

Wealth Creation: A Godly Gift & Command

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*“Remember the LORD your God,
for it is he who gives you the ability to produce wealth.”*

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. But there is no wealth to be shared unless it has been created.

Wealth is not a zero-sum game. Different kinds of wealth can and should be created, and can increase. All too often in the church the issue of wealth creation is misunderstood, neglected, or even rejected. The same thing applies to wealth creators.

Wealth creation is both a godly gift and a godly command (Deut. 8:18). The people of Israel were commanded to seize business opportunities in mining and agriculture, and as a result the nation would prosper. However, God reminded them that wealth creation was a gift from him. It should be done in community and for community, recognizing the covenant, being accountable to God, and being mindful of blessing all peoples.

Wealth creation in and through business is beyond corporate philanthropy. Businesses do not exist to simply give away profit. They primarily exist to create different kinds of wealth for people and societies. It is not only about financial wealth, but also social, cultural, intellectual, and spiritual wealth.

We often associate businesses doing good with micro-lending programs. But the gift and calling to create wealth is beyond a micro finance loan or a single small or medium size business; it is about building nations, and seeking the welfare of cities: *“This is what the Lord Almighty says to all those I carried into exile from Jerusalem to Babylon: Build houses and settle down; plant gardens and eat what they produce. Also, seek the peace and prosperity of the city.”* (Jer. 29)

God is a God of flourishing and abundance, and it is clearly reflected in creation. I watched a program on the Smithsonian Channel in early 2017. I learned that there are 360,000 known species, but the experts assume there are a million or so more.

When I visited Panama in October 2016 I was told that there are 18,000 different kinds of butterflies. My wife and I like to stroll in the Botanic Garden in Singapore. There is a special orchid garden. Did you know that there are 30,000 different kinds of orchids?

This is not scarcity or simplicity, which is often held up as a biblical virtue. Rather, this is the Creator at work, things are flourishing in abundance. In a similar way, we are to

co-create with God in the marketplace. We also need to recognize that God has a deep interest in a functioning marketplace.

God and the Market Place

The prospects were not good. In fact, they were really bad, even disastrous. The city was under siege, and everything pointed towards a defeat. People would be assaulted, hurt and killed; houses would be burnt down and the remaining citizens of Jerusalem would be deported to a foreign land.

In this doomsday context the prophet Jeremiah was told by God to make an investment – in the doomed city! Sounds like bad advice, like buying property in war-torn Syria during the war. But it was supposed to be a prophetic action by doing real business.

Jeremiah conveyed the message loud and clear: God will restore his people and the city, and the signs of a restored nation would be found in a functioning marketplace. Jeremiah buys a field from a relative, using his birthright. The payment is fair and done in front of witnesses. Deeds are issued and kept for posterity.

This is a prophetic purchase: *“For this is what the Lord Almighty, the God of Israel, says: Houses, fields and vineyards will again be bought in this land.”* (Jer. 32:15)

After war, destruction, despair and exile, restoration will come, and it will come from God. The indicators of the restoration are seen in marketplace functions.

Jeremiah did a prophetic act when purchasing the land. It involved a financial transaction, title deeds and archives, and a long-term investment with a potential return many years down the road. These are all present and future indicators of a God approved economy. These are signs of a transformed society, of justice in the marketplace. The wider context in Jeremiah talks about benefits from building businesses and growing the economy; wealth is created, there is joy, and there are festivities and gratitude to God.

