



Principles and Tips from the Charter Community

This is a living document drawing from more than 8 years of experience by groups participating in this collaborative giving model, especially the experience of the original Relational Tithe Charter Community. It is designed to help you as you start to think through forming your group and meeting needs around you. It is in no way prescriptive but does seek to help guide you through this journey – there are a hundred different ways to do this! Our biggest advice: Don't wait till all your "boxes are checked". Start small where you are at and grow and learn together.

Foundational Principles

Economy of Enough

We believe God has created an economy of enough and one of our core values hinges on the saying "There is enough for everyone's need, but not for everyone's greed". This economy of enough enables us to step out and look boldly into the lives of others, realizing that we are not limited by scarcity or competition for limited resources or crippled by mindsets and notions of lack of resources; we are empowered to seek out needs and respond generously and with open hands to those around us because we operate within an economy of abundance.

Relational Value

We believe our value is found less in the contribution and more in the relationship. We are not an organization offering services as much as a community offering community, relationship and friendship. Within the context of friendship and a common commitment to overcome barriers that tend to keep us isolated from our neighbor, we share a portion of our income to meet needs.

Eliminating Economic Isolation

We believe it is possible to eliminate economic isolation by connecting those with needs to those with resources through relationship.

Beyond Finances

We believe the gift of greatest value is giving of ourselves relationally. Sometimes the needs we meet come from within the community – covenant members who find themselves in difficult situations. Many times, however, needs are for neighbors, friends and families that members are in relationship with. We offer to walk their journey with them and search out avenues for meeting whatever needs they may have by exploring options together in the context of relationship – this may mean we give of our time, our energy, our skills, our knowledge and our connections and networks.

One Degree of Separation

We believe in maintaining one degree of separation between the recipient of the gift and a member of the group. We certainly experienced, on a couple of occasions in the past, the need to be somewhat flexible on this (the tsunami of 2004 in Southeast Asia and the hurricane of 2005 in the South of the US). Policy always needs to give way to relationship, but we remain distinct in our commitment to share within the context of two-way relationships.

Equal Voice

We believe each person, no matter the amount of their contribution, has an equal voice in presenting, discussing and weighing in on needs. In our culture, money is tied up with complex power dynamics. We believe it is vital that we work to eliminate the deep power dynamics that exist in questions of money: dynamics that encompass how much we have and the voice that entitles us to, the value of the gift tied to the size of the gift, and the belief that only those who have much are able to give meaningfully.

Accountability and Transparency



It is our hope to walk this journey of redistribution together, encouraging and challenging each other. For this reason we collectively submit ourselves to accountability in regards to our giving, and our covenant reflects that. Relational redistribution is a pretty intimate affair so when we create a culture of transparency around conversations of money and wealth it helps to foster the space for the vulnerability that is necessary to have these sometime difficult and awkward conversations around need and struggle.

Trust

We believe because we are committing to this endeavor in community, it is crucial for us to be able to trust each other and the intention that we have in relationship. We seek to trust the stories that are presented to us and that the person posting the need is walking in an authentic, deep relationship and is trying to do the best for the life of the person in need.

Yes, and...

As the Charter Community our intentionality is not “if we help” but “how can we best help”. A “yes, and...” approach to needs that are posted invokes the trust that you have in the person bringing the request forward. We seek to say “Yes, I want to support you and the person you are walking with, AND I have ideas that might give greater insight or wisdom into deciding how best to meet this need or drawing on additional resources that could be shared in meeting that need...”

Tips

Organize your group.

How much is the group committing to contribute to the Group Fund and how regularly? Which members of your group will have administrative rights on the group? Who will receive the monthly reports and year-end statement and make sure these are accurate? Are you open to inviting new members into your group? Who can do this and what is the process? Do you plan to meet together physically ever? How often will you meet? Have a plan. It will make getting things done a lot easier.

Define what your group is about

Take time to ask difficult questions as a group around what defines a need, how can you verify someone is in need, are there things your group will definitely NOT support, are you comfortable supporting non-essential items or only responding to critical requests? Defining what you hope to accomplish in your giving, what a “need” is, and the kinds of things your group will/won’t do, is important. It is very likely that this will develop and be shaped and grow out of needs posted and conversations you have around needs. A group covenant or commitment may be useful as you shape your identity. We have sample Covenants available, so feel free to ask for them.

