

Analysis Of The Investment Development Of Diakonia Funds In Gereja Masehi Injili in Timor

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Abstract: This research aims to know the efforts of the development of funds through a typical way of investing to tackle the various needs of long-term GMIT Diakonia funds. The research methods used are qualitative with data collection techniques through documentation studies, regulations, activity and financial reports, policies and interviews. The data analysis technique used is a SWOT analysis. The results showed that GMIT's Diakonia's revenue for the last five years increased an average of 11.32% a year. From the rise also known that the results of the development of funds through the rolling Diakonia fund assistance contributed 42.41%, which means that the rolling Diakonia fund assistance is a reliable investment model by GMIT's Diakonia bodies to meet the needs of continuous and long-term Diakonia.

Index Terms: Fund Development, Investment, Diakonia, GMIT, SWOT analysis

1. INTRODUCTION

Gereja Masehi Injili in Timor (GMIT) is one of the Christian religious organizations. The territory of its services includes East Nusa Tenggara province (except Sumba), West Nusa Tenggara Province and Batam (Riau province). Members of the congregation amounted to 1,000,050 inhabitants. In the implementation of service until 31 December 2015, GMIT employs 1,132 employees consisting of 1,080 pastors and 52 non-pastors. These employees are appointed, commissioned and terminated with the Synod assembly decree. As an employee of the church organization, employees are entitled to several guarantees in the form of monthly income/wages, allowances and other services both during active duty and retirement/emeritus. Moral and material obligations for the wage of GMIT employees are based on several biblical verses, among others: "A worker deserves his wages (mat. 10:10);" "If any man works, his wages are not counted as a gift but as a right (Romans 4:4); or "... Planting and watering the same; Each will receive his reward according to his works "(I Corinthians 3:8), and many more biblical verses that can be referenced on this matter.

Normatively-Theological, GMIT's operational funds include for employee wages, sourced from church offerings, managed through the church's income and expenditure budget (APBJ). From the income of the congregation, so far each month paid 10% to the Synod assembly. Furthermore, the Synod Assembly manages the APBJ according to service needs. One of the significant problems for GMIT until the early 2000-an is the wages of employees' services during active and after the service/emeritus. Pastors who served in a congregation, their income was paid through a church treasury with the amount based on the decision letter of Synod assembly; While the magnitude of their offerings determines the financial ability of congregation. On the other, employee (Pastor and non-Pastor) who served in the synod office, income is paid through APB of Synod assembly, which is also sourced from Church treasury (APBJ).

This carries its problem for the rural congregation (often also called the tear Church). The amount of its offerings is under the average number of Pastor wages established by the Assembly of the Synod; Not including the need to finance various congregational programs. As a result, the Pastor's wages are usually paid gradually, once a few months, along with the aid of food ingredients. While the Pastor in urban areas (often called the Church of the springs) obtained relatively better service. Hope for the retired clergyman emerged when in 1994, PGI established the Pension Fund (DP). GMIT's synod captures this opportunity and then takes a step into one of PGI DP members since 1995 with a decision, among others: 1). The APB MS GMIT financed GMIT employees emeritus before the year 1995; 2). The new employee will be emeritus since 1995 onwards, will be joining PGI DP program with the obligation, among others, pay regular dues each month. According to the Bible, the Diakonia activity was initially carried out through a straightforward manner and process. Collection – Division/distribution – Utilization [1]. Diakonia when it emphasizes more compassion. The officers of the temple of God became the dominant subject in the giving and distributing of help. Kata *διακονία* can be translated as a ministry or as an authorised task. Such a task can have several realistic targets -- the well-being of the community, but also liturgical functions [2]. Since the World Council of Churches (WCC) was established in 1948, the Diakonia has been the agenda of the organization, and the Diakonia is considered as inter-church aid in contexts of human need [3], and the Diakonia was also the essence of the Pedagogy of Shalom [4]. Along with the development of the life of the church/citizens of today, the model of incidental money donation on certain momentum, often less satisfactory. Some practical operational constraints are often encountered in GMIT's environment: 1). The economic capacity of most members of the congregation is less supportive when compared to the cost of living; 2). Frequent requests for donations by various parties, resulting in saturation and lack of receiving church members; 3). The emergence of apathy of certain groups that tend to be more busy with their activities. (Interview results with some Reverend/Pastor). The conception and development efforts of GMIT's Diakonia fund until the age of 10 years was also confronted with the challenge. At the time of research, researchers found the little reaction that was not in line with the conception of Diakonia fund development. This small group says (to argue) – The Diakonia is service and sacrifice; Not expecting compensation

