



Role Model of the Christian Evangelical Church in Minahasa (Gmim) in Community Empowerment through Church-Owned Enterprise

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Abstract

This study aimed to identify the factors supporting the economic development of the people of the church and build a proper model of how the church can contribute more in order to develop the economy of the people of the church through the establishment of a business organization, a church-owned enterprises that can empower businesses owned by members of the church. The high economic growth achieved by the local government of North Sulawesi in 2013 that is equal to 7.45%, with a nominal value of Rp. 53.4 trillion should have been able to deliver community of North Sulawesi Economy leads to a better level. However, the opposite happened. The poverty rate in North Sulawesi rose up from the September 2012 stood at 7.64% or 177.54 thousand souls be in by 8.50% or 200.16 thousand at September 2013. On the other hand, can not be denied is still pretty much found the church's role in the economic life of the congregation was limited to rhetoric alone. Church stuck on the activities that are ceremonial so practical activities undertaken as a concrete manifestation in the middle of church members and the community as a form of church services still felt very minimal. Participation and involvement of the Church in building the economy and living standards towards developing a prosperous life still need to be improved in concrete actions in daily congregational life. For this reason it is necessary to build a new paradigm regarding the direction and purpose of the church ministry as an affirmation of the Three Church Task were Marturia (Fellowship), Koinonia (Testimony), and Diakonia (Service). With the paradigm of the reformative and transformative deacon then to enlarge the welfare of the Christian Evangelical Church in Minahasa (GMIM) development will be supported by economic development factors based church people, especially small businesses and medium enterprises (SMEs), among others: 1) GMIM's role; 2) the employer; 3) credit institutions; 4) SME entrepreneurs; 5) relevant agencies; and 6) Church-Owned Enterprises (BUMJ). From here can be produced Role models of the Christian Evangelical Church in Minahasa (GMIM) in Community Empowerment through Church-owned enterprises.

Keywords: Economic Empowerment; Role Evangelical Church in Minahasa (GMIM); Diakonia; Model Empowerment through the Church's role.

1. Introduction

According to the Central Bureau of Statistics (BPS) of North Sulawesi, in North Sulawesi in 2013 the economy grew by 7.45%, with a nominal value of Rp. 53.4 trillion. The entire sector, finance, business services, real estate, electricity, gas, water, trade, hotels and restaurants grew with varied magnitudes. Unfortunately this is less impact on poverty rates experienced a rising trend. Poverty level of September 2013 stood at 8.50% or 200.16 thousand inhabitants. From September 2012 which stood at 7.64% or 177.54 thousand inhabitants, while the data in March 2013 showed the poverty rate of 7.88% or 184.40 thousand inhabitants. In other words, when compared with March 2013 the percentage of poor people increased by 0.6% or in absolute terms there has been an increase in the number of poor people around 15.8 thousand inhabitants.

On the other hand, can not be denied is still pretty much found the church's role in the economic life of the congregation was limited to rhetoric alone. Church stuck on the activities that are ceremonial so practical activities undertaken as a concrete manifestation in the middle of church members and the community as a form of church services still felt very minimal. Participation and involvement of the Church in building the economy and living standards towards developing a prosperous life still need to be improved in concrete actions in daily congregational life. The Church must perform the function of empowerment. Banawiratma (2006) saw that the church should impose that choice on a transformative empowerment of people in order to humanize humans as an independent subject in the fight for a more humane life together. Church intervention in the field of socio-economics should be seen as a call, because in economic thought, must develop an attitude in favor of the poor, marginalized and oppressed. And instead in theology of economics favor to the poor, the weak and the oppressed must be a call, a must and will of God. Economic values are developed based on ethical values and moral spiritual Divine, which has expressed his partiality to the poor. The reality of the family in the church, showing the existence of a form of high dependence against an empowerment efforts in this regard are the church. Their belief that Church is an institution in both the financial care and to provide good service adds dependency behavior. The Church must think of ways to empower families with a better way to avoid dependence on venture capital. This means that the church must have a way of empowerment and more transformative. Thus the qualitative diaconal ministry of the church in the form of providing assistance in the form of money must be transformed to the deacon ministry is transformative. In this case give and help people so that people can change themselves. Therefore, it can reduce the dependency on church.

