

Bishop John Yambasu of Sierra Leone leads worship.

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- Host a CCPI reception for friends or church members.
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- Encourage interested individuals to support the campaign.
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## Sierra Leone Pension Plan Begins

In April 2011, the Sierra Leone Annual Conference adopted its new pension plan. The pension plan is designed to be funded by the conference, and provide support to full-time clergy, surviving spouses and full-time lay employees in the conference office. The plan currently provides pension support to 21 retired pastors and conference lay workers, and three surviving spouses.

A pension plan existed in Sierra Leone until war and an unstable economy made the plan unsustainable. Plan assets were exhausted long ago, leaving clergy who had contributed with nothing in retirement. In recent years, clergy in Sierra Leone received some support from the California-Pacific Annual Conference, the United Methodist Publishing House and the General Board of Pension and Health Benefits.

The new pension plan is supported by the Central Conference Pension Initiative (CCPI). CCPI holds donated funds in an endowment to ensure that the pension plan is not affected by the local economy or instability in the region. Under the new plan, the Sierra Leone conference office eventually intends to distribute pension benefits directly to individual bank accounts. Since account information is not yet available for many retirees and surviving spouses, conference office leadership has decided to distribute pension payments through a "paymaster"—an individual who currently distributes salaries for active clergy in the conference —until account information has been gathered for all of the pensioners.

## Necessary Criteria for Establishing CCPI Pension Initiative Pilot Projects

- 1. Elect and train directors for a conference board of pensions.
- 2. Select and train a conference pension administrator and orient the assigned bishop(s).
- 3. Establish a separate bank account for pension monies.
- 4. Provide necessary conference legal documents.
- 5. Prepare and adopt a conference pension plan description.
- 6. Provide and maintain accurate clergy records.



## Liberia Celebrates Four Years of Pension Contributions, Makes Pension Education a Priority

In March 2011, CCPI staff conducted the annual review of the Liberia Annual Conference (LAC) pension pilot project. During the visit, financial records were examined, retirees and surviving spouses who are receiving benefits were interviewed, meetings were held with the Board of Pensions to further best practices development, and plans for pension education were discussed with Bishop John Innis.

The S. Edward Peel Pension Plan was implemented in January 2007; it was the first central conference pension pilot project. The plan was subsequently revised, and the revised plan was adopted on February 11, 2011, during Liberia's annual conference session. Thanks to the annual conference's continuing efforts, the conference is nearing compliance with the necessary criteria (at left), which were developed after the Liberia pilot began.



#### **Educational Efforts**

It can be challenging to collect contributions from active pastors, due to very low clergy compensation. Liberia's bishop, John Innis, has invited CCPI staff to conduct educational sessions during the 2012 annual conference to explain the importance of personal contributions to the sustainability of the Liberia pension program. The training sessions were initially developed for the pensioners in Mozambique and delivered during the 2010 Mozambique Annual Conference.

#### Pension Payment Procedures

Today, 595 individuals (245 retired clergy and 350 surviving spouses) receive CCPI-supported pension payments. At the program's inception, all pension payments were made in cash to recipients. The Liberia board of pensions is encouraging a transition to check payments. While some payments are now made by check, many pensioners do not have bank accounts, which has hindered efforts to issue check payments. However, the Liberia Bank for Development and Investment (LBDI) has agreed to cash checks for United Methodist pensioners—even those who are not account holders.

### Liberian Pensioners Filled With Hope and Gratitude

CCPI staff interviewed 14 pensioners in Monrovia, Liberia and 16 in Greenville, Liberia, and these pensioners unanimously attested that they received every quarterly payment in full. (In the last quarter of 2010, 97% of all pensioners in the annual conference acknowledged the receipt of pension payments by signature validation.)



# Rev. James Kambor During his career in ministry, The Reverend James Kambor served

Reverend James Kambor served five churches in Monrovia. He holds degrees from the College of West Africa, Lady Fatima College and George Peabody College for Teachers in the United States. He also earned

an advanced degree from Wesley Theological Seminary in Washington, D.C. He is enjoying his retirement and continues to serve as the vice president of the African Methodist Episcopal Church Zion University in Monrovia.