Seek out Needs

One of the most amazing aspects of relational distribution is that it changes the way we react to other peoples’ needs. Instead of ignoring or shying away from needs for lack of resources, we get to proactively look for and respond to the needs around us, because we know that we have resources to meet them. Here are a couple helpful hints on finding needs and meeting them well:

1. Focus on people that someone in your group has a personal relationship with. We call this the principle “One Degree of Separation.”
2. Don’t be afraid to ask questions that feel uncomfortable. Often we shy away from questions about money, but remember that people are probably more afraid to ask you for help than you are to ask them if they need it, so if you don’t ask, you might never know.
3. Be intentionally forming relationships with folk who are different from you, not with the idea of “helping” them in mind, but towards enriching the depth of your life, your faith or your connections and encouraging you to understand more personally some of the causes of poverty and injustice. It’s been said that “It’s not that the rich and the poor don’t care about each other; it’s that they don’t know each other”. If you don’t



know anyone who has need, then get to know some folk who do and be intentional about forming deep friendships.

4. Relationships should not be pursued with the aim of “meeting a need” but with the understanding that the relationship will continue well past meeting the need. This model seeks to pull people away from traditional ideas of charity and into the pursuit of authentic and honest relationships. Meeting needs is part of the model, but living and loving well is the core of this model of redistribution.
5. When exploring a potential need, ask very specific questions about the need. Meeting general needs that are large and vague seem to overwhelm the group and the process. When a person posts with very specific information about a specific need it helps the group to function better.

Start Small

As your group starts out be wary of being paralyzed into doing nothing just because you may not be able to do everything. At first you may not be able to support someone by paying their \$1000 hospital bill, but you may be able to walk alongside them by sending flowers and messages of support for \$25. Be creative in solutions and know that no help is too small. We take Mother Theresa’s words to heart in our giving: “We can do no great things, only small things with great love.”

Expand your Understanding of “Need”

As your group grows you will have significant moments of transformation in how you think about what constitutes a need. These conversations can be difficult but highly beneficial for a group. As the Charter community we have often supported “traditional” emergency or crisis needs of health, basic living, food and shelter. We have met needs that have fallen outside this “basic sustenance” rubric – we have paid for 6 months of marital counselling for folk, given Christmas gifts to a struggling family, paid for babysitting services, and provided a cooler box of sandwich foods for a husband sitting with his wife in hospital. Sometimes folk will need physical resources, and sometimes they will need prayers, a letter of encouragement, time, network connections, and skills you can provide.

Meet needs and share the story.

This is where it all pays off, when you and your group get to do something unexpectedly benevolent for someone you know. Here are some helpful tips.

1. Before simply giving financial resources towards a particular need a person has, look for alternate solutions; invest not just your funds, but your time and effort in meeting someone’s need. Often there are solutions that don’t require you to spend money, so your group fund can go further.
2. Don’t give cash – use the form of giving that most directly meets the need and provides for maximum accountability. For instance, if a person needs a stove, give him the stove he wants instead of the cash to buy it. Or if, logistically, you can’t give him the stove, give him a gift card for the stove. The suggested way to have a check sent is to send it directly from your Group Fund account to the one who posted the need with the check payable to the vendor (i.e. landlord or utilities). These options leave a paper trail for accountability’s sake.
3. Once the need has been met, share the story so that many people can benefit from your experience.
4. Be careful of using peoples’ stories of vulnerability to “pat yourselves on the back” or to use their power to sway or manipulate others. These stories and needs are entrusted to us and making them public can be a violation of the relationship and that trust. For recipients, it can feel scary enough that there is a random group of strangers talking through the intimate details of their lives and need. Do not exploit the stories and journeys and relationships you participate in, but find healthy and appropriate ways to celebrate and spread the vision.

Questions to Ask

As you consider looking at opportunities for sharing, the following are intended only to be guiding questions for you and your group to consider together as you move forward. Don’t feel like you have to have these questions all resolved before you start – some will take years of experimenting and learning to answer well



- What defines need?
- How do we know or verify that a person is in need?
- Do we provide cash (not recommended), goods (e.g., food and clothing), services (e.g., help get someone's car fixed), or pay overdue bills directly to creditors (e.g., utilities, missed rent or mortgage payments)
- How often or how long do we help?
- Should people be responsible for trying to remedy their situations?
- If people take little or no interest in changing their circumstances, what, if any, is our obligation to provide assistance?
- If we identify issues in a person's life that might have led to their current need, do we provide or even require counseling to deal with root causes (e.g. addiction treatment, job training, credit counseling, etc.)?
- Will we consider reimbursements to a group member who has already helped someone? Under what circumstances would this be appropriate?