

ROLE OF THE CHURCH IN WEALTH CREATION

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ROLE OF THE CHURCH IN WEALTH CREATION

*Global Consultation on
Wealth Creation for
Transformation*

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

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

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Foreword

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

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

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

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

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

The biblical goldmine

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

The historical goldmine

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

The global goldmine

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

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

Please start by reading the *Wealth Creation Manifesto*. It will give you a context and a framework to better understand each report.

Mats Tunehag
Chairman of the Convening Team

Wealth Creation Manifesto

Background

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

Affirmations

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

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

Appeal

We present these affirmations to the Church worldwide, and especially to leaders in business, church, government, and academia.¹

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

Ad maiorem Dei gloriam—For the greater glory of God

Executive Summary: Role of the Church in Wealth Creation for Transformation

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

Ephesians 4 tells us that the church is to equip God's people for service. This report explores,

What is the role of the church and its leaders in enlightening, educating, equipping, and empowering God's people for the service of wealth creation? How is the church to be involved in inspiring, commissioning, and releasing people who launch businesses that provide jobs and that bring redemptive influence for the benefit of the whole community, and even for entire sectors of the economy? What is the role of the church in wealth creation for holistic transformation?

We acknowledge that wealth creation is a godly gift. Various material blessings can and should result from its proper use and be beneficial to the greater community.

We believe that businesses can contribute to . . . positive, holistic, and redemptive purposes. We affirm that businesses can and should assess their activities in terms of a fourfold bottom line—financial, social, spiritual, and environmental.

However, the issue of wealth creation is too often neglected or misunderstood. One major stumbling block is the sacred/secular divide. We need to see that *'God's concerns are holistic, and so is the mission of the church.'*

The lack of business experience and exposure to business among pastors, and the lack of relevant teaching on wealth creation are among the reasons that *'so many Christians hear little teaching, preaching, or discussion in the church about the activities that engage the greatest proportion of their time in between times of worship—that is, their daily work.'* Other reasons include the perceptions of corruption in the business world and the lack of visible structures for commissioning and sending.

We propose four steps to address these obstacles and to engage the church in equipping business people to serve in the marketplace:

1. **Enlighten:** to create awareness through conferences and other means.
2. **Educate:** to accomplish a *'shift in the minds of people from interest to commitment'*.
3. **Equip:** to serve as a *'boot camp for aspiring BAMers to become missional entrepreneurs'*.
4. **Empower:** to design a roadmap for action; *'at this point the church should proactively seek help and collaboration from other ministries or churches for the sake of the Kingdom of God.'*

The report also deals with the importance of the 'creation mandate', which is a basis for our calling and engagement in entrepreneurship and commerce.

The report suggests that *‘the church can and should be a part of helping individuals, communities, and economic and social structures work toward . . . a state of comprehensive flourishing, with the elimination of both economic and spiritual poverty, to the glory of God.’*

At the same time, we are aware of potential pitfalls, and we list some limitations and express some words of caution as the church plays an active role in wealth creation.

The report includes historical case studies on church and wealth creation as well as contemporary ones from China, South Korea, Central Asia, USA, and Rwanda.

Finally, we echo the appeal in the *Wealth Creation Manifesto*:

- *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

Role of the Church in Wealth Creation for Transformation

David Bennett, Roberto Costa de Oliveira, Daniel Gunaseelan, Jeffrey Lee, Laurent Mbanda, Dong-Ho Song, Joseph Vijayam

According to Ephesians 4, Christ gave apostles, prophets, evangelists, pastors and teachers (or pastor-teachers) to equip God's people for works of service,² so that the church as Christ's body may be built toward unity and maturity. But what are these works of service? Are they directed only internally, for Christians to serve one another? Or do these works of service include engagement with the surrounding community and the world, through participation in commerce, the arts, education, political processes and social services? In particular, what is the role of the church and its leaders in enlightening, educating, equipping, and empowering God's people for the service of wealth creation? How is the church to be involved in inspiring, commissioning and releasing people who launch businesses that provide jobs and that bring redemptive influence for the benefit of the whole community, and even for entire sectors of the economy? What is the role of the church in wealth creation for holistic transformation?

1.0 What do we mean by 'wealth creation for transformation'?

Let us first consider what we mean by wealth creation for transformation, beginning with some observations on the meaning and sources of wealth.

1.1 Meaning and sources of 'wealth'

In Deuteronomy 8, Moses envisions the day when the nation of Israel will occupy the land that God has promised them. He looks forward to a time of prosperity, when the crops are abundant, precious metals are being mined, herds are large, fine houses have been built, food is no longer scarce, and nothing is lacking. In such conditions he warns them not to say, 'My power and the strength of my hands have produced this wealth for me' (Deut 8:17).³ Instead, they are to 'Remember the LORD your God, for it is he who gives you the ability to produce wealth.'

It is interesting to note that the pronouns in these verses in the Hebrew text are singular. 'You [as an individual]' are to remember the LORD. The LORD has given 'you [as an individual]' the ability to produce wealth. Although in other parts of his remarks in Deuteronomy, Moses addresses the community as a whole (you plural), here he is speaking to each listener as an individual actor, to whom God has given the capacity to generate wealth.

In these verses, the future wealth envisioned is explicitly material, including both natural resources and products of human cultivation and labor—abundant water, wheat, barley, vines, fig trees, olive oil, pomegranates, honey, bread, iron, copper, fine houses, herds, flocks, silver, and gold.

In other passages as well, God is described as the ultimate source of wealth, even when that wealth is produced through the economic activities of individuals (1 Chron 29:12; 2 Chron

1:12; Prov 10:22; Eccles 5:19; 6:2). But just as often God is described as one who expresses his judgment in stripping wealth away (Ps 39:11; Jer 15:13; 17:3; 20:5; Ezek 26:12; Zeph 1:13). In her song of praise, Hannah affirms that God is the author of both wealth creation and wealth destruction: ‘The LORD makes poor and makes rich; he humbles and he exalts’ (1 Sam 2:7).

Even though God is the giver of wealth, human agency plays a part—whether good, bad, or neutral in a moral sense. ‘Diligent hands bring wealth’, says Proverbs 10:4, while it is also true that ‘houses and wealth are inherited from parents’ (Prov 19:14). The wealth of the city of Tyre came through ‘wisdom and understanding’ (Ezek 28:4) and ‘skill in trading’ (Ezek 28:5). But sometimes wealth can be amassed through immoral means: ruthless behavior (Prov 11:16), oppression of the poor (Prov 22:16), collection of exorbitant interest (Prov 28:8), or injustice (Jer 17:11).

There are additional kinds of wealth as well as poverty, beyond the material. For example, in Luke 16:33 Jesus distinguished between ‘unrighteous’ (ESV) or ‘worldly’ (NIV, 1984) wealth and ‘true’ wealth. The church at Smyrna was afflicted and financially poor, but Christ described them as rich (Rev 2:4). In contrast, the church of Laodicea saw themselves as rich, having acquired wealth, and not needing a thing (Rev 3:17); in an economic sense that may well have been the case, but Christ viewed them as ‘wretched, pitiful, poor, blind and naked’, lacking in spiritual wealth.

But the great majority of the time that the word ‘wealth’ appears in Scripture it is used in the ordinary sense of physical and financial abundance—in reference to God’s blessings, in examples of generosity, and in warnings against greed and against misdirection of the heart.