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or return; be given, assisted and completed. While investment is a business, profit; cannot be aligned or implemented jointly by the body of the Diakonia of GMIT (BD GMIT). The New Testament Bible indicates the need and importance of investment/development for one is a better life in the future. The entrance of the Kingdom of Heaven is comparable to that of a nobleman who will go away; He distributed his money to his servants to be developed (Matthew 25:14 – 30). The servant who developed his money was given greater trust; The servant who buried his money, from his hand was retaken, so it was cast to the darkest place; There are a grieves and a gnashing tooth (Matthew 25:29 – 30). This Minimal parable appreciates the activity of investing good in the present, for future happiness, or in psychology is called satisfaction to feelings of happiness [5]. In the association and daily Economic activities, investments are understood as a capital investment [6]. Researchers see several factors that are essential considerations in investment plans and decisions [7]; [8]; [9], among others: 1). Needs and objectives of investment; Capital or assets are not immediately spent on the fulfilment of the needs now, but must be implanted and developed for the benefit of the future; 2). Hope will gain more profit or value later, meaning the value of the current asset will increase or higher in the future, to be able to finance the increasing needs, so useful and very beneficial to cope with stress [10]. The purpose of this research is to know the efforts of development of Diakonia fund through various types of investments by GMIT Diakonia Agency; Also, how management pattern for investment and utilization from the perspective of Diakonia.

2. RESEARCH METHODS

The method used in this study is qualitative. The research was conducted in the GMIT Synod office, Jl. S. K. Lerik, Kota Baru, Kota Kupang, East Nusa Tenggara, Indonesia. The research data is sourced from the financial data of the GMIT Diakonia agency from 2006. This study uses only the last five years of the year from 2011 to 31 December 2015, including fund allocation data from the APB MS, the deposit of direct Diakonia funds from individuals both employees and congregations. Besides, it uses and processed data such as financial position, activity report, and, annual report. Data collection techniques used, including 1). Compile documents, regulations, activities and financial reports, and policies; 2). Interview, in the form of questions and answers with the Synod assembly, GMIT board of Diakonia, treasurer of the Synod Assembly as coordinator of finance and other people who have ever felt the service of various forms of Diakonia. The Diakonia approach used in this study is ecumenical Diakonia, which is based on a profound reflection on the meaning of being the church. Diakonia was given the parameters of active

expression of Christian witness in response to the challenges and needs of the community where Christians, and churches live [11]. The data analysis techniques used in this study are the SWOT Analysis. SWOT analysis is a strategic planning framework used in evaluating an organization, a plan, a project or a business activity. Therefore SWOT analysis is an essential tool for analysis of situations that help to identify environmental and organizational factors. [12]. This research illustrates the strength of investment development, its weakness, opportunities as well as threats in investment development and after which researchers take conclusions. A strength is something an organization is good at doing or a characteristic the organization has that gives it a vital capability" [13]. "A weakness is something an organization lacks or does poorly -in comparison to others- or a condition that puts it at a disadvantage" [14]. "Opportunities are conditions in the external environment that allow an organization to take advantage of organizational strengths, overcome organizational weaknesses or neutralize environmental threats" [14]. The threat is a situation or condition that jeopardizes the actualization of an activity. It refers to a disadvantageous situation. For this reason, it has a negative characteristic that should be avoided [12].

3. RESULTS

3.1 Source of revenue from BD GMIT

The GMIT Diakonia's fund of income is referred to here where the original amount of money was received, either routinely or incidental. In the early days of the GMIT Diakonia's board from 2006, his income was dominated by the Synod of Assembly policy, as the institution was established only to serve GMIT employees upon the period of emeritus years. However, in this study, sources of income and other financial data will only relate to policies and numbers over the last five years (2011-2015). Factual in this period, there are some dominant sources of income. According to the financial administration system, GMIT BD revenue is categorized into two types, namely revenue unrestricted and permanent restricted. Revenue unrestricted is a type of income that is sourced from effort and assistance or donations of unbound nature. Some of them such as allocation of APB MS, fund development results, donations or other contributions from MS, BDDB administration fee, and bank interest. While revenue permanent restricted is revenue derived from donations, assistance or contributions of various parties to specific intentions. Both components of this income (bound and unbound) are placed as an income union (Table 1).

