ISSUE GROUP REPORT

BAMGLOBAL
BUSINESS AS MISSION

BAM and Mission Agencies

Why and How Agencies Engage in Business as Mission

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Foreword

We often say that business as mission is a concept, practice and a global movement.

Business as mission (BAM) is an idea, a **concept**, that is deeply rooted in biblical principles and our Judeo-Christian tradition. We see in scripture that business is part of God's design for human flourishing. We can point to powerful impact through the intersection of business and mission throughout church history.

BAM is also a **practice**, a set of real-life daily operating procedures for companies around the globe. In every continent today there are business as mission practitioners intentionally demonstrating God's Kingdom in daily business life. They are bringing the 'whole gospel' in word and deed, aiming to have a positive environmental, social, economic and spiritual impact.

Furthermore, BAM is a **global movement** of leaders in business, church, missions and academia. The idea and practice of business as mission does not belong to one organisation, company network, or region. It is a move of the Holy Spirit stirring among Christ-followers in the marketplace, in every corner of the world. And it is part of a much bigger picture of God establishing His Kingdom on earth as it is in heaven.

BAM Global has been developing the concept of business as mission, and connecting people around it, since 2002. Through global conversations and meetings, we have gathered and shared social and intellectual capital. Over 500 people from around 50 nations have participated in BAM Global Think Tank groups that have reviewed and discussed BAM from theological, historical, practical, ecclesiological, missiological, ecological, economical and global perspectives.

This has resulted in about 30 ground-breaking reports, including the BAM Manifesto and the Wealth Creation Manifesto. These processes have also catalysed a growing global movement of national and international BAM networks. Today BAM is practiced on all continents and applied in thousands of companies, operating in over 20 languages.

We rejoice in the growth and thank God for the impact. But we have not arrived. We are on a journey and committed to being a learning movement. To that end we continue to organise consultations to deal with important and pressing issues related to BAM and the world.

Our sincere thanks goes to all those who have co-laboured with us to bring this next wave of Think Tank consultations to fruition. 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*. (Ephesians 3:20-21, NIV)

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Executive Summary

BAM and Mission Agencies: Why and How Agencies Engage in Business as Mission

Business as mission (BAM) is the strategic use of authentic business activities that create authentic ministry opportunities that bring spiritual, economic, social and environmental transformation to unreached peoples and marginalised people. Mission agencies have been a vital contributor to launching new BAM enterprises and supporting the wider global BAM ecosystem over the past 25 years.

Business people and business expertise remain some of the most untapped resources for mission in the global church today, and yet they are some of the most needed. A multiplication of for-profit business models is an appropriate and necessary response to some of the world's most pressing mission issues, including the challenge of taking the gospel to those who are yet to receive it. These needs and opportunities align with the core purpose of mission agencies—and in response, agencies are increasingly grappling with business as mission, both as a concept and as a practical strategy.

A survey of mission agency leaders, staff and BAM practitioners gathered information about opportunities, challenges, lessons learned and current critical issues for 'BAM and Mission Agencies'. This highlighted four key areas that were addressed by four working groups in the subsequent consultation process:

1. Overcoming Philosophical and Organisational Barriers to BAM
Approaches to BAM by mission agencies were analysed and six main approaches outlined. In addition, five common challenges to organisational acceptance of BAM were identified, with solutions presented for each.

2. The Integration of Business and Mission
Foundational to BAM is 'Quadruple Bottom Line' impact. The working group looked at definitions, barriers, and fruitful practices for: spiritual impact, financial sustainability, social impact, and environmental sustainability and impact. They discussed how these four bottom lines can be fruitfully integrated in business planning, practice and evaluation.

3. Resourcing Business as Mission
The resourcing working group considered what kind of supportive ecosystem is necessary around a BAM company at every stage of its lifecycle, and how mission agencies could best contribute to these various support functions. These included recommendations for network building, mobilisation, training and mentoring, funding, and member care.

4. Legal and Structural Frameworks
Positioning for-profit companies alongside non-profit agencies can lead to complex legal and structural questions. The working group looked at practices and recommendations for ownership, governance, financing BAM companies, and income sources for practitioners.

Recommendations, resources and extensive case studies are presented as a further help to mission agency leaders. Our hope and prayer is that this work will continue to bear fruit in the multiplication of BAM enterprises and will foster ongoing collaboration and partnership among agencies and within the wider BAM movement—to God's glory!

BAM and Mission Agencies

Why and How Agencies Engage in Business as Mission

Introduction

Why mission agencies do BAM

Business as mission (BAM) is the strategic use of authentic business activities that create authentic ministry opportunities that bring spiritual, economic, social and environmental transformation to unreached peoples and marginalised people. In other words, it is taking the instrument of business, with its innate, God-given ability and power to do good in the world, and intentionally harnessing that power towards the work of mission.

There has been much discussion around the value of and justification for doing business as mission, not least among mission agency leaders. We would like to suggest that there are at least three strong bases for taking a positive approach: It is biblical, it is strategic, and it is time for new wineskins.

It is biblical

There are numerous themes in the scriptures that provide strong support for running businesses that give expression to Kingdom of God[1] values and purposes.

In Genesis 1 and 2, we see God's great enterprise of creation by which He reveals Himself as the original Great Entrepreneur. God created human beings 'in his own image' (Gen 1:2), as creative beings who are to co-labour with him to steward creation through innovation and work. They are to use the fruit of their labours to sustain families and communities, and to care for others.

In Deuteronomy 8, God reminds his people Israel not to forget him as they prepare to enter the promised land—to settle down and start agricultural and mining businesses (Deut 8:8-9)—because 'it is [God] who gives you the ability to produce wealth'. In the desert, the Lord had provided manna daily, but when the people entered this new land the manna stopped immediately because God designed human society to be provided for through enterprise and work. Business is a God-designed and ordained institution that can bring glory to Him.[2] Business done well involves innovating with natural resources, good stewardship of these resources, the opportunity for dignified work, the creation of life-enhancing products and services, and the multiplication of resources and wealth that enable people and societies to flourish and advance.[3]

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[1] Henceforth abbreviated as 'Kingdom'

[2] For an excellent discussion on the ways business can glorify God through various aspects of business activity, including productivity, employment, ownership, profit, and competition, we recommend *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* by Wayne Grudem

[3] See also the Wealth Creation Manifesto and seven reports produced by the Global Consultation on the Role of Wealth Creation for Holistic Transformation: https://bamglobal.org/report-wealth-creation-manifesto/

The Apostle Paul exhorted Christ's followers to work hard and not be idle (2 Thes 3:10-12), and modelled the value of work and enterprise by his own example. Paul seemingly engaged in the business of making tents (or perhaps leather working or saddle making) to provide for financial needs (1 Cor 9:6), to ensure his message was credible by being free of the complications of patronage (Cor 9: 18, 2 Cor 12:14), to enable mobility and open up opportunities to meet and spend significant time with others (Acts 18:1-3), and to model the Christian lifestyle (1 Thes 4:11-12, 2 Thes 3: 6-9).[4]

Justice and concern for the poor and marginalised is a theme pervading the scriptures and one in which all business as mission practitioners can actively participate and make a significant contribution. Starting business as mission enterprises enables us to 'open our arms to the poor'; just as the entrepreneurial woman in Proverbs 31 did as she worked hard, produced good products, and traded well.

Another noteworthy biblical theme is the idea of redemption of people and communities. While having a special concern for the poor and vulnerable, God desires that there be transformation at all levels of society and a Kingdom-oriented enterprise certainly can contribute to this. Business people are able to actively demonstrate what the Kingdom of God is like by following Jesus's commands and modelling biblical values in daily business life, as well as being given opportunities to verbally share the good news. The great arc of the Scriptures following the Fall is that of redemption and renewal to which Jesus was pointing when He taught his disciples to pray to the Father that His Kingdom come and will be done on earth as it is in heaven. Followers of Christ can participate in this process through their enterprises.

Thus, BAM practitioners work to honour God as they model Kingdom living, add value to and serve their local communities, seek to combat social injustice and poverty, influence people for Christ and provide jobs, among many other contributions.

For a more comprehensive scriptural basis for business as mission, please refer to a previous BAM Global Think Tank Report, *Your Will be Done, Your Kingdom Come… in Business: Biblical Foundations for Business as Mission.*[5]

It is strategic

We live in rapidly changing times and cultures, where distrust is on the rise. Cross-cultural access and credibility for what we might label 'traditional' Christian missionaries to many parts of the world is increasingly limited if not completely restricted. Business can create access to places and people that might otherwise be off limits, giving BAM practitioners a stable, credible role in a community.

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[4] For a fuller discussion on what we can learn from the Apostle Paul's tentmaking, refer to *The Missional Entrepreneur* by Mark Russell

[5] The Biblical Foundations for Business as Mission Report is accessible at: https://bamglobal.org/report-biblical/

Excellent business practice in the context of a viable, sustainable company in turn allows a viable, sustainable gospel witness in otherwise inaccessible places. Such companies can and often do open natural pathways for developing a wide-range of relationships—with employees, suppliers, customers, local residents, government officials, and so on—making contributions to the local economy and building a relational network that helps engender trust and credibility. It also helps provide sustainability both economically and in terms of being able to remain working and living in an otherwise challenging context. As a result, there is more likely to be a longer-term presence, increasing the potential for lasting impact.[6]

In addition, as increasing numbers of mission workers go out from nations with emerging economies there may be a more limited capacity to self-fund through traditional support-raising methods. This is leading to a growing need for alternative funding strategies, which may include starting profitable BAM enterprises.

And, finally, since gospel work needs to be mobile, business often provides a greater opportunity for mobility, just as it did for the Apostle Paul with his tentmaking enterprise.

In short, both non-profit and for-profit models of mission have relative strengths in certain areas of operation and impact, and both are valuable. Business as mission, as a for-profit model, can build credibility and create impact in economic, environmental, and social areas in ways that non-profit models alone cannot, while also intentionally integrating spiritual impact and fruitfulness. The world is crying out for business solutions to some of its most pressing issues, such as job scarcity, human trafficking, economic exploitation, corruption, environmental degradation, dire poverty, and the challenge of reaching the remaining unreached peoples. Business as mission is strategic today because it is often best placed to meet such pressing needs in communities around the world.[7]

It is time for new wineskins

Since the time of the first centuries, following the life and death of Christ, a sacred-secular way of thinking has worked its way into the worldview of much of the church. This has led to many believing that church-related activity is somehow more spiritual than work-related activity. This viewpoint is deeply embedded in the global church today, perhaps nowhere more so than with respect to the place of business, which is in many cases viewed as a ‘necessary evil’ by Christians.

As if to throw more fuel on the fire, there is a growing critique around the world of capitalism as a manipulative, oppressive and unjust way of exercising control and benefiting the few at the cost of the many. It is not dissimilar to the way that the Roman empire was viewed broadly during the time of Jesus. Just as the Kingdom message of Christ was a counterpoint to the self-serving message promoted by the imperial rulers of

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[6] For a fuller discussion on the role of BAM in church planting in particular, please read the earlier BAM Global Think Tank Report: *Business as Mission and Church Planting: Fruitful Practices for Establishing Faith Communities*, available at: https://bamglobal.org/report-cp/

[7] For more on this topic, see BAM Global Goals: https://www.bamglobal.org/wp-content/uploads/2019/10/BAM-Global-BHAGs.pdf

the Roman world of that time, so too does the Kingdom message today serve as a counterpoint to the materialism and more nefarious aspects of capitalism which have risen to idolatrous levels in many places around the world.

