

Business *for* All Seasons



Mats Tunehag

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Cover photos: Mats Tunehag

Photos are from Nordingrå, Sweden

where Mats & Jennifer live part of the year.

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<https://www.thestewardinvestor.com/articles?author=6632a10fecbf3d0589284c43>

Endorsement

Business for All Seasons is a gift to the global church. Mats Tunehag has once again brought remarkable clarity, theological depth, and practical wisdom to the conversation about business as a redemptive calling.

With the skill of a storyteller and the conviction of a seasoned practitioner, he reminds us that business—done God’s way—creates dignity, restores broken places, strengthens families, and advances the Kingdom across generations.

This short book carries enormous weight. It will challenge your assumptions, elevate your imagination, and call you into God’s mission in the marketplace with fresh courage. I highly recommend it.

Don Simmons, Author, *The Steward Investor*

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Introduction

Business for All Seasons is a small book with a large ambition: to help Christians think more clearly and act more courageously in the marketplace. It gathers twenty short chapters* all circling the same conviction: business and investing are not side activities to “real” ministry, but central avenues through which God restores people, and transform communities and nations.

The title nods to *A Man for All Seasons*, the story of Sir Thomas More, who chose faithfulness to conscience over comfort, reputation, and even his life. In a different arena, men and women in business face their own pressures: to separate faith from work, to chase profit without purpose, or to accept broken systems as inevitable. This book is written for those who want to follow God in boardrooms, shop floors, farms, and investment committees, even when that is costly.

It also echoes Vivaldi’s *Four Seasons* and the hymn *Great Is Thy Faithfulness*. Business, like nature, moves through springtimes of vision and start-up energy, summers of growth, autumns of transition and harvest, and winters of pruning, disappointment, or waiting. Yet the seasons are not neatly separated; they overlap and interact. Through them all, God’s faithfulness does not change. “*Summer and winter, and springtime and harvest... join with all nature in manifold witness to Thy great faithfulness.*” These pages invite you to see your work and investments in that larger, steady light.

You will not find a technical manual on portfolio construction or a step-by-step guide to starting a company. Instead, each chapter offers a theological lens, a story, or a set of questions that can reshape how you view capital, risk, success, and calling. We will look at themes like *tikkun olam*—repairing a broken world with God; wealth creation as a holy calling; investing for generations rather than quarters; how business can confront human trafficking instead of profiting from exploitation; and why there is no biblical “pyramid” that makes pastors more spiritual than entrepreneurs or investors.

Throughout the book runs the language of four bottom lines. Business as Mission seeks holistic impact—financial, social, environmental, and spiritual—because the Kingdom of God touches every dimension of life. Like the four seasons, these bottom lines are distinct yet inseparable. Sound

investments can create dignifying jobs, protect creation, strengthen families, and open space for the good news of Jesus to be both seen and heard.

Whether you are an investor, entrepreneur, pastor, student, or simply someone wondering how your work fits into God's purposes, my hope is that this book will do three things: affirm that your place in the marketplace truly matters to God; stretch your imagination for what faithful business can do in the world; and encourage you to keep going—through all the seasons—with integrity, courage, and joy.

These are not final answers but invitations into ongoing conversations and practice. My prayer is that as you read and reflect, you will hear God's call afresh to steward your time, talents, and treasures for the good of people and the glory of God—becoming, in your own sphere, a “business person for all seasons.”

* Chapters 1 – 19 have previously been published at <https://www.thestewardinvestor.com/>

On a Tikkun Olam Mission



What does it mean to be a Christian in the marketplace? There is a spectrum from just being a Christian in business and investing, to having a Christian impact through business and investments. The spectrum does not imply a judgmental attitude, but rather provokes a question on how we can learn and grow, and become more God-driven in the marketplace. It is a journey. I can be a Christian in business, just trying to survive and make money. My Christian faith has little to no influence on how I do business or make decisions about investments. Others may try to apply some Biblical values in business practices and avoid investing in unethical companies. Further down the spectrum one may explore how business and investments can have a

Christian impact on multiple bottom-lines for multiple stakeholders. And how do we reflect God's global thrust, to be a blessing and a witness to all peoples and nations, including through our work in business? At this end of the spectrum, we are doing business and investing with a tikkun olam mission. What is that? Tikkun olam is a Jewish concept of repairing the world, bringing healing to the world, by co-creating with God, also through business and investing.



Tikkun Olam is observing how things are, realizing it is not as it should be. Things are broken, and need repair, people are hurting and need healing. A transformation is desired. Tikkun olam means co-creating with God, and bridging the gap between the world which is, and to a world as it ought to be. A few mundane examples: the kid's room is messy, and it should be tidied up. A road is full of potholes and needs to be fixed. A smart phone has only 1% battery left, and needs to be recharged. What is versus what it ought to be, and action should be taken by someone. We know from history that businesses can be strong agents of change and transformation. And financial capital is an essential part of that. Peter Drucker says: "Every single social and global issue of our day is a business opportunity in disguise." But tikkun olam is beyond

being a secular or individualistic ‘do-gooder’. It is about co-creating with God, which implies submitting to his will. The Lord’s prayer is a tikkun olam prayer: May your Kingdom come; may your will be done on earth as it is in heaven. On earth – as it is. God’s kingdom – as it ought to be.

The American Jesuit theologian Roger Haight writes in ‘Spirituality Seeking Theology’ (2014): “God has entrusted creation to human beings not merely as caretakers of a past condition but as co-creators with God of the future.” Thus, we are not just Christian business people or investors in the marketplace. No, we are on a tikkun olam mission, with our time, talents and treasures, that His Kingdom may be preached, demonstrated and extended as we do business and investing. As God calls and equips us to do business and to invest, we should ask tikkun olam questions. What are some needs and challenges that can be addressed through my business? How can my investments make a difference to social and global issues?

Tikkun Olam: Co-Creating with God	
What is; issues and challenges	What it ought to be, changes needed
1. ...	1. ...
2. ...	2. ...
3. ...	3. ...
4. ...	4. ...
5. ...	5. ...
6. ...	6. ...
7. ...	7. ...

The list can obviously be made long and diverse, and no-one can address all challenges we face locally or globally. But together we can invest and build businesses and eco-systems which can tackle many needs.

God wants people and nations to flourish socially, economically, culturally, spiritually, environmentally, intellectually, et cetera. It is about restoring human dignity, also through business. The antitheses to human dignity and flourishing is poverty, unemployment, wars, lack of clean water, human trafficking, labor exploitation, food insecurity, and no gospel access. That is what often is, but it is not how it ought to be. That is why we do business and investing with a tikkun olam mission. To repair the world, with God and for the common good - for God's glory.

Investing for Generations to Come



We are four generations in our family. I have two daughters, now in their mid-30s. I also have two granddaughters. Yes, I am a grandpa. And my mum is 91 years old so we are four generations, from a toddler to a grand old lady. When my kids were around 10 – 12 years old, we used to make up stories. I started ‘Once upon a time’ and set the stage. Then we took turns to add to the story, adding people and twists. The plot thickened. We had to listen to each other and build upon what others had added to the story. It was creative and fun. We are called to add chapters to an unfinished story, God’s story. There is a greater story, a metanarrative, from Creation days to the Restoration of all things, from Genesis to Revelation.



Here we should learn from Mary when the angel Gabriel came to her and invited her to be a part of God's metanarrative, His story. It would involve highs and lows.

But Mary did not object and say: Oh no, it is shameful, counter-cultural, and it doesn't fit my career plans. No, she humbly submitted and said yes to be a significant part of the Theo-drama, God's story. Her chapter was added to an unfinished story. Let me share a few observations and lessons on how we can build from generation to generation as we invest and do business.

First, we need to understand God's big plan. What does Scripture teach us about human flourishing, economics and business? What is the mission of the Church throughout history, and around the world? To understand, we need to be strongly rooted in our Judeo-Christian tradition.

Secondly, like Mary we need to embrace God's metanarrative, and respond to his invitation to participate in His plan and story. There will be highs and lows, unexpected and deep pain, as well as miracles and joyful moments. Just like for Mary. And as the story unfolds, and as we play our part in the

marketplace, we are called to connect all generations from generation to generation.

A **third** lesson is that we should build upon what others have done before us. Come with me to Rome, to the Vatican and St Peter's church. The construction started 1506, but it took 120 years to build. It meant that it was a succession of architects and construction workers for several generations. But all had to build on what previous architects and workers and generations had done. For 120 years. 40 years into the gigantic building project, the construction came to a halt, it stalled. There was a need to rejuvenate and restart the project. So, the Pope Paul III called in Michelangelo, who was 72 years old. But he couldn't build whatever he wanted; he had work on what was already standing. But he got new ideas and energy into the project, but he never saw it completed. Each generation made some changes and added to the completion of the Vatican, but they were building the same church. From generation to generation. How do we collaborate with others, and build from one generation to the next. How do we bring new life into stalled projects? Do we need to call in more 70-year-olds? And 20-year-olds? A few months ago, I visited Egypt to meet some Christian leaders. I also got a chance to see the pyramids again. Last time was 40 years ago. I had definitely changed in 40 years, but the pyramids were basically the same – 4000 years later. It took generations to build them, but they were built to last. How do we build redemptive businesses that will last, from generation to generation?