Empowerment is essentially an effort to make the atmosphere of a just and civilized humanity become structurally more effective, both in family life, community, state, regional, international, and in politics, economics and others. Empowering people, according to Kartasmita (1996) is attempt to increase the dignity of the society in the present conditions are not able to escape from the trap of poverty and underdevelopment. Community empowerment is a concept that summarizes the economic development of social values. This concept reflects the new paradigm of development, ie, that are "people-centered, participatory, empowering, and sustainable.

The idea of development promotes community development need to be understood as a process of transformation in social relations, economics, culture, politics and society. Expected changes in the very structure is a process which takes place naturally, namely that produce and should be enjoyed together and vice versa, which should enjoy the produce. This process is directed to any community empowerment can increase the capacity of the community (capacity building) through the creation of capital accumulation that comes from earned surplus, which in turn could create income eventually be enjoyed by all the people and process of this transformation must be driven alone by the public.

Empowerment is an effort that must be followed while strengthening the potential or power possessed by each community. It is also necessary in order measures other than create a more positive climate and atmosphere. Retrofitting includes concrete steps and involves the provision of various inputs (input) as well as open access to a wide range of opportunities that will be able to make people become more empowered. The aim is the improvement of economic empowerment, especially food sufficiency; Improvement of social welfare (education and health); Independence from all forms of oppression and colonization; Guaranteeing security; Ensuring human rights-free from the fear and anxiety (Luke 4: 18-19). It intending implies that empowerment is not only economic but also social empowerment, political, security, and human rights. Furthermore, independence or empowerment aims to help others to be able to help himself, according to the gifts (Romans, 12: 6-8) and by means of its resources (Luke 5: 5-6) and or that can exploitation (John 3: 3-10). The paradigm of the role of the church in Indonesia still needs reinforcement, because it is still perceived by a single truth, but we live in a plurality in Indonesia. In general GMIM still stop at justification or stop on a rigid hermenetika that different faith dealing with matters of social concern and economic sustainability. For this reason it is necessary to build a new paradigm regarding the direction and purpose of the church ministry as an affirmation of the Church Three Task.

This study aims to identify the general factors supporting the economic development of the people of the church and build a proper model of how the church can contribute more in order to develop the economy of the people of the church through the establishment of a business organization, church-owned enterprises that can empower businesses owned by church communicants.

2. Methodology

2.1. Research Design

This study is a descriptive study and field survey methods literature.

2.2. Data Sources and Methods of Data Collection

The information on this research using primary and secondary data, among other things: 1) the data from the Christian Evangelical Church in Minahasa (GMIM) and community leaders and pastors in the form of the potential of existing resources, economic forms of society, leading commodities and support, people's habits in trying , business

diversification, and ownership of factors of production by society; 2) Data from the congregation in the form of business activity, business patterns and the use of factors of production, production, and sale price, marketing.

Data collection method is done by the method of Rapid Rural Appraisal (RRA), which is a participatory approach to get the data / information and assessment is generally in the field in a relatively short time. The advantages of this approach are the study could cover a wider area in a relatively short time to get extensive information in general. In this RRA method is limited to information that is collected and the information required in accordance with the purpose of research, but done with more depth by tracing resources to obtain complete information about something.

2.3. Data Analysis Methods

The analytical method used is descriptive analysis, the data and information were analyzed descriptively, especially the qualitative data. The results of the qualitative analysis will find the shape-based model of economic empowerment of rural agribusiness. This model will be tested in the form of field practice.

3. RESULTS AND DISCUSSION

3.1. The Christian Evangelical Church in Minahasa (GMIM)

The Christian Evangelical Church in Minahasa (abbreviated GMIM) is one of the Calvinism protestant church groups in Indonesia. GMIM established in soil Minahasa, North Sulawesi in 1034 after being separated from its mother church, the Indische Kerk (which is now a church Protentan in Indonesia / GPI) and on 30 September 1934 GMIM declared as an independent church. Until now this date is celebrated as the anniversary of GMIM.