However, as noted earlier, God created the world and the institution of business as something good. As practitioners of business as mission, we have the opportunity to bring transformation to the God-created sphere of business and capitalistic initiatives so that they might better reflect Kingdom values and God's original intentions.

At the same time there is also a counter movement in today's world by which enterprise is increasingly seen as a force for good, something that is happening even beyond Christian circles. The social enterprise and impact investing movements are examples of this.

Approaches to mission, or 'wineskins',[8] of the church have not typically been viewed as compatible with and able to take in the 'new wine' of business-led mission efforts (although there are some notable historic examples of business and mission integration, so it could be argued that this is a 'rediscovery' in contemporary mission strategy, rather than a totally new concept[9]). Church and mission leaders haven't commonly known how to engage with business and business practitioners. This is rapidly changing as church and mission leaders are looking where God is working and seeking to join Him in it.[10]

Despite lingering resistance in some circles, increasing numbers of mission organisations and churches and are seeing the need to reimagine their processes to allow for the new wine of labourers for the harvest who are using their businesses to move in, reach, and serve communities in some of the world's most challenging and hostile places. It is also a call to those in all walks of life to take part in the extension of God's Kingdom, not just the 'professional ministers' in the clergy or mission staff.

Like the sons of Issachar we need to understand the times and know what to do, (I Chron 12:32). The question is no longer, 'Why BAM?', but rather, 'Why not BAM?'

What do we mean by business as mission?[11]

Although, there is no one universally agreed definition of business as mission, there is a general consensus about what we mean by the concept, as expressed in the working definition used by the BAM Global network:

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[8] A metaphor Jesus used regarding new approaches, see for example: Matthew 9:17

[9] For some examples, see the 'BAM in History' category of Books, here: https://businessasmission.com/library/books/

[10] For a discussion on 'BAM and the Church' see the recently published report from a BAM Global Consultation on that topic here: https://bamglobal.org/report-church/

[11] Source material for this section and recommended further reading on the concept of BAM include the BAM Resource website businessasmission.com and the Lausanne Occasional Paper on Business as Mission, available at: https://bamglobal.org/lop-bam/

Business as mission is

- Profitable and sustainable businesses;
- Intentional about the 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 evangelised people groups.[12]

Business as mission is an integrated missiology as it entails the *intentional integration* of business and missions. The idea of thorough integration is important. The missional goals are worked out in and through the business—through its activities, through the products and services, and through relationships built in the context of daily work life. Business is in the mission plan as fully as mission is in the business plan.

While BAM is an integration of business and mission, it should be acknowledged that the different dimensions of BAM and the four bottom lines (aiming for economic, social, environmental and spiritual outcomes) have different, but often related, drivers. Each of these bottom lines may need to be intentionally planned for, measured, and evaluated in order to make sure there is adequate focus on each, yet in practice and impact they are often intimately woven together in holistic mission impact. A BAM company might find itself increasing sales to reach higher profitability but then seeing the impact of more customers and more opportunities to share the gospel. Most activities of a BAM enterprise cannot be separated out into 'mission activities' or 'business activities', but rather all things are working together for God's Kingdom.

Although the term 'business as mission' was coined in the late 1990s, as has already been noted, BAM as a concept is not a new idea. Business and mission have been connected together in different ways and at different times throughout Church history. However, the contemporary business as mission movement represents a growing intentionality in the global Church to fully integrate business goals with the call to the whole church to take the whole gospel to the whole world.

According to C. Neal Johnson in his book, *Business as Mission*, BAM company leaders 'make it known in their personal and professional daily speech, actions, lifestyles, management styles, decisions and testimonies that they are ardent followers of Jesus and are doing their best to conduct all aspects of the business in a manner worthy of the gospel.' (Johnson, 2009, p. 280) Thus, BAM companies both incarnate the life of Jesus *and* proclaim the gospel verbally when there is opportunity.

A business as mission company requires the owner and management (i.e. BAM practitioners) to operate the company with biblical principles and for the glory of God. Rundle and Steffen in the book, *Great Commission Companies* define this as 'a socially responsible, income producing business managed by Kingdom professionals and created for the specific purpose of glorifying God and promoting the growth and multiplication of local churches in the least evangelised and least developed parts of the world.' (Rundle & Steffen, 201,1 p. 45)

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[12] Excerpt from 'What is BAM?', see: https://businessasmission.com/start/

While there is growing consensus around the BAM Global definition, many other terms are also used for the same or similar ideas, such as: missional entrepreneurship, transformational business, missional business or business for transformation (B4T); alongside more broadly applied terms such as: Kingdom business, vocation as mission, marketplace missions, faith-driven entrepreneurship, among others. Business as mission is the term widely used in the English language, but other terms have developed in other languages.

What we don't mean by business as mission

In order to reduce confusion and build cohesion it is also worth identifying what we do not mean by the term business as mission or BAM:

- Business *for* mission – BAM is not doing business for the sole purpose of supporting missions or missional activities financially with the proceeds of the business. Whilst there is nothing wrong with this model, it ignores the intentional integration of business as mission.

- Business as a front for mission – BAM is also not about securing a visa or creating access without a profitable, sustainable, or authentic business (sometimes referred to as 'tentFaking'). This approach lacks integrity and is not recommended at all.

- Tentmaking – Tentmaking as a contemporary missional strategy, term and movement that emerged in the decades just before business as mission and in some circles was a catalyst and forerunner for BAM. While there can be overlap, the concept of tentmaking is not exactly the same as business as mission. Generally, tentmaking refers to an individual taking a job (either part-time or full-time) in any vocation in order to support themselves as a missionary and/or gain access to a particular community. Where the tentmaker is a business professional and there is a plan in place for the whole company to have an intentional missional impact then it may be used synonymously with BAM, as it adheres to the BAM Global definition. Likewise, resources focused on Christian life and witness in the workplace may be useful to both the BAM practitioner and tentmaker. However, tentmaking is generally a broader term that can involve a wider range of vocations and its use in a BAM context might be confusing.

- Social enterprise – Investopedia describes social enterprise as, 'a commercial organisation that has specific social objectives that serve its primary purpose. Social enterprises seek to maximise profits while maximising benefits to society and the environment. Social enterprises have been founded by activists seeking to support a particular cause, as well as entrepreneurs who want to use a portion of the organisation's earnings to give back to the community.' (Investopedia, 2022). Social enterprise generally focuses on the 'triple bottom line' of financial, social and environmental impact, and does not necessarily include spiritual impact, or more particularly 'Kingdom-focused' or Christian missional impact. The addition of spiritual impact means that we consider BAM to have a 'quadruple bottom line' or simply put, four bottom lines.

- Corporate Social Responsibility (CSR) – CSR is a corporation's initiative to assess and take responsibility for the company's impact on environmental and social wellbeing. The term generally applies to programs which go beyond industry standards, regulatory or environmental protections. Generally, larger, for-profit corporations select a limited number of causes which are often related to the core business, customers, or other stakeholders. Few CSR programs aim for wide-scale transformation, usually lack any spiritual impact, and generally rely on specific projects (for example, tree planting in Kenya, donated hygiene kits for domestic violence shelters, funds for training handicapped, etc). More recently the related but different term Environmental, Social and Governance (ESG) has been adopted to describe criteria used to measure a company's claims to sustainability in these areas.

Most of the above models and activities may, in fact, do good work, improve the lives of people, and have a positive impact on the environment but they all lack a sustained, integrated approach for making a missional impact on all four bottom lines—financial, social, environmental and spiritual.

Business as mission strives to do all of these, integrating the creation mandate to be stewards and co-workers with the Lord on the earth (Genesis 1:28), the greatest commandment to love God and to love our neighbours (Matthew 22: 36:40), and the Great Commission, to go and make disciples of all nations (Matthew 28:19-20).

A brief history of BAM and mission agencies

Mission agencies have long been a crucial player and partner in the contemporary BAM movement.[13]

In some parts of the world, starting a business has long been the only viable means to establish a sustainable, credible role in a community. William Carey, sometimes called 'the father of modern missions', took a management position in an indigo factory when he first arrived in India the late 1700s, in part because visas for British-controlled India (called 'licences') for were hard to come by for missionaries in the days of the East India Company, and the job also provided housing and a means to support his family (Walker, 1926). However, William Carey soon discovered that the power of a business model for missional purposes extended far beyond a means of getting a visa or being self-supporting,[14] and the same realisation by mission agencies in the 1990s and 2000s helped give momentum to the early BAM movement.[15]

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[13] Source material for this section and more on this topic in the article *The Vital Place of Mission Agencies in the BAM Movement*, available at: https://businessasmission.com/the-vital-place-of-mission-agencies-in-the-bam-movement/

[14] For an excellent introduction to how William Carey's work in multiple spheres created holistic impact in Indian society, see Vishal and Ruth Mangalwadi's book "The Legacy of William Carey", see Recommended Resources list

[15] For a short introduction on how the power of a business model extends beyond visa acquisition, please refer to the paper: *Business as Mission and the Global Workplace*, available at: https://businessasmission.com/wp-content/uploads/2019/08/BAM-and-the-Global-Workplace-GWF-Advance-Paper.pdf

Many early pioneer BAM practitioners of the 1980s, 1990s and early 2000s either came from a missionary background or were members of a mission agency. These agency workers-turned-BAM practitioners were at the forefront of the early wave of BAM companies because they were already at mission frontlines. Sent out with a call and vision to see people and communities transformed by the gospel, they discovered that business could be a powerful means of integral mission—meeting spiritual, social and economic needs in communities.

However, business failure—already a high possibility for seasoned entrepreneurs in home cultures—became a common experience for missionary-run startups with the additional hazard of being in situations often hostile to both mission and business. Many missionaries are by nature pioneering and somewhat entrepreneurial, however many of the early agency-related BAM practitioners lacked the know-how and practical business experience they needed to create sustainable, scalable companies. Early BAM companies had few models to follow and lessons were learned the hard way.

Over the past few decades, almost all major mission organisations have grappled with how to integrate BAM and BAM practitioners. Some have invested the time and resources to develop proactive policies and resources, others have taken a more reactive or hands-off approach. With increasing restrictions on the availability of 'missionary visas' many agencies have announced that business will be one of the key channels for sending. Many of these agencies are in the process of evaluating how to best recruit, send, resource, and support BAM practitioners. As many are stepping into new territory, they are seeking to learn and partner with other agencies and outsiders to find ways to meet the needs of the BAM practitioners.

Mission agencies are vital to the BAM movement today because of their historic experience, and because they can operate so differently; they have strengths and areas of expertise that other individuals and entities in the 'business as mission ecosystem' often lack.

Introduction to the consultation process

From 2012, and leading to the BAM Global Congress in 2013, various consultation groups were organised under the BAM Global Think Tank project. This produced a variety of BAM Global Think Tank Reports[16] published from 2013 to 2015. There was no full Issue Group focused on BAM and Mission Agencies because it was felt the other issue-focused groups would benefit from BAM leaders and practitioners from agency backgrounds engaging more broadly in the consultation work. Several reports of particular interest to mission agency personnel were produced, including *BAM and Church Planting*, *BAM in Hostile Environments*, and *BAM Advocacy and Mobilisation*, among others. However, at the 2013 BAM Global Congress itself, a small group of mission leaders met for several rounds of discussion to begin to identify some key issues and questions for mission agencies engaging in BAM. This resulted in the publication of a shorter *Special Report on BAM and*

[16] All BAM Global Think Tank Reports can be downloaded freely at: https://bamglobal.org/reports/

Mission Agencies[17] that identified the following major challenges recommended for further dialogue:

> **1. Worldview:** The attitude of the agency towards business, and the tensions caused by differences between business and mission culture and between old and new ways of approaching mission.
>
> **2. People:** The challenge of recruiting and mobilising people with the right skill-sets, creating robust teams, followed by providing the appropriate kinds of support and accountability to those people.
>
> **3. Financial and legal:** The complexities surrounding ownership, funding and financial transfers, as well as the legal complexities created by agencies and businesses often operating across national borders.