And here comes my **fourth** observation. We must stay mission-true, and avoid mission drift. To that end, we stay rooted in the past, we build in the present, and we connect people for the future. We are not just Christians doing social enterprise. We mustn't try to apply Christian ethics without Christ, and there

is no Kingdom of God without the King. And Christ is not a local deity or tribal God, no he is Lord overall; thus, we do business with him and for him among all peoples and nations, to the ends of the earth. That is why the Great Commission is an essential part of our mission. That is why we talk about four bottom-lines. And the Business as Mission and Wealth Creation Manifestos¹ can help us stay mission true - from generation to generation. Let me ask you one more question. Have you ever met a Hittite? Someone from the ancient kingdom which is mentioned in the Bible? Probably not. I've asked many people and nobody has. But have you met a Jew? Many of us have, and they are still around. They have had a great and disproportionate influence over many generations, in science, innovation, literature, philosophy, and medicine. Just check the statistics for the Nobel prizes. Why are the Jews still around and continue to contribute so well to human flourishing? They were scattered all over the globe for centuries, about 1900 years without a homeland, often severely persecuted, and Hitler tried to kill them all. Well, they are intentional story tellers, from generation to generation. We see that in the Bible all the time. And God's story and their chapters in God's metanarrative are retold every Sabbath meal, every Friday night. All generations from generation to generation.



¹ See <https://bamglobal.org/wp-content/uploads/2023/03/BAM-Manifesto-2023.pdf>
<https://bamglobal.org/wealth-creation/>

So, our **fifth** observation is that we need to be storytellers from generation to generation, of our life and journeys in investing and business. As Psalm 145 verse 4 says, paraphrased: One generation shall talk about God's mighty works to the next generation. We need to tell our stories, warts and all, joys and pains, successes and failures. From one generation to another. In case studies, blogs, films, books and why not songs.

What is your chapter in this unfolding God story? How are you connecting with other characters in the Theodrama? How are you building upon what others have done and are doing, be they investors, entrepreneurs, pastors, academics, capacity builders or missionaries? Let's be deeply rooted for the future; it is the only way to build something that will last. We need to be intentional, keep telling our stories, and include all generations as we write the next chapters.

Like the architects of the Vatican, we may need to rethink and redesign, but we must keep building on Scripture and lessons learned from previous generations. And then keep retelling our stories from generation to generation. It is beyond succession planning; it is about continuity planning. All generations, from all nations, from generation to generation. To the greater glory of God.

Human Trafficking Is Profitable.

Why Not Pursue It?



If business and investing primarily are about making money, I'd suggest drug trafficking. Or even human trafficking which is even more profitable. Hopefully you will think or shout: No, never! I won't do that. But why not? I have asked this question to thousands of people around the globe, and answers are usually about values and faith. Yes, we do not engage in these dehumanizing businesses because they are against our Christian values. But that begs the question: what are our values?² Have we thoroughly identified

² The *BAM A – Z* book contains 26 of these values. Free download at <https://matstunehag.com/bam-material-in-different-languages/>

biblical values that should underpin our actions in business and investing? What are the Judeo-Christian values, themes and narratives that have stood the test of time – a few thousand years? It is beyond a favorite Bible verse or passage. It is not merely about what's in the Bible, but rather what the Bible teaches. And are these teachings thoroughly grounded in our tradition, accepted by the church throughout the centuries? This article will highlight three of these foundational values: creativity, dignity and freedom. They are a basis for an economic framework, and they also have implications on our views on business and investing.

The triune God is the Creator, who created in community and for community. He created good things, mainly in the physical arena. After each production day he did quality control. We are created in God's image, to create in community for community, with God and for people. To create good products and services.

This is linked to human dignity. Carrots are not created in God's image, but we are, and with that comes dignity. Essential to human dignity is freedom and the ability to be creative - in art, cooking, innovation, relationships, and business. It is an active role, and work is deeply divine and deeply human. To provide jobs is to create space for human dignity. Handouts don't give dignity, jobs do. Handouts can suppress creativity and work, and thus lead to a loss of dignity. Providing jobs to jobless is to restore human dignity.

But creativity presupposes freedom. To be a free agent, to be free to write and publish poems, to mobilize people for social change, and be free to steward resources in business and investments. No freedom, no dignity. It is a spectrum, and it has consequences for flourishing of people and nations.

Creativity, dignity and freedom are related and intimately connected. But we must be mindful of what freedom is, and is not: “Freedom consists not in doing what we like, but in having the right to do what we ought.” (Pope John Paul II)

Or as Eleanor Roosevelt put it: “*Freedom makes a huge requirement of every human being. With freedom comes responsibility.*”

So, as human beings we are free to make choices, to do drug trafficking or do business and investments for God and the common good. But we need to constantly be guided by immutable godly values like creativity, dignity and freedom.

Human trafficking is the antithesis of freedom and dignity. It is creativity in business which has turned destructive and dehumanizing. Unemployment is a root cause to human trafficking. That’s why creating jobs with dignity in high-risk areas for trafficking is essential in combatting modern-day slavery.

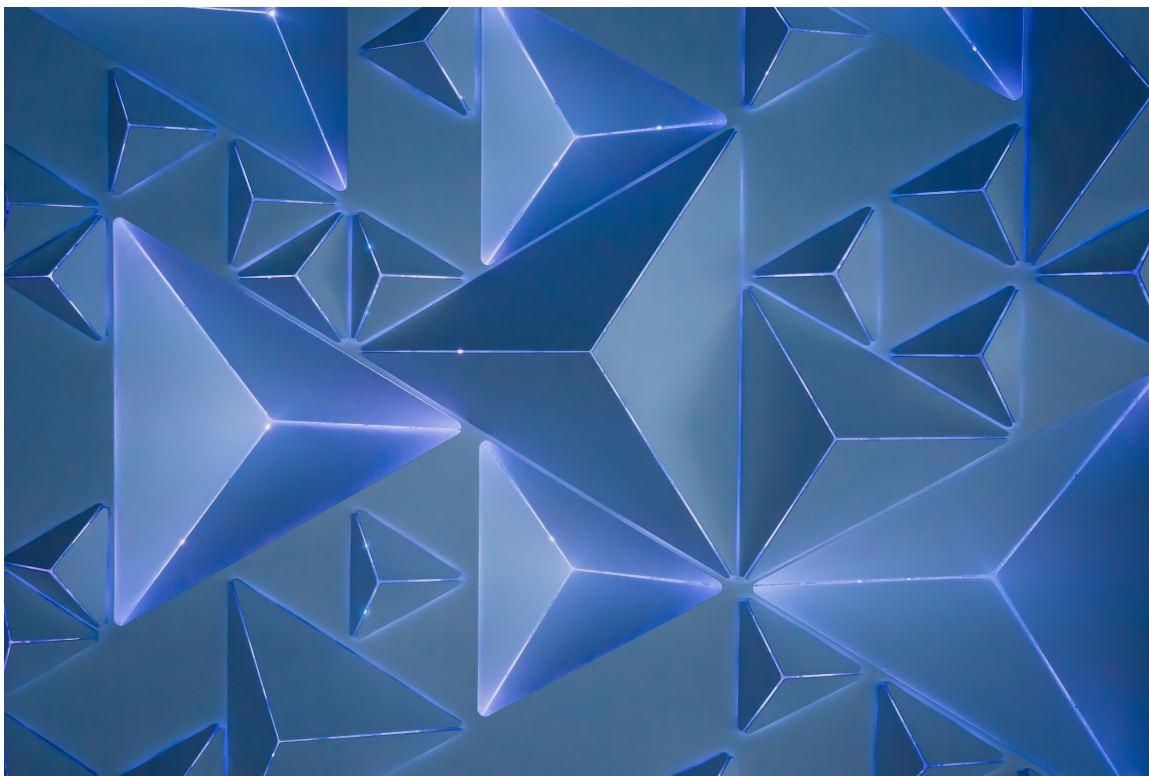
But getting people out of trafficking means we need to be able to answer the following question: out of trafficking and into what? There needs to be a job at the other end, which implies workplace creativity, restored dignity and true freedom. Because freedom is more than a socio-economic issue. That’s why God is part of our value proposition.³

Be creative, respect and restore human dignity, and pursue freedom to do good.

³ See article “Jesus – An Integral Part of Our Value Proposition”,

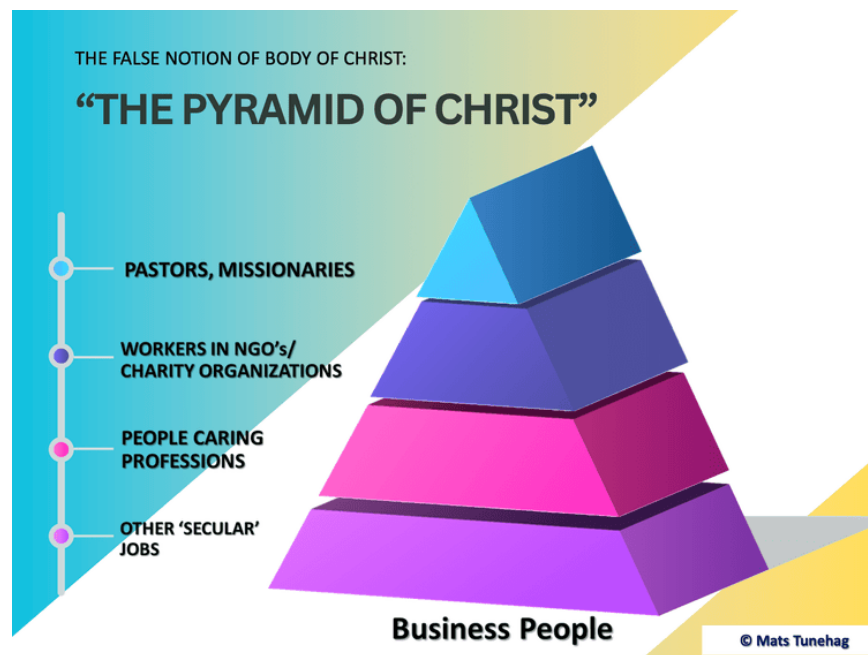
<https://www.thestewardinvestor.com/articles/jesus-an-integral-part>

Investing & the Pyramid of Christ



If God has called you to business, don't lower yourself to become a pastor! What? Can you say that? Well, we often tend to grade professions in higher or lower spiritual levels. It is quite universal. Many even use the term 'full-time ministry' for some people and categories, like missionaries and pastors. Thus, we implicitly say that the rest of us are not fully serving God. This kind of thinking, and categorization, comes from the mental paradigm that divides the sacred and secular. It compartmentalizes the 'spiritual work' we do, from our daily jobs and activities. Thus, it is 'more spiritual' to evangelize than to do dishes, and Sunday is more important than Monday. But Jesus didn't have

this split idea or practice. He didn't change hats or persona when he proclaimed or demonstrated the Kingdom of God. No, it was an integrated whole. It was not two disconnected categories: evangelism and social concern. Most of us are quite familiar with the Biblical concept of the Body of Christ. We have different callings, talents and roles, which are good and complementary, under the Lordship of Christ. But we tend to think, talk and act as the Pyramid of Christ. I have shown the following graph on all continents, for thousands of leaders, in business, church, missions and academia. Nobody has ever seen it before, but all recognize it. How come? It is a deep-rooted mental (and wrong) paradigm.



