



BUSINESS AS MISSION
GLOBAL THINK TANK

ISSUE GROUP REPORT

Business as Mission and the End of Poverty

BAM at the Base of the
Pyramid

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Report by the Business as Mission Think Tank Group
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† Preliminary list as of October 1, 2013

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Foreword

The Global Think Tank on Business as Mission has opened up a unique forum for collaboration among practitioners and leaders from around the world. When we began this second Think Tank initiative, we focused on a key word: *invigorate*. The purpose of the Think Tank has been to invigorate the global business as mission movement, to equip and encourage those who want to serve God and the common good in and through businesses—among all peoples.

To that end we launched over 30 national, regional and international working groups. Some of these groups focused on a particular issue in the BAM movement, and others were concentrating on BAM in and from a particular region or country.

The objectives for these groups were to listen, learn, share and connect. We developed tools and templates for the working groups to effectively collaborate through virtual meetings, as well as face-to-face consultations. Each group has produced papers, analyses, case studies, tools and resource directories as a result of this dialogue.

To enable a meaningful and constructive conversation in and between groups, we have used the following working definition of business as mission:

Business as mission is:

- 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.

This definition emerged from the first Think Tank on BAM, which among other things produced the Lausanne Occasional Paper on Business as Mission, as well as the BAM Manifesto: http://www.lausanne.org/docs/2004forum/LOP59_IG30.pdf.

The Think Tank project has resulted in a massive global gathering of both intellectual and social capital for the BAM movement. As well as the written materials, we have built networks and have gathered together in person at the working group Leaders Forum and at the Global Congress on Business as Mission, both held in Thailand in April 2013. The intention is to now share and disseminate these gathered resources as widely as possible.

This report is one in a series of papers from the 30 plus working groups. Hundreds of leaders in the BAM community, from every continent, have contributed to these reports. Additional Think Tank reports may be found at <http://bamthinktank.org/reports>.

In 2014 we will publish a comprehensive BAM 2.0 paper, a follow up to the Lausanne BAM Paper of 2004.

These reports are not the end or the final destination of the BAM Think Tank, but should rather be seen as important reflections by BAM practitioners and other leaders who will continue to journey together. We need to continue to grapple with issues, and address needs and gaps. Some groups will continue and new initiatives will emerge. The BAM movement is on the move!

It has been a privilege to facilitate this unprecedented and global collaboration over the last two years. Looking back we can see that at times we have achieved less than we have hoped and planned for. But we have also witnessed that God is able to do more than we could have ever imagined.

Our sincere thanks goes to all those who have co-laboured with us to bring the Think Tank initiative to fruition. We want to especially thank the Steering Group, the Issue and Regional Group Leaders, the Support Team and our spouses Mark and Jennifer for their steadfast support.

We pray that these papers, case studies, tools, recommendations and resources would go out widely, and encourage and equip you as well as invigorate the global BAM movement.

“Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen.” (Eph. 3:20-21, NIV)

Jo Plummer & Mats Tunehag

September 2013

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Executive Summary

Business as Mission and the End of Poverty

In a large set (a survey of over 60,000 of "the poor") ...two of the main reasons that people gave for moving out of poverty were finding jobs and starting businesses. (Narayan, Pritchett, and Kapoor, 2009)

The Issue Group on **Business as Mission at the Base of the Pyramid** focused on the role of business in alleviating poverty, and the unique opportunity Christians in business have to address the needs and injustice of the 2.5 billion people who live on less than US \$2.50 per day (the base of the pyramid or "BoP").

The group built its call to action on several foundational understandings:

1. We are all created in God's image: equal, creative, and imaging God in our work;
2. All Christians are called to care for the poor; empowering those at the BoP is part of our mission, responding to God's love by loving our neighbor and building God's kingdom;
3. Business is essential, and uniquely positioned as a sustainable solution to poverty; and
4. We are at a tipping point with the emerging global technologies, attitudes, movements and opportunities to end poverty.

Our conclusion is that there is a unique and timely opportunity for the global Church and the business as mission (BAM) movement to make poverty alleviation a central, achievable focus, now. It is time to engage, affirm and support a global movement of entrepreneurs and businesses of all sizes in achieving the end of poverty—bringing God's Kingdom on earth, as it is in Heaven.

The great news is that entrepreneurs of all nations, as well as local and global institutions are rising to this challenge and making an impact on poverty with sustainable businesses, and dignity, even in some of the most challenging places on this globe. This report highlights profiles of a few of these champions, as well as their major challenges, emerging global opportunities and trends, and promising practices of those focused on business ending poverty.

The solution here is not the old missionary and development models of "North to South" or "West to the Rest." Recent books, like *Dead Aid* and *When Helping Hurts* warn us of the destructive tendency of "us to them" aid that erodes the dignity and productive capacity of people and communities. Rather, sustained impact on poverty builds on local business talents and leadership, and provides "access to the pond".

I began to protest the oft-used "give a man a fish and he will eat for a day; teach a man to fish and he will eat for a lifetime." No, I thought, these folks already know how to fish. They just need access to the pond! They know how to farm, but they own only half an acre to feed seven hungry people! (Seebeck, 2009)

With entrenched structural barriers that limit "access to the pond", it is not an easy task to end poverty, but progress is being made; extreme poverty (those that live on US\$1.25 per day) has been cut in half in the last 20 years.

The question is, how many more could be freed from the injustice of poverty? What could happen if every Christian who sees their business as mission embraced their role and ability to end poverty?

Come join the dialogue, and join the movement of *business as mission ending poverty*.

Business as Mission and the End of Poverty

Introduction

The Issue Group on Business as Mission at the Base of the Pyramid focused on the role of business in alleviating poverty and the unique opportunity, and responsibility, Christians in business have to address the suffering and injustice of the 2.5 billion people who live on less than US\$2.50 per day. “Base of the Pyramid” or “BoP” is the term our team prefers over “Bottom of the Pyramid”¹.

This Issue Group builds its call to action, to bring poverty-alleviation back as a central focus and purpose of business as mission (BAM), on several foundational understandings:

1. **We are all created in God's image: equal, creative, and imaging God in our work.** Every person on this Earth is created in God's image, from those our world defines as the most humble to the greatest, we are equals. This foundational Christian understanding of who we are has profound implications for our understanding of work, of business, and unemployment. Timothy Keller in his new book, *Every Good Endeavor: Connecting your Work to God's Work*, provides a fresh perspective on work, starting with Genesis and God's work in Creation, to Christ's humble role as a carpenter, and each of our own unique vocational callings in this world. On the definition of calling in his book, Keller states, "Our daily work can be a calling only if it is reconceived as God's assignment to serve others." (Keller, 2012 p66)

Fanny Atta-Peters, founder of Hopeline Institute (HLI), Ghana also identifies this element of vocation and creativity in her work with women (at the BoP) in Ghana:

The major drive for the establishment of HLI was Fanny's heart desire to see a holistic transformation for the marginalized...(through research she observed) even the poorest amongst them was economically active. Each, including women living on less than one dollar a day, had a business of a sort and a hope of growing and expanding the business to create jobs for others in future. (Excerpt from the Hopeline Business Profile, Appendix F)

2. **Christians are called to care for the poor, those at the BoP.** Christians in business (as stewards of God's resources) have a responsibility to care for the poor and to alleviate poverty. The current BAM Think Tank's working definition of BAM reflects this responsibility to the poor. It calls for business to be concerned with holistic transformation, multiple bottom lines (including economic and social), and the world's poorest. This responsibility is in line with the clear Biblical call for all Christians to care for and "spend yourself on behalf of the poor" (Isaiah 59:10), to

¹ "In economics, the **bottom of the pyramid** is the largest, but poorest socio-economic group. In global terms, this is the 2.5 billion people who live on less than US\$2.50 per day.^[1] The phrase "bottom of the pyramid" is used in particular by people developing new models of doing business that deliberately target that demographic, often using new technology. This field is also often referred to as the "**Base of the Pyramid**" or just the "**BoP**" (Wikipedia, 2013).

see each person as creative and created in God's image, and to alleviate the injustice and suffering of poverty.²

Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life... (Nelson Mandela, BBC News, 2005)

3. **Business is essential, and uniquely positioned to respond to poverty.** Business is uniquely positioned as an essential and *sustainable* solution to ending poverty. Current global economic shifts and technological advances are creating a unique opportunity at this point to bring this goal in reach. Business by its nature is a relational activity, and a potentially transformational activity. Business not only creates jobs, it is where networks and relationships are the norm, creating networks and relationships that are essential for community restoration and transformation.

I believe the only long-term solution to world poverty is business. That is because business produces goods, and businesses produce jobs. And businesses continue producing goods year after year, and continue providing jobs and paying wages year after year. Therefore if we are ever going to see long-term solutions to world poverty, I believe it will come through starting and maintaining productive, profitable business. (Grudem, 2003)

4. **We are at a tipping point with the unique opportunities and responsibilities between business and poverty.** The time is now for poverty alleviation to be an achievable focus of the Business as Mission movement. Poverty needs to be a central concern of every Christian in business, of every businessperson who sees business as their mission, as their calling.

While the 2004 Lausanne White Paper on Business as Mission (BAM) highlighted poverty alleviation and job creation as essential and logical elements of business as mission, in post-2004 BAM dialogue this justice role of BAM seems to get buried below the marketplace ministry or tentmaking role of BAM. There is a subtle hierarchy of BAM leaning towards business' role in building the Kingdom in heaven, over bringing God's Kingdom on earth. Yet, there is a strong theological argument that these two "sides" of kingdom-building are deeply intertwined, and that we cannot do one without the other. For a fresh look at the Biblical basis for bringing the Kingdom on earth, as in heaven (as an integral part of our salvation journey, our relationship with Christ and the process of redemption) read *Surprised by Hope: Rethinking Heaven, the Resurrection and the Mission of the Church* (Wright, 2010).

However, it is misleading to say there are no Christians engaged in this arena; there are organizations, businesses, and thought-leaders acting in this nexus of business, poverty and Christian faith. One of the more common arenas of Christian and church dialogue on

² This point is made laid out clearly in Foundations of Economics: A Christian View : "God does make it clear that we are to help the poor. We are to be imitators of God and he tells us that he cares for the poor (Ps. 35:10). God tells us that the poor and orphaned are to be defended from would-be oppressors (Ps. 82:3). We definitely should not turn a deaf ear to the cry of the poor. In fact, God tells us that whoever ignores the plight of the poor himself shall not be heard when he calls for help (Prov. 21:13). God tells us that in times of trouble, he will deliver the one who has consideration on the poor (Ps. 41:1). Whoever is charitable to the poor lends to the Lord and God will repay him for his generosity (Prov. 19:17). The mandate to minister to the poor even includes our poor enemies (Prov. 25:21)" (Ritenour, 2010).

business and poverty has been microfinance and income generation with the poor.³ However, other essential and dynamic global business opportunities for poverty alleviation have had limited space in Christian dialogue. Secular media and thought-leaders for the most part have been at the front of the dialogue and study of other business approaches to ending poverty, including:

- Growing small and medium enterprises that create jobs, link to and empower the BoP.
- Developing agricultural value-chains to link producers at the BoP to broader markets.
- Leveraging emerging breakthrough technologies to empower people at the BoP.
- Social entrepreneurship and its focused on alleviating poverty.
- Multinational companies (MNCs) identifying the poor as customers and partnering with institutions serving the BoP.

This issue of business addressing poverty itself seems to be suffering from a common suspicion that the Church and Christians have concerning business, that is not seeing business (of all sizes) as an equal calling, a potentially redeemed institution, or an institution able, even necessary, to end poverty. As a result, many Christians are missing the incredible opportunity to end poverty, by engaging businesses of all sizes, from micro to multinational.

Fortunately, there are Christian practitioners (both organizations and entrepreneurs) who are taking up this call. They are taking advantage of the emerging economic opportunities, applying the best practices of business that ends poverty, and engaging businesses at all levels. We have tried to highlight a small sample of these leaders and practitioners in this report and more fully in the attached profiles (see Appendices). We share their insights on the challenges, promising practices, and opportunities ahead for BAM at the BoP.

The BAM at the BoP Issue Group process

This Issue Group's stated purpose was originally to, "Highlight issues and challenges, recommend specific actions for key stakeholders, and contribute to thought leadership that propels ideas and holistic strategies forward, empowering those at the BoP". A small, but well-informed, group of practitioners of BAM at the BoP kicked off this dialogue online as a part of the BAM Think Tank. In November 2012, Mats Tunehag helped facilitate a SWOT analysis (see results, Appendix M) on "BAM at the BoP" at the Partners Worldwide (see profile, Appendix H) *Marketplace Revolution* conference in Chicago. This venue provided an opportunity for input from entrepreneurs and practitioners from over 20 countries who identify with *business as ministry for a world without poverty*. Results of two surveys of this diverse BAM at the BoP group (from the conference and an online survey of Partners Worldwide global partners) are included in Appendix L. Several members of the Issue Group submitted business profiles of businesses and non-profits focused in the cross-section of BAM at the BoP. These profiles were reviewed, along with ongoing online research and dialogue with existing global practitioners, to draft the insights and recommendations that follow.

It is the desire of the BAM at the BoP Issue Group facilitators to see this document as a starting point for further input, ongoing dialogue and learning. We hope to increase engagement of Christians in business who are intentionally focusing on sustainable, business-based solutions to empower the poor and to end extreme poverty at the BoP. We hope that this is the beginning of an ongoing global dialogue. We recognize it is still a limited view, with much yet to be learned and added to this body of knowledge and practice.

³ The role of microfinance in alleviation of poverty has been hotly debated in the media and the development field lately. There is further discussion on this topic in the main section of this report.

Background and Trends related to Business as Mission at the Base of the Pyramid

The role of businesses and job creation in ending poverty

Thriving businesses and job creation are vital for ending poverty. Kaushik Basu, the Chief Economist and Senior Vice President at World Bank states, "Jobs are the best insurance against poverty and vulnerability" (World Bank, 2013). John Mackey, CEO of Whole Foods, shares from his own business experience, "Business is the greatest creator of value in the world. It's helped lift humanity out of poverty and into prosperity" (Fox News, 2013).

From the voices of the poor themselves (in a survey of over 60,000), jobs and businesses were cited as major paths out of poverty:

In a large set of qualitative studies in low-income countries, two of the main reasons that people gave for moving out of poverty were finding jobs and starting businesses. (Narayan, Pritchett, and Kapoor, 2009)

The development world has reached a similar conclusion, that aid alone is not the solution to poverty. Recent books, from *Dead Aid*, to *When Helping Hurts*, and *Toxic Charity* warn us of the destructive tendency of "us to them" aid that wears away at the dignity and productive capacity of people and communities. Rob Tribken, owner of Best Fresh Foods and founder of the Center for Faith and Enterprise echoes the limitations of charity and need for increased focus on growth of indigenous business to end poverty:

I believe that for the (BAM) movement to live up to its potential for reducing poverty, practitioners need to re-affirm the moral and creative value of business as business, and without apology put business as business at the center of the development process... charity does not end poverty—only indigenous economic development driven by the creative process of business enterprise, operating within an adequate moral, cultural, and legal framework, can do this. For the sake of the poor we need to remember this. (Tribken, 2010)

There are several important elements of Rob's argument here on the role of business and poverty (his full paper is included in Appendix K). He talks about business as business, not mission in the cloak of business, but real, profitable, value-adding businesses as our calling, and the best way of addressing poverty. Rob also mentions indigenous economic development, a point we will touch on later in promising practices, that of building on local businesses and business champions for impact at the BoP.

Small and medium enterprises and value chain development

Growth in the small and medium enterprise (SME) sector and inclusive value chain⁴ development are both crucial for addressing poverty at the BoP.

⁴ A **value chain** describes the full range of activities required to bring a product or service from production to market (meeting consumer demand). A **value-chain development approach** considers the entire process with the intent of strengthening any weak links, making the process more efficient, profitable, and resilient. **Inclusive value-chain development** seeks to increase access for and viable (profitable) participation in a value-chain for the vulnerable, the poor, or those systematically excluded -- including communities at the "base of the pyramid" in economic terms.

Advanced economies are paying new attention to small and medium enterprises (SMEs)... in most OECD (developed) countries, SMEs generate two-thirds of private sector employment and are the principal creator of new jobs. (de Ferranti and Ody, 2007)

Just as the middle class and small businesses have spurred growth in the US, the middle market enterprises in the developing world are essential economic engines for job creation, economic growth, and stabilization.

The middle market businesses or small and medium enterprises (SMEs), in developing nations are often referred to as the “missing middle”. This middle market is an essential bridge in the gap between the informal sector or microenterprises at the BoP and the formal sector businesses and markets.

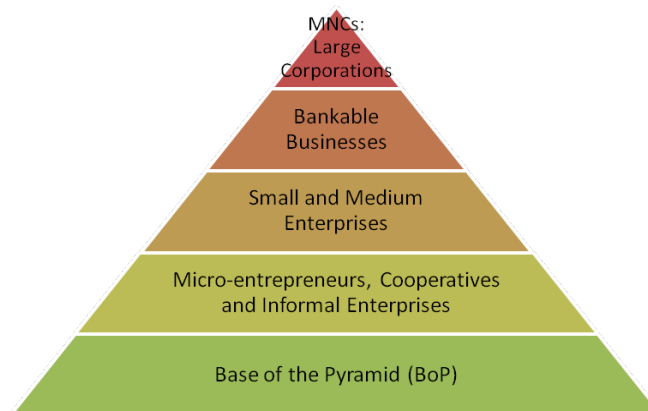


Figure 1: Economic Pyramid with the BoP

Traditionally, the number of businesses and the support services for these businesses in the middle market has been scarce in developing economies, thus the term “missing middle”. The microenterprise sector in the developing world is now often served well by the microcredit industry and their services. Large businesses have access to traditional bank credit, global networks, and markets. The SMEs in the middle market however are too big for microcredit and too small for the banks.

