# WEALTH CREATORS' CONTRIBUTION TO HOLISTIC TRANSFORMATION

## BAM GLOBAL

Lausanne Movement

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Global Consultation on Wealth Creation for Transformation

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Connecting influencers and ideas for global mission

## BAN GLOBAL

## THE WEALTH CREATORS

A paper from the Global Consultation on Wealth Creation for Transformation organized by the Lausanne Movement and BAM Global in Chiang Mai, Thailand, in March 2017.

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We encourage the dissemination of this paper and also the various translations of the Wealth Creation Manifesto.

#### **Global Consultation on Wealth Creation for Transformation Series:**

- Wealth Creation and the Poor
- Role of the Church in Wealth Creation
- Wealth Creation: Biblical Views and Perspectives
- Wealth Creation and the Stewardship of Creation
- Wealth Creation within Global Cultural Perspectives
- Wealth Creators' Contribution to Holistic Transformation
- Wealth Creation and Justice





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#### Foreword

*'Remember the LORD your God, for it is he who gives you the ability to produce wealth'* (Deut 8:18).

The Bible talks about wealth in three ways; one is bad and two are good. *Hoarding* of wealth is condemned. *Sharing* of wealth is encouraged. *Creation* of wealth is both a godly gift and a command, and there is no wealth to be shared unless it has first been created. But all too often the issue of wealth creation is misunderstood, neglected, or even rejected. The same thing applies to wealth creators.

The Global Consultation on *The Role of Wealth Creation for Holistic Transformation* aimed at addressing that. We were about 30 people from 20 nations, primarily from the business world, and also from church, missions and academia. During the Consultation process 2016 – 2017 we discussed various aspects of wealth creation, including justice, poverty, biblical foundations, culture, wealth creators, stewardship of creation and the role of the church. The findings have been summarized in the *Wealth Creation Manifesto*, and will also be published in several *reports* and a *book*, as well as an educational *video*.

All these contain a *wealth of knowledge* and insights, based on the Scriptures, rooted in history and informed by present-day conversations and examples.

Gold in the ground has no particular value until it is discovered, extracted, and traded. Using the metaphor of mining let me mention three 'goldmines' that we have sought to dig into during our Consultation process.

#### The biblical goldmine

From the Manifesto: 'Wealth creation is rooted in God the Creator, who created a world that flourishes with abundance and diversity. We are created in God's image, to co-create with him and for him, to create products and services for the common good. Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.' There is a lot more gold to be found in the biblical goldmine.

#### The historical goldmine

Wealth creation leading to transformation is not new. From the Manifesto: 'Wealth creation through business has proven power to lift people and nations out of poverty.' There are many stories of holistic transformation through wealth creation throughout history, and some are still untold. Wealth creation has a history and we need to explore it further. Through our reports you can dig into historical gold mines.





#### The global goldmine

Wealth creation is not a Western or rich-world phenomenon. Many men and women are making a difference through businesses on all continents. From the Manifesto: 'Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.' We need to learn from them and others and to extract the global gold, also found in these reports.

## Discover and extract the intellectual wealth in the Manifesto, the reports and books as well as the video, and let them add value to your life and work. Share with others.

Please start by reading the *Wealth Creation Manifesto*. It will give you a context and a framework to better understand each report. Please also see the appendix *Consultation on Wealth Creation: Background and Context*.

Mats Tunehag Chairman of the Convening Team

#### Wealth Creation Manifesto

#### Background

The Lausanne Movement and BAM Global organized a Global Consultation on *The Role of Wealth Creation for Holistic Transformation*, in Chiang Mai, Thailand, in March 2017. About 30 people from 20 nations participated, primarily from the business world, and also from church, missions and academia. The findings will be published in several papers and a book, as well as an educational video. This Manifesto conveys the essentials of our deliberations before and during the Consultation.

#### Affirmations

- 1. Wealth creation is rooted in God the Creator, who created a world that flourishes with abundance and diversity.
- 2. We are created in God's image, to co-create with him and for him, to create products and services for the common good.
- 3. Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.
- 4. Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.
- 5. Wealth hoarding is wrong, and wealth sharing should be encouraged, but there is no wealth to be shared unless it has been created.
- 6. There is a universal call to generosity, and contentment is a virtue, but material simplicity is a personal choice, and involuntary poverty should be alleviated.
- 7. The purpose of wealth creation through business goes beyond giving generously, although that is to be commended; good business has intrinsic value as a means of material provision and can be an agent of positive transformation in society.
- 8. Business has a special capacity to create financial wealth, but also has the potential to create different kinds of wealth for many stakeholders, including social, intellectual, physical and spiritual wealth.
- 9. Wealth creation through business has proven power to lift people and nations out of poverty.
- 10. Wealth creation must always be pursued with justice and a concern for the poor, and should be sensitive to each unique cultural context.





11. Creation care is not optional. Stewardship of creation and business solutions to environmental challenges should be an integral part of wealth creation through business.

#### Appeal

We present these affirmations to the Church worldwide, and especially to leaders in business, church, government, and academia.  $^{\rm 1}$ 

- We call the church to embrace wealth creation as central to our mission of holistic transformation of peoples and societies.
- We call for fresh, ongoing efforts to equip and launch wealth creators to that very end.
- We call wealth creators to perseverance, diligently using their God-given gifts to serve God and people.

Ad maiorem Dei gloriam—For the greater glory of God



#### **Executive Summary: Wealth Creators' Contribution to Holistic Transformation**

[Quotes in italics are excerpts from the report, unless otherwise stated.]

This report explores the historical and current effect of wealth creation through business on poverty. It provides examples and suggestions for wealth creators to intentionally contribute to holistic transformation.

In defining wealth creation, this report holds true wealth is the ability to fully embrace our Creator's world complete with relationships, helping others to create wealth and having a sustainable and scalable wealth creation model. Deuteronomy 8:18 reminds us that it is our God who gives us the capacity to create wealth. God intends material blessing for us, but we must remember him in the midst of all our creating.

We explored the Industrial Revolution and the recent globalization of business and its impact on poverty statistics. *The decrease in poverty followed the Industrial Revolution. As productivity increased, the factory system grew. While the countries at the forefront of industrialization prospered, the countries from which the raw materials were gathered—the Global South or the Far East—did not always find it a positive force to bring them out of poverty. It took actually making and selling the goods to do that.* 

As a country study we looked at Albania as communism fell and the country opened to the gospel. Religious freedom and the growth of the church did not bring Albania out of poverty. Foreign Aid also did not bring Albania out of poverty. *Perhaps it could be said that while aid is helpful, when it does not focus on economic development, people remain in poverty. Yes, poverty has gone down about 10 percent, but even that is based on only USD 1.25 per day: clearly inadequate.* 

Looking at past successful moves to bring the gospel and wealth creation, we reviewed the historical spread of the gospel along the trade routes. For instance the Nestorians traveled the Silk Road reaching China with the gospel by the sixth century. They utilized the same word for evangelist as businessperson. We also looked at the exemplary business principles of the Quakers, Moravians, and Basel mission.

Asking how we might examine businesses today, we developed a grid to measure businesses on strategic and intentional biblical wealth creation. To make the grid practical we provided examples of three businesses.

Finally, we also suggested forming an organization to provide young business leaders experience and mentoring by experienced wealth creators.

#### In conclusion:

We believe that creating real wealth is what God desires from us: wealth that blesses families, communities, and countries. That blessing includes sharing faith and love, providing jobs that are meaningful and reflect the creativeness of our God. Building business for the long haul: sustainable and scalable. . . . We trust that these examples will spark the church and business community to consider how they might affirm, align and release wealth creators to the ministry of the gospel.



#### Wealth Creators' Contribution to Holistic Transformation

Nora Hughes, Paul Lee, Wesley Montechiari Figueira, Steve Dubbeldam, Puspak Patro, Titus Yu

#### **1.0 Introduction: Unique Opportunities for Missional Wealth Creators**

As we look around today's world of fast-paced changes in political, social, and business structures, it would be easy to wonder if Christians and their organizations really have a place in this new world order. We believe we do. Business people typically look at problems as opportunities that have not yet found a solution. Business is the only organization that creates wealth that is scalable and sustainable.<sup>2</sup> Since the beginning of time, business has been ordered and blessed by God, the Creator. Business itself has not always been good, fair, or godly—we understand its excesses and history. However, we believe it is waiting to be used by God today in new, yet old solutions to alleviate poverty and spread the gospel. But first a short journey to where we are today and how we got here.