Rev. Kambor, who has been retired for three years, cannot find the words to express how grateful clergy in the annual conference are to CCPI. He says, "CCPI needs to understand that their pension is a life-saver in all the rural areas outside of Monrovia. Our gratitude is sincere—it is on behalf of our colleagues with whom we have served our whole lives in the countryside where survival is very difficult."

"Praise God for all of you because you don't know us, but you see us."

 Beatrice Kaykay, surviving spouse, pension recipient

#### Rebecca Russ

Rebecca Russ is no stranger to struggle. Before she lost her husband, a former district superintendent, he suffered a stroke that left him severely disabled. When he died, she moved her family back to her home village.

Rebecca uses a portion of her pension payments to provide transportation for her children to travel to school. "There are eight of us in my household," she says. "Three of my own children are in college. They study accounting, management and public administration."



#### Victoria Kpaan

Victoria Kpaan lost her husband shortly after he received his first pastoral appointment. He had only served two years when he had a stroke. He lived for five years as an invalid before he passed.

Victoria now raises their two daughters alone and continues to serve her

husband's former church as a choir director. She also works as a guidance counselor at a local college. A staunch supporter of education, she is "very proud of all that our country is doing to advance higher education for our people."



#### Beatrice Kaykay

Beatrice Kaykay lost her husband, a district superintendent, in 1993. Before his death, she often served in a supporting role to her husband's ministry as a choir director. She continues to fill that role in his absence.

Beatrice uses her pension to help her

six children complete their educations. She is grateful to CCPI for the support, saying "Praise God for all of you because you don't know us, but you see us."

Interviews with pensioners also were conducted in Greenville, Liberia in a group setting. The meeting was held in the Kru language and translated by the district superintendent, The Reverend Morrison Wleh. The following are comments from those who attended the meeting.

"My pension is why I can stand here today. If it were not for the small pension, I would have died long ago."

"I hire people to tend my garden. It allows me to eat, but I am no longer able to tend it myself. My husband died as an active pastor in 1992. I am slowly accumulating enough building materials to repair my house. One bag of cement costs \$21 USD."

"My six-room house burned. I have rebuilt four rooms using my pension."

"I used to have to share my mother's small house, but now I can afford to build one of my own near her."

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Challenge goal: \$25 million
Raised to date: \$22 million
Percentage of challenge goal
raised: 88.0%
Active programs: 6
(Liberia, Mozambique, Angola,
Cote d'Ivoire, Zimbabwe, Sierra Leone)
Programs in development: 7

## What are the United Methodist central conferences?

- The central conferences are those in countries outside the United States.
- There are currently seven central conferences in three regions (Asia, Africa and Europe). They are composed of 72 annual and provisional conferences in 44 countries.
- The central conferences include more than 6,900 organized churches with more than 4.4 million lay members.
- More than 9,300 active clergy members minister to this rapidly increasing population in our Church.



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#### Liberian Pensioners... (continued)

"After my husband died, my house had a fire. My children added their own funds to my pension funds and together they found a new dwelling for me."

"Last year my pension helped me replace my Liberia-style stick house. I also need medicine which my pension helps me buy."

"My pension is why I can stand here today. If it were not for the small pension, I would have died long ago."

-Pension Recipient

"I retired last year. I thank God...for you people. I was able to buy new zinc sheets for my roof in the same year that I retired."

"In the past we got nothing in retirement. Now I can send my grandchildren to school. Our house almost collapsed during the war when we could not keep it maintained. Now, I am slowly making repairs."

"I put my grandchildren in school—I have eight of them—and I could not do so before the pension payments began."

"I am overwhelmed with joy at your visit. You are the first one to come from the outside to see us. We are the retired pastors and widows in this far-away district. The pension reaches us every time, and we thank God for it."

To read these and other stories on the CCPI website, visit www.ccpi-umc.org.



#### Questions? Interested in Helping?

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