Not only are SMEs a vital link in the economic value chain for the BoP, they are also an essential local leadership link for the communities in poverty.

Development scholars have identified three major contributions small and medium enterprises (SMEs) make to economic development: job creation and income generation; the potential for integration into global markets; and local leadership that helps generate social justice and political stability through civic engagement. (Hoksbergen, 2009)

One member of our Issue Group, who works with entrepreneurs and evangelists on the ground in Africa, stated his experience well that, "Without indigenous leadership no community transformation is sustainable." The challenge then, is supporting and meeting the needs of these SMEs (some of these needs are highlighted below in the section on barriers and challenges) to grow, thrive, and become the compassionate servant-leaders that will transform families, communities, and nations. Partners Worldwide has found that the greatest impact of SMEs on the BoP occurs when the SMEs are run by compassionate business-leaders who see the poor as creative and created in God's image. These leaders

setup their businesses to empower those at the BoP, with jobs, markets or value-adding services and products. This frequently involves sector-focused value chain development, making the links from producer to final market, often with SMEs serving the gap between the formal market and producers or consumers at the BoP.

The article on AfricaWorks in the Appendices gives a successful case of inclusive value chain development in the poultry sector in Swaziland. An SME (the abattoir) is at work empowering vulnerable women at the BoP by connecting them to formal, more stable, and thus more profitable markets. When the abattoir gained access to additional capital for expansion:

The result is increased market security and income for the vulnerable chicken producers, and room to increase the current number of vulnerable chicken producers that AfricaWorks supports. At the same time there are now increased jobs and sustainable incomes for the abattoir itself, a win-win model of connecting the middle market to the base of the pyramid! (AfricaWorks, Appendix I)

The Talanta Finance Ltd. business profile (Appendix C), tells the story of Timothy Jokkene. Timothy is another example of a business-leader who is growing small to medium businesses that are intentionally reaching out to provide services and products that empower and transform the vulnerable in his community in Northern Uganda. This transformation is achieved in part through business connecting to community: through jobs and incomes that allow people to provide donations to churches, through the support of orphans, or by contributing expertise to community causes. However, businesses can also uplift those at the BoP directly by doing good "business as business".

Elris Communications Services (Appendix D) and THRIVE Farmers Coffee (Appendix B) illustrate this principle of the vital contribution these "middle" businesses are making by creating value-add products and services, and creating and retaining jobs. These jobs are providing incomes for families and communities at the BoP, lifting people out of poverty, with dignity.

A note on microfinance

While we have focused much of this discussion so far on the SMEs' potential impact at the BoP as an often-missing part of the equation, we should also mention the more well-established and vital microfinance support structure for the micro-entrepreneurs and those at the base of the pyramid. Originally Muhammad Yunus of Grameen Bank, and more recently KIVA (with an innovative personalized online giving approach) and other prominent non-profits like Opportunity International and HOPE International (see profile in Appendix G) have helped bring microfinance forward as a well-recognized tool to alleviate poverty.

At its origins, microfinance was groundbreaking because it saw the poor as a client, as a creative individual with productive capacity who could repay a loan, even if they were poor. Muhammed Yunus, often seen as the catalyst of the global microfinance movement, realized this creative capacity of the poor, especially women, and their need for capital, even in small amounts. Grameen Bank now serves over 8 million clients, 96.12% of who are women, with a loan repayment rate of 97% (Grameen, 2011). For Grameen, HOPE International, and locally-owned microfinance organizations like Hopeline, Talanta and AfricaWorks (see Appendices), microfinance has played an essential role in bringing together and empowering the poor. Microfinance has also helped influence the global

mindset about the creative potential of the poor. At the same time microfinance has not been the miracle cure some hoped for to alleviate poverty. There has been a profusion of critiques of microfinance's role in poverty alleviation in the media in the last few years as the reality of the limitations of microcredit sets in. There has also been the uncovering of instances where microfinance programs have harmed, rather than helped the poor.⁵

As a maturing industry, it is not surprising that microfinance is encountering some hurdles. It is learning lessons from the past 30 years and now honing best practices and models to empower the poor. These lessons learned however do not change the fact that microfinance has played, and will continue to play a vital role in poverty alleviation. Good microfinance institutions not only provide capital, they build relationships and linkages that transform the lives of the poor. HOPE International highlights their insight that the impact of microcredit relies heavily on their national staff/ and leadership who, "Possess the head of a banker, the heart of a pastor, and the spirit of a missionary. Without the integrity and competence of these staff members, HOPE would have a limited impact." (Appendix G)

Another lesson learned is that microfinance cannot end poverty on its own. The loan-size and interest rates necessary to sustain microfinance are often not appropriate for growing businesses like SMEs. Unique loan products and support services are necessary for SMEs that many microcredit institutions are unable to provide. However, microcredit institutions such as Hopeline, Talanta, and AfricaWorks are developing specific loan, training and support products for SMEs.

Our Issue Group considered businesses all along the value chain, from micro, to SME, to multinationals (MNCs) as part of the business solution to poverty. The barriers, opportunities, and promising practices we have identified will reflect this diversity of business interests and sizes. These are all part of the economic ecosystem that needs to be connected and aligned, with purpose, to end poverty.

Barriers or threats to business as mission at the BoP

If we agree with the Biblical mandate, and the development world's conclusion, that business is essential for ending poverty—and should be part of the focus of those who see business as their mission—what is standing in our way? Key themes emerged through our group SWOT on BAM at the BoP (see Appendix M), and ongoing dialogues with practitioners, that highlighted the main barriers and challenges (weaknesses and threats).

A theme of "access to the pond" was echoed in this excerpt:

Bangladesh in 1978 was pretty much a disaster... It scored on the bottom of every quality of life indicator... But I was surprised by how talented these poor Bengali farmers were. Given access to hybrid seeds, fertilizer, and water during the dry season, these tiny land-holders could not only produce up to three crops in a year, they could also match rice yields of their Japanese and US counterparts. I began to protest the oft-used "give a man a fish and he will eat for a day; teach a man to fish and he will eat for a lifetime." No, I thought, these folks already know how to fish.

⁵ For a balanced and insightful review of the limitations, and good of microcredit for the poor, read "*The Magic of MicroCredit*", by Karon Boudreaux and Tyler Cowen, *Wilson Quarterly*, Winter 2008.

They just need access to the pond! They know how to farm, but they own only half an acre to feed seven hungry people!" (Seebeck, 2009)

Douglas Seebeck, now President of Partners Worldwide, saw the talent of Bengali farmers, and also saw the barriers they faced in Bangladesh in the 1970s: barriers of access to markets, capital, technology, and networks to grow and thrive. He summarizes these barriers as "Access to the Pond" (Seebeck's article is included in Appendix J).

The majority of challenges and barriers we heard from the entrepreneurs themselves aligned with this desire for "access to the pond." What follows is a summary of the primary challenges, threats, and barriers we heard from the entrepreneurs and practitioners working with BAM at the BoP.

Business challenges and weaknesses

1. **Access to capital:** While all businesses in the developing world or low-income communities may be challenged with financing, there are increased challenges as BAM at the BoP falls in the gap between missional donations, traditional grant funding and for-profit business investment, especially for larger (SME) businesses addressing employment and needs for the BoP. Churches and charitable donors are hesitant to fund businesses larger than micro-sized since they are for-profit and the direct link to the poor is sometimes harder to see (although they certainly provide employment and community impact essential to the BoP). At the same time, traditional for-profit investment vehicles and vetting processes do not always consider this sector as viable for investment either due to: volatile economic and political environments; issues of corruption; lack of land rights or intellectual property rights; need for patient, long-term capital; and suspicion that the missional goals may undermine business returns. Lack of startup, working, and expansion capital were cited as top barriers for those in this sector. This was heard in the SWOT analysis (Appendix M) and identified as the number one barrier in the survey results (Appendix L). Similar results were heard in a broader survey of African businesses, where 32% cited access to finance as a major constraint on growth (McKinsey Global Institute, 2012).
2. **Access to markets:** One of the major requests from businesses is for access to markets: not loans or grants, but a chance to put their product up against the competition. Sometimes the barrier here is physical access (poor roads or lack of transportation), or it may be a result of heavy tariffs that price the producers from certain countries out of global markets. At other times it is the lack of training or skills to bring products up to industry-standards that limits access to broader markets. Or in the case of post-earthquake Haiti, it was relief goods flooding the market that pushed out and undermined local Haitian producers and manufacturers.

Following the 2010 earthquake, Jean-Ronel Noel, engineer and business owner of ENERSA solar-paneling manufacturing in Port-au-Prince, shared thoughts on access to markets with Jacqueline Klammer, Partners Worldwide staff-writer.

"We prefer to have an order instead of a donation or loan." Over the last two years, ENERSA has installed solar-powered streetlights in over 10 cities throughout Haiti. Following the earthquake on January 12, all 22 trained

employees, including six living in camps at the time, returned to the plant each day with hope for another contract on solar-powered streetlights. They also looked forward again to a time when they could rely on their income to support their own families. “If we have an order, we’re more comfortable with that,” says Noel, “Of course it’s hard for our employees, and it’s hard for us also, but we want to show that, even in this situation, we can work and deliver something. It’s a matter of dignity.” (Klamer, 2010)



Figure 2: Jean-Ronel Noel and employee of ENERSA, manufacturing solar-panels in Haiti

3. **Business skills, experiences, and networks for business growth and success:** It is common knowledge that not everyone has the gifts to be an entrepreneur (often less than 5% of a population has the skill-set).⁶ However, even for gifted entrepreneurs, there are challenges and skill gaps as they grow, especially as they move into the small or medium sectors where new skills and networks are required to succeed. In some countries, for example Haiti, brain-drain has resulted in shortages of those with management and professional skills. There is also a gap in networking and learning, as many cash-strapped enterprises and even organizations working at the BoP do not have the resources to share their experiences, learning, and promising practices. This in turn creates duplicated efforts and inefficiencies in the sector.
4. **Cultural and communication gaps:** For enterprises with non-local owners or a business with cross cultural partners (a common approach in BAM at this time), there are the common challenges of worldview clashes and ethnocentric approaches that can erode relationships and the enterprise. This challenge was mentioned often in the SWOT exercise on BAM at the BOP, expressed most strongly by North Americans who are trying to establish new businesses in another country, and by others involved in global partnerships.

External threats

In the survey on barriers for businesses, and in the SWOT to a lesser extent, external barriers were listed as one of the most significant challenges to business growth and

⁶ On the note that not everyone (actually very few) are gifted to start-up and grow businesses, the need for SME and MNC business growth that creates jobs (for those not gifted as entrepreneurs) as a key approach for poverty alleviation becomes clear.

impact. These ranged from weak infrastructure, to unfair trade policies, civil unrest, local violence, weak land tenure (property rights), intellectual property rights, markets flooded with relief goods, anti-business leadership and poor governance.

1. **Corruption and ethical Issues:** Michael Brian is an entrepreneur in India who felt called to provide employment for young people of underprivileged background. After starting his business with this mission, he found himself in a situation where he was challenged to compromise his integrity, but he chose to stand against it and instead let go of the contract. While this was a setback in his mission of increasing employment, he shared, "The staff got to see firsthand that God is involved and Biblical principles are valued." Others, like Timothy Jokkene, spoke of more personal ethical challenges, where trusted employees mishandled funds for personal gain. Even with Christian staff, he explains, "I had to adopt a policy that says 'I trust you but I'll check you.'" To be transparent, Timothy decided to, "Appoint three people to oversee movement of cash, and these are not necessarily members of the Board of Directors." (Appendix C) He adds that it is also good to install better monitoring systems such as the computerization of operations, where possible.
2. **Violence and political instability:** Instability is crippling to businesses and the vulnerable at the BoP. In Central America, "The high costs of crime in these countries act as a drag on competitiveness, reduce profit margins, and can make the difference in whether a company survives or fails... In World Bank Enterprise Surveys, crime tends to appear in all Central American countries as one of the main constraints to productivity and growth" (World Bank, 2011). One example is in Honduras, where high levels of gang-related violence and weak legal structures for addressing crime mean that businesses often have to cut down business hours and close their doors at night for security purposes. These measures cut into sales and profits and the ability to impact job creation and poverty.
3. **International NGO- or charity-saturated responses to poverty:** These international responses have often undermined and eroded local initiative, systems, and responses to poverty. In much of the world, international NGOs and development agencies have a long history of stepping in the gap—often with aid and not trade—to address poverty. Refer to the BAM Think Tank Haiti Regional Group report and business profiles for insights on the challenges of an NGO-flooded market and "aid" mentality.
4. **The Church's bias against business:** The BAM dialogue is starting to gain momentum and is establishing that gifted Christian businesspeople are serving through business and that business is a genuine calling. However, we are still hearing that a bias remains in the global Church (both North and South) against business. Businesspeople are not invited to the table for dialogue on poverty alleviation (except as donors), and they are often not affirmed and supported by the church in their efforts to alleviate poverty through business.
5. **Spiritual warfare:** In our dialogues with BAM at the BoP practitioners in Africa we heard of their experiences of spiritual warfare intertwined with their challenges, with specific mention of ethics, relationships, and world-views. In ethical issues, business and organization leaders have reported an onslaught from the enemy. "At one point we had so many incidences of sharp disagreements, being uncooperative and

outright meanness among our staff that we found ourselves resolving conflicts and counseling every week,” says Josephine Djirackor, co-founder of Elris Communications Services in Kenya. Timothy Jekkene reflects that an important element of this challenge includes financial fraud, “When two employees embezzled money at Talanta, I was so disappointed because they were Christians I trusted deeply.” Wrong behavior affects our witness negatively because as a BAM practitioner from Ghana points out, a Christian businessperson’s lifestyle “may be the only Bible someone in the market will ever read.” On a more global-scale of spiritual warfare, Bill Johnson, pastor at Bethel Church in Redding, California, shared this thought in the context of speaking on how unemployment is used by the enemy to rob people of their identity and ability to worship through work, “If we really believe that work is worship, then it follows that unemployment is demonic”⁷.

Global trends and emerging opportunities

Opportunities were also identified in the SWOT analysis and in dialogues with the entrepreneurs and practitioners. Major themes are summarized as:

1. **Breakthrough technologies:** New breakthrough technologies are flattening our world, democratizing communications and increasing economic opportunities for those at the BoP. These trends have been highlighted by Stuart Hart (Hart, 2012) and Peter Diamandis in his recent book, *Abundance: The Future is Better than you Think*. Diamandis highlights exponential technologies (including broadband networks, robotics, digital manufacturing, computing, etc.) that will, “Enable us to make greater gains in the next two decades than we have in the previous two hundred years. We will soon have the ability to meet and exceed the basic needs of every man, woman, and child on the planet” (Diamandis and Kotler, 2012). These technologies can also increase the capacity and cost-effectiveness of global networking, trade, learning and the sharing of best practices on BAM at the BoP.
2. **BoP identification as a market by the corporate world:** Stuart Hart, author of *Capitalism at the Crossroads*, helped raise awareness of this market within the corporate world, as did C.K. Prahalad, author of *Fortune at the Bottom of the Pyramid*. The revolution of cell phones and bank transfer technologies, now accessed by the poor globally, illustrates the dramatic impact of embracing this concept of the poor as customers and consumers. Multinational corporations (MNCs) are also now seeing the value of partnering with microcredit institutions’ within the BoP markets. Strong microcredit institutions have built networks of trust, community knowledge, credit structure and caring staff. Muhammad Yunus entered into a venture when Grameen Bank partnered with Danone to get nutritious, low-cost yogurt products to the poor.⁸ MNC and microcredit institution partnerships now include cell phones sales, bank transfers, soap distribution, and agricultural products.
3. **Dramatic improvements in quality of life:** We are in a revolutionary time of dramatic improvements in quality of life by many indicators on our globe. Diamandis

⁷ Unpublished sermon given at Bethel Church.

⁸ This Danone-Grameen venture is discussed and forms the base of Muhammad Yunus book on “Creating a World Without Poverty: Social Business and the Future of Capitalism” (Yunus, 2007).

in his book *Abundance* and Bono in his recent 2013 TED Talk on ending poverty, share data that paints the progress we have made on hunger and extreme poverty. Extreme poverty (living on \$1.25/day or less) has been cut in half since 1990, from 40% to under 20% today (Bono, 2013). The proportion of people hungry (undernourished) in the developing world has been cut in half since the 1970s, when it was over 30% (Diamandis and Kotler, 2012).

4. **Global economic shifts and growth in Asia, Africa, and Latin America:** While the growth and economic power in China, India and other Asian countries has been obvious and undeniable, there is now talk of African Lions emerging alongside these Asian Tigers:

An analysis by *The Economist* finds that over the ten years to 2010, no fewer than six of the world's ten fastest-growing economies were in sub-Saharan Africa...Standard Chartered forecasts that Africa's economy will grow at an average annual rate of 7% over the next 20 years, slightly faster than China's. (Economist, 2011)

Africa is now becoming a place that is recognized by the world for its economic potential.

