

## Life Beyond Debt: Conference Statement

**But who am I, and who are my people, that we should be able to give as generously as this?  
Everything comes from you, and we have given only what comes from your hand.**

1 Chronicles 29:14 (NIV)

**Arguably the global economic crisis will turn out to be more significant for us and other developed economies than the collapse of communism. A New Capitalism is likely to emerge from the rubble. For many, the New Capitalism may well seem fairer and less alienating than the model of the past 30 years, in that the system's salvation may require it to be kinder, gentler, less divisive, less of a casino in which the winner takes all.**

(Robert Peston 8th December 2008)

On February 5th 2009 the Evangelical Alliance convened a meeting of Christian agencies and church leaders, which was addressed by the Secretary of State for Local Government and Communities Hazel Blears MP, to share experiences and to respond to the growing financial storm facing the UK and the global economy.

Together we acknowledge God's desire for wholeness in his world, the lordship of Jesus Christ and the leading of His Holy Spirit. It is our conviction under God that this financial crisis enables Christians:

- to make a fresh and distinctive contribution to an emerging public debate about the heart of a 'new capitalism' which marries wealth creation and social justice, drawing upon the deep wells of biblical principles and historic traditions of social thinking.
- to explore how the local church can offer practical, pastoral support to both congregations and local communities; seeking to address indebtedness, financial capability, responsible sustainable consumption, and the creation of a generous, neighbourly society; and then to seek to put this into action.
- to challenge Christian attitudes to wealth and possessions as a part of personal discipleship, thereby encouraging godly aspiration, contentment, restraint, gratitude and generosity.

The Bible **teaches** that wealth is a gift for the whole community and challenges us to steward wealth justly and generously in the light of eternal Christian values. We **believe** wealth creation must serve a just society and therefore recognise the critical role for commercial enterprise in poverty alleviation.

Furthermore, social laws in scripture refer continuously to the shared, and individual, responsibility of the rich towards the poor. **Rejecting** the idea that markets alone can regulate wealth creation or that government alone can eradicate poverty we commit to promoting social justice to ensure that all in society have adequate access to the fruits of wealth creation.

The Bible teaches the essential goodness of creation and promotes and encourages our wise stewardship of this gift. We believe that the church as "salt and light" in society can make a distinctive contribution to fresh thinking in a changing global economy. Rejecting the idea that faith is restricted to spiritual matters or issues of individual morality we commit to playing a full, creative part in that public debate, and to making a practical response.

The Bible **teaches** that money is the servant of the community and that usury - making money by charging unjust rates of interest - is contrary to God's will. We **believe** that irresponsible lending practices, which are at the root of the current crisis, are morally unjustifiable and socially harmful. **Rejecting** the belief that nothing can be done to tackle irresponsible and extortionate lending practices, we **commit** to working with Government to ensure the effective regulation of lending practices to protect the poor and vulnerable from further exploitation and to encourage personal financial responsibility.

The Bible **teaches** the abundance of creation as God's rich gift and provision for his world. We **believe** that our consumption of this abundance should be characterised by gratitude, restraint, contentment and celebration. **Rejecting** the ease with which we tend to behave as consumers rather than as Christians, we are deeply concerned about the inherent unsustainability of a consumer-led society. Instead, we **commit** to promoting a biblical attitude to wealth and possessions as a normative and natural part of personal discipleship and corporate church practice.

The Bible **teaches** both principles and practical wisdom relating to financial capability. We **believe** that the church, having a grassroots presence in all communities, has a unique role in offering pastoral and practical support and in promoting financial capability. **Rejecting** the view that the Bible has little to say about modern finance and economics we **commit** to equipping churches to support those in debt and those at risk of home repossession, encouraging saving and promoting good money management as part of a holistic service to our neighbours and communities.

The Bible **teaches** the practice of a personal, corporate and national generosity that reflects the nature of God himself. We **believe** that individuals and nations are called to practice generous living. **Rejecting** the defensiveness and fear that constrains generosity we **commit** to encouraging and challenging both church and community to give generously towards building a just society which demonstrates a practical care for those who are poor or disadvantaged, and thus contributing to God's mission in the world.