Christian Aid, Debt Justice and ACTSA join Precious Kalombwana to hand in a letter to BlackRock, one of the largest holders of Zambia's bonds (debt).

Life before debt

Together, we will break the chains of injustice.

This discussion guide will help you reflect on Precious Kalombwana's testimony and our role in speaking up for debt and climate justice.

It includes:

- Prayers to open and close your session
- A video in which Precious Kalombwana shares her story
- A reflective exercise based on the 'Blob tree' visual tool
- Discussion questions
- Suggestions for next steps

This session will take around 1 hour 30 minutes to complete

NOTE: We advise downloading the film in advance to show your group. You may want to have printed copies too.

You can watch the film on YouTube here. Or download the film here.

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Introduction

Have someone read this introduction to the group.

Around the world, poverty and inequality are rising. While the richest, most polluting companies and individuals amass record levels of wealth, the climate and debt crises are colliding to trap millions of people in poverty.

Today we will listen and reflect on Precious Kalombwana's story, an activist from Zambia living with the reality of these dual crises each day.

With growing debts, the Zambian government slashed funding for vital public services like schools and hospitals to keep up with repayments. In 2025, Zambia spent 21% of its revenue on external debt repayments. Yet in that same year, the government declared a national emergency over droughts. Money that could protect people from the climate crisis is being funnelled away to pay debts. Debts that private lenders are making a huge profit on.

Zambian people like Precious will continue to lose out until the government can prioritise the needs of its people, not the profits of private companies.

But as Precious shows us, we all have a role to play in building a fairer and more just world.

One that doesn't consign the global majority to poverty, while accumulating wealth for a tiny, yet powerful, global minority. One in which all people can thrive as God intended.

Now, read this opening prayer. You could nominate one person to read the prayer or read it aloud collectively.

Opening prayer

God of resurrection
We turn from the cross of death
towards the tree of life
And dare to imagine another possible world
We thank you for the time we
have gathered together and ask that you would bless it
Opening our hearts to Precious' story
and stirring in them the courage to use our voices for justice
Facing overwhelming structural injustices, challenge and inequality, we are united by your hope,
anticipating the flourishing of creation
and fullness of life for everyone
To the glory and praise of your Almighty name.
Amen

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Reflective exercise: identifying our feelings

Suggested timing: 20 minutes total, 5 minutes small group discussion, 5 minutes group feedback

Watch the whole film, then have someone read this reflection.

In this film, Precious generously shares the devastating impacts that the climate and debt crises have had on her family. Her story is unfortunately one of many like it.

The film covers big topics that can bring up a range of feelings. Debt has a destructive impact on communities and families around the world, and the UK is no different. Precious is sharing her community's experience of the destructive and harmful impacts of debt, and these may resonate with you or members of your community who have their own stories of the cost of debt on their lives. You may feel grief, sadness, anger, or worry as a result of hearing Precious' story. We should give space to these feelings and allow them to prompt us to use our collective voice to ensure that Precious' community will be telling stories of children flourishing in education in the near future!

This is called the 'blob tree', designed to offer an opportunity to identify and reflect on your feelings, and talk about this emotional response. The Blobs represent different emotional experiences and there is no 'right' answer to what they mean. You may want to annotate the image.

Here are some questions to help guide your reflection:

- Which blob/s do you most relate to? Why?
- Does that surprise you?
- Were there particular parts of the film where you felt that stronger?
- Which blob would you like to feel like at the end of the session?

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Debt in Zambia today: where did it come from, and what are the impacts today?

Suggested timing: 15 minutes total, 5 minutes small group discussion, 5 minutes group feedback

Have someone read this reflection.

In the first clip, you will hear Precious talk about the ongoing impacts of the British colonisation of Zambia today. During colonial rule, the British South Africa Company and then the British government extracted resources, particularly copper, and forced Zambian people to work in dangerous conditions in mines.

Rich countries like the UK created an unjust global financial system so that even after formal colonial rule ended, the balance of power remained the same. After decades of plunder, the Zambian people won their 'independence' but were left with no resources to invest in their own infrastructure. They've been forced to borrow to build their healthcare and education systems. This means resources continue to flow out of countries like Zambia to private lenders in countries like the UK.

In the blob tree exercise, you may have reflected on the challenges of hearing about the violence and injustice committed in the name of the UK. But we know that to end poverty we need to tackle the root causes, which means learning about them. Poverty in Zambia didn't emerge from thin air but has been created and upheld by systems designed to do so.

Looking back at the past isn't about making individuals feel guilty but recognising our shared history that has a living impact today. It's a reminder of our interconnectedness with our global neighbours, a call to solidarity and working together to restore broken relationships.

Watch from 00:00- 02:57, then discuss the following questions:

- Has your understanding of the causes of poverty changed after watching that? If so, how and why?
- What stood out to you whilst watching that? Why?
- Who would you like to share Precious' story with? Why?

