

# Supporting Your Journey



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## High Points and Hard Parts

It's a great day when a congregation extends a loan and a blessing to a local business doing a great job for their community. That happened during a Sunday morning service in September at the Pebblebrooke congregation of Emmanuel Lutheran Church in Naples, Florida.



At "Gordo Burger," Jesus had been preparing delicious Venezuelan food from his house. Now he can step up and buy a food truck in order to bring his famous Venezuelan burgers and sandwiches to the neighborhood. He will receive a \$1,000 loan from the congregation. The congregations will also sponsor Jesus in raising additional money through the Kiva crowd-funding platform, which 1K churches calls the Public Witness pathway. "His sandwiches are amazing," said one of the congregational members at Pebblebrooke. "If we can help him extend the market for his food, he'll do great!"

Later this month the Morning Line congregation at Emmanuel will offer a second loan and add its blessing to yet another business, a music school that makes creative use of music as therapy with autistic kids. Another great day. Exciting stuff!

Emmanuel Lutheran Church of Naples completed the entire five-session 1K Bible study in a fabulously successful, one-day, intergenerational and multicultural retreat. At the retreat the youth and the adults decided they would offer two separate loans, using two different 1K Churches loan pathways. Our June newsletter shared more about their retreat and can be read [here](#).

After the retreat, Richard Bliese who coordinated this effort at Emmanuel shared:

"Now would come the hard part. And we knew it immediately. How do we move this group from the mountain top experience of the retreat into the deep valley of actually finding real businesses needing loans? This 'nuts and bolts' work demanded planning and execution. We had agreed to make two loans of \$1,000 each at the retreat. Who would now do the administrative work of loan execution and maintenance? What process would we use? Which standards would be applied? How would we find the right businesses? Lots of questions."

Many congregations stumble a bit at this point. Criterion Institute provides detailed implementation guides to help, but it is still challenging. Dr. Bliese and the administrative team at Emmanuel decided to move forward one step at a time, with encouragement and input from Criterion staff long the way. To help other congregations making this necessary and rewarding transition, they detailed the steps they took.

Dr. Bliese warned me that the meeting of the administrative team might not be the most exciting moment as far as this newsletter article was concerned. Then he went on to say, "It was the key step, however. It is where the group gained confidence as a group in the administration of the loans. I can't emphasize enough how important that meeting was. The group really wrestled with issues and came up with the plan for moving forward together."

Click [here](#) to read Dr. Bliese's full report of how Emmanuel Lutheran Church in Naples, Florida, successfully navigated their journey from the mountaintop retreat through the valley of administration to the place where they are celebrating two loans at once.

## Inspiration

A lawyer asked Jesus a question to test him. "Teacher, which commandment in the law is the greatest?" He said to him, " 'You shall love your God with all your heart, with all your soul, and with all your mind.' This is the greatest and first commandment. And a second was like it: 'You shall love your neighbor as yourself.'"

*-Matthew 22: 34-39*