

“Life!” Team Support Programme



St James and Emmanuel Manse
6 Barlow Moor Rd Didsbury
Manchester M20 6TR United Kingdom
++44 (0) 161 434 8841
www.dignityonline.org.uk
enquiries@dignityonline.org.uk

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Introduction

The vision of “Life!” is to see the rural areas of Africa transformed through the power and practice of the Christian Gospel. Key to this vision are the activities of Christian Discipleship, Projects that enable God given leaders the space and time to lead and practical community projects that seek to show and demonstrate the love God. We believe one village at a time, that rural Africa can be changed.

The main focus of the vision is that ‘Oaks of Righteousness’ spring the rural areas of Africa. These people are leaders who can effect change where they are. These oaks of righteousness must be Zambians, and with a heart for mission in rural areas, and preferably they already live there.

In August 2008 we found 5 pastors who over the last few months have shown that they can be the first oaks. They have the passion for the people in the rural communities where they live, and they also feel it is God’s will that they do discipleship and transformation of their communities. However, they have a number of barriers to them being able to make a difference.

One major barrier is lack of time. They are not full time pastors, and do not get paid. The weekly offering in their churches is tiny due to the church membership having very little to give, and what is given in the offering is largely given away to those in need. This means the pastors have to support themselves and their families largely by farming their land, and this takes most of their day.

So they have the vision and the passion, but they don’t have the means to carry out discipleship. It is fairly clear that the leaders need some help in supporting themselves, in order that they can be released to do what God has called them to do. However, it would be all too easy to just give them a wage thereby enabling them to work full time and also to support their families. This would also create a dependence, which has been seen to be very damaging across much of the country; it also means there is lack of ownership of the ministry; and finally it creates a constant demand on Dignity to keep raising the money.

The solution must be one which is self-sustaining. We want to make it more than just self-sustaining however, we want to have a solution that will enable “Life” to grow throughout their area, and that Zambians would help that to happen financially as well as spiritually. Secondly the solution must be one that is well grounded in the local area, with the principles having the ability to transplant to other areas, when “Life!” is planted elsewhere.

The Proposal

Dignity wants to release 5 pastors to run discipleship groups across the rural area to the west of Chingola. There are 2 main goals:

- 1. Release pastors time, while still enabling them to support themselves financially.**
- 2. Generate an income for the discipleship ministry and to spread it further.**

In order to achieve the first key goal of releasing the pastors' time for doing the discipleship ministry, we will enable them to be able to employ a worker for their land for 3 months. This will mean that the crops they currently grow to support themselves can be taken care of by a full time worker, with the pastors overseeing what will be planted etc. There is also an immediate need for fertiliser to grow maize so they can survive over the next few months. There has been a rise in prices of fertiliser which has meant that they cannot afford this. This could be seen as a handout, and not in line with the principles against dependency mentioned earlier, however we realise that where it's a life and death situation the pastors will choose life rather than "Life!". They will start farming more land themselves and busying themselves with trying to get money however they can, at the expense of the "Life!" discipleship programme. Therefore to ensure this doesn't happen we propose to give each pastor 3 bags of fertiliser for their maize crop.

To achieve the second goal of generating income, we will enable the pastors to plant a cash crop of cabbages which after 3 months will be harvested for sale at market. Their worker will also tend this cash crop. Any profit made from the cabbages, after the next planting has been accounted for as well as worker wages can go into a long term project, which will provide the income to sustain the discipleship ministry.

Proposal detail

In **November 2008** cabbage seeds will be planted and a worker will be employed by each of the pastors.

After 3 months (**in February 2009**) the income from the cabbages, will be able to pay to keep the worker on for another 3 months, and also the seed and fertiliser for a further crop of cabbages, and associated fertilisers and pesticides. Further profit can be utilised for a longer term communal project, aimed at sustaining ministry expansion.

After a further 3 months (**in May 2009**) a further crop of cabbages will be harvested and sold. At this point it will be the dry season, and without an expensive irrigation system it will be impossible to grow cabbages. Instead the pastors will change to chicken rearing for the dry season. There will be some fixed costs associated with this such as building a suitable chicken house, and some other accessories. There will also be the cost of buying 100 chicks, and their feed for their 6 week life. After all these costs have been accounted for, plus worker wages for the next 2 months, the remaining profits can go towards the communal project.

By **mid June 2009** the grown chickens will be sold at market, where we have assumed 90% sold because of contingency for death of 10% of them. The money will then go towards buying another 100 chicks and feed, and allowing keeping money for July worker wages, the remaining profit will go towards the communal project.