Pyramid graph designed by Roudha Munawar, Pakistan

On the top of the pyramid, we have those in "full-time ministry", pastors and missionaries. But if you can't make it to the top, it is good if you at least can

work for a charity or Christian organization. Next level down are the ‘nice people’, those in people caring professions, like doctors, nurses, teachers, and care givers. But the vast majority can be found at the base: janitors, web developers, housewives, students, CEOs, and all the others who just get on with life and work.

However, then we have the ‘worst’ of all: the businesspeople and their cohorts. They are not even on the pyramid; they are under it! They are dealing with ‘Mammon’, they operate in the marketplace where there is greed and corruption. But lo and behold, we will forgive them (and not ask any questions!) if they give a lot of money to folks on the top of the pyramid. (Please note the irony, which will continue a little bit more).

Then we may organize a church or mission conference, and we challenge people to climb the pyramid, to really serve God in full-time ministry, which you do on the top. Do you recognize this? I am not asking if you agree or approve. Now, the good news is: there is no pyramid to climb. Whatever God has called you to do, is your highest calling. That’s why we tongue in cheek can say: if God has called you to business and investing, don’t lower yourself to become a pastor. “Whatever you do, do it heartily, as to the Lord.” (Col. 3:23, NKJV).

Let’s be the Body of Christ. Let’s connect Sunday with Monday. Investing as mission is taking our Sunday talk into a Monday walk. It is about proclaiming, demonstrating and extending the Kingdom of God, to all peoples and all spheres of society. To the ends of the earth. To the greater glory of God.

Celebrating 1700 Years of Business and Investing as Mission



Council of Nicaea 325. Fresco in Salone Sistino, Vatican, Artists: Giovanni Guerra (1544-1618), Cesare Nebbia (1534-1614)

Is it more spiritual to give to a church than to invest in business? Is it more “holy” to be a pastor than a business person? Is God really concerned about physical and economic needs? These are questions reflecting the centuries-old ingrained sacred-secular divide. It is a mental paradigm, which has practical implications. But this divide is based on heresies, which the Church dealt with a long time ago, at the Council of Nicaea. This pivotal event took place 1700 years ago, in 325 AD. It was a major milestone in dealing with two

extremes, which played the spiritual and the physical against each other. Docetism emerged in the early days of the church and it was a belief that spiritualized Jesus, denying his physical incarnation, that the Word became flesh and dwelled among us. Arianism, on the other hand, made Jesus a lesser god, and like Docetism found it hard to reconcile that Jesus was fully divine and fully human. This was linked to Gnosticism which categorized the physical arena as not good or a lesser good, and the spiritual realm as better and more worthy of pursuit. To settle these issues, a few hundred church leaders met at the Council of Nicaea.

They rejected both these extremes, and the sacred - secular divide. The Council confirmed the teachings of Scripture and the Church, that Jesus was both fully divine and fully human. Not an either or, or more or less of either aspect. Thus, we can celebrate 1700 years of a well-established teaching: it is not more spiritual to be a pastor than an investor. And it has even deeper roots: to work and be creative, also in business, is both deeply divine and deeply human. It goes back to Genesis chapter 1, and relates to who God is, and who we are created in his image.

The concepts of business as mission, or investing with a godly mission, has a firm foundation in the Nicene Creed, which was adopted 1700 years ago. This means we mustn't be proud and think that we have come up with something new or groundbreaking. But it also means that we stand on holy and firm ground, when we pursue earthly investments with a heavenly vision. If Arianism had prevailed, Christianity would be like Islam or Jehovah Witnesses, which deny the divinity of Christ. If aspects of Gnosticism had won, Christianity may have been a small esoteric sect for a self-appointed elite, who would be disengaged from the needs of the world. But they lost.

Thus, on the basis of Scripture, the Nicene Creed and other creeds that followed, countless of Christians on all continents have engaged in preaching and healing, helping the poor, starting universities, engaging in science, and sending missionaries across the globe. Day by day, year after year – for centuries. We are also a part of this great legacy, which includes starting and developing businesses as well as deploying financial, social and intellectual capital to that end.

We must be deeply rooted in our Judeo-Christian tradition, and the Nicene Creed, which is embraced by all major churches around the world. At the same time, we still need to fight and dismantle the sacred-secular divide idea whenever and wherever it pops up. So, congrats everyone! We celebrate the 1700 years since the Nicene Creed, and thus we can, with confidence and joy, serve God and people with our investments.

Happy anniversary!

Investing, Charity & Justice



What's the best way to help a poor child? Give the parents a job! That is a long-term solution with dignity. Handouts never give dignity – jobs do. In Jewish tradition the highest form of charity is to provide employment, to create jobs. Entrepreneurs and investors are key players when it comes to creating jobs. But starting and growing companies are not quick fixes, and demands a longer time horizon. Peter Drucker says: “Every single social and global issue of our day is a business opportunity in disguise.” There are a lot of issues like poverty, environmental degradation, human trafficking, food insecurity and youth unemployment, which can be business opportunities.

Jesus described social and global problems like these in the Gospel of Matthew chapter 25, and linked them to our calling and responsibilities. His words are familiar: “I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited

me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.” He talks about food insecurity, lack of access to water, need for health care and adequate housing. He goes on by saying that true disciples deal with these issues and help people in need. The church has responded to this over the centuries, mainly through non-profit mechanisms. However, it has often been about treating symptoms, and thus a failure to address root causes. Why do people lack food and clean water, why are people homeless and victims of loan sharks, and can’t afford to send kids to school or the doctor? People with jobs are less likely to suffer from these problems.

As Christian business people and investors we also want to respond Jesus’ call to serve people and address these needs. But we do it with a for profit model, by creating living wage jobs through business. The Business as Mission Manifesto states: “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.”

We’re talking about businesses which will bring blessings to all stakeholders, including employees and the community, and not just the business owners. Two thousand years of a prevalent response model has ingrained in us the charity and non-profit model. I am not suggesting it is bad or should be scrapped, but rather acknowledging the need for a mental paradigm shift, and it takes time and can be challenging. I visited St. Andrew Catholic Church in Clemson, South Carolina early 2016, and their vision statement struck me:

*“Charity” is the generosity that alleviates needs that are immediate.
“Justice” is the process by which generosity configures our ways of providing*

education, delivering health care, doing business, and creating laws that lessen the need for charity. There will always be immediate needs even in the most just of worlds.

Charity is the more attractive generosity. We see immediate results for the better and we enjoy—here and now—the gratification that comes from doing good. Justice is less attractive because it usually calls for personal and communal change, and we are creatures of habit.”

We often respond to social and global issues through non-profit charity models. But a danger with these models is that some may have more of a PR function sprinkled with feel good factors, rather than dealing with systemic issues and root causes. This article is a call for a justice mindset when we consider investing, and to grow companies in size, profitability, and holistic impact. As the Wealth Creation Manifesto puts it:

“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.”

This can be accomplished if like-minded investors deploy patient capital to bring human flourishing alongside financial return. God wants people to flourish. Or as St. Irenaeus, the great second-century theologian, expressed it: “the glory of God is a human being fully alive”.

Ad maiorem Dei Gloriam - all to the greater glory of God

Investing & Default Mode



There's no place like home. The vast majority of all human beings prefer the familiar, to stay close to family, use our own language, eat familiar food, operate within our own culture and enjoy known surroundings. That is both natural and ok.

Using the language of the bible, we may call this our Jerusalem. "But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth." (Acts 1:8) This verse talks about a missional and centrifugal

movement, from home – Jerusalem – to Judea, Samaria and to the ends of the earth. But Jerusalem is a default mode, as it were.

There are countless marketplace ministries around the world, and some have been around for more than a century. But almost all of them are local, focusing on ‘Jerusalem’. This is not a value judgement, just an observation.

We are not against doing godly investing and business in Jerusalem, but we also need to focus on Judea, Samaria, and especially on the ends of the earth. And this is hardly ever a default mode for anyone.

You never have to encourage default mode, because default is default by default. Without a gentle push and an intentional effort default mode – Jerusalem – will kick in.

Thus, we must include the so-called Great Commission in our foundational values, informing both how and where we should invest and do business for God and people. That includes making Christ known among all peoples and nations.

Focusing on “the ends of the earth” is not holier than working in Jerusalem, but it is certainly more complex and often more challenging. That may mean crossing national, cultural and linguistic barriers. Tough and usually never anyone’s default mode. But following Jesus in the marketplace to all peoples is not a matter of convenience, but of choice and obedience. There must be a global thrust - to all nations and peoples!

