

JESUS' ECONOMY

**A BIBLICAL VIEW OF POVERTY,
THE CURRENCY OF LOVE,
AND A PATTERN FOR LASTING CHANGE**

JOHN D. BARRY



WHITAKER
HOUSE

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JESUS' ECONOMY:

A Biblical View of Poverty, the Currency of Love, and a Pattern for Lasting Change

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To all who hope to make the world a better place.

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PROLOGUE: OPPORTUNITIES LIKE NEVER BEFORE



Jesus' economy is based on self-sacrifice. Jesus' currency is love.
This idea changed my entire life.



In 2012, my wife, Kalene, and I founded the international nonprofit Jesus' Economy, dedicated to creating jobs and churches in the developing world. While we were studying the theory behind economic development strategies and spreading the vision to others, we felt God calling us to a deeper understanding of truly *living* the message. After years of prayer, we sold our house and nearly everything we owned, dedicating ourselves fully to spreading the gospel and alleviating poverty.

My story isn't unique. Each of us is called, in some way, to an equally radical life change: to complete mental and spiritual transformation in Christ. According to Paul the apostle, we are to "die to self" and put on our new selves in the likeness of God. (See Ephesians 4:17–31.)

This book is about living your story of self-sacrifice for the sake of the poor and hurting in the world and those yet to hear the name of Jesus. It is about renewing our lives in Christ.



All over the world, even in our own neighborhoods, there are people in need, both physically and spiritually. Jesus wants us to be a part of changing this reality. But *how* can we do that?

It was while sitting in front of theological books and the biblical text in its original languages that I gained a head-knowledge of the answers. But it was while working with the impoverished that I realized what those answers *really* meant.

The stories in this book do not come from full-time ministry. While writing this book, I had a full-time job as a chief editor and publisher for Logos Bible Software (now Faithlife Corporation), overseeing their original content publishing efforts. I was practicing ministry on the side of my day gig: as a chapel minister and treasurer for a homeless rescue shelter, as the president of a church plant, and eventually as the CEO and founder of the nonprofit Jesus' Economy. That's why I know the methods in this book are for all of us, no matter our vocation or calling. I have seen people transform lives at kitchen tables, in hospitals, on the street, in remote villages, on the Internet, in government offices, and anywhere else God has called them to be. We are missionaries wherever we are, no matter our title.

And while I certainly haven't "arrived" spiritually, following Jesus into the unknown has meant everything to me. I want you to experience the wonder and blessing of following Jesus in a similar way. I want you to experience the authentic and biblical Jesus who is deeply challenging. I want you to meet the Jesus who calls us to live as part of an entirely different economy, one based on self-sacrifice.

Jesus gave up His life so that we can be resurrected with Him. Now, He calls us to do the same: give of ourselves for the impoverished, the marginalized, and the outsider; spread His message of love, freedom from sin, and the power to live a better life.

It is through God's leading that we are able to accomplish this work.

God provides the resources we need to bring the gospel to the world, through the power of the Holy Spirit and the gifts He gives. This means that all of our resources, time, and energy are ultimately a gift from God—a gift to be shared with others.



I wrote this book because, as a publisher and as a minister, I saw a gap in the theology of poverty alleviation. I realized that the average

American doesn't know what the Bible *really* says about poverty—or how Jesus approached it—and furthermore doesn't know how to actually go about alleviating poverty in their own lives and in the lives of others.

If you desire to show true compassion to the impoverished—and are ready to realize the ways you are impoverished too—this book is for you. If you want to see Jesus completely revolutionize the way you approach loving Him and others, this book is for you. If you want to see every last person on the planet experience the power of the resurrected Christ in every part of their life, you're about to learn how—and it starts with you.

Faith in action is what it is all about. No matter what your cultural background or context, Jesus' economy has implications for you. While the practical advice I offer has in view my particular context of the United States and Canada, the pattern I propose is intended to be applicable globally. This global application has been confirmed by Christian leaders from nearly every continent who have graciously read this book and suggested it be utilized in their contexts.