1.2 What do we mean by ‘holistic transformation’?

So when we speak in this paper of ‘wealth creation’, our primary reference is to economic activities that generate profit, that increase income, that create jobs, that enhance material well-being, so that people (and those who are employed by them) are lifted from poverty, and able to flourish. But we also have in view God’s goals for holistic well-being, summarized in the Hebrew word *shalom*, which goes far beyond ‘peace’ in the sense of the absence of conflict, but which describes a state of comprehensive well-being—economic, psychological, ecological, relational, spiritual—in which creation and human community have been restored to the order and quality of life that God intended.

And when we consider the role of the local church in wealth creation for holistic transformation, we are asking how the church can and should be a part of helping individuals, communities, and economic and social structures work toward such a state of comprehensive flourishing, with the elimination of both economic and spiritual poverty, to the glory of God.

We believe that businesses can contribute to these positive, holistic, and redemptive purposes. We affirm that businesses can and should assess their activities in terms of a fourfold bottom line—financial, social, spiritual, and environmental.

1.3 What do we mean by ‘church’?

Although this is not the place for a comprehensive theology of the church, for the sake of this paper we are referring to all forms of communities who gather to acknowledge and worship Jesus as Lord, and who identify as his followers. We include house churches where even two or three gather in Christ’s name. We include mega-churches and multi-site churches. We include associations and networks of churches.

But what we do *not* mean by ‘church’ is a building where people gather one or more days a week; nor are we speaking merely about an organization or institution with a membership list. We are envisioning the ‘church’ as people who have placed their faith in Jesus Christ and his redeeming work on the cross, who have pledged their allegiance to him as victorious Lord, risen from the dead. When we speak of the church we are referring not only to followers of Jesus gathered for worship, instruction, and fellowship, whether in a building or in a home, but also to followers of Jesus scattered as light and salt throughout their communities, their villages, and their cities all week long.

The service of wealth creation in which the church plays a role focuses on the church scattered more than the church gathered, and the church in the world more than the church with one another.

2.0 Why do most Christians seldom, if ever, receive teaching in church about work, wealth creation, and business?

2.1 Prevalence of the sacred-secular dichotomy

It was a National Congress of Mission, and the more-than-1,000 people were very attentive to the program. The Master of Ceremonies asked for a time of prayer, and invited ‘all missionaries’ to stand up. There was a moment of confusion—after all, which individuals were the ‘missionaries’ for which prayer was being called? All in the auditorium were involved in missions in one way or another—many were pastors, many worked in mission agencies, some others were called to businesses, etc. Then the clarification was given—‘all missionaries who preach the Word and make disciples overseas’. So a number of people stood up while others remained sitting, and those ‘special missionaries’ were prayed for. The dichotomy was exposed. Those who did not preach and teach the Word of God exclusively were not considered in the same need for prayer as those who stood up.

Why does the church often consider the ministry of God’s Word as more spiritual and more pleasing to God than vocations perceived as more secular, such as involvement in politics, environmental management, or technological development? Some callings are regarded as ‘spiritual’, as opposed to others less noble that are regarded as ‘material’. The dichotomy is stark.

Do you remember which belief entirely separated the spiritual from the material in the times of the church fathers? Gnosticism. It was largely because of the influence of early forms of

these ideas that John wrote his letters, and later Revelation, and Paul composed some of his letters. Gnosticism was a Greek philosophy based on *gnosis* (knowledge) that cultivated certain secrets that served to unify the soul with God. As the Gnostics saw it, matter was inherently evil, while the spirit was inherently good. Therefore salvation was understood as cultivating spiritual life to save the soul, which was entirely separated from the body or any material form. While searching for knowledge for salvation of the spirit, one could do anything in the material realm, including the body. This led to all kinds of licentious behavior. Such instruction infiltrating the church led some to believe that Jesus, being God, had not come in flesh. Over the centuries, such ideas have continued to influence Christian theology and the life of the church with their dichotomy between the spiritual and the material.

These beliefs bear little resemblance to the clear truth expressed in both the Old and New Testaments. In the Scriptures, the material world was created by God, and therefore is sacred and designed to serve his purposes. There are no inherently evil parts of creation (1 Tim 4:4)—everything came into being by God’s word and according to God’s will. When sin entered human history, the whole creation fell, and suffers pain to this day. When salvation came, it included the overarching purpose to ‘reconcile to [Christ] all things, whether things on earth or things in heaven, by making peace through his blood, shed on the cross’ (Col 1:20). That is to say, the whole universe, whether visible or invisible, will be reconciled to God by the blood of Jesus on the cross—not just people, much less their souls alone. The God of the Scripture is Lord over everything in heaven and earth, visible or invisible, material, spiritual or otherwise. Nothing escapes his Lordship.

If the creation is originally holy and, despite the fall, will finally be entirely reconciled to God by the cross, there is no dichotomy between matter and spirit, body and soul. We are one in personhood, and as such we are saved. There is no division between ‘sacred’ and ‘secular’. God’s concerns are holistic, and so is the mission of the church. Christ is Lord of all, and therefore his kingdom includes every sphere of human endeavor. Therefore, there are very different expressions of mission, in all areas of human life, through which God sends us to reconcile the world to himself.

Probably the simplest and deepest mission statement in the entire Scripture is, in Jesus’ words: ‘As you sent me into the world, I have sent them into the world’ (John 17:18). How was Jesus sent into the world? He modeled the way in which we are also sent. His life, deeds, attitudes, and teaching provide the utmost example.

Jesus worked as a carpenter. He fed the hungry, healed the sick, restored the disabled, and delivered those oppressed by demons. When a paralyzed man was brought to Jesus by four friends, he not only enabled the man to walk, but forgave his sins. In similar fashion, Paul made tents, and continued to do so at various times during his ministry, as the circumstances required. He too along with other apostles healed the sick, and even raised the dead. The early Christian community in Jerusalem not only proclaimed the resurrection of Jesus, and studied the Scriptures together, and prayed, but they also ate together, opened their homes to one another, and shared their material possessions with those who had need. Even when they designated some to devote relatively more time to prayer and to teaching, while others

were commissioned to attend primarily to the administration and oversight of the food distribution, both activities were called ‘ministry’ or ‘service’.⁴

The stubborn persistence of the sacred-secular dichotomy is one reason that so many Christians hear little teaching, preaching, or discussion in the church about the activities that engage the greatest proportion of their time in between times of worship—that is, their daily work.

2.2 Lack of business experience or exposure

But as little attention as is given in the church to Christian life in the workplace, even less is said specifically about the generation of wealth and the establishment of businesses as a form of ministry. Why is this? One reason may be the lack of business experience or exposure on the part of many if not most teaching leaders in the church.

Many pastors and teaching leaders do not have the sort of family background that carries the advantage of generations of entrepreneurial and business experience found, for example, among the Sindhi communities, or among the Patels and other business castes of India, or among many of the Chinese diaspora in Southeast Asia.

In Western countries, and those influenced by them, promising young Christian students are often encouraged to go immediately to Bible school after secondary education, or to seminary after university, and then into full-time church or missions ministry. As a result, they lack the experience of ordinary workplace involvement before or alongside their church ministry. Even less likely are they to have been able to invest the time needed to start and grow a successful business. Their primarily academic and church-based experience becomes a lens that filters out biblical insights and applications about the workplace and the world of business that would be more obvious to someone with business-oriented career experience. Those who enter church ministry later in life, or as bi-vocational leaders, are far less likely to wear these blinders.