Activism on the frontlines of the climate and debt crises

Suggested timing: 15 minutes total, 5 minutes small group discussion, 5 minutes group feedback

Have someone read this reflection.

In the next part of the film, Precious recalls a time in which she was arrested for speaking out against the injustice of debt. She took her demands directly to the World Bank, a powerful global financial institution, and was told to 'go back to planting trees'. In other words, stay out of politics; this isn't your business.

You may have been told something similar yourself and begun to believe it. You might also be afraid of the personal costs of speaking out. That doesn't have to be getting arrested like Precious; it could be feeling isolated, disillusioned or hopeless.

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But even despite the risks to her safety and her fears for her children, Precious continues fighting. The debt and climate crises might be huge challenges to confront, and the path to justice may be difficult, but for Precious and her community, these are not abstract concepts. They live with the impacts of the debt and climate crises every day, and they are using their power to change that.

Watch 02:57 – 05:04 then discuss the following questions:

- Have you ever felt afraid to speak out? How could/did you overcome this?
- Precious shares the story of her friend whose son was killed in flooding, saying “those are the stories that motivate [her] to keep on advocating”. What are the stories and hopes that inspire you to speak out?

God calls us to solidarity. Together, we can Restore what is broken.

Suggested timing: 15 minutes total, 5 minutes small group discussion, 5 minutes group feedback

Have someone read this reflection.

In the final part of this film, Precious powerfully reminds us of the power we all have to build a fairer world. This, as Precious says, is a divine purpose. God has a plan for a restored world that has rooted out the causes of the climate crisis, that has fixed broken economic systems, and that sees flourishing and abundance. As we read in Haggai 2:9, ‘The latter glory of this house shall be greater than the former.’ There is an important role for every single one of us to play in seeing this kingdom come on Earth.

The UK Government has repeatedly backed corporate powers over people living in poverty. But it can help repair the damage done by the polluters and lenders it has previously empowered, who have plundered the planet and preyed on countries like Zambia in vulnerable situations.

Many major polluters such as fossil fuel companies Shell and BP are headquartered in the UK. The UK Government could phase out subsidies and tax their profits to fund climate introduce taxes on polluters, and use that money to pay for the damage caused by the climate crisis and support climate adaptation.

Furthermore, most debts owed by low-income countries to private companies are governed by UK law. There are countries being threatened or are being sued in English courts for full repayments. Countries that are facing crisis after crisis, and are already redirecting money from essential social protections to pay debts. The UK Government can introduce ‘debt justice’ legislation that forces private lenders - who are already making huge profits - to cancel or negotiate the debt of low-income countries.

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Watch 05:04 – 07:50, then discuss the following questions:

- The bible is full of stories where God's heart for restoration, making amends and restitution is clear. Can you think of any examples?
    - Hint: Luke 19:8, Deuteronomy 15:1, Nehemiah 5:11-13, Leviticus 25
- Just as the women in Precious' community have solutions, we also have tools in our community to make changes. What tools does your Church/community have?
    - For example, networks, talents, skills.
- If you could get the UK government to hear one thing, what would it be?

Closing reflection:

Read this closing reflection and suggested next steps:

Today, you have heard about how the debt and climate crises are colliding to exacerbate inequality and poverty and reflected on your emotional response to this.

As Precious reminds us, we don't need to be experts to recognise injustice and use our voices for change.

Together, we can play our part in God's work to restore creation and see the flourishing of all people. Together, we can walk in solidarity with people like Precious and elevate their voices. We can use our position as people in the UK with its unique powers to reign in exploitative corporations.

If anything in this session has resonated with you, left you with more questions, or you're feeling fired up- don't let that energy go! Here are some ways you can take up this call to justice.

Next steps

- Write to your MP to urge them to support debt justice legislation. You can use our handy template letter. You may want to include your reflections from the film and this session. MP's want to hear why this issue matters to you personally!
- Order your copy of the Restore 7 day action pack. It includes prayers, an action per day for 7 days and a poster.
- Talk to the rest of your church using the Restore sermon notes.

Continue learning

- Watch this short explainer from our partners Debt Justice on colonialism and debt.
- Get into the details of the global debt crisis and read or listen to the 'Digging Into Debt' blog.

Take a few moments to pray for one another and for the actions you have decided to take, then have someone say the closing prayer.

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Closing prayer
God of liberty and justice,
We long to see people free from the oppression of unjust debts.
God, change our world, our communities, and us with your love.
We want to journey with you, to create a better future for everyone.
Guide us to take what we have learnt in this session into the world.
As we know to love you is the same as loving your world.
To love you is the same as loving our global neighbors.
Help us to love others, and all of creation, so your world can be what you want it to be.
Amen.

We love hearing how our supporters are putting their faith into action. If you have a story you would like to share, please email us at campaigns@christian-aid.org

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