Join me and other Christians around the globe in learning to live Jesus' economy. Together in Christ, we can transform our world.

PART ONE

The problem of poverty. How our world works.

And envisioning a better reality.

YELLOW PAPER CROWNS



In a remote village in Bihar, India, I sat in a room surrounded by children wearing yellow paper crowns. They were princes and princesses in God's kingdom, according to the missionaries who were speaking that day.

I sat in the corner and tried to imagine what these kids were thinking. How could they believe that they were *chosen* or *royalty*, that they were truly loved by God, when the rest of their world told them a different narrative?

They were going home to brick-and-mud houses with dung stuck on the wall to dry and be used for fuel. They had been abandoned by their own government—left without clean water until a partner organization of the nonprofit Jesus' Economy drilled a well for their village. Some had been orphaned by parents who were forced to go elsewhere for work. Yet here they were, hearing the name of Jesus for the very first time and fully accepting that they were created in the image of God. That God *loved* and *chose* them. (See Genesis 1:26–27; John 3:16; Ephesians 1:4–5.)

In that moment, a sense of responsibility overwhelmed me. I realized that loving these children and their families meant not just giving them *part* of the good news of Jesus, but *all of it*—full spiritual and physical renewal. I could no longer just address their physical poverty through aid and relief or just their spiritual poverty through preaching the gospel. The two are intimately connected and must work together to bring about real change.

It took me years of training—studying how Jesus looks at the world—to begin to understand how to accomplish this. It's a learning process I'm still in (and always will be). As a Christian, you never really arrive. You're

always in process, constantly learning to live by the terms of the living God. Yet, through Christ, we can accomplish everything He calls us to do.

In Bihar, there are over 101 million people who have *never* heard the name of Jesus—a practically unreached people group. But through the meeting of physical *and* spiritual needs, together as one *holistic* plan, things are changing.

I met a man in Bihar who had lived his entire life as a gang leader. An indigenous church planter had a chance encounter with him and shared about the freedom and love of Jesus. The gang leader was intrigued. His life felt so dark and empty, and local religion couldn't offer any hope for what he was feeling and experiencing. Before long, he decided to believe in Jesus. It changed his entire life. He went out into a field and buried his gun and knife. He dedicated his life to co-laboring for Jesus—working manual labor and spreading the word about Jesus whenever possible.

This story reminds me of Isaiah 2:4:

[God] shall judge between the nations, and shall decide disputes for many peoples; and they shall beat their swords into plowshares, and their spears into pruning hooks; nation shall not lift up sword against nation, neither shall they learn war anymore. (ESV)

This is the power and liberty of the gospel that is going forth around the world. Will you join in the movement?

WHAT DOES A BETTER WORLD LOOK LIKE TO YOU?



What does a better world look like to you? Truly loving people starts with prayer and discernment—learning what a better world looks like to God.

Seeing things from God’s perspective is a *process*. It is the process of imagining what isn’t yet, but should be. When the author of Hebrews describes faith, this sort of language is used: “Now faith is the assurance of *things hoped for*, the conviction of things not seen” (Hebrews 11:1 *ESV*). Hope itself rests firmly on what Jesus *has* accomplished and *will accomplish* in our world. This hope, when coupled with compassion and generosity, will produce true change.

If the future actually could look different than the trajectory humanity is currently on, what would you want it to look like?

I desire to see poverty alleviated, so that people can live freely and with purpose—so that they can accomplish good for others in the world. I long for Jesus to become a major part of people’s lives, because I know the difference He has made in my life and the lives of others. I want to watch transformation in Christ. I want to see entire communities renewed.

I believe that we have the opportunities and capabilities today to make this happen. I believe that Christ has given us—all of humanity—the great gift of renewal through Him. We can roll out a strategy for community development that doesn’t change just *one part* of a person’s life, but their *whole* life. We, collectively, can overcome spiritual and physical poverty.

Because...Hope Is Miraculous

The developing world is full of people with tenacity and strength who lack the resources to make their dreams reality. They need hope and someone to empower them to realize their dreams (and to dream with them). They need to see peace brought to their communities and to experience faith that can overcome adversity.