2.3 Lack of teaching about business and wealth creation in both formal and non-formal education

Furthermore, those who enter Bible schools or seminaries, and even those who receive non-formal leadership training, in order to prepare for teaching roles in the church, find little teaching about business and wealth creation in the curriculum. There seem to be few formal or non-formal theological education or Christian leadership development programs that include such topics in their core courses.

2.4 Lack of robust, broadly shared evangelical theology of wealth creation

Related to this omission is the lack of a robust, broadly shared, evangelical theology of wealth creation. In spite of the first phrase of John Wesley’s famous dictum, ‘Gain [earn] all you can, save all you can, give all you can’,⁵ the emphasis of most teaching in churches appears to be

on the third phrase: ‘Give all you can’, and often with the focus being on giving all you can to the local ministry of that particular church. To be sure, there are books, sermons, videos, podcasts, small group curricula, and seminars available, in at least some languages and some regions, on stewardship of money. But there seems to be far more biblical and theological guidance provided on saving and giving than on earning, and even less on how to establish businesses that can create jobs and enable many more to gain/earn all that they can, so that entire communities can prosper and be lifted from poverty.

2.5 Perceptions about corruption of business environment

In some contexts the business environment is perceived to be generally so corrupt that Christian leaders are reluctant to encourage any faithful believer to start a business, or are suspicious of any believers who are already engaged in business. Just as the people of Jesus’ time despised the tax collectors, assuming that their wealth gave unmistakable proof of their corruption and their exploitative practices, so some Christian leaders distrust any who are engaged in business and especially those who have done well financially. The proof of Zacchaeus’ genuine repentance was the divestiture of half his assets, as well as his promise to make fourfold restitution to any he had cheated (Luke 19:1-10). Likewise, the only message that many business owners hear from their Christian leaders is the call to give more generously and sacrificially as an example to others in the congregation. They hear little encouragement about the redemptive and missional potential of their involvement in business, or a sense that they can be engaged in Christ’s work of reconciling all creation through their work of wealth creation.

2.6 Concerns about possibility of alienating wealthy donors

Another reason for silence on the part of some pastors and teachers about these topics is their concern about possibly alienating wealthy donors with teaching that is too sharp and prophetic. In a congregation where relatively few members are owners of businesses or creators of wealth, teaching that warns too explicitly about the dangers of corruption, the priority of good stewardship of the environment, the need for just treatment of workers, or teaching that encourages bold public stands for righteousness, can be considered offensive and taken personally by those who feel ‘targeted’ by such teaching. Many pastors have experienced the discomfort of being confronted by wealthy church members who have threatened to withhold their giving unless the preaching is softened or redirected.

2.7 Desire to avoid extremes of prosperity theology and divestiture theology

Still other teachers in the church are silent because they want to avoid the extremes of prosperity theology on the one hand, with its emphasis on accumulation of personal wealth as a sign of God’s blessing, and ‘divestiture theology’ on the other hand, with its over-emphasis on simple living and sacrificial giving, to the point of shaming anyone who has visible wealth. As a result they say nothing. Money becomes the forbidden topic—including how to create wealth, and how to share wealth.

2.8 Lack of visible structures for commissioning and sending

Stemming from a combination of all these factors—persistence of the sacred-secular dichotomy, lack of business experience and/or education about business on the part of the church’s teachers, scarcity of good and readily accessible theological guidance, concerns about corruption in the business sphere, fear of alienating wealthy donors, and even the desire to avoid extremes—few churches set in place any visible structures for commissioning Christians who have business-orienting callings, whether locally or internationally.

As in the National Congress of Mission referenced earlier, where only those whose work was primarily preaching and disciple-making were invited to stand for prayer, so the great majority of people in the churches remain seated and unrecognized, and have no sense of being sent into the world as Christ was sent into the world. They are never commissioned to the marketplace. Even if their professional skills open doors for them to serve in a restricted access country, perhaps in the employment of a multinational company, or to launch a new business venture, or to be part of a diplomatic corps or an international relief organization, they may not be commissioned by their church, or supported by their home church with regular prayer and communication. Nor are those whose businesses give them access to less reached people groups in their own communities or cities recognized as being ‘front line’ workers in the mission outreach of their church.

Again and again we hear stories of people who experience from their local church no spiritual support, no encouragement and no stimulation of missional vision for engagement in the workplace in general, or for launching of businesses or creation of wealth in particular. If they receive any guidance or encouragement at all, more likely it comes from parachurch ministries, which sometimes find the church treating them not as partners but as competitors. But it does not need to be this way.

3.0 What could the role of the church be in wealth creation?

Many people talk about the limitations of what a church can do; but in reality, each church is blessed by God with believers who have talents, skills, and knowledge in many areas. Moreover, churches are interconnected with other churches and many resources within the body of Christ, the universal church. But in order to realize fully the potential benefits of these broad connections, they must choose to cultivate and maintain their unity in Christ.

3.1 A four-step process

Churches and other ministries can help believers to establish biblical perspectives on wealth creation, and to provide practical training on how to apply these biblical perspectives for the purpose of wealth creation for holistic transformation. In the end, we want to see transformation take place not only in the hearts and minds of believers, but also in their day-to-day lives in the workplace and in the businesses they lead. We will explain these steps of education and training in terms of four E’s. Each step is expected to result in a shift in the minds of believers leading eventually towards transformation.

(a) Enlighten

The first step, 'Enlighten', is applicable to people who have heard about BAM (Business as Mission), but have only a vague idea of what that means. They are curious, but are not sure if they are even interested.

The use of the Internet, especially social networking and social media for getting the word out to the younger generation, can be strategic. Blogs and vlogs that highlight the need for wealth creation, and the presentation of case studies of Christian-owned businesses and their impact within the community, will ensure that the next generation begins to view business as a calling that is not just endorsed by their local church, but is in fact encouraged.

A church can hold a conference, and through a guest speaker help enlighten these people by introducing them to BAM. This step makes business people, traditional missionaries, mission agencies, and Christians aware of the needs and the opportunities, including the potential redemptive impacts of business, and possibilities to be ambassadors of reconciliation. The desired outcome of such conferences would be a shift in the minds of participants *from curiosity to interest*.

(b) Educate

The second step, 'Educate', is applicable to people who are now interested in BAM, its definition and its potential impact. This step involves teaching business people, traditional missionaries, mission agencies, or Christians who are interested in learning more about wealth creation for holistic transformation about the Kingdom impact of business, and how to run missional businesses in a way pleasing to God and producing holistic transformational impact. This step is implemented typically through seminars. The desired outcome from these seminars is the shift in the minds of people *from interest to commitment*. Now they feel convinced that godly, missional business can produce holistic transformation. Continuing education for missional entrepreneurs or BAM practitioners will be needed, as explained further under 'Empower'.

(c) Equip

Enlighten. Educate. Then 'Equip'. This third step is applicable to people who are committed to BAM and willing to dedicate their time, talent and treasure to it. They now need practical training. This step involves providing people with the essentials of running a missional business effectively. It is a boot camp for aspiring BAMers to become missional entrepreneurs. Equipping could take the form of classroom sessions, including case studies, and field visits with hands-on training. The desired outcome from the 'Equip' step is the shift in the minds of people *from commitment to readiness*. They feel prepared.

(d) Empower

The fourth step, 'Empower', is applicable to people who are now ready to take action. It involves designing the road map for success in pursuing integrity and excellence, based on joint stewardship between the intended BAMer and the church. This step requires an in-depth assessment of the missional entrepreneur's talents, experiences, interests, and

resources, as well as evaluation of the appropriateness and urgency of the stated goals and objectives for the missional business.