In 2018 BAM Global started work towards a full Issue Group (or Consultation) on the topic of 'BAM & Mission Agencies'. This Issue Group strived to be as globally representative as possible and aimed to identify the major opportunities and challenges facing agencies as they do BAM. The goal was to be able to make recommendations and to share resources, fruitful practices and learnings from current BAM practice that would greatly benefit agency leaders and personnel engaging with the topic and strategy of business as mission.

The first stage of the consultation process included surveying mission agency related people in the BAM community from every part of the world. The majority of responses were received from the English version of the survey (74 responses), but the survey was also translated into Chinese (8), Korean (5), Spanish (2) and Portuguese (2). In total 91 responses were received from 17 nationalities, representing 32 different agencies. See Appendix A for Survey questions and a summary of responses.

Agency-related BAM practitioners and leaders then nominated themselves to take part in working groups. Based on the results from the survey and building on the previous report, four working groups were created:

1. **Overcoming Philosophical and Organisational Barriers to BAM**
2. **The Integration of Business and Mission**
3. **Resourcing Business as Mission**
4. **Legal and Structural Frameworks**

The following descriptions and questions were used to frame the work of each group:

[17] The special report can be downloaded here: https://bamglobal.org/report-agencies/

Group 1: Overcoming Philosophical and Organisational Barriers to BAM

How will we build acceptance and understanding of BAM within mission organisations?

A lack of understanding and acceptance of Business as Mission can be a hindrance to BAM strategy development and the true support of BAM practitioners. The resistance can stem from past failures, patterns of thinking about mission that are mired by the sacred-secular divide, a simple lack of education about BAM, or even concern about the maverick nature of BAM practitioners or the risk to traditional support models.

What are the most common barriers that prevent the acceptance of BAM at the organisational level? How can we overcome suspicion, develop strong theological frameworks for BAM and educate members and donors about positive impact of BAM strategies? How is BAM having an impact on traditional financial income models for agencies, how do we get to grips with the change and prepare for the future?

What are the alternatives? Even if traditional agencies are not able to embrace BAM as a strategy in their own organisation, they do need to understand BAM as a growing contemporary mission movement. How could they instead offer their expertise/resources to BAM practitioners through partnerships? How can traditional mission organisations work best with new styles of organisation/entity that focus on launching/supporting BAM companies?

Group 2: The Integration of Business and Mission

How do we keep a positive tension between the multiple bottom lines of BAM?

How do we do BAM well in the effective and ongoing integration of business and mission? What is our missiological framework for business as mission? How do we effectively make disciples in the workplace and plant churches through the business context? How do we exercise our spiritual gifts in the workplace? How do we avoid mission drift, keeping excellent business practice in tension with the goals of the business to bring positive spiritual, social and environmental impact? How do we set goals and evaluate how we are doing along multiple bottom lines in order to keep on track with our purpose and mission?

Group 3: Resourcing Business as Mission

How do we provide 360°, A to Z support for BAM companies and their owners?

How do we recruit and train people to do BAM and then support them to be be effective in the long term? How do we find and onboard the right kinds of people to do BAM through agencies? How do we effectively prepare and equip people to do BAM? What kind of preparation and onboarding is needed? What skills development is needed?

How do we get better at starting up viable business models? How do we choose a business, do due diligence and risk management? What is the kind of research and preparation needed before we start, including cultural and language preparation? What startup capital and funding is needed and what are the potential sources?

How do we develop organisational capacity to support BAM practitioners throughout the life of the business? What consulting/mentoring/coaching is needed? What leadership capacity do we need at the organisation level? What kind of member care, prayer, pastoral care, accountability etc. are going be effective for a BAM context? What kind of resource people and policies are needed within a Mission Agency to provide care and support for BAM practitioners on the field? Is the mission agency the best entity to provide full support? What could hybrid models of resourcing look like?

How do we build more effective partnership and networks for the future? How do agencies facilitate networking and peer learning within their organisation and between their organisation and wider BAM ecosystem?

Group 4: Legal and Structural Frameworks

What should be the arrangement of the BAM company to Agency structure in order to help, not hinder, BAM?

What kinds of ownership and governance arrangement works for a business that is related to a mission agency? What is the role of agency vs role of BAM practitioner in the operation of the business? How are BAM initiatives 'located' within the agency structure overall? What should be the relationship of BAM practitioner to agency and what is a good level of accountability? What is the role of agency vs role of BAM practitioner in the operation of the business?

If the financing of BAM companies is related to the mission agency finances, how should this be done most effectively? How should we overcome legal and tax issues related to use of funds and make sure we route funds correctly.

What are alternative models of engagement for agencies other than have BAM within their existing structure?

Working group process and outcomes

These four groups worked virtually for over a year, meeting on regular Zoom calls to discuss key questions and completing research and assignments in between calls.[18] To complete the content for this report, groups drew on: the original survey data; multiple agency case studies submitted especially for this process; existing resources pertinent to the consultation; and group members' own experiences.

The objectives of the Issue Group included to:

- Discover and document major areas of opportunity and challenges that mission agency leaders/personnel have experienced with BAM strategies

[18] The bulk of the consultation work in four working groups took place during 2019 and into early 2020 with the preliminary presentation of findings due to be made at the second BAM Global Congress planned for April 2020. Due to COVID-19 and the postponement of the Congress into a series of virtual events in 2020 and 2021, work on the Report was paused for an unforeseen extended period of time until the outstanding work on the Report could be completed

- Investigate the BAM experiences of mission agencies by geographic region
- Identify lessons learned and fruitful practices around a number of key topics for agencies engaging in BAM
- Document case studies that highlight issues and learnings by topic and region
- Provide forums and networking opportunities for agencies, both within regions and internationally
- Open up a dialogue between mission agency leaders and business leaders exploring the experience of partnership so far, and future opportunities for collaboration
- Make recommendations for future activities and action by mission agencies
- Make recommendations on areas for collaboration between mission agencies and the church, academia and the Christian business community

This resulting report is not exhaustive and relates to the experience of BAM practitioners who are related to a mission agency, with 45 individuals from 25 organisations taking part. While every effort was made to include voices from around the world and a wide spread of organisations, it cannot claim to be fully representative of every agency experience, and recognises that the necessity of working in English also created a representative bias.

In addition, it should be noted that due to the way that this report was produced—drawing on material developed by four separate working groups—there is at times some overlap between Group sections. The decision was made to condense where possible, but to include some repetition where it serves to emphasise a key issue, practice or recommendation.

BAM and Mission Agencies Working Group 1 focused on overcoming philosophical and organisational barriers to BAM, splitting their work into two subgroups after preliminary discussions. The first subgroup developed some of the materials in the introduction section above on defining terms and then considered the topic for the next section, analysing the diverse approaches mission agencies take to business as mission. The second subgroup in Working Group 1 focused on the topic for the section after next, looking at common challenges to agencies embracing BAM and making recommendations to overcome them.

The Diverse Approaches Mission Agencies Take to BAM

Agencies have a wide variety of history, geography, and cultures and therefore there is not a ‘one size fits all’ solution to integrating a BAM strategy into a mission agency. Rather, agencies will need to look at themselves, their ministry goals, their norms and culture, their capabilities and capacity, their available resources and then compare those against the needs of their BAM practitioners to decide on an approach. They will also need to fast, pray, seek wise counsel, weigh the cost, but most importantly, seek the will of God for their organisation.

Agencies should begin by asking:

- Why should we embrace BAM?
- What outcomes do we expect from BAM?
- How involved should we be? and
- What support can we offer?

The answers to these questions will influence the approach chosen by the agency.

In some cases an agency may choose not to embrace BAM because it would take leadership focus away from their core work. Others might choose to only support BAM mobilisation and training but leave the financing and running of BAM to the owner/ practitioner. While others might develop detailed requirements and policies and prefer the agency to have a contract with the BAM company. None of these approaches are wrong as long as they are in harmony with the culture, capacity, capability, and goals of the agency.

Agencies must also be flexible as the world is rapidly changing, with evolving business models and innovative disruptions coming faster than ever. Agencies may find it helpful to schedule annual reviews to revisit their approach to ensure it is still in alignment with their needs.

Six primary approaches

After reviewing the results from a survey on agency approaches and the patterns emerging from 13 submitted agency profiles, it was determined that there are six primary approaches being utilised by agencies to relate to BAM.

There could be others and certainly there are many ‘flavours’ within these different approaches, and therefore, agencies should not consider these to be the only options. There are also certain approaches which are not conducive to BAM fruitfulness, which will be discussed below.

Agency approaches to BAM:

1. **Avoid:** Don't include BAM in organisational strategy and don't allow members to engage in BAM
2. **Minimalist:** Just do what is necessary to gain access to the country
3. **Outsource:** Direct members to affiliates, subsidiaries, or independent entities
4. **Release:** Individuals and/or fields/sub-divisions are allowed to develop BAM strategies in the ways they see fit
5. **Resource:** Provide support to BAM practitioner members, for example, training, funding mechanisms, member care, etc.
6. **Ethos:** All members are trained and expected to engage in BAM, where BAM is the major, or only, focus of the agency

As mentioned above, there are legitimate reasons to *avoid* BAM and it should not be an obligation for any agency (or workers within the agency) to engage in business as mission if they do not feel equipped or called to do so. However, that approach may present a challenge in the changing world today, one that is increasingly open for business, but closed to traditional mission work. Countries that formerly issued easy-to-get missionary, clergy, or Christian NGO visas have changed policies and many agencies have been impacted. Some agencies may find themselves limited to where or how they minister if they do not wish to engage in business as mission.

However, the motivation to engage in BAM only because forced to, out of necessity, can lead to approach number two, *minimalist*, which is not endorsed by this Consultation. Too often with this approach, where the primary motivation is access to a community or country, the viability and sustainability of the business model is relegated to secondary or of little concern and there is little integration of mission and business. As previously discussed, the ability to create sustainable and credible community transformation and gospel witness is inextricably woven into a sustainable and credible business model.

Therefore, approach one, to avoid completely, is not advised unless an agency clearly knows it cannot provide the leadership needed to support BAM. Approach two should not be used because of the negative impact of a fake or flimsy business on Christian witness —not to mention the destructive modelling of the sacred-secular divide within the life of the believer.

While few agencies fully embraced option three, *outsource*, many agencies do outsource a portion of their BAM activities and resource provision. These include directing BAM practitioners to BAM training offered by other organisations, to external providers for legal or structural advice, or to Christian venture capitalists and BAM investment funds for raising capital.

Option four, *release*, was the most prevalent approach with many agencies also embracing a hybrid of four and five (*resource*), with local leaders making key decisions but resourcing and oversight coming from a central or international team. In addition, there were a few agencies which mixed approaches 3, 4, and 5.

While approach 6, *ethos*, is possible, at this time we did not identify any agencies in our study that were exclusively focused on BAM.

Table 1 below gives a sample of the diversity of BAM activities supported by agencies.