The incredible thing about offering someone hope is that doing so also offers you hope. It makes you believe in what the person you're empowering has yet to see. It changes the way you feel about the state of that person's life and causes you to think about what hope God has in store for you. It gives you a small glimpse of God's eternal perspective—you briefly see the connections He does: how He has used you to help someone else, and how He will likely use someone else to help you.

When we give of our time, money, or resources, we have the opportunity to watch Jesus' work in the world.

I believe that Jesus—as the hope spoken of in Hebrews 11:1—has great opportunities in store for our generation. It is His work through the Spirit that the whole world is anticipating, whether we realize it or not.

Because...Jesus Is Working Even Now

It is Jesus' second coming that we wait for. But it is His work *now* that we live for. As Christians, we are convicted that Jesus was resurrected from death and is working even today. Sadly, many people wait a lifetime for the right opportunity to partner with Him.

God is presenting us with life-changing opportunities right now. If we will simply look around, we will see them. If we will pray earnestly, we will recognize how awesome God is and how much work He is doing at this very moment.

God wants to use you for great things. Today is the day you can bring hope to those in need. Today is the day you can acknowledge that hope is something all people deserve. Hope is something we can bring to others in the name of Jesus—it ignites the power to dream.

What does a better world look like to you? What will you do to make your vision for a better world a reality?

SPIRITUAL AND PHYSICAL POVERTY—IT'S ALL CONNECTED



Poverty is the outward symptom of a condition that has spread in societies throughout time. It might have been inflicted on you, or you might be a perpetrator of it, but the root cause is still the same: distance from God and His plan for our world.

The further we distance ourselves from God, the more we *forget*. We forget compassion for humanity. We forget to look out for others in addition to ourselves. We forget how broken we truly are. And it all began on the day sin entered the world and our relationship with God, the source of abundance and life, was broken. (See Genesis 3.)

Our physical poverty is easiest to observe: a lack of jobs, a lack of basic needs being met, corrupt and unstable societies, violence, a lack of access to education, women being viewed as lower than men, and similar maladies.

Our spiritual poverty is equally observable yet rarely addressed outside of Christian circles. Think of the Lord's Prayer, which we often recite in church, and which is based on Matthew 6 and Luke 11. Here's a close translation to the original Greek of Matthew 6:12: "Forgive us our *debts*, as we also forgive *our debtors*." The Greek of Luke 11:4 renders the same line this way: "Forgive us *our sins*, for also we ourselves forgive anyone *indebted* to us." Now think of a few common renderings of the Lord's Prayer: "Forgive us our *sins*, as we forgive those who have *sinned against us*," or "Forgive us our *trespasses*, as we forgive those who have *trespassed against us*." We naturally see the wrongs inside ourselves as a type of spiritual debt. It's spiritual poverty. And only Jesus can make that right.

This is why Paul says:

And you, who were dead in your trespasses..., God made alive together with him, having forgiven us all our trespasses, by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross.

(Colossians 2:13–14 ESV)

The debt we owe, Jesus has paid. On the cross, our spiritual debt has been forgiven.

Yet, we all know that we continue to do wrong against God and other people. We all know that there are parts of us that have not been fully transformed by God. This is our ongoing spiritual poverty that still needs to change. The biblical vision is that we would be open to God working in us, allowing Him to transform us.

The realization of our own spiritual and physical poverty should give us deep compassion for those who live both without the knowledge of Jesus and without the means for sustainable survival. While we can never hope to fully solve these problems until Christ returns (see, for example, Matthew 26:11), we must dedicate ourselves to the work until He comes.



Reflections on Part One: Jesus Is the Key to Overcoming Poverty

When God calls us to something great, we are immediately confronted by a faith decision: how will we respond? Accordingly, when we go about alleviating poverty, we're placing faith in *what can be*. We're imagining a better future for our world. As Jesus calls us to help the impoverished, He expects a faith-based and faithful response.