In this paper, looking at poverty reduction as a result of globalizing business, we ask the question: does business in general really reduce poverty or is it an excuse for some to get rich while others get poor? This paper then looks at wealth creation by Christians over the centuries as the gospel moves along trade routes. We also provide several case studies of wealth creators today and how they use that wealth to bless the communities around them. Finally, we propose a plan to support the next generation of wealth creators.

#### Defining 'wealth'

First, we must define wealth creation and wealth creators. Creating wealth today is often seen as some people getting obscenely rich while others remaining desperately poor. Is wealth creation just about making money, investing in the stock market, for instance, and passively watching your money grow? Maybe, but our definition of wealth creation is broader than one person or one family earning money. Creating wealth typically begins with the family, transmitting values of work and creativeness that result in unique and salable products or services. Human ingenuity and creativeness, as well as natural resources, create wealth. But wealth is more than having a surplus of money. True wealth is the ability to fully embrace our Creator's world complete with relationships, helping others to create wealth and having a sustainable and scalable wealth creation model. Deuteronomy 8:18 reminds us that it is our God who gives us the capacity to create wealth. God intends material blessing for us, but we must remember him in the midst of all our creating.

## 2.0 Reduction in Poverty through Business over the Last 200 Years: a Brief Look at the Statistics

Over the last 200 years we have seen amazing reductions of poverty in the Global North or what is called the West. What were the mechanisms? How did it happen? Today we often





see aid used in an effort to reduce poverty. We also see micro-loans and micro-business. But

have those processes really made a difference? Has it worked in the past? Did it somehow work in today's rich countries resulting in their wealth? Looking at the article 'What really reduces poverty?',<sup>3</sup> Max Roser and Esteban Ortiz-Ospina have utilized World Bank statistics to analyze the causes and progress of Global Extreme Poverty, which is defined as those living on under USD 1.25 per day. Chart One shows the progress in some of the countries we consider rich today. Chart Two shows the decline of poverty as global business increased.



#### Chart One

#### **Chart Two**



The decrease in poverty followed the Industrial Revolution. As productivity increased, the factory system grew. While the countries at the forefront of industrialization prospered, the countries from which the raw materials were gathered—the Global South or the Far East—did not always find it a positive force to bring them out of poverty. It took actually making and selling the goods to do that.

We can follow the path of globalization in Chart Three from the West to the East by looking at the Four Asian Tigers.<sup>4</sup> While this follows the path of globalization, it also shows the increase in productivity as processes were mechanized.

From 1981 onward, we have more accurate empirical data on global extreme poverty.<sup>5</sup> Bourguignon and Morrison estimate the past are based on national accounts and additional information on the level of inequality within countries. The data from 1981 onwards comes from the World Bank, which bases their estimates on household surveys.

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According to these household surveys, 44 percent of the world population lived in absolute poverty in 1981. Since then, the share of poor people has declined very fast—in fact faster than ever before in world history. In 32 years the share of people living in extreme poverty was divided by four, reaching levels below 11 percent in 2013. Although the World Bank estimates for 2015 are not available, the projections suggest that the incidence of extreme poverty has fallen below 10 percent.

We might rejoice at the statistics of economic growth due to business and feel that the problem of poverty



will take care of itself . . . eventually. But again, that is a chimera as the following shows:

While global inequality is still very high, we are now living in a period of falling inequality: In 2003 this ratio was 37.6. The Gini coefficient has also fallen from 68.7 to 64.9. Taking the historical experience as a guide for what is possible in the future, we have to conclude that global inequality will remain high for a long time. To see this we can ask how long it will take for those with incomes at the poorest 10 percent cutoff to achieve the current incomes of the richest 10 percent cutoff which is 14,500 international-USD. This income level is roughly the level of GDP per capita above which the poverty headcount gets close to zero percent for most countries.<sup>6</sup>

#### 2.1 How long does it take for incomes to grow from 480 USD to 14,500 USD?

2 percent growth	172.1 years
4 percent growth	86.9 years
6 percent growth	58.5 years
8 percent growth	44.3 years
10 percent growth	35.8 years

Even under a very optimistic scenario it will take several decades for the poor to reach the income level of the global top 10 percent.<sup>7</sup>

We must then conclude that as business has grown due to the opportunities of globalization, poverty was reduced. While each country should be examined for their particularities, it is clear that growth of business reduces poverty and increases income. Did the increase in business just happen or was it tied to other events?



#### 2.2 Political change led to economic change and a new context for mission

A short recap of the political state of the world from 1990 to today, showing the spread of gospel and the biblical mandate of helping the poor:

As communism fell in the early 1990s, State Owned Enterprises (SOEs) were privatized and began to compete globally. In some countries such as Russia, this process was quite corrupt allowing a few oligarchs to become rich. But many people became poorer as they no longer had a guaranteed income, no matter how small, from the state. However, these newly freed large businesses found opportunities to globalize and grow revenues. In Russia, the state encouraged small business, often called shopping bag businesses, and began to grow a private sector.<sup>8</sup>

Business naturally seeks opportunities. And the opportunity of a generation presented itself with the fall of communism in the USSR and Eastern Europe. The opening up of the 15 countries created from the USSR as well as the 12 from Eastern Europe (not counting East Germany which joined West Germany) was an unprecedented opportunity. Many companies from the most industrialized countries found their way into the former communist countries and China setting the stage for an extraordinary globalization of business.

The openness to business created openness to new ideas and thinking again about religion, which was largely condemned under communism. As the countries of the former Soviet Union and its satellite countries opened their doors to the west, missionaries came flooding in, and the stage was set for an increase in open opportunity to spread the gospel.

China was a special case as it maintained its communist political structure, but changed its economic structure to capitalism with a Chinese face.<sup>9</sup> For the first time since the communist revolution of the 1950s, foreign Christian workers could carefully look around and see the unprecedented growth of the gospel under persecution. It was a joyful, yet humbling time. While communism was still intact, Christianity was on the rise and, if careful, Christian workers could enter China as teachers, social workers, students, and the like.

The fall of communism opened the doors to business and the gospel in Eastern Europe and the former Soviet countries. China, though still communist, was open in a more discrete way to business and the gospel. The changes this brought could be felt across the globe. In 2005, *New York Times* writer, Thomas Friedman, wrote his famous book, *The World is Flat: A Brief History of the Twenty-First Century*.<sup>10</sup> Friedman held that the opportunities of globalization would make the world "flat" allowing all an equal economic playing field. In the 12 years since its publication many have seen that the playing field is not as flat as Friedman thought. However, in many places poverty was reduced with the development of global business.

Increasing the wealth of a family, community, or country creates social change. That social change was not always welcome or wanted as family structures, education systems, and even governments changed to accommodate the cultural changes brought by global business thinking. For instance in Chengdu, China as a high-tech company hired new college



graduates those workers felt that after five years of working for a high-tech multinational corporation, their values would be so different they would not fit into their family structure any longer:

An expatriate manager with many years of High Tech experience, had some of the same issues: I think I used to be more willing to tolerate people's problems than I am now. I think now I treat everything like a [High Tech] meeting and if someone fails to meet my expectations, outside the workforce, I think I should apply a [High Tech] standard in 'Hey you failed to meet my expectations.' You can't have that conversation with either someone who doesn't understand what the rules are or with someone who shouldn't have to meet your expectations because that's not the basis of the relationship. . . . I think I have hardened more than I would like to have hardened. I like to think that somewhere in there you don't totally lose your compassion, your ability to empathize, but I think you do to some extent. So that's the stuff that troubles me.<sup>11</sup>

As countries opened to global business Christians found ways to take the gospel to those countries. Eastern Europe was particularly fruitful for the gospel. We'll look at just one example—Albania: The most closed country in Europe, which could be likened to the North Korea of its day.

#### 3.0 The Albanian Example: a Case for a Business Focus by Christians.<sup>12</sup>

#### 3.1 Historical setting

Historically Albania was Christian until the Ottoman Empire conquered them in the mid 1400s. At that time about 70 percent of the population became Muslim. It is believed the change of religion was predicated on living in a Muslim state that did not allow any non-Muslim access to the rights of citizenship. Albania became its own country in 1912 upon the weakening of the Ottoman Empire. Many Albanians would have been happy to continue to be a part of the new Turkey, but they wanted to use their own language, which was forbidden by the Turks. So they separated and set up their own country, which lasted a bit more than 30 years. Communism came to Albania in 1946 with Enver Hoxha as the communist dictator.

No religion was allowed during communist times, neither Christian nor Muslim. Albania was a completely closed country from the rest of Europe. Independent to the end, they allowed themselves to be a client state of first Yugoslavia, then Russia and finally China. They found each one not Stalinist enough. In 1967 they ousted the Chinese, their last communist partner, and declared themselves an atheistic socialist country.