Africa is the world's fastest-growing continent just now. Over the next decade its GDP is expected to rise by an average of 6% a year, not least thanks to foreign direct investment. FDI has gone from \$15 billion in 2002 to \$37 billion in 2006 and \$46 billion in 2012. (Economist, 2013)

5. **A global movement to end extreme poverty:** There is a global movement to end extreme poverty, both in the secular world and increasingly among the global Church. The dialogue is starting to focus on the sustainable solution of business ending poverty and includes such organizations and campaigns such as: www.businessfightspoverty.org; www.povertycure.org; www.one.org and www.dignity.org. Global consumers are increasingly willing to invest in the cause of alleviating poverty, paying more for fair-trade or cause-based products. This may provide opportunities for the patient capital necessary to grow BAM at the BoP enterprises. One example of a cause-based business movement that is serving the most vulnerable is the "freedom business" and "freedom products" movement. This movement is focusing on developing and supporting businesses that offer employment options for those trapped in the sex trade. These victims are often in this vulnerable position due to poverty and lack of employment prospects.⁹ Globally philanthropists are also seeing the opportunity to end poverty at this time. These individuals, for example, Bill Gates, Warren Buffett, and George Soros, are putting significant private resources to leveraging government, non-profit, and business resources for the cause of ending extreme poverty and addressing the needs of the BoP.

⁹ The BAM Think Tank Issue Group Paper on BAM and Human Trafficking provides background and links to this movement and profiles businesses on the cutting edge of this segment of BAM, those that are addressing job creation for some of the most vulnerable on this globe.

Insights and Promising Practices

The following insights are at the heart of what we learned in this process and should help guide future efforts of BAM at the BOP.

Local business champions and servant-leaders

Many of the insights and recommendations in this report came from interviews with business-owners or staff from institutions that serve or "walk alongside" local entrepreneurs, those who see addressing poverty or providing fair employment for the vulnerable as part of their mission. Entrepreneurs like Timothy Jokkene from Uganda (profiles in Appendix C) or Ralph Edmonds from Haiti (profiled in the BAM Think Tank Haiti Regional Group Report) are choosing to work in their home countries operating and impacting poverty in some of the most difficult economic and political climates in the world. These entrepreneurs exemplify the resources, talents, and capacity that people have to thrive and to address poverty through business, even in environments of extreme volatility and poverty. These global business champions not only have the cultural understanding and business know-how to manage God's resources wisely to create wealth, they also have the faith and servant-heartedness to care for their neighbor and build sustainable solutions to address the needs of the most vulnerable in their communities.

I desire to use my God-given gifts to make a deep and lasting impact in the community. (Felicia Baidoo, owner of Twelve Baskets, a recycled products company in Ghana, Partners Worldwide, 2011)

Connecting the dots from the BoP to the top (inclusive value chain development)

We saw patterns of high impact on alleviating poverty through business when there were intentional links built into the value chain (often in target sectors) to empower producers at the base of the pyramid. We found examples such as AfricaWorks' agricultural value chain development and Hopeline's linking from village savings and loan groups to SME. THRIVE Famers Coffee and other fair-trade coffee initiatives are developing the coffee value chain, providing links that increase BoP access to global markets. Good microfinance institutions walking alongside the local producers, with training and local compassion, can make all the difference in success or failure of the value chain and benefit to those at the BoP. AfricaWorks in Mozambique, Hopeline Institute in Ghana and Talanta Finance Ltd. in Uganda (profiles in the Appendices) are vibrant locally-owned, faith-based microfinance organizations that are achieving sustainability, profitability and impact through inclusive value chain development from micro to SME.

Boosting employment requires targeted strategies implemented by government and business leaders to spur growth in sectors with the greatest job creation potential... taking an end-to-end approach that remove the many barriers to growth along the specific industry value chains and puts in place the infrastructure, financing, business environment, and workforce skills needed for the target industry to thrive... Apart from government, the most stable jobs (in Africa) are in agriculture, retail and hospitality and manufacturing. (McKinsey Global Institute, 2012)

Intentionality of viable business products for the poor

Talanta Finance Ltd. developed an Oxen Traction loan product for those who were displaced by the Lord's Resistance Army war in Northern Uganda. The attached business profile on Talanta shows how this viable, low-profit solution addressed the needs of this

vulnerable, poor population, helping them to get back on their land and gain incomes to support their families.

Our land is our heritage. Feeding our own children and sending them to school is our dignity.” When Timothy started his oxen traction initiative, one of his primary goals was to not only build the dignity and incomes of those displaced, but to also help remind and empower people to earn incomes from their own labor—after years of handouts in the refugee camps and the ongoing flood of aid and handouts from the NGO community in Northern Uganda. (Timothy Jokkene, founder of Talanta Finance Ltd., Uganda, Appendix C)

There are also numerous examples now of multinationals that have successfully developed mass market products for the poor, one of the most visible successes in the last decade has been the spread and affects of cell phone use by the poor. Case studies and good practices are emerging now, highlighting what is working and what has not worked as MNCs and SMEs serve the BoP. One emerging best practice is to partner with and leverage the social capital, infrastructure, knowledge, and trust of local institutions that already serve the poor.

Changing mind-sets and building skills, confidence and capacity

In his book, *Entrepreneurial Solutions for Prosperity in BoP Markets*, Eric Kacou, leverages BoP business case studies to identify business barriers. He identifies "Survival Mindset" as a major barrier for many businesses at the BoP, limiting their growth and economic impact.¹⁰ In another recent study at Hopeline, it appeared that owners of successful SMEs in Ghana seemed to exhibit an entrepreneurial mindset, a global framework (they had often studied or travelled abroad), and they often had access to networks and resources to help them start and grow their businesses. Some of these mindset barriers can be addressed by training, modeling by other growing entrepreneurs, franchising that provides skill transfer and development, entrepreneur support networks, relationships, and mentoring. Yet, there are elements of entrepreneurship that are not skills to be learned, but unique gifts in a small percentage of the population. This is one reason that a true poverty alleviation strategy needs to incorporate job creation and retention through business growth (for those who are not entrepreneurs), as well as entrepreneurship and new business development.

With regard to training, studies have shown that appropriate training for small businesses can increase gross profits by over 25% (Enterprise Performance Improvement Centre, Vienna, Austria). Training and skill development are thus a central element of business ending poverty. For example, some non-profits focus on creative and faith-based training and skill development for business development at the BoP. Partners Worldwide has developed and tested successful business training materials for SMEs that integrate core principles of business and business as mission. Training is one of their strategic activities for business development in areas of high unemployment. HOPE International, has also

¹⁰ "Note: There is another fresh view on the mindset of the poor that connects to our dialogue on business and poverty alleviation. Sendhill Mullainathan claims that, "The poor are much better managers of their money than the rich", based on his research in behavioral economics on scarcity. He continues to share that this scarcity however also limits creativity, cognitive abilities, and effectiveness in other areas of life. (Insight: Ideas for Change - Sendhill Mullainathan, World Economic Forum, available of YouTube)

established training as part of their "three-legged stool", successfully and intentionally integrating faith-based training with increased access to credit for the poor (Appendix G).¹¹

Global relationships: partnering, networking and mentoring

While cross-cultural relationships were listed as a challenge, in this increasingly interconnected global economy, we also heard of the necessity and power of global partnerships, relationships, and mentoring. There are promising practices of relationships and bridges built within countries, as well as globally, creating linkages that transform:

In late 1999, Ralph Edmond and two other leading Haitian business owners established Haitian Partners for Christian Development (HPCD), an affiliate of Partners Worldwide. What attracted Ralph was the commitment to bridging the gap between the rich and poor. "In Haiti, these groups never meet," he says. "HPCD created a platform for rich and poor to connect by placing all of us on the same level. We were all primarily entrepreneurs, whether rich or poor. (Excerpt from BAM Think Tank Haiti Regional Group BAM business profile)

A powerful illustration of the value of global partnerships is THRIVE Farmers Coffee, as their diverse team (from the long-time coffee farmer to the premier coffee taster) shows the strengths, experiences, and resources that each partner, and each farmer brings to the table for this venture's success.

In Partners Worldwide model of global partnership, the opportunity to mentoring and walk alongside local business champions means that they address the challenges of cross-cultural communications and relationship up-front with orientation and awareness building on both sides of the partnership. Partners are reminded of cross-cultural differences and potential pitfalls and strategies for healthy cross-cultural communications and partnerships.¹²

Advocacy to address structural barriers

From Bono's call for transparency to address poverty in his TED Talk of 2013, to Haiti's "Buy Local Campaign", there is a growing momentum in advocacy efforts to address barriers impacting business growth and those at the BoP.

After the February 2010 earthquake in Haiti, relief goods poured in from the globe, and kept coming. Ironically, one of the greatest challenges facing businesses in Haiti is the competition of this imported, and often "free" foreign aid. Twelve months following the earthquake, The Associated Press stated that out of every \$100 spent by U.S. organizations in Haiti, Haitian contractors and businesses won merely \$1.60. In response, Partners Worldwide facilitated three "Buy Local" networking conferences in post-earthquake Port-au-Prince, Haiti, focusing on connecting hundreds of Haitian businesses and international non-profit NGOs to strengthen their relationships as suppliers and buyers. "As we link organizations to Haitian

¹¹ The 2013 BAM Think Tank Issue Group Report on Training incorporates more insights and useful links to resources on the topic of training and business development. There is also a BAM Think Tank Report on franchising (BAM in a Box) that provides a strong framework to evaluate the appropriate applications of franchising as part of the solution to the skill development and transfer challenges of business growth and development.

¹² For real life stories and a framework of partnering with local entrepreneurs around the globe to end poverty, read the book *"My Business, My Mission: Fighting Poverty through Partnerships"* by Douglas Seebeck and Timothy Stoner.

businesses,” says Partnership Manager Daniel Jean-Louis, “We want to see contracts made, procurements obtained, and a new momentum to strengthen Haitian businesses... It's essential for the long-term growth of the Haitian economy.” Already, many of the businesses attending the Partners Worldwide conference have gained contracts and grown in size, some reporting over a hundred jobs created since the earthquake. Non-profit organizations are also finding the products and services in-country that they need to implement their ministries and charities — a win-win result of advocacy! (Excerpt from BAM Think Tank Haiti Regional Group BAM business profile)

As in the Buy Local campaign in Haiti, the promising practice is to be more aware of and intentional about strategically, and cooperatively addressing barriers for business growth, especially in areas of poverty where the vulnerable at the BoP are most at risk.

Prayer

When addressing issues of personal ethics and spiritual warfare at Talanta Finance, Timothy shares, “Ultimately the greatest strategy is prayer... When we had fraud at Talanta I had to get prayer covering... because the situation is complex.” Like Timothy, Francis and Josephine of Elris Communications Services also believe prayer is important in spiritual warfare regarding ethical issues. When they were overwhelmed with moral lapses in their company, they organized separate prayer retreats for their male and female staff, resulting in spiritual revival, improved morale and restored relationships.

Conclusion

As a reflection on this yearlong global dialogue on business as mission and our Christian call to end poverty, the response from a colleague in Kenya is striking, "God will judge us harshly if we do not act". The strong conviction of this friend has come from looking at the poverty in his region and considering the potential for Christians in business to be part of the solution.

This paper is a summary of a dialogue that we pray will continue in many businesses, churches, coffee shops, non-profits and homes around this globe. It is a cry for each one of us to "spend ourselves on behalf of the poor" (Isaiah 58:10), so that poverty is no more. It is a joyful celebration of the talents, resources, and opportunity God has given us to address poverty through business. It is a conviction that the "time is now" and a belief that we can achieve the end of extreme global poverty by 2030. While the barriers are significant, the promising practices and businesses impacting the base of the pyramid give us hope, and shine a light on the path forward.

In an attempt to distill the essentials of what we heard from the practitioners on the ground in this effort, a theme of partnership emerges. In a three-point sermon for those seeking ways to address poverty through business, it might be summarized as:

- **Partner** with local business champions.
- **Partner** with the global Church to commission businesspeople in their calling to end poverty.
- **Partner** (and learn from) those who share the passion to end poverty.

In other words, as we seek to answer God's call and apply the best practices and principles we have gleaned here, we need to keep in mind that we are part of global body. We are people with unique talents, each wonderfully created in the image of God. We can only truly succeed at the transformation necessary to end poverty in partnership, in relationship, in community with one another.

As we look out to the future, the quote below summarizes the opportunity and responsibility we have before us. This quote comes from Doug Seebeck, who presented the report from this Issue Group at the 2013 Leader's Forum of the BAM Think Tank:

We live in a world that is experiencing the most significant, rapid and positive change in the history of humankind. When I started working in Bangladesh in 1978, the number of chronically undernourished, hungry people in the world was about 30%—nearly one of every three people on earth! Today that number is about 14%, one of every seven people. People today have better health care, are more educated, have more disposable income, and are living longer and with a better quality of life than at any other time in history.

Yet, as people of faith, the fact that there are still 900 million chronically hungry people in the world today is an outrage, given the abundance of food produced and wasted. There is absolutely no reason why we can't have a world with 0% chronically hungry and undernourished people—zero people—if the marketplace is aligned with God's purpose and design. (Doug Seebeck, President of Partners Worldwide excerpted from the Vision 20/20 Report to the Board, 2-2013)

Recommendations and Action Plans

Recommendations

From business-owners to mission and development staff, entrepreneurs, BAM-seekers and Global Church members, we can all play our part to answer this call. We can all engage in this opportunity to live out our faith and build God's kingdom through 'business ending poverty.' Here are a few recommendations we ask each reader to reflect upon:

- **EMBRACE that we are all created in the image of God, rich and poor** – equal and gifted with creative capacity and a call to live this out in our work, in our diverse vocations. In this light, move away from the "North to South" mentality of BAM—recognizing the vital global Christian Church and essential leadership role of indigenous business-owners in ending poverty.
- **HONOR and encourage poverty alleviation as missional** – as an integral response to our relationship to God and his Creation, to His direct call to care for the poor, to love our neighbor and build His Kingdom on earth as in heaven.
- **AFFIRM and support the essential role of business in poverty alleviation** – from BoP to the top; linking micro to SME and global markets, building intentionally inclusive value chains.
- **ADVOCATE that the time is now, we are at a tipping point** – where poverty alleviation can be an achievable focus of the business as mission movement. Encourage poverty to be a central concern of every Christian in business, of every businessperson who sees business as their mission, as their calling.
- **BRIDGE the divide** – between the "secular and faith-based" dialogues and networks related to business ending poverty. Learn among each other, and share opportunities and promising practices with key stakeholders, those interested in BAM, in ending poverty, donors, churches, universities, investors, governments, and other development organizations.

Action plans

Our Issue Group identified several action steps, some of which can be pursued through the links to resources and organizations in the Resource List section of this document:

1. **Beyond the 2013 BAM Think Tank, increase network opportunities to share, train, and mentor** on best practices and lessons learned from entrepreneurs and practitioners on the ground focusing on BAM and business ending poverty. A few ideas include:

- Continue and expand the BAM at the BoP online dialogue and sharing through the online resources of the BAMTT. Share resources, links, and learning (see the Business Profiles and Resource List on BAM at the BOP for further insights and learning).
- Incorporate Business Ending Poverty as a Focus of a Call2All, Movement Day and other venues that can reach a broader network of churches and businesses to the cause.
- Bring global practitioners of BAM Ending Poverty together at Partners Worldwide's Marketplace Revolution in October 2014 to share, network, inspire, and learn.

2. **Develop a global, common goal** to focus Christians in business on the BoP and end of poverty, similar to the "100,000 Jobs for Haiti" Alliance. At the BAM Global Congress leader's forum the goal was proposed to engage BAM to ***End Extreme Poverty by 2030!***
3. **Engage the Global Church in the call.** Provide a platform to share opportunities to engage members of the global Church in business ending poverty, including the following:
 - **Prayer** opportunities for BAM at the BoP.
 - **Advocacy** opportunities to address barriers to BAM at the BoP businesses ending poverty.
 - **Investment and/or partnership** opportunities in BAM at the BoP focused companies; you can also invest with your purchase power: buy products and services from companies that are serving the needs of and creating jobs at the BoP.
 - **Volunteer** or "walking alongside" opportunities to mentor, provide technical assistance, subject-matter expertise, and encouragement to BAM at the BoP companies.
 - **Financial support** opportunities of non-profits focused on business as mission and business ending poverty for BoP; several of these non-profits are highlighted in the resource profiles and resource section of the Appendices.

Issues for further discussion

1. **Investment in BAM at the BoP:** What is the appropriate mix of the various types of investment (grants, loans, and equity investment) and on what terms for growing businesses targeting the BoP? We have heard the term "patient capital", but how patient? What kind of timelines are we talking for profitability of businesses in the BoP markets? Or sustainability of the loan funds serving this sector? (See the following resource on this topic: <http://www.mim.monitor.com/blueprinttoscale.html>).

Also, at the 2013 Global Congress event we heard from global investors in this sector—on their challenges, goals and insights (in the plenary panel discussion on investing); but we also need to look at local investment options appropriate for the BoP—including locally owned microfinance and SME investment vehicles for entrepreneurs in the developing world, from the emerging wealth and middle-classes within these nations.

2. **Common indicators/ evaluations of impact of BAM at the BoP**, and businesses' impact on poverty. Common indicators of business ending poverty models are often loans accessed by the poor (and repayment rates), production increases, income generated and job creation/retention. These are vital indicators for poverty alleviation, but they can still be difficult to measure, and do not fully capture the broader social, environmental, community, transformational impacts that businesspeople of faith hope for in alleviating poverty. (See the 2013 BAM Think Tank Issue Group Paper on Measuring Impact for more insights on this topic).

