



# Seeking the Welfare of the City Investing in Restorative Economics in Alexandria

BY ORAN WARDER

**Rector’s Note:** *What follows is Part I of a three-part St. Paul’s parish outreach proposal. It is a proposal that, in some form or other, I have been pondering and praying over for several years. While it is still simply a proposal and still requires a considerable amount of development, I believe the time has come for a broader parish conversation. Part I outlines the initial idea.*

*Part II, which is currently underway, involves community conversations with others engaged in similar efforts (other faith communities, local non profits, local business and community leaders). The goal of Part II is to confirm we are seeking to meet a real need that is currently unmet and to find potential partners.*

*Part III will be the presentation of a more comprehensive and complete proposal for parish consideration. My hope is that we can begin at some point in 2022. In the meantime, I invite you to join me in pondering and praying as we seek to discern where God might be leading us.*

## **Seek the welfare of the city where I have sent you...for in its welfare you will find your welfare Jeremiah 29:7**

Living over 2,500 years ago, God’s Prophet, Jeremiah, understood a simple and profound truth, that all human societies are both interconnected and interdependent. Even in exile, Jeremiah knows that his well being, for good or for ill, is directly tied to the well being of his neighbors. This is a lesson that God’s people keep learning and re-learning and is a lesson that we, to our great detriment, often forget. One of the harsh lessons that the global pandemic has taught us is that our human interconnection and interdependence can bring forth both weal and woe. While we have witnessed first hand heroism and sacrifice that have sustained and saved our lives, we have also seen how a virus can ravage the vulnerable and bring to the fore the vast and indisputable inequalities and injustices that exist in our local and our global community. For those living under the consequences of these unequal and unjust systems and circumstances, this is a constant reality. For those who created and those who consciously and unconsciously perpetuate and benefit from these conditions, this has been a time of awakening and reckoning.

In several places in both the Old and New Testaments, the Bible speaks of the sins of parents being visited on their children. For some, this adage has served as a warning against divine judgment, others have seen it as an antiquated and unenlightened remnant of the distant past and insist that we are only responsible for our own individual actions, and can certainly not be held accountable for the transgressions of past generations. Perhaps another way to view this recurring biblical theme is that it is less of a warning and statement of judgment and more of an observation and explanation of the complexity of human relationships over time, and also reveals that fact that sin has a corporate dimension. One relevant example of this dynamic is the long and corrosive legacy of racial violence and injustice, and the undeniable truth that, in spite of many gains, these past sins can and do have a lasting and present reality. The question, of course, is what do we do about it? How do we atone for past generational sins? Rather than retreat into paralysis or fatalism, how do we actively break old

patterns and create new systems that are more just and equitable and serve the common good?

At St. Paul’s, we have historically answered these questions in two ways, we have focused on the formation of disciples (focus on the individual inside the Church) and we have focused on serving the needs of the community (focus on our neighbors outside the Church). Both of these responses are deeply connected and both are expressions of our primary task, the worship of God. The “making” of disciples is the work of a lifetime. Shaping and forming Christians as ambassadors of Christ and agents of reconciliation is our strongest and best way to advance the values of the reign of God in the world. Constantly engaging this work, inviting others to share the journey, and joining together for corporate action can create a powerful force for positive change and transformation. Serving the world in God’s name is an act of thanksgiving. We have been richly blessed, and using our blessings to be a blessing to others is a natural and faithful response.

Over the last two centuries, the parish of St. Paul’s, in response to needs in the Alexandria community, has reached out to try to address those needs. The basic pattern has been to identify the issues, bring together the people and resources that can make a difference, look for community partners, and set to work. The results have borne much fruit. We have helped to establish and support hospitals, shelters, food banks, schools, early childhood education centers, literacy programs, and many others. The most recent iteration of this parish pattern has been the establishment and continued support of the St. Paul’s Lazarus Ministry. This ministry has become our flagship outreach program. It is the largest in terms of impact in the larger community, the largest in terms of financial assistance, and the largest in terms of connection to the most vulnerable of our Alexandria neighbors. This is Gospel work, and particularly during this difficult season, life saving work. There will always be a need for this type of immediate emergency assistance.