For this step, a particular church may not be fully equipped with sufficient resources to empower the intended BAMer. At this point the church should proactively seek help and collaboration from other ministries or churches for the sake of the Kingdom of God. Typically this assistance might take the form of individual coaching or mentoring, combined with loans or equity investments, if necessary, with or without the help of a business incubation center. The desired outcome of the 'Empower' step is the shift *from readiness to action*.

With on-going coaching and appropriate support, financial and otherwise, the missional entrepreneurs can progress from transformation in their own minds first, to transformation in the lives of the people that their missional businesses serve. When properly trained and guided, the missional entrepreneur can see holistic transformation through the launch and nurture of a business, and through the creation of wealth through that business.

Each of these steps can be implemented by a church in collaboration with other churches or like-minded ministries that are already in existence, as the list of resources indicates. But a basic pre-condition is the commitment of the church leadership to reject the unbiblical, dualistic worldview that is so prevalent and contagious, and to embrace a perspective that honors Christ as Lord of all, and that sees the potential for Christ's redemptive and reconciling work in all spheres, including the world of business.

Upon successful and effective implementation of these steps—Enlighten, Educate, Equip, Empower—churches may be able to transform comfortable Christians, huddling as a 'holy ghetto', into passionate ambassadors of Christ, prepared with competency and resources, who can play a pivotal role in helping create wealth for Christ's Kingdom and also distributing wealth for godly purposes and for God's glory.

3.2 Encourage young people to consider a call to business

It is not unusual for churches to inspire their children and young people with stories of people who responded to God's call to become pastors and missionaries. After all, Jesus called Simon Peter and Andrew, as well as James and John, to leave their fishing businesses and to become 'fishers of men' (Mark 1:16-20). Similarly, Matthew, also known as Levi, was summoned to abandon his profession as tax collector to follow Jesus (Mark 2:14). But does God call every faithful follower of Jesus to become a full-time church worker, and to live off the contributions of others? Not at all. Is the calling to be pastor or missionary necessarily a 'higher calling', expressing a greater passion for the Lord and a higher level of obedience? Emphatically no! The Bible is full of stories of people who fulfilled God's purposes in the course of their ordinary daily work—such as Abraham, Joseph, Ruth, David as both shepherd and king, Nehemiah, Esther, Luke the physician, and Lydia. So why should churches not encourage believers of all ages to consider a calling to serve God through business?

‘What is God’s call for me?’ is a common existential question of adolescence and early adulthood. It relates to an even more fundamental question: ‘What is the meaning, the purpose of human life?’

The first two chapters of Genesis reveal one reason for which human beings were created. During the earlier stages of the process of creation, ‘there was no man to work the ground’ (Gen 2:5). So God formed a man from the dust of the ground, and placed him in the garden in Eden that God had planted, ‘to work it and care for it’ (Gen 2:8-9). God then made a woman to be a partner with the man (Gen 2:15). And to the man and the women, both created in God’s image (Gen 1:27), God said, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground’ (Gen 1:28). The man and the woman were created to be stewards together of God’s creation, managing it, nurturing it, developing it as agents of God, expressing God’s wisdom, love and creativity in their oversight. The first human being’s first act of oversight was naming, and thus indicating the character of, each of the animals and birds (Gen 2:19-20). Identification and classification were the first steps in developing and caring for all of creation.

This comprehensive ‘creation mandate’—to fill, subdue, and rule over the earth—provides the foundation for the development of all fields of knowledge, including arts, science, technology, and the development of various forms of applied knowledge and organized social engagement, including manufacturing, commerce, and government, encompassing all good human endeavors under the sun. God wants human beings to be creative, entrepreneurial, curious, and masters in all fields.

Such biblical, holistic perspectives need to be introduced by Christian families and churches to their children from the earliest years. Calling people to business does not have to wait until they reach adulthood. The enlightening and educating work of the church related to business as mission can begin with children and youth. Church leadership may hold a special business awareness day, and ask godly businesspersons or a member of the church to talk to children or youth about God’s calling to business. Adults as well can be encouraged to be alert and responsive to God’s calling to entrepreneurial or business endeavors, in themselves or others. Early education can plant seeds and create a lasting impact that can prepare the way for God’s calling into business later on. And when someone, whether younger or older, begins to sense God’s calling to pursue a path in business, the wise church leader will celebrate with them the honor and opportunity of this calling, will encourage them, and will stand with them in prayer.

God calls some to leave their nets to follow Jesus. But he calls others to follow Jesus by buying a boat, or enlarging their nets, expanding their fleets, or hiring more to help, and bringing salt and light within the fishing industry. The church can commission those who stay with their nets as well those who leave them.⁶

3.3 An example from Asia: training pastor-businesspersons⁷

Pastor K works in a context in Asia where most of the Christian workers are poor and completely dependent on foreign support. The churches are too small to pay their bills. The government looks at people receiving support from abroad with much suspicion. Christian pastors are despised as beggars, and their witness therefore has little credibility; even their own children do not respect them. When the enemy steals the dignity of the messengers, the message loses its dignity too!

The vision for helping the local pastors and church leaders to become self-funded was birthed in Pastor K's heart about seven years ago. He runs a very large and successful business that operates in 20 countries, while also pastoring a church of 500, most of whom are local people who have come to faith. The church is funded completely by local money, and has not taken any donations from outside the country. Pastor K insists that all of the members of his own staff team, as well as all those who are commissioned from their fellowship to serve as pastors, support themselves by starting a business. None of the pastors receive any salary from the church. This creates a culture of hard work, where many people look up to their leaders as examples to emulate. The pastors teach the biblical foundations for business. They preach about the new covenant ministry⁸ where Jesus has removed the sacred/secular division. Everyone is a royal priest.⁹ It is more blessed to give than to receive.¹⁰ The New Testament encourages every believer not to be a busybody, but to work with their own hands so that their lives will win the respect of outsiders.¹¹

The church empowers wealth creators in ministry by giving them church responsibilities. Each of the ministries is headed by talented people who are running their own businesses or by professionals in their respective fields. They see their talents being utilized by the church on a regular basis and see how God uses them to be a blessing to God's kingdom.

Pastor K operates a business incubation and training center, in partnership with other churches in the region. They have bought a farm where they are setting up a few working businesses run by national believers. They have an egg-laying chicken farm, a cow farm, an intensive apple orchard, sod and landscaping, and a feed mill. They are also in the process of setting up a center where pastors and Christian workers can come and stay for two weeks to learn the theory and practical side of starting their own business.

In obedience to the calling to restore the dignity of the Christian messengers, Pastor K's church started an annual business conference. From 2012 until 2015 they taught the pastors about the biblical foundation for business, as well as basic business skills like writing a proper business plan, company registration, market surveys, marketing, sales, profit and loss statements, taxation, etc. This was a huge success, and some pastors started their own businesses. Over the last seven years ten people have started businesses as well as planting thriving churches. And those pastors have regained the respect of their children. Pastor K says, 'It is easy to preach a sermon; it is difficult to generate USD 500 to USD 1,000 a month through a business.'¹² He points to his own example, and challenges pastors who say that they do not have time to start a business that they are not working hard enough, and are not really 'busy' but 'busybodies'.

In 2016, the church added a competition to fund startup businesses among pastors. Out of the many business proposals, the church shortlisted ten of them to take part in the competition, and ultimately funded five winners.