Today we can thank God for the many investments and businesses which intentionally and professionally operate in areas where the name of Jesus is rarely heard. It is possible, but won’t happen by default.

*There is a concentration of human needs and global issues outside our comfort zone. We recognise the fact that poverty and unemployment are often rampant in areas where the name of Jesus is rarely heard and understood.*⁴

In the BAM Global Think Tank conversations and in the foundational BAM documents⁵ you'll find an emphasis on unreached peoples, the so-called 10/40 window, on the poor and marginalised, on areas with dire economic, social, environmental, and spiritual needs. This is beyond our default mode, and thus we keep preaching the “ends-of-the-earth”.

It is beyond just pursuing social enterprise. It is an integrated approach to do business, incorporating biblical themes and values into our mission and standard operating procedures. Our faith is not an add on, but something that permeates our lives, investments and businesses. It is about taking our Sunday talk into a Monday walk. The call is clear and remains from generation to generation, and it comes from Christ himself. He has promised a paraclete – a helper; the Holy Spirit will give us strength and wisdom as we invest and do business among all peoples - to the ends of the earth.

⁴ BAM Manifesto: <https://bamglobal.org/lop-manifesto/>

⁵ BAM Global reports: <https://bamglobal.org/reports/>

What Shall We Call It?



Football or handegg?

The word ‘football’ has a different meaning to Americans versus the vast majority of people around the globe. Football is the biggest sport in the world, the one with a ball which you kick with your feet. Americans call it soccer. American football is way smaller in terms of fans, and it uses hands to throw an egg-shaped ball. Thus, one may argue that a more appropriate name would be ‘handegg’. There is not an absolute right or wrong regarding labels or nomenclature, but sometimes we must ask: what do you mean by that, what kind of football are you talking about?

The same applies to business and investing. There are many terms and labels in use, used in both in the secular arena and in Christian contexts to describe enterprises or investments that seek impact in addition to financial returns.

There are 6000 languages in the world, and English is just one of them, albeit a significant one. So other terms are used in other languages.

- Social Enterprise
- Creative Capitalism
- Conscious Capitalism
- Corporate Social Responsibility
- Impact Investing
- Great Commission Companies
- Kingdom Businesses
- Business as Mission
- Faith Driven Entrepreneurs / Investors
- Missional Business

None of these terms are self-explanatory. We need to ask: what do you mean by that? We recognize that there may be overlap at times, but we also need to acknowledge that they are not all the same. The term is of less importance, the underlying concepts are essential and make a difference. As Christians we need to ensure that we are guided by our Judeo-Christian tradition, and informed by Biblical values and themes. There is no value judgement in this quest, it is rather an honest pursuit to understand what is what. Labels are secondary. The content question is primary: What foundational concepts should underpin our investments and business practices?

This is beyond a favorite Bible verse or passage. We need to distinguish between what's in the Bible and what the Bible teaches. For example, the Bible says 'there is no God'. But it prefaces it by saying 'the fool says'. So, we need to dig deep into 3000 years of Judeo-Christian tradition and teaching,

and identify key values, principles and narratives which have stood the test of time.

And it is not up to us to pick and choose, like from a restaurant menu. This implies, among other things, that we cannot have ‘Kingdom values’ without the King, or ‘Christian ethics’ without Christ. It also means including what many call the ‘Great Commission’ into our investment considerations: making Christ known among all peoples and nations.

Back to the question ‘what do you mean by that’, as we speak about business and investment using the terms listed above. You may have a favorite one and others have theirs. That is of lesser importance. The essential issue is the content, the underpinning concepts. They must be identified and clarified, as well as continuously discussed as we apply them in investments and businesses, in different industries and countries. Application can never be a cookie cutter approach.

Here's one summary trying to answer ‘what do you mean by that’: It is about...

- Profitable and sustainable businesses;
- Intentional about Kingdom of God purpose and impact on people and nations;
- Focused on holistic transformation and the multiple bottom lines of economic, social, environmental and spiritual outcomes;
- Concerned about the world’s poorest and least evangelized peoples.

So, what shall we call it? Take your pick! But please be ready to answer: what do you mean by that?

Business Can Transform the World



Question about global poverty: has it decreased, stayed the same, or increased in our generation? Answer: Global poverty has decreased, dramatically, from 1 of 3 being poor in 1990, to now only 1 in 10. The biggest lift out of poverty, in the history of mankind, has happened in our generation, not through aid but through trade.

Today most people on the planet are better off in terms of longevity, health, housing and food than a generation ago. And the essential contributing factor to this transformation is business. Businesses have an enormous capacity to create different kinds of wealth.

As the Wealth Creation Manifesto⁶ says: *“Wealth creation through business has proven power to lift people and nations out of poverty.”*

What is wealth? It is more than money. You can be financially rich but socially poor – no friends. You can be financially poor but spiritually rich – you know Jesus. The bible talks about wealth in three ways, one is bad and two are good. Hoarding wealth is the bad one. I want more for me and myself. More, more. Sharing of wealth is good and encouraged. To give, to be generous. But there is no wealth to be shared unless it has been created. And wealth creation is both a godly gift and a godly command. When the people of Israel were to enter the promised land, God gave them specific instruction. They were to develop businesses, agriculture and mining are mentioned, and wealth would be created.

But God warns them to not become proud or selfish, because the ability to create wealth is a gift from God. And God is the ultimate owner, and we are to create and share wealth to bless all nations. This is not a health and wealth gospel, or prosperity teaching. This is about stewardship of talents and resources, and to “seek the welfare of the city”, as God told Israel when they were in exile in a foreign land. This has deep Judeo-Christian roots and is part of an ongoing tradition.

Worship is not sanctified entertainment. Work is worship. Avodah. The Hebrew word and Jewish concept mean work is worship as we serve God and people. Life is an integrated whole: to work, worship and serve. Avodah!

⁶ <https://bamglobal.org/wealth-creation/>

In Judaism the highest form of charity is not handouts but providing jobs. Or as Pope Francis puts it: *“Business is a noble vocation, directed to producing wealth and improving the world”*.

There is a Jewish concept called tikkun olam, to co-create with God, to bridge the gap from what is to what it ought to be. Tikkun olam means to repair a broken world, bring healing. The Lord’s prayer is a tikkun olam prayer: may your Kingdom come and will be done on earth as it is in heaven. A God invasion of the marketplace, towards human flourishing. Tikkun olam. This is theology, anthropology and vocation, it is about who God is – the Creator, who we are – created in his image to be creative, and our calling – to preach, demonstrate and extend the Kingdom of God in all spheres of society among all peoples.

Wealth Creation Manifesto again: *“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.”*

Our views on wealth, wealth creation and wealth creators are important and make a real-life difference. Compare the health and wealth of nations with the same culture and language like South and North Korea, and West and East Germany. We have witnessed how president Mugabe turned Zimbabwe from being a bread basket to a basket case. Oil rich Venezuela is another tragic example of how disregard for basic wealth creation principles has destroyed a country.

Wealth creation is about flipping the script: We are not asking how we can fight poverty, but rather how we can create different kinds of wealth:

financial, social, cultural, intellectual, and spiritual, as we do business. Business is a way wealth is created, and that's by God's design.

God calls and equips us to find business solutions to human trafficking, growing youth unemployment, environmental challenges, and to serve unreached peoples.

That's why we are engaged in investments and holistic wealth creation. We believe that businesses can and should address a variety of human needs, with a special concern for the least, the lost and the lowliest.

Creating wealth, doing business with a godly mission by honoring God and seeking the common good, is about love. Yes, it is about being a conduit of God's love to the world. As St Augustine says: *"What does love look like? It has the hands to love others. It has the feet to hasten to the poor and needy. It has the eyes to see misery and want. It has the ears to hear the sighs and sorrows of men. That is what love looks like."*

And remember, Christianity is not a self-help program, Christ is for the world. God loves the world, and he sends us to love the world by preaching, demonstrating and extending the Kingdom of God, also through business, investments and wealth creation. Growing businesses is not for our glory, but for the glory of God, and that can change the world. Human flourishing requires wealth creation of all types, and wealth creation requires business, and businesses require financial capital to start and grow. All to the greater glory of God. May God bless you!

The Genesis of Business With a Mission Is In Genesis



Work and business are deeply divine and deeply human. Doing business reflects who God is, and who we are. God is the Creator, full of creativity. He created good things for himself and others.

God said: *“Let us create”!* The triune God created in community for community, including Adam and Eve. We are created in God’s image, and thus we are also creative, and created to create, also in business – good products and services. We are to do business in community, and for community.

Genesis tells us that God did quality control at the end of each creation / production day, and found the products good. God created in the physical arena, and was never ashamed of using his creativity power to create the sun and the moon, and fish and bananas. Thus, we can and should proudly create tangible products and real services, and like God do quality control. We should strive for excellence in business. For God and for people, for the common good.

Investing is essential to fully accomplish the purpose of business. Not just money, but also allocating things like time, prayer, skills and connections.

Like Adam and Eve in the garden, sowing one seed to reap twenty, businesses requires putting in various resources with the expectation of a return. Not just a financial return, but also a return, a positive impact, on multiple bottom-lines for multiple stakeholders. Investments allow businesses to grow, innovate, and continually serve the common good by developing better products and services. Work, creativity, value added processes, investments, profit, ROI, product development, quality control, and serving the common good – business fundamentals – are all found in the first chapters of the Bible.

The genesis of business with a mission is in Genesis.

Jesus – An Integral Part of Our Value Proposition



If we like something we are usually happy to recommend that to others. Like I may say: You should read Russian authors and books like *The Karamazov Brothers* by Fyodor Dostoevsky, and *One Day in the Life of Ivan Denisovich* by Aleksandr Solzhenitsyn.⁷ I unashamedly commend these books to be read. They are good.