From the beginning of our faith walk until its end in this life, our journey is about *being in* this world as actors of change. Faith is not a journey that is about *removing* ourselves from this place, but one about bringing God's kingdom *to* this place. It's praying, "May your kingdom come,...as it is in heaven" (Matthew 6:10).

God has given us a chance to empower people, so that together we can change the course of history for the better. This is the *faithful* response.

What we do with faith is as important as our coming to faith, for what we do once we come to Jesus is what makes a difference in the lives of others. It's where change for the betterment of our world occurs. And what change does God envision? I think it is one in which we care deeply about spiritual and physical poverty, seeing it all as connected. God envisions a future where we, as a collective humanity, invite Him to renew our communities.

Put simply, Jesus is the real key to overcoming poverty. He is the reason why we live and why we love.

Let's learn from Jesus and the Scriptures He read, and from His earliest followers. Let's look to the rest of Scripture to see what hope, dreams, peace, and faith look like when it comes to poverty.

PART TWO

**God's view of the impoverished.
What the Bible says about poverty.
And what that *really* means.**

JESUS WILL SHOCK YOU



“I was a construction manager making good money; then my wife and kids died in a car accident. I couldn’t hold it together. I couldn’t move on after they were gone. I couldn’t work. I couldn’t sleep. I could barely eat. Before I knew it, my bank account was empty and that’s how I ended up here.” Standing inside a homeless shelter, staring into the tearful eyes of an older man I had stereotyped as a pothead who hadn’t stopped smoking since the 1970s, I realized, “There is only one step between him and me.” He didn’t drink, smoke, or do drugs—he never had. We were the same.

I wanted to help, but his needs went beyond my capacity, and a small handout wouldn’t change anything. Those of us with cash often don’t realize that our financial charity can actually be toxic, as author and nonprofit leader Robert Lupton and others have taught us. (In addition, if previous ministry experience hadn’t taught me to just listen, my counsel could have hurt my new friend at the homeless shelter.)

Around the world, people are now looking for better, empowering methods for alleviating poverty. To carry on Lupton’s ideas, let’s answer the question, “How would Jesus help?” I think Jesus’ answers may shock you and bring tears to your own eyes.

We’ve Yet to Learn What Giving Really Looks Like

It’s much easier to hand a homeless person a food card or some money than it is to sit down with them, hear their story, and help them find shelter or a job.

When we give quickly, without thought, we are often ignoring the key relational aspects of ministry. Sometimes our motives are less than pure. Do we not often hope that people, and their problems, will just go away? Do people in need make us uncomfortable about our current or desired life choices? I don't know about you, but I've certainly felt such emotions. Where do those emotions come from? Is there a better way to approach giving?

If we believe the “neighbor” Jesus calls us to love (see, for example, Luke 10:27) is any and every person, then we should also believe that people deserve our time and attention. Although sometimes all a person really needs is a few dollars, our mode of operation should be relational, not transactional. Everyone deserves the opportunity to tell their story and be loved *as an entire person*, not just a need.

Jesus is seemingly spontaneous in His acts of service (all the random miracles), but He is also serious about His relationships. We see Jesus repeatedly eating with people and stopping for discussions and questions. Here is God in the flesh, with the limitation of having only three years of ministry time on earth, stopping to eat, drink, and have conversation. (See, for example, Luke 18:35–43.) This is how He works.

Jesus also stops to get to know those who are considered unlovable by His culture, like the Samaritan woman at the well. (See John 4:1–26.) And in doing so, He keeps the focus on what God plans to do in their lives—He instills not just help but hope. He empowers them to receive true freedom in Him.

Serve Always—and That Means Listening

Most of us like to believe we're right most of the time. And we all like to have solutions for other people's problems, especially when it's not up to us to implement them. We're quick to assume we know what our hurting friends need and to tell them so, but James says, “Every person must be quick to hear, slow to speak” (James 1:19).

Many of us—I say “us,” because I used to do this too—assume that the homeless who are not mentally, developmentally, or physically disabled, are simply lazy. This can't be farther from the truth. Our misplaced beliefs about the hurting can even make us angry.

