The participants in Livingstone discussed the theme of financial stability, which they defined as "provision, employment, and economic stability," and explored practical steps the church can take to address financial crises. Here is a summary of their responses, categorised by the three questions asked:

## 1. What is the role and place of the church in Livingstone responding to the crisis of finance?

- **Teaching Entrepreneurship:** The church should take an active role in teaching its members about entrepreneurship. This includes shifting the focus beyond spiritual aspects to equip members with skills for financial stability.
- **Expert Advice and Skills Development:** Participants emphasised the importance of seeking expert advice on business projects. By doing so, churches can provide guidance on the necessary steps, resources, and skills needed for business success.
- **Partnerships:** The church should partner with institutions willing to assist with financial stability efforts. Collaboration with government bodies, organisations, and NGOs can create opportunities for church communities to gain support for economic initiatives.

## 2. What are three practical steps that the church in Zambia can do in responding to the crisis of finance?

- **Leverage Government Grants:** The church can help members access government resources, such as the Constituent Development Fund (CDF), which offers grants to community cooperatives. Educating members on how to navigate these processes is vital.
- **Running Business Projects:** Churches can initiate income-generating projects such as farming, crafts, or services to aid members and themselves during crises. This can provide direct financial benefits and foster self-sufficiency.
- **Utilise Expert Accountants:** Employing financial experts within the church to manage finances can lead to more efficient resource allocation and strategic planning, especially during economic crises.

## 3. What are three practical steps that your church community can take in your response to the crisis of finance?

- **Community Farming Projects:** Initiatives like vegetable gardening or becoming an 'outgrower' for larger farms (e.g., Heartland chicken projects) can be beneficial. These projects provide both food security and income opportunities.
- **Support for Small Businesses:** Encouraging small business ventures, like setting up mini-shops within church premises or engaging in cross-border trading, can provide financial stability for church members.
- **Create a Supportive Environment:** Encourage participation in skill-building programs or institutions offering free courses. By fostering a supportive network, the church can assist members in acquiring new skills and opportunities.

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## Additional Insights

- **Build Trust and Partnerships:** The importance of trust in partnerships was emphasised. This involves collaboration not only within the church community but also with other denominations and external organisations.
- **Encourage Collective Action:** Churches can work together to maximise impact. By forming associations, multiple congregations can collaborate on economic projects, enhancing both scale and effectiveness.
- **Fostering a Culture of Generosity and Reciprocity:** Participants noted the value of sharing resources and knowledge among community members. Encouraging a mindset of "empowerment leads to further empowerment" can create a self-sustaining cycle of growth.

The discussion highlights the multifaceted approach the church can take to addressing financial crises, including leveraging resources, building partnerships, and fostering entrepreneurship. By taking these steps, the church can play a pivotal role in promoting financial stability within the Livingstone community.

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