⁷ I would also recommend *Grey is the Color of Hope*, by Irina Ratushinskaya, and *The Children of the Arbat*, by Anatoli Rybakov.

You probably have recommended a restaurant to someone, or a favorite tourist destination. We do this all the time; it is part of a human interaction. We've had a great experience and we share it with others. Nobody is forced to agree with us, or follow up on our suggestions; we propose them, we do not impose them. In business we do the same. We develop a value proposition, and it is related to a need, a demand, to market realities. A beach resort may offer a package deal, and a restaurant a set menu or a la carte. They believe in their offers, and thus propose various products and services to customers and clients. So does various financial services. It is a part of their value proposition. This happens also in the world of ideas, faith and politics. In the global supermarket of the latest trends and modern values, we are constantly offered opinions and asked to buy in. In politics it is the same: politicians and parties propose policies, and in a democracy, we can vote and chose to support some and argue against others.

Similar with sharing our Christian faith. We believe God is truth, goodness and beauty, and thus we are willing to invite others to get to know Him. We believe God and his Kingdom can have a positive impact on many levels in society and on all aspects of life, also through investments and businesses. There is an inherent demand for God. St. Augustine depicted our common humanness, in his '*Confessions*', as a longing for God: "*You have made us for yourself, O Lord, and our heart is restless until it rests in you.*"

In fact, the market is asking for spiritual health. McKinsey did a global survey on health, and what is important to people. They went beyond WHO's definition which is about physical, mental and social health, and also included spiritual health. The overwhelming majority, across countries, cultures, religions and socioeconomic levels, stated that spiritual health was 'extremely

or very important’ to them.⁸ But in a compartmentalized modernistic thinking, we tend to have separate boxes for investment, business activities and Christian service. We may sprinkle some ‘churchianity’ on our investments and businesses in a hope that God will bless our endeavors. But Jesus is not an add-on. He should be an integral part of our value proposition to all those seeking and needing greater spiritual health.

We cannot force our faith on anyone, and we shouldn’t try. We should never impose Jesus, but rather propose him. We believe God is good, and good for people and societies. We are to be creative in business, and involved in value-add processes, be good stewards of the planet, love neighbors / stakeholders, and make Christ known among all peoples. These aspects, and bottom-lines, should be included as we develop our value proposition. Otherwise, we fail to understand our market, and our businesses and investments are not congruent with our beliefs. In business we aim at delivering good products and services, accompanied with customer care, and corporate social and environmental responsibility.

We cannot force anyone to buy our services or like our products, but we offer them to prospective clients and customers. This also applies to investment opportunities and portfolios. We want to have a product offering which aligns with our core beliefs, meet various needs of people and societies, and where Jesus is an integral part of our value proposition. God wants it, the world needs it, and we are called to it.

⁸ See <https://religiousfreedomandbusiness.org/2/post/2023/01/spiritual-health-as-important-as-physical-health-according-to-new-mckinsey-report.html>

The Immediate, the Generational, and the Eternal



We need to live and work with three perspectives, all valid and important. They should not be played against each other. All have value and contribute to the common good. These three aspects are also essential as we invest and grow businesses.

The Immediate

This relates to what is at hand in the very near future, like today, this week, two months from now, and so forth. Doing dishes, putting kids to bed, preparing a PowerPoint presentation, going on a business trip next week, and planning for a conference later in the year. Things that are immediate, urgent,

or related to a deadline in the near future. We deal with these things all the time, and many are good and necessary. This dimension can dominate life in investing and business, and there are good reasons to attend to these immediate responsibilities. But the immediate needs to be a part of a greater whole, where we ask inter-generational questions and consider eternal foundations.

The Generational

Our Judeo-Christian tradition has many clear instructions on considering generations to come. The Sabbath and holy days are full of intergenerational reminders and commands, retelling the story of God at work from generation to generation. This comes with an invitation to be a part of God's meta-narrative. There are promises and warnings: Follow God with a generational perspective, and blessings will follow to children, grandchildren and beyond. The opposite is also true. We must avoid short-termism, whether in family, church, investment and business. How can we act today, that it may be a blessing for generations to come?

This has bearings on our investment strategies, and should also have consequences on our business plans. What can we do, as we invest, to set a stage for transformational impact for the next generation? A sales plan for the next quarter can be helpful, but we should also consider how a value-based business can stay true to its mission for years, decades and generations.

This is beyond succession planning, which is also important. As we do business with God and for the common good, we aim at continuity planning, which connects the immediate, the generational and the eternal. What are we

doing to impart God honoring and people serving values on a continuous basis? Day by day, week after week, monthly and annually.

The same principle applies as we review investment opportunities. Quarterly reports and maximizing shareholder value are too limited a view. How do we optimize return on investment on multiple bottom-lines for multiple stakeholders with a long-term view - among all nations?

The Eternal

Without reference points beyond ourselves there is no moral guidance in life, or in investment and business. Dostoevsky's dictum as stated in 'The Brothers Karamazov' (1879) is true: *"If there is no God everything is permitted."* Jean-Paul Sartre and Friedrich Nietzsche declared God dead, and thus suggested that everything is permitted, and we're on our own to determine right and wrong. Ideas have consequences, also for behavior in the marketplace.

But as Christians we believe in values that are eternal, that God is truth, goodness and beauty. These transcendentals need to be translated into our lives, and become a worldview and a lifestyle as we invest and do business. Christian faith is not like a smorgasbord where we pick and choose what we like. No, it is a journey where we identify and align with Biblical values deeply rooted in a Judeo-Christian tradition. Some of these timeless values are avodah, shalom, tikkun olam, love your neighbor, be God-centered, bless all nations, be good stewards of creation, make Christ known, and create different kinds of wealth through business. So, in life, including investing and doing business, be mindful of the immediate, the generational, and the eternal.

God Restores the Marketplace



The prospects were not good. Actually really bad, even disastrous. The city was under siege, and everything pointed towards a defeat. People would be assaulted, hurt and killed; houses 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 Ukraine today. 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. 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, 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.”⁹

⁹ Theology of Work Bible Commentary

Jeremiah chapter 32 shows that God wants business and growing businesses, and investments to make it possible. 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 worked
- Return on investment, and long-term thinking

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 instructions, 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 through history. The events in Jerusalem with Jeremiah show God at work in history.

As David Green, founder of Hobby Lobby 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.”*¹⁰

Lastly, *“it is good to manage even our worldly affairs in faith, and to do common business with an eye to the providence and promise of God.”*¹¹

¹⁰ *More Than a Hobby*, by David Green. Thomas Nelson, 2005

¹¹ Matthew Henry (1662-1714) in a comment on Jeremiah 32. *Commentary on the Whole Bible*

Serve People and Trust God for Impact



She was amazed and perplexed at the same time. She was treated with respect and dignity. She was a woman challenged with disabilities. But her life had changed. With no or little prospect of ever getting a job, she was now working in a manufacturing company. She was creative, she had made friends, and she made money.

Women in this country and religious context were treated as second-class citizens. If they had mental or physical handicaps they were often further down.

But the company she worked for employed and offered jobs with dignity to women with disabilities. It was unheard of, and it made a huge difference not

only in her life, but also for the other women who worked there. It even had a transformational impact on families and the community. This woman asked herself: why is this workplace so different? It changes lives on many levels. She knew that the founder and CEO was a follower of Jesus. So she told herself: If that's what it means to be a follower of Jesus, I will also follow him. It was a huge and risky step for a handicapped woman in a conservative Muslim environment.

What brought her to Christ? A gospel tract? A Jesus film? A bible study? No, it was human resource management informed by biblical values, underpinned with prayer. Ultimately, it was, of course, God's doing. This true story from the Middle East highlights some important issues as we serve God and people through investments and businesses development. We aim at the quadruple bottom line: financial, social, environmental and spiritual. It is not just doing business with a touch of '*churchianity*', or Christians just doing social enterprise. No, we recognize God as the ultimate owner who has a vested interest in multiple bottom lines and multiple stakeholders. This pursuit of holistic transformational impact requires that capital is made available for these kinds of companies so they can grow in size, profitability and impact.

We can and should set goals in each of these four bottom lines individually as we plan, operate and evaluate. However, we also need to recognize that these areas of impact overlap, interact and connect; the result is greater than the sum of its parts, as we learn from the story from the Middle East.

The CEO of the manufacturing company served faithfully with excellence, professionalism and integrity. God used that to draw a woman to himself. There was a *kairos* moment. We cannot convert anyone by pushing through

or forcing a spiritual impact. This is essential as we invest in companies and develop businesses. We must serve our customers, staff and suppliers with professionalism, excellence and integrity, and trust God for the kairos moment. In the words of the apostle Paul: *“I planted, Apollos watered, but God caused it to grow.”*

Serve people and trust God for impact.

Investing for Holistic Transformation



Unfortunately, Africa is often associated with words with negative connotations: corruption, aids, donor fatigue, genocide, bad governance, colonialism, malaria, slavery, famine, poverty, civil wars, blood diamonds, et cetera.

A trillion dollar of aid has not raised the continent out of poverty. A corrupt leader like Mugabe changed Zimbabwe from a breadbasket for a region to a basket case. Rwanda experienced a horrific genocide in 1994 where up to one million people were killed in about 100 days. The negative examples above do not fully or fairly reflect Africa as a whole. Many African countries are now experiencing economic growth, peace and reconciliation, and there are

increasing foreign investments. But sub-Saharan Africa is still lagging behind in many ways, especially compared with some Asian countries. Singapore was transformed from a poor swampland to one of the most prosperous countries in the world in about 50 years. Can it happen in Africa?

Sub-Saharan Africa today has some of the most Christian countries in the world (percentage of Christians), some of the poorest countries in the world, and some of the most corrupt countries in the world. What is wrong with this picture? Is this success? Is this in line with our mission as Christians? Is this what God wants?

Our mission and success criteria must include transformation. We want people and societies to be transformed – holistically. And businesses play a critical role to that end. We held a global consultation on *‘Business as Integral Calling’* at Wheaton College in the USA in 2009. The ‘Wheaton Declaration’¹² states:

“Businesses that function in alignment with the core values of the Kingdom of God are playing an important role in holistic transformation of individuals, communities and societies.”

But it is not just doing business with a touch of *‘churchianity’*. It is not about doing some churchlike activities in business. It is about meeting needs, different kinds of needs: economic, social, spiritual, and other needs - as we do business. Missional business is about having a holistic outlook and approach, just like Jesus. He never told anyone they had the wrong kind of

¹² <https://matstunehag.com/wp-content/uploads/2011/04/BAIC-Wheaton-Declaration-BAM-Manifesto.pdf>

need! He constantly and consistently met all kinds of needs; preaching, demonstrating and extending the Kingdom of God.

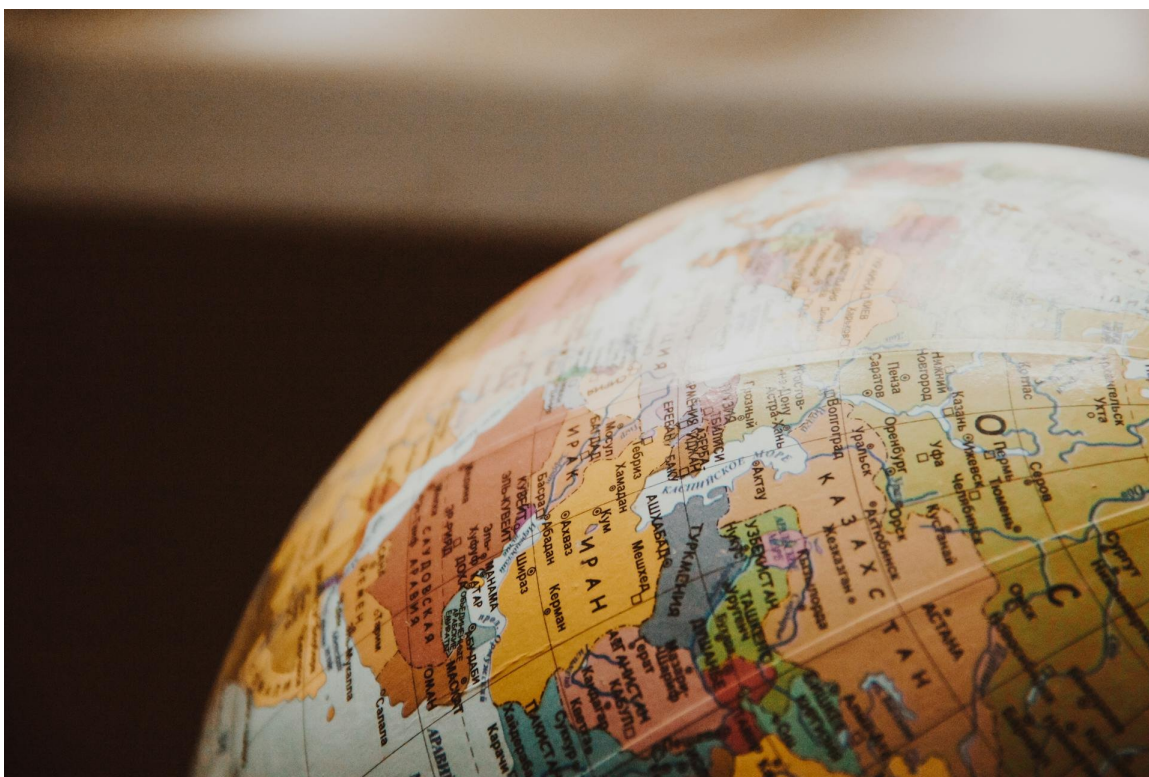
The ‘Business as Mission Manifesto’ says: *“We believe that the Gospel has the power to transform individuals, communities and societies. Christians in business should therefore be a part of this holistic transformation through business.”*

Transformation is about a good and lasting change. And that takes time; we need to have an inter-generational perspective. It also presupposes that there is financial capital to start and grow holistic impact businesses.

As Christian investors who desire to see wealth deployed to advance God's kingdom on earth, we need to understand the importance of small & medium size enterprises (SME's). They are strong transformational agents – not only economically. They are in many ways the backbone of developed economies. SMEs are often missing to a large extent in poor countries and regions, and where the name of Jesus is rarely heard – or if heard, often misunderstood.

We must be a part of God's centrifugal force, moving out and beyond our immediate comfort zones. To all peoples and nations. Also, with our investments.

Not From the West to the Rest!

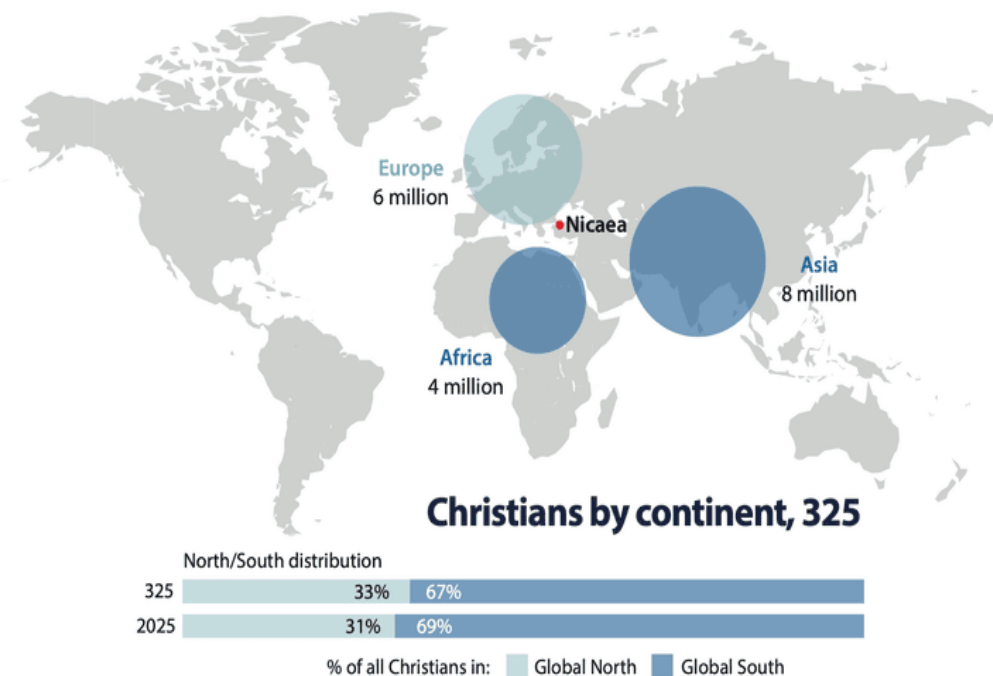


The Church emerged in the context of the Roman Empire. It's gone, but the Church remains. Stalin once dismissed the Church by asking "*how many (military) divisions does the Pope have?*". Stalin and the Soviet Union are gone, but the Church remains. Empires have come and gone, and we have not seen the end of it, but the Church will remain. But it is not static.

The gravity of the Church has shifted over the centuries. The shift, simply speaking, has been from Middle East and North Africa, over to Europe and North America, and then back to the Global South.

I've written an article dealing with the importance on the Council of Nicaea 325 AD.¹³ It settled, among other things, the issue related to the sacred – secular divide, and thus we can with joy and full confidence do business and invest as part of a godly mission and calling.

It is interesting to note the demographics of this Council. The vast majority were bishops from Asia and Africa, and 67% of all Christians lived in these regions.¹⁴

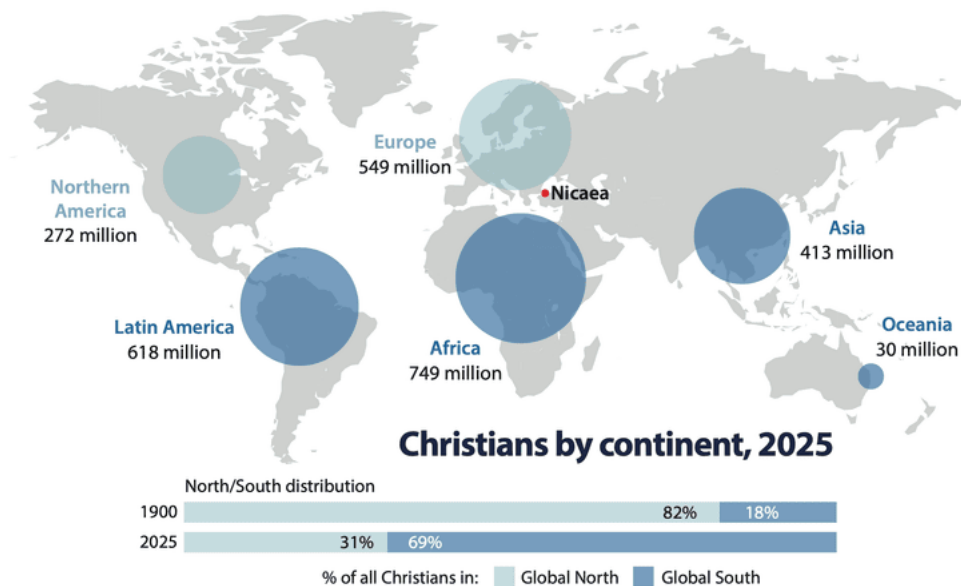


Today, 1700 years later, the demographic center of Christianity is back in the Global South, after 1000 years of domination from Europe / USA. Unfortunately, today many see Christianity as a Western religion. We who are

¹³ Celebrating 1700 Years of Investing as Mission:
<https://www.thestewardinvestor.com/articles/celebrating-1700-years-of-investing-as-mission>

¹⁴ Graphic: Center for the Study of Global Christianity. Data: Gina A. Zurlo, ed. *World Christian Database* (Brill, accessed April 2025)

Westerners need to dig deeper into our roots, and also better appreciate the global nature of the Church.



What can we learn from this, also as businesspeople and investors?

1. We are part of a global movement. It is poly directional: from everywhere to everywhere. Doing business and investing as a mission is not a Western idea, nor is it mainly involving Americans. No, like the church, the gravity of this movement is to a large extent in the Global South.
2. So, we can rejoice and celebrate we are a part of a global move by God!
3. We need to humble ourselves and be willing to listen and learn from other Christians who have different backgrounds, and who see God driven entrepreneurship through other cultural lenses.
4. Be intentional about connecting with others in the growing global ecosystem. As the African saying goes: “If you want to go fast, go alone. If you want to go far, go with others.” One way of ‘going far’, is

by using the interactive Business as Mission ecosystem map at <https://businessasmission.com/the-business-as-mission-ecosystem-map-a-new-interactive-tool/>.

Essential theology, church growth, mission work and holistic impact through business is not “from the West to the rest”. Thus, we must understand our history, as well as connect with the global church.

How Do We Define Success?



If our sole success criterion is church planting and growth, Rwanda was probably the ultimate success story in the history of church and missions. It went from 0 to approximately 90 percent of the population becoming members of various churches in about 100 years. But in the spring of 1994 about one million people were killed in just a few months. The Rwanda genocide was literally Christians killing Christians. Rwanda had people in church, but not church in people. The gospel had not transformed ethnic relations, politics and media.

These tragic events forced me to review how I think about missions and discipleship. What is the mission of the church? How can we serve people and nations towards a holistic transformation, believing that God can transform individuals and communities, churches and nations? How can we

disciple new believers so that their faith is seamlessly integrated into every aspect of their lives? What does it mean to be a Christian in the marketplace? How can we do business as mission, law as mission, education as mission, and city planning as mission? How can we serve God and the common good? What does it mean in practice and what are the lessons learned regarding seeking the Shalom and prosperity of cities and nations? (Jer. 29) How do we affirm, equip and deploy business people to exercise their gifts of wealth creation for the nations? (Deut. 8)

Businesses have proven to be strong holistic transformational agents, and they can lift people and nations out of poverty. Business can create different kinds of wealth: financial, social, spiritual, cultural, intellectual, etc. Business can also be a bridge builder, and bring healing and reconciliation – also across ethnic and religious borders.

But the life blood of business is investment - not donations. Therefore, we need to re-think our understanding of wealth, investments and deployment of capital. We can help businesses based on biblical principles to provide fair wage employment, provide education, health care and other social benefits to workers. Through their good practices they will earn the right to share their personal journey of faith.

20 years ago, we could not talk about a global missional business movement. Today – by the grace of God – we can. There are communities of Christians around the world who are talking about and facilitating redemptive business practices, and creating investments that capitalize great commission companies.

We need to be on a learning journey of Biblical truths on investing, work, justice, business, profit, and creating in community for community. May this lead to a reformation, as we also shape and reshape wealth management for God and the common good.

Private Property, Ownership, and the Poor



Communism has been tried and it was dehumanizing, and the socialist countries did not produce flourishing societies. Why? It limited human freedom, also in the marketplace, and thus trampled on human dignity. The right to own and develop businesses is related to property rights. That in turn is intrinsically linked to human dignity and freedom. But it is not a license to hoard or to be selfish. As John Paul II says: *“Freedom consists not in doing what we like, but in having the right to do what we ought.”*

Thus, we ought to consider who is the ultimate owner of our things, and how we can care for the poor - in business, generous giving, and investments. All this has a long and strong Judeo-Christian tradition, and the teaching is clear. Rabbi Sacks writes: *“For a ruler to abuse property rights is, for the Hebrew Bible, one of the great corruptions of power. Judaism is the religion of a people born in slavery and longing for redemption; and the great assault of slavery against human dignity is that it deprives me of the ownership of the wealth I create. At the heart of the Hebrew Bible is the God who seeks the free worship of free human beings, and two of the most powerful safeguards of freedom are private property and economic independence.”*¹⁵

We may call this capitalism or not, labels can be tricky and carry various connotations. The important thing is a framework which can accommodate freedom, which is necessary for creativity and wealth creation, and can lead to human flourishing.

Pope Francis published an encyclical letter called *Fratelli Tutti* in October 2020.¹⁶ Some have accused him of diminishing the right of private property or rejecting democratic capitalism. That is not the case. A problem with modern journalism is often the lack of understanding, or the will to understand, historical contexts. To comprehend the Catholic church and its teachings, one has to review centuries of profound thinking, often expressed in encyclicals.

¹⁵ Market and Morals, by Jonathan Sacks. Aug 2020

¹⁶ http://www.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20201003_enciclica-fratelli-tutti.html

Bishop Robert Barron explains¹⁷: Pope Francis “*stands firmly in the tradition of St. John Paul II, who saw the market economy as an arena for the exercise of human creativity, ingenuity, and courage. ... He also reiterates the teaching of the founder of the modern Catholic social tradition, the great Leo XIII, who, in Rerum Novarum, strenuously defended private property and, using a number of arguments, repudiated socialist economic arrangements.*”

We mustn't neglect the intellectual wealth generated over the centuries in both Jewish and Christian traditions. I strongly recommend *Papal Economics*, by Maciej Zieba.¹⁸ He does an insightful overview and critical analysis of a dozen Papal encyclicals published over 100 plus years. They deal with issues like work, business, wealth, property rights, democracy, market economy, socialism, and human dignity and freedom. In numerous Papal Encyclicals stretching from *Rerum Novarum* (1891) to *Centesimus Annus* (1991) there is an unambiguous affirmation of private property, but it is linked to the obligation to share with others, especially the poor.

While affirming private property the Judeo-Christian tradition also acknowledges that God is the ultimate owner and stresses our responsibility to be generous stewards.

¹⁷ See Bishop Barron's clarifying article:

<https://www.wordonfire.org/resources/article/pope-francis-fratelli-tutti-and-the-universal-destination-of-goods/28906/>

¹⁸ Maciej Zięba, OP. “Papal Economics: The Catholic Church on Democratic Capitalism, from *Rerum Novarum* to *Caritas in Veritate*. 2013

Rabbis Sacks again: *“Ultimately everything belongs to God. What we have, we hold in trust. And there are conditions to that trust—or as the great Victorian Jew Sir Moses Montefiore put it, “We are worth what we are willing to share with others.”*

Business and Wealth, Sins and Virtues



Wealth with Work, Pleasure with Conscience, Knowledge with Character, Commerce with Morality, Science with Humanity, Religion with Sacrifice, and Politics with Principle.

Please allow me to review Gandhi's seven social sins through the lenses of the Business as Mission (BAM) Manifesto (2004) and the Wealth Creation Manifesto (2017), as a positive, constructive counterpart moving from "without" to "with", from sins to virtues. The two manifestos offer a framework for Christ-centered ethical business and transformative wealth creation.

By reading Gandhi's critique alongside the affirmations of the Manifestos¹⁹, we see a fuller vision of business. The manifestos can become a moral compass for individuals and institutions. It is not merely avoiding social sins, but rather proactively working with God and for the common good, turning the sin catalogue into a virtuous one. It starts with us, but it is beyond a personal issue, since our sins and virtues affect others.

1. Wealth Without / With Work

Gandhi warned against acquiring riches without honest labor. The Wealth Creation Manifesto affirms that wealth creation is “a holy calling” rooted in God's design, where we co-create with Him to produce goods and services for the common good. It also calls for a global perspective and engagement. The manifestos reject exploitation and the hoarding of wealth. They call for business grounded in our Judeo-Christian tradition where different kinds of wealth are both created and shared among all nations. Including spiritual wealth.

*“Wealth creation is a holy calling, and a God-given gift, which is
commended in the Bible.”*

2. Pleasure Without / With Conscience

Enjoying life and its blessings is not inherently wrong. But unrestrained pursuit of pleasure without biblically rooted values can corrupt both personal

¹⁹ BAM Manifesto <https://bamglobal.org/wp-content/uploads/2023/03/BAM-Manifesto-2023.pdf>

Wealth Creation Manifesto and related resources in 20 languages <https://bamglobal.org/wealth-creation/>

character and the marketplace. The manifestos tell us to pursue a holistic transformation of people and societies. They speak about the quadruple bottom line — spiritual, economic, social, and environmental transformation through business. This presupposes and demands conscience-led decisions within a biblical mindset. Business people are urged to see beyond profit or personal indulgence, towards service and the holistic well-being of others.

“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.”

3. Knowledge Without / With Character

Knowledge without morals can make men better devils. Or as C.S. Lewis said: "Education without values, as useful as it is, seems rather to make man a more clever devil." This also applies to business acumen and investment strategies. Business education and investment expertise, without integrity, can cause great harm.

The Wealth Creation Manifesto calls for wealth creators to act with justice, concern for the poor, and environmental stewardship. BAM emphasizes a positive, holistic transformation of both individuals and societies, which implies that skills and knowledge should always be guided by values deeply rooted in Christ and the teachings of the Church.

“Wealth creation must always be pursued with justice and a concern for the poor.”

4. Commerce Without / With Morality

Commerce in an ethical vacuum corrupts trade and business. It may be pursuing profit for shareholders at the expense of other stakeholders, violating human dignity through labor exploitation, or neglecting creation care.

Business needs a profit to exist and survive. It is like blood to the body. But we don't live for the blood, but the blood makes it possible for us to live and be a blessing to others. Similarly, healthy and profitable businesses can thrive and have a redemptive influence on many stakeholders.

Commerce with morality is the opposite of exploitation and corruption; it treats customers, suppliers, and employees as neighbors, not merely as means to an end. The manifestos talk about business with a Kingdom of God perspective, purpose, and impact, and that commercial activity must be fair, just, and life-giving. But it is not Kingdom values without King Jesus, or just applying Christian morality without Christ.

“Business as Mission is about business with a Kingdom of God perspective, purpose, and impact.”

5. Science Without / With Humanity

For Gandhi, science stripped of compassion can dehumanize. Technological progress must be measured not just in innovation but in service to humanity.

Godly business includes creation care, and innovations should aim at serving people and meet various needs, be they economical, spiritual, social, physical, environmental, et cetera. The Wealth Creation Manifesto integrates environmental stewardship into its affirmations, insisting that creation care “is not optional.” Innovation should not harm the planet or people. Business can and should be a vehicle for solving environmental and social challenges.

Thus, true value-aligned businesses may invest in green technologies or develop products that improve health or access to clean water. Science guided by love. The Wealth Creation Manifesto’s emphasis on stewardship and cultural sensitivity shows that progress must be anchored in care for people and planet - to the greater glory of God.

“We are created in God’s image, to co-create with Hím and for Hím, to create products and services for the common good.”

6. Religion Without / With Sacrifice

Gandhi rejected empty religiosity, but he admired Jesus. He came to give, and he sacrificed himself to serve others and bring about restoration of all things.

As Christian entrepreneurs, we do business as worship in the marketplace — demonstrating faith not just in words, but sometimes in business decisions that may cost something.²⁰

The Business as Mission Manifesto explicitly urges the Church to “identify, affirm, pray for, commission and release” business people to live out their faith in the marketplace. The Wealth Creation Manifesto similarly frames business as service to God and people. This requires sacrifice: resisting unethical opportunities, choosing fair practices over easy profits, and sometimes accepting slower growth for the sake of the common good.

“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.”

7. Politics Without / With Principle

While Gandhi addressed political power, his warning extends to all forms of leadership. Influence without moral grounding is dangerous.

The BAM Manifesto and the Wealth Creation Manifesto are not political, but both deal with leadership in the marketplace. They call for justice,

²⁰ As Praxis (<https://www.praxis.co/>) says about redemptive business through sacrifice: “The world can’t restore itself, so there is no restoration without sacrifice. When we freely choose to take a risk, bear a cost, or withhold a claim—of resources, reputation, time horizon, rights, power, independence, or opportunity—for sake of another, we are stepping into a form of sacrifice.”

stewardship, and holistic transformation, and shaping leaders who follow Jesus and pursue the common good.

As business leaders and investors, we may advocate for fair trade policies, fight corruption and labor exploitation, and champion ethical industry standards.

“We call upon business people globally 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

When Gandhi’s Seven Social Sins are placed alongside the BAM and Wealth Creation affirmations, a striking synergy emerges. Gandhi warns us what to avoid; the BAM and Wealth Creation Manifesto show us what to pursue.

From Avoidance to Action: It is not enough to simply shun “commerce without morality.” We are encouraged to proactively run businesses and invest with a Kingdom of God purpose, perspective, and impact.

From Critique to Creation: Gandhi’s list diagnoses the disease; the manifestos offer a prescription for holistic transformation through entrepreneurship, seeking solutions to global issues, powered by Christ.

From Personal Ethics to Global Impact: The manifestos frame business as a part of a global thrust, to communities and nations, with a special focus on the underserved of the world.

Gandhi's century-old warnings still ring true. But when paired with the Business as Mission Manifesto and the Wealth Creation Manifesto, they form a roadmap for a new generation of leaders in the marketplace.

This is not about avoiding social sins alone; it is about embracing business as a redemptive calling — to bring spiritual, social, economic, and environmental transformation, all for the greater glory of God.

What are your thoughts?

This chapter is yet to be written—by you, by others, by all of us. We are part of an ongoing story: God’s story and God’s work in history. It is His story. And He continually invites us to think, reflect, question, learn, discuss, and share as we keep working, doing business, investing, or whatever we do.

As I wrote in the **Introduction**: *“These are not final answers but invitations into ongoing conversations and practice.”*

So, I ask:

- What are your thoughts after reading this book?
- Do you have suggestions and questions?
- What feels missing, unclear, or in need of deeper exploration?
- What new possibilities came to mind?
- Where should this conversation go next?

I would be honored to hear your thoughts—and grateful to continue the journey together.

Please email me at info@bamglobal.org, or to my colleague Ms. Roudha

Munawar roudha@bamglobal.org

RESOURCES

The BAM A – Z book communicates the concepts of Business as Mission, BAM with graphics, single words and short texts. Using the 26 letters of the English alphabet, Tunehag has identified 26 key words and concepts related to BAM. They are accompanied by a brief explanation and a graphic.

Download free pdf –>

<https://matstunehag.com/wp-content/uploads/2023/05/BAM-Booklet-27-April-2023.pdf>

Know Your **BAM A-Z** *Business As Mission*





BAM Global Reports & Manifestos

www.bamglobal.org

The World's Most Extensive BAM Resource Library

www.businessasmission.com

***What is Business as Mission, BAM?* A three-minute video introduction**

<https://www.youtube.com/watch?v=nqsZKUSxUqk>

BAM Video Series

This dynamic video series offers a compelling introduction to BAM, featuring voices from across the globe. It's ideal for churches, businesses, universities, and small groups – and individuals – looking to explore the “why”, “what” and “how” of business as mission. It's completely free!

12 episodes: <https://lausanne.org/global-classroom/business-as-mission>

One minute trailer: https://youtu.be/xdexbz9_pAw

BAM Interactive Ecosystem Map

<https://businessasmission.com/the-business-as-mission-ecosystem-map-a-new-interactive-tool/>

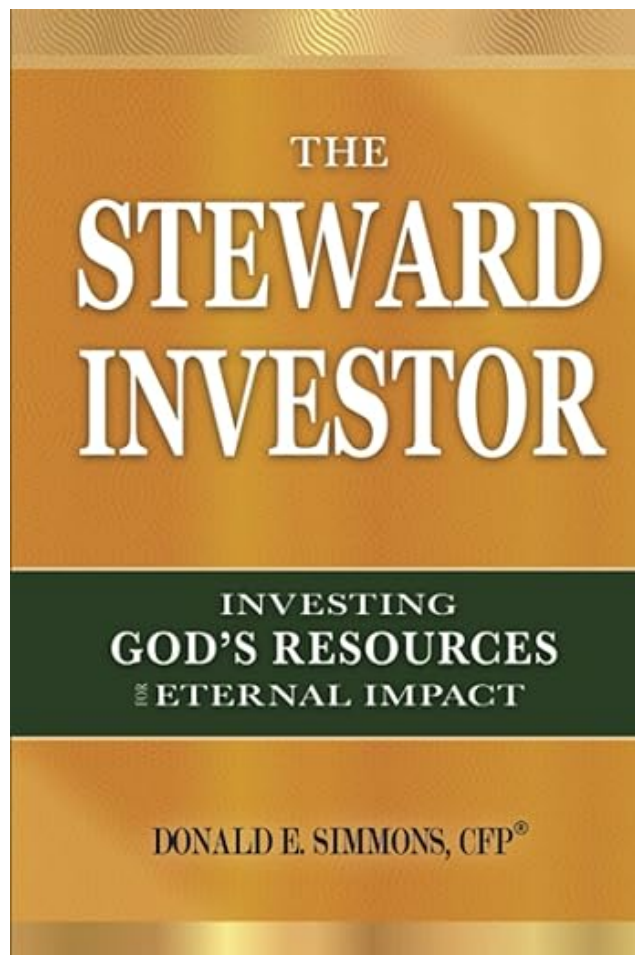
“In The Steward Investor, Don Simmons invites us to profoundly rethink money, stewardship, wealth, pensions, generosity, savings, and investments. These are all familiar words, but too often we define them using a secular worldview, adding, perhaps, a superficial Christian veneer.

In contrast, this book defines these terms using a Biblical worldview, with a focus on doing business as justice - especially in areas with dire spiritual, economic, social and environmental needs. We can honor God and make a Kingdom difference for people and societies by providing affordable, patient, catalytical, and serving capital where these needs exist.”

Excerpts from Mats Tunehag’s foreword.

If you want to learn more about “Investing as Mission” please check this book and link: ***The Steward Investor*** - <https://www.thestewardinvestor.com/>

<https://www.thestewardinvestor.com/the-book>



Mats Tunehag is a writer, speaker and consultant originally from Sweden, now also based in the USA. He has among other things been active in media, religious liberty, anti-human trafficking, partnership development and Business as Mission. He has worked in more than half the countries of the world.

He is the Chairman of **BAM Global**, and a global thought leader on Business as Mission, BAM. Since the 1990's he has created numerous networks of leaders from business, church, missions and academia from all continents. He has served as an advisor to groups involved in business, investment, freedom businesses, research and partnership development. He is the chief architect of the '*Business as Mission Manifesto*' and the '*Wealth Creation Manifesto*', which is a conceptual framework for the global BAM movement.

Learn more at <https://matstunehag.com/about/>

BAM Material in 23 Languages www.MatsTunehag.com