Jesus has some strong words about viewing others in such ways: “But I say to you that everyone who is angry at his brother will be subject to judgment, and whoever says to his brother, ‘Stupid fool!’ will be subject to the council, and whoever says, ‘Obstinate fool!’ will be subject to fiery hell” (Matthew 5:22). That’s Jesus—He continues to shock me.

“The Poor You Always Have with You,” so Don’t Forget Jesus

Christianity is about self-sacrifice, but if it isn’t for Jesus’ glory and purposes, there really isn’t a point to it. We have all heard the saying, “It’s all about Jesus.” We would love to tell others we believe it. Yet, our actions often say we don’t.

For Jesus, the most important outcome possible is the glory of God. When on earth, He profoundly understood that everything, and I mean everything, should be connected back to that. He also understood that the connection to God’s glory would come through His work on the cross, as the Savior of God’s people. When we realize this, Jesus’ reasoning for allowing a woman to spend an entire expensive perfume flask on Him makes sense. Those around Jesus scolded the woman, because the perfume could have been sold to help the poor. Jesus rebuked them, saying, “For the poor you always have with you, and you can do good for them whenever you want, but you do not always have me” (Mark 14:7). Jesus is foremost.

That is not to say that we should focus only on spreading the gospel and forsake people’s needs. After all, think of what the letter of James says:

If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, “Go in peace, be warmed and filled,” without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead.

(James 2:15–17 ESV)

If we contextualize Jesus in the way His disciple James did, we see what Jesus means by “the poor you always have with you.” Jesus is telling us to alleviate poverty *within* relationship. And that relationship should *emerge*

out of our love for Jesus. Our relationship with Jesus is *primary*, and that primary relationship prompts us to *truly love* other people.

Life change can happen in a wide variety of contexts, through Christian and non-Christian organizations alike. But life change that also involves the good news of Jesus is eternal. Jesus is calling us to contextualize temporal needs within our eternal relationship with God.

But Remember, “In the Poor, You Find Me”

Entering into relationship is challenging, especially when power dynamics like income level are involved. You may find people living in poverty to be unrelatable. You might find yourself feeling uncomfortable when speaking with them. I do not assume here that we are all coming from a position of wealth. On the other side of the coin, you may find those with wealth to be pretentious or putting themselves on a pedestal. You may find yourself judging their intentions.

Most of us have experienced both of these types of emotions. What's important is that we stop and name that feeling in ourselves and ask: “How can I use power well, in a way that honors others?” “How can I deal with people using power over me, in a way that honors how God wants me to live?”

The answer to those questions is complicated, but we must remember that all people were created in the image of God. (See Genesis 1:26–27.) We are all equals in His sight. (See Galatians 3:28–29.) God does not distinguish between rich and poor. “Rich and poor have much in common; Yahweh is the maker of all of them” (Proverbs 22:2).

The question is, “What are we going to do with what we have been given?” No matter our position of power and wealth, or lack thereof, how will we treat people who are marginalized or outside of our community?

In the midst of discussing forthcoming judgment, Jesus uses our view of “the other” as a distinguishing factor between those who truly believe and those who don't. He goes so far as to say that when we help the hungry, the thirsty, the stranger, the naked, the sick, and the imprisoned, we are actually doing those things *for* Him. (See Matthew 25:31–46.)

Jesus cares about how you give, why you give, and how you treat people. If we care about what Jesus cares about, we must listen to what He has to say about our duty to serve others. It turns out that Jesus gives us a lot of tips that will help us avoid some of the pitfalls that can turn our good intentions into horrible mistakes.

SAMPLER

PART THREE

The myths of poverty.

What followers of Jesus should say in response.

And *really* understanding poverty.

