbor formally forgiving the loan.

Pastor David Hamilton reported, "Even with all that, we all agree that it has been an interesting and worthwhile experience for us all, and we hope it has been good for our neighbor and his business. We plant seeds, don't we, and trust in God to bring something good to growth."

Taste of 1K by Zoom in Milwaukee, Wisconsin. In May of this year, we announced that Criterion has received a major grant from the Siebert Lutheran Foundation to focus our resources on Milwaukee and the surrounding area. Milwaukee-based Criterion staff member, Stephen Marsh, is now leading a community-wide initiative on using finance as a tool for social change.

In order to jump-start participation in the 1K Churches Bible Study and loan program, Stephen and his team arranged to offer an experience of the Bible study via the online platform, Zoom. He led the participants through the five Bible study sessions in three one-hour lunchtime sessions over three weeks in November. The idea was to allow pastors and potential lay leaders of the Bible study to experience it for themselves at a convenient time in their own homes or offices. They could hear what the materials were like and witness how easy it would be for them to offer the Bible study at their own congregations. Those who participated said it was very helpful and engaging. We are excited to find ways to share what we learned through this to support other communities getting started with 1K Churches.

From all of us at Criterion, we wish you a safe and happy holiday season with your family and friends and look forward to an exciting year filled with new possibilities.

About 1K Churches

1K Churches Bible study and loan program provides a new way for local congregations to advance one of their mission priorities through finance. Based on their study and reflection on God's economy through a five-week Bible study, the congregation makes a small loan to a small business in their community related to their mission concern. In the process, they form a new relationship with a local business owner, participate in the benefits the business offers the community and experience the power of using finance for good.

1K Churches is a program of **Criterion Institute**, the leading think tank focused on finance as a tool for social change. For more information go to www.criterioninstitute.org.

All the materials and staff support are offered at no cost to congregations.

Chocolate for Stories

Send your 1K stories for [Fair Trade Chocolate!](#) We want to hear the stories of your congregations. We invite you to send a story from your congregation's experience with 1K Churches to info@criterioninstitute.org.

Include your contact information, and you will receive a small thank you gift of fair trade chocolate.