Accumulation of sources	Years					Amount	((%)
	2011	2012	2013	2014	2015		
MS GMIT	2,710,196,385	2,987,395,850	2,950,000,000	3,800,000,000	3,570,000,000	16,017,592,235	47.73
BDDB Development Results	2,010,742,802	2,559,984,650	2,985,795,500	3,335,517,102	3,342,660,742	14,234,700,796	42.41
The participation of GMIT congregation	333,734,425	551,330,250	852,605,150	682,114,450	889,235,549	3,309,019,824	9.86

Total	5,054,673,612	6,098,710,750	6,788,400,650	7,817,631,552	7,801,896,291	33,561,312,855	100
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Table 1. Development of Accumulation of BD GMIT Income by A Group of Sources over The Years 2011-2015

(Source: GMIT BD Accountability Report at SS XXXIII year 2015 in Rote Ndao, East Nusa Tenggara, Indonesia).

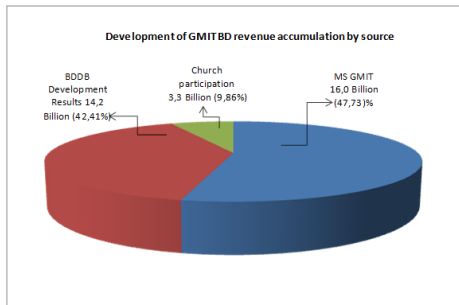


Fig. 1. Diagram Visualisation of Three Sources of BD GMIT Revenue in 2011 – 2015

A comparison Diagram of the three sources of BD GMIT revenue from 2011 – 2015 illustrates two things: (1) The largest amount of funds sourced from MS GMIT, namely Rp. 16,017,592,235 or 47.73%. According to researchers, this fact shows that MS commitment and attention to always add working capital for investment through BDDB. This proves that BDDB is the right investment for the provision of funds for the implementation of one of GMIT's main functions, the Diakonia's function. However, this largest source also often experienced operational barriers. The allocation of funds from APB MS to BD GMIT generally relies on the smooth deposit of 10% of the APBJ and the level of priority needs of shopping and MS activities. This allocation is dominant enough for BDDB fund liquidity; (2) BDDB development result of 14,234,700,796 or 42.41%. It is seen that the investment step undertaken by BD GMIT since the year 2006, has shown meaningful results. It means that BDDB is the right investment model and suitable. Because of the help of Diakonia given to a recipient, responded with Diakonia donation, with the nomenclature of the contribution of Diakonia fixed monthly by 1% of the amount received. So the investment of the Diakonia funds, generate donations for subsequent Diakonia.

3.2 GMIT BD Shopping Expense

Load unrestricted in BD GMIT bookkeeping consists of monthly Diakonia for the emeritus, load management/Secretariat, bank fees, financial load (investment loss) and other loads, whose financing is taken from the revenue unrestricted. While the permanent load restricted is a burden of spending for certain programs that are a specific monthly Diakonia for 137 people of PGI DP Emeritus channelled through PT. AJB Bumi Putra 1912, load health, employment, natural disasters, children were neglected, and the Diakonia of sorrow. Everything is taken from revenue permanent restricted. Because of the various easiness and form of aid that is, then the authors argue that the eyes budget load financial expenditure classified in the group of Diakonia. Monthly Diakonia is often also called Diakonia after the

ministry (purna layan); Or better known by the term salary/retirement allowance. However, the official nomenclature in the financial administration of BD GMIT is a monthly Diakonia. Monthly Diakonia is said to remain a primadonna of shopping load because historically, BD GMIT (which at the beginning of the establishment of the name BDK-G) – was established to answer the cost of living issues of GMIT employees who have stopped serving because it reaches the age 60 years old.

3.3 Help the Diakonia Revolving Fund – Primary Investment

To respond to some of the general views and understanding of investments, in the technical daily operations GMIT's Diakonia is not solely concerned with economic and financial viewpoints, business, competition and profitability – but most is the development of the amount of money that exists, in expediting the task of carrying out the mission of church Diakonia. The assistance of revolving Diakonia fund is given to prospective beneficiaries with the following provisions:

1. To apply to the GMIT Diakonia body, known by the Klasis Assembly/synod assembly; Information about loans from other sources (if any), the purpose of use and so on.
2. Agreement Letter Signatures.
3. Realization of assistance can be immediately when cash funds are available, if not or less than the amount of application is included in the waiting list.
4. Maximum assistance of 100,000,000, for individuals with a maximum instalment period of 100 months; For the maximum group of congregations of 500.000.000, with long instalments following the request of the Church assembly concerned.