During communism approximately 25 percent of the population was put into internal prisons and all religious leaders were executed. There was no underground church or mosque. No one could even be named a biblical name, although a few brave grandmothers did baptize their grandchildren at the risk of their lives.

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#### 3.2 From communism to capitalism

Albania was the last Eastern European country to overthrow communism. In a student revolution led by law professor Zef Brozi, the government fell in March of 1992. As people understood how the communists duped them, they became angry and destroyed all the means of production believing they were the tools of an oppressive government. There was no private business at all under communism. So Albania was virtually a blank slate: no religion whatsoever, no industry or business; just people going through a time of physical starvation and dealing with unprecedented social change.

As Albania descended into ever-greater poverty, Christian workers flooded in. The Albanian Encouragement Project (AEP) was begun in 1993 with about 45 foreign mission agencies working together.

A researcher in October 1992 attempted to tabulate the amazing evangelical presence in Albania. He listed 40 couples, 25 single men and 22 single women working in Tirana and 14 other centers. A more precise figure recently listed 204 evangelical activists. They come from an amazing number of countries; Australia, Belgium, Canada, New Zealand, Switzerland, Brazil, South Africa, Finland, Greece, Norway, Sweden, England, the United States, Austria, Germany, Hungary, Italy, Holland and Mexico. Besides evangelism and church-planting they engage in medical work, orphanages, publications, Bible translation, literature distribution, student work, agricultural counseling, school repairs and relief work. This is all so very incredible!<sup>13</sup>

Many Albanians embraced the gospel, but the work of the missionaries did not include business. The West typically supported new pastors and the church was vulnerable to social changes. In 1997 during a period of extreme civil unrest bordering on civil war, all the Christian organizations except Catholic Relief Society left Albania. The only other NGO that was continuing to work in the country was the Albanian Education Development Project of Soros. That gap left people feeling abandoned by the church and the West. There were a few local pastors, but they had no income. The church that is dependent upon foreign money is a weak church both for its own structure and also for its ability to affect its community for Christ.

In August of 1991, the UNICEF Mission to Tirana reported that Albania per capita income was 'by far the lowest in Europe.' By 2014, 23 years later, one could hope that it would be better, but the gains were small.

Despite recent years of economic growth, poverty persists in Albania as a result of continuing low employment and low-income levels, particularly in rural mountain areas, and it reflects the unequal pattern of economic growth. Many small-scale farmers lack access to market outlets for their produce, particularly in mountain areas. Without outlets, farmers cannot increase their incomes and standards of living. Their problems are compounded by a scarcity of market information, lack of

compliance with food hygiene and safety standards and inadequacies in packaging and labeling, which make their products uncompetitive. Many farmers, asserting reactive, post-communist individualism, are skeptical of the potential benefits of more formal business collaboration, such as member-run marketing and trading associations.

Farm production and productivity are hindered also by limited technical knowledge, obsolete equipment and limited availability of inputs. Markets are distant, there is a lack of financial services and the ageing farming population is composed mainly of women because men migrate in search of employment. Unless processing industries are stimulated to act as catalysts in supply networks, opportunities for Albanian farmers will remain underexploited, and commercially oriented farming will remain a sporadic and unorganized activity.<sup>14</sup>

From the quote above it is apparent that the lack of business systems hold people in poverty.

The UN statistics show that poverty has gone from 25.4 percent in 2002 to 14.3 percent in 2012, based on the criteria of 1.25 USD per day. However, considering 1.25 USD per day as the level of poverty, one has to ask whether 1.25 USD is a proper criteria or what the number would be using the World Bank's 1.90 USD. The answer is clear from other statistics such as malnutrition, infant deaths, etc that the Albanian's life is hounded by lack. Therefore, we would maintain that in reality, poverty is much higher than 14.3 percent.



#### 3.3 Today's situation

Chart Four shows that from 2000 -2008 foreign aid to Albania has been reduced one-third.<sup>15</sup> Within foreign aid some was allocated to economic development. However, from Chart Five one can see that the amount given for Economic Development is quite small in comparison with other aid.



### **Chart Five**





Perhaps it could be said that while aid is helpful, when it does not focus on economic development, people remain in poverty. Yes, poverty has gone down about 10 percent, but even that is based on only 1.25 USD per day—clearly inadequate.

#### 3.4 The captivity of corruption

We also want to point out another issue hindering business life in Albania: corruption. In a largely corrupt country, most secular business will not come in. Many stories are told about companies that have tried to set up business in Albania, but were cheated out of their capital and opportunity. According to the European Union,

Corruption represents the failure of the society to manage the competing interests of different groups in a fair and meritocratic way. According to the Transparency International, corruption in Albania within the public sector remains one of the country's biggest challenges, particularly in areas such as political parties, health, and justice systems. The low wages, the social acceptance of bribery and the narrow social networks make difficult the task of combating corruption among police, judges and customs officials.

In 2012 the *Transparency International Report (E.U.)*, despite the 'zero tolerance' policy by the government of Sali Berisha, ranked Albania as the most corrupt country in Europe and also as one of the most corrupt countries in the world. The country was in 116th position out of 176 countries in 2012, down from 95<sup>th</sup> place in 2011. This number sounds the alarm for the democratic stability of the country.<sup>16</sup>

Although this same story could be told about many of the former communist countries, Albania's position as a transit point for drugs and human trafficking make it particularly noxious. Multinational companies cannot go into a place this corrupt; equally, small businesses face an impossible environment and are run out. Thus, poverty abounds.

Is this not something the church should tackle? In his Lausanne publication, Fred Catherwood quotes numerous scriptural examples and then states:

These passages show that in both Old and New Testaments, bribery is regarded as a sin against God; a perversion of justice which allows the rich to exploit the poor, and an abuse or exploitation of power to satisfy greed. They teach that the people of God must be honest.

The fight against corruption has to be a wholehearted effort by the entire Church, and not left as a battle to be fought only by those who live in overtly corrupt cultures. . . . Christians are the 'salt of the earth' and the prime purpose of salt is to prevent corruption.<sup>17</sup>

This is an opportunity for the church and for those working with the church. We are about twenty-five years into a sea change of governments around the world with large moves in



globalizing business, and yet we still see people in poverty. Could it be that we have not focused well on where God's heart is? As Catherwood states, bribery is a sin against God. And yet we are often ambivalent or quietly complicit. We do not take a strong stand against corruption and feel that without paying a bribe we cannot get a visa, open our business, *etc*. Or we argue that we are simply in sync with the culture of this or that country, not understanding that we are part of a system that is unfair and keeps people in poverty.

#### 3.5 Summary

Looking at the example of Albania reveals four things that perhaps can help us understand the issues hindering the church in other countries:

- 1. The church is growing and the country is open to share the gospel.
- 2. The structures of government have been put in place and the international community is helping to some degree.
- 3. But poverty is still looming large and there is little focus on business from the aid agencies nor the mission community.
- 4. Corruption does not go away by itself and is part of creating greater viability for the church

#### 4.0 The New Context for Mission

While we see the church developing and growing across the entire former communist world. It is typically supported by foreign mission agencies that provide funds and personnel for 'church-planting' but not for business.<sup>18</sup> Our question is, can the church be viable—able to stand on its own—without a strong business economy among the congregants? Have we built a hollow church structure that collapses when foreign funding is reduced because the church is financially impoverished? Christians often look at the church as the Church Universal, left in the world by God. However, there is the practical, legal structure that all organizations have within the government structure where they live.

A report by the Pew Research Center on June 21, 2016 shows that many countries have increased governmental restrictions on religion. Chart Six shows the difference between 2013 and 2014.<sup>19</sup>

From just these small samples, it is apparent that new religious laws compound the pressure on local churches as well as foreign NGOs that work with the church in that country.

#### **Chart Six**

	on the 10-point Government
Restrictions Index	
2013	2014
China	China
Indonesia	Egypt
Uzbekistan	Uzbekistan
Iran	Turkey
Egypt	Indonesia
Afghanistan	Iran
Saudi Arabia	Syria
Malaysia	Saudi Arabia
Burma (Myanmar)	Kazakhstan
Russia	Azerbaijan
Syria	Turkmenistan
Turkey	Laos
Azerbaijan	Malaysia
Sudan	Maldives
Brunei	Russia
Eritrea	Tajikistan
Tajikistan	
Singapore	
restrictions in 2013 but no that had very high governm 2013.	ntry that had very high government t in 2014. Bold indicates a country ent restrictions in 2014 but not in er analysis of external data. See



#### 4.1 Is this an unsolvable problem?

The short answer is yes. That is, yes, if all we had were the current state of the confluence of governments, legal structures, social issues, mission agencies, and church structures. But that is not all we have. God has left his church on earth as a body that is destined to impact all of society. And all the processes of society are at its disposal. We are in a place of unprecedented change and unprecedented opportunity to be the church sharing his gospel.