“The restored people would have lives of work, enjoyment, feasting and worship all tied into one. The picture of planting, harvesting, playing music, dancing and enjoying the harvest depicts the pleasure of work in faithfulness to God.” (Theology of Work Bible Commentary)

Jeremiah chapter 32 shows that God wants business and growing businesses. A God-inspired nation has a legal and societal framework conducive for business development. Let me list a few things that are implied or explicitly mentioned in this Biblical narrative, all part of a marketplace for peace and prosperity:

- A Rule of Law society
- Birth certificates, some kind of officially recognized identity
- Property laws
- An established currency
- A functional system for economic transactions
- Honesty and transparency in business dealings
- Title deeds, records, archives
- Buying and selling works
- Return on investment and long-term thinking

There are also other lessons we can learn:

- There was a willingness to take risks
- The importance of acknowledging God and honoring the Covenant in business
- Readiness to follow God's instruction and take steps of faith
- Rejoice in the harvest / profit
- Work and worship was integrated
- Wealth was created and prosperity came to the city

We see a God who is engaged in the marketplace. It is part of God's mission in the world and throughout history. The events in Jerusalem with Jeremiah show God at work in the marketplace.

As David Green, founder of Hobby Lobby in the USA put it: *"There is a God, and He's not averse to business. He's not just a 'Sunday Deity'. He understands margins and spreadsheets, competition and profits."* (More Than a Hobby, by David Green. Thomas Nelson, 2005)

Consultations on wealth creation, business & poverty

Thus we can observe that wealth creation for holistic transformation of people and societies is rooted in Biblical principles and narratives. God has a keen interest in a functioning marketplace where work is honored, ownership respected and wealth is created for the common good.

Please allow me to refer to four global consultations I have been privileged to be a part of, and which have dealt with these issues. They were held 2004, 2009, 2014 and 2017.

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, and it is enclosed below. But please allow me to share 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 & 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.”

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:

“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.”

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 was identified the need to increasingly seek 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 certainly needs 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?”

Consultation on Wealth Creation

To further explore the issue of wealth creation and discuss the role of wealth creator, 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. A Manifesto was written and it conveys the essentials of the deliberations before and during the Consultation. The Manifesto is enclosed at the end of this chapter. But let me quote the eleven affirmations:

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.

Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.

Wealth hoarding is wrong, and wealth sharing should be encouraged, but there is no wealth to be shared unless it has been created.

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.

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.

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.

Wealth creation through business has proven power to lift people and nations out of poverty.

Wealth creation must always be pursued with justice and a concern for the poor, and should be sensitive to each unique cultural context.

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

Wealth creation in theory and praxis

These four global consultations have been critical to sharpen our thinking on wealth creation, business and the poor. Here is a wealth of intellectual capital to draw from.

We have also witnessed a positive effect of business for billions of people around the world. The biggest lift out of poverty, in the history of mankind, has happened in our generation. It has not been through aid or development (i.e. wealth distribution), but through business (i.e. wealth creation). In 1990 more than every third person on this planet was poor. Now it is less than ten percent, according to the World Bank.

What may this look like in practice? Let me share a real life story from a visit to Indonesia in 2012.

It was warm and humid day in Indonesia. One may say almost too hot for a Swede. But the story that emerged was more than cool.

I spent a day with the mayor of a small Muslim village. We sat outside his house, drank tea and nibbled on fruit, nuts and sweets. He was enthusiastic and composed. As a devout Muslim he had come to appreciate Christian business people in a way that surprised him. There is a long and sometimes violent history of severe distrust and tension between Muslims and Christians in Indonesia.

The mayor told me that the village used to be quite poor. Rats ate 40 percent of the crops every year, and these creatures also spread disease. Collaboration for irrigation was non-existent. There was a lack of entrepreneurial spirit and it seemed like no one thought about praying for a difference.

But one day some Christian business people visited the mayor and his village. They wanted to help and they wanted to build bridges across a religious divide.

At first the mayor declined. Why did business people come and not charity workers or government people? On top of that, these people were Christians – not Muslims. But one Christian businesswoman suggested that they could at least pray. She said that prayers make a difference; yes, God can make a difference. It was agreed. Something happened and it became a turning point. The mayor invited them to come back and they did.

The team of Christian business people did research and explored ways to kill the rats in an environmentally friendly way. They also researched how one could increase the agricultural production and start profitable businesses.