Those wishing to communicate with the author or the contributing group regarding these Recommendations and Action Plans may do so at roxanned@partnersworldwide.org or info@bamthinktank.org.

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Appendix A – Resource List

Business as Mission at the Base of the Pyramid Resources

What follows is a list of organizations and resources that directly work at business ending poverty at the base of the pyramid, or provide valuable insights for this work:

Organizations that are *practitioners* of business ending poverty

- Partners Worldwide has a vision of *Business as ministry for a world without poverty*. They work to achieve this vision with their mission to engage, equip and connect business and professional people in global partnerships with local institutions that grow enterprises and create sustainable jobs, transforming the lives of all involved.
 - Focus: SME and value-chain development for job creation, poverty alleviation, and transformation.
- HOPE International strives to build productive capacity and reduce poverty through training, savings, and small loans. As an organization they provide work, which is God's primary plan for provision, through the creation of jobs by and for members of the community.
 - Focus: Christ-centered microenterprise development
- Mennonite Economic Development Associates is an association of Christians who are faithful in daily work and committed in sharing resources and abilities to create business solutions to poverty.
 - Focus: Community level focusing on micro and small entrepreneurs
- Opportunity Intentional responds to Jesus' call to love and serve the poor by providing access to savings, small business loans, insurance, and training to equip people from 20 countries around the world to start or expand a business to create jobs and end poverty.
 - Focus: Microfinance services
- Sinapis Group strives empower aspiring entrepreneurs in the developing world with innovative, scalable business ideas by providing them with a rigorous, Christ-centered business education, world-class consulting and mentoring services and access to seed capital.
 - Focus: SMEs/ scalable businesses
- End Poverty is a organization that helps enable the very poor of the world to lift themselves, their families and their communities out of poverty. They provide small loans, business training and community development programs through a network of locally-led organizations around the world to equip poor families to improve their lives.
 - Focus: Microenterprise and small loans

Organizations that *provide resources*

- Chalmers Center is a research and training organization that equips churches with economic development strategies that holistically empower people who are poor. By uniting cutting edge research, micro-economic development interventions, and social entrepreneurship principles, the Chalmers Center grows the capacity of the local church to transform the lives of low-income people without creating dependency.
 - Focus: Microenterprise and equipping churches

- Poverty Cure is an international network of organizations and individuals who are together seeking to fight poverty. PovertyCure's recent DVD series focuses on sustainable solutions to alleviate poverty, including free enterprise and institutions for economic growth-including land rights. As a network of believers in Jesus they respond to the call to live in solidarity with the poor as more than assistance, but to live as partners in this fight.
 - Equipping organizations and advocating to the public
- Institute of Faith, Work, and Economics is a group of people who are asking tough questions about justice, equality, and the economy, the Institute for Faith, Work and Economics was founded to educate and inspire Christians to think Biblically about these issues and to steward their whole lives in a way that benefits society and glorifies God.
 - Focus: Faith and Business, some on development

Books

Economics/Business Development at the BoP

- "Corporate Responsibility and International Development: Is the Business the Solution?" by Michael Hopkins
- "Why Nations Fail" by Daron Acemoglu and James Robinson
- "Poor Economics" by Abhijit Banerjee and Esther Duflo
- "More than Good Intentions" by Dean Karlan and Jacob Appel
- "The Fortune at the Bottom of the Pyramid" by C.K. Prahalad
- "Out of Poverty" by Paul Polak
- "Entrepreneurial Solutions for Prosperity in BoP Markets" by Eric Kacou
- "Capitalism at the Crossroads" by Stuart Hart

Theology/ Faith and Business

- "Culture Making: Recovering our Creative Calling" by Andy Crouch
- "Every Good Endeavor" by Tim Keller
- "Kingdom Calling" by Amy Sherman
- "My Business, My Mission: Fighting Poverty through Partnerships" by Timothy Stoner and Douglas Seebeck
- "Why Business Matters to God" by Jeff Van Duzer

Peer-Reviewed Academic Papers

- "The Business Community and the Poor: Rethinking Business Strategies and Social Policy" by Paul Steidlmeier
- "What is the Role of Profit in Scaling Social Impact?" by Michael Chu, Harvard Business Review
- "Back to Business Fundamentals: Making 'Bottom of the Pyramid' Relevant to Core Businesses" by Erik Simanis and Mark Milstein

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http://www.hks.harvard.edu/m-rcbg/CSRI/prog_bid.html
- SME Initiative “Entrepreneurship for Development” — Innovations in Poverty Action
<http://www.poverty-action.org/sme>
- (Blog) Business Fights Poverty - <http://businessfightspoverty.org>
- (Blog) The Next Billion - <http://www.nextbillion.net/>
- (Blog) Paul Polak Blog - <http://blog.paulpolak.com/>
- (Blog) Compassion in Politics - <http://compassioninpolitics.wordpress.com>

Appendix B – Business Profile: THRIVE Farmers Coffee



Business Contact Information

THRIVE Farmers Coffee

Email: connect@thrivefarmers.com

Website: www.thrivefarmers.com

Primary contacts:

Michael Jones, Founder, Chairman and CEO,
Ken Lander, Founder, President and Chief Origin Officer



Background

History

The story of THRIVE begins with a family farm at the brink of failure. Alejandro Garcia's Costa Rican coffee farm was at substantial risk of failure, so he became determined to do something about it. He left the five-generation family farm to go work in the United States where he saved \$40,000 over two years working in a family-style buffet restaurant in the Amish country. Alejandro (Alé) came back home, invested his hard-earned money in coffee processing equipment, and by so doing, changed the trajectory of the coffee farming business. The key was a chance meeting with Ken Lander, an American who had retired to Costa Rica and bought a coffee farm. Ken's Costa Rican retirement was shaken by the financial crisis of 2008. His gentleman's coffee farm was now needed to feed his family. And much to his surprise, he learned that making a living as a coffee farmer doesn't add up.

Over the next two years, Alé and Ken forged ahead with Alé's equipment and coffee knowledge, plus Ken's business acumen. Together, they vertically integrated the supply chain by processing, roasting, packaging and then selling their own coffee, and created the beginnings of what is now THRIVE Farmers Coffee.

Business focus

THRIVE's vision is to revolutionize the supply chain in coffee and, for the first time, include the producers (farmers) as true stakeholders—partners—in the crop they produce, earning up to 5 to 10 times historical amounts. Coffee is the number one or two export in every country where it's produced. Changing farmer economics at this level could move GDP in a positive direction and have unprecedented impact. Now with over 800 farmers across six regions in three countries, THRIVE Farmers is on track to represent all the major growing regions of the world including Indonesia, Latin America and Africa.

Faith background

Upon leaving the healthcare company he founded 10 years prior, Michael Jones realized that his next venture, though still in the “for profit” world, must be something that furthered God’s Kingdom and integrated his deep evangelical faith into where he spent his time every day. Understanding what Ken Lander and Alejandro Garcia had pioneered in their local area and then learning of their Christian faith made it very clear early on to Michael that God’s hand was at work and the vision for a global initiative through THRIVE was soon born.

Living out the Gospel in business is the core of what drives THRIVE Farmers. Through their innovative business model, THRIVE can bring financial parity to farmers who have historically been disadvantaged in the supply chain that they help to create. By integrating Biblical principles and just loving people as Jesus did, they earn the right to share who they are. They envision a day where they can partner with ministries around the world to be very intentional about sharing the Gospel of Jesus Christ—the only true source of transformation—in every region where coffee is grown.

Professional background

THRIVE Farmers Coffee is a tapestry of diverse talent working in tandem toward a sustainable mission in coffee:

Alejandro Garcia (Founder) is a 5th generation coffee farmer who moved to the US for 2 years and worked in a family style buffet restaurant to save \$40,000 in cash so that he could invest in the family farm to stop them from losing it altogether. Through remarkable courage and conviction, not to mention love for family, this dedication wound up being the basis for what eventually allowed THRIVE Farmers to become a company.

Ken Lander (Founder) is a trial lawyer turned coffee farmer with past experience in public relations, the practice of law, the passion for advocacy, and now coffee farming after the real estate bust of 2008 left him relying on his coffee farm to feed his family. Ken's vision and passion for improving the lives of the farmer is the reason THRIVE is in existence today. Ken serves as President and Chief Origin Officer.

Michael Jones (Founder) is a seasoned entrepreneur seeking impact through capitalism. Michael’s philosophy is teaching more people “how to fish” instead of just providing them with fish to eat. Michael’s background includes founding a healthcare services company that was voted #5 by Forbes Magazine as America’s 100 Most Promising Companies (2011), was one of the fastest growing companies (INC500) in 2008 and brought in the venerable Silicon Valley investor Sequoia Capital as a major stakeholder. Michael serves as CEO of THRIVE Farmers Coffee.

Rob Tuttle (VP of Operational Excellence) is one of only 7 people in the US certified as a judge for the World Barista Championship and holds numerous other industry credentials. Rob has a deep and credible history in coffee which provides him with a unique perspective of how the market perceives the farmer, the producer of the coffee through which everyone else benefits. Rob is dedicated to educating coffee lovers on all aspects of coffee, beginning with the farmer at origin and continuing through to an amazing experience in the cup. In his role, Rob presides over everything we do related to that outcome with a meticulous, yet practical, approach to quality.

Supporting Team: Internally called “THRIVERS”, everyone on the team has sacrificially committed to the large vision that is THRIVE Farmers Coffee, including working for no compensation at times and countless other means of unheard of dedication. From the

Director of Marketing to the Sales Team to operational team members, each share the vision of THRIVE Farmers Coffee's goal of reinventing the world of coffee.

As a whole, the team is inspired daily by the drive toward their mission, encouraged by the fact that it is attainable, especially through opportunities with organizations focused on BAM.

Strategy and Vision

THRIVE articulates its Purpose and Values as follows:

Purpose

1. THRIVE Farmers' vision is that we can change the world—at least the world of coffee, from which over 100 Million people derive a living at origin.
2. Through this world change, we are able to be the salt and the light. To meet the temporal and earthly needs first, and earn the right to be heard and share the other side of our story.
3. To give a hand up, instead of a hand out. Farmers must take risks and produce quality to earn in our system, but when they do the rewards are measurable. The result is a sustainable and scalable ecosystem that will have lasting impact.

Values

- Radically living out our Faith in Business
- Commitment to Excellence in all we do: people, coffee quality and customer attention and service
- Integrity
- Transparency
- Community
- Culture

Summary of mission

THRIVE seeks to be a brand that encourages social change, answering a need from consumers that they can transform lives simply by being intentional about an everyday product purchase and consumable.

THRIVE provides a direct connection between the coffee consumer and the small farmer that grew the coffee. By providing this new supply chain model, THRIVE directly impacts the farmer's ability to earn a truly sustainable living in the coffee industry.

THRIVE Farmers' mission is to make decisions that sustain us in everything we do. We proudly promote a "Sustainability Pledge". The farmer pledges to implement sustainable agricultural practices, no herbicides, no pesticides, composting, water conservation and water shed protection. The farmer will share this newly found economics with his workers and pay them better and give back to his community. The consumer pledges to buy the coffee and know that they are really sustaining the farmer economically by their choice in coffee. They are sustaining the farmer economically, and having REAL impact in the world with each cup.

Strategic goals and objectives

THRIVE Farmers was formed because a change had to take place in the coffee world. Costa Rica alone has seen a 35% reduction in coffee production in the last 6 years. Many inside the industry only want to talk about climate change being responsible for these numbers, but the truth is that generational farmers are leaving coffee in unprecedented numbers because they cannot make a living. This is systemic to the world of specialty coffee and Costa Rica fairs better than most.

THRIVE Farmers is rethinking the supply chain. The average coffee farm produces an income gain of about \$600 per acre from 5 acres. At today's retail price, it's typical for the farmer to end up receiving about 2% of the ultimate value of the coffee, which considering the out-of-pocket costs of production and harvest is barely enough to survive in even the poorest coffee regions.

As a result, some coffee farmers are abandoning their farms to seek livable wages elsewhere. Other farmers neglect their farms during the off season while they seek other work. As a result, the underlying economics of coffee have turned one of the world's most coveted crops into an unsustainable business model for many farmers at a time when worldwide demand and prices are at all-time highs.

THRIVE Farmers consign their coffee, and then share in 50% of the roasted price or 75% of the green price as a true partner, providing a level of participation never before seen in the coffee industry. THRIVE Farmers does not buy any coffee—they are the farmer!

THRIVE Farmers gives the farmer direct access to the marketplace for his coffee, providing economic participation at each step of his crop's accrued value.

THRIVE's business model requires scale to really have impact, so the more people that know their story and who understand the plight of the farmer that produces the drink that they love (coffee is second most consumed beverage after water), then the more lives that will be transformed.

Because THRIVE's business model is centered on transformation, both at the farmer level and in their communities, it is a "pay it forward" model. THRIVE would ultimately like to partner with ministries already in place in coffee growing regions who could help educate our farmers on financial and farming best practices using biblical principles—as well as potential evangelistic efforts.

Additional facts and statistics

- The birth of THRIVE Farmers was through The San Rafael Sustainable Coffee Initiative (SRSCI). Now with over 800 farmers across six regions in three countries. THRIVE Farmers is on track to represent every major coffee growing region in the world, while providing consumers with the ability to support the success of the farmers and their community.
- The SRSCI launched in 2008 and became THRIVE Farmers Coffee in 2010.
- Currently 12 corporate employees with over 800 coffee farmers. THRIVE Farmers offices are in Roswell, Georgia and Monteverde, Costa Rica.

- THRIVE Farmers works with some of the most respected leaders in the coffee industry including Cuvee Coffee and Safehouse Coffee. Additionally, THRIVE Farmers Coffee is sold at Earth Fare, a leader in the grocery industry, providing local, natural and organic foods to market. THRIVE Farmers has also aligned with churches and ministries like Renovation and Stone Creek. These organizations want to be intentional with their programs and are key to THRIVE's growth

Conclusion

THRIVE Farmers is a young company, but growing at an exceptional rate. Opportunities at scale are on the horizon that are going to have powerful impact in the lives of coffee farmers around the world. THRIVE looks forward to forging relationships with the BAM movement internationally and working together to continue to unlock the potential of the THRIVE Farmers in the world of coffee.

Note. THRIVE was recently highlighted in a New York Times' article (3/17/2013) at: http://www.nytimes.com/2013/03/17/business/coffees-economics-rewritten-by-farmers.html?pagewanted=all&_r=4&

Appendix C – Business Profile: Talanta Finance Ltd.

Business Contact Information

Talanta Finance Ltd.

Email: talantafinance@yahoo.com

Primary contact:

Timothy Jokkene

The story of Timothy Jokkene, business owner and founder of Talanta Finance Ltd., is highlighted in a chapter of the Partners Worldwide book *My Business, My Mission*. Click the following link to read the full chapter:

http://www.mybusiness-mymission.com/MyBusinessMyMission_sampler.pdf



Background/Profile

History

Talanta was founded in 1997 by Timothy Jokkene to provide affordable loans that will “permanently remove” residents of Gulu from poverty. Timothy grew up in a small village in Gulu, a district in northern Uganda. His father was a polygamist who had three wives. Due to financial difficulties in 1979, Timothy was forced to give up university education and become a pump attendant at a local Shell gas station. He was 20 years old and worked there for six years until disaster struck. The Lord’s Resistance Army (LRA) raided several villages in northern Uganda destroying lives and property. Assuming the LRA had the sympathy of the elite of the North, the new government of President Museveni responded by randomly arresting more than five thousand people across northern Uganda, including Timothy. By the time he was released from a maximum security prison, Timothy had lost everything, including several family members and 1,000 head of his family’s prized cattle. The approximately 250,000 people of Gulu were devastated. “I had to look for a job in this strange capital city of Kampala to sustain me and my family,” he says. By this point he was married and had three children. He found a job as a day laborer, off-loading freight trucks in the industrial area of the city. The once-wealthy man was reduced to working for minimum wage.

In 1989, Timothy heard about and bought an abandoned Chevron gas station in Gulu. This was possible via a purchase agreement that took several months to negotiate. Impressed with Timothy’s honesty in handling the local Shell gas station’s money, when he worked for them, Gulu’s only bank loaned Timothy money for thousands of liters of petroleum products, although he had no collateral. The day Timothy opened the station the region faced a fuel shortage that left his competitors with no gas to sell. Timothy’s station sold out in 48 hours. Timothy paid the banker in two days instead of the expected two weeks. “From now on, Timothy,” he told him, “if you need money you come to me, but do not come at the end of the month when it will have to go on the books. Come earlier so you can repay the loan before the books close,” the banker told Timothy. Timothy was able to keep

his station open and buy fuel for a year without any collateral. This was the beginning of several blessings that lead to significant expansion for Timothy's business.

As business grew, so did Timothy's heart for the poor. In addition to providing for nearly 40 orphans, Timothy used his savings to provide start-up capital for small businesses. These no interest loans attracted so many entrepreneurs, quickly swamping Timothy and threatening the sustainability of his efforts. Through a 2004 providential meeting with Partners Worldwide (PW), Timothy learned to make his microloan program sustainable, charging a minimal interest, improving his processes, and expanding to help many more entrepreneurs in Patiko, Palaro and Pawel villages, as well as Gulu Town. Timothy and Talanta continue to collaborate with PW and look forward to expanding their services to other districts across the nation.

Business focus

Talanta provides microloans, tailor made financial solutions and capacity building interventions for micro and small scale business people in Gulu. The objective of the loans is to provide access to desperately needed capital for merchants who buy and sell agricultural products. Some use this to buy tomatoes from the farm, making small profit margins from selling to urban consumers, and that way escape poverty and malnutrition. Timothy says he struggles with this though because should sickness or some other mishap strike, hospital bills could easily claim the capital and profit, leaving the budding entrepreneur "back to zero." While the tailor made solutions help peasant farmers enhance their productivity, capacity building interventions provide various kinds of business training for small scale entrepreneurs and thereby develops their skills and helps "them gain better direction."

Faith background/orientation

Moved by the gospel, Timothy and his staff at Talanta have become "burdened" with a desire to intervene in the suffering of the people of Gulu by helping to get them "out of their situation." Therefore their activities are geared towards showing God's love.

Professional background

Timothy completed high school education but his plan to pursue university education was hindered by the social crisis surrounding the ousting of former president Idi Amin. As a result, he started work as a gas station pump attendant at age 20 and was wrongly arrested during the conflict between the national army and the LRA. Following his release, he got a job in the capital city, Kampala, and later through a series of circumstances became the owner of several gas stations and Talanta Finance Ltd.

Strategy and Vision

Purpose

The overarching purpose is to help people permanently overcome poverty through the disbursement of microloans, tailor-made solutions and capacity building interventions.

Values

Talanta has one core value which is to "minister love." As an African business leader, Timothy points out that some of Africa's greatest challenges include illiteracy, poverty and disease. He further observes that, "Where there's illiteracy, people will normally be poor, and where there's poverty, people easily experience disease." Talanta seeks to minister love in these areas by providing microloans to address poverty, and capacity building to address entrepreneurial illiteracy.

Business goals and objectives

Intervention in the businesses of female entrepreneurs to “release” them from the endless cycle of domestic chores. Women are the “engine” of the Gulu economy because they work hard to provide for the children and families. Provision of micro loans to male and female farmers, because approximately 90% of Gulu residents are involved in rural subsistence farming.

Additional facts and statistics

Talanta was started in 1997 by Timothy Jokkene. Today it employs 6 permanent staff members and occasionally has several trainees and interns. The business exists in Gulu, a district of approximately 250,000 people in northern Uganda.

Experiences

Summary

Four years after inception, Talanta has helped start more than 1,000 micro-businesses with loans averaging \$150, and 200 small businesses with loans averaging \$1000. Needless to say this has helped reduce poverty for many families. With the help of Partners Worldwide, Talanta is also getting into the cattle business. In Uganda, Timothy explains, “Cattle are almost everything. It is wealth; it is a source of esteem, because the more cattle you have, the wealthier and more recognized in the community you are. It is what brings you a wife. Without cattle you wouldn’t get one. If you have cattle, you have food, your children can marry, and your children can go to school. What more do you need?” Talanta’s “Oxen Traction” program is an elegantly simple but revolutionary idea. Talanta provides four oxen and one plow to two families living in an IDP (Internally Displaced Persons) camp because of attacks by the Lord’s Resistance Army. That gift, worth about \$1,000, can change two families’ lives forever. Timothy explains that it takes three people 30 days to cultivate an acre of land by hand. With the oxen and plow it takes only two days. Timothy estimates that a family can earn 40,000 shillings, or \$20, from tilling a field. In Uganda that is serious money.

However it has not all been smooth sailing. Talanta has had some incidences of misappropriation of funds. “Finding people of integrity is not easy,” Timothy admits. When he discovered that two of Talanta’s staff members, both Christians, had embezzled company funds, Timothy was disappointed because these were people he trusted deeply. Following investigations, they confessed, were relieved of their jobs, and promised to pay back the money. They never did. Realizing they couldn’t pay because they didn’t have the means, Timothy forgave them.

Lessons learned

Timothy’s recommendation for BAM practitioners is to acknowledge the reality that followers of Jesus are susceptible to temptation. He also advises that when investigating alleged fraud, “Avoid speculation and instead engage in fact-finding.” As a best practice for supervising staff he adopts a policy that says, “I trust you but I’ll check you.” He says it helps to have, “Checks and balances that make the company water tight.” To uphold transparency in Talanta, three senior staff members monitor cash flow, but ultimately he depends on prayer. When he experienced the fraud described earlier, he sought the “prayer covering” of some pastors. He describes fraud among believers as a “complex issue that cannot be solved by a silver bullet,” but rather a combination of several precautionary steps.

Appendix D – Business Profile: Elris Communications Services



Business Contact Information

Elris Communications Services Ltd.

Email: info@elris.com

Website: www.elris.com

Primary Contact:

Francis Djirackor, CEO



Background

History

After four years of employment in Kenya's thriving telecoms industry, Francis and Josephine Djirackor quit their jobs to launch Elris Communications Services Ltd in 2004. Consumed by a desire to "honour God" in an industry overtaken by unethical practices, the radio communication and broadcast engineers, launched Elris with their last salary: approximately \$300.

Despite zero foreign direct investment (FDI), pessimism from friends, loss of staff, and being defrauded by colleagues (including Christian ones), the couple committed themselves to honouring God and customer satisfaction. Their faith in God and persistence paid off. By Elris' fifth year in business, the company was employing more than 80 permanent staff members (many of whom were previously poor), and making an annual turn-over of more than \$5 million. Since 2008, the company has become a MNC with operations in Kenya, Ghana, Malawi and Uganda. To help build capacity in the industry, Elris also provides engineering training free of charge to economically disadvantaged students from local technical schools and universities. The company has also partnered with others to build classrooms in a Nairobi slum, as well as a library and computer lab at a school in the Rift valley. They have also donated food and clothes to internally displaced persons in 2007 and 2008, raised funds for sexually abused patients at the Nairobi Women Hospital, and engaged in environmental preservation projects. Owing to significant challenges in 2010 and 2011 the company had to downsize, but it is now back on the path of growth.

Business focus

Elris provides Telecommunications Engineering support services to the industry, including but not limited to:

- Radio Frequency (GSM, CDMA, BWA, etc.) and Microwave systems installation
- Installation of BTS, TRAU, Electrical, Cabin Modification, etc.
- Telecommunication Planning, consultancy and Training
- Site Optimization services
- Hardware/ Software BTS capacity upgrade
- Radio broadcasting, Satellite communication /broadcasting .and Televising planning, design and installation
- Audio-Visual / CCTV Design, supply and Installation
- Telecommunication / Audiovisual equipment and material supply

They concentrate their services on Africa and currently have established offices in Kenya (Headquarters), Uganda, Malawi and Ghana

Faith background/orientation

Francis and Josephine have been Bible believing Christians for several years and currently belong to the Nairobi Pentecostal Church/Christ is the Answer Ministries, Woodley, an evangelical church in Nairobi where they serve as elders/deacons. They share, “Our faith in God empowers us to run the business with Godly and ethical values. For instance, realizing that we are called to be ambassadors of Christ in our industry, we seek to execute our projects with integrity and professionalism, so that the Name of Christ will not be brought to dishonour.”

Professional Background

Francis Djirackor serves as the Group Chief Executive Officer at Elris Communications Services Limited with responsibility for management and business development for the Elris group since 2004. Francis had his initial education in his native country, Ghana, and a MSc. in Engineering (specializing in Satellite Communications Broadcasting) from the State University of Telecommunications in Russia. His previous experience includes stints at the Ghana Broadcasting Corporation as Quality control Assistant Engineer for transmission in the Master Control Room (TV), Epsilon Broadcast Engineering (Kenya) as Systems Design Engineer and Technical Support, and Reime Kenya Limited in charge of Technical Sales.

Josephine Tata Djirackor, a native of Kenya, had her initial education at home and then proceeded to also pursue a MSc. in Engineering (specializing in Satellite Communications Broadcasting) from the State University of Telecommunications in Russia. Currently the Group Chief Operations Officer at Elris Communications Services Limited, Josephine is responsible for management and business development for the Elris group. Her previous experience includes service at the Kenya Post and Telekom as a Technician; Epsilon Broadcast Engineering, Kenya, as Engineering Support staff member; Comtel Limited, as a Site Supervisor, and Reime Kenya Limited, where she was in charge of Technical Operations.

Strategy and Vision

Purpose

Elris' vision is to be the sought after service provider in Africa, offering a vast array of Superior Telecommunication Engineering Support services that are able to create value for all their clients (customers) through a highly motivated performance driven team. Their

mission is to maintain long term relationships with their customers (clients) through innovative tailor made value added solutions that help them meet their business objectives.

Values

1. **Honouring God**, including Dependence on God, Acknowledging His Sovereignty, Making Him Known and Obedience to His Word.
2. **Integrity**, including Positive Attitude, Honesty, Faithfulness, Reliable dependable, Trustworthy, Accountability, Transparency, Morality.
3. **Customer Satisfaction**, including Quality Work, Providing Solutions, Schedule Adherence, Prompt Response to Complaints, Value-Added Services, Partnership with Customers, Cost Effectiveness.
4. **Adaptability**, including Positive Response To Change, Tailor-Made Solutions, Flexibility , Cultural Sensitivity, Social-Political and Economic Considerations.
5. **Professionalism**, including Technical Know-How, Adherence to ISO, Appropriate Resource Utilization, Conformance to Specifications, Employee Conduct to Standards, Proper Records and Reports Management.
6. **Strategic Growth**, including Identifying and Assessing Growth Opportunities, Capacity Building, Mobilization to Meet Growth ,Requirements, Generating Resources for Expansion, Networking and Partnership, Nurturing and Mentoring Leaders for the Next Generation, Replicating, Organizational Culture Internally.

Additional facts and statistics

When they launched the company in 2004, Josephine and Francis were the only employees, but they have been blessed with staff growth and currently have an approximate permanent employee population of 86 (not considering the number of casual employees which usually outnumber the permanent employees especially when they have a high volume of projects). Their customers have been the mobile telephone service providers. Profit margins range between 20 to 35%. The annual turnover rose from US \$150,000 to US\$ 5.07m at its peak, over a period of five years

Experiences

Summary

Francis and Josephine define success as growth in the lives of all stakeholders of the company; employees, shareholders, suppliers, subcontractors and even our clients. They have had a number of opportunities through their business:

- Mission to the employees: for instance early morning prayer meetings.
- Ministering to one another: being a brother's keeper and organizing a gents and ladies retreat.
- Ministering to our suppliers irrespective of their religious background.
- Community based mission; e.g. Baragoi Mission.

During the Baragoi mission outreaches we were blessed to witness the salvation of various individuals, and on two occasions our employees had the opportunity to give back through tangible ministry. However, not all these initiatives have gone well. For instance, after a while, attending the morning prayer meetings became a burden instead of a time of

great fellowship. This was due to the fact the core values of the company were no longer their values.

A major challenge has been the annual turnover started going down from the year 2009 (US\$ 4.01m). Due to the global economic down turn from 2008 till now, the company has experienced several challenges leading to the reduction of staff in Kenya and Uganda, suspending operations in Ghana and some light operational activities in Malawi. This happened due to the following:

1. Clients not honouring contracts with us after making heavy investments to give the necessary support;
2. Clients delay in payments, which some run over a period between 3-12 months; and
3. Clients going for cheaper services without considering the quality and professionalism, among others.

Lessons learned

As indicated above, the Baragoi mission went well, while the morning prayer meetings did not. Josephine and Francis report that they have learned that they should not assume everybody can automatically buy into the vision, mission and core values of the company.

Future plans

A short term goal is to restructure the whole company and reorient it to the basic principles of the initial vision. In the long term they are repositioning the company to have its own network irrespective of the location and country.

Conclusion

Despite the business struggles that have come with the economic downturn, Elris continues with a strong vision in place. Socioeconomic impact has been made through creating employment, providing capacity building interventions, and donating towards educational empowerment in slums and other areas affected by poverty. Spiritual impact has been made through marketplace ministry to employees and suppliers, as well as evangelistic and compassion outreaches to the urban and rural poor, including internally displaced persons.

Appendix E – Business Profile: Indian Business

For security sake, no real names or contact information is provided for this business profile.

Background

History

This particular family of companies began when a young Dutch couple set out to live in India and use their skills and experience to welcome more of the Kingdom of God in the country. Carl (not his real name) had an education and background in industrial design and project management. Not knowing what else to do upon first arriving in India, the couple saw an opportunity and market for candles and began making those in their home. Today, this family of companies continues to make and sell candles but deals in plastic and metal fabrication, as well as farms saffron that it wholesales. In addition to this, their work there has led to the establishment of both an orphanage and a school that primarily benefits the residents of a slum nearby.

Business focus

This company historically has done business in India, the U.S., Australia, France, and the Netherlands. Today, this company has scaled back to focus primarily on India, the Netherlands, Spain, and the U.S. In terms of production, they deal with plastic and metals. Their candle company works predominately within the city and caters to hotels, weddings, and exhibitions. They have shifted away from going after the international or even national retail candle market because of intense competition from China. Customers find them both through the web, personal contacts, and a number of other channels. The engineering and manufacturing side of this conglomerate has done everything from coffee maker accessories to complicated mechanical parts for the boating industry.

Faith background

The leadership of the company is motivated by a strong awareness of the inherent virtues of business and work. The directors and employees come from a varied church background. One is from a Dutch reformed tradition, another director comes from a missionary family in a mainline American denomination and lastly another is from an Indian traditional Christian background. All three directors and some of the supporting staff hold the belief that work is holy and what they do in the arena of work has lasting implications. They view every stakeholder with the understanding that opportunities for discipleship can take many different forms. Corruption, laziness, a lack of focus, duplicity are all very real and regular challenges as they deal with customers, employees, and suppliers. Ultimately, their monumental goal is to disciple the nation of India for Christ.

Professional background

The founder is a Dutchman and is the principal owner of the family of companies. He has a background in industrial design, production, and project planning. After approximately ten years in India, he and his family now reside in Holland and have no day-to-day involvement in the Indian business. He does however outsource to the Indian company work that he contracts to do in Holland.

The Indian partner and co-founder who shares a 50% stake in the company along with the Dutch partner, has a mechanical engineering background. He handles the administration and finances of the business in India. He is one of two board members in India.

The American is the third director but holds no shares in the company. He has worked his way up through the business. He does not have any prior formal training or education but now directs all operations and manufacturing in India. He has grown significantly under the mentoring of both co-owners. He would like to one day own his own Kingdom companies and feels called to India for the long term. He is one of two board members in India.

Strategy and Vision

Purpose

To offer the most innovative product solutions and highest standards of Prototyping, Manufacturing, and Social Entrepreneurship.

Values

To do the right thing, with the right people, in the right place at the right time.

Business goals and objectives:

Specifically, this family of companies seeks to become the premier outsourcing company in India for manufacturing. Speaking broadly, it has a Kingdom goal of disciplining the Indian nation. Those involved see this happening a number of ways, including doing work as a company that is glorifying to God, but also by partnering with other businesses and even helping launch other work that has the same objectives. Natural outcomes of this include lifting people out of poverty. Historically, one objective of theirs was to employ as many destitute people in society and not to solely be focused on profit or even spirituality.

Additional facts and statistics

The company currently has 4 employees in the business, two of which are the directors. Two are in the candle shop. The two women in the candle shop are Dalit, HIV positive women who have been long-term employees and have evidenced remarkable growth while employed with the company. At its height over its ten-year history, the company employed roughly 15 employees and grossed circa \$400,000 USD. Today, after the recession took its toll, they lost a major customer due to his own financial struggles, and because of increasing competition from China. Last year the company grossed approximately \$100,000 in revenue last with a net-profit of about \$25,000. All the profits are paid back into the company.

Experiences

Summary

This Kingdom company operating at the BOP has shown success along a triple bottom lines: profit, people, spirituality, and has potential to do even more in the future. Though recessionary factors have forced the company to scale back, this “repositioning” appears to have been focusing and beneficial for the company. The company has ten years of history behind them now, apparent goodwill with the Indian and Dutch governments and knows the “lay of the land” of operating in India. They have developed a model through their focus on the Kingdom, as well as lifting people out of poverty through work.

One major success recently has been completing a large prototype order from a potentially large client in Spain, as well as work with Mercedes and other major manufacturers in the pipeline.

Other achievements have been small but celebrated victories in turning back corruption at the local bureaucrat level as well as having significant impact on those they employ and their families.

In the community the business routinely ministers through a number of different channels. Its work has spawned an orphanage with fifteen kids and an English primary school that now cares for approximately one hundred and fifty kids.

Lessons Learned

Since the recession hit, coupled with its other challenges, the company has been forced to recalibrate and restructure. They reevaluated what course of action to take in the business and determined that to survive they would need to cut down staff and outsource as much as possible.

What hasn't succeeded is saying, "yes" to any and all opportunities that have come their way. Thus they also determined to focus their energies on business that "made sense" for them to do. This has made all the difference according to one director and they are finally seeing the tide turn.

They have also learned that they cannot compete with China on products when price is the deciding factor. Products which are already produced in China on a large scale are not viable.

Reporting structure and accountability could be better. Little emphasis or value has been placed on having an outside or governing board and this has led to some instability as well as some questionable business practices over the years, according to some stakeholders.

When asked what advice one director would give, he said two things: First, do not define success on what the balance sheet says but on obeying what God has instructed you to do. The second piece of advice is to not give up, no matter what.

Future plans

If the company continues to learn the lessons it needs to survive this recession, find its niche and create greater partnerships locally and abroad, they will continue to expand and profit. One limiting factor however will be accountability and oversight from an independent board. Strides should be made in this direction for the future of the company and the health of the organization today.