After all, even the oldest mission agencies are only about 150 years old (for instance, China Inland Mission which is now OMF is one of the first into China). So how did the gospel get to China by the 6<sup>th</sup> century long before mission agencies existed? How did the gospel move from Jerusalem to Europe or to Constantinople and Babylon? If we look at the history of the church and the spread of the gospel we see a pattern emerge that is clearly replicable today. There is no doubt that the church of old had difficulties with governments and tyrannical leaders such as Genghis Kahn and Tamerlane, but the gospel prevailed even in those days. What was there that allowed the gospel to permeate the ancient societies? We want to suggest that it was the ancient trade routes. Those trade routes allowed lay Christian business people, sometimes along with an ecclesiastical structure, like the Nestorians, to move along the trade routes sharing the gospel. There was a power in the combination of business and gospel sharing that changed the world.

One can clearly see this phenomenon when we look at maps of the trade routes and compare them with the spread of the church.

Map One outlines the several routes on what is called the Silk Road. Luce Boulnois, in her well-researched book, holds that the Persian Nestorians, who were persecuted by the Byzantines, were forced eastward and nevertheless reached Changan (Xian) China during the sixth century.<sup>20</sup> Moffett reports that while they had an ecclesiastical structure, they were also known as merchants who opened trade from Persia to China.<sup>21</sup> An earlier story relates that a Yemeni merchant named

Map One



Trading routes used around the 1<sup>st</sup> century CE centered on the Silk Road, Creative Commons Attribution-Share Alike 3.0 Unsupported

Hayyan was on a business trip from Himyarites to Constantinople and stopped at Hira where he met a group of Nestorians and was converted. He returned to Yemen and evangelized his Arab family and neighbors.<sup>22</sup>

While there were constant border wars between the Byzantines and Persians (not the least of which were continual back and forth charges of apostasy between the two branches of Christianity) the governmental structures were also at war more often than not. Even in that turbulent situation, the gospel went forth:

In his sixth-century 'Lives of the Eastern Saints,' John of Ephesus tells the story of Elijah and Theodore, two traders 'who besides worldly trade engaged moreover in divine [trade] also.' They were natives of Amida in east Syria on the Roman side of the Persian frontier, but for twenty years they carried on their business in Persia, adding the witness of their lives to their testimony to the faith, for they 'abstained entirely from the evil practices which traders of the world are want to follow, that is from oaths of all kinds, and from lying, and from extortion, and from diverse weights and measures.'<sup>23</sup>

So we clearly see that in the tumult of the major trade routes of old, the gospel moved as business people faithfully shared the good news of Jesus and lived up to biblical principles of business.

Map Two shows the sea-lanes of the Spice Route as well as the Silk Road. The astute reader will notice that the areas covered are quite akin to the 10/40 Window of today's mission focus. Map Two



#### Munson reports:

The correlation between the paths of trade and the spread of Christianity in Asia may be obvious, but the intentionality of the relationship is not as easy to recognize. However, in fact, Asian Christians purposely used trade routes as part of their mission strategy. . . . This is most clear in the work of Nestorian Patriarch Yeshuyab II during the 7<sup>th</sup> century. He authorized the mission to China utilizing the overland trade route, often known as the Silk Road. . . . The vision was to set up monasteries and churches in a 5,000 mile long string across the breadth of Asia, along the Silk Road. From there, Christianity could go into the surrounding peoples. . . .<sup>24</sup> Trade routes provided part of the method of mission as well. For example, a mission team put together to reach the Haphthalite Huns in the 6<sup>th</sup> century was composed of two merchants, a missionary bishop, and four priests.<sup>25</sup> Lay people served as missionaries, not just priests. This use of merchants in missions could go beyond this. It is interesting to note that in the early Asian church, the Syriac word for 'merchant' was used as a metaphor for evangelist.<sup>26</sup>

It is, therefore, abundantly clear that at least in Asia the ancient trade routes helped the spread of the gospel through business people simply sharing their faith as they worked in their businesses.

Munson goes on to show the similarities of the countries between Jerusalem and China today when compared with the first few centuries after Christ. He states the advantages of being a business-person doing mission work:

- 1. A clear justification for their presence
- 2. Travel to cosmopolitan centers that are multi-ethnic and multicultural providing a multicultural environment and the freedom for people to seek God
- 3. The form of outreach can include schools and hospitals and impact a larger scope of the population.<sup>27</sup>

So we have seen the very beginning of the gospel spreading beyond the disciples in Jerusalem. Patrick Johnstone proposes that,

By the year 1000 the Nestorians had spread from Syria to Iran and Yemen and then across central Asia, Mongolia, Tibet, China, parts of India, Thailand and Burma. It was the dominant faith between the Caspian Sea and the borders of China. There were then 12 million associated with this Church in 250 dioceses. By the thirteenth century there were 72 metropolitan patriarchs and 200 bishops in China and surrounding areas. This represented 24% of all Christians in the world of that time, and over 6% of the population of Asia.<sup>28</sup>

The Silk Road was an economic prize coveted by many.<sup>29</sup> Though the Nestorians had plans to reach a critical mass in Asia, they were not able to withstand the coming Mongol and Muslim conquerors. Genghis Khan used his sons to conquer the Silk Road, but was not able to hold the trading centers without putting his daughters into strategic marriages with local leaders.<sup>30</sup> While we often think of Genghis Khan and his descendants as fighters to be feared, both Genghis and his descendant, Kublai Kahn were quite open to a multiplicity of religions and even to Christianity as *The Travels of Marco Polo* reveals.<sup>31</sup> Some of his daughters, in strategic marriages, were Nestorian Christians themselves, but once the next generation came into power, Christianity failed.

The Moghul Empire was quite different than the Mongols. Emir Tamer was a cruel leader that gave no quarter to any other religion but Muslim. If a city would not capitulate, his warriors swooped in and killed all men, women, and children. Next he cut off their heads and piled them up at the gates to the city as a message to the next city he attacked. As the Moghuls swept across Asia, not only Christianity, but Buddhism and other religions were wiped out.

#### 4.2 A way forward

The historical analysis above demonstrates that the changing political, legal, and cultural environments increasingly makes the conventional paradigm of mission that we have





become accustomed to in the last 150 years more and more challenging. At this historic juncture, instead of seeing the current situation as a crisis, we see it as an opportunity to reexamine our paradigm of mission and re-envision. To do so, we can go all the way back to the root of global mission movement initiated by the Holy Spirit (Acts 1:8; 2:2-4). Crosscultural mission did not begin by the church sending out professional evangelists, but by the work of the Holy Spirit in the midst of ordinary socio-cultural interactions (Acts 2:5-13) and by Christ-followers moving to different geographic locations and living as witnesses of Christ (Acts 8:1; 11:19). Even the well-known early church missionary duo, Paul and Barnabas, were not full-time missionaries in today's sense of the term. Instead, they were business professionals who carried out their business practice and found opportunities to share the gospel in the marketplace (Acts 17:17; 18:3; 1 Cor 9:6).

In much of Christian history, mission was not an independent church project that is separate from the community's livelihood. Rather, mission and life were intricately linked together. In other words, the message of the gospel was embedded in everyday life. Through the gospel, the Kingdom of God invaded every sphere of life.

#### 4.3 Quakers

A more recent example of how the Gospel was lived out the in the context of business and had a transformative effect on the society can be found among a small Christian sect called Quakers. Although Quakers always remained a relatively small sect of Protestant Christianity, they had an outsized impact on business. In many ways, they were wealth creators that had holistically transformative impact on society.

Quakerism is a movement of charismatic Christians that began in England in midseventeenth century. While they are often perceived as quiet, peace-loving and passive people, the reality is far from the truth. Historically, Quakers have been active social reformers. For example, they openly opposed slavery and advocated equal rights for women and religious freedom for all faith groups.

Because the Church of England as well as the Puritans persecuted Quakers, there was very little opportunity for them to participate in politics or even academia. So, most Quakers pursued what was evidently the least discriminatory vocation—commerce. They built lasting businesses and transformed business culture on both sides of the Atlantic. Some of the businesses that Quakers founded are still household names in British commerce (*eg* Barclays Bank, Cadbury Chocolate, <sup>32</sup> Lloyd's Bank, Clarks Bostonian, *etc*).

Interestingly, despite their deep commitment to the gospel, Quakers are not known for their missionary zeal. In fact, some Quaker theologians were skeptical of evangelistic works. In Quaker theology, the Great Commandment to love God and love others takes precedence over the Great Commission. For example, a Quaker theologian argues that the best witness is a group of dedicated Christians living out the gospel and "saving souls become a by-product of following God's leading." <sup>33</sup> Therefore, being a witness is about proclaiming the total gospel expressed in the creation of healthy community of believers and the ministry of caring.





This pursuit of total gospel through the ministry of caring is evident in the business practices of many Quaker establishments. Entrepreneurs like Joseph Rowntree and Richard Cadbury were pioneers in progressive industrial relations and people-management. Richard Cadbury 'always felt that, after his family, his first responsibility was towards those who worked for him . . . and never considered his obligations towards them ceased when he had paid them their wages.'<sup>34</sup> To care for his employees, he maintained his factories clean and safe, and tried to make the work space a happy space. He instituted a paid half-holiday for workers each week during the summer, and provided evening classes for professional development twice a week. Both Rowntree and Cadbury invested in building affordable quality housing in the communities where workers lived.

The Quaker businesses had a transformative effect on business culture, especially, on labor relations. While they also led morning Bible studies with their workers, their primary 'ministry' was embodying biblical principles in their management practice and creating a caring organization. The Quaker business leaders' intentional effort to integrate business and life had a lasting impact on modern business culture as well as the lives that they touched.

Quaker businesses were also unique in their grooming of the next generation business leaders. Because Quakers were excluded from educational establishments as teachers, they emphasized transferring knowledge through apprenticeship. It was not uncommon to send a next generation leader to other Quaker businesses (even in different industries) to learn the business as apprentices. The practice of exchange apprenticeship naturally created closeknit networks of strong personal ties among Quaker business leaders. These personal networks generated knowledge sharing and morals as well as practical supports to Quaker entrepreneurs. Moreover, for Quakers, there was no dichotomy between church and business. For example, at the monthly and quarterly meetings that brought many local churches together, the members of the related industries would gather together. These regular social interactions also created opportunities for an exchange of information on trade as well as education of the younger generation.

While the Quakers show the effects of good business practices within the church, others show the natural use of business within mission.

#### 4.4 Moravians and Basel

The Moravians, also called the Brethren, were a persecuted group that left Moravia and founded a community called Herrnhut on the grounds of Count Zinzendorf's land in what is now Germany. They were typically artisans and tradesmen. As they prayed and were led by the Holy Spirit, they caught a missionary fervor that led them to begin to think of other people who had not had the opportunity to hear the gospel.

Sixty years before Carey left for India and 150 years before Hudson Taylor landed in China, the Moravians already had dispatched two missionaries to the West Indian island of St. Thomas to spread the gospel of Jesus Christ. Within twenty years of the commencement of their missionary activities, the Moravian Brethren had started





more missions than Anglicans and other Protestants had during the two preceding centuries.<sup>35</sup>

Their missionary strategy was tent-making. When the missionary went out they were provided their fare, but no support money. As artisans, they quickly got jobs or started businesses to provide for their needs. It was Sarasin, from the likeminded Basel Evangelical Mission Society who, in a letter to India in 1854, articulated best the principles of this 'missionary commerce' when he wrote:

The Business arm of the Mission is not just an aid to missions but it is the mission itself

- a mission not through preaching but through the power of example
- a mission of revealing Christianity in practical life situations
- a mission doing everything possible to make godliness visible
- A mission that shows Christianity to have promise not only for the life to come but also for this life<sup>36</sup>

Like the Moravians, as Basel's commercial activities developed, they realized their value was a *Reibungsflache*, as they put it, a friction surface in the community. That is, a power to influence and make an impact on the people.<sup>37</sup>

Like the Moravians they understood as the Moravian Weiss put it, 'Demonstration is as important as proclamation in the Christian World Mission' and Christian businessmen practicing their 'faith active in love' in the daily affairs of the market place were (and for us today are) a powerful audio-visual aid to Christian mission.<sup>38</sup>

This was not only in church services but also where it really matters—in the marketplace and on the plantation.

We have seen how business has been used by God in the past to both spread the gospel and alleviate poverty in our not-so-distant past. Now we turn to today to look at current examples of business alleviating poverty.

#### 5.0 Business that Alleviates Poverty

The UN and other international bodies define poverty in terms of an amount of money earned each day. We have seen from the first part of this paper that number is insufficient for people, created in God's image, to flourish. Business can, and should, create a climate of flourishing that goes beyond simply a job to keep poverty at bay. Following are several examples of businesses and their measurement of impact. We have utilized a revised version of the 'grid' from Measuring BAM Impact.<sup>39</sup>

#### Wealth creation for holistic transformation grid

The purpose of this grid is to help wealth creators to understand where they are in terms of their holistic transformation impact and be more *strategic* and *intentional* about their impact.





- By *strategic* we mean that wealth creators can better understand the context for holistic transformation impact (*eg* identifying target audience as well as target areas of injustice/need; understanding their strengths and weaknesses) using the grid.
- By *intentional* we mean that wealth creators can better understand where they are and be more purposeful about where they want to be in terms of holistic transformation impact.

We believe that Holy Spirit-led wealth creators can come in all shapes and sizes. What matters is the entrepreneurs' commitment to Christ and his kingdom and their intention for holistic transformation. Therefore, we did *not* create the grid to judge which type of wealth creating organizations are better. Instead, the grid is created to capture the diversity of wealth creators who are impacting the world strategically and intentionally in their unique contexts. In the end, we hope to affirm and empower all of God's wealth creators in what they do by giving them the tools to understand where they are in terms of their holistic transformation impact and be more *strategic* and *intentional* about their impact. Please see Appendix 1 for a further description of the Grid and its use.

#### 6.0 Business Cases

#### 6.1 Business one

Business name and country: The Giving Keys (TGK), USA<sup>40</sup>

**Business Synopsis:** TGK was founded by Caitlin Crosby, a singer-songwriter who made a simple necklace with a keychain on it and got a word stamped on it at a locksmith. Having a heart for the poor she employed some homeless friends of hers to start making these customized keychain necklaces which she sold while touring. Now five years later they are a multi-million dollar business employing many homeless people and helping them transition out of poverty. Their model is the pay-it-forward principle. You buy a key with a word stamped on it that is meaningful to you—*ie* Love, Brave, Hope—then when you meet someone who needs encouragement, you give them your key.

**Business Model:** TGK employs homeless people who are in the Chrysalis employment program in Los Angeles to work in the production of their products. They also do extensive coaching and development of their homeless staff to ensure that they get not just a job but also the support they need to thrive.

#### Management/ownership: Local

**Poverty:** They have provided practical jobs for hundreds of homeless people over the years since they started.

**Scalability and sustainability:** They have been in business since 2008 and, at the time of writing this, are grossing over 4 million USD annually in sales.



#### A Sample Grid:



#### 6.2 Business two

#### Business Name & Country: Farms, Southeast Asia

**Business Synopsis:** Farms is a coffee business in Southeast Asia run by a Dutch couple. They provide coffee seedlings to several mountain communities, buy *all* the coffee produced at fair prices, roast the coffee, and sell it both in Southeast Asia and Holland. They are also developing other brands such as peanut butter.

**Business Model:** Farms has built the business around biblical business principles, and several tribal communities have been blessed. From this vision, they have begun a mission to believing local pastors in a neighboring country to train them in sustainable business processes, which may not be coffee, but a product that will sell in their country.



#### Management and Ownership: While

foreigners began the company, there is local management as well as official local ownership. The Dutch couple manages the international sales and provides the strategy to grow the company.

**Training:** Farms has provided training for local community farmers in crop management and organic production processes. Local people do all the work of processing the coffee beans as well as roasting and packaging. The only foreigners involved in the farm are the Dutch couple.

**Spiritual Poverty:** The company is managed with clear biblical principles and also provides Bible studies for staff. For instance, when a key employee was injured and off work for an

extended time, the average company would have found a replacement. Instead, Farms kept his job for him. That example led the employee to grow in his faith and seek baptism. All staff is treated with the compassion of Christ as they learn solid work principles and production of the product.

**Poverty Alleviation:** In addition to the individuals who are paid at the farm headquarters for their work producing the coffee beans from the coffee cherries, each community has the income of the production and sale of the coffee cherries. When the crop is ripe, the community farmers bring the coffee to Farms, and it is weighed and paid for immediately at fair market prices. Whether the production is ample or few, all the coffee is purchased so the communities know they will have an income from their work. Many people are also employed in the processing of the coffee beans.

**Scalability:** Local pastors from a nearby country heard about developing business for godly purposes and came to be trained in the methods of building tribal communities through business. The Dutch couple have taken these trainees in and provided them with new skills and understanding of how to work in tribal areas. They are going back to their country starting businesses, which may not produce coffee, but will produce good business that reduces poverty in those communities, as well as sharing biblical faith.



#### A Sample Grid:

#### 6.3 Business Three

**Business name and country**: 5 Loaves 2 Fish (5L2F) fish farm and Mother's Fish Choice (MFC) cooked fish stalls in Ghana.<sup>41</sup>

**Business Synopsis:** 5L2F Ghana is in the businesses of small fish aquaculture farms, fish distribution, fish processing, and food stalls. The products are fresh and cooked farmed fish. The scale and format of the fish farms are small and distributed all over the country. The customers of the fish farms are their downstream businesses, namely MFC, of which the partners are young entrepreneurs from local churches, single women and widows in local communities, which also serve as their target market/customers.



**Business Model:** The business model of 5L2F is based on the creation and integration of fish businesses that generate income. Their target is 500 farms in 10 years. They attempt to meet the quadruple bottom lines of Business-for-transformation (B4T). Therefore, they aim to have financial, environmental, social and spiritual impacts.

#### Financial aspect:

- 1. Domestic fish supply can meet less than 50 percent of the local demand in Ghana.
- 2. The use of technology allows the establishment of better farms.
- 3. The modern farming of fish-in-demand creates a reasonable profit margin while the vertical business integration furthers this.

#### Environmental aspect:

- 1. Environmentally friendly, this farm mainly uses low cost duckweed, moringa, local corns *etc* to keep low cost on feed and environmental friendly.
- 2. The farms use fermentation of fruit skin to process fish manure and add nutrients and flavors to the fish in an organic manner.
- 3. This model of numerous small farms support the practice of supplying and eating local and reducing the carbon footprint from our operation, such as the negative impact as a result of distant distribution.

#### Social Aspect:

- Creation of more job opportunities: The fish produce will not be sold to a wholesaler, but will be distributed through local women's groups (deprived women such as single women or widows) by MFC cooked fish stalls in the street. Excess fish will be distributed by the young people's group to the corner shops in the community. It is small scale wholesale to the neighborhood.
- 2. Further empowerment: MFC will develop other small businesses such as baking bread. The bread will be distributed by the entrepreneur group and deprived women.

#### Spiritual aspect:

The farms will allow missionaries from Mainland China to work together with Ghanaians to provide a living for both and share the gospel in a natural manner. Additionally they will provide income to local churches thereby strengthening them.

**Management/ownership:** 5L2F was founded by Dr Titus Yu, from Hong Kong, Prudential Sr Regional Director; Pastor David, senior pastor of Malaysia church, family business in fishing selling over 10 million fish/yr; Bro Eric, businessman in Canada on financial management, lived in Ghana over five years, father was doing business in Ghana for over 30 years; Several partnerships are included in the business: Local Ghanaians and overseas Chinese, the local churches and support of local deprived women as well as young people from the church entrepreneur group. They will eventually have other products such as fruit, goats, and cows.

**Poverty:** Ghana has a population of 28.5 million. The number of people living in poverty is 6.4 million including 3.7 million children. In 15 years, the level of poverty in the poorest region has fallen only from 55.7 percent to 50.4 percent (24.2 percent nationally).<sup>42</sup> 5L2F and





MFC, through their replication and distribution of small-scale farm and fish stalls, impact directly on the remote regions of Ghana. Each small farm can employ five farmers, plus five young people from the church entrepreneur group distributing fish. A farm will support and empower ten women to run fish stalls. For five hundred farms, over ten thousand people will be beneficiaries. Training in fish farming, vegetable farming, farm operation and management, fish stall startup and business ethics are provided for local partners/employees.

#### Scalability and sustainability:

- 1. Replications of small farms: 5L2F trains up local people to run small-scale farms.
- 2. Scalability by multiplying the small farms spreading around the country.
- 3. They employ modern methods for maintaining quality management and operation of new farms.
- 4. Co-operative. The establishment of five hundred small farms over a period of ten years would allow the formation of a co-operative to support individual farms.

The Grid:



#### 6.4 Supporting Young BAM leaders: International BAM organization

We propose to create an international BAM organization to facilitate mentoring from senior leaders to younger as well as a process to help such young leaders start their businesses. We will call it: B2K, or Business 2 Kingdom.

The effectiveness of business leaders in wealth creation for the kingdom is not being funneled adequately into BAM initiatives. The main reason for this is the multiplicity of understandings on how to do it. One of the most successful stories of forums for business discussion and education in the world has been Young Presidents` Organization (YPO).

YPO concepts could be linked to the Christian Wealth Creators in a form that would enable a more effective transformation of brute wealth into real missions.





This concept is based on 3 pillars. These 3 pillars would be united into a local, national and supra-national organization that we could define as "B2K" (Business to Kingdom).

Forums are groups of no less than four and no more than 12 BAMers that get together once a month in order to pray, exchange experience, and coach each other as a Board of Advisors. The local structure can be initiated by any group of Christian Businessmen who have experience with their own companies that exhibit BAM values and do not have conflicts of interest.



When a Forum overgrows its 12 maximum, or whenever the Forum sees the need, it can multiply. Once more than one Forum exists, a Chapter is formed. The Chapter is the local (city or metro area) gathering of Forums, in a more organized way. A Chapter is formed with at least two Forums. A Chapter will have as its mission to create other Forums in other metro areas, and to lead the creation of a new Chapter in that region. The Chapters will lead to a National Organization for BAM.

This organization will be self-funded by dues collected to run the Forums, Chapters and National Organization. Referrals are often done in business. In this case, referrals among members could generate fees that would support the organization.

#### 7.0 Conclusion

We have shown that business does reduce poverty, but we also believe that the statistics are bare bones. People cannot thrive on 1.50-1.90 USD per day. We believe that creating real wealth is what God desires from us: wealth that blesses families, communities, and countries. That blessing includes sharing faith and love, providing jobs that are meaningful and reflect the creativeness of our God. Building business is for the long haul—sustainable and scalable.

We have taken examples from the past of the involvement of church and agency. We have provided the example of three businesses from today, outlining what they do. With the idea of The Grid we have given a sample of how we might look at and measure the impact of a business that reduces poverty, providing social, spiritual, and environmental good.

The Grid provides a way for anyone to measure their business in the same way and determine a path forward for a more effective business model.

We have also offered an idea to train the next generation to develop businesses that truly bless people, reducing poverty and creating future leaders.

We trust that these examples will spark the church and business community to consider how they might affirm, align, and release wealth creators to the ministry of the gospel.





#### Appendix 1

#### Wealth Creation for Holistic Transformation Grid

The purpose of this grid is to help wealth creators to understand where they are in terms of their holistic transformation impact and be more *strategic* and *intentional* about their impact.

- 1. By *strategic* we mean that wealth creators can better understand the context for holistic transformation impact (*eg* identifying target audience as well as target areas of injustice/need; understanding their strengths and weaknesses) using the grid
- 2. By *intentional* we mean that wealth creators can better understand where they are and be more purposeful about where they want to be in terms of holistic transformation impact.

We believe that Holy Spirit-led wealth creators can come in all shapes and sizes. What matters is the entrepreneurs' commitment to Christ and his kingdom and their intention for holistic transformation. Therefore, we did *not* create the grid to judge which type of wealth creating organizations are better. Instead, the grid is created to capture the diversity of wealth creators who are impacting the world strategically and intentionally in their unique contexts. In the end, we hope to affirm and empower all of God's wealth creators in what they do by giving them the tools to understand where they are in terms of their holistic transformation impact and be more *strategic* and *intentional* about their impact.

#### Wealth Creators Positional Grid

This grid aims to visualize and celebrate the diversity of God's wealth creators. Depending on the context (*eg* geographic location, target audience *etc*), wealth creators can have either explicit or implicit missional identity. So, the x-axis represents how missional identity is expressed. Wealth creators can also have more explicit (*eg* freedom business designed to combat human trafficking) or implicit holistic transformation impact (*eg* seeking to influence culture through honest business practices). So, the y-axis represents how holistic transformation impact is expressed. The size of the circle represents the size of business (*ie* number of employees). We plot 12 fictional companies on to the grid and explain what each of the quadrant represents.

#### Quadrant A (Upper left)

- 1. Explicit holistic transformation impact and implicit missional identity.
- 2. *Eg* Social enterprises in creative-access countries where explicit expression of faith is difficult.

#### Quadrant B (Upper right)

- 1. Explicit holistic transformation impact and explicit missional identity.
- 2. *Eg* Freedom business in South Asia that has explicit missional identity and a clear social goal.



#### Quadrant C (Bottom left)

- 1. Implicit holistic transformation impact and implicit missional identity.
- 2. *Eg* Business in MENA area that are influencing the culture through biblical business practices.

#### Quadrant D (Bottom right)

- 1. Implicit holistic transformation impact and explicit missional identity.
- 2. *Eg* Excellent businesses in open access countries that can articulate their faith identity who impact in the society is more implicit.

By plotting Spirit-led wealth creating businesses onto this grid, we simply show that there are many different types of wealth creators. We hope we can celebrate and empower all different forms of wealth creators to have holistic transformation impact in their unique contexts. The grid can also be used as a tool for wealth creators to identify where they are and strategically plan where they want to be (see below example for Company A and B).



#### Holistic Transformation Scoring Chart and Grid

The questions help you assess where you are in terms of holistic transformation and plan where you want to be. Each of the four impact indices provide a score with a range of -2 to 2. In this chart and grid, the index score below zero means negative impact that wealth





creators need to address. We plot the *Holistic Transformation Grid* using these four index scores.

	Not at all	Not really	Somewhat	Moderate Yes	Strong Yes
Economic					
<i>Reporting</i> : Are we being transparent and accountable with our financial matters?	1	2	3	4	5
<i>Stewardship</i> : Are we being good stewards of the money that has been invested with us?	1	2	3	4	5
Sustainability: Do we have the cash we need to operate and meet our commitments and is it likely that we will continue to be solvent in the coming year?	1	2	3	4	5
<i>Momentum</i> : Are we booking and developing business?	1	2	3	4	5
<i>Scalability</i> : Are we intentionally and creatively building capacity for growth? (Isa 54:2-5)	1	2	3	4	5
(A) Economic Total =					
Social					
Job Creation: Are we increasing job creation potential in the supply chain?	1	2	3	4	5
<i>People Development</i> : How effectively are we caring for and developing our employees?	1	2	3	4	5
Scalable Positive Cultural Impact: Are we influencing the culture with biblical values?	1	2	3	4	5





<i>Community</i> : Are we tangibly improving the quality of life in our community?	1	2	3	4	5
(B) Social Total =					
Spiritual					
<i>Spiritual Growth</i> : Are we contextually helping people to make progress on their spiritual journey?	1	2	3	4	5
<i>Commitment to Mission</i> : Are we developing people and governance structure to sustain the mission of the organization?	1	2	3	4	5
<i>Mission Focus</i> : Are we doing what we set out to do? Are we being responsive to God's call and the Spirit's leading?	1	2	3	4	5
(C) Spiritual Total =					
Environmental					
<i>Impact</i> : Are we intentionally minimizing our negative impact on the environment?	1	2	3	4	5
Sustainability: Are we intentionally enhancing the ability of future generations to enjoy and meet their own needs from God's creation?	1	2	3	4	5
(D) Environmental Total =					
Economic Impact Index = (A/5)-3					
Social Impact Index = (B/4)-3					
Spiritual Impact Index = (C/3)-3					
Environmental Impact Index = (D/2)-3					
Composite Holistic Transformation Score = (A+B+C+D)/7					

#### Holistic Transformation Grid Example

	Economic Impact Index	Social Impact Index	Spiritual Impact Index	Environmental Impact Index
Company A	-1.6	1.5	1.8	-1.2
Company B	1.6	-0.5	1.4	-1

	Economic Impact Index	Social Impact Index	Spiritual Impact Index	Environmental Impact Index
Company C	1.5	1	1.8	1.3
Company D	1	2	-0.5	0











#### Appendix 2

#### Consultation on Wealth Creation (CWC): Background and Context

The CWC was not just an event. The Consultation held in Thailand, in March 2017, was a part of a consultative process, which in turn is part of broader, longer, and on-going conversations related to issues like the church, business, poverty, wealth creation, and missions.

Therefore, it is important to understand the background and context of each CWC report. They are important pieces of a bigger puzzle. To understand the picture that is emerging, as we put the pieces together, one needs to see some of the other key pieces.

The CWC is yet another outcome of the historic commitments adopted in the Lausanne Covenant of 1974. Here, while committing themselves to the importance of evangelism, evangelicals also expressed repentance for 'having sometimes regarded evangelism and social concern as mutually exclusive'. Wealth creation for the economic betterment of our world is one of those neglected social concerns; and it is this that the CWC addresses.

All CWC participants were presented with a list of required reading. These readings all related to the **CWC assignment** of exploring the *Role of Wealth Creation in Holistic Transformation of People and Societies*.

The CWC was partly a follow up of the *Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel* held in April 2014. Thus, all needed to be familiar with the **Atibaia Statement**: <u>https://www.lausanne.org/content/statement/atibaia-statement</u> (more information below).

The Lausanne Global Consultation on Wealth Creation was in collaboration with BAM Global, and thus some of its work and reports were included in the required reading.

#### 'Why Bother with Business as Mission', by Mats Tunehag

http://matstunehag.com/wp-content/uploads/2011/04/Why-Bother-with-Business-as-Mission-v-18-April-2017.pdf

#### The executive summaries of three BAM Think Tank Reports

- Biblical Foundations for Business as Mission http://bamglobal.org/report-biblical/
- Business as Mission and the end of Poverty
  <u>http://bamglobal.org/report-bop/</u>
- Business as Mission in Haiti
  <u>http://bamglobal.org/report-haiti/</u>



CWC is linked with three other global consultations that dealt with similar issues, held 2004, 2009, and 2014.

#### The Lausanne BAM Issue Group

The first BAM Global Think Tank was held under the auspices of Lausanne. The Business as Mission Issue Group worked for a year, addressing issues relating to God's purposes for work and business, the role of business people in church and missions, the needs of the world and the potential response of business. It summarized its findings in the **BAM Manifesto** (2004). Here are a few excerpts, to illustrate a growing consensus among leaders that wealth creators are called by God to serve in business.

- We believe that **God** has created all men and women in His image with the ability to be creative, creating good things for themselves and for others—this includes business.
- We believe in following in the footsteps of **Jesus**, who constantly and consistently met the needs of the people he encountered, thus demonstrating the love of God and the rule of His kingdom.
- We believe that the **Holy Spirit** empowers all members of the **Body of Christ** to serve, to meet the real spiritual and physical needs of others, demonstrating the kingdom of God.
- We believe that God has called and equipped business people to make a *Kingdom* difference in and through their businesses.
- We believe that the **Gospel** has the power to transform individuals, communities and societies. Christians in business should therefore be a part of this holistic transformation through business.
- We recognise the fact that poverty and unemployment are often rampant in areas where the name of Jesus is rarely heard and understood.
- We recognise that there is a need for job creation and for multiplication of businesses all over the world, aiming at the quadruple bottom line: spiritual, economical, social and environmental transformation.
- We recognise the fact that the church has a huge and largely untapped resource in the Christian business community to meet needs of the world—in and through business—and bring glory to God in the market place and beyond.
- See also <u>BAM Manifesto</u>: <u>http://matstunehag.com/wp-content/uploads/2011/04/BAM-MANIFESTO-2.pdf</u>

#### Wheaton Consultation

A global consultation on *Business as Integral Calling* was held in Wheaton, Illinois in October 2009. It brought together leaders from the realms of business, non-profit organizations, and Christian ministry with theologians and academic leaders in business, economics, and missions. Excerpts from the **Declaration**:

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#### • Lamentations

• We lament that the church and business itself have undervalued business as a vehicle for living out Christ's calling, and have relied excessively on non-profit approaches that have resulted in dependence, waste, and an unnecessary loss of human dignity.

#### • Celebration of Faith and Hope

- We celebrate the growing movement of people seeking to be used by God and to deploy business economic activity for God's Kingdom.
- Business can create value, provide the dignity of work, and transform communities by improving livelihoods.
- Business can be an integral calling to proclaim and demonstrate the Kingdom of God by honoring God, loving people, and serving the world.
- Business can also provide a powerful opportunity for the transformation of individuals to achieve their full potential for creativity and productivity and to flourish and experience a life of abundance as envisioned by the Kingdom of God.
- Business can be used to help restore God's creation from its degraded state.
- It is our deep conviction that businesses that function in alignment with the core values of the Kingdom of God are playing and increasingly should play an important role in holistic transformation of individuals, communities and societies.
- See also <u>Wheaton Declaration</u>: http://matstunehag.com/wp-content/uploads/2017/05/Wheaton-Declaration.pdf

#### **Atibaia Consultation**

Wealth creation and distribution were discussed as part of the *Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel* held in Atibaia, Brazil in 2014. The consultation affirmed that sharing wealth is good and biblical, but wealth distribution is too often our main response to meeting peoples' needs. It identified the need to seek increasingly to understand how businesses can bring solutions to global issues, including poverty and human trafficking. The notion of simplicity as a universal value was also challenged, and needed to be addressed further.