Possible BAM Activities	Agency A	Agency B	Agency C	Agency D	Agency E
Educate on it	✓	✓	✓		✓
Mobilise for it	✓	✓	✓	✓	✓
Provide business training			✓		✓
Provide access to capital	✓		✓		
Manage worker's business time			✓	✓	
Manage worker's business finances				✓	
Manage the business				✓	
Own the business				✓	
Visible Strategy	✓		✓	✓	
Profits fund agency				✓	✓
Business Incubation	✓				
Manage worker's salary from agency vs business				✓	
Set of criteria for when worker/ business leaves agency due to business success	✓				
Outsourcing, including specifically:		✓	✓		
a. Create a hidden subsidiary as a business to drive all BAM		✓	✓		
b. Create various separate subsidiaries in multiple overseas locations			✓		
c. Create an independent incubator/accelerator and/or a consulting group to facilitate			✓		
d. Create an associate status with agency with BAM practitioners buying services		✓			

Table 1: A matrix showing a variety of BAM activities engaged in by five agencies

The BAM ecosystem

The BAM ecosystem describes all of the activities and supporting functions that enables the starting and operating of a BAM company. An alternative way of thinking about this is using the idea of the 'value chain', which describes all of the various sub-systems and activities within a business that ensures a product can be successfully produced and which add value to the final product. If the 'product' in this case is a strong, sustainable BAM company, with leaders that are healthy and well supported, then agencies can begin to think clearly about the ecosystem or value chain required—that is all the various processes, resources and systems involved—to achieve that end.

Crucially, identifying this supportive environment or process allows for agencies to focus on the parts of the ecosystem or value chain where they have strengths, and partner with others where they are weaker. Where the ecosystem is clearly mapped and the value chain clearly defined, specialisation and collaboration becomes more possible. Agencies and external partners may specialise where they have experience and capacity and step away from activities they may not be so good at. The result should be a more effective use of resources overall and a healthy culture of partnering and knowledge-sharing.

Table 2 provides an introduction to activities identified by this Consultation that constitute parts of the value chain or ecosystem for business as mission, particularly those engaged in by mission agency related BAM.

Activities	Description	Coverage	Needs
Education & Mobilisation	Identify sending targets and strategies Identify HR needs within these targets Publicise needs	Most agencies do this to some degree but few highly invested. External partners focused on BAM education and recruitment	Agencies and externals working together to refine messaging and diversify recruiting
Agency Vetting of Applicants	Vet applicants Prepare applicants	All agencies have some vetting with many including BAM criteria No external partners identified	Better understanding of BAM practitioner success factors
Training & Coaching (ongoing)	Preparatory and ongoing training on: • BAM • Missions • Business	Many agencies offer training on missions Some provide BAM and business skills Many external partners provide training on business, and a good number on BAM practice in particular	Reduction of overlap Identification of best practices Harmonisation of training topics and outcomes

Activities	Description	Coverage	Needs
Research & Planning	Market research, Legal, accounting & regulatory research Business planning	Few agencies cover these topics No external partners that are able to do all	Identification of externals, especially with vertical or geographic experience
Capitalization & Raising Funds	Raising capital (loans or investment capital) Fundraising	Limited role for agencies due to regulatory rules and security Growing number of external partners, but relatively few in startup or Global South areas	Expand coverage of funders by raising awareness of the needs Improve deal flow by matching needs with resources and preparing founders to pitch opportunities
Business Setup	Moving Registering business Finding premises Hiring	Few agencies or external partners offer support	Huge need for setup support
Operations	Production Management Marketing Disciple-making	Few agencies offer this Some external partners offer mentoring/coaching but few have BAM experience	Huge need for BAM support
Member Care & Prayer Support	Pastoral, family, ministry	Every agency offers this but some with limited experience for BAM	Need for agencies to share best practices for BAM practitioners
Monitoring & Reporting	Quadruple bottom-line Leadership	Very few agencies offer metrics At least one external partner has created a good framework	Sharing ideas for metrics and evaluation frameworks across agencies
Specialized Business Services	Order fulfilment, distribution & returns US banking & legal compliance Fund routing systems Export/market development	Few agencies or external partners offer this	A need to determine which services are needed, develop fruitful practices, and invite externals to publicise and offer these services

Table 2: An introduction to activities in the BAM ecosystem and their current coverage and needs

Common Challenges to Agencies Embracing BAM

There is an exciting movement of God's Spirit around the world to extend His Kingdom and bless local communities through business as mission. However, the growth of BAM also brings a number of challenges and difficulties. Some of these challenges apply to all BAM enterprises and are triggered by geopolitical risk, team conflict, fluctuating macro and micro economic conditions, ubiquitous corruption, and the capriciousness of local politics. BAM within a mission agency context has a unique set of challenges which will need to be addressed by agencies to ensure a healthy BAM environment.

Challenge #1: Differences in theological and missiological understanding

The first challenge arises as a result of the varying levels of understanding—both theological and missiological—that exist in mission agencies around the idea of business as part of God's good design for human society and its place in the advance of the gospel of Jesus and His Kingdom. The sacred-secular divide that pervades thinking about business and money in the global church may cause an active suspicion or hostility towards for-profit approaches to mission. This is coupled with the fact that today's mission agencies and churches are used to a more 'traditional' mission-sending model where missionaries are fully-funded by the church, agency or supporters for the purpose of doing cross-cultural evangelism, discipleship and church planting—and where many so-called 'ministry activities' take place in a more religious (versus business) setting.

This bias toward certain missionary sending models coupled with negative perceptions of business activity may obstruct an appreciation for the theology of work (and business) that pervades all of the Scriptures. This will limit agencies from recognizing the power of business as a key missional pathway, making it difficult to gain leadership support and resourcing for BAM as a strategic priority.

Recommendation #1: Patience, persistent articulation and intentional communication

The best way to approach this challenge is through patient and persistent articulation of what the Scriptures have to say about work and why BAM is a strategic mission model in contemporary mission. This should be communicated to key stakeholders in the mission agency, without diminishing the importance of what the Scriptures have to say about giving and the value given to other mission models.

It can be helpful to take the discussion beyond an exclusive focus on evangelism or church planting, to bring into the frame the broader array of needs being addressed in the field. Such conversations enable organisational stakeholders to wrestle with the holistic nature of the gospel, discipleship, and how God wants individuals, families, and whole communities to be transformed and to flourish. This way of seeing that the Kingdom is being established on earth as it is in heaven, that we are to love our neighbour, and that the gospel is transformational to all spheres of society helps provides a clearer starting point for theological and worldview discussion. In addition, understanding what the Scriptures have to say about work and business results in practices that manifest God's

Kingdom values, serving as a stark contrast to the way the world typically goes about engaging in these areas.

As many have said before, the key in all this is communication, communication, communication. This can come in many forms such as Bible studies, speaking opportunities, writing, and informal one-on-one dialogue. One example of such a breakthrough occurred in Crossworld when its president published a short book called, *A Better Way*. The book advocated strongly for alternative pathways to achieving missional impact, including business as mission, by discussing both the theological basis for them and the practical and transformational impact they were having. Knowing that there was theological buy-in at the highest level in the organisation helped to open the doors for focusing on and allocating resources to these alternative mission strategies.

Another approach undertaken by one agency has been to initiate conversation among specialised interest groups such as among those in the technology sector or hospitality industry. This creates a higher degree of engagement and energy as these interest groups discuss how their particular industry and specialty can contribute to the BAM missional strategy.

Challenge #2: Lack of a clear definition and understanding of BAM

A related challenge is the lack of understanding within agencies and churches as to what business as mission actually is. This is complicated by the fact that there are various views as to what actually constitutes BAM. Howard Hendricks once said, ‘A mist in the pulpit is a fog in the pew.’ If there is confusion among BAM practitioners as to what exactly they mean by BAM, there will be still more confusion within more traditional agency circles for those less familiar with BAM.

BAM practitioners have addressed this within their agencies by working to define for themselves what they actually mean by BAM. Part of this has involved defining what is a BAM initiative and what is not. If this is not addressed, then BAM can become a catch-all for all kinds of non-traditional initiatives within the agency. Greater clarity about what does or does not constitute a BAM initiative in an organisation may help to create additional buy-in of BAM as a meaningful and effective missional pathway.

Recommendation #2: Creative vision-casting among stakeholders

A number of BAM leaders are devoting significant time to casting vision among key organisational stakeholders within their respective mission agencies. One effective way of doing this is by taking vision-casting trips with mission agency leaders, pastors and business people to visit BAM initiatives on the field. This allows them to taste, touch, see and feel what is actually going on in a specific place. Such visits allow for real-time discussion and engagement for what God is doing in and through the BAM enterprises. This has proven to be highly effective at explaining what BAM is all about and, subsequently, for obtaining greater advocacy and support for BAM as a strategic priority.

Helping stakeholders better understand the ongoing contribution of BAM and/or workplace ministry in missions work may be helpful. The impact of cross-cultural mission efforts often come to an abrupt end when the missionaries are required to leave. However, BAM initiatives may hope to extend a missional presence via economic sustainability, more stable visa provision, and local involvement in company leadership by nationals that in turn may lead to more sustained impact.

Finally, agency BAM proponents should embrace the BAM Global definition (as given in the Introduction section) or other commonly accepted BAM definitions. A frequently communicated common definition will help reduce confusion and increase comprehension both within and outside the BAM community.

Challenge #3: Clash between agency and business culture

A third challenge is related to the dramatic difference between mission agency culture and business culture with regard to decision-making and approach to financing. Mission agency decision-making can be lengthy and highly deliberative whereas business cultures tend to be more agile and rapid in their decision-making processes. The latter is true because businesses usually don't have time to make long, drawn out decisions in the effort to manage their cash flow.

Agency approaches to financing tend to lean towards raising donor funding for missionary support or projects. Businesses raise capital for investment purposes with the idea of making a profit—the idea of multiplying financial resources instead of simply consuming funds. As businesses generate profits, this money can be recycled into further business and/or giving projects. In the case of agencies, when more funds are needed, they generally have to go out and do additional fundraising.

In addition, personnel in a company are hired and paid to do a particular role, whereas a mission worker may have a more complex financial relationship with their mission agency (or none at all). This variation in source of funding and income levels greatly affects the primary lines of accountability and reporting, as well as the management of human resources. Agencies report to donors, while BAM practitioners may also report to investors. Employees report to employers, mission workers may report to a wide array of supporters and leaders. All sorts of tensions can arise when mission workers are also employees in a business, and when BAM enterprises have both financial support and investment funding attached to them.

Recommendation #3: Patience, change management strategies and/or outsourcing

BAM advocates would do well to control their frustrations and feelings of impatience when dealing with mission agency issues and take the 'long view' in terms of gaining agency acceptance. One organisation has a BAM division that is implementing a change management strategy which is addressing the reality that agency change is often agonisingly slow by business culture standards. This agency is developing a comprehensive communication strategy at multiple levels in the organisation and recognizing that the process of change will take time and commitment to accomplish. This

includes the awareness that impatience can create pressure on the organisation leadership, thereby fomenting resistance. Patience, perseverance and a plan are key.

Recognising and managing sources of tension and potential conflicts of interest is important for BAM practitioners and companies associated with agencies. It is important to identify values and culture within the mission agency that should be protected at all costs, and negotiate what could be changed.

Some agencies have ‘spun off’ or outsourced some or all of the BAM-related activity to independent or subsidiary organisations in order to avoid this significant challenge. The thinking here is that it is not worth all the time and effort it takes to change an agency from within and navigate possible culture-clashes. Instead it might be more effective to take advantage of external partners or create a new entity to contain the BAM focus and resource BAM activities, one that has the freedom to establish more business-oriented structures and culture.