One of the winners was Pastor T, who comes from one of the most closed countries in the region. He is a strong young man in his 30s with a joyful spirit. But he had a bad encounter in his life where someone threw acid on his face, resulting in total blindness in both eyes and disfigurement of his face. But none of this could kill his entrepreneurial spirit.

He put forward a business proposal to start a massage business. But to be a masseur in his home country, he needed to go through a proper course and get certified. He found a college that trained blind people for massage. He prepared a convincing business proposal, with a funding requirement of USD 5,500. A young businessman from his country volunteered to fund him and to become the mentor for this project.

After completing his training, Pastor T went to a five-star hotel where the spa was empty. He told the head of the hotel that he was a qualified masseur and would like to start a massage business in his hotel. But the man made fun of the blind pastor and refused to entertain his idea. However Pastor T persisted and asked the hotel head to give it a try himself. When Pastor T started the massage, he noticed three lumps in the man's back. The hotel head told him that the doctors suspected the lumps could be cancerous, and that he was to go for medical checkups and a possible biopsy the next week.

God inspired Pastor T to pray for the healing of the hotel head and also to challenge him that if he went through the massages every day during a week, the lumps would disappear. And that is exactly what happened! Our faithful God healed the hotel head by the third massage!

Today Pastor T is a successful businessman in his city, completely self-supported, and rated as the best masseur. His wife and children are happy and supportive of his ministry. Through the contacts developed through his business he has reached into the highest levels of government, and has planted a thriving church. Pastor T says,

I used to be a poor blind pastor who was living on support and could not even take care of my family. The only reason people ever bothered to listen to my message was out of pity. Today, I am a successful businessperson and people pay me money to come and listen to my message. They pay and give me their undivided attention for an hour! This has also blessed my family so much and brought dignity to me.¹³

3.4 Another example from Asia: Shanghai Korean Community Church and the Korean BAM movement

Rev. K. Y. Um, a Global Mission Pioneer (GMP) missionary who ministered in Japan for 10 years, has been serving for the last 15 years as a pastor at Shanghai Korean Community Church. The church has several schools, including a Basic School of Workplace, School for Kingdom of God, School for BAMers, and Mission Perspectives (PSP) for church members who

are businesspersons. The pastors preach and teach about the role of wealth creators and missional life. Many startups have been initiated by BAMers.

Inspired by the 2004 Lausanne BAM report, in 2007 the church hosted the Shanghai Korean Business Forum (SKBF), which changed its name to International BAM Alliance (IBA) in 2011. The forum, consisting of a leaders' consultation and a public conference, has been held in June every year since then, to establish the foundations of the Korean BAM movement. The IBA has become an alliance of 50 churches, businesses, and mission agencies. Many businesses, schools, networks, and funding initiatives have materialized out of these meetings and contribute to build healthy ecosystems for the BAM movement. Whereas the initial BAM movement from the first BAM Global BAM Think Tank was more focused on creating and operating transformative business entities in creative-access regions, the Korean BAM movement along with IBA has evolved into a missional movement to motivate and equip Christians and churches to stand as a witness to the gospel with an integrated life in the business world.¹⁴

The first goal of IBA is to encourage and help BAM entrepreneurs create businesses in places (defined both culturally and geographically) where the influence of God's kingdom is relatively weak. It connects these companies with four kinds of capital: intellectual capital (such as business education, mentoring, coaching, sharing of business models and core competencies), financial capital (equity sharing, short- and long-term loans, and initial grants of seed money), process capital (sharing part of a vertical or horizontal business process such as a distribution channel for a product or procurement and supply channel, or opportunity to participate in a collective purchase or distribution), and human capital (managers, employees, short- or long-term volunteers, interns to help BAM initiatives).

In addition to urbanization, one of the drastic changes in human culture over the last several decades is the prevalence of corporate capitalism throughout the world, and the consequent influence, even intrusion, of business-based cultures on people's lives. Despite their differences in ethnicity, profession, religion, age, and gender, people converse in business terms, make collective sense based on business logic, and share a sense of fairness and community based on business relations. Business is not merely a transaction in the market nor a profit-making entity; it is the global megaculture that integrates all the differences of various cultural groups as subcultures within it. This business culture does not just cover entrepreneurs or CEOs. It impacts the relations of employees, housewives, and students. It also infiltrates various professional fields such as education, government, health and medicine, entertainment, arts, music, and even religion!

In this light, the second goal of the IBA and the Korean BAM Movement is to raise a new generation of missional Christians who commit to live with a Kingdom perspective, especially in the midst of the new urban environments.

The third goal is to awaken churches with a missional perspective of the BAM movement. The dominant paradigm of Korean churches during the last few decades has been the church growth movement. The church is seen as the place of salvation, and is supposed to grow by

adding new converts; the growth of the church is considered to be the growth of the Kingdom. All mature Christians must commit themselves to church activities with their time and money, because mission belongs to the church.

The missional perspective of BAM sets a different tone in understanding mission. God owns mission, and his way of mission starts with incarnation in the world and human cultures, not exclusively within the religious area. The church finds her place in God's mission by following Jesus' footsteps in being sent by God into the world and being sacrificed to serve the world.

The incarnational and context-focused perspectives of the BAM movement are still new to many churches as well as mission agencies. The dualism between religion and the secular world, and between clergy and laity, has been built so staunchly that it even collides with the BAM movement when the faith of an individual is expressed in actual practices in business world. IBA, which traces its roots to Shanghai Korean Community Church, is committed to awaken the churches with the missional perspectives of BAM.

In addition to its annual leaders' consultation and public conference, IBA collects case studies of BAM and reflective ideas on BAM, publishing them in various forms. It plans to build an online forum where different views can be exchanged and knowledge can be built interactively. Eventually IBA plans to develop evaluation and certification systems for BAM companies, to encourage transparent accountability for their operations, and to communicate their credibility to various stakeholders.

3.5 An example from Africa: relating to other structures for broader impact

A church can function properly on its own in many areas, but can generate even broader impact in advancing God's kingdom by collaborating with other structures, such as the government, the Chamber of Commerce, schools, or even businesses. Rwanda is unique in that churches collaborate with the government and businesses under Saddleback Church's PEACE plan.

The PEACE Plan is the strategy for missions at Saddleback Church in Lake Forest, California. PEACE is an acronym for Promote reconciliation, Equip servant leaders, Assist the poor, Care for the sick, and Educate the next generation. These five pillars are plans to tackle five goliaths of problems that we face in the world. Many people are familiar with the PEACE Plan, but not too many people know what has propelled this Plan to expand to reach 34 nations in Africa alone at present.

In 2005, Paul Kagame, the president of Rwanda, approached Pastor Rick Warren of Saddleback Church with the desire to be a purpose-driven nation based on Pastor Warren's book *The Purpose-Driven Life*. Pastor Warren responded by mobilizing 2,000 members of Saddleback Church to visit Rwanda and come up with ideas to empower Rwanda to become a purpose-driven nation.

Rwanda adopted a three-legged stool approach, with collaboration among the public sector

of effective governments, the private sector of effective businesses and the social sector of effective churches. This effort began initially with 30 pastors who were invited to Saddleback for consultation, but now almost 95 percent of all churches in Rwanda have been participating in the PEACE Plan through four major umbrellas of Christian faith. This PEACE Plan helps churches mobilize, disciple, and commission Christians in all areas of life, including business people.

The three-legged stool approach used in Rwanda has been adopted into the PEACE Plan overall with a slight modification, so that the social sector is defined as community organizations including faith-based organizations. In Rwanda, Christian churches play a pivotal role in rebuilding the nation.