The **Atibaia Statement** is quite long, but here are a few excerpts related to wealth creation, business and the poor.

• Christians are called not only to give and share generously, but to work for the alleviation of poverty. This should include offering alternative, ethical ways, for the creation of wealth and the maintenance of socially-responsible businesses that empower the poor and provide material benefit, and individual and communal dignity. This must always be done with the understanding that all wealth and all creation belong first and foremost to God.





- We acknowledge that, in the global market economy, one of the most effective tools for the elimination of poverty is economic development, and yet evangelicals have often failed to promote value-driven business solutions to poverty.
- How can we more effectively work for the establishment of creative, ethical, and sustainable business endeavors in the fight against poverty?
- See also <u>Atibaia Statement</u>: <u>https://www.lausanne.org/content/statement/atibaia-statement</u>



#### Endnotes

<sup>1</sup>Editor's Note: In the Manifesto, 'Church' (with uppercase) and 'church' (with lowercase) are used intentionally, the former denoting the global Church and the latter the local church.

https://www.ted.com/talks/michael\_porter\_why\_business\_can\_be\_good\_at\_solving\_social\_problems. <sup>3</sup>Max Roser and Esteban Ortiz-Ospina, *Global Extreme Poverty*, Published online at OurWorldInData.org (2017), accessed February 2017, https://ourworldindata.org/extreme-poverty/.

<sup>4</sup> Singapore, Taiwan, South Korea and Hong Kong. See <u>https://en.wikipedia.org/wiki/Four\_Asian\_Tigers</u>.
 <sup>5</sup> <u>https://ourworldindata.org/extreme-poverty/</u>.

<sup>6</sup> Max Roser, Global Economic Inequality, <u>https://ourworldindata.org/global-economic-inequality.</u>
 <sup>7</sup> Ibid.

<sup>8</sup>Boris Yeltsin, *The Struggle for Russia*, trans. Catherine A. Fitzpatrick (Moscow: Sinbad Publishing, 2015). <sup>9</sup> See Rong Deng, *Deng Xiaoping and the Cultural Revolution: A Daughter Recalls the Critical Years* (Beijing: Foreign Languages Press, 2005); and see Xiaoping Deng, X. 'Selected Works of Deng Xiaoping: We Shall Concentrate on Economic Development' (1982), *Internet Archive*, accessed February 2017, https://archive.org/stream/SelectedWorksOfDengXiaopingVol.3/Deng03 djvu.txt.

<sup>10</sup> Thomas L. Friedman, *The World is Flat: A Brief History of the Twenty-First Century* (New York: Farrar, Straus and Giroux, 2005).

<sup>11</sup> Quote extracted from transcript of research interview for Nora Hughes, 'Changing Faces: Highly Skilled Chinese Workers and the Cultural Adaptation Required to Work at a Foreign Multi-National Corporation' (PhD diss., Fielding University, 2007).

<sup>12</sup> Used with permission from Business 4 Blessing, <u>https://b4blessing.com/</u>.

<sup>13</sup> Edwin E. Jacques, *Protestantism in Albania, Reformation for Albania & Kosovo* (Printed originally in *Liria*, January, 1994: 8-10), accessed February 2017, <u>https://reformation.edu/albania/pages/protestantism-albania.htm.</u>

<sup>14</sup> 'Rural Poverty in Albania,' <u>https://www.ruralpovertyportal.org/country/home/tags/albania</u>.

<sup>15</sup> 'Foreign Aid to Albania for Different Sectors,' <u>http://open.data.al/en/lajme/lajm/id/320/Foreign-aid-to-</u> <u>Albania-for-different-sectors</u>.

<sup>16</sup> Marsida Nence, 'Corruption, Albania's Biggest Challenge for Integration into the EU,' PECOB, accessed February 2, 2017, <u>http://www.pecob.eu/Corruption-Albania-biggest-challenge-integration-E-U</u>.

<sup>17</sup> Fred Catherwood, *Light, Salt and the World of Business: Why We Must Stand Against Corruption* (Lausanne: Lausanne Movement, 2008), 2, 20.

<sup>18</sup> For another vision of business, which limits it not simply to providing support for those building the kingdom, but sees its own work as itself building the kingdom, see Bridget Adams and Manoj Raithatha, *Building the Kingdom Through Business: A Mission Strategy for the 21<sup>st</sup> Century World* (Watford: Instant Apostle, 2015).

<sup>19</sup> 'Countries with very high government restrictions on religion,' *Pew Research Center*, <u>http://www.pewforum.org/2016/06/23/number-of-countries-with-very-high-restrictions-and-hostilities-went-</u>down-in-2014/countriedhighgri/.

<sup>20</sup> Luce Boulnois, *Silk Road: Monks, Warriors & Merchants on the Silk Road*, trans. Helen Loveday, (Hong Kong: Odyssey Books & Guides, 2004), 277.

<sup>21</sup> Samuel Hugh Moffett, *A History of Christianity in Asia, Volume I: Beginnings to 1500* (New York: Orbis Books, 1998), 297.

<sup>22</sup> Moffett, *History of Christianity*, 275.

<sup>23</sup> Moffett, *History of Christianity*, 246.

<sup>24</sup> Paula Harris, *Nestorian Community, Spirituality and Mission*, in Global Missiology for the 21<sup>st</sup> Century: The Iguassu Dialogue, William Taylor, ed. (Grand Rapids, MI: Baker Academic, 2000), 497-98, cited by Munson.
 <sup>25</sup> Glen L. Thompson. *Christ on the Silk Road*. Touchstone: A Journal of Mere Christianity, Vol. 20 April 2007,

<sup>26</sup> Glen L. Thompson. *Christ on the Silk Road.* Touchstone: A Journal of Mere Christianity, Vol. 20 April 2007, 3:31.

<sup>26</sup> Robert H. Munson, *The Role of Trade Routes in the Spread of Christianity in Asia During the First Millennium,* last modified 2008,

<sup>&</sup>lt;sup>2</sup> See Michael Porter, 'Why Business Can be Good at Solving Problems', *Ted Talks*,

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https://www.academia.edu/12269947/THE ROLE OF TRADE ROUTES IN THE SPREAD OF CHRISTIANITY IN ASIA\_DURING\_THE\_FIRST\_MILLENNIUM.

<sup>28</sup> Patrick Johnstone, The Church is Bigger than You Think: The Unfinished Work of World Evangelization (Pasadena, CA: William Carry Library, 1998), 73.

<sup>29</sup> See S. Frederick Starr, Lost Enlightenment Central Asia's Golden Age from the Arab Conquest to Tamerlane (Princeton: Princeton University Press, 2015).

<sup>30</sup> See Jack Weatherford, The Secret History of the Mongol Queens: How the daughters of Genghis Khan Rescued His Empire (New York: Random House, 2010).

<sup>31</sup> Marco Polo, *The Travels of Marco Polo*, (The Easton Press, Norwalk, Connecticut, 1992), 161.

<sup>32</sup> See Deborah Cadbury, *The Chocolate Wars: The 150-Year Rivalry Between the Worlds Greatest Chocolate* Makers (New York: Public Affairs, 2010).

<sup>33</sup> Lawrence E. Barker, 'The Purpose of Evangelism,' Quaker Religious Thought 53 (1982): 29-33 http://digitalcommons.georgefox.edu/qrt/vol53/iss1/4 <sup>34</sup> David Burns Windsor, *The Quaker Enterprise: Friends in Business* (London: Frederick Muller, Ltd., 1980), 83.

<sup>35</sup> David Eung-Yul Ryoo, 'The Moravian Missions Strategy: Christ-Centered, Spirit-Driven, Mission-Minded,' Haddington House Journal 12 (2010): 35-49 https://biblicalstudies.org.uk/pdf/haddington-housejournal/12 035.pdf.

<sup>36</sup> William J. Danker, Profit for the Lord: Economic Activities in Moravian Missions and the Basel Mission Trading Company (Eugene OR: Wipf and Stock, 2002), 102.

<sup>37</sup> Danker, *Profit*, 129.

<sup>38</sup> Danker, *Profit*, 55.

<sup>39</sup> This report can be downloaded from http://www.bamglobal.org/report-measuring/.

<sup>40</sup> See <u>https://www.thegivingkeys.com/pages/about-us</u>.

<sup>41</sup> See http://5l2fministry.org.

<sup>42</sup> FAOSTAT data on Ghana accessed from: http://www.fao.org/faostat/en/#country/81, accessed April 2017.