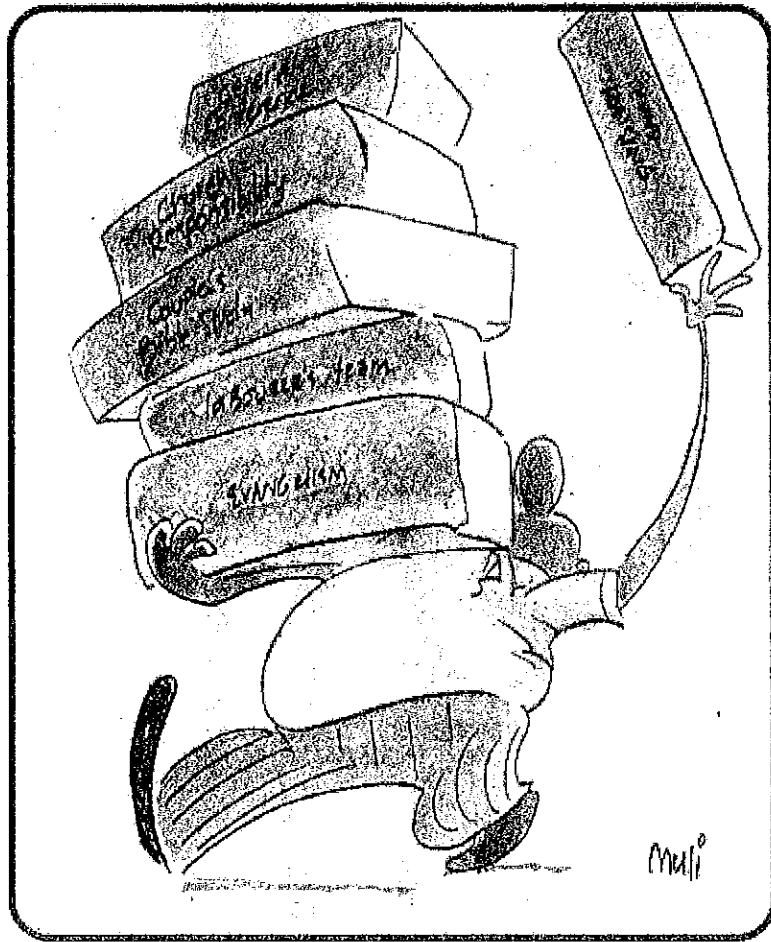


DRAFT 4



The Zarephath Solution



Believing God for Full Funding
To Advance the Gospel in Africa

*"To be helped on my way by you when I
have first enjoyed your company for a while"*

WELCOME TO THE ZAREPHATH SOLUTION . . .



Noel Owuor

Dear Navigator Staff,

The calling of the Lord on our lives as The Navigators of Africa is not just compelling. This call also invites us to experience God in the challenging arenas of faith *and* obedience as we develop financial ministry partners. We all wrestle with questions of what we must do in order to fully fund our common calling.

During our early years as Navigator staff, my wife Rhoda and I were less convinced that Ministry Partner Development (MPD) was a biblically approved way of earning a living. It felt awkward whenever we had to go for a MPD appointment. We felt like beggars moving from house to house asking people to help us pay our bills.

This “begging” feeling overwhelmed us to the point at which we concluded that we were not called to fulltime staff after all. It was not until some friends patiently journeyed with us through the Scriptures that we discovered that the call to fundraise is as Biblical as making disciples. This discovery lifted a great load from our shoulders!

At what point you are in your MPD journey? What feelings do you experience whenever you hear the words “fundraising”? The Zarephath solution Bible study is designed to help you discover your biblical mandate to develop financial ministry partners. I believe that as you apply the truths herein you will experience a renewed passion to develop ministry partners with your head up!

We in the Funding team will, like my friends, come alongside you to provide the coaching you need until you reach your fully funded goal.

With you in the journey,

Noel Owuor

Noel Owuor
Director, MPD

FINANCIAL READINESS SURVEY

(Score yourself on each question)

5 AGREE 4 3 2 DISAGREE 1 0

1. I believe God is calling me to full-time Christian ministry with The Navigators.

2. The Navigator assignment that God has called me to is clear

3. God has given me a calling verse or a promise that is deeply engrained in me

4. My spouse fully supports my intention to be in full-time ministry (if married).

5. My parents, siblings and extended family fully support my intention to be in full-time ministry.

6. I can confidently articulate my calling story and ministry burden that the Lord has laid on my heart

7. I can identify 200 friends or acquaintances who probably would be willing to hear my calling story.

8. I am delighted by the opportunity to invite people to partner with me financially

9. I believe my Navigator assignment is just as worthy of funding as a local church assignment

10. I believe I can be fully funded primarily from the contacts that the Lord is giving me here in Africa

TOTALS _____

GRAND TOTAL _____

Analyze:

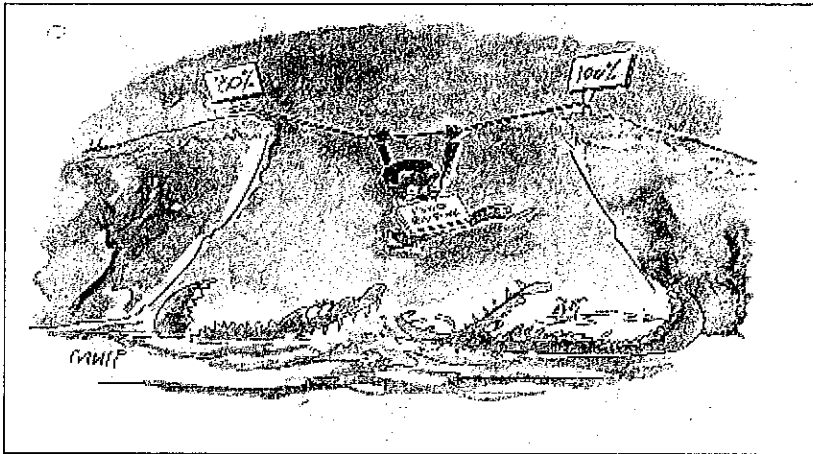
A. On which questions did you score 0-1? _____ Comments: _____

B. On which questions did you score 2-3? _____ Comments: _____

C. Compare your scores with your spouse's (if married) or a close friend (if not married).

OBSTACLES TO FULL FUNDING

Check the obstacles to full funding that you identify with.



I have few or not enough contacts to invite for support.

I am fearful of fundraising . . . specifically:

- Rejection or misunderstanding by friends and family.
- That it won't work.
- That I'll be classed with other money-hungry types.
- That I'll be poor—forever.
- Other: _____

I don't have time for fundraising.

I don't have any Western contacts.

I'm not sure how to go about fundraising.

I don't feel worthy of full-time support.

I've not had a fabulously successful ministry in the past.

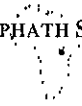
My family is not in favor of my doing this.

I'm concerned about alienating my church.

Other _____

Summary: My two most significant obstacles to full funding are:

1. _____ 2. _____



WHAT DOES THE BIBLE SAY?

All of us have opinions about money and fundraising. Plus, our families and cultures have opinions about money and fundraising. As you prepare to enter a new chapter of life to be supported by the Gospel, how will you respond to these common opinions? What Scripture will help you develop convictions about these questions?

Fundraising is similar to begging. I don't see how you can humble yourself to beg for a living.

Why don't you get a real job? You're just leeching off the people

If you're in Christian work, you're doomed to a life of poverty. You'll never have enough.

You need to be on staff with a church. You can't raise money outside the church. Too much competition. Giving should go to the local church anyway.

You should follow the model of the Apostle Paul and be a tentmaker rather than receiving support. Pay your own way.

You should follow the George Mueller model by "telling only God." Just pray the money in.

Relax! God's will done in God's way will never lack God's supply. Where He guides, He provides. Just do the ministry, and the money will flow in!

Here are other issues of conscience I wrestle with: _____

THE ZAREPHATH SOLUTION

Study these passages to discover what the Bible says about fundraising.
Plan to invest at least 20 hours into this study.

PART 1: GOD IS THE SOURCE OF ALL

1. Numbers 18:21-24

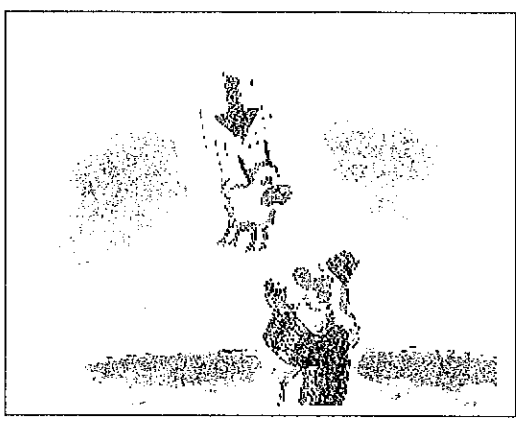
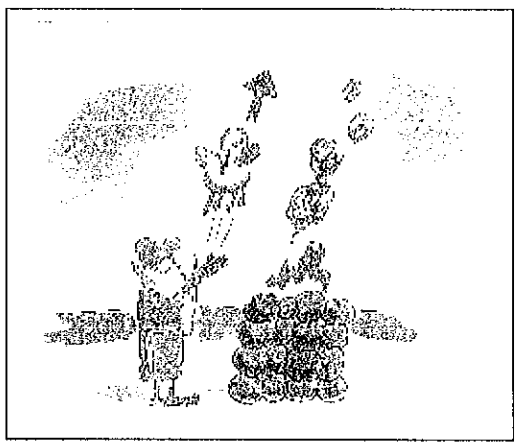
A. Who provided for the Levites? _____

B. Why is it important to understand that God is the Source? _____

C. Your insights from this passage: _____

D. Cross references: Numbers 8:14-19: _____

Luke 10:32: _____



2. 1 Chronicles 29:1-20

A. Who is the Source according to David? _____

B. Insights on fundraising from this passage: (Note: Who gave first?) _____

C. If God is the Source, what is our role as fundraisers? _____

PART 1: GOD IS THE SOURCE OF ALL

E. Write a three-sentence *“my conviction”* statement about New Testament giving:

F. Evaluate your own giving attitudes in the light of this passage. Where do you need to grow as a biblical giver?

E. Create a one-to-one plan to teach a growing Christian about giving from this passage, using the QPEA outline.

Q. Question: What question would you like to ask a nonbeliever from this passage? (i.e., How much should a person give to the Lord?) _____

P. Principle: Identify a giving guideline you see in this passage.

E. Examples: What examples can you find from the Bible and from your “life” that illustrate this passage? _____

A. Application: What is God saying to me/you about putting this passage into better practice? _____

THE ZAREPHATH SOLUTION

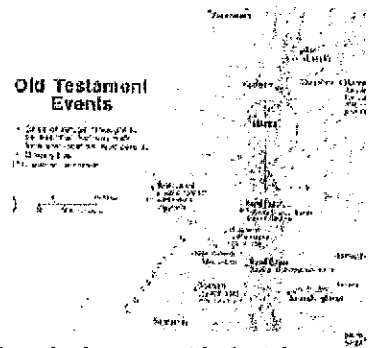
PART 2: HOW GOD'S PEOPLE WERE FUNDED

4. 1 Kings 17:1-16

F. Your insights: _____

Old Testament Events

• 2000 years of thought
 • 2000 years of history
 • 2000 years of prophecy
 • 2000 years of promise



Zarephath was outside Jewish territory north of Israel in present-day Syria.

B. Imagine yourself as Elijah waiting by the brook for the raven. It's been a 48 hours since you last ate. The water in the brook is flowing more slowly. You're hungry. The sun is hot. Suddenly a large black bird appears, coming to you. What are you . . .

Seeing? _____

Smelling? _____

Hearing? _____

Tasting? _____

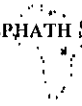
Feeling? _____



Raven: A large family of the smaller birds of prey of such universal distribution that it is known from Iceland to Japan, all over Asia, Europe and Africa. In no land is it more numerous than in Palestine. In general appearance it resembles the crow, but is much larger, being almost two feet long, of a glossy black, with whiskers around the beak, and rather stiff, pointed neck feathers. It is partially a carrion feeder; it also eats the young of other birds and very small animal, seeds, berries and fruit, having as varied a diet as any bird. (International Standard Bible Encyclopedia)

C. What would it be like to be provided for by Ravens for a week? A month? _____

D. Which would take more faith: **waiting** for ravens or **going** to a non-Jewish widow?



PART 2: HOW GOD'S PEOPLE WERE FUNDED

E. Note the widow's disclaimer. How would you have responded to her?

F. How did Elijah know which widow to approach?

G. How would a Jewish prophet feel about approaching a non-Jewish widow for food? What would be a similar exercise of faith in Africa?

5. Matthew 10:5-15

A. Who were the 12 to go to? _____

To do what? _____

How were they to be funded? _____

In a thousand instances an apostolic preacher, who goes to the wilderness to seek the lost sheep, will be exposed to hunger and cold, and other inconveniences; he must therefore resign himself to God, depending on His providence for the necessaries of life. If God have sent him, He is bound to support him, and will do it; anxiously therefore, in him, is a double crime, as it insinuates a bad opinion of the Master who has employed him. Every missionary should make himself master of this

subject (Adam Clarke Commentary)

B. Why did Jesus forbid them to take provisions? And why could they not move around from house to house (vs 11)?

C. Cross reference: Luke 10:1-12

D. In both Matthew 10 and Luke 10, Jesus repeats the principle: "The laborer is worth of his wages." Write out that principle in your own words so it communicates to you and your people.

PART 2: HOW GOD'S PEOPLE WERE FUNDED

E. Compare Luke 22:35-38 with Matthew 10:5-15. Is Jesus contradicting Himself?

	Luke 22	Matthew 10
Take provisions?	_____	_____
Jesus popularity?	_____	_____
Target audience?	_____	_____
Faith required?	_____	_____
Other	_____	_____
Your insights:	_____	

6. Luke 8:1-3

A. Your insights: _____

B. Cross references: Mark 15:40-41; Matthew 27:55-56

C. Estimate how many women supported Jesus. _____

D. Who benefited from the women's giving? _____

E. Was Jesus poor? Well off? (Check Matthew 4:12-13; John 19:23-24; John 12:6; 13:29; Mark 2:1; 2 Corinthians 8:9) _____

If Jesus was poor, how poor? If well to do, how well to do?

PART 2: HOW GOD’S PEOPLE WERE FUNDED

F. Why didn’t Jesus miraculously feed Himself and His disciples like He did on other occasions with the multitudes? If anyone **didn’t** need support it was Jesus! Why is He depending on the generosity of others?

7. Acts 18:1-5

A. Your insights: _____

B. A missionary once said, “I’m done with fundraising! I’m going to raise money the way Paul did—by tent making!” What do you think of her comment? Biblical?

C. Cross references: 1 Corinthians 9:14-23; 2 Corinthians 11:9; 1 Timothy 5:18

E. Where did Paul make tents and why? Acts 18:1-5; 1 Thessalonians 2:9; 2 Thessalonians 3:8-12; Acts 20:33-35

Where _____

Why _____

D. What should guide “full-time workers” in deciding when or whether they should raise support? When should they **not** be funded from donors?

E. When should “full-time workers” **not** be funded from donor income?

PART 2: HOW GOD’S PEOPLE WERE FUNDED

8. 3 John 5-8

A. Your insights: _____

B. For whom did John appeal? _____

a. Is it easier/better for someone to raise your support for you so you don’t have to “toot your own horn”?

b. What are the advantages and disadvantages of “third-party fundraising”?

Advantages

Disadvantages

_____	_____
_____	_____
_____	_____
_____	_____

C. Note verse 24: What is the role of relationship with your prospective giving partners? Must you have a relationship before you ask?

9. Romans 15:20-24

A. Your insights: _____

B. Do you see a four-point outline for a fundraising presentation in this passage? Discover it:

PART 2: HOW GOD’S PEOPLE WERE FUNDED

- 1. Verse 20: Paul’s _____
- 2. Verse 21: Paul’s _____
- 3. Verse 24: Paul’s _____
- 4. Verse 24: Paul’s _____

*“Wandering preachers
and missionaries of pagan
deities were common in the
Roman world.”*

*Expositors Bible Commentary
page 373*

C. Is this a specific appeal or a general appeal? What do you think the Romans thought Paul was asking for?

D. The phrase “assist me on my journey” uses the Greek word *propempo*. What does it mean?

Other verses using *propempo*:

- 3 John 6 _____
- Titus 3:13 _____
- 1 Corinthians 16:6 _____
- Acts 15:3 _____
- Acts 20:38 _____

E. In your culture, how would you explain *propempo*?

10. **Nehemiah 1-2:** Take time to meditate thoroughly on this passage to see what insights God will give you on funding.

A. Your insights: _____

ARTAXERXES the son of Xerxes, commonly called Longimanus, who reigned from 465 to 424 BC was the third son of Xerxes and was raised to the throne by Artabanus, the murderer of Xerxes. Artaxerxes put his older brother Darius to death; and a little later, Artabanus. (International Standard Bible Encyclopedia)

The cupbearers of the Median, and consequently the Persian, monarchs performed their duty of presenting the wine to their royal master. Having washed the cup in the king’s presence, and poured into their left hand a little of the wine, which they drank off in his presence, they then handed the cup to him, not grasped, but lightly held with the tips of their thumb and fingers. (Jamieson, Fausset, and Brown Commentary)

PART 2: HOW GOD'S PEOPLE WERE FUNDED

B. What does Nehemiah ask for? Can you find four things?

-
-
-
-

D. What word, beginning with the letter "J," does Nehemiah not mention? Why not? What phrase does he use instead?

F. What guidelines can you find in fundraising from Nehemiah that apply today?

10. Philippians 4:10-20

A. Your insights: _____

B. Can you find a "recipe" for fundraising in verse 10?

C _____ + O _____ = _____

By supporting the imprisoned apostle, the Philippians demonstrated that they shared in his troubles. By supporting evangelists, missionaries or any workers in the vineyard of the Lord, we are sharing in their ministry, even though we may not be physically present. Good wishes are not enough. As individuals and as churches we should give tangible support to the work of the Lord. Repeated sacrificial giving of the type modeled by the Philippians should be the norm for an active and serving church. Such a gift will be a fragrant offering, an acceptable sacrifice, pleasing to God.
—Africa Bible Commentary on Philippians 4:18, page 1448

PART 2: HOW GOD'S PEOPLE WERE FUNDED

- C. How does Paul respond to his donors?

- D. Verse 13 is familiar. What new insights do you have now that you are looking at the context?

- E. How can a missionary raise the concern of potential giving partners for his or her ministry?

- F. What is the most ideal way, in your culture, to give people an "opportunity" to support you as a giving partner?

- G. List the benefits to the donor and the benefits to the receiver from this passage:

Benefit to donor

Benefit to receiver

12. 1 Corinthians 9

- A. This has been called the "Rights Chapter." What "right" is Paul primarily defending?

- B. How does he develop his argument? Can you discover five points?

"Paul has the right to _____ because of these five reasons:"

- 1. _____
- 2. _____

PART 2: HOW GOD’S PEOPLE WERE FUNDED

- 3. _____
- 4. _____
- 5. _____

C. Why did Paul need to write Chapter 9? Any similarities to the situation in Africa?

D. Finish this sentence with your conviction: The deciding factor from 1 Corinthians 9 on whether a missionary should receive funding from donors is _____

13. 1 Timothy 5:17:18

A. Your insights: _____

*When he says that they deserve to be treated with double honour, he may be saying that they deserve a double honorarium (meaning a double salary) or double the respect given to others. The quotations from Deuteronomy 25:4 and Matthew 10:10 suggest that he may be thinking in terms of financial support. But whichever interpretation is correct, elders merit both honour and honorariums! They should be regarded as salaried workers.
 — Africa Bible Commentary on 1 Timothy 5:18. page 1445*

B. Look up the term “double honour” in the original language. Comments: _____

C. Do you agree with the quote from the *Africa Bible Commentary*? Disagree? Explain:

D. Is Paul’s admiration of “double honour” being applied in Africa today?

PART 2: HOW GOD'S PEOPLE WERE FUNDED

14. Galatians 6:6

A. Your insights: _____

B. Write out Galatians 6:6 in your own words such that a nonreligious person would clearly understand it.

C. Does this passage suggest we give money and material things to those who teach us? Or is it giving spiritual things? What about verses 7-9?

THE ZAREPHATH SOLUTION

PART 3: GOD IS THE CALLER

Most missionaries who succeed in funding are convinced they are called by God to serve Him in specific ways. But “Calling” in the Bible is a mysterious phenomenon.

Before you fill in the calling chart on the next page, consider what God has or has not called you to.

Clarify your own call from God

If a prospective donor were to ask you the following questions, how would you answer them?

- *“Why have you joined the staff of The Navigators?”*
- *“Couldn’t you do mission work as a part of your career?”*
- *“Why don’t you work in a church or mission agency that would pay your salary?”*
- *“What do you actually do each day?”*

PART 3: GOD IS THE CALLER

Complete the following chart summarizing the “calling” of eight of God’s servants: *(Note: This study does not deal with a general or “salvation” call, but rather with an individual’s call to ministry.)*

People	Mission	Length of Mission	How was call given?	(Check one)		Career Change?	Location Change?	Response
				Public	Private			
Moses Exodus 3:1-15 Exodus 4:1-8								
Elijah 1 Kings 19:9-18								
Isaiah Isaiah 6:1-10								
Jeremiah Jeremiah 1:4-10								
Jonah Jonah 1:1-3; 3:1-5								
Mary Luke 1:26-35								
Barnabas Acts 13:1-5								
Peter John 21:15-23								
You								

PART 3: GOD IS THE CALLER

A. Your insights from the calling chart: _____

B. What common or repeated traits did you notice? What differences in how people were called?

Common Traits

Differences

C. Do you think a person's calling is for the rest of his or her life?

D. Is the calling to vocational ministry (so-called "full time") more important than the calling to work a regular job?

E. Identify some **wrong reasons** to go into "full-time" ministry?

F. Consider The Navigators international calling:

*"To advance the Gospel of Jesus and His Kingdom
into the nations
through spiritual generations of laborers
living and discipling among the lost."*

- Does this calling statement motivate you? How?

PART 3: GOD IS THE CALLER

- How does The Navigators official calling relate to your personal calling?

G. Describe the vision you have for your life as a believer.

H. State the specific vision that God has given you for current ministry in 25 words or less.
(For example: I am believing God to introduce students to Christ and disciple them to become laborers at the University of _____.)

Word Count _____

Personal Application: How will a clear calling from God impact your fundraising?

Your favorite verse on calling: _____

PART 3: GOD IS THE CALLER

SUMMARY

Out of these Bible studies and thinking I've done on fundraising, here is what the Lord seems to be saying to me:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

BEST VERSES

On funding: _____ On money/stewardship: _____

On trusting God: _____ On my calling: _____

On persistence: _____ On the goodness of God: _____

On courage: _____

THE ZAREPHATH SOLUTION

PART 4: GOD EXPECTS BOLD COURAGE

One of the biggest obstacles to fundraising around the world is fear. Check page four of this study. It is important to identify exactly what aspects of the fundraising process cause the fear.

What do you believe about fear? Is it a sin?

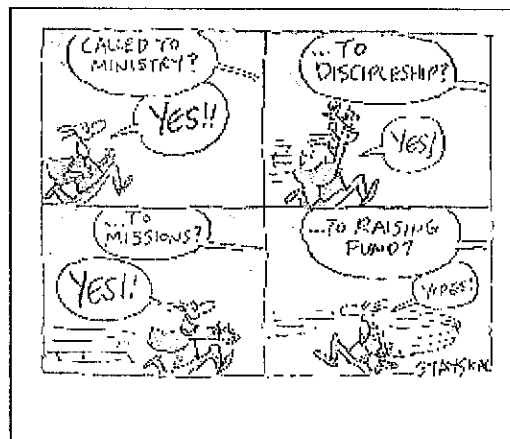
Analyze the following statements—true or false:

- | | True | False |
|---|-------|-------|
| • A Christian who walks closely with Christ will have no fears. | _____ | _____ |
| • Fear is something Christians grow out of as they mature. | _____ | _____ |
| • Fear is contagious. | _____ | _____ |
| • Fear can be eliminated by working on it. | _____ | _____ |
| • The closer we are to Christ, the less fear will nag us. | _____ | _____ |
| • To overcome fear, stay so busy you don't have time to worry. | _____ | _____ |

Enjoy meditating on the following passages:

1. Joshua 1:1-9

A. Your insights from this passage:



PART 4: GOD EXPECTS BOLD COURAGE

B. What was Joshua's responsibility?

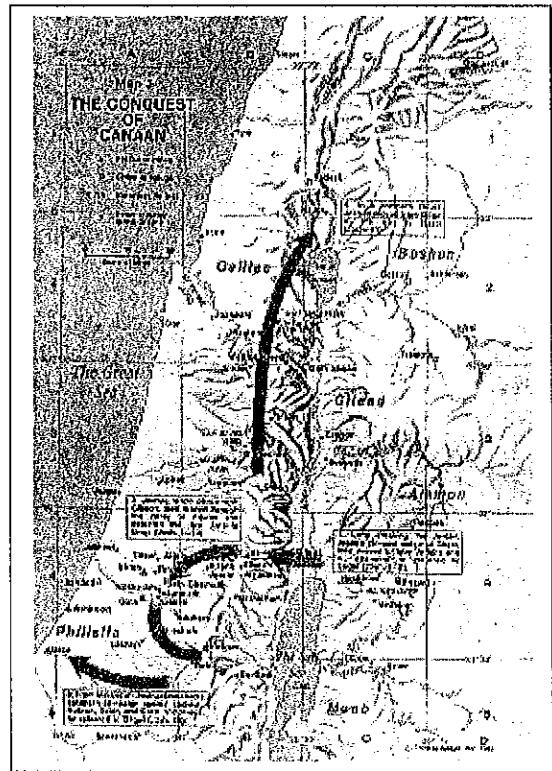
God's responsibility?

C. Where did Joshua's courage come from?

D. Review the area Joshua was supposed to conquer. List specific fears Joshua might have had

E. Have you specifically identified your fears?

- In funding?
- In ministry?
- In relationships?
- In life?



"I remember the day I admitted my fears. I was sitting at our kitchen table in Iowa City during our second year on staff. One by one, I wrote them down. It was humbling, embarrassing and freeing!"

— Scott Morton

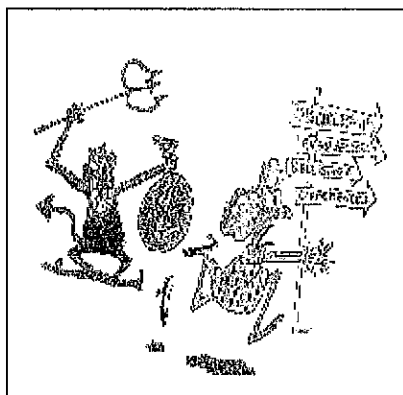
PART 4: GOD EXPECTS BOLD COURAGE

F. What parallels do you see between the challenges Joshua faced and what you face in fundraising?

G. What lessons from Joshua can you apply in your fundraising adventure?

2. Matthew 14:22-23

A. Your observations from this passage:



B. What motivated Peter to want to walk out to Jesus?

C. What can we learn about Jesus from this passage?

3. Fill in the Chart:

PASSAGE	COMMENTS ABOUT FEAR/FAITH/COURAGE
Deuteronomy 20:8	
Psalms 34:4	
Isaiah 41:10-14	
Haggai 2:4-5	
Matthew 25:25-26	
2 Corinthians 7:5	
Other:	

PART 4: GOD EXPECTS BOLD COURAGE

4. **Summary:** Here is what I believe about fear, faith and courage based on what I see in the Scriptures.

Fear is _____

Courage results from _____

Faith is _____

5. **My best verse on courage:** _____

Why I like it: _____

THE ZAREPHATH SOLUTION

Universal Issues of Conscience

1. Missionaries sometimes feel guilty or like they have not worked for the money. Is it truly biblical to be supported by others to do the work of God?

Numbers 18:21-24 _____

Numbers 8:14 _____

Luke 8:1-3 _____

1 Corinthians 9:1-18 _____

Philippians 4:10-20 _____

Other: _____

Other: _____

2. "I enjoy raising support for others but not for myself." Is it biblical for missionaries to make financial appeals for their own ministry?

Romans 15:20-24 _____

2 Corinthians 1:16 _____

1 Corinthians 16:5-6 _____

1 Kings 17:1-16 _____

Other _____

Other _____

3. Is it OK to raise financial support from strangers—or from people you do not know well? Should support come primarily from those to whom you've ministered?

Galatians 6:6 _____

Romans 15:20-24 _____

3 John 5-8 _____

2 Corinthians 12:13 _____

Matthew 10:5-15 _____

Romans 15:27 _____

Other _____

Other _____

4. What about making financial appeals to nonbelievers? How about to family members?

Acts 10:2-4 _____

3 John 5-7 _____

Nehemiah 2:1-8 _____

Other _____

Other _____

5. What about financial appeals to those who are not as well off as you? Or who are already giving heavily?

2 Corinthians 9:7 _____

Philippians 4:17 _____

Deuteronomy 16:17 _____

2 Corinthians 8:2-3 _____

Luke 21:1-4 _____

Other _____

Other _____

Accountability

6. Should missionaries be required to raise their full support before starting an assignment?

7. Do you agree with the statement, "God's will done in God's way never lacks God's supply"?

Tent making

8. Under what circumstances (if any) should a missionary develop funding through "tent-making"? How does "calling" relate to this issue?

Acts 18:1-5 _____

Nehemiah 13:10 _____

2 Thessalonians 3:6-12 _____

Acts 20:33-35 _____

1 Thessalonians 2:9 _____

Other _____

9. How does a missionary's outside job or business affect his or her donors?

10. Should ministry friends be developed as customers for a missionary's personal business venture? What are the pros and cons? Are there any types of businesses a missionary ought to avoid?

11. Do you agree with the statement, "Fundraising is just as valid as evangelism"? How about this one: "People are more important than money"?

Luke 16:10-12 _____

1 Timothy 5:8 _____

Other _____

Other _____

12. Should missionaries dip into personal savings or personal investments to fund themselves—especially to get started?

13. Should personal loans from friends or family be accepted for major purchases such as a home? What are the pros and cons?

Proverbs 11:15 _____

Proverbs 24:27 _____

Other _____

Other _____