Challenge #4: Perception of organisational risk caused by BAM

Another challenge is the risk that BAM activities might violate charity laws. North American agencies in particular feel they might be at risk of private inurement (the illegal activity of using tax-exempt donor dollars to gain personal profit) where they could be accused of using charitable funds to start businesses that enrich members of the charity. The risk they perceive is that BAM activity could draw scrutiny from government authorities, possibly leading to loss of tax-exempt status, fines or other penalties.

Reputational risk may also be a factor if some donors, especially major ones, were to feel that BAM activities did not align with what they felt the mission agency ought to be involved in. The agency could lose such support both from churches and individuals that do not understand or agree with BAM.

Recommendation #4: Careful investigation and addressing of all risks

The way to address these and other perceived risks is to take the time to walk through each of the risks with key stakeholders in the agency. These stakeholders would typically be those in the risk management department, including legal and accounting personnel. It would also involve high level leadership including the head of the mission organisation, the leadership team and key mission leaders at the field level. This can be done in a group setting but is often best done in a one on one or small group context allowing for lots of questions and concerns to be raised. External expertise, such as legal counsel or other financial expertise can be crucial to allay the broad array of concerns that can and often surface. Agencies should consider pooling resources to address commonly raised issues, such as private inurement, or mission drift.

Once again the focus must be on patient engagement over these issues, often multiple interactions with the same individuals, until each one is convinced that the perceived risks have been sufficiently addressed to his or her satisfaction. Inter-agency sharing of what each has learned can be quite helpful on this point, especially among high level leadership.

Challenge #5: Agency leadership (at multiple levels) struggling with capacity

Perhaps one of the most pervasive challenges and/or barriers is not so much around philosophical or theological disagreement as it is around lack of leadership capacity or 'bandwidth'. Leaders at both the organisational and field levels are, in many cases, operating at the limits of their capacity. Issues and challenges come at leaders relentlessly and often they do not have the physical, mental, or emotional capacity to handle everything that comes their way.

Thus, even while they might say that they are in favour of BAM—and really mean it— they are in reality unable to give it the time and attention that many BAM practitioners would like to see. These leaders are often overwhelmed and tend to fall back on what they are more familiar with in terms of traditional approaches. The majority of them are less familiar and comfortable with business and have little time to get up to speed on BAM-related issues. As a result, many BAM advocates feel that they are being relegated to a lower priority and that little is happening to support them.

Recommendation #5: Cost-benefit analysis of doing BAM and outsourcing where needed

This challenge again has to be addressed through patient and persistent communication with leaders at all levels of the mission agency. In addition, the BAM advocates should structure their communication and language in terms of what the leaders see as their strategic priorities. In other words, they need to communicate how BAM initiatives will help the leaders achieve their aims, such as pioneering works in countries where Christian missionaries need to have a credible place in the community. Another example might be in the Global South[19] where it is hard to raise support and where nationals need to find creative ways to support their ministry endeavours. An additional example would be to have a missional strategy that helps to bless a local community in areas such as job creation.

BAM initiatives need not be limited to closed countries or the Global South, but can have a significant missional impact in the developed world and in 'open' countries as well. Business can help to achieve multiple missional objectives while working in a highly synergistic way with diverse agency approaches and strategies.

BAM advocates fare much better when they can make their case by showing how their initiatives are helping the agency and its leaders accomplish these key objectives. One organisation is using the term 'strategic integration' to make its case to leaders. In other words, they demonstrate to regional and national leaders (and their teams) just how BAM initiatives are integrating with regional and national priorities. They are not taking unilateral action to enter into a place with BAM strategies but rather are consulting with regional leadership and aligning with them strategically in all that they are aiming to do.

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[19] Global South is defined by the Oxford Languages Dictionary as, "the nations of the world which are regarded as having a relatively low level of economic and industrial development, and are typically located to the south of more industrialised nations"

Most mission agencies lack the core competencies needed to launch and sustain flourishing BAM initiatives. The mere thought of dealing with increased complexity and having to provide for all the needs of BAM companies internally is wearying. One critical way of expanding versus draining capacity is through the strategic outsourcing of critically needed resources. This is being helped by a growing understanding of the BAM value chain and the mapping of the BAM ecosystem that has already experienced over two decades of development and growth. Knowledge of existing resource offerings, along with possible avenues for collaboration and partnership, is vital.

Organisations that focus on specialist parts of the value chain are springing up all over. Sinapis is one such organisation which provides business training and startup capital for early stage companies started by entrepreneurs in emerging markets. Another long-standing example is Transformational SME,[20] which makes loans to growth-stage companies in the 10/40 Window. Collaboration with organisations such as these not only takes the strain off the mission agency to supply all BAM needs, but may actually serve to increase agency bandwidth by discovering additional outside resources that were previously unknown or unrecognised.

Conclusion to Common Challenges and Recommendations

There are a number of challenges and barriers to BAM progress that exist in mission agencies and churches today. However, on the whole, these challenges are not insurmountable. With time, patient persistence, respectful engagement and consistent communication, such barriers can not only be reduced, but help to pave the way for the strategic integration of BAM strategies within even the most traditional of mission agencies. Let us not lose heart in the effort to help agencies embrace, or at the very least understand, business as mission. Let us continue to lay the foundation for a future generation of healthy, flourishing BAM practitioners within the sphere of mission agency endeavours.

[20] Transformational SME, see: https://transformationalsme.org/

The Full Integration of Business and Mission

BAM and Mission Agencies Working Group 2 considered the full and effective integration of business and mission and how we keep a positive tension between the multiple bottom lines of BAM. The group further split into four subgroups, one focused on each of the four bottom lines of spiritual, financial, social and environmental outcomes for BAM. These subgroup tasks and discussions were framed by dialogue within the whole working group on integrating 'multiple bottom line impact' in a BAM company.

Introduction to the 'Quadruple Bottom Lines' (QBL)

Business as mission, as we have read in the BAM Global definition, is intentional Kingdom of God purpose and impact on people and nations; focused on holistic transformation and the four bottom lines of economic, social, environmental and spiritual outcomes.

The idea of having multiple bottom lines for a business comes from the original 'financial bottom line'—the number that indicates net profit (or loss) typically found at the bottom of a company's income statement. A company that is solely focused on making money for its shareholders will only be concerned about this one 'bottom line', its financial earnings. The social enterprise movement introduced the idea of 'triple bottom line' impact that is also concerned with social and environmental outcomes. Business as mission extends this idea to 'quadruple bottom line' (or four bottom line) impact, including spiritual impact as well.

If intentional impact along these multiple bottom lines is a hallmark of BAM, agencies will do well to build a solid understanding of each. As has been previously stated, while these four areas of impact are integrated together in terms of the business model, strategy and daily operations—all things working together for missional impact—there are times when the focus should be on each one separately. This is especially true when planning for positive outcomes in each. Then careful consideration is needed as to how success is defined in each area and, therefore, how progress is measured so that there can be accountability and ongoing evaluation.

For business as mission, the four bottom lines are:

> **1. Doing spiritual good** – Acting on the belief that faith in Jesus and a reconciled relationship with God addresses sin and brokenness at an individual and societal level that are the root cause of all other social, environmental and economic problems. Lasting change (God's Kingdom coming on earth) and salvation from death and sin can only occur when our relationship with God, self, each other, and creation are reconciled. It involves sharing the gospel in word and deed, living as a disciple of Christ as a witness to others, and making disciples.
>
> **2. Doing economic good** – Wealth creation for all stakeholders that is sustainable and relevant to the cultural and societal situation. It includes an increase in income and quality of life of stakeholders such as employees, customers and suppliers, and often the greater economic flourishing of a community and nation as a result.

3. Doing social good – Addressing particular social challenges and acts for the good of people and communities. It involves addressing issues of social inequality and the lack of access to basic human needs and dignified work—and the injustices that result, such as: dire poverty, human trafficking, slavery and exploitation, child labour, and a lack of adequate housing, food, healthcare or education.

4. Doing environmental good – Being good stewards of God's creation in our business operations and using innovative management strategies and business models to address pressing environmental issues, such as air pollution or lack of appropriate sanitation.

Within **Working Group 2: The Integration of Business and Mission**, sub-groups looked at each of these four areas separately, whilst acknowledging that in BAM company operations they tend to be more integrated. Each subgroup considered how to define their area of impact, as well as barriers, solutions and fruitful practice for each area. This approach has led to some overlap, with certain fruitful practices being recommended for more than one subgroup, highlighting their importance. A discussion on the integration of the four bottom lines and a summary of recommendations for fruitful practices are found in the conclusion to this section.

Note that although the subgroups drew on examples of BAM practice from their own experience and from previously documented case studies, it was decided that Working Group 2 would not produce new case studies as part of their work, as each of the other working groups have done (see Appendices A, B and C). Working Group 2 was primarily looking at practices in individual BAM companies—of which there are numerous case studies already available in previous BAM Global Reports and elsewhere—rather than on agency-wide practices.

Spiritual impact

Defining spiritual impact and sustainability

Many evangelical mission agencies will define spiritual impact using terms like 'disciple making movements' or 'establishing reproducing churches.' A BAM initiative can make considerable strides toward developing disciples of Jesus who will either form the nucleus of a new community of Christ-followers or join a growing local church fellowship. Indirectly, BAM initiatives can raise spiritual awareness among its employee workforce, with its customers and suppliers, and in its community. Additionally, there are integrated spiritual impact benefits that flow from the witness of its financial, social and environmental practices and impacts.

All approaches to spiritual impact involve sharing the gospel in word and deed, living as a disciple of Christ as a witness to others, and making disciples. However, some BAM practitioners pursue spiritual impact more generally by sharing about Jesus and being a positive Christian witness either in a particular country or a particular people group (see A or B in Table 3). Other BAM practitioners pursue spiritual impact more specifically, aiming

to plant churches or start church planting movements in a particular country or people group (C or D in Table 3). Many mission agencies advocate C and D strategies for spiritual impact. Obviously the metrics used to assess spiritual fruit or impact should reflect the starting goals of a particular agency or business team.

	General Spiritual Impact (e.g. Christian witness / evangelism)	Specific Spiritual Impact (e.g. planting churches/starting movements)
General Spiritual Focus (e.g. a country)	A. Using business to be a positive Christian witness and share the gospel in a country	C. Using business to witness/share gospel, in order to plant churches or start movements in a country
Specific Spiritual Focus (e.g. a people group)	B. Using business to be a positive Christian witness and share the gospel in a specific people group	D. Using business to to witness/ share gospel, in order to plant churches or start movements in a specific people group

Table 3: Different approaches to spiritual impact in a business

The term ‘spiritual impact’ could be said to correlate to the biblical idea of ‘fruit’ or ‘fruitfulness’. We have also used the term ‘sustainability’ because there can be no fruit without sustained spiritual life (being continually filled with the Holy Spirit) and sustained relationship with Jesus (abiding). We will first consider both sustainability and impact as it relates to three areas: the life of the BAM practitioner, the activities of the BAM company, and disciples growing in the BAM context.

The BAM practitioner, spiritual impact and sustainability

According to Jesus, spirituality that has eternal value is based on an intimate relationship with Him. A review of John chapters 15 and 16 reveals that people can do nothing of eternal significance without such a relationship with Jesus. Even if believers prophesy and perform many miracles in Jesus name, yet do so without relationship with Him, they will hear, ‘depart from me, I never knew you’ (Matt 7:21-23). An intimate relationship with the Spirit of Jesus (John 16:8) is one and the same as abiding in Jesus (John 15:5). Abiding, or remaining, in Jesus will produce good fruit in our lives (John 15). Thus, spiritual fruitfulness (or impact) in BAM begins with each BAM practitioner and their abiding relationship with Jesus.