GMIM is part of the Indonesia Protestant Church (abbreviated GPI) and was proclaimed as an independent church on 30 September 1934, and during the first eight years led by Dutch priests, such as: Pst. Dr. E. A. A. de Vreede. Then, since 1945 the leadership assumed by native pastors with the election of Pst. AZR Wenas as church leaders.

GMIM leadership ran by the Working Committee of the Synode, led by a chairman. GMIM since the founding chairman of the Synode: 1) Pst. Dr. E.A.A. de Vreede (1934–1935); 2) Pst. C.D. Buenk (1935–1937); 3) Pst. H.H. Van Herwerden (1937–1941); 4) Pst. J.P. Locher (1941–1942); 5) Pst. A.Z.R. Wenas (1942–1952); 6) Pst. M. Sondakh (1951–1954); 7) Pst. A.Z.R. Wenas (1955–1968); 8) Pst. R.M. Luntungan (1968–1979); 9) Pst. Dr. W.A. Roeroe (1979–1990); 10) Pst. K.H. Rondo, MTh (1990–1995); 11) Pst. Dr. W.A. Roeroe (1995–2000); 12) Pst. Dr. A.F. Parengkuan (2000 – 2004); 13) Pst. Dr. A.O. Supit, (2005–2009); 14) Pst. P. M. Tampi, STh, MSi (2010–2014); 15) Pst. Dr. Henny W. B. Sumakul, M.Th (2014 - now).

Generally, performance in economy empowerment is not maximized because of the opportunities have not have not been used optimally. The amount of assets such as land and buildings that could otherwise be empowered or used to be a source of income for the church, but have not managed entirely for various reasons, such as the issue of the legality of the land. However during the period 2010 - 2014, there are some assets that could have empowered such as: palm plantations in GMIM Sion Rumbia who managed to bring in revenue sharing system Rp.30 million per month for the treasury of the Church; Plantation land in Poigar which contains oil, but also has built mill paddy and rice and corn yield Rp. 65 million / month; Land and buildings in Temboan Rurukan which is managed by a group of Youth Agape GMIM Rurukan Mount Zion; Land in Wasian Kakas which has been used as a horticultural plantings and the economic empowerment training church called "Expo GMIM Diamonds"; Technical Education Training Center (BLPT) in Kaaten; Land and buildings Inspiration Hill Auditorium, has been managed by Insvestor by contracting the building for 15 years, generating Rp. 60 million / year.

Empowerment of these assets have been given to the contribution of service GMIM by depositing cash into GMIM Synode, although it was soon discovered that not all assets are empowered has given good results is because management is not professional and not-for-profit, such as: office complex in the Matahari Manado, (need to retrofit buildings and require substantial funds); Central complex Tomohon that until now there has been no agreement with the government on its designation Tomohon or related to city planning.

On the 75th anniversary, GMIM has conducted programs related to economic improvement of citizens as was done in the land of the estate has been built Wasian Kakas Expo Diamond GMIM with horticultural plantings to become a pilot but also the agricultural training. It is still common attention is that quite a lot of estate lands of citizens who have become unused land. This is largely attributable due to the work ethic of lay therein young children who work the farmers are gone, plus the mastery and application of agricultural technology is still weak. GMIM give serious attention on this by coaching and training to generate work ethic and improve human resource management in the field of agricultural technology but also in the field of trade in agricultural products of the citizens.

3.2. The Factors of Residents Church Economic Development

From the above, then the church needs to increase its role in economic empowerment of citizens to remember their work during the church is still limited to ceremonial activities and celebrities only. Though the church need to be able to carry

out what is called a three-task of the church, where one of them is the task of Diaconal, the task for the economic empowerment of the people of the church. To be able to implement it would require an operational concept by taking into account the factors supporting based on the conditions and circumstances that exist at the Evangelical Church in Minahasa (GMIM), among others:

a. Role of the Church in the Church's Economic Empowerment

One of the three tasks of the Church that is then directly related to community empowerment is diaconal. Diaconal is liberating people from various deterioration and backwardness, as fully demonstrated by Jesus Christ himself. Therefore the Church must be able to perform tasks diakonianya well as church without diakonia not deserve to be called the Church. In fact, the Church is diakonia (Noordegraaf, 2004). Diaconal goal is to realize the sharing and loving community, not to create a relationship between the giver and receiver. Diaconal must be run in order *Missio Dei*, the presence of the kingdom of God in the world. The area where the church functioning is diaconal function is a world full of contradictions and complex. Diaconal task itself is considered a responsibility of the whole church, not the task entrusted exclusively to the members of a particular congregation (Widyatmaja, 2009).

Charity Diaconal, Charitable services which has incidental been implemented by all the churches in the form of assistance to the sick, the bereaved, orphans and poor people in the church and victims of natural disasters. Giving diaconal assistance specifically to poor people generally held regularly twice a year, namely during the Christmas and Easter. There needs to be an effort to provide a more biblical foundation to perform as a diaconal ministry of loving service.

Reformative Diaconal, in the form of Resource Development, among others, human Resources. The presence of a lot of human resources, in fact the productivity not reliable (not according to the quantity). This is caused partly by the low work ethic, mastery of skills are limited and fighting spirit (fighting spirit) are lacking. This condition is more or less influenced by the culture of "careless", picky work, church involvement is needed is a more intensive and implementable in improving the quality of human resources that can boost the level of productivity and produce high competitiveness. Not maximal performance GMIM workers has resulted in not being answered all of the challenge, the service and the needs of the congregation were so dynamic. This is seen in the provision of services that are still monotonous and routine-oriented service, so rare creations in order to meet the challenges and needs in question, because it is necessary to strengthen the capacity (capacity building) for workers GMIM, including the level of service at all. Unclear wage system, cadre and hierarchy career services for workers GMIM (Pastor, Teacher of Religion and other permanent workers) has not maximal impact on worker productivity. Because it required the application of human resource management system based on performance / work performance.

Transformative Diaconal, among others, rural banks (BPR) GMIM. Delays during the process of establishment GMIM BPR has become a common struggle for people who already berkerinduan GMIM to soon have a bank. This has lead to a lost opportunity (lost opportunity) as indicated by the emergence of other banks that manage the funds of citizens as a large market share. This needs to immediately receive special handling for the application of other models as working capital financing for RB GMIM intended; among others, use of non-cash financial resources synod (TM membership, KUD Inspiration, and the congregation); Church-owned enterprises (BUMJ). Encourage, facilitate and assist the efforts - citizen economic empowerment in order to improve the welfare of the church. Because it is necessary to study for the planning, organizing efforts intended.

b. Institutional Empowerment

The notion of institutional, conceptually distinguishable in the narrow sense (group, organization) and a broad sense, including the values and culture of organizational behavior. Associated with institutional empowerment in the narrow sense, Jesus in His work has done the following things: 1) Recruitment of His disciples as God's fellow workers. "And when it was day, He called unto Him His disciples: and of them He chose twelve, whom also He named apostles" (Luke, 6:13); 2). The formation of small teams to carry out his duties "After these things the Lord appointed other seventy also, and sent them two and two before his face into every city and place, whither he himself would come" (Luke, 10: 1)

Institutional empowerment in a broad sense, look at the teachings of love, religious life, and the congregational life, "Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thymind. This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbour as thyself" (Matthew, 22: 37-39); "For I say unto you, that except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the kingdom of heaven" (Matthew, 5:20); "And they continued stedfastly in the apostles' doctrine and fellowship, and in breaking of bread, and in prayers" (Acts, 2:42).

Thus, the resources contained in the asset should be capitalized first to be transformed into a form of activity or intervention necessary. That capitalizes on the resources that are in the community. Natural resources are capitalized into physical capital. Human resources into human capital capitalized. And social resources are capitalized into social capital. While financial resources are just tools (trust) to be (not should) acquire physical capital and human capital. So also with physical capital, human capital and social capital to be a part in the process of improving the well-being, the four internal assets can be affected. In addition, the processing resource to improve the well-being certainly requires technology. Capital and investment are two things that can not be separated. Technology here has been given for a production process. In the theory of social capital, particularly technology included in physical capital and in some sense included in social capital.

c. Church-Owned Enterprises (BUMJ)

Ministry of Cooperatives and SMEs (2006) informs that, of the approximately 42,000 business units in Indonesia, more than 99% consists of business units that are categorized as: micro, small, and medium enterprises engaged in the agribusiness sector, trade (informal sector), small industries and household industries, absorbing over 95% of the workforce, as well as contributing to GDP is more than 55%. In addition, SMEs are the People's Economic activities proved resilient shock facing multi-dimensional crisis that hit Indonesia since early 1998 ago. However, judging from the development, the existence of MSME has not shown significant improvement. It can be seen at: the SMEs are still not independent enough because they still expect help and support a variety of government, especially regarding financing, technical guidance production, promotion and marketing of products. Similarly SME Empowerment by the parties (government, universities, NGOs, etc.) often do not educate, not able to improve the independence of SMEs, and even creating dependency on outside assistance.

Observing these conditions and based on the above analysis, it is necessary to perform GMIM empowerment through the formation of Church-Owned Enterprises (abbreviated BUMJ) are expected to be able to move the business activities of cooperatives and SMEs in scope GMIM, be structured institutions and legal entities, which is managed professionally, and perform human resource development in order to improve the welfare of people in the church and society in general. In this sense, BUMJ is a legal entity that is a hybrid between the Institute for Business and the Church, in this case GMIM the business institutions that not only pursue profits, but was more concerned with community development activities, the main actors / managers of small businesses and medium-need-owned or belonging to the congregation and the church. BUMJ principal task is to conduct activities that are able to move the business activities of Cooperatives and SMEs to be managed professionally and independently.

Empower means to increase the capacity, both humancapacity, business capacity, environmental capacity, and institutional capacity. Capacity building also on the capacity of the individual dimensions, capacities entities, and networking capacity of the system. Therefore, the capacity of the individual is meaningless if it is not accompanied by the development of the capacity of the entity, and all of which also becomes meaningless if not accompanied by capacity building networking system.

Human capacity development, an attempt is first and foremost to be considered in any effort to empower the community. This based on the understanding that the purpose of development is to improve the quality of life or well-being. In addition, in management science, most human beings occupy a unique element, therefore, in addition to being one of the resource as well as well as perpetrators or manager of management itself.

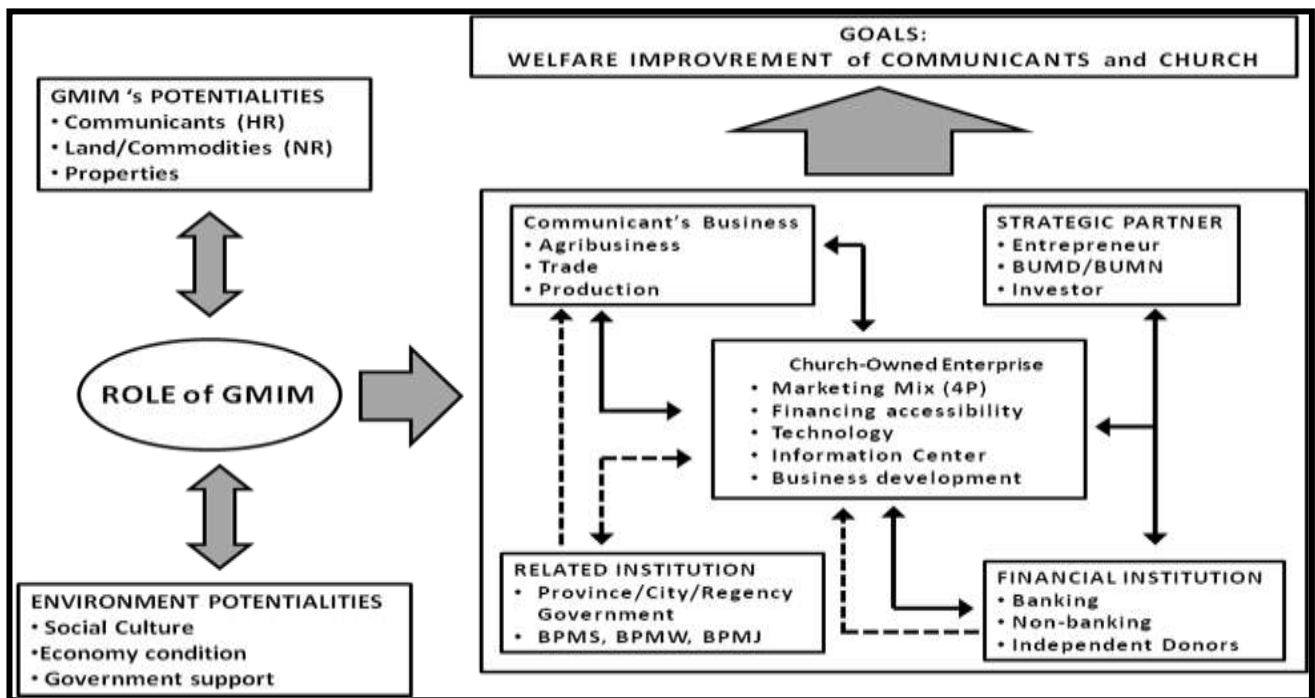
Capacity development efforts become an important effort in each of empowerment, because, human capacity development that does not impact on the improvement of business and revenue, will lead to frustration, which in turn will foster fatalism and no longer trust the empowerment efforts are (will be) done. Instead, only the development of human capacity that is able (in the near future / fast) impact or benefit to the improvement of well-being (economic and or economic) that will be sold or received support in the form of public participation. This includes: Selection of commodities and types of businesses; Feasibility Study and Business Planning; Investment Planning Business entity formation and determination of the sources of financing; HR management and career development; Production and Operations Management; Logistics and Financial Management; Research and development; Development and management of Business Information Systems; Networking and partnership development; Supporting Facilities and Infrastructure Development.