They found an owl called tyto alba that eats rats but is also very hard to breed. Some told them it was impossible. But they prayed, researched and it worked. I could see birdhouses everywhere on the fields. The loss of crops has decreased from 40 to 2 percent per year, and new wells and irrigation have doubled the annual yield of rice.

I asked the mayor why they didn't dig wells and develop irrigation before the business people came. He said that the Christians changed their mindset regarding work and working together, and they first and foremost taught them the importance of prayer, to always start with prayer.

“Now we are open to change and we take action. But we always start with prayer,” said the mayor.

My Indonesian business friends have started business training courses in the village – based on Biblical principles. They have also helped start small manufacturing businesses, improve marketing and sales, and strengthen local infrastructure.

This small village with 2,320 people has now become a model village in Indonesia. National television has portrayed it as a model on how to build bridges between Muslims and Christians, and on how to develop transformational businesses. The village is now a national learning center on how to breed owls that kills rats.

During my visit I also heard other testimonies on how concrete prayers had led to concrete answers, related to rain, a paved road, a job, a motorcycle, and more.

As we left the village I was encouraged and felt privileged. I had witnessed significant indicators of economic, social, environmental and spiritual transformation. I asked myself: What were some of the key contributing factors? Prayers, Christian business people and owls.

Prayer and wealth creation

In the example above we note how prayer was an integral part of the BAM initiative.

Every year on March 17 many people around the globe celebrate St. Patrick's Day. He was a human trafficking victim in the 5th century, who became a missionary to the people and land (Ireland) where he was a slave.

Let me share a well-known prayer by St. Patrick, and customize it to a BAM related prayer: (the original is in bold and italics)

God cares about business. Through business different kinds of wealth can be created, and people can be lifted out of poverty.

Let this prayer carry you and your business, and make Christ the center of it!

Christ with me, as I do business for Him and people
Christ before me, as I plan my business
Christ behind me, as I review my business
Christ in me; my guiding light in business
Christ beneath me; He is the foundation
Christ above me, He is the owner of my business
Christ on my right, Christ on my left, He is the Lord of the marketplace
Christ when I lie down, and rest from my work
Christ when I sit down, in my office chair
Christ when I arise, enthusiastic or weary
Christ in the heart of every man who thinks of me, and my business
Christ in the mouth of everyone who speaks of me, and my business
Christ in every eye that sees me, my staff, customers, suppliers, and competitors
Christ in every ear that hears me speak about my products and services

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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

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.

Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.

Wealth hoarding is wrong, and wealth sharing should be encouraged, but there is no wealth to be shared unless it has been created.

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.

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.

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.

Wealth creation through business has proven power to lift people and nations out of poverty.

Wealth creation must always be pursued with justice and a concern for the poor, and should be sensitive to each unique cultural context.

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.

- 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

THE BUSINESS AS MISSION MANIFESTO

The Lausanne (LCWE¹) 2004 Forum 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. The group consisted of more than 70 people from all continents. Most came from a business background but there were also church and mission leaders, educators, theologians, lawyers and researchers. The collaboration process included 60 papers, 25 cases studies, several national and regional Business as Mission consultations and email-based discussions, culminating in a week of face to face dialogue and work. These are **some** of our observations.

Affirmations

We believe that **God** has created all men & 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 both the dire need for and the importance of business development. However it is more than just business per se. **Business as Mission** is about business with a Kingdom of God perspective, purpose and impact.

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.

Recommendation

We call upon the Church world wide to identify, affirm, pray for, commission and release business people and entrepreneurs to exercise their gifts and calling as business people in the world – among all peoples and to the ends of the earth.

We call upon business people globally to receive this affirmation and to consider how their gifts and experience might be used to help meet the world's most pressing spiritual and physical needs through Business as Mission.

Conclusion

The real bottom line of Business as Mission is **AMDG - *ad maiorem Dei gloriam*** – for the greater glory of God

Business as Mission Issue Group

October 2004

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¹ Lausanne Committee for World Evangelisation