Measuring spiritual impact in BAM should first of all be founded on Jesus’ ‘measuring stick’, which is this intimate, surrendered and abiding relationship with Him. The sign of vibrant spirituality in BAM starts with love. In John 13:35, Jesus teaches that the world will know his disciples (those who are intimate with him) by the love we have for each other, and even our enemies. Love is simple, applicable to everyone and yet as complex in its expressions as its definition in I Corinthians 13. The Spirit of love should lead in all aspects

of BAM and when any financial, personnel, or other business decision needs to be made, the Spirit's involvement will determine if the business is spiritual and if Jesus is Lord of all.

Having the fruits of the Spirit from Galatians 5 present and growing within the business team is an important indicator for a BAM company as well. Once again, the expression of this fruit—joy, for example—will be different depending on the culture the business is reaching out to. When the BAM practitioner is able to live out what a follower of Jesus looks like in the local context, and adapts to local rhythms, their lifestyle brings glory to God and becomes salt and light in the local community.

The BAM company, spiritual impact and sustainability

A BAM company in any given country, community, or people group area can bear much spiritual fruit in the course of running the everyday business operations. How a company treats its employees, manages its affairs, and protects the environment can all serve as a type of witness as BAM practitioners model biblical precepts and what it means to be Christ's disciple in daily life. Such a witness attracts people towards the Kingdom of God and opens up opportunities to share the gospel of Jesus.

Mission agencies and business investors will want to know what the potential spiritual impact will be even if the business plan fails and the company is shut down. Will the local employees be better equipped to find other employment? Will those who have been discipled in Christ be able to continue growing in their faith? The BAM company team can leave a lasting impact, physically and spiritually, even if they have to exit.

The disciples in the BAM context, spiritual impact and sustainability

Of course, spiritual impact can be measured best in lives being transformed: those who become disciples of Jesus. Missiologist Charles A. Davis, in his book, *Making Disciples Across Cultures*, provides this definition: 'A disciple is one who moves closer to Jesus as a learner, follower and lover, together with other disciples' (p. 32). These new believers often become effective witnesses to their own network of family, friends and associates. Over time they may become influencers in the larger business community, or in other community arenas like education and social services.

As already observed, many mission agencies are particularly interested in the spiritual goal of seeing a church established in the community; even better for sustainability is a church multiplying movement spreading throughout the society or people group. The BAM Global Think Tank Report on *Business as Missions and Church Planting*[21] includes this description of an established local church taken from Ott and Wilson's *Global Church Planting: Biblical Principles and Best Practices for Multiplication*:

> Short-term goals for measuring when a church is considered 'planted':
>
> - Persons from the locality or focus people have been led to faith in Christ, discipled, and congregated into a fellowship of mutually committed believers meeting regularly

[21] The Business as Mission and Church Planting report can be downloaded at: https://bamglobal.org/report-cp/

- A qualified local spiritual leadership team (ideally from the focus people) has been called and recognized by the congregation. They guide, teach, and appropriately apply the Scriptures in their lives and society
- Culturally appropriate structures for fellowship, worship, evangelism, service and governance are functioning
- Local believers have internalised biblical values and goals. Kingdom purposes for the church are being progressively lived out

(Ott and Wilson, 2011, p.12)

The disciples growing in the BAM context may be the ones who start a rapid spread of the gospel, i.e. a growing movement of believers and churches.

One decision that BAM practitioners must make is whether they will focus on making disciples within the business, adjacent to the business, in the wider community or in any and all contexts. Making disciples within the business may be easier, because of the daily contact with employees—as well as regular contact adjacent to the business with suppliers, customers, competitors, government officials, and business associates—that is one of the powers of the BAM model.

A caution regarding witness to staff is for the BAM practitioners to guard against showing any favouritism to those employees who become followers of Jesus by holding all employees to the same workplace standards and giving equal opportunity to all for advancement and training.

What about those employees who are not yet followers of Jesus? Spiritual impact can also be observed in how employees demonstrate or communicate what they are learning about faith or showing what it means to be a Christ-follower, even if they have not yet embraced Him as their Saviour.

One BAM owner shared an experience he had at a company celebration. As is typical for the culture and company, the staff enjoys practising and performing skits for one another at company parties. At one of these parties, a skit team mimed actions to a Christian worship song whose lyrics express God's love for us. The team acted out the whole gospel to the song, dramatically acting out Jesus showing compassion to someone who was hurting, followed by His crucifixion, and eventual worship of Him. None of the staff members who planned and acted out the skit were following Jesus yet. They had however, learned a lot about Jesus and the gospel through the consistent communication by the BAM practitioners, through words and actions. They said, 'We have heard how He loves us, and we wanted to show our colleagues how the Father in heaven has demonstrated this love.' Later, when asked how they could perform the song so powerfully, they said, 'We watched and studied a sample of the song being acted out [on YouTube] many times, and we wanted to take to heart the words we were acting out.' It was a powerful demonstration of what the staff had been learning.

This story illustrates the spiritual impact this BAM company is having on its employees and their journey of discipleship, despite not yet being able to measure in terms of 'conversions'. The business people who are believers are walking and working side-by-side with these staff members, encouraging them to keep seeking God with their whole hearts. Their prayer is that one day, these employees will fully embrace Jesus as Saviour and Lord.

BAM practitioners may also make disciples outside of the company context. This occurs through the BAM individual and his or her family members getting to know neighbours and children's schoolmates or making friends over shared interests, hobbies or sports.

Overcoming barriers to spiritual impact and sustainability

Those in business prayerfully 'asking, seeking, and knocking' for God's leading to make disciples through the context of the business is already a powerful way to overcome barriers to spiritual impact. If fulfilling the Great Commission is our focus, then 'making disciples' should be central in our prayers, planning, and daily activities.

We can also be intentionally focused on creating a community of believers. Christian business owners who are successful in starting staff Bible studies or small fellowships inside their company should be encouraged to move those toward becoming a biblically-defined church. Our perspective shifts when we identify a group of disciples as an emerging 'church' instead of referring to it as a Bible study or small group. Refer to the *BAM and Church Planting Report* for a full discussion on fruitful practices for establishing faith communities through BAM.

A lack of integration in the business as mission model can be a source of tension and distraction. Considering the 'business' and 'ministry/mission' as two separate things is a huge barrier. Feeling that 'I am doing this business just to allow me to do the "real" ministry' and/or, 'My business is taking all my time away from ministry' are two common pitfalls. This is a misconception about what business as mission fundamentally is, with a root cause in the sacred-secular divide—a false dichotomy between what is considered sacred (mission, evangelism, worship, etc.) and what is considered secular (business, production, work, etc.) This leads to a devaluing of business and the call to do business, a damaging limitation of the definition of ministry/mission, and a lack of integration between 'business' and 'mission'.[22]

The following perspectives will counter this kind of dichotomous thinking that is surely a barrier to spiritual impact within BAM companies:

- That a proven and successful business person need only follow the lead of the Holy Spirit in order to live a supernatural life at work, at home or in the community
- That disciples who are in business make disciples in the context of their business

[22] For a more thorough discussion of this pitfall, see the articles 'Hitched Together Versus Pushed Together: BAM Integration' https://businessasmission.com/hitched-vs-pushed/ and '4 Tensions to Avoid of the Hitched Together Model' https://businessasmission.com/tensions-hitched-together/

- That since Jesus is our model, we should live as He did (I John 2:6 and Matt 28:16-20)

'Seek first the Kingdom of God' applies to our life in business as well as everywhere else. All that concerns the business will be the concern of the Holy Spirit. A godly person will wisely utilise excellent business practices, and we should certainly develop best BAM practices, but these fruitful practices are the tools, not the master. If the Holy Spirit does not identify and apply the practice with us, then we labour in vain (Ps 127:1).

At the same time we must avoid the danger of 'over-spiritualising' matters, particularly in our communication. For example, to say 'God told me we must do this or that' is unhelpful and shuts down the chance to dialog about the situation at hand. Yes, we want to rely on God and respond to how He is leading but in a way that allows an open dialog with peers.

Consider the BAM church-planting team that launched a movement in Corinth in Acts 18. There is Paul, Aquila and Priscilla, and Silas and Timothy. Aquila and Priscilla made tents and showed hospitality by opening up their home. Paul made tents and preached the word. Silas and Timothy provided support and service. Everybody was needed. Entrepreneurs may have a tendency to be 'lone wolves', but this is not advised. A lone wolf will not survive the myriad spiritual attacks to be faced in the BAM environment and will rarely have all the gifts and skills needed to succeed. The management team of a BAM initiative should have a healthy mix of people from different backgrounds, with different training and skill sets. In addition to those technical or business skills such as operations management or accounting, consider if those people have gifts or training in evangelism and discipleship.

Finding unity in diversity should be a value in building the BAM team. A business person following the lead of the Holy Spirit will value diversity on their team in order to build strength and synergy. Such well-rounded teams are effective because they respect differences, build on strengths, and compensate for weaknesses—both in terms of natural skills/experience *and* supernatural or spiritual gifts. A BAM team can be a positive expression of Ephesians 4:1-8:

> As a prisoner for the Lord, then, I urge you to live a life worthy of the calling you have received. Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace. There is one body and one Spirit, just as you were called to one hope when you were called; one Lord, one faith, one baptism; one God and Father of all, who is over all and through all and in all.
>
> But to each one of us grace has been given as Christ apportioned it. This is why it says:
>
> 'When he ascended on high,
> he took many captives
> and gave gifts to his people.' (NIV)

Impatience can be a danger for business people doing BAM in the context of an agency. Agencies should help set appropriate expectations of themselves, their business and their outcomes. BAM practitioners should keep to a long-term, patient approach. Lasting impact does not happen overnight and, in common with many other missional models, fruitfulness through BAM will require tenacity and commitment.

As relationships with staff are built over time there will even be opportunities to respond to crises, family events, and joyous celebrations. In each of these 'life moments', an on-going demonstration of God's love and how to live it out is present. It may take years for someone to be interested in Jesus, and even with little visible fruit, God is still at work coaxing people to step towards him. Taking a long-term view is important to avoid losing hope. Having a too short-term perspective can be very detrimental to the business and to the potential spiritual impact it can have.

Fruitful practices for spiritual impact and sustainability

Prayer: Prayer must be foundational. Prayer should be in every aspect of the business, in meetings, in private conversations, as a group of believers within the company, and also including non-believers in times of prayer as well. One BAM practitioner shared that, 'the Holy Spirit is our competitive advantage.'[23] By that they meant that they regularly prayed through business problems and opportunities and found the Holy Spirit revealed solutions and answers that aided the business and helped them be impactful in their community.

Regularly pray with employees and help them develop a sensitivity to God's voice. Eagerly seek and use the gifts of the Holy Spirit to show the truth of the gospel. Step out in faith to pray for employees when they are sick, oppressed, needing direction, and every other reason imaginable. For example, praying for a Muslim customer to be healed helps to overcome preconceived ideas of Christianity and to validate who Jesus is.

Be filled with the Spirit: Keep in step with both the Holy Spirit and Kingdom principles. Is the business living out the Lord's Prayer, 'On earth as it is in heaven'? If outsiders only see BAM practitioners as effective business people, then the spiritual impact is missing and it is vital to be more intentional in living out faith in word and deed. Taking risks is also important. Don't be afraid to be bold in witness of Christ to staff and community.