Conclusion

This venture operates in India for both the position and potential the country has as a major player in global economics—the world is outsourcing to India. The business is surrounded by opportunities to minister to the destitute, poor, and disabled. Long term, the leaders of the company hope to leave a legacy of impact and transformation on their community, state, and the nation of India.

Appendix F – Organization Profile: Hopeline Institute



Organization Contact Information

Hopeline Institute

Email: info@hopelineinstitute.org

Website: www.hopelineinstitute.org

Primary Contact:

Fanny Atta-Peters, Executive Director



Background

History

Hopeline Institute (HLI) was founded by Fanny Atta-Peters in 2007 to train Ghana's marginalized populations, especially women, in microfinance management and preventive health education. Moved by the plight of the poor, Fanny pursued a master's degree in development management, focusing on women. Her dissertation examined the impact of the credit scheme offered to Ghanaian rural, peri-urban and urban women by Plan, a global NGO operating in Ghana. After interviewing several categories of Ghanaian women, Fanny found out that even the poorest amongst them was economically active. Fanny shares, "All, including women living on less than one dollar a day, had some sort of business", as well as the hope of growing the business to create jobs for others in future. Inspired by this, Fanny established HLI to provide small and medium enterprise (SME) training to such women, and facilitate access to capital to enable them grow their businesses significantly. By making Bible teaching and prayer important parts of her training program, Fanny hoped to enhance the women's personal and professional lives, and thereby bring about "holistic transformation." A keynote scripture on which HLI is founded is Romans 5:5 "... [H]ope does not disappoint us; because God has poured out His love into our hearts by the Holy Spirit whom He has given to us."

Organization focus

HLI serves Ghanaians at the base of the pyramid with SME training, advocacy, savings and loans, credit and access to capital. In collaboration with Partners Worldwide (PW), Hopeline Institute provides a 12-week training program in SME development that covers basic business principles. The curriculum also includes significant teaching on business as mission (BAM). "Entrepreneurs who graduate become market place ministers who are intentional about the spiritual, social, economic, and environmental lives of their business," says Fanny.

Focusing mainly on economically disadvantaged women in some 80 communities of the Greater Accra, Eastern and Volta regions of Ghana, HLI also trains “community mobilizers,” equipping them to teach health and sanitation to the various households.

In each community, Hopeline works with over 200 groups made up of a maximum of 25 micro entrepreneurs. Each group has an HLI Field Relationship Officer in charge. As Fanny points out, the relationship officer also serves as the, “Facilitator in their village savings and loans activities, [liaising with] the HLI microfinance department, and [ensuring funds are available for] loans to expand their individual businesses.”

Faith background

Although HLI serves entrepreneurs from all religious backgrounds, the charity’s programs are unapologetically Christian. A typical SME training session begins with praise and worship to God and the training also includes an exhortation from scripture, as Fanny explains, “To remind entrepreneurs that we are the salt of the world and we need not lose our saltiness in the marketplace.” In addition to offering faith-based training, HLI also holds weekly devotions and monthly retreats for their staff.

Professional background

Fanny holds a masters in development management and has been providing leadership to HLI since its inception in 2007. Focusing on women, her masters dissertation assessed the impact of Plan’s credit scheme on rural, peri-urban and urban women in Ghana (Plan is an international NGO operating in Ghana). Through this research, Fanny found out that even the poorest amongst Ghanaian women was economically active and this inspired her to start Hopeline Institute.

Strategy and Vision

Purpose

Hopeline Institute envisions a world in which there is equal access to resources and sufficient information for all to engage in enterprises that support a decent living. Thus, HLI offers training in business management and preventive health, as well as a credit-with-saving facility designed to help micro, small and medium scale entrepreneurs grow their businesses and create more jobs. Engaging local churches as strategic partners in their target, HLI has been working in the Greater Accra, Eastern and Volta regions of Ghana since inception, and hopes to expand across the country at the right time.

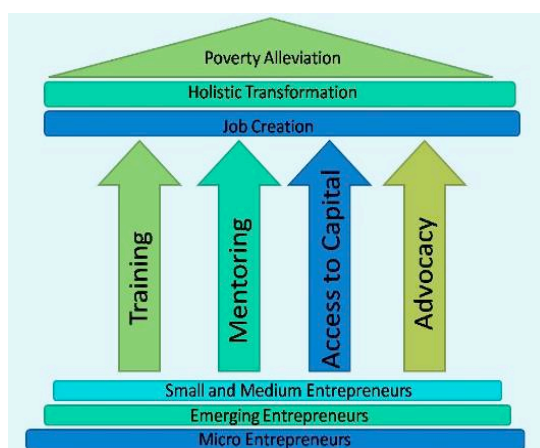


Figure 3: HLI focuses on training, mentoring, access to capital, and advocacy.

Organization goals and objectives

HLI's mission is to “remedy resource accessibility imbalances” throughout Ghana. Based on research, HLI believes:

- Women are more likely to be poor and malnourished and less likely to receive medical services, clean water, sanitation and other benefits.
- There is a prevalence of female-headed households.
- Compared to men, women have a lower earning capacity and limited control over their spouses' income
- Women have less access to education, formal-sector employment, social security and government employment programmes.
- Society's attitude towards women denies them access to land, technology, training and, what is more important, the credit they need to run their own business.

Therefore, Hopeline Institute is dedicated to providing, “Targeted training and education coupled with accessibility to sound capital [that] can lead to the enhancement of women's personal and professional lives, while allowing them to grow their businesses from below micro, to micro, to small and medium scale; hence a holistic transformation.”

Experiences

Hopeline Institute has already served over 500 clients, watching many grow from micro-business owners to SMEs.

Shortly after graduating from HLI's 12-week SME training, Felicia Baidoo Sagoe launched a business manufacturing three products, including briquettes made from leftover sawdust she purchased from local carpenters. Her briquettes do not only last longer than charcoal, a typical heating resource used by women whose primary income is selling food in the market, they are also environmentally friendly. Felicia recycles her knowledge as well, as she explains, “By mentoring and training ten suppliers in her business—especially vulnerable women—to strengthen their understanding of production, branding, and distribution,”. She also leads a business as mission Bible study for those she trains. “ My business is not solely a source of income, but a ministry [through which] I can serve my employees and community.” explains Felicia.

Conclusion

Hopeline Institute believes that simply providing targeted training and education coupled with accessibility to sound capital can lead to the enhancement of women's personal and professional lives. This will allow them to grow their businesses from below micro, to micro, to small and medium scale; hence a holistic transformation.

Appendix G – Organization Profile: HOPE International

Organization Contact Information

HOPE International

Email: cchancey@hopeinternational.org

Website: www.hopeinternational.org



Primary Contacts:

Chris Chancey, Regional Representative

Peter Greer, President

Background

History

HOPE was founded in 1997 by Jeff Rutt, a Lancaster, Pennsylvania-based homebuilder. Following the fall of the Soviet Union, Mr. Rutt traveled to Ukraine numerous times as a member of a church delegation, transporting containers of food, clothing, and medical supplies to the city of Zaporozhye. After several of these visits, a local pastor pulled Jeff aside and told him honestly that the shipments were not helping. Instead of handouts the pastor felt that his community needed a *hand up*.

Mr. Rutt returned from the trip with a strong drive to find a solution. He plunged into research and eventually discovered the concept of microfinance (providing small loans and savings services to entrepreneurs in developing countries), then a little-known poverty alleviation strategy. He applied this tool with great success in Ukraine and then expanded to other countries.

Peter Greer, HOPE's current president, joined HOPE in 2004, ushering in a period of strategic growth and increased public awareness. Under Mr. Greer's leadership, HOPE articulated its four distinctives: focus on microfinance, intentional witness for Christ, commitment to stewardship, and dedication to the hard places around the world.

Profile

HOPE believes that work is God's primary plan for provision. They have found that most who live in poverty are eager to generate income and employ their God-given skills to add value to their communities. Unemployment robs individuals of that opportunity, but Christ-centered microenterprise development restores it by helping men and women create jobs for themselves and others in their community. HOPE International's network provides a variety of services including Biblical business training, savings programs, and small loan programs across 16 countries (Dominican Republic, Haiti, Peru, Ukraine, Romania, Moldova, Russia, Afghanistan, Democratic Republic of Congo, Republic of Congo, Rwanda, Burundi, Zimbabwe, India, Philippines, and China) to address the pervasive employment gap faced by the world's poor.

Faith background

At HOPE, the efforts to love and serve the poor are rooted in an allegiance to our Lord and Savior and a desire to see His kingdom come on earth as it is in heaven. Believing that true transformation can only come from a relationship with Jesus Christ, HOPE engages in culturally appropriate evangelism and discipleship in each of the countries in which they

work. HOPE is committed to hiring Christian staff and equipping them to be disciple makers in their communities, and they seek to partner with local churches in each of their areas of operation to provide clients with ongoing discipleship and support.

Statement of Faith:

- i. We believe the Bible to be the inspired, the only infallible, authoritative Word of God.
- ii. We believe that there is one God, eternally existent in three persons: Father, Son and Holy Spirit.
- iii. We believe in the deity of our Lord Jesus Christ, in His virgin birth, in His sinless life, in His miracles, in His vicarious and atoning death through His shed blood, in His bodily resurrection, in His ascension to the right hand of the Father, and in His personal return in power and glory.
- iv. We believe that for the salvation of lost and sinful people, regeneration by the Holy Spirit is absolutely essential.
- v. We believe in the present ministry of the Holy Spirit by whose indwelling the Christian is enabled to live a godly life.
- vi. We believe in the resurrection of both the saved and the lost; they that are saved unto the resurrection of life and they that are lost unto the resurrection of damnation.
- vii. We believe in the spiritual unity of believers in our Lord Jesus Christ.

Professional background

Peter Greer joined HOPE in July 2004, following extensive education and experience in the field of microfinance. Peter received a B.S. in International Business from Messiah College, and he earned an MPP with a concentration in Political and Economic Development from the Kennedy School of Government at Harvard University. Prior to his education at Harvard, Peter served as Managing Director for URWEGO Community Banking in Kigali, Rwanda, for three years. He also served as a technical advisor for Self-Help Development Foundation (CARE Zimbabwe) in Bulawayo, Zimbabwe, and he worked as a microfinance advisor in Phnom Penh, Cambodia. While at Harvard, Peter studied HOPE's work in the Democratic Republic of Congo for a graduate thesis project. He says his interest in working for HOPE grew as he saw "its unique desire to combine physical and spiritual ministry through the tool of microfinance."

Strategy and Vision

Purpose

HOPE's mission is: To invest in the dreams of the poor as we proclaim and live the Gospel in the world's underserved communities.

Values: P.A.S.S.I.O.N

Prayer – On your knees, please

Allegiance – HOPE by choice

Service – We'll wash feet (John 13:14)

Stewardship – To whom much is given... (Luke 12:48)

Innovation – We find solutions

Optimism – A cheerful heart is good medicine (Proverbs 17:22)

Nurturing – Love one another as I have loved you (John 13:34)

Strategic goals and objectives

In HOPE's first 13 years of operations, the network issued one million loans to hardworking entrepreneurs. Now, as momentum continues to grow, HOPE plans to issue its second million loans within the next four years. HOPE also aims to serve 500,000 clients and reach sustainability in 10 programs (including HOPE Congo) by the end of 2012.

In 2012, HOPE will aim to 1) grow client outreach by roughly 30% to serve 500,000 total clients in savings and microcredit programs, 2) initiate a new church-based savings program in Burundi, 3) operate 10 programs at or above 100% Operational Self-Sufficiency (OSS), the point at which interest income covers 100% of operating expenses, 4) approve spiritual integration plans for each country by November 2012, and 5) raise \$9.5 million dollars in development revenue.

Additional facts and statistics

In 2011, HOPE International continued to maximize donor funds for program support. 81% of total expenses were program-related, funding client loans, in-country microfinance institution (MFI) and Savings and Credit Association (SCA) operations, and technical assistance. Through these programs, HOPE supported nearly 400,000 clients and helped fund over \$34 million of net loan portfolio network-wide. HOPE also continued to diversify its donor base, growing the number of donors giving between \$1,000 and \$100,000 by over 29 percent as total contributions grew by over 13 percent.

For the year ended December 31, 2011, HOPE consolidated Higher Impact Properties, HOPE Global Investment Fund (HGIF), and HOPE-led MFIs in five countries: Ukraine, Russia, Congo, Democratic Republic of Congo (DRC), and Afghanistan. Both HOPE DRC and HOPE Russia were consolidated in 2011 for the first time. In 2011, HGIF received principal repayments from three partners in the amount of \$450,000. Reinvesting these repayments along with new funding, HGIF deployed \$850,000 in loan capital throughout the HOPE network, growing total loans outstanding to \$1.6 million.

HOPE's year-end net asset position is healthy at \$11.2 million. The improvement in net assets from 2010 was driven by positive trends in HOPE's donor base, loan portfolio growth, and the inclusion of HOPE DRC and HOPE Russia.

Experiences

Summary

By the end of 2012, as HOPE reaches the end of its current strategic plan, the organization intends to serve 500,000 active clients through savings and credit associations, microfinance institutions, or small-and medium enterprise development. HOPE is currently finalizing its strategic plan for the next three years, with plans to serve 1 million clients by 2015. As HOPE pursues quantitative growth, the organization will continue to prioritize qualitative growth, providing increasingly efficient and effective services and continually enhancing its spiritual integration initiatives, plans, and metrics.

Lessons learned

Although the founder of HOPE, Mr. Jeff Rutt had good intentions in bringing donated goods to Ukraine, it took local input for him to realise that it wasn't helping. Even after the initial launch of microfinance services in Ukraine, HOPE continued to learn from mistakes.

Funding was used for market research to discover new business models for entrepreneurs in the region. In one case, special equipment and housing were constructed to fund a business venture that had been suggested by the market research. People were hired and trainings conducted to set up the new business for success. On a return visit, six months after the training, HOPE found an abandoned warehouse and cobwebs on the six month old equipment. The lesson learned: The poor must sustain their own efforts out of poverty. Though it may look drastically different from the path we may choose, the underserved entrepreneurs of the world desire dignity, not dependence. They possess their own creative ability to solve their problems through business.

HOPE has continued to define the boundaries of diminishing return in helping without hurting. Small loans, savings programs, and Biblical business training are the main ingredients in the recipe HOPE has worked hard to perfect. 15 years later, Ukraine is the most successful HOPE program and is followed closely by 19 other programs that serve over 400,000 clients.

One important role that is played by nearly 1500 international staff is what HOPE describes as the loan officer. Loan officers are nationals in each country where HOPE's network exists and possess the head of a banker, the heart of a pastor, and the spirit of a missionary. Without the integrity and competence of these staff members, HOPE would have a limited impact.

Conclusion

A tool that HOPE uses to drive its decisions is the F.I.S.H acronym.

Focus: Excellence through a specialization in microenterprise development

Intentional witness: An intentional witness for Jesus Christ

Savings: Emphasis on savings services for the poor

Hard places: Emphasis on challenging and underserved areas

Overall, HOPE is an organization that practices what they preach: There is no better way to address and eradicate physical and spiritual poverty in the underserved world, than through Christ-centered, microenterprise development.

Appendix H – Organization Profile: Partners Worldwide

Organization Contact Information

Partners Worldwide

Email: roxanned@partnersworldwide.org

Website: www.partnersworldwide.org



Primary Contacts:

Doug Seebeck, President

Roxanne Addink de Graaf, Director of Strategic Initiatives

Background

History

The movement of Partners Worldwide began with a simple question: “Is there a way for businesspeople to become part of the solution to ending poverty, instead of being seen as part of the problem?” In 1994, Partners for Christian Development, now Partners Worldwide, was formed when Kenyan and American businesspeople met to establish a loan fund for small to medium enterprises (SMEs), a business savings and loan cooperative, and partnerships between entrepreneurs.

Partners for Christian Development grew out of the Christian Reformed World Relief Committee (now World Renew). In 2005, responding to the increasing need to engage businesspeople and professionals, Partners Worldwide was established as an independent faith-based business ministry, though it continues to partner with the Christian Reformed Church. Partners Worldwide has expanded beyond its East Africa beginnings, and currently has active partnerships in 20 countries around the world.

Profile

Partners Worldwide walks alongside business leaders who have servant hearts, a kingdom focus, and a passion for a world without poverty. In the countries where we work (throughout Africa, Asia, Latin America, Caribbean and North America) we partner with local business champions and networks that care about their communities, know the business environment, and can build on the local resources.

We engage and support our network of businesspeople through global partnerships and personal relationships that transform the lives of all involved. We provide a framework for healthy cross-cultural partnerships, vibrant networking, and shared learning opportunities. We promote models and tools for success and sustainability, including training, mentoring, access to capital, and advocacy tools.

We encourage our partnerships to focus on the small and medium business sector, the “missing middle” in the developing world. These are businesses that have made, or have the potential to make, the jump from an informal micro enterprise to a formal small to medium enterprise (SME). This sector, which faces some of the greatest challenges in the developing world, is under-served yet has amazing potential for impacting poverty through job creation and leadership.

Faith background

As members of Partners Worldwide, we grieve when people are unable to image God through satisfying, productive, self-supporting ordinary daily work. We believe that inability to find work because of preventable unemployment is a sinful distortion of God's good creation; and that we have special abilities which God calls us to use to overcome such debilitating conditions. Neither passive acceptance nor guilt-based activity are options because we are privileged to be co-workers with Jesus Christ whose promise is "I am making everything new" (Revelation 21:5a). Partners' special focus is actively seeking out ways to affirm and create satisfying God-imaging daily work for everyone, especially for those living in poverty because of pervasive conditions of high unemployment.

As members of Partners Worldwide, we see all ordinary daily work, both for ourselves and for those with whom we partner, as joyful expressions of our calling to image God as He originally intended in His good creation. We believe working toward this goal for everyone will be blessed with surprising results because it is based on this biblical promise: "The kingdom of this world has become the kingdom of our Lord and of his Christ" (Revelation 11:15)

As Christian Partners we seek out ways to partner worldwide with other Christians to provide jobs and opportunities for profitable personal and business growth so that everyone, especially those unemployed and otherwise marginalized, will be more fully empowered to image God through productive, satisfying, self-supporting daily work.

Professional Background

Doug Seebeck serves as the President of Partners Worldwide. Mr. Seebeck has provided strategic leadership that has helped to fuel the growth of Partners Worldwide into 20 countries.

Mr. Seebeck received a B.A. in Agronomy, cum laude, from Washington State University and a M.A. in Leadership Studies from Azusa Pacific University. Until 1997, Mr. Seebeck served for 19 years with the Christian Reformed World Relief Committee in twelve countries throughout Asia and Africa. In his position as Program Director in Bangladesh, Mr. Seebeck led an agricultural development team of Bengali Agronomists who worked with over 4000 small scale farmers to increase production and attain food sufficiency. Bangladesh Extension and Education Services (BEES) is now one of the leading development organizations in the country of Bangladesh.

Serving for 15 years from bases in Uganda and Kenya as Regional Director of Eastern and Southern Africa, Mr. Seebeck initiated and managed relief and development programs in eleven countries. Building collaborative relationships between governments, international development agencies, donors, and local organizations, over 30,000 families grew out of poverty through this effort.

Mr. Seebeck co-founded and currently serves as the general manager of PW Entrepreneurs (PWE), an L3C company with the specific intent of expanding the Partners Worldwide business as ministry model to medium and large ventures around the world. With its capital and network of business professionals, PWE seeks to grow businesses in the developing world that create new jobs, bring a return to its investors, and use profits to benefit marginalized communities. PWE supports a quadruple bottom line approach, where profit, people, planet and purpose are equally respected and addressed.

In 2009, Mr. Seebeck co-authored the book *My Business, My Mission: Fighting Poverty Through Partnerships*, which tells the stories of men and women who are using their business to end poverty in their communities and around the world. This book quickly found its place at the forefront of the business as mission movement by capturing practical applications of business solutions to poverty.

Mr. Seebeck currently resides in Grand Rapids, Michigan with his wife, and has five grown children.

Strategy and Vision

Purpose

Vision: Business as ministry for a world without poverty

Mission

Encourage, equip and connect business and professional people in global partnerships that grow enterprises and create sustainable jobs, transforming the lives of all involved.

Values

Exceptional Service: We joyfully empower those we serve, exceeding their expectations.

And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. 2 Corinthians 9:8

Innovation: The urgency we feel about ending poverty leads us to address problems with an entrepreneurial approach and respond with appropriate and sustainable solutions.

Jesus refused. "First things first. Your business is life, not death. And life is urgent: Announce God's kingdom!" Luke 9:60

Never Give Up: Because of Christ's renewing power, we persistently work on solutions to end poverty.

Be joyful in hope, patient in affliction, faithful in prayer. Romans 12:12

Walk Alongside: We have a shared responsibility to hold each other accountable to the voices of the poor—who are often left unheard—working “with” in partnership, not doing ministry “to” or “for”.

Seek justice, encourage the oppressed. Defend the cause of the fatherless, plead the case of the widow. Isaiah 1:17

Embrace God's calling: Believing in the beauty and dignity of every person as an image-bearer of God, we intentionally recognize, affirm, and encourage the unique gifts and resources of everyone we serve.

God creates each of us by Christ Jesus to join him in the work he does, the good work he has gotten ready for us to do, work we had better be doing. Ephesians 2:10

Contagious: We take every opportunity to share our story, engaging and connecting those who are passionate about our mission.

And do not forget to do good and to share with others, for with such sacrifices God is pleased. Hebrews 13:16

Our Approach – Four Pillars

Partnerships

Businesspeople with like minds and hearts around the globe are connecting through Partners Worldwide. These partnerships provide the opportunity for economic and spiritual transformation.

Training and Mentoring

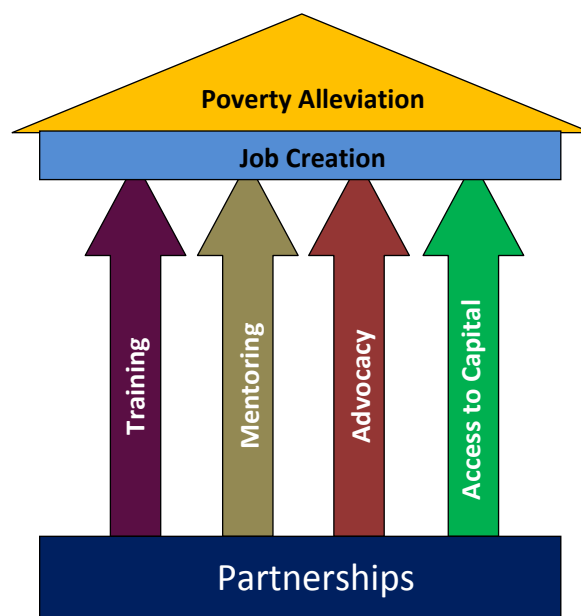
Our members mentor, encourage and equip each other as they grow businesses that create employment opportunities. The growth of sustainable jobs is a key component in ending the cycle of poverty.

Access to Capital

Partners Worldwide facilitates increased access to affordable capital to small and medium businesses. These loans increase their capacity for growth, and often result in job creation.

Advocacy

Partners Worldwide staff and members listen and learn about complex issues around the world to provide an active voice for economic justice.



Strategic goals and objectives

2020 Goal Statement: In 2020, Partners Worldwide will catalyze and support 350,000 jobs in communities of high unemployment, through our global network of affiliates and partners—our global partnership.

We will attain our goals for 2020 by pursuing four strategic directions: Global Design, Leveraged Partnerships, Business in Community and Strategic Advocacy.

Additional facts and statistics

Partners Worldwide finished the 2011-12 fiscal year with 42 affiliates and partnerships in 23 countries, working together to impact their communities through business. Global metrics/impact indicators for 2011-12 are listed below. The big news is that jobs created this year compared to last year is up 72%, and the percentage increase in jobs retained is 23%!

Partners Worldwide Global Indicators 2011-12	
Number of affiliates and partnerships	42
Number of Clients Businesses / Farms	17,266
Total Jobs	33,604
Estimated dependents supported through jobs	168,020
Jobs Created	2,823
Jobs Retained	30,781
Loans Disbursed	\$8,640,767
Total Mentors	488
Local Mentors	326
International Mentors	162
Female Clients	51%

Experiences

Summary

Partners Worldwide's mission is to encourage, equip and connect business and professional people in global partnerships that grow enterprises, create sustainable jobs and transform the lives of all involved. Over the past 10 years these partnerships have helped to create and strengthen over 100,000 sustainable jobs.

The quantitative metrics are showing results, including a 72% annual increase in jobs created, and a 23% increase in jobs retained through our global network last year. More qualitative indicators, in a third-party evaluation report on the work of Partners Worldwide, also show the fruits of a relational, holistic approach to business development.

In a survey of 350 of our international business owners:

- 71% of the business owners surveyed have increased their charitable giving.
- 72% have increased the amount of time they are volunteering in their community.
- 68% are mentoring other business owners, many for the first time, because of Partners Worldwide's emphasis on mentoring.
- 77% report now practicing more ethical business practices.
- 84% increased satisfaction in owning their business (a reflection of their new understanding of "Business as a Calling").
- 81% say that mentoring was a significant influence on their change in the above areas.

Lessons Learned

1. **Local Champions: servant-leaders called to business, with business gifts.** One essential lesson learned over the years is that it is essential to find and build the work around "local business champions" who have business experience, servant-hearts, a pastor's zeal, compassion for their community, and who are aligned with the vision and mission of Partners Worldwide. Without this base, businesses falter or fail, or if led from the outside, the success and impacts are not sustained.
2. **Partnerships, relationships, and "walking alongside":** Partners Worldwide believes that partnerships and relationships are transformative. Our vision is business as ministry for a world without poverty. As Wayne Grudem stated, "Poverty is a result of broken relationships." Partners Worldwide believes in healing relationships with each other, the resources on this globe, and with our God, to address poverty at its core, building a global vision and movement of Christian businesspeople committed to bringing God's kingdom here on earth, as in heaven.

Business as mission focus

Business as mission is foundational to Partners Worldwide, integrated into the core of our global work. Partners Worldwide has been in the dialogue of the BAM movement since the 2004 Lausanne Forum on the topic, where Zack Gakunju (a Kenyan founding member of Partners Worldwide) participated in the global dialogue.

At Partners Worldwide we have continued to identify see our work as part of the business as mission movement, at the intersection of Business, Faith and Poverty. Our vision, *'business as ministry for a world without poverty'*, aligns with the core element of seeing business as a valid calling, and mission. Partners Worldwide has leveraged the clarity and

inspiration of the first BAM Lausanne paper—including a developing an accompanying study guide for our global business members and integrating elements of BAM thought and perspectives into our business training and team member orientation.

However, PW does not align with what seem to be growing elements of the BAM dialogue and practitioners that emphasize bringing the Kingdom in Heaven, over business' role in bringing the Kingdom here on Earth; or the assumption that BAM is primarily "us to them" North-South global relationships. See Rob Tribken (a PW board member)'s article on shifting the dialogue in BAM- to local entrepreneurs addressing poverty directly, by doing business well.

Appendix I – Article: AfricaWorks Poultry Project

AfricaWorks Poultry Project in Swaziland

The following is an article on AfricaWorks focus on value chain development and impact on the base of the pyramid.

Ending Poverty by Building Value-chains-From Chicken House to Abattoir

AfricaWorks, Partners Worldwide's strategic partner for Southern Africa, serves the most vulnerable at the base of the pyramid by connecting them up the value chain to larger businesses (middle market businesses) and larger, more sustainable markets. One example of this is a successful link in Swaziland between the chicken producers and a local abattoir (chicken processing facility).

The AfricaWorks poultry project in Swaziland started in 2009 with a partnership with Advocates for Africa's Children, leveraging the poultry model from Mozambique into Swaziland. Advocates for Africa's children identified widows and vulnerable families in need of increased and sustained incomes to care for their families and the many orphans in their community. Swaziland has one of the highest HIV-AIDS prevalence rates in the world of over 25% (2009), and as a result many vulnerable widows and orphans.



Meet one of the clients/chicken producers: Ntombifuthi is married to Mfanukhona and they have three children, Sibusiso (9yrs), Theminkosi (8yrs) and Muhle (3yrs). Her husband is bricklayer but he does not make enough money to look after the whole family. They are also caring for Ntombifuthi's three siblings, who are now orphaned since her parents died. The orphans are Mfana (16yrs), Nothando (13yrs) and Sisana (13yrs). Ntombifuthi reports that it is often difficult as food sometimes runs out in the house and they pray asking God to provide. She sees the opportunity to raise chickens and raise her income, and the people walking alongside her in all of this, as God's answer to her prayers.

Currently AfricaWorks has helped setup 2 chicken farms producing in Swaziland under this partnership. Eleven houses in one cooperative, 14 houses in the other. These are double chicken houses which can house up to 1,500 chickens, at a construction cost of \$5,200. To date, the farmers are producing 8,000 chickens per cycle of 35 days. Much of this is sold on the live market. The challenge now is to continue to increase production, and to connect these producers with the next link in the value-chain—in this case a local abattoir (chicken processing business), owned by a partnering business of AfricaWorks. The abattoir represents the link necessary to insure consistent markets and pricing for each of the chicken producers, like Ntombifuthi.



The abattoir, TeMashinga Poultry Processors and Suppliers ("TPPS"), was established in 2003, as a sole proprietorship. TPPS' business is both the processing of live chickens as well the fulfilment of supply contracts for customers in the area. Because of the erratic supply of chickens by small independent farmers, TPPS has been forced to buy already processed chickens from bigger suppliers to meet the demand of its existing

contracts. This leaves TPPS uncompetitive as margins achieved when buying from small farmers are more attractive.

There is a clear synergy between AfricaWorks' supported farmers being able to generate consistent supply at more competitive prices and TPPS using their chicken output to meet the demands of its contracts. However, to absorb the additional capacity from AW, Oscar TeMashinga, the current owner of TPPS, needed to expand the production capacity of the abattoir, and this requires investments into this middle market business.

AfricaWorks worked closely with the abattoir and secured investment capital for them to expand their capacity to both process and market chickens. The abattoir owner, Oscar, originally developed the abattoir business in 2003 to serve small-scale chicken producers. The facility had one production line that could process 4,500 chickens a week, with 17 employees. The recent infusion of capital allowed Oscar to add a building that houses a second line, doubling production capacity, while also significantly increasing the backup generator and freezer capacity of the entire plant. The result is increased market security and income for the vulnerable chicken producers—and room to increase the current number of vulnerable chicken producers that AfricaWorks supports. At the same time there are now increased jobs and sustainable incomes for the abattoir itself—a win-win model of connecting the middle market to the base of the pyramid!

Appendix J – Article: Accessing the Global Pond

The following article is an additional resource, written by Doug Seebeck, founder and President of Partners Worldwide:

This article appeared in the November/December 2009
Prism Magazine. For an electronic copy, go to
www.esa-online.org/prism.

MAY I HAVE A WORD?

DOUG SEEBECK



Accessing the Global Pond

I can still remember the impact of reading *Rich Christians in an Age of Hunger* by Ron Sider in 1978. I was an ambitious agri-business graduate seeking to be one of those rich, successful Christians. I landed a good job consulting with large-scale farming operations where I would become more scientific in soil fertility and water management. Then the Lord threw me a curve ball by calling me to Bangladesh to help the poorest of the poor grow food to survive.

Bangladesh in 1978 was pretty much a disaster. Among other things, it could not produce nearly enough food to feed its citizens. It relied on massive amounts of foreign aid. It scored at the bottom of every quality-of-life indicator used to measure a nation's development.

But I was surprised by how talented these poor Bengali farmers were. Given access to hybrid seeds, fertilizer, and water during the dry season, these tiny landholders could not only produce up to three crops in a year, they could also match rice yields of their Japanese and US counterparts.

I began to protest the oft-used proverb of "give a man a fish, and he will eat for a day; teach a man to fish, and he will eat for a lifetime." No, I thought, these folks already know how to fish. They just need access to the pond! They know how to farm, but they own only half an acre to feed seven hungry people!

Today Bangladesh is food sufficient. Agricultural production has stabilized. Many of the farmers I worked with years ago are now in small businesses and light industry.

What changed? According to Muhammad Yunus, founder of Grameen Bank and winner of the Nobel Peace Prize, Bangladesh advanced through a combina-

tion of factors led by economic growth, improved healthcare, increased educational opportunities, plus foreign development aid. Through all this, the people of Bangladesh have experienced increased access to the pond within their national borders.

After 31 years of involvement in the work of international development, I believe more strongly than ever that what the poor need is access to the same opportunities you and I enjoy. True economic freedom for the poor will come with access to the global ponds as well as those within their national borders.

In his book *Creating a World Without Poverty*, Yunus calls for duty-free access to US markets for the Bangladeshi garment industry. One statistic stands out: In 2006, on \$3.3 billion in exports to the US, Bangladesh paid half a billion dollars in duties—the same amount paid by the UK on exports of \$54 billion. The enactment of a duty-free policy would lead to doubled exports volume in five years, Yunus believes, creating many new jobs in the process.

Rising from Africa are other voices striking a similar note. In a keynote speech at the Willow Creek Leadership Summit in August, Andrew Rugasira, founder of Good African Coffee, Ltd. in Uganda, called for North Americans to engage Africans as trading partners, not as recipients of aid. "You see 900 million poor people in Africa," he said. "We see 900 million entrepreneurs. How many of you have figured out how to live on \$1.50 a day and take care of your family? We want to partner with you."

My good friend Gad Bilete worked with me in Uganda during the turbulent late '80s and early '90s. At a 1992 conference, Gad left me with this challenge: "Doug, be our ambassador to your country and tell your leaders, 'We want trade, not aid. We want to relate as equals.'" It was our final conversation, because Gad was killed by rebels in Northern Uganda later that year.

The calls by indigenous local people for access to the global pond via trade led my

family back to the US after living abroad for 18 years. Their visions for their countries led me to start Partners Worldwide, a business ministry that encourages, equips, and connects business people in partnerships that grow enterprises and create sustainable jobs, transforming the lives of everyone involved. This past year, our business partnerships in 20 countries created and sustained more than 23,000 jobs while providing over \$2.2 million in loans to 1,885 small businesses.

How can you respond to the call by the world's poor for access to the global pond?

One way is to become an advocate for free and fair trade all over the world. The US Senate (S 1524) and House (HR 2139) are each contemplating bills targeted at increasing the effectiveness of foreign aid. Through the Bread for the World website (bread.org), you can send a letter to your senator or congressman urging passage of a bill. You can also advocate for deepening the Africa Growth and Opportunity Act (AGOA) into a full free-trade agreement between the US and Africa.

Other responses include taking a trip to a developing nation to learn about poverty and development, developing a relationship with an entrepreneur on the ground, making a microloan, and joining a business group that is focused on development among the poor.