3.4 Supporting Investments

Although BDDB as the primary investment with the majority turnover, but the risk rate (rate of risk) of investment received considerable attention from BD GMIT. There is a diversified investment, to support BDDB as a significant investment, visible in the real asset of the land, as well as financial assets through various financial institutions. There is a risk of removing bills and delays in the BDDB instalment, but they are still within the limits of positive investment tolerance; Due to the elimination of bills received as part of the Diakonia Ministry. Another indicator of the precautionary principle comes out in the form of financial management practices with a cash balance/bank minimum of 10% of the investment amount. It is intended to ensure the smooth service of monthly Diakonia services for the emeritus, as well as payment of other obligations such as BPJS health and employment dues [15]. The supporting investments conducted by BD GMIT, include 1). Insurance. From 2009 to 2015, BD GMIT insured money in seven insurance companies with a nominal amount of Rp. 3.622.200.000. The seventh insurance is PT. AXA Financial, PT. Sinarmas MSIG, PT. Jiwasraya, PT. Allianz Life, Indonesia, PT. AIA Financial, PT. AJB Bumi Putra 1912 and

PT. Sun Life Financial, Indonesia. In the year 2014, from one of the insurance companies, there has been a nominal return (initial capital) of 1 billion to BD GMIT; 2). Reksadana. In 2014 BD GMIT also participated in small groups of investors who wanted to invest their money in various options. BD GMIT rate Reksadana is suitable for investment because the amount of GMIT BD money can be a large set that is managed by capital market investors or money markets that are more professional and credible. With the investment amount of 300.000.000, BD GMIT Project The money will be ± 2.5 billion in the upcoming ten years; 3). Deposits. BD GMIT deposited the money on the TLM cooperative worth 1.5 billion. If all the nominal value of this supporting investment is coupled with the value of the principal investment BDDDB, then at the end of the year 2015 this total value of investment BD GMIT amounting to 34,7 billion. Projected to be worth ±139, 2 billion in the coming ten years [15].

3.5 SWOT Analysis

In the following analysis, will be discussed all competitive positions of BD GMIT organisation and all the devices of the development activities of the GMIT Diakonia Fund specifically analysing the process through BDDDB. This analysis uses a SWOT model or method.

a) Strength (S)

S. 1. Organization: GMIT BD organization is currently impressed as a shift from BDK-G since 2005. At that time, the device manager consisted of 3 persons, respectively: a chairperson, executive secretary and treasurer. There is also a supervisory device consisting of a chairperson, secretary and seven members. Although the change of nomenclature to BD GMIT and the addition of tasks as already stated, but the arrangement of Board remained three persons. Supervisors were dissolved while monitoring functions for BD GMIT, directly transferred to the body of consideration and supervision of the Synod service (BPPPS). Researchers have argued that, if the organization is developed again, by adding two people's field managers, it can become more specialised and professional, making it stronger. Service work assignments that are so far implemented by the secretary in double work can be diverted into two areas handled by two managers. Thus both managers of the pre-existing field, are added again with the field of investment and field of after-service.

S. 2. Commitment and performance of the Board: Another force that researchers look at BD GMIT is a commitment. Their willingness to be considered strong enough in carrying out duties. Chairman of BD GMIT, Rev. Daniel Nenotek, when interviewed among others said to bring the motivation of the manager is very good because BD GMIT is an organization of Diakonia services in GMIT which appears different from the same unit of service in the other synod in PGI environment.

S. 3. Development of BD GMIT assets: Look minimalist and low profile BD GMIT (early as BDK-G), with positive performance capable of generating an encouraging asset for the Synod Assembly (MS). Encouraging not because MS as a wealthy institution, but because with that asset, MS can serve quite every day. However, by no means the wealth, making BD GMIT stop investing. There are several fundamental reasons

for this: 1). The Diakonia's funds must be living capital' 2). The Ministry of Diakonia by GMIT should not cease, therefore one of the main messages of Christ. Stay ongoing regularly, sustainably and adequately.

S. 4. Active and after-service employees: The number of these groups is increasing year by year. At the end of the year 2015, active employees at GMIT amounted to 1,132 whereas the emeritus amounted to 326 people. Those totalled 1,463 and were added to the klasis and this congregation that can be said to be the backbone of the process of "GMIT's Diakonia's funds investment through BDDDB.

S. 5. Centralization of wages: Since 2009, GMIT has concentrated its employees' wages in the MS office in Kupang. The implementation is Bank NTT because the bank has facilities to sub-districts and remote villages.

b) Weakness (W)

W. 1. Quality of human resources: Assistant Body of Synod service with the nomenclature of BD GMIT is relatively new. It was formed in 2006 to provide monthly Diakonia services for GMIT employees. It is now developed into a Diakonia service provider in a broader sense, to the various parties in need. Work by collecting Diakonia funds from the GMIT congregation. Then developed/invested so that the service goes well with sufficient funds when needed. As a new service organization, which is only responsible for its execution, BD GMIT has no authority to recruit its personnel. BD GMIT Accept personnel who are equipped by the Synod assembly.

W. 2. The regulative authority of the board: BDDDB is a new concept in the GMIT environment that adopts some investment business norms and is then adapted to church service assignments. This new concept often encounters the process of finding a form, because there is a try and error step – try with a risk of confusion. GMIT BD Status in organizational GMIT is as a service assistant body. BD GMIT does not have authority or authority as a defining operational policy.

c) Opportunities (O)

O. 1. Deposit 10% APBJ to MS APB and allocation to BD GMIT: The most significant source of the funds of the Diakonia to BD GMIT comes from the allocation of the APB MS, which initially came from the deposit of 10% APBJ. According to the observation of researchers on data that can not be published, the deposit to the MS APB is not pure 10% of the reception. Every year many congregations set one ceiling of the amount to be paid in the APBJ.

O.2. Re-review of BDDDB's maximum ceiling for individuals: One of the causes of liquidity is the maximum increase of individual support ceiling to 100,000,000 for 100 months. This condition also clearly inhibits the number of services that should be implemented by BD GMIT. If MS can do this review, coupled with the regulation to regulate the deposit 10% APBJ as in item O. 1, then it is undoubtedly open an excellent opportunity for the increase of BD GMIT performance.

O. 3. Offerings of 1,000 and a Diakonia envelope: Both types of offerings are the earliest models of offerings since

2006, as an effort to involve the participation of GMIT citizens in the preparation of Diakonia for the old days for GMIT employees. However, since this source belongs to the category of offerings, it all depends on the willingness. Another challenge in this matter is on the economic strength of the congregation and the spirit of giving. The combination of these factors resulted in the potential of the GMIT congregation developing well, but still not sufficient enough to support Diakonia funds.

O. 4. HR recruitment: There is an expanded design of BD GMIT organizational structure, opening up also opportunities for HR recruitment with the background expected by the GMIT BD board. Of course, this opportunity will be factual if the GMIT BD manager can convince MS of this urgent policy, namely human resources with an accounting, management and economic competency base.

d) Threats (T)

T. 1. BDDB's transfer to a global financial institution: Many parties outside BD GMIT are quite amazed to see the development of the GMIT's Diakonia's fund investment through BDDB. The procedures, terms and consequences that hardly burden at all the receiver/user BDDB, make GMIT employees switch to BDDB. They ask for BDDB services, then use it to cover loans at other financial institutions. As a result, there is a feeling rivalled. However, after following and learning various things about BD GMIT and its duties, researchers have a view that apologetic. Many parties need to know the historical background of BD GMIT and philosophy: What, why, how, and where BD GMIT. Unlike the global financial

institution, BD GMIT does not pursue profit, but BD GMIT serves. Alternatively, in other words, the Diakonia is an assignment or mission [16], and as "a ministry (Diakonia) Love [17].

T. 2. An effort to weaken BD GMIT: In line with T. 1, there is an attempt to seek a legal loophole about the weakness of BD GMT. They attempted to crash the synod and MS decision on BDDB with government regulations relating to financial management.

4. DISCUSSION

BD GMIT performs responsibility through concrete actions, and being-for patterned so that it becomes I-for-you (asymmetric) because it is service-based [18]. Based on that, In the formulation of strategies, researchers will utilize as optimal as possible S elements to capture various opportunities – O – which comes from outside BD GMIT. Expected with this step, can be generated some strategy called SO strategy. Similarly, S elements may be used to ward off T from the outside, by finding an ST. Besides, all elements of weakness – W – that is in BD GMIT also need to be guarded, so that W does not complicate or even harm BD GMIT and its performance. For that, it takes an elaboration – the process of making carefully diverse opportunities O for the minimization factor W, through WO strategy. The W factor in the internal BD GMIT should also be maintained, in order not to be a soft target T that comes from the external environment, by finding and formulating the strategy of WT. Strategies can be formulated through a matrix (table 2).

Table 2. SWOT Analysis Matrix Diakonia Funds Development

	STRENGTHS – S	WEAKNESS – W
	<ol style="list-style-type: none"> 1. The simple organization, little personnel, easy to manage. 2. Good manager's commitment and performance. 3. The rapid development of assets; Eighty-five million at the beginning of the year 2006, to 29,7 billion at the end of the year 2015. 4. The increasing number of GMIT employees and emeritus are the backbone of BDDB's investment. 5. Centralization of basic salary for employees and monthly Diakonia for emeritus, very smoothing of BDDB instalments. 	<ol style="list-style-type: none"> 1. The quality of human resources has not been adequate; employees who have a background of economic education, management and accounting have not been met. 2. The board has no regulatory authority, especially to establish operational policies. 3. Service ceiling BDDB 100 million, with a return period of 100 months more interest by many people. 4. Liquidity of funds limited.
OPPORTUNITIES – O	SO STRATEGY	WO STRATEGY
<ol style="list-style-type: none"> 1. A 10% deposit from the APBJ to an orderly MS APB and the allocation of APB MS to BD GMIT can enlarge the liquidity opportunities of funds. 2. The acceptance of Diakonia envelopes and offerings of 1,000 can be intensified. 3. The development plan of BD GMIT organization by MS opens the opportunity of recruitment of new employees. 	<ol style="list-style-type: none"> 1. Improving and developing the organization (S1, S2, O4). 2. Improve the performance and commitment of managers (S1, S2, S3, O3). 3. Increase investment BDDB (S4, S5, O1, O2). 	<ol style="list-style-type: none"> 1. Recruiting employees of technocrats who have a background in economic and accounting education (W1, O3). 2. Attempting to change MS decision on Regulation BD GMIT (W2, O3). 3. Fight for the decline of the maximum number of services BDDB (W3, W4, O1, O2, O3).
THREATS – T	ST STRATEGY	WT STRATEGY
<ol style="list-style-type: none"> 1. The issue of transferring BDDB services to global financial institutions (e.g. Cooperative and Bank). 2. There is an attempt to weaken BD GMIT by contrasting MS regulation of BDDB with government regulation on financial management. 	<ol style="list-style-type: none"> 1. Improve social communication with various parties that show an oblique/negative attitude (S1, S2, S4, T1, T2). 2. Improve social communication with various parties that show an oblique/negative attitude (S1, S2, S4, T1, T2). 	<ol style="list-style-type: none"> 1. Make a realization of the management of the BD GMIT organization that is transparent, accountable and Professional (W1, W2, T1, T2). 2. Maintain liquidity of funds for BDDB services (W4, T1).

5. CONCLUSION

The main task of BD GMIT is to develop the Diakonia funds to serve the employees and emeritus and various parties in the GMIT environment. In carrying out its duties, BD GMIT has suffered humanitarian struggles for many years; There is a long series of historical suffering; There are juridical, social, theological and technical financial operations studies; Everything is unified in a tiring sincere struggle. In an exhausting struggle, Emeritus's future does not have a precise foothold. GMIT tried to enter in the modern management of DP PGI in 1995, but the barriers of attitude, culture, system and economic demarcation do not support the smooth and sources. BD GMIT conducts significant investments through BDDB. For ten years this investment has resulted in assets valued at 29,2 billion in the year-end 2015 with a projected ± 68,9 billion at the end of the year 2025.

6. RECOMMENDATIONS

From a variety of previous conclusions and reflections, researchers have delivered several concrete

recommendations to implement:

1. Increase the effectiveness of BD GMIT organization through the improvement of structures.
2. Recruit a minimum of three new personnel who meet the requirements of integrity, hardworking, and competency base of knowledge and management and accounting experience.
3. Continue to increase investment through the service of the fund Diakonia revolving assistance as the wisdom of God to GMIT in the future.

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