Life in business does not only concern the 'natural', although it can be tempting for many of us to think so with our dichotomised thinking. We are to 'be filled with the [Holy] Spirit and constantly guided by Him' (Eph 5:18, Amplified Version) as much in business as anywhere else. We should expect to hear God speaking to us, to experience miracles, and to outwork business as mission with the supernatural help of the Holy Spirit.

Another BAM practitioner reflected that learning to hear and obey the Holy Spirit better was the key to being most effective, 'I asked myself, how do our Muslim friends,

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[23] Shared during a Case Study presentation at the BAM Global Congress 2021

colleagues and clients see us? What do we have to offer that will draw them to Jesus? We offer them the example of our lives, but is that enough? Living a Godly principle-centred and sacrificial life is important, but must go alongside hearing and obeying the Holy Spirit in the moment. We learned from our [business] experience that Muslims need to see that Jesus is the essential ingredient of the lives we live and that, as we are guided by God, He can work through us.'[24] See Appendix E for some recommended principles for supernatural ministry through business.

Look after personal spiritual health: Related to being filled with the Spirit, if the spiritual impact of the BAM enterprise is a reflection of the BAM practitioner's own spiritual health, then daily, weekly, monthly and yearly rhythms for sabbath rest, prayer and other spiritual disciplines are vital. Prayer support, effective accountability structures, and pastoral support are all important factors for the long-term wellbeing of a BAM practitioner.

Share stories of God at work: Sharing testimonies is an important activity to sow seeds for spiritual impact by raising awareness of God's care and building faith. Teams should consider spending time regularly sharing what God is doing amongst them and share these as appropriate with the wider community. In certain cultures, sharing testimonies may position the practitioner as an 'authority' on what God is doing in the area and as a purveyor of hope.

Integrate faith into staff training and events: Developing employees in business skills, soft skills and Scriptural teaching are all important. These can be integrated together and occur through training, individual coaching and mentoring, daily or weekly rhythms of staff development or study. They can also be included through fun, informal times together, or at special occasions like staff retreats or seasonal celebrations that give opportunities to share parts of the gospel story.

Model biblical principles: One of the powers of BAM is that we are able to live out the Bible's precepts for a godly life and Jesus' teaching in daily actions, and over time the development of our company culture. This is true especially through difficult circumstances —our responses teach employees and other stakeholders how believers handle life and turn everything over to the Lord. Watching how a BAM practitioner deals with a broken contract or employee theft might be a more powerful teacher than multiple weekly Bible studies, for instance! Use HR challenges to demonstrate how Christ would respond.

One business, though they had to release someone from employment because of low work performance, took the opportunity to sit with the employee at a coffee shop and share how their life experiences led them to lean on Jesus. The employee, though disheartened that he was losing his job, was thankful that the owner prayed for him and for his future.

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[24] This practitioner was part of the BAM and Mission Agency Consultation Group, but this quote is taken from his BAM story published on The BAM Review blog, see: https://businessasmission.com/sowing-seeds-transformation/

Collaborate: Learning from others and trying new solutions is an important way of increasing impact. Fruitful practices emerge when there is a cross-pollination of ideas and cross-training of skill sets. Joining networks, learning communities, peer-groups and conferences are all good ways of accessing support and additional resources. Learning takes time and needs to be planned and budgeted. Agencies should support practitioners in spending time with business people, other agencies and BAM practitioners, in formal training, exchanges, and other types of networking.

Financial sustainability

Defining financial sustainability

BAM companies produce economic and financial 'impact' externally—on individuals, families, communities and nations—as a result of reaching financial 'sustainability' as a company. Since most of the external financial impacts (more jobs, higher living standards, new products/services in an area, etc.) are socio-economic in nature, they are covered in the subsection on social impact. For this subsection, we preferred to focus on 'sustainability' rather than 'impact' where sustainability describes the ability of a business to endure through lows and highs in sales, be able to manage cash flow long enough to reliably reach profitability, and ensure long-term financial survival of the company.

The related term 'profitability' describes a business which has earned excess funds after covering all of its expenses, including salaries, tax, loan repayments, and so on. Profits can provide a return for owners/investors or can be reinvested into the company. A business at the planning or startup phase may be considered viable and sustainable, if not immediately profitable, since it is natural for businesses to take time to reach profitability. This is usually factored into the initial investment required, along with a plan for the careful management of cash flow.

Furthermore, 'sustainability' infers that the pace of work required of the company leaders and staff is sustainable over the long-term and the products/services offered can sustain their place in the market, innovating where required. Therefore, an unsustainable business includes those that require so much time and energy that personnel burnout or where the product/service does not endure or gradually creates a negative impact on the community, as well as one that continues to lose money year after year.

Purely for-profit versus hybrid BAM models

There tends to be two types of models or approaches to BAM from those with an agency background and the particular approach taken will affect how financial sustainability (and therefore business 'success') is defined for a particular company.

The first approach considers that it is acceptable to have outside financial support (i.e. donations) that either contributes directly to business operations or towards the BAM practitioner(s) income. This subsidises business operations and/or removes or reduces the need for the BAM practitioner to receive a salary from the business and can therefore enable 'sustainable' companies that survive with lower profit margins. Some companies strategically choose this approach in order to release funds to scale faster, create more

jobs for locals, or pursue other missional goals. Such a business may be considered a 'hybrid model' because it is a hybrid of a for-profit model (a business is operated) and a non-profit model (relies in part on donated income).

An advantage with this approach is that hybrid models can operate and create impact in places and in ways that might be impossible for a purely commercial entity or purely charitable entity. A pitfall of this approach, although not always inevitable, can be unfair competition with businesses in the same area or industry. Another danger is running foul of tax regulations designed to clearly distinguish between for-profit and non-profit legal entities and funds.

The second, more 'purist' approach considers that business sustainability, by definition, requires that all business expenses be covered by business income and the inclusion of a salary for *all* staff, including the agency-related practitioner. Sometimes those that prefer this approach will allow for financial support to supplement the BAM practitioners' income during the startup phase, as a form of temporary 'investment' until profitability is reached. An additional variation on this second approach is to consider a business to be sustainable if it is able to pay the equivalent local salary to the BAM practitioner (versus an expatriate level salary, if expats are involved). This can be vital in the case where expatriates start the company but the long-term goal is to sell or transfer the business to a local.

One advantage of this second approach is greater potential for longevity beyond the current owner/practitioner, as succession planning becomes far easier with a salary or dividend already in place for the company owner(s)/leader(s). Another advantage is that the practitioner may be more motivated towards business success, as their livelihood depends on it (although this can conversely lead to great stress, burnout, or outright business failure if external threats, market changes, cash flow problems, or temporary lack of sales hinders business growth). A further positive of this approach is that such businesses may be in a better position to scale and able to generate greater impact on all bottom lines. A study by Dr Steve Rundle found that companies that relied on profits to pay salaries had a similar spiritual impact to those involving donations, and a far greater impact in terms of job creation, revenue generation, taxes paid to local governments, and donations to social causes in their communities[25] (Rundle, 2014).

A difficulty with this approach is that BAM owners, especially those from an agency background, are often seeking to start their companies in places with a hostile business environment and lack of infrastructure, where the target employees may have particular issues that create additional business challenges, where some may face language and cultural barriers, and where the 'playing field' for business is by no means level for anyone in the locality. Attracting enough investment capital or finding a business model that will generate high enough profits quickly enough can be a challenge in such environments, and may put some very difficult mission contexts out of reach of this approach.

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[25] For further discussion on this topic, read 'Do Economic Incentives Matter? A Nosey Economist on BAM Financing', an interview with Dr. Steve Rundle about his research, see: https://businessasmission.com/economic-incentives-rundle/

Overcoming barriers to financially sustainable BAM enterprises

There are a number of factors which contribute to financial sustainability. These include practitioners with sufficient business and ministry training and experience, cultural and agency assumptions around profit and personal ownership in the business. Agencies need to have an open mindset and engage in dialogue to overcome these barriers.

The first challenge around training and experience is often seen in workers who don't have a business background and lack understanding about the expertise, time, and effort required to start and run a profitable business. Some resist investing the time and money in training or acquiring hands-on business experience. These businesses can be poorly researched and designed which leads to a high failure rate. Startups generally have a high failure rate, even in relatively benign business environments. It should be appreciated that taking a business idea from startup to success is a challenge and requires a high degree of know-how, effort and commitment on the part of the founders. Business teams should consider outsourcing, forming partnerships, engaging consultants, building advisory boards, and finding mentors as all ways to fill gaps in their own skills and experiences, as well as undertaking essential training and personal development, as needed.

Added to this are the challenges around practically integrating long-term missional impact into the daily business as mission operations, especially when working in a pioneering or least-reached setting and in the face of company pressures. For example, some may find it hard to share the gospel in a business context due to fear of negative repercussions. Mission drift is a real danger, and keeping both commercial and missional goals in view and on target can be a challenge.

Agency practitioners, especially those with a strong missions-first focus, can tend towards certain anxieties and assumptions about profitability. This may be reinforced by agency culture, home/church culture or support teams that lack understanding about for-profit mission models or who have reservations about mission personnel making money. Other practitioners have ownership, profitability, and personal income limits imposed by agencies or governments. Practitioners' priorities towards business profitability may vary depending on whether they are investing their own resources versus receiving outside investment versus receiving donations. Those who have a personal stake in the business may find themselves more committed to working through challenges more rapidly.

Fruitful practices for financial sustainability

Preparation and support: Agencies should have a good understanding of the training, mentoring, and internship or apprenticeship options available for BAM equipping (covering all four bottom lines of BAM) and help BAM practitioners by providing those or making recommendations to other sources. In addition, agencies should strongly challenge candidates who show a 'know it all' or 'I don't need any experience' attitude both in ministry and business. Agencies should also encourage, if not require, on-going coaching and mentoring around business, ministry, BAM, or personal needs. The later section of this report on **The Effective Resourcing of Business as Mission** discusses the successful deployment and support of BAM practitioners more thoroughly.

Business plan development: In particular, agencies should help workers develop business plans that thoroughly assess the prospect of financial sustainability and that are integrated with a Kingdom impact or missional plan, leaning on outside help where needed. This should include ensuring the business plan demonstrates both that cash flow can be managed in the startup phase to allow the company to reach profitability *and* that there will be strong daily (or at least very regular) contact to the target community or people group. It may be that a creative new solution needs to be considered to balance profitability and contact. For example, one company wanted to start an agricultural business among a cluster of unengaged peoples but was only able to open their business several hours away from the people they wanted to reach. Since those people were the intended labour pool for the company, the business built housing for them.

Regular evaluation: The integrated goals of the business should be identified by the business plan and then routinely assessed by the business team and via governance and accountability structures (for example, the executive team, legal or advisory board, agency leaders, mentors, investors, etc.). Measures of fruitfulness or success should be chosen that align with the holistic goals of the company. Within those measures, the metrics used to evaluate the finances of the company should be meaningful and simple to track. What three or four numbers should be looked at weekly, monthly, quarterly or annually to keep a realistic eye on the financial health of the company and help manage cash flow?