THE MYTHS OF POVERTY



The men who had the night shift at our local homeless shelter were dragging the green mats out onto the linoleum floor for people to sleep on. I tried to not let the scratching sound and movement all around me distract me from my prayer. In front of me was Pedro, age fifty or so, who had the weather-battered face of a man who had lived through too many winters on the street and too many summers in the fields. His pay was never enough to last the winter. Pedro suddenly blurted out, “I just wonder if God chose this fate for me.” Then he looked up and shouted, “God, did You do this to me?” The men dragging the green mats stopped for a moment, looked at me, and then continued their task. I knew half of them were homeless, too, and were probably thinking the same thing.

“God, did You do this to me?” It was one of the most honest expressions to God I have ever heard. Pedro had voiced the superstitious fear that often lurks in the back of many of our minds: “God, did You ruin my life?” I thought to myself, “Who is to blame for this man’s poverty?”

We all have biases and false views of God. We all have misunderstandings about what God wants to accomplish in our lives. This is true no matter what our income level is or how spiritually mature we are.

Because the reality of poverty in our own lives is so hard to reconcile, we often attempt to make sense of it by generating falsehoods regarding God, our situation, and our spiritual health. Here are nine examples of the myths we create and the biblical answers to them.

1. “God Chose This Destiny for Me”

Despite how it may seem, God doesn't choose poverty for anyone—it is a result of the fallen world we live in. (See Genesis 3.) God doesn't want poverty for us; He desires for all people to live full lives. We know this to be the case because the ultimate fulfillment of the good news of Jesus is seen in a new heaven and new earth, where all pain—and lack of intimacy with God—are removed:

And I saw a new heaven and a new earth, for the first heaven and the first earth had passed away, and the sea did not exist any longer. And I saw the holy city, new Jerusalem, coming down out of heaven from God, prepared like a bride adorned for her husband. And I heard a loud voice from the throne saying, “Behold, the dwelling of God is with humanity, and he will take up residence with them, and they will be his people and God himself will be with them. And he will wipe away every tear from their eyes, and death will not exist any longer, and mourning or wailing or pain will not exist any longer. The former things have passed away.”

(Revelation 21:1–4)

It is God's plan to remove every tear from our world. In this context, poverty is too severe and sad of a problem to be ignored. Although God didn't choose poverty for the world, He embraced the impoverished, as one of the impoverished, in order to heal humanity. Christ has overcome the world and will ultimately make all things right. It is our job to proclaim this in our actions.

2. “My Problems Are Merely Physical”

Every struggle we have has some underlying spiritual element. The struggles of this world are representative of both our need for a savior (Jesus) and our longing for His return, when He will bring about the end of death and sin and restore peace to our world. Physical poverty is not special in this regard. It is just one of many things affected by spiritual issues. For example, addiction can have physical causes and symptoms, but it is also a spiritual problem. Underneath addiction is almost always some sort of past trauma, something that created an ongoing emotional burden. Addictions

are often attempts to alleviate this type of pain. And how did that pain begin? Usually, it started with a sinful person, troubled by spiritual matters, inflicting pain on another person.

Likewise, physical poverty can be caused by sin in (or surrounding) a person's life—damaging relationships and unhealthy financial dependencies come to mind as examples—but is also caused by the larger problem of sin in our world. Since the beginning of humanity, people of every generation have failed to look out for each other or consider others' needs before their own. We have misused resources for personal gain, often at the expense of the vulnerable. These are spiritual problems at their core; they reflect our spiritual poverty.

That is why, when God works in our lives on a spiritual plane, our physical problems can improve in the process. When we come to understand our identity in Christ, as belonging to His kingdom, we learn to cast aside our self-focused behavior. The impact of this process is exponential in our lives and in the lives we affect.

Many of the issues associated with problems in the physical world are rooted in our misunderstandings of Jesus and what He wants to do among us. When we address the spiritual issues, we can begin to see things from God's perspective and start to make wiser decisions; Jesus can heal us and set us free from the captivity of sin. (See, for example, Luke 4:18–19.) Granted, disease and pain will still exist—because we live in a fallen world (which fell due to humanity's choices to oppose God). But by letting God handle our spiritual problems, we will see more clearly the root of the physical problems in our lives and the lives of others.

It is unfair to say that a singular instance of physical poverty is indicative of unaddressed sin in a person's life. Yet the broad-stroke effect of humanity's distance from God and His plan has undoubtedly caused much of the poverty we see today. The pages of the Bible, as well as those of our history books (if the same logic is applied), are ripe with evidence of devastation caused by humanity's selfishness and desire for independence from God. Whether we are the victims or the perpetrators of this devastation, the root cause remains the same. The farther we stray from God, the more dire the results. After all, "the wages of sin is death, but the free gift of God is eternal

life in Christ Jesus our Lord” (Romans 6:23 *ESV*). This free gift is something we must grab hold of if we are to truly conquer poverty in our world.

3. “God Chose for Me to be Sick—And I Always Will Be”

The reality of sickness is that it generally comes from one of three places: an absence of support from others to alleviate our illnesses, the choices we make (such as choosing to eat poorly or follow unsafe practices), or the fallen state of our world (and the environment we live in).

For those living in the first category, faulty logistics, inadequate resources, or a lack of compassion have kept people from coming alongside them. The truth of the matter is that all of us with wealth and/or physical ability have the opportunity to work with those in physical poverty to bring sanitation, water, bed nets, medical clinics, healthy living training, and so forth. These things alone will prevent many (if not most) of the illnesses in the developing world. We have the opportunity to come alongside the suffering in the developed world as well. The sick and the impoverished are struggling in our communities too. I have heard shocking stories of people in the late stages of illness coming home alone to empty houses full of dirty dishes and piles of laundry. I have seen the elderly stuck in homes with no transportation to buy groceries or get their medication. No one was able or willing to help them. This is where we can be a voice for the marginalized. We can come alongside these people as the hands and feet of Jesus in our world.

For those who are sick because of the choices they have made, showing them unselfish (and giving) love will help them rise out of poverty. Likewise, programs that holistically deal with a person’s poverty—both their spiritual and physical poverty—and alleviate it through the power of Jesus can change the way they currently live and help them make better choices for the future.

As far as our fallen world is concerned, due to humanity’s choices, the reality is that some sickness will always exist—just as some poverty will always exist—but that shouldn’t discourage us from doing something about it. Ultimately, it will be our Lord who overcomes all physical and spiritual poverty, and our work with Him is a type of firstfruits in this process.

PART FOUR

**Some very practical ideas for overcoming poverty.
How you can truly love people.
And why it won't be easy.**

TRULY LOVING WITH YOUR MONEY



We all like to get the biggest bang for our buck. And I believe it is good stewardship to ensure that we do so.

Understanding the Organization's Purpose

When you evaluate the effectiveness of an organization you're considering donating to, the most important thing you can do is to understand their stated purpose. This may be found right at the beginning of their bylaws. These bylaws should be online. And if they're not, at least the stated mission of the organization will be somewhere on their "About" page or elsewhere on their website. When you understand the organization's purpose, you can decide if you are passionate about their cause. If you are not passionate about what they are doing, you should probably stop your analysis at this stage and look for another organization to support.

The Fiscal Evaluation

The next key would be to find the organization's most recent annual report. If they don't have it online, call to ask for a copy of it. (Any organization that is hesitant to give this to you probably has some serious issues.) Inside the report should be a section that shows you the breakdown of how the organization's financials were used during the last year, by percentages. The first thing you're looking for here is how much went to administration and how much went to fundraising—these are two areas of expenses usually considered overhead. However, understand that some organizations must have high administration because of the type of work

they do—that is, it could be very difficult to work in the regions they’re working in. They could also have a small staff and thus their executive costs—which all get rolled into administration—will seem high. There are different views about how much should be spent on fundraising and administration, but generally you want to see these costs being less than 20 percent—25 percent at a maximum. Ten percent administration is considered very good, and 5 percent is considered incredible.

It’s also important to understand how an organization comes up with their fiscal percentage figures. For example, some organizations can falsely appear better than others because of the type of work they do. An aid organization can look much better on paper than a community development organization, because they receive many in-kind gifts (donated goods)—this raises the amount of money or goods put toward projects and thus makes the percentage toward administration seem smaller.

