

For young people – ages 13-17 years

Starter for 10

This activity starts by looking at examples of people making the most of the opportunities they get, from both the parable of the talents and MRDF's work in India. It then challenges young people to think about how they would get a return on £10 invested with them and explore the pros and cons of working in groups. You will need:

- a cut up copy of the parable of the talents – in pieces (see end)
- pen
- Bible.

Parable of the talents in pieces (10 mins)

(If the group has just heard the reading of this parable, as part of a service for example, you might want to skip this stage.)

Shuffle and hand out the cut up pieces of the parable of the talents to the group (see page 5).

Ask them to each read out the piece they hold, in turn, and see who can guess first what the story is.

As a group, re-assemble the story in the correct order and read it out in full.

Explore and explain the parable using the following points and questions:

- God gives us all 'talents' – the money represents things we are good at or enjoy, or things and opportunities we have.
- The parable teaches us to use the talents that God has given us and not waste them.
- If we use our talents wisely, we make God happy and help to make our world pleasing to him.
- What 'talents' has God given you? (Prompt for possessions, opportunities and things they can do well.)

Lakshmi's story – Enriching harvest, investing in the future (5 mins)

Introduce the young people to MRDF's work in India with Lakshmi's story (see page 4). If the young people in your group are confident readers they may like to read a paragraph each out loud.

Ask the group if they can see any themes that Lakshmi's story shares with the parable of the talents.

Answers might include:

- people who had little using a special opportunity well
- working hard and enjoying the benefits
- investing in a better future.

Your turn! (35mins)

Present the following challenge to the young people:

The challenge

Propose a plan to make the biggest profit you can from £10 in one month, within the following rules:

- you cannot add your own money or borrow materials/equipment
- you must do all the actual making or doing yourself
- you can use your skills, contacts and connections to help you
- at the end of the month you must repay your start-up loan.

How would you use the money?

What return do you think you would get?

(The rules create a level playing field and simulate the experience of communities that lack basic infrastructure.)

You might like to give the following example to help them get started:

Example: car wash

Buy a bucket, sponge, chamois leather and a bottle of car shampoo. Wash cars for your neighbours, members of the congregation etc.

Within the rules you couldn't have your friends or family help with the actual car washing and you couldn't borrow a bucket and sponge from the kitchen at home – that would be cheating. But you could ask your parents to advertise your service to their friends and have your Minister announce it at church.

If you washed six cars each weekend, at a charge of £3.50 per car, for four weekends you could expect to earn £84. Once you repaid your £10 start up loan you'd have a profit of £74.

Split the group into two and give the young people 15 minutes to formulate their business proposal that includes estimates of costs and profits and how they might build the business.

Ask half of the young people to work individually.

They shouldn't discuss ideas and they must be able to do all of the work for their plan themselves.

Ask half of the young people to work in small teams (3-5 people).

They should pool ideas and resources to be members of one co-operative business idea.

As they do this, go around making sure they are sticking to the brief.

Don't just talk about it – do it!

Perhaps you could undertake this challenge for real, and raise money for MRDF's work?

Check the young people's business plans first to be sure they are safe and legal.

Providing start-up loans requires some trust – but it can be very worthwhile.

We know this because it's one of the ways MRDF makes small miracles possible in the world's poorest communities.

Come back together as a group and invite the young people to briefly pitch their ideas to the group – and give the group a chance to ask questions and assess the business plans. Allow about 15 minutes for this.

Consider whether individual or group plans seemed to offer better returns. Look out for things like:

- range of ideas, talents and contacts available to each business
- sharing the work
- economies of scale
- ability to make a decision and act quickly
- how they will manage money, keep track of individual investment and share returns.

Draw the discussion of group versus individual work to a close by making the following points about MRDF's work in India:

Working as a group can mean you achieve far more – but only when the work is managed well. If it's not managed well it can be ineffective, lead to arguments and people can lose their investment. That's why the MRDF-supported training is so vital to these communities. It has enabled them to

- keep good records so they can manage the money properly – for people who have so little to start with it's especially important that their investment is safe
- decide how they should organise meetings and agree plans in a way that ensures decisions are made and everyone has the opportunity to be heard
- involve all members of the co-operative to maximise the opportunities, resources and knowledge available to their venture.

All this helps to ensure the enterprises are a success and the returns are reinvested wisely – so they not only enrich this year's harvest but their future as well.

Closing game – Squirmy wormy! (5 mins)

To end on a light note have a go at this game from the Fun for all ages section of the *Enriching Harvest* pack.

You will need:

- a bag of worm jelly sweets.

How to play

Have each player stand, or sit, with their head tipped back so that their forehead is flat.

Place a jelly worm sweet in the middle of their forehead.

On your 'Go' the players scrunch and squirm their face to try to get the worm into their mouth.

The winner is the first person to catch their worm.

What's it all about?

Turning kitchen scraps into compost by using worms is a fast, safe and cheap way to produce fertiliser using what would normally be wasted – so people who couldn't afford to grow food have enough to eat and some to sell.

Lakshmi's story – Enriching harvest; investing in the future

Lakshmi is a member of India's Dalit caste, the so-called untouchables – once regarded as fit for only the most demeaning and dirty work. Although the caste system was abolished sixty years ago, centuries of prejudice mean they still face discrimination.

The government distributed land to Dalits, in an attempt to help their communities. But, dry and choked with scrubby bush, the land needed so much investment to make it usable that few Dalits could afford to begin farming – not without help getting started.

MRDF has been supporting a grassroots organisation in this area for the last six years, providing that initial investment that lets people begin to work their way out of poverty. The project includes:

- helping people to form well-organised co-operatives
- training in low-cost agricultural techniques
- providing small loans to cover business start up costs.

Co-operatives have shared, cleared and irrigated tracts of land, and set up farms, using the seed capital from the MRDF-supported loans. They have also made best use of what they already have – using worms to turn kitchen scraps into compost and free, wild neem fruit to keep the bugs away instead of expensive insecticide.

Lakshmi is a member of a group of women who co-operatively farm several acres of shared land. To feed their families the women used to depend on moneylenders or labouring for landowners who exploited them. Not any more. Now they use, transport and sell their own produce. They have a better diet, a steady income and a reserve for the months when no crops are harvested. It's made them healthier – and it's made them confident.

Just growing food, let alone managing her own business affairs, was once a distant dream for Lakshmi; the harvest she's produced, with support from MRDF, is a small miracle she's determined to squeeze every last rupee from. 'No middle men,' Lakshmi insists. 'We sell our produce directly in the towns. We telephone marketing people in the cities and get a truck and contracts ourselves.' This means they get to keep more of their profits for their community.

Inspired by their achievements, and armed with new skills and awareness of their rights, Lakshmi's group has also successfully campaigned for a road to their village – which in turn has brought a bus service that benefits everyone.

With one foot on the ladder, these women have gone on to climb – lifting their families out of poverty and bringing benefits to the whole community. And many more MRDF-supported co-operatives like them have kept on climbing. They have taken that initial investment and with hard work and enterprise enriched their communities for the future.



Parable of the talents in pieces

Take a copy of this page and cut up the sections:



A man was going on a long trip. He needed his servants to take care of his business while he was away, so he called them to him.



To the first servant he gave five talents of money – worth many years' wages. The master knew his servant well and knew he was able to take care of that much of the business.



The master gave the second man two talents of money. He knew the man was capable of managing that amount of money.



The third man was not as capable as the other two, but the master knew what he was able to do – so gave him one talent with the expectation that he would manage it well.



After a long time the master returned from his travels. He was ready for a report from the servants and called them all to him again.



The man who had received five talents had gone to work at once investing the money and doubling it. The master was pleased, he said: 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many!'



The man that had been given two talents had also worked hard and doubled the master's money. The master was again pleased and said: 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many!'



But the man who had received one talent had not put it to work – he'd buried it! He brought that one talent back to his master saying that, as the master was a hard man to work for, he had been afraid. The master was angry and called the servant wicked and lazy.



The master took the one talent away from the lazy servant and gave it to the man who had ten talents, and the one talent man was punished because he had not properly used what he had been given.