Determine expectations ahead of time: Practitioners and agency leaders should develop mechanisms for setting and communicating expectations around: sources of funding and startup capital; ownership of the business; decision making for business strategy and operations; level profitability; and use of profits. Factors should be considered that will impact financial sustainability including: salaries (expatriate or local), startup investment requirements, business size/scalability, local market conditions, and the costs of realising other objectives. Some companies might be in highly competitive or difficult markets, limiting profitability. While others may choose not to maximise profitability (or business size) in order to better pursue Kingdom, social, or environmental goals. Some businesses might break-even in a few months while others may take a number of years. Agencies should encourage practitioners to set generosity targets, but should let the business decide where the funds will be donated.

Several agencies have developed a template for a ‘Memo of Understanding’ or MOU that BAM practitioners can use as a discussion framework and agreement between themselves and their agency leaders. See Appendix F for a framework to help an agency construct their own MOU—or at the very least provide an outline to guide BAM company and mission leaders to discuss the most critical questions.

Agencies should also examine their policies around control, ownership, investment, salaries, and profitability to see if these policies serve to align stakeholders to the financial sustainability goals of the business. Agency leaders should also consider their personal

attitudes towards wealth creation and business to see if these agree with scripture.[26] Approaches to funding, ownership and governance are covered more fully in the section on **Structural and Legal Frameworks for BAM and Mission Agencies** later in this report.

Social impact

Defining social impact

The definition of social impact is made within the context, and impacted by, the three other 'bottom lines' and it is sometimes a challenge to separate them out. For instance, creating local jobs can have both profound social and economic implications. Indeed the Bible makes many statements about justice and flourishing communities where environmental, spiritual and socio-economic wellbeing are intertwined, for example, the transition to the promised land (Deut 8) the gleaning laws (Lev 19:9-13; Lev 32:22), the jubilee year (Lev 25:10-17) caring for the vulnerable in society (Deut 24:12-15, 17-18; Matthew 25:31-46), the picture of human flourishing (Micah 4), and many more. There is no biblical basis for a division between spiritual and secular, faith and works, creating wealth or caring for the poor, or evangelism and social work.[27]

That being said, the focus of social impact through BAM can be defined as transformative interactions with the company that result in a positive change of behaviour, character, or socio-economic wellbeing for an individual, family or community. It is worth noting that the Bible exhorts that Christians should actively pursue socio-economic justice and prioritise holistic, gospel transformation among the vulnerable, weak, and exploited.

The definition of social impact does not exclude spiritual transformation, but spiritual transformation is not always included as a criterion when measuring social impact. For example, banning *sati* (widow burning) in India is an example of measurable social transformation among a social group which did not result in a significant spiritual transformation. Social transformation can be a gateway to spiritual transformation, and the outworking of spiritual transformation should produce positive social action. They are inextricably connected, however, they are not the same.

Overcoming barriers to social impact

One danger for missionaries who enter the field is the temptation towards a superiority mindset which would hinder the success of any ministry, including business as mission (impacting all four bottom lines). This mindset is characterised by a feeling of superiority in lifestyle, education, body form, and cultural practices and is sometimes seen in cross-

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[26] Some resources that may be of help in this process include: BAM Manifesto, see: https://bamglobal.org/lop-manifesto/; Wealth Creation Manifesto, see: https://bamglobal.org/wealth-creation-manifesto-references/; BAM Global Report on Biblical Foundations for Business as Mission, see: https://bamglobal.org/report-biblical/; Wealth Creation: Biblical Views and Perspectives, see: https://bamglobal.org/wealth-creation-biblical/

[27] For a longer discussion, see the Lausanne Movement's resources on Integral Mission, here: https://lausanne.org/networks/issues/integral-mission and the Wealth Creation Report Series, here: https://bamglobal.org/reports/special-reports/

cultural Non-Governmental Organisation (NGO) and missions work (for example, 'the West is best') but can also be seen whenever one people group feels superior to another group (i.e. our tribe, race, religion, practices, and so on, are better than yours). This mindset can also lead to a constrained view of gospel transformation and the Great Commission. We want to make disciples of Jesus (not disciples of ourselves) and see the gospel transform people into the likeness of Christ (not our culture).

Superior attitudes can be especially detrimental to social impact because people can quickly sense pride or bias and naturally recoil from forming personal relationships with those who consider them inferior. Sensing a lack of honour, others may choose to engage in one-sided transactional relationships which are motivated primarily by personal gain instead of mutual friendship and benefit. Unfortunately, these attitudes can be deeply embedded collectively in agencies as well as in individuals. Therefore, the social impact goals of an agency (or business) may not be aligned with those of the people and community they wish to serve.

For BAM practitioners specifically, we must avoid the related problem of entering with a 'saviour complex', i.e. feeling like our business will somehow solve all social-ills in the community or that we have all the answers. Integrating good mission, community development, and business practices will help avoid this trap. These practices include: going in as a cultural learner, taking time to learn the language (where appropriate), doing thorough market research, understanding cultural norms and sensitivities, and listening to felt-needs in the community as business plans are developed.

It can be disempowering to dictate social impact without asking locals for input and will likely limit the impact if the social impact goals between business and community do not align. On the other hand, it is also unhelpful to have no social impact goals or a scatter-shot approach, with random activities based on available resources.

Agencies and members should humbly and openly ask the Holy Spirit to identify prideful attitudes and replace them with a servant leadership mindset (Phil 2:7). Social impact goals should be aligned with the community's own goals for social change and BAM teams should be prepared to push back on agency or investor goals which aren't relevant to the context. Agencies, along with the business advisors or board, should be prepared to support the goal-setting process and be involved in evaluation and assessing outcomes.

A different challenge is a lack of flexibility if a business is designed around a particular social impact outcome, for instance employing disabled people, refugees or victims of human trafficking. Conditions may change, for example, internally displaced people returning home, or the market for the product may change. The enterprise may struggle to remain relevant or draw enough attention to sustain itself. Agencies relating to BAM businesses need to be flexible and recognize that conditions change and that businesses may need to pivot. They should support businesses in asking tough questions and help the business find solutions. In some cases these changes can come quickly, so agencies

should have an agile response process. Contingency plans should be created for businesses working with transient groups or in places undergoing frequent changes.

A related danger is to neglect proper market research or to depend on sales that are principally tied to an emotional appeal rather than a great product-market fit. We see this in BAM where there is a good intention to meet a genuine social need, but where a product idea leads the business development without any market research or customer growth plan. In extreme cases, products can be categorised as one-time 'pity purchases' where there is no true market need, but the consumer wants to support the cause or outcomes. These require huge amounts of marketing support because they need a constant supply of new customers.

It is not wrong to ask, 'what can the people we are concerned about make or produce?' but we must also honestly answer the question, 'where are there customers for this product/ service to sustain the business in the long-term?' Once we have identified a market, then we can develop the product to meet that need.

Agencies should ask businesses to verify, during the business planning process, that the products or services have a sufficiently sized market to meet financial goals and that the target group has the skills and desire to work in the proposed business. When possible, agencies should consider how to support the marketing efforts if the target sales market is overseas. Agencies could also consider how to 'cross-market' or create marketplaces which could be used across their BAM enterprises (like an Etsy for BAM).

Another barrier can be a mission agency placing limits or pressures over what kinds of social impact can be targeted, this is especially true if agencies have a very strong focus, have a controlling say over the business operations, or are a source of business funding. Agencies should also ensure that they don't overburden the business by embedding unnatural numbers of agency staff within the business in order to support outsized social impact goals.

Businesses should be clear with agencies and outside funders about the process for evaluating the social impact focus. Businesses should be transparent with all funders and stakeholders and set manageable expectations for social impact from the beginning.

Looking for other sources of support and/or investment may be necessary if social impact goals between the community, business and agency do not align. There is a growing understanding and engagement in social enterprise and 'impact investing' and there is a growing group of investors looking for holistic social impact (often alongside spiritual and environmental impact), as well as financial returns.

Fruitful practices for social impact

Some of the first steps that enable a business to make a meaningful social impact are: BAM-specific training (pre-field) and cultural adaptation and market research (on-field), effective accountability and management structures, collaborative business planning and

evaluation. In addition, we identified four strategic areas to focus on regarding social impact: production and operations; business culture; use of profit; and use of other business resources.

BAM focused training (pre-field): Optimally a BAM practitioner would have experience and need little to no training, but as this usually isn't the case the agency could consider courses specifically designed for BAM practice, those for social enterprise, small business startup training, the supplementation of community development resources, or placing BAM practitioners in internship positions with other successful (BAM) enterprises so they can have real world experience. Another option would be to develop relationships with a number of agency-paid or volunteer consultants. These consultants might help with the initial planning and building stages and then become mentors for their trainees. Even if agencies outsource the training and consulting, it is important they remain connected and support the BAM practitioner through the planning and launch process.

Market research and cultural adaptation (pre- and on-field): Another element essential to the first steps in building a successful social enterprise BAM business is an accurate understanding of the environment or market. It is helpful for the practitioner to have time to explore the culture and research enterprises already running, as well as the business environment and market gaps. Preliminary research trips may be required to conduct market and cultural research, as well as time spent soon after arrival. It is best to find a local with a working knowledge of the market, culture, and business practices to learn from. Language can be a critical success factor due to the highly relational aspects of BAM business practice and it is essential that realistic goals are set with regard to language learning.

Often the pressures from sending agencies combined with unrealistic expectations of the BAM practitioners themselves might lead to a BAM practitioner not spending long enough in research or having a sufficient adaptation phase. Time spent understanding the business context and market and learning language and culture should be seen as an important investment in the business. The length of the adaptation phase should be carefully considered in proportion to the planned business activities.

Effective accountability mechanisms and management structures: One of the fundamental challenges for BAM is managing the different goals of the business, agency, funders, accountability/advisory boards, and other external stakeholders (e.g. churches, local and sending), and so on. Communicating for clarity and addressing the role of each stakeholder before the business is established is critical. This also includes a robust discussion around accountability and reporting.

Collaborative, integrated business planning: Intended social impact goals should be thoroughly considered at the planning phase, along with how these will relate to financial, spiritual and environmental goals for the company. As mentioned previously, the more the business is integrated in its plan, the higher the chances for BAM success. BAM practitioners should take the time to ask the local community about social impact goals during the business research and development phase and use this information to set

relevant and realistic goals. Long-term ministry goals of the agency should also be considered. From here the practitioner, agency, and stakeholders can work together to write out a business plan that includes creative solutions to pressing local and mission issues. For example, a mission organisation hoping to make an immediate impact amongst orphans could support a business that will incorporate employing orphans not helped by government programs in their hiring strategy.

Evaluation of social impact goals: Next an agreement for metrics to evaluate progress towards goals and an evaluation process needs to be agreed and implemented (taking into consideration the accountability structure agreed earlier). If milestones are not reached there should be accountability and transparency with stakeholders. In some cases, this could be a time for external parties (e.g. coaches, mentors, agency leaders) to ask helpful questions and mediate solutions and adjustments. BAM practitioners can learn a great deal on how to measure social (and other kinds of) impact from the social enterprise movement, to this end, the *BAM Global Report on Measuring BAM Impact*[28] offers an overview of available tools and approaches. More recently the Kingdom Impact Framework pioneered by Kingdom Impact Ltd. (formally under Eido Research) has adapted the United Nations' Sustainable Development Goals (SDGs) to look at social impact for organisations.[29] BAM practitioners can get ideas and include markers for social (and environmental) development such as gender equality, health, education, decent jobs, etc. using the UN's Sustainable Development Goal framework.[30]

Develop strategy in core product offering and operations: The goods or services produced by the company should be designed to meet a real need for a real market. This will create sustainable social impact by providing stable employment and paying fair wages. In this way, BAM businesses can have a significant impact simply through the way they manage their regular business activities. Recruitