

Pray for Our New Book on Money Matters for Cambodia and Asia

I spoke today with a Christian in our province who was the target of an unsuccessful scam. Other Christians here have not been so fortunate and have lost thousands of dollars. Some Christians have joined a pyramid scheme thinking that it was a legitimate investment. They talked their fellow villagers into joining, and ended up damaging the name of Jesus when the scheme collapsed.

In addition to scams, there are the dozen or so micro-finance NGOs that were a great help to the poor 25 years ago when the only loan option was lenders at the market who charged 100% interest a year! But then these NGOs made so much money with their “cheap” 36% loans that they morphed into extremely rich and rapacious banks that now send out swarms of workers to convince poor people to hock their land to buy things like motorcycles. Nearly every Christian I know is in deep debt to these banks.

Cambodia has had an astonishing financial growth rate of 6% a year for the past 30 years! When a poor nation turns the financial corner so quickly, most of its citizens are unprepared to use the new resources at their disposal wisely, and they are unable to tell the difference between a legitimate investment and a scam.

When we first moved to Ratanakiri Province 30 years ago there was not a single bank. Now every little town in our province has multiple four story bank buildings where nearly everyone can get an easy loan at “only” 24% interest (the new maximum rate for banks).

I've just written a book on money matters for Christians in Cambodia. You can view the cover in the attachment below. The main part of the book consists of 25 chapters, each of which is a ready-made Bible study on money. Nearly all pastors in Cambodia are bi-vocational. Saturday arrives and they haven't had enough time to prepare the next day's sermon. Our plan is to give a free copy of this new resource to each of the 2500 or so pastors in Cambodia so they can teach the lessons to their congregations. By doing this we enlist them in the task of spreading God's financial principles to the people of Cambodia.

At the back of the book is an appendix of short articles on practical matters such as bribery, using banks, avoiding scams, and even a sample will and testament.

We will be launching this new book at our next Ratanakiri Pastors School block class in mid-April. We thought it wise to invite the pastors' wives to attend as well. It's hard to overemphasize the devastating effects that loans and improper money management have had on Christians in Cambodia. **Please pray that the Holy Spirit would work in the hearts of the 150 Christian leaders and wives who will attend the Pastors School in April—and in the hearts of Christians all over Cambodia—to ask God to be the Lord of their finances.**

If you want a PDF of the English version or want to know more about investing in the book giveaway to pastors, please email me at jamesdcrowley@gmail.com. Our mission's website for designated gifts is emuinternational.org/give/.

Thank you for being so invested in what God is doing in NE Cambodia. We depend on your prayers. Financial mismanagement, and the worry it brings, is a stronghold of Satan that needs to fall.

JD and Kim Crowley