Even a single congregation that is mobilizing and empowering its members in all areas of daily work and calling can make a significant difference in many nations. Saddleback Church is an example. When churches work with the public sector and the private sector, synergy develops to help advance the Kingdom of God, as in PEACE Plan's catch phrase: 'Ordinary people empowered by God making a difference together wherever they are.'

3.6 Another example from Africa: financial revitalization of a diocese through business development

When Laurent Mbanda was appointed Bishop for the Shyira Diocese of the Anglican Church of Rwanda, he inherited enormous financial challenges, resulting in part from the drying up of financial contributions from more liberal western Anglican denominations that differed theologically from the more conservative Rwandan churches. Bishop Mbanda determined to build a self-reliant diocese with sustainable financial models. The strategy was built on a three-pronged approach, involving education, commercial business and financial savings. With the assistance of consultation and loans from some North American Christian businessmen, Bishop Mbanda was able to reconfigure and expand a number of projects.

After five years of partnership, remarkable progress had been achieved. To the 53 elementary and secondary schools already operating on church property, 217 Early Childhood Development Centers were added, serving 21,000 children between the ages of three and six. The Sonrise Christian School for 850 orphans of the genocide was sinking under an 18 percent loan; the loan was refinanced at 6 percent, making it possible to break even as well as improve its services. A for-profit college with 900 students was established; Molybura Technical College, owned by the diocese, includes business incubators and education in areas such as carpentry, restaurant (which serves a dual purpose of training and serving food), hydro brick, civil engineering, hospitality and tourism, electrical, and electronic engineering, computer engineering, and business studies. Other commercial ventures have been launched to provide jobs, to supplement funds for the diocese, and to demonstrate how to start and to operate a business; these include brick making, low cost home construction, a hotel, and a commercial building. In addition to 650 savings and loan groups (each with about 20 members), a Church Development Fund was started to make possible larger business loans, at a rate of ten percent.

Financially the diocese is healthier than it has ever been; parish contributions are up, in some cases 300 percent; thirty-five new churches have been planted; and 650 jobs have been added.

3.7 An example from North America: commercial use of church buildings

Churches are not only blessed by God with people; many churches have other assets, including physical facilities. But church buildings are generally underutilized. They are actively engaged during Sundays and probably a couple of other days during the week for other ministry activities, but in general, they remain vacant and idle.

Some may argue that the church building is a holy place, and that its use should be kept only for worship or related purposes. However, such a view of physical buildings is difficult to justify from New Testament teachings, which describe the true dwelling place of God as the Christian believer, through the indwelling of the Holy Spirit (1 Cor 3:16; 6:19). For the first three centuries of its existence, churches had no regular buildings at all. The church building is only a gathering place, not in itself a holy place or a temple. The physical facility is part of God's resources entrusted to the body of Christ, to be used for many beneficial purposes, which can include generating revenues for the church.

South Fellowship Church is located in Littleton, Colorado, USA. Pastor Brad Strait (now senior pastor for Cherry Creek Presbyterian Church in Greenwich Village, Colorado) served as senior pastor of South Fellowship Church from 1993 through 2007. Two years before he agreed to shepherd this congregation, South Fellowship Church began to look for a retail strip center for its worship service. The church was worshipping at a high school auditorium with a belief that the church is a gathering of Christians, not a building. What was their motivation to search for a location in a commercial center? Their desire for community outreach, as well as generating additional revenues for the church.

One day, while Pastor Strait was the senior pastor, the owner of Kiddy Academy, a childcare center that was one of the tenants at the retail strip center, came to the church office and gave notice that he was vacating that space. Pastor Strait thought it could be an opportunity for the church to generate additional revenue while serving the community. The church took over the childcare center and began to operate it as South Fellowship Learning Center. It prospered and has gained a favorable reputation and appreciation from the community for its caring service.

On another occasion, one of the church members gave USD 1 million as an anonymous gift to the church. The elder board decided to pay off some debts and to take over a vacant space at the retail strip center in order to set up a coffee shop, called Solid Grounds. It cost the church approximately USD 500,000 and five years or so to reach the break-even point, but it has provided the church members an excellent opportunity to mingle with non-Christians in a non-invasive way and to bring many to faith in Christ.

South Fellowship Church is an example of a progressive church that uses its building beyond the Sunday worship service to generate additional revenues and to connect the church to the community by innovative building of relationships. People appreciate the church providing excellent care for their children as well as quality coffee in a friendly gathering place. Of course, the church faced some resistance, but the elder board and Pastor Strait were able to overcome such resistance with persuasion and education. 'The church building should be used for more than Sunday worship service to be relevant to the community it serves. One of the ways is to provide a commercially valuable service to the community for a reasonable fee, thus creating financial wealth for the church as well as social wealth for the community', said Pastor Strait.¹⁵

4.0 What limitations or cautions should there be for the church in playing an active role in wealth creation?

How should we view examples like the Shyira Diocese and South Fellowship Church, where churches go beyond training their members for wealth creation, and become involved directly in commercial endeavors? Are there any limitations or cautions that should be in place for the church in playing an active role in wealth creation?

4.1 Churches as businesses

With the rise of the megachurch along with the multiplication of television and Internet broadcasting of sermons, there is a proliferation of books, videos and other religious items that are sold by churches as commercial merchandise, in addition to income from leasing of church-owned real estate. CNN did a news report in January 2010 in which Scott Thumma, a professor at Hartford Seminary said that 'the megachurch on average has about USD 6.5 million in income a year. If you put together all the mega churches in the US, that's easily several billion dollars.'¹⁶ The same report claimed that megachurches are not just an American phenomenon, but that churches that attract upwards of 15,000 people on a Sunday exist in Guatemala and other parts of the world.¹⁷

Other news outlets, both Christian and secular, have published articles and news clips about churches being run as businesses in order to generate funds for meeting operational costs, and paying high wages for their leadership along the lines of large corporations. This has led to a public debate about the separation of church and business. In countries where churches are tax-exempt, this issue has legal implications. From governments that are hostile to Christianity or any form of religion, as well as secularist organizations, public interest groups, and media personalities, there is a growing demand for churches to be treated as businesses when it comes to tax laws.

4.2 Arguments for and against churches run as businesses

Many church leaders have argued for or against churches being run as businesses. Those who are in favor do so by pointing to the positive aspects of a well-run business, such as holding the staff accountable, focusing on reaching new markets, and making strategic plans for

increasing effectiveness. On the contrary, those who argue against churches adopting a business model highlight the importance of the church body being a family in which love of people and obedience to God overrules efficiency and strategic planning.

4.3 Church-subsidized businesses can kill for-profit businesses

An unintended consequence of churches owning and running businesses can be the financial insolvency of other for-profit businesses. It is no longer uncommon to find churches running day care centers, bookstores, culinary schools, financial services, convention halls, convenience stores, coffee shops, restaurants and the like. In order to meet rising costs of church facilities and staff salaries, churches start venturing into business operations to expand their income streams. However, the church as a non-profit has an unfair advantage, with reduced taxes and capital drawn from free-will offerings, over their for-profit competitors who have to invest or borrow capital at market rates and pay taxes on their income. In India, many Christian bookstores went out of business when faced with competition from a large Christian non-profit organization that started selling books below market price because their inventory was either donated or highly subsidized by their donors. If our goal is to encourage wealth creation, we need to be supportive of wealth creators by enabling them to fulfill their calling to be businesspersons, and to beware of creating structures that have the opposite effect.