Checks and Balances

When evaluating a nonprofit, you’re also looking for checks and balances. Is there a strong board of directors whose members are unbiased—meaning that they do not receive pay for their work? Is the treasurer qualified? Is the CEO qualified? Do they have a regular financial audit or review?

Of course, there are also independent bodies that evaluate organizations, but keep in mind that a young organization will not have the ability to have the same kind of independent analysis of their practices—because it will be cost prohibitive or because they’re still a start-up. (Independent financial reviews cost at least \$5,000 and audits are usually at least \$10,000.) To compensate, young organizations should be financially transparent—as, in my opinion, all organizations should be.

The Effectiveness of the Work

Don’t just be concerned about the percentages. Your chief concern when evaluating an organization should be the effectiveness of their work. Can they provide examples of how their work is truly and sustainably helping other people? Ask yourself, “Is the work helping people overcome poverty, or is it simply addressing the symptom of poverty?” and

“Which organization does the community really need in this moment?” (Obviously, if the community has suffered devastation from a hurricane or flood, choosing not to give to an aid organization that is bringing relief to the area is ridiculous. Emergency aid is what the community needs most at such times.)

You will also want to understand an organization’s model. Can the organization provide you with a full explanation of what they do and why they do it? Are they available for questions about the model and their efforts? Will they answer your questions sufficiently if you ask them?

The Principles of the Organization

Consider the principles of the organization: Are they stated somewhere on their website, and what are they? For example, there are several organizations now—including Jesus’ Economy—that are using solely a restricted-fund model, in which donors designate precisely how their money is used. When a donor chooses not to designate funds, it is put in the general account and used for projects only. Administrative funds are raised separately. There are advantages and disadvantages to this model. Again, transparency is the key.

It is my belief that, as a donor, you have the full right to ask organizations any and all questions—there’s no need for you to hesitate to do so. Any organization that is unwilling or hesitant to be transparent—and cannot provide a good reason for why they are withholding information—is, frankly, not worth your money.

ABOUT THE AUTHOR



Rev. John D. Barry is a nonprofit founder, chaplain, and Bible scholar. After a career in Christian publishing and Bible software, John and his wife, Kalene, sold their house and nearly everything they owned to dedicate their lives to spreading the gospel and empowering the impoverished. Together, they founded and led Jesus' Economy, an innovative nonprofit that created jobs and churches in the developing world from 2012–2020. Today, John's time is dedicated to chaplaincy.

As CEO and President of Jesus' Economy, John led efforts to fund community development in an extremely impoverished region of Northeast India, where few had heard the name of Jesus. Grants from Jesus' Economy empowered women through business training and the gift of sewing machines; provided thousands with access to the gospel through indigenous church planting; and gave thousands access to clean water. In addition, Jesus' Economy sustained hundreds of developing world jobs through an online Fair Trade Shop.

John and Kalene also served as missionaries with Resurrect Church Movement, the domestic division of Jesus' Economy that equipped U.S. churches to effectively alleviate poverty and bring people to Jesus. In a primarily unchurched area of the U.S., John has served as: missional pastor for an established church; founder of an outreach and pastoral care ministry; president of a church plant; and in chapel and executive leadership for a large homeless shelter.

John is the general editor of the highly-acclaimed *Faithlife Study Bible* and *Lexham Bible Dictionary*, which are used by over one million people, and the author or editor of thirty books, including the popular daily devotional *Connect the Testaments*. John formerly served as founding publisher of Lexham Press, an imprint of Faithlife Corporation / Logos Bible Software, and as the editor-in-chief of *Bible Study Magazine*, a product he launched. *Jesus' Economy* is the culmination of this wide range of experience and based on John's expertise in biblical theology.

Thank you for reading this sampler of

*Jesus' Economy:
A Biblical View of Poverty, the Currency of Love,
and a Pattern for Lasting Change*
by John D. Barry

**Available in Print & Digital Most Places Books Are Sold
Learn more at JesusEconomy.com**