By July, the communal project may be getting a revenue from sale of a commodity, which will be put into a bank account.

By **end of August 2009** chickens will again be sold at market, and after buying next 100 chicks and feed, and accounting for wages, remaining money will go to the communal project.

By **November 2009**, four batches of chickens should have been reared by each pastor over 24 weeks. The onset of the rainy season will then mean that cabbages can be grown again instead of rearing chickens. It is estimated that by November 2009 each pastor should have been able to put in excess of K2, 000, 000 into the communal project. This of course is dependent upon the relative success of the venture.

The Communal Project

This proposal is chiefly concerned with releasing a team of overseers, through whom the work of "Life!" will grow. It can be seen from the budget in Appendix A, that some costs of associated ministry are accounted for. However, for the programme to replicate itself it is thought that a wider communal project is needed to provide this. Initial thoughts have centred around bee keeping, as it is scalable and the knowledge is readily available in Zambia, with many examples of successful application.

This will be investigated more in Early 2009, with appropriate decisions being taken then.

Year 1 Goals

By the end of 2009 we should see a situation where the following goals have been met:

- The pastors are continuing to employ a worker on their land, thus enabling them to be released for the discipleship ministry;
- Any costs of the discipleship ministry, can be funded out of the regular allocation for ministry costs.
- The communal project will have begun and we believe will be at least beginning to make a profit. In the longer term this will enable the supporting of more leaders, who in turn have the goal of supporting at least another group of 5 leaders. In this way the Life team will be effectively supporting new missionaries to take the initiative to more people.

If these goals have been reached we feel it right that if the pastors are free to keep further profits from cabbages/chickens from this point on, as the long term project should no longer need investment. We do not think this is unreasonable, and it also gives an incentive to them. Having spent time with these men, we are also aware that it is entirely possible that they would give some profits away anyway, or want to put towards the ministry itself, but we feel this is between them and God, and importantly gives them ownership rather than feeling in debt to us, which is one of the problems of dependency culture.

Risks

- **Crops could fail due to lack of rain etc.** Because of this risk, it was decided that a loan was not good, as it would put unhelpful pressure on our “Life” discipleship leaders.
- **Dishonesty** - While this can always be a risk, when you give people resources to be responsible for, the leaders have spent much time with the team, and it has been agreed that they are accountable to one another. Our goal is to release not control.
- **Other Pressing Needs.** African culture is very immediate with little long term planning. This is often due to poverty and the pressure that it brings. There is a risk that capital gained throughout the project could be spent unwisely and disable the process. We hope that by trust and regular contact we can mitigate any possibility of this. In addition, budgeting for some ministry costs, foresees the need for some use of funds during the first year

Oversight

Many people are concerned with transparency and accountability issues within Africa. We are too. However, we do not believe the solution is to introduce European Style Governance into what is an initiative in rural Africa. We have adopted a co-operative model for oversight. The “Life!” team are accountable to one another for the opportunity that has come their way. They will have a bank account where money is stored with joint signatories. This is at their request. Our relationship with them will continue as well, offering appropriate and right spirited guidance where needed.

Illustration of Project

This section provides an illustration of how we foresee the project could work out. It is true that profit margins could be higher or even slightly lower. In these cases the amounts being invested to the communal project could adjusted to compensate. However, as the notes below explain, some of the estimates are very conservative. This illustration is for 1 person, thus everything should be multiplied by a factor of 5. The currency in this illustration is Zambian Kwacha which at the time of writing has a currency conversion rate of ZMK6500 to £1 Sterling.

When	Event	In	Out	Balance	Comm	Costs
October	Income from Dignity	2710000		2710000		
	Fertiliser for Maize		720000	1990000		
	Cash Crop Investment		1040000	950000		
November	Pay Garden Worker		300000	650000		
December	Pay Garden Worker		300000	350000		
January	Pay Garden Worker		300000	50000		
	Some Assumed Admin Charges		50000	0		
February	Sale of Cabbages	3025000		3025000		
	Transport		400000	2625000		
	Cash Crop Investment		1040000	1585000		
	Profit into a Longer Term Project		300000	1285000	300000	
	Float for Current Ministry		150000	1135000		150000
	Pay Garden Worker		300000	835000		
March	Pay Garden Worker		300000	535000		
April	Pay Garden Worker		300000	235000		
	Some Assumed Admin Charges		50000	185000		
May	Sale of Cabbages	3025000		3210000		
	Transport		400000	2810000		
	Wooden and Metal Sheets		700000	2110000		
	Chicken House Accessories		200000	1910000		
	100 Chicks		320000	1590000		
	Feeds for Chickens		500000	1090000		
	Profit to go into Longer Term Project		400000	690000	700000	
	Float for Current Ministry		150000	540000		300000
	Veterinary Costs		100000	440000		
	Pay Garden Worker		300000	140000		
June	Sell 90 Chickens	2250000		2390000		
	Transport		250000	2140000		
	100 Chicks		320000	1820000		
	Feeds for Chickens		500000	1320000		
	Veterinary Costs		100000	1220000		
	Profit into a Longer Term Project		300000	920000	1000000	
	Pay Garden Worker		300000	620000		
July	Pay Garden Worker		300000	320000		
August	Pay Garden Worker		300000	20000		
	Sell 90 Chickens	2250000		2270000		
	Transport		250000	2020000		
	100 Chicks		320000	1700000		
	Feeds for Chickens		500000	1200000		
	Veterinary Costs		100000	1100000		

	Assumed Admin Charges		50000	1050000		
	Profit for Current Costs		150000	900000		450000
September	Pay Garden Worker		300000	600000		
	Sell 90 Chickens	2250000		2850000		
	Transport		250000	2600000		
	100 Chicks		320000	2280000		
	Feeds for Chickens		500000	1780000		
	Veterinary Costs		100000	1680000		
	Profit for Longer Term Project		450000	1230000		1450000
October	Pay Garden Worker		300000	930000		
November	Pay Garden Worker		300000	630000		
	Sell 90 Chickens	2250000		2880000		
	Transport		250000	2630000		
	Cash Crop Investment		1040000	1590000		
	Assumed Admin Charges		50000	1540000		
	Profit for Current Ministry Costs		150000	1390000		600000
December	Pay Garden Worker		300000	1090000		
January	Pay Garden Worker		300000	790000		
	Some Assumed Admin Charges		50000	740000		
February	Sale of Cabbages	3025000		3765000		
	Transport		400000	3365000		
	Cash Crop Investment		1040000	2325000		
	Profit into a Longer Term Project		550000	1775000		2000000
	Float for Current Ministry		150000	1625000		750000
	Pay Garden Worker		300000	1325000		
March	Pay Garden Worker		300000	1025000		
April	Pay Garden Worker		300000	725000		
	Some Assumed Admin Charges		50000	675000		
	Pay Garden Worker		300000	375000		
May	Sale of Cabbages	3025000		3700000		
	and so on.....					

Notes

On the Sale of Cabbages

By February we should expect a harvest of cabbages from each pastor. A conservative estimate of 55 bags of cabbages (35 cabbages per bag) has been made. We know that cabbages are one of the hardiest crops and have a good success rate, we have also budgeted for pesticides etc, so we have good reason to believe the harvest will be successful. A bag will generally sell for at least K55,000. – Again this is at the lower end, as they could sell for as much as K100,000 each, depending upon market conditions.

Transport Costs

We have also put in a transport cost of K400,000 which is considering a known cost of K8,000 per bag for a pastor who lives a fair distance from the market. One of the pastors may not require transport for his cabbages as there is a market close by, and the others may have lower transport costs than budgeted for. Transport costs of 100 chickens will be lower due to lower weight and space.

On the Sale of Chickens

Chicken sale costs are fairly stable. However, including a 10% death rate is considered conservative.

Investment in long term project

From the profit made, we predict that K2, 000, 000 could be invested in the long term project from each pastor. The reality is that some pastors will have a better harvest than others, and so some will be able to give more than this, while others may struggle, but on balance we think that K2, 000, 000 is not an unreasonable figure to invest.

2nd cabbage harvest (May 2009)

The next cabbage harvest should hopefully bring the same results as harvest 1, and this has been reflected in the figures.

Chicken rearing

We have included contingency for veterinary costs.

Conclusion

The “Life” pioneering team have spent over 3 months with 5 pastors, who have become trusted friends. There is a shared vision for discipleship to happen, and spread throughout their immediate villages, and the nearby rural areas. The pioneering team are confident that these leaders share the passion for discipling the rural people.

The details contained within this document practically enable our “Life!” team to participate in the ministry whilst empowering them to help others as the scheme grows.

We believe that these measures as part of the wider Life! Initiative provide a basis for the Christian Gospel and associated transformation to grow throughout the areas of rural Africa. It will enable the Oaks of Righteousness, not only to be planted but to grow under their own direction and the tutelage of God himself.