As a business entity that is a hybrid of business organizations and community development agencies. We are thrown has a philosophy to assist / facilitate the MSME units owned by the church to be more able to help / develop themselves (professional and independent). This means that, within the framework of the development BUMJ not create dependency, but gradually, the existence of these business units become more professional and independent as a formidable business entity and have a strong bargaining position in developing the business and its business partnerships.

3.3. The Model Designed

Based on explanations above, the model can be constructed and proposed as a form or a form of society through the economic empowerment and the role of mediation is the Church, as shown by figure 1 below:

Figure 1. Model of Community Empowerment Based on Church Role



Relationship between BUMJ with Church Citizens-owned Business Units

Associated with BUMJ as a business entity with the form of the Company, which is a hybrid between business agencies and community development organizations, the existence of Church Citizens-owned Business Units not as competitors, but as the party that will be protected and empowered, which offers each individual (SMEs) and groups (cooperations, or associations) to act as: 1) Founder BUMJ (majority shareholder), with all its rights and obligations under the act. 2) The buyer / owner BUMJ shares, which will earn dividends in each fiscal year closing. 3) business partners BUMJ equivalent, in terms of obtaining financing, inputs and equipment, assistance (technical and or managerial), marketing collateral, business information, etc.. 3) The beneficiaries of the activities developed by BUMJ, as customers, buyers, suppliers, and beneficiaries of social responsibility activities (social responsibility) developed by BUMJ. 4) Representing the Commissioner of Cooperatives and SMEs as an Independent, to guard / escort business practices conducted by BUMJ.

BUMJ partners are all stakeholders (stakeholders) Business and Community Development, which consists of Bureaucracy, Academics, Business Performer others, Community Groups (Group Profession, Association, and NGOs) and the media. On this, the role of each is as follows: 1) Bureaucracy, acts as regulator, facilitator and supervisor. Not less important is the coordinator of activities on education and other stakeholders to synergize the activities related to the development of cooperatives and SMEs. 2) Financing Institutions (banks and non-banks), play a role in supporting the financing required by the Cooperative and SMEs with the principle of easy, fast, cheap, and safe. 3) Manufacturers and suppliers, acting as a provider of raw materials, production facilities, machinery and equipment, which meets the 5 right criterias, namely the right type / brand (specification), the exact size / weights, right time, right quantity and right price / payment system. 4) Institute of the off-taker product, which acts as the purchaser while empowering Cooperatives and SMEs, to do with the requirements / specifications of the product to be purchased / sold. 5) Community Development Agency, whose role is to do the testing, training, mentoring, and policy advocacy. 6) Other stakeholders, which will contribute to supporting the development of business unit members of the church in accordance with the field / type of business activity.