Yunus, Rugasira, Bilete, and countless others around the globe are our equals who call out for the same economic freedoms that we enjoy in the US. Turning their call into reality may seem impossible. But remember that we were created by an entrepreneurial God who imagined the world and then called it into being. God's vision is big, so ours can be big, too. Let's start by walking alongside our friends in Bangladesh, Africa, and around the globe in the call for equality through increased access to the global pond. ■

Doug Seebeck is the executive director of Partners Worldwide and co-author of My Business, My Mission (Faith Alive, 2009).

PRISM
2009

Appendix K – Article: Refocusing the BAM Movement

Refocusing the *Business as Mission* Movement

By Robert Tribken

December 8, 2010

The Business as Mission movement is emerging as an important vehicle for ending poverty and transforming lives, but there are competing philosophies associated with its meaning and execution. I believe that for the movement to live up to its potential for reducing poverty, practitioners need to reaffirm the moral and creative value of *business as business*, and without apology put business as business at the center of the development process.

To be clear, when I speak of business I mean the creative process that is for the purpose of producing and delivering products and services that can be profitably exchanged with others in the marketplace. This is quite different from, for example, using political or family influence with governments to control resources and capture subsidies, or using social coercion to maintain a privileged economic position. It is business enterprise in the creative sense that has combined with democratic values and open markets to provide the principal engine for economic development—the economic development that enables human beings to move out of poverty and to more fully develop and utilize their particular gifts. Business in this sense is also, inherently, a community building process; business effectiveness is usually built on highly developed collaborative relationships, an important by-product of which is the building of human community organized around mutual benefit. At its best, the Business as Mission movement (BAM) reflects this creative aspect of business enterprise. I am concerned, however, that too much of the discussion of business as mission deemphasizes or even ignores the importance of this aspect. Community development, multiple bottom lines, church planting, and other things that come up in BAM discussions all have value.

But BAM practitioners need to remember that it is the ability of business enterprise to promote the creation of economic value—and specifically the profitable production and exchange of worthwhile products and services—that represents its unique contribution to the elimination of poverty and the liberation of the poor.

Sometimes our language seems to imply that business is only virtuous, and theologically worthwhile, if it involves exogenous benefits: support for community or church projects, an opportunity for evangelism, or a platform for demonstrating Christian discipleship. While these benefits may certainly be worthwhile, we should reject any implication that the profitable production of worthwhile products and services by business is lacking in theological or human value except to the extent that it supports these other benefits.

This goes beyond economics. I believe that to flourish people need to have the opportunity to use their gifts to create value and to have the freedom to exchange this value with others for mutual benefit. A proper approach to B.A.M. respects the human agency of the poor and recognizes it is healthier to treat individuals as customers, suppliers, and partners than as passive recipients of our charity or as targets of our transformation efforts.

I am not saying that charity is unimportant. Think of the poor mother who needs \$3.00 for

malaria medicine for a sick child, of children who cannot go to school without aid, of remote villagers who are without medical and dental care. These are important human needs and we should certainly fund their alleviation.

But charity does not end poverty—only indigenous economic development driven by the creative process of business enterprise, operating within an adequate moral, cultural, and legal framework, can do this. For the sake of the poor we need to remember this.

Rob Tribken is a California business owner and a board-member of Partners Worldwide. He is also the founder of the Center for Faith and Enterprise (www.faithandenterprise.org).

Appendix L – Partners Worldwide Surveys

Partners Worldwide Vision 20/20 Customer Surveys

Background

As part of a long-range planning process, a web-based customer survey was sent out in October 2012 by Partners Worldwide to 99 local business group leaders from 20 countries (in Africa, Asia, North America, Latin America and Caribbean, and their global mentors/partners, all who align and are working towards the vision, "business as ministry for a world without poverty". There were 48 responses (close to a 50% response rate). The survey was translated for the Latin America business leaders and a few of the teams gave their input in interviews and team dialogues. What follows are the findings, word clouds (like the one below, providing visual representation of text analyses, or word counts, of responses), tables, and summaries of their narrative responses. While many of the questions were organizational specific to Partners Worldwide, two question in particular shed light on the barriers the organizations and the business clients they serve face, as they work to grow businesses that are ending poverty.



Barriers/Challenges

What are the barriers and/or challenges that could get in the way of your organizations 2020 goals (*towards business growth, poverty alleviation and transformation*)?

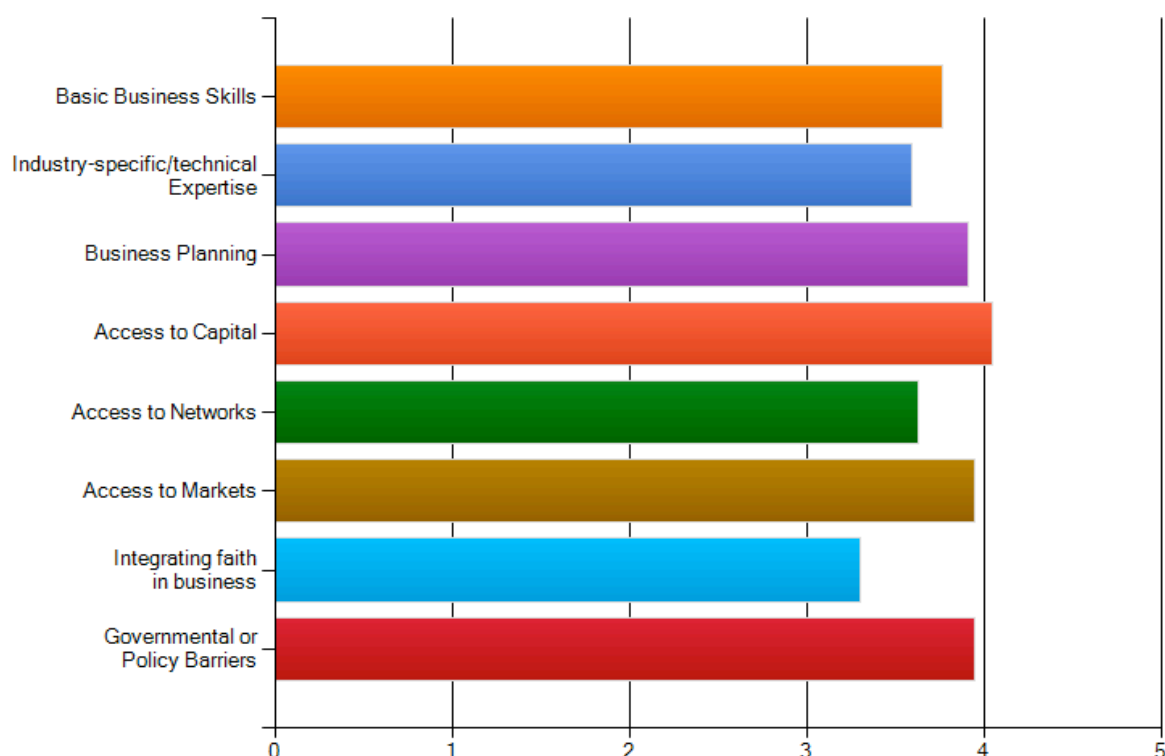
Responses fell into the following categories (with # of responses in each category in parentheses)

- Financial Challenges /Access to Capital (17)
- Local Economic Challenges /Government Regulations (14)
- Leadership/Internal Systems (10)
- Violence/Political Instability (10)
- Partnerships/Engagement Challenges (9)
- Skills/Mindset (8)
- Global/Regional Natural Disasters/Disease (6)
- Infrastructure (4)

Client Challenges/Barriers

Moving to the business clients your affiliate/partnership serves, what challenges/barriers do you anticipate being of greatest concern for them in achieving their goals for 2020?

CLIENT CHALLENGES/ BARRIERS: Moving to the business clients your affiliate/partnership serves, what challenges/barriers do you anticipate being of greatest concern for them in achieving their goals for 2020?



Idea Marketplace

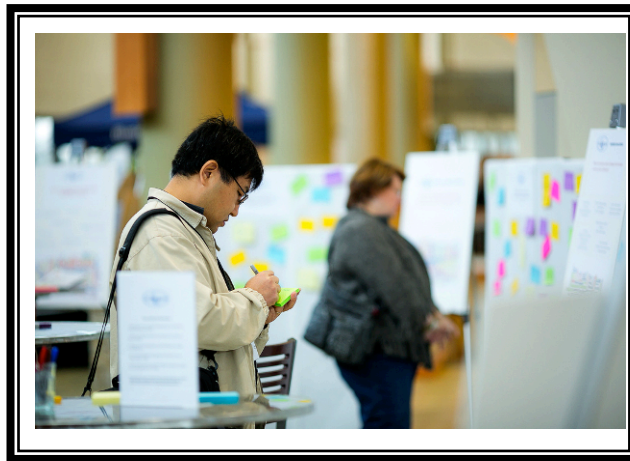
Prior to the Partners Worldwide Marketplace Revolution 2013, the Vision 20/20 team gathered input, goals and insights from our clients through a survey to our GBA and LBA clients. Through the **Idea Marketplace** at the conference, we intentionally sought out feedback and participation from those less familiar with Partners Worldwide—potential clients.



Through both the customer survey and Idea Marketplace we gave our current and potential clients the opportunity to answer five questions about trends, goals, barriers, faith and Partners Worldwide's role in shaping *business as ministry for a world without poverty* in 2020.

The following is a summary that highlights the top themes expressed in the input received to the questions during the **Idea Marketplace**. Please contact Roxanne (roxanned@partnersworldwide.org) for the document with the complete compilation of input, if interested.

1. What trends or driving forces will shape *business as ministry for a world without poverty* in 2020?
 - Worldview: “A growing ‘restlessness’ as the unchurched look for meaning beyond themselves and see how business as ministry has eternally changed their neighbors, friends, and family.”
 - Business: Jobs, networking, creative financing, local profit, etc.
 - External Factors: Local/international governments, education and technology.
 - Faith and Church: Involvement of church/Christians, unity amongst believers, Christ-centeredness.
2. What are your goals for *business as ministry for a world without poverty* in 2020?
 - Metrics/Measurement: Specific tracking of jobs created.
 - Businesses: Working for, starting or growing businesses that create jobs and promote BAM.
 - Partnerships: Connecting individuals, affiliates and businesses through partnerships.
 - Faith and Church: “Church members doing church in the marketplace.”
3. What do you see as the greatest barriers/challenges to achieving your 2020 goals?
 - Personal: Health, finances, fears, lack of knowledge/confidence, etc.
 - Relationships: Unity, communication, lack of focus, not having the right people.
 - External Factors: Access to capital, governments, corruption, aid/charity.
 - Partnerships: “The ability of Partners Worldwide to keep up with the demand for where people can plug in.”
4. How is faith lived out through *business as ministry for a world without poverty* in 2020?
 - BAM: “By 2020 no talk about business as ministry. It should be a given, a baseline.”
 - Business Model: Integrity and Christ-centeredness in business model.
 - Community: Faith, patience, love, servant-leadership,
 - Christ-Centered: “Contextualizing the Gospel.”
5. How can Partners Worldwide best contribute to *business as ministry for a world without poverty* in 2020?
 - Church: Church partnerships, interdenominational.
 - Right People: Staff, GBAs, entrepreneurs, young people, networking.
 - Model: Mentoring, training, networking, access to capital, SMEs
 - Transformation: “Be a platform for reformation and transformation. Provide practical and realistic solutions in consultation with those who will benefit.”



The final question of the Vision 20/20 Idea Marketplace asked attendees at the Marketplace Revolution 2012 where they are currently working (yellow pins) or hoped to be serving (red pins) in "business as ministry for a world without poverty" in 2020. It is clear even from this small sample exercise that there is a growing movement of activity, opportunity and vision for this work in of faith-based businesses ending poverty around the globe!



Appendix M – SWOT Analysis

SWOT Exercise: Business As Mission and Base of the Pyramid

What follows is the framework and summary of results from a brief SWOT exercise focused on Business as Mission at the Base of the Pyramid; it was facilitated by Mats Tunehag and Roxanne de Graaf, with 45 participants at a breakout workshop session of the Partners Worldwide Marketplace Revolution-November 2012, Chicago.

List Strengths (Internal) Strengths of your organization, business or initiative doing BAM at BOP Sample Questions What do you see as your strengths? What resources make you successful? What products or services are unique or better than others? Etc...	List Weaknesses (Internal) Weaknesses of your organization, business or initiative doing BAM at BOP Sample Questions What do you see as your weaknesses? What could be improved or changed? What organizational factors keep you from being successful? Etc...
List Opportunities (External) Opportunities for doing BAM in BOP Sample Questions What good opportunities can you spot in your country? What promising trends are you aware of? What openings do you see with regards to BAM in BOP in churches, Christian organizations and among business people? Etc...	List Threats (External) Threats for doing BAM in BOP Sample Questions What obstacles do BAM in BOP face in your country? What factors are causing these obstacles? What negative trends can you identify? Etc...

A guide to a SWOT analysis: <http://www.cps.ca.gov/workforceplanning/documents/WorksheetEffectiveSWOTMeetings.pdf>

STRENGTHS		
<u>People-Leadership-Vision</u>	<u>Skills/Ethics/Tech</u>	<u>Networks</u>
Commitment to Human Capital	Work Ethic	Spirit of Networking
People Expertise/Skill Development	Industry Expertise	Network of Churches in Global South
Diversity (People)/Multinational	Tech Connections	Established Relationships
Strong National Leadership	High Literacy	<u>Financial Resources:</u>
Strong leadership	<u>Products-Markets-Business Model</u>	Financing
Available Work Force	Cost-effective Products	Source of Capital (Sustainable)
Passionate	Market for the Product	<u>Other:</u>
Awareness (of BAM/BoP)	Value Add at the BOP	Inside out
	Distribution System	Accessibility
	Attentive Business Models	Natural Resources

<u>WEAKNESSES</u>			
<u>Cross-culture Gaps/Communication</u>	<u>Skills/Experience</u>	<u>Mission-Vision (lack-of)</u>	<u>Financing</u>
Communication Gaps: Internal	Aversion to Accountability	Value Proposition/ Value Creation	Financing
Ownership/Vision	Lack of Understanding of World Markets	Staying on True Mission	<u>Other:</u>
Time to train in culture	Marketing Skills	Ownership/Vision	Spread too thin
Monolingual	Blind Spots	Lack of Legitimacy (lack of real business intent-focus)	
	Passing Technology to Next Generation	Mission Drift	

<u>OPPORTUNITIES</u>			
<u>Globalization (of markets-communications)</u>	<u>Movements/Changes in views of business, mission, and poverty</u>	<u>New technologies and emerging business models</u>	<u>Cost Efficiencies of Model</u>
Flat World	Beyond Charity	Re-purpose Waste	Available Natural Resources
Globalization/Access to Markets	Changing Paradigms: BAM Education	Identify existing tech/ connect with emerging tech	Labor Costs are Low
Tourism	BAM Movement Growing	Partnership/ Involvement with Youth: Universities	Jobs are Needed (at BoP)
10/40 Window/ Access of Business to Markets	Consumers Look for Corporate Social Responsibility (CSR)		Build on Local Markets
Growth in Africa	People seek Personal Engagement		Builds on Existing Church Structure/ Relationships
	Consequence on Theology/Practice		Value-Add Processing Opportunities

THREATS			
<u>Financial/Capital</u>	<u>Culture-Worldview</u>	<u>Culture-Worldview, cont.</u>	<u>Business Environment/Civil Structures</u>
<i>Capital Intensive</i>	<i>Lack of North American patience</i>	<i>Bifurcation: Sacred/Secular</i>	<i>Intellectual Property Rights</i>
<i>Lack of Working Capital</i>	<i>Worldview Differences (2)</i>	<i>Risk Adverse/Divergence/Aversion (2)</i>	<i>Corruption in Government</i>
<i>Demise of \$</i>	<i>Superiority Complex/Ethnocentrism (2)</i>		<i>Licensing/Legal Barriers</i>
<i>Cost of Business</i>	<i>Perception of Corruption/Self-Interest</i>	<u>Business Model-Markets</u>	<i>Government Regulations</i>
<u>Competition</u>	<i>Going with our own (NA) Solutions</i>	<i>Low Scalability</i>	<i>Religious/Government Opposition</i>
<i>Global Economy: Competition</i>	<i>Cultural Differences in Work Ethic</i>	<i>Risk Adverse/Divergence/Aversion (2)</i>	<i>Failing Infrastructures</i>
<i>Unfair Competition</i>	<i>Conflict of Financial Ethics</i>		<i>Violence/Lack of Rule of Law</i>
<i>Entrenched Markets</i>	<i>Miscommunication</i>	<u>Resources (Human/Material)</u>	
	<i>Sense of Disconnect: Personnel at the BOP</i>	<i>Fuel Shortages</i>	
	<i>Hopelessness</i>	<i>Brain Drain</i>	<u>Other:</u>
	<i>Habitual Dependencies</i>	<i>Unskilled Workers</i>	<i>Weather/Climate</i>
	<i>Surplus of NGOs</i>	<i>Skill Deficiencies</i>	

Take-Aways:

- **Collaboration** Potential.
- **Efficiency** at BoP.
- **Reality** of Models on the ground (Current situation reality in India)—challenges remain for impacts/profit; need to look at real models of success.
- **Church's** views on BAM is still a challenge.
- **Cultural** faith-language differences remain a key challenge with cross-cultural business partnerships/work.
- **Youth** in Business opportunities have energy with churches/community development/youth.