As essential as this ministry is, however, it does not directly address the systemic issues and underlying circumstances that lead to the need for the existence of the Lazarus Ministry in the first place. Part of the challenge of addressing systemic transformative change is not being overwhelmed by the enormity of the task and discerning what particular aspect to address. Following the historic pattern of St. Paul’s, this proposal seeks to start a conversation. This proposal is in many ways a next step for the parish to not only continue necessary emergency assistance, but also

create and support a positive cycle that can help guide and nurture financial growth, stability and security for some of our Alexandria neighbors. As I see it, this proposal harnesses the specific gifts and talents of the St. Paul’s congregation in addressing a specific need in Alexandria, and is a tangible way to address issues of injustice and inequality in our community. It is one small effort, yet one that can make a significant impact over time. It is a way to invest in the welfare of our community and, because of our interconnection and interdependence, enhances our own.

## The Proposal

This proposal has been years in the making. It has taken various twists, turns and forms. It has been shaped by a series of internal and external forces. In the end it represents a personal interest in microeconomics and seeks to apply its basic principles to our local context. St. Paul’s has been involved in several microeconomic projects over the years, most notably, as part of our decades long mission partnership with the Diocese of Renk in South Sudan. As I see it, the incredible success of these microeconomic enterprises in the developing world has essentially three components: 1) Access to much needed capital to start and maintain a small business enterprise (usually very small amounts that are given as low or no interest loans); 2) Intentional education and training (groups formed to share best practices and engage in problem solving); 3) Mutual support and accountability (groups meet regularly and are deeply interconnected - making, or not making, payments on an individual loan directly impacts the livelihood of other group members). Relationships are key to success and the results are often transformational for individuals, for families, and for whole communities.

- ACCESS TO CAPITAL** Access to much needed capital to start and maintain a small business enterprise (usually very small amounts that are given as low or no interest loans).
- EDUCATION AND TRAINING** Intentional education and training (groups formed to share best practices and engage in problem solving).
- SUPPORT ACCOUNTABILITY** Mutual support and accountability (groups meet regularly and are deeply interconnected - making, or not making, payments on an individual loan directly impacts the livelihood of other group members). Relationships are key to success and the results are often transformational for individuals, for families, and for whole communities.

Some of our neighbors that we have met through the Lazarus Ministry, though certainly not all, are small business entrepreneurs, much like those described above. Most are from communities of color, some are first and second generation Americans, and almost to a person, they share both the dream and the drive to work for financial stability. It is often the lack of access to capital, lack of knowledge and experience, and lack of support and accountability that stands in the way of success. **St. Paul’s is uniquely positioned to address all three of these issues in substantive and significant ways. This proposal reflects the intersection of perceived community need and matching parish gifts.**





# Seeking the Welfare of the City

## Investing in Restorative Economics in Alexandria



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*Rector's Note: What follows is Part II of a three-part St. Paul's parish outreach proposal. After a brief review of Part I, this section highlights conversations with potential local partners engaged in a similar or related mission (other faith communities, local non profits, local business and community leaders). As a result of these conversations, this section concludes with an initial proposal, the identification of an able partner, as well as an appeal for support, that will allow us to get started in January 2022. God willing and with the support of the parish, Part III will be a progress report on our initial effort, an overview of what we are learning and experiencing, and a more detailed and comprehensive proposal for the continuation of our efforts. I continue to ask for your prayers and support as we seek to discern where God might be leading us. (The full article on Part I of the proposal can be found on pages 12-14 of the Fall 2021 Epistle Magazine and can be accessed on the parish website [sstpaulsalexandria.com](http://sstpaulsalexandria.com))*

**Seek the welfare of the city where I have sent you...for in its welfare you will find your welfare  
Jeremiah 29:7**

This passage from the book of the prophet Jeremiah captures a great truth, that our welfare is directly tied to the welfare of others. None of us can fully flourish without all of us having the ability to flourish. Thus our efforts to improve the welfare of our community are not only an outward expression of our Christian faith, but they are also in our own best interests.

This proposal is essentially an outgrowth of our St. Paul's Lazarus Ministry and perhaps represents a next step in its development. While emergency assistance is vital to support our most vulnerable neighbors, and we will continue this important work, it does little to shift the dynamics or address the causes that lead to the need for immediate emergency assistance.

Addressing systemic transformative change is an enormous and potentially overwhelming task. With this proposal we seek to carve out a smaller niche that will create and support a positive cycle of change to help guide and nurture financial growth, stability and security for some of our Alexandria neighbors. It is also a specific and tangible way to address certain issues of injustice and inequality in our community. While only one small effort, it can make a significant impact over time.

### A Review of the Proposal

This proposal, which I am calling an investment in restorative economics in Alexandria, is modeled after the microeconomic enterprises that have been so successful in the developing world and seeks to apply these principles to our local context. There are essentially three components:

- 1 Access to much needed capital to start and maintain a small business enterprise (usually very small amounts that are given as low or no interest loans)
- 2 Intentional education and training (groups formed to share best practices and engage in problem solving)
- 3 Mutual support and accountability (groups meet regularly and are deeply interconnected - making, or not making, payments on an individual loan directly impacts the livelihood of other group members). Relationships are key to success and the results are often transformational for individuals, for families, and for whole communities.

### Community Conversations and a Potential Partner

There were two goals in our dozens of conversations with other non profit and faith community leaders: 1) Does this proposal address a real and unmet need; and 2) Are there able and willing partners who already have experience and expertise that can help us launch this initiative? The answer to the first question was a definitive yes. While there are many others engaged in the work of supporting small businesses, this work is mostly focused on established businesses and involve much larger loans. The answer to question two was also a definitive yes.

There was one potential partner that almost immediately surfaced that has exhibited the experience and expertise needed to assist us in our efforts. The Latino Economic Development Corporation of Washington, DC (LEDC) is an organization that has established the training, education, and relationship building components of our proposal. Furthermore, they already have the mechanisms in place to grant and service the loans that we would make. They are not currently engaged in the Alexandria community and have been exploring how to do just that.

LEDC was originally established to serve the Latino Community but its mission has expanded to include all underserved communities. Our research confirms the legitimacy and effectiveness of their work, their success in serving their mission, and their ability to both attract and retain national corporate funding. Our research also confirms that those served by LEDC in local communities are a reflection of the actual demographics of the underserved population of that particular community.



In our partnership we would help with the promotion of the program and the small businesses we are supporting, collaborate to identify both potential clients and program volunteers, and provide funding for the services provided by LEDC. LEDC would provide small business technical assistance services, credit-building programs and access to capital to underserved residents and entrepreneurs in the city of Alexandria.

**Our initial goals would be to:**

- Conduct a minimum of 12 workshops on small business development and/or access to capital, each including 5-10 participants for educational and outreach purposes.
- Serve a minimum of 75 clients with one-to-one technical assistance.
- Make a minimum of 15 credit-building or small business loans. Credit-building loans up to \$2,500 will be offered at 0% interest and no application or closing fees for clients. Other concessionary loans will be offered as per availability of flexible lending capital.
- Provide a quarterly progress report that includes a description of the services provided, number of clients that have applied for, participated in or benefited from the service, and relevant demographic characteristics of the client population.

## Next Steps

My plan is to ask the vestry to make a three-year commitment at a cost of \$50,000 per year, realizing that we will need to raise the funds over and above our current annual budget requirements, and over and above our current and continuing outreach commitments. My hope is that interested parishioners will be willing to support and help grow this effort.

My dream for the programs is not only that we raise enough money to get started, but that we experience such success that we move beyond the necessary administrative costs to actually create, build and grow a loan fund so that we will have more capital to invest which will help to expand the reach of this program. I pray that in this investment in the welfare of the city we will will also find our own.

If you are interested in supporting this effort or have any questions please contact me directly - [oran@stpaulalexandria.com](mailto:oran@stpaulalexandria.com).

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Jeremiah 29:7**

### Biblical Context

In many ways the book Jeremiah is an odd place to look for inspiration. Remember that Jeremiah is the prophet of the exile. He is known as the lamenting prophet, the *woe is me* prophet, the *please choose someone else* prophet, and with good reason. God's people had been unfaithful; they abandoned their covenant with God and turned against God and one another. As a result, they came to believe, they were conquered by the Babylonian Empire. It was bad enough being overrun by a foreign enemy. They lost their homes, their wealth, and eventually even the Temple (God's very home on earth). Furthering the humiliation, they were forced to leave Israel and were captive in Babylon. Some of the saddest text in the Bible comes from this period in the history of God's people. One example is Psalm 137 - this is my paraphrase of that text:

*By the waters of Babylon we sat down and wept when we remembered you O Zion*

*As for our harps - we hung them in the trees*

*Those who led us away captive asked us for a song*

*Our oppressors asked us to entertain them*

*Sing us one of those songs from Zion they said*

*But how can we sing the Lord's song in a foreign land*

It is to these beleaguered people that Jeremiah is reluctantly called to proclaim God's word. His message to them is quite simple: we cannot cling to our status as victims, we have some responsibility for our current situation. We cannot hold on to hatred toward those who oppress us and we have some responsibility for improving our current situation. Hearing Jeremiah's message the people are confused: *so what are we to do?* And God answers: *Seek the welfare of the city where I have sent you...for in its welfare you will find your welfare.*

This piece of biblical wisdom and truth continues to be a lesson that God's people struggle to fully embrace. We are interconnected and interdependent and our welfare does indeed depend on the welfare of others. Without awareness of this connection we are ever in the destructive cycle of either being victims or being oppressors.

### Parish Context

Blessedly our forebears in this parish entrusted us with a legacy of seeking the welfare of our community. We know these stories, they are part of our history and part of our DNA as a congregation. They speak of how, in responding to God's call to serve our community, the people of St. Paul's have become aware of a particular need or injustice to be addressed, brought together people and resources to begin addressing the situation, and in many instances these responses have grown and flourished to take on a life of their own. Just one example is the story of Miss Julia Johns. In 1872 Julia noticed a huge disparity in healthcare of the citizens of Alexandria. Those who could afford it could have a doctor come to their house. Those who could not, mostly immigrants and low wage workers in the many industries along the riverfront, were left to struggle. Miss Julia called this group the *respectable laboring class*. Julia knew, as a person of faith, and as a person of reason, that taking care of our neighbors benefited everyone. And in spite of the fact that she, as a woman, was not permitted to serve on the vestry of St. Paul's in that day, as the daughter of the Bishop of Virginia, she possessed the power of influence and persuasion. She gathered interested people and resources and secured the use of a townhouse on the 500 block of Duke Street and Alexandria's first residential hospital was established.

I am confident that our St. Paul's forebears were simply trying to be faithful disciples and attempting to address the needs of the community. I am fairly certain that they were unaware that they would be establishing an institution that continues to serve their mission to this day. Yet another example of the truth of Jeremiah's prophecy, *Seek the welfare of the city where I have sent you...for in its welfare you will find your welfare.*

### The Proposal

This parish outreach proposal seeks to be an investment in restorative economics in Alexandria. It is modeled after the microeconomic enterprises that have been so successful in the developing world and seeks to apply these principles to our local context. There are essentially three components: 1) Access to much needed capital to start and maintain a small business enterprise (usually very small amounts that are given as low or no interest loans); 2) Intentional education and training (groups formed to share best practices and engage in problem solving); 3) Mutual support and accountability (groups meet regularly and are deeply interconnected - making, or not making, payments on an individual loan directly impacts the livelihood of other group members). Relationships are key to success and the results are often transformational for individuals, for families, and for whole communities.

We have found an experienced and enthusiastic partner for this project in the Latino Economic Development Corporation of Washington, DC (LEDC). This organization has already well established the training, education, and relationship-building components of our proposal. Furthermore, they already have the mechanisms in place to grant and service the loans that we will make. While LEDC is not currently engaged in the Alexandria community they have been exploring how to do just that. LEDC was originally established to serve the Latino Community but its mission has expanded to include all underserved communities. Our research confirms the legitimacy and effectiveness of their work, their success in serving their mission, and their ability to both attract and retain national corporate funding. Our research also confirms that those served by LEDC in local communities are a reflection of the actual demographics of the underserved population of that particular community.

In our partnership we will help promote the program and the small businesses we are supporting, collaborate to identify both potential clients and program volunteers, and provide funding for the services provided by LEDC. LEDC will provide small business technical assistance services, credit-building programs and access to capital to underserved residents and entrepreneurs in the city of Alexandria.

## Good News!

Responding to Parts I & II of this series, two anonymous parish donors have come forward, independently, and between them have pledged to fund all three years of this proposal. Additional donations have also been made. We are so grateful for this outpouring of support.

With this news, at its January meeting, the St. Paul's Vestry voted unanimously to approve this project and enter into a partnership with LEDC. A Memorandum of Understanding has been signed for an initial term of three years. This exciting new outreach project has begun.

**Stayed tuned for more news about this exciting new outreach program. You can find updates and hear about opportunities to get involved in our monthly outreach email which goes out on the first Thursday of each month.**