Role of the Church

GMIM through Empowerment Resources Department (PSD) plays an important role in the economic empowerment of the congregation. This role has three functions, namely to explore the potential area of human resources (HR), natural resources (NR) including land suitability, availability of land and commodity areas. The second function of knowing the potential of rural communities and business opportunities that fit with the social culture, including the availability of

infrastructure and facilities. The third function is the formulation of a recommendation from a blend of first and second dimension to the group of business partners belonging to the congregation.

In the group of partner business units involved five groups of businesses, namely; BUMJ, farmer entrepreneurs (farmers), credit institutions, businesses, and government agencies. The fifth group is the business partner must be an integral and interrelated in agribusiness activities.

Employers

Entrepreneur is meant here is the entrepreneur as the owner of capital and as traders (middlemen, distributors, retailers). As the owners of capital to establish cooperation with cooperatives in the provision of production facilities, tools/agricultural machinery and including technology providers support business activities. Its function as a trader is a supplier of products that have been through the treatment process by BUMJ according to standards set by the merchant. The target market criteria adapted to existing products, may export, supermarket, restaurant, hotel, or traditional markets. From the other side of the employers also provide information through the co-operative market, whether related to the purchasing power of the market, market opportunities, and so forth. Including the provision of experts stationed in BUMJ. Expertise is tailored to the needs on the ground, whether experts in production, marketing, or quality control.

Credit Institutions

Credit institutions on business activities quite grasp the role. This institution as a provider of loans to cooperatives and entrepreneurs. In this model of economic empowerment, lending institutions only deal directly with BUMJ and entrepreneurs. Credit channeled through BUMJ that already have formal business entity forms. BUMJ applying for a loan for working capital for the members (SMEs GMIM) and working capital for BUMJ itself (as a principal agro-industry). While credit to employers could be in the form of business development (supermarkets, stores, exports, provision of technology, and so forth).

Relevant Agencies

Government involvement in rural economic empowerment models are expected only limited to policy makers and development. Policy rules and regulations were concerning the mutual agribusiness, while coaching is given to BUMJ and the SMEs. Relevant agencies can be guidance to both groups using professional staff from outside, either from universities and other professional institutions.

4. Conclusions

SME development is well-planned and related to the development of other economic sectors is a strategic policy to increase or accelerate the growth of the business sector, in particular the increase in income and welfare of the congregation Evangelical Church in Minahasa (GMIM). It required a supporting factor of economic development, especially church-based community efforts of small and medium enterprises (SMEs), among others: 1) the role of GMIM; 2) the employer; 3) credit institutions; 4) SME entrepreneurs; 5) relevant agencies; and 6) Church-Owned Enterprises (BUMJ).

Church-owned enterprises (BUMJ) is an institution binis as a driving force in the economic empowerment program of the congregation (church members), especially GMIM and should be positioned as the parent company of the efforts of members of the church were incorporated in it by acting as corporate adviser and executive function usiness management-function that can not be run by entrepreneurs of SMEs, such as business development, segmentation, positioning and Targeting, network development and marketing, etc.

In order for all subsystems that business can be run in accordance with the demands of the market, it is necessary to design a model citizen economic empowerment through increased real role of the church Evangelical Church in Minahasa (GMIM) based on one of the tri task of the church, the deacons transformative involving several institutions in the form of support groups business partners, such as: establish church-owned Enterprises (BUMJ), SME entrepreneurs church people, lending institutions, employers, and government agencies.

Investments made by BUMJ the proposed model should be a capital investment on behalf of members. Therefore, each member should have a share of this business entity asset ownership.

GLOSSARY :

GMIM : Gereja Masehi Injili di Minahasa (The Christian Evangelical Chruch in Minahasa)

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