

## **The Episcopal Church of the Good Shepherd**

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Proper 12; John 6:1-21

It often feels as though, in order for me to make any sort of significant impact in this hurting world, I need far more resources than I currently possess. From across town and across the world, we are brought stories of all manner of human suffering and, in the face of that, I sometimes ask myself how can I possibly make a difference. Because these problems are big, thorny, and complicated, they require more than merely any one of us to fix them. These problems need all of our collective efforts. And yet, we each do have our small, individual roles to play.

One of the more interesting things for me about how the internet has developed over the decades has been how it facilitates collective work. By providing platforms for all sorts of people who may otherwise be separated by the distances of geography, culture, race and socio-economic difference to come together to accomplish things far greater than any could have accomplished on their own. This kind of effort is called crowd sourcing: the process of obtaining needed services, ideas, or content by soliciting contributions from a large group of people, especially an online community. In this way, each individual's contribution is joined with other's contributions and results in a much larger whole. Crowdsourcing is one way in which your or my small offering can make a big difference.

In 2007, I got interested in the burgeoning concept of microlending – the extension of very small loans issued by individuals rather than banks. These microloans are most often given to impoverished borrowers who typically lack collateral, steady employment, or a verifiable credit history. They are designed to support entrepreneurship and alleviate poverty in areas where traditional employment opportunities are hard to find, and they often are focused on empowering women and uplifting entire communities by extension.

Microlending came into more mainstream awareness in 2006 when the economist Muhammad Yunus was awarded the Nobel Peace Prize for his work in providing microcredit services to the poor in Bangladesh. Known as the “Banker to the Poorest of the Poor,” Yunus started by lending small amounts to destitute basket-weavers. He discovered that microlending can support and enhance the quality of life not only for individuals and their families, but also for entire communities. In these impoverished countries, it takes only a little bit of money to make a huge difference.

After learning a bit about microlending, I got interested in the international online charitable microlending organization called Kiva. Kiva provides a crowdfunding platform that allows people to lend money to low-income entrepreneurs around the world. Since 2005, 1.7 million Kiva lenders have funded approximately 1.3 million interest-free loans to the world's poor, totaling over \$1.2 billion lent. More than 2.9 million borrowers, over 81% women, from 84 countries have received loans from Kiva lenders – these being borrowers who otherwise are without access to traditional means of financing. What's more, they have a 96.6% repayment rate – that is an amazing default rate of nearly 3%, which is in line with customary collateral-based bank lending in the U.S.

These loans are crowdfunded in that individual lenders fund a loan in \$25 increments and each lender may only give once to particular loan. As the loans are repaid, lenders receive deposits to their Kiva account that may be reinvested in loans to other borrowers or cashed out.

Since I have chosen to re-lend any payments I've received, I have been able to turn \$500 in invested donations into nearly \$2,500 in loans so far. I have used this relatively small initial donation amount to help fund 98 loans in 33 different countries. I have joined thousands of other Kiva members to lend money to purchase maize and sorghum seeds for a collective farm in Kenya, groceries and baking ingredients for a group of women who own and run a food stand in Mexico, and a dairy cow for a group of women in Ecuador so they may sell milk. Since many of the loans I have funded have been to borrowing groups of 4 or more entrepreneurial women, I figure that I have managed to touch over 400 families across the world. All with only a \$500 initial investment – that's pretty cool, isn't it?!

With a small amount money invested, I have made a meaningful difference in the lives of plenty of people I have never met, living in places I've never been, and living lives so very different than my own. Sometimes it only takes a very little to make a transformative impact. The important difference here is how each little gift is magnified by the power of community. When we come together with love in our hearts and common purpose of extending that love to the world, our individual gifts can become an immeasurable blessing.

Something like this is what is demonstrated in our Gospel lesson today. The miracle of the Feeding of the Five Thousand illustrates in vivid detail the generative power that may be unleashed when we come together; gratefully gather our resources in the knowledge that all we have is gift received from God; and invite God to bless our offerings.

Jesus has been busy moving about the countryside healing and teaching, and the people are hungry. They are hungry for the hope and love found in the presence of this man who seems touched by the very presence and power of God, and hungry for the spiritual and physical healing they've witnessed from him. And now, it seems they are also hungry for dinner.

Gathered on this hillside, Jesus surveys the enormous crowd and sees their great need. He asks Philip how they may feed them. Philip calculates that more than six month's wages would be necessary to buy bread enough for everyone just to have a taste. Andrew had already taken inventory of their collective resources and reports that they had five barley loaves and two dried fish – traveling food for the poor. Andrew then asks the critical question, "What are they among so many?" In other words, how can this tremendous need be met with so little an offering?"

Jesus then teaches his followers what is possible when God is in their midst. After the people are seated, Jesus takes this inadequate offering, gives thanks to God and blesses it, and distributes it to the crowd. In the end, everyone's hunger is sated and collected are more leftovers than the meager amount with which they started. The evangelist John notes that this story occurs during the Passover, the Feast of the Unleavened bread, which celebrates God's deliverance of Israel from captivity in Egypt, and the new reality for the people to share a new life together with God in their midst. This context of the exodus is an appropriate lens through which to view this feeding. As God provided unexpected abundance from the scarcity of the desert (think of the manna and quail), so too does God's love working within Jesus provide surprising abundance from a few loaves and fishes.

The key here was the special relationship Jesus has with his heavenly father, whom he calls "Abba." As we hear him explain over and over again in John's Gospel, Jesus, God's eternal Word made flesh and walking among us, "is in" the Father, as the Father "is in" him, both bound together by the Holy Spirit. Moreover, we, mere mortals and sinners though we are, are loved so much by God that we are invited to participate in this mutual indwelling and love sharing by allowing Christ to dwell in our hearts. And when we do so, we are no longer bound by the economy of this world – the economy of scarcity – but instead flourish in the economy of the

kingdom of God – the economy of abundance. In this blessed place, the old rules of relationship are void. Here, even our small gifts of five loaves and two fishes are magnified into a banquet feast surpassing the needs of five thousand.

St. Paul touches on this in our second lesson today from his letter to the church in Ephesus. He says that when we welcome the love of Christ into our hearts and embrace this love fully, this love then becomes the root of our being – the place from which we source our lives, and from which the living waters of everlasting life flow through us and into the world. In other words, when God is in our hearts, all our offerings are multiplied as our love is magnified. The transformation of our individual hearts will indeed lead to the transformation of the world.

In our Book of Common Prayer, my favorite benediction is from the conclusion of Morning Prayer and is paraphrased from the Paul's doxology in our Ephesian's lesson:

Glory to God whose power, working in us,  
can do infinitely more than we can ask or imagine:  
Glory to him from generation to generation in the Church,  
and in Christ Jesus for ever and ever. Amen.

Praise be to God, who takes our small dreams, our broken lives, and our meager gifts and magnifies and multiplies them beyond anything we can imagine. And, though it is hard to comprehend, it is through them that God is at work in creation fulfilling the plan laid out for all eternity.

Amen.