4.4 Risks of mission drift

One of the dangers of the church adopting a business model is that it can dilute its mission by falling prey to the desire for increasing the return on investment of money rather than carrying out its purpose as given in Acts 2:42.¹⁸ We need to remember that it is God who is building his church, not human beings. The church is unique, unlike any human organization. Any efforts to adopt business practices, other than in functional areas such as administration, accounting, technology, etc., may cause mission drift. In recent times, we have witnessed many sad examples of pastors starting their ministry work with good intentions and goals, but as they experienced moderate success in their ministries, they began to depend on their own plans and schemes rather than leaning on God's guidance. Before they knew it, their plans involved financial gains instead of Kingdom growth.

4.5 Dangers of pastors exercising inappropriate control

On occasion, pastors go outside their calling as spiritual shepherds to their flock. They begin to take control over the business or financial interests of their church members. What begins with prayer and counsel for their members and their businesses, sometimes ends in firm instructions on how to run the business. This is accompanied by demands for payment of a portion of profits back to the church or to the pastor himself in exchange for releasing God's blessings on the business. The victims of such exploitative practices are not just the poor or the illiterate, but more often they are found among the wealthy elite in urban centers across the world. It is often the case that such exploitative methods go hand-in-hand with the lack of teaching about the priesthood of all believers as explained in 1 Peter 2:4-10.

5.0 What resources are available for churches that want to enlighten, educate, equip, and empower entrepreneurs and business people for wealth creation for transformation?

5.1 Examples and case studies

(a) Examples from the New Testament church

The New Testament cites many examples of people in the early church who built businesses, sometimes before entering into exclusive focus on Christian ministry, and sometimes continuing their work alongside their ministry. Jesus himself grew up in the home of a carpenter (Matt 13:55) and was called ‘the carpenter’ by people in his hometown (Mark 6:3). Presumably he worked in that profession fulltime until he began his public ministry at about age thirty (Luke 3:23), after which he was supported by contributions (eg Luke 8:1-3; John 12:5-6).

Among the disciples Jesus called were several fishermen, including James and John, whose business with their father included hired men (Mark 1:19-20). Although some of the disciples briefly returned to fishing after the resurrection, there is no evidence that any of these continued to do so after Jesus commissioned them at his ascension. In 1 Corinthians 9:4-6, Paul implies that Peter and the other apostles received support from the churches, and did not have to continue to earn their income from a business.

Yet Paul, because of the attitudes he encountered in some of the cities where he planted churches, and because of his desire to set a personal example of hard work as well as generosity, customarily supported himself and other members of his team through his skills in tent-making, sometimes in partnership with others like Priscilla and Aquila.¹⁹ Yet even Paul welcomed support from churches that sometimes freed him to devote himself fulltime to the work of preaching and teaching.²⁰

One factor presumably that enabled Priscilla and Aquila to live and work in a number of cities²¹ was their ability to support themselves through their tent-making work. Lydia, on the other hand, was an example of someone who owned a business, which she seemed to be developing in one place over a period of time, and who used her home as a gathering place for the church in Philippi.²²

(b) Examples from church history

Examples that deserve further study are the businesses founded in the UK by Quakers and inspired by Quaker teaching, including companies like Barclay’s Bank and Cadbury’s chocolates.²³ Another area for exploration is the history of Mutual Societies in the UK—eg Halifax Building Society—which were started by churches, where members would pool their funds, help those who did not have jobs, and negotiate discounts. The church provided a platform of truth and trust, a context in which business could flourish.²⁴ Additional examples include the Christians who spread the gospel along the Silk Road, the Moravians, the work of Hans Nielsen Hauge in Norway,²⁵ and the work of William Carey in India.

(c) Additional contemporary examples

Many other examples of business development in connection with local churches and church networks could be cited, in addition to the case studies already presented, but which could not be detailed within the limits of this paper. A healthcare executive in Ethiopia reports that new churches that affirm business are being established in Ethiopia by Ethiopians who have returned from other countries. An Indian business entrepreneur observes that more churches in India are encouraging their members to pursue business. Major church groups that have adopted BAM include the Assemblies of God (USA as well as Russia) and Foursquare Missions International. ACTS Academy of Higher Education (Bangalore, India) has partnered with the Church of God of Prophecy to train pastors from Africa, Asia, and the Caribbean, with a focus on entrepreneurship, integrated into bachelor's and master's level courses. The Kingdom Business Community in Indonesia,²⁶ with approximately 7,000 BAM businesses, grew out of Abba Love Church in Jakarta.

5.2 Formal training

- Bakke Graduate University offers an online course in the Theology of Work [TOW 701] (<http://www.bgu.edu/theology-work-8>).
- Biola University's Crowell School of Business in La Mirada, California, USA, offers both bachelor's degrees and master's degrees with an emphasis on 'business as ministry' (<https://www.biola.edu/crowell>).
- Christian Heritage College in Queensland, Australia offers a variety of undergraduate and postgraduate business courses (<http://www.chc.edu.au>).
- Life Pacific College in San Dimas, California, USA offers a Bachelor of Arts in Business Administration (<http://lifepacific.edu>).
- Oikonomia Network consists of 20 partner seminaries in North America with programs helping pastors equip people for whole-life discipleship, including the workplace (<http://oikonomianetwork.org>).
- Western Seminary Center for Leadership Development offers video courses toward a certificate (<https://www.westernseminary.edu/ministry/center-for-leadership-development>).

5.3 Non-formal training

- Asian Access has recently launched cohorts for business leaders in Korea and India (<http://www.asianaccess.org>, <http://asianaccess.biz>).
- Business as Mission Training offers a three-week course as well as an eight-week summer internship (<http://bamtraining.org>).
- C12 Group is the largest North American network for CEO's, business owners and executives (www.C12Group.com).
- Center for Faith and Work at Le Tourneau University lists ideas for how churches can impact the workplace (<http://centerforfaithandwork.com/article/15-steps-churches-can-take-impact-workplace>).
- Center for Faith and Work at Redeemer Church, New York City sponsors the Gotham Fellowship—a nine-month cohort-based training for integration of faith and work—

and the Theology of Work Project with resources for pastors and small groups (<https://www.faithandwork.com>, <http://www.faithandwork.com/programs/1-gotham-fellowship>).

- Convene helps successful business leaders to build their business while integrating their faith (<http://www.convenenow.com>).
- Fellowship of Companies for Christ International (<https://www.fcci.org>).
- Halftime Institute founded by Bob Buford (<http://halftimeinstitute.org>).
- London Institute of Contemporary Christianity Work Forum has training courses, small group resources, book recommendations, and ideas for churches (<http://www.licc.org.uk/work-forum/>).
- Made to Flourish has resources and training for a network of pastors seeking to connect Sunday faith to Monday work for their churches (<https://www.madetoflourish.org>).
- Max De Pree Center for Leadership at Fuller Theological Seminary (<https://depree.org>).
- Mockler Center for Faith and Ethics in the Workplace at Gordon-Conwell Theological Seminary (<http://www.gordonconwell.edu/resources/The-Mockler-Center.cfm>).
- Nehemiah Project trains and supports kingdom companies in 22 countries through Biblical Entrepreneurship training, coaching and access to capital (<https://nehemiahproject.org/>).
- Partners Worldwide has Business Curriculum for Small and Medium Enterprises used in 27 countries (<http://www.partnersworldwide.org>).
- Repurposing Business helps leaders and corporations to discover and implement personal and corporate callings, thereby transforming communities and nations (<http://www.repurposing.biz>).
- SfK Missional Business Academy—part of SfK (Synergy for the Kingdom) Ministries (www.sfkministries.org).
- Western Seminary Center for Leadership Development (<https://www.westernseminary.edu/ministry/center-for-leadership-development>).

5.4 Books

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- Cosden, Darrell T. *The Heavenly Good of Earthly Work*. Ada: Baker Academic, 2006.
- Greene, Mark. *Thank God It's Monday*. 3rd ed. Milton Keynes: Scripture Union, 2011.
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- Knapp, John C. *How the Church Fails Businesspeople (And What Can Be Done about It)*. Grand Rapids: Eerdmans, 2011.
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- Pollard, C. William. *The Tides of Life: Learning To Lead and Serve as You Navigate the Currents of Life*. Wheaton: Crossway, 2014.
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- Sherman, Doug and William Hendricks. *Your Work Matters to God*. Colorado Springs: NavPress, 1990.
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- Winter, Bruce W. *Seek the Welfare of the City: Christians as Benefactors and Citizens (First-Century Christians in the Graeco-Roman World)*. Grand Rapids: Eerdmans, 1994.
- Witherington, Ben, III. *Work: A Kingdom Perspective on Labor*. Grand Rapids: Eerdmans, 2011.
- Wittmer, Michael E. *Heaven is a Place on Earth: Why Everything You Do Matters to God*. Grand Rapids: Zondervan, 2009.
- Wong, Kenman L. and Scott B. Rae. *Business for the Common Good*. Downers Grove: InterVarsity, 2011.

5.5 Websites and blogs

- Business as Mission (<http://businessasmission.com>).
- Business 4 Blessing Alliance (<https://b4blessing.com>).
- Gospel Coalition channel on Faith and Work (<https://www.thegospelcoalition.org/channel/faith-and-work>).
- Greg Forster blog on Gospel Coalition site on 'Faith and Work: What Needs to be Read and What Needs to be Written' (<https://www.thegospelcoalition.org/article/faith-and-work-what-needs-to-be-read-and-what-needs-to-be-written>).
- Mats Tunehag's web site offers BAM material in 18 languages (<http://matstunehag.com/bam-material-in-18-languages/>).

5.6 Audio and video materials

- Mats Tunehag's website has links to 14 BAM videos (<http://matstunehag.com/videos/>).
- Peter Ochs, winner of USA national awards as residential homebuilder, telling his story as a wealth creator, illustrating the transformative impact of a values-based company,

for the Lausanne Global Consultation on Wealth Creation for Holistic Transformation
[Note: this is a large file which takes some time to download]
(https://www.dropbox.com/s/zzszrp83rtq19df/IMG_4499.MOV?dl=0).

5.7 Small group curriculum

- *Make Mondays Meaningful* (free six-week curriculum)
(<http://centerforfaithandwork.com/article/make-mondays-meaningful-free-curriculum>).

Appendix

Consultation on Wealth Creation (CWC): Background and Context

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

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

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

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

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

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

‘Why Bother with Business as Mission’, by Mats Tunehag

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

The executive summaries of three BAM Think Tank Reports

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

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

The Lausanne BAM Issue Group

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

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

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.***
- See also **Wheaton Declaration:**
<http://matstunehag.com/wp-content/uploads/2017/05/Wheaton-Declaration.pdf>

Atibaia Consultation

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

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

- *Christians are called not only to give and share generously, but to work for the alleviation of poverty. This should include offering alternative, ethical ways, for the creation of wealth and the maintenance of socially-responsible businesses that empower the poor and provide material benefit, and individual and communal dignity. This must always be done with the understanding that all wealth and all creation belong first and foremost to God.*
- *We acknowledge that, in the global market economy, one of the most effective tools for the elimination of poverty is economic development, and yet evangelicals have often failed to promote value-driven business solutions to poverty.*

- *How can we more effectively work for the establishment of creative, ethical, and sustainable business endeavors in the fight against poverty?*
- See also **Atibaia Statement:** <https://www.lausanne.org/content/statement/atibaia-statement>

Endnotes

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

² Greek *diakonia*, also translated 'ministry'.

³ All quotations are from the *New International Version* (1984) unless stated otherwise.

⁴ Acts 6:2-4.

⁵ Based on Wesley's sermon on Luke 16:9 entitled 'The Use of Money'; see <http://www.umcmission.org/Find-Resources/John-Wesley-Sermons/Sermon-50-The-Use-of-Money>

⁶ Note the challenge in the BAM Manifesto, included in Lausanne Occasional Paper #59 (2004) entitled *Business as Mission*: 'We call upon the Church worldwide 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.' See https://www.lausanne.org/wp-content/uploads/2007/06/LOP59_IG30.pdf.

⁷ Names and details have been disguised to protect the ministries.

⁸ 2 Cor 3:6; Heb 8:8-13

⁹ 1 Pet 2:5; Rev 1:6

¹⁰ Acts 20:35

¹¹ 1 Thess 4:11-12; 2 Thess 3:6-15

¹² Statement made by Pastor K during interview with David Bennett on January 10, 2017.

¹³ Quotation provided in personal correspondence from Pastor K to David Bennett on April 11, 2017, based on video testimony Pastor T sent to Pastor K in July 2016.

¹⁴ See also the paper written by Mats Tunehag, commissioned for the tenth anniversary of the IVS: <http://matstunehag.com/wp-content/uploads/2011/04/BAM-IBA-Movements-with-a-rich-history-and-a-bright-future-v-15-May.pdf>.

¹⁵ From personal telephone conversation with Jeffrey Lee on April 6, 2017.

¹⁶ See <http://www.cnn.com/2010/WORLD/americas/01/21/religion.mega.church.christian/>.

¹⁷ Warren Bird of Leadership Network has posted a listing of the megachurches in various regions of the world outside North America

(https://docs.google.com/spreadsheets/d/1YIKShcapvO6LatV5WG7P4XXczuoaw9EAfKv3IMJwXnQ/edit?hl=en_US#gid=0), which includes 39 churches in Asia, 22 churches in Africa, 16 churches in Latin America and one church in Oceania, all with attendance of 15,000 or more. The Hartford Institute of Religion Research has a web site listing megachurches in the United States with attendance of 1300 or more, including 28 with attendance of 15,000 or more. See <http://www.hartfordinstitute.org/megachurch/database.html>.

¹⁸ 'They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer.'

¹⁹ Acts 18:1-3; Acts 20:34-36; 1 Cor 9:3-23 (especially verses 6, 12, 15).

²⁰ Acts 18:5; Phil 4:10-19.

²¹ Including Rome, Corinth, and Ephesus; see Acts 18:2, 18-19; Rom 16:3; 1 Cor 16:19; 2 Tim 4:19.

²² Acts 16:14-15, 40.

²³ See summary in the blog by Bridget Adams and Manoj Raithata on the BAM Global web site—<http://businessasmission.com/building-kingdom-business/>—excerpted from the book *Building the Kingdom through Business* by the same authors.

²⁴ Example cited by Ram Gidoomal, Chairman of Traidcraft and CottonConnect, and Chairman of the Board of the Lausanne Movement (2011 – 2017), in conversation 11 January 2017, who discovered some of this history when running for mayor of London in 2000 and 2004.

²⁵ See <http://matstunehag.com/wp-content/uploads/2011/04/Hauge-.pdf>.

²⁶ See <http://kingdombusinesscommunity>.