**Cash Flows in a Holistic Urban Poor Church Plant:**

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**1. Progressions in a Holistic Urban Poor Churchplant**

Team -> Entrance->Proclamation -> Discipleship ->Church building ->Leadership ->Deacons skilled in admin ->Eldership

**2. Time frames**

Yrs ------------ 1 ----------------2 ------------ -----3--------- -----4---- ----5------ ---6---

Incarnation /Conversion/ Faith Community /Land /Internal Church Dynamics /Community Devt/Land Rights /House for Pastor

**3. Capital Formation**

The early phase of capitalisation of the churchplanting team is needed for sufficient time to establish the congregation (1-3 years). This requires outside resources.

**1. Capital from Businessmen in the City**

2. **Capital from Denomination** (often Western funding).

**3. Creation of People Resources and Tithes:** Evangelism creates resources of people and tithes from within the community.

* Discipleship
* Self-Employment (all Latin slum pastors support themselves)
* If trained to tithe from before entrance to the Kingdom, the growth of the congregation results in resources. In a slum community this is usually up to 50-80 people, not enough to fund the pastor, nor a church building, nor community development.

**4. Self Sufficiency:** When up to 300-600 are discipled (5 years?) this may be sufficient to support the cost, in order of priority of:

1. Renting Pastor’s salary

2. Running the ministry

3. Some physical needs of the community of faith.

**4. Land for Stable Worship - Without it Slum Churches Disappear**

The critical issue for sustainability is buying of land for a church of 120 or so. House churches are not sustainable as a model. There is too much social pressure. House churches do not provide a basis for holistic community development. Once a church has capitalised the land and some initial construction, it will build its own structures, and can use former rent for paying off the rest of the construction loan, payment of pastor and ministry costs. Even though this slum land is not formally owned there are rules within the slums themselves as to who are owners, which allow semi-formal purchases, and often there is land just outside. One way of doing this is developing a preschool and primary school. Another is through developing a community centre. Or funding for an educational centre

There is a common fallacy that because evangelism can occur rapidly then the churches have been planted.

**4. From Church to Community Transformation**

Foreign Funding now can contribute to ongoing community development growth based on existent people and community resources

**External Resources** To bring the church to self-sufficiency, at least the leaders of the church need to be able to support their families.

**Community Creation of People Resources and Tithes**

This requires input in terms of microenterprise through credit cooperatives, in a self-regenerating way. Most micro-finance organisations will not work through churches. 7. Once the church is established there is a people resource base. Development of holistic churches where the Kingdom impacts every aspect of the community requires further capital for projects. House for Pastor

**5. Example from Nairobi, Kenya Cash Flows in an Urban Poor Church Plant**

With land, people build their own building according to local design.

* Evangelism creates resources of people and tithes from within the community $5-10 /mo for whole congregation of 50.
* Capital from businessmen in the city (??)
* Untapped capital from denomination: US$65/mo
* Skills Development through micro- finance capital for church members reuires a $100 per/person initial loans but increases there income about 50% over time
* Over time, tithes up to $15-20 per month for congregation of 100 (37 adults) brings in $500.
* Foreign Funding now can contribute to ongoing growth based on existent people and community resources.
* Land Rent is $5/mo. Buy $2,000 for 10x15 ft room, expanding at $1000/new room per year
* Self-Employment is normal but not a real option to provide sufficient funding (60% are un- or under-employed - not a viable option)

**6. Example from Mumbai, India Cash Flows in an Urban Poor Church Plant**

* With land, people build their own building according to local design.
* Tithes up to $15-20 per month for congregation of 100
* Initial Church-planting Team are self-funding
* Capital from Businessmen in the City
* Increasing Capital from Denomination US$100/mo (Salary)
* Evangelism creates resources of people and tithes from within the community $5-10 /mo for whole congregation of 50
* Skills Development through micro- finance capital for church members $100 per initial loans
* Foreign Funding now can contribute to ongoing growth based on existent people and community resources
	+ Church building
	+ Leadership
	+ Community Development
* Land Rent is $20/mo. Buy $2,000 for 10x15 ft expanding at $1000/new room per year in new slum. Buy in older slum for $20,000, plus $20,000 Construction costs
* Self-Employment: 28% are un- or underemployed – not a viable option for church funding.

**7. Example from Manila Cash Flows in an Urban Poor Church Plant (US$=P54)**

With land, people build their own building according to local design

Tithes up to P3000-5000 per month for congregation of 100

* Churchplanting Team
	+ Capital from Businessmen in the City
	+ increasing Capital from Denomination US$100/mo (salary for pastor)
* Evangelism creates resources of people and tithes from within the community P1500-2000 /mo for whole congregation of 50
* Skills Development through micro- finance capital for church members
	+ P5000 – P8000 per initial loan.
* Foreign Funding now can contribute to ongoing growth based on existent people and community resources
	+ Church building
	+ Leadership
	+ Community Development
* Land & Building Rent is P4000/mo. Buy P200,000 for 20x20 ft expanding at P\_\_\_/new room per year in new slum. Buy in older slum for P200,000, plus P200,000
* Self-Employment (28% are un- or underemployed - a viable option)
* Cost of Pastor’s salary: Free to P7,500, wife working

**8. Principles**

* Inappropriate funding (excessive or at wrong times) destroys the human resource development.
* Funding for land (usually attached as an admin cost to a community project or as part of establishing a school) speeds the process dramatically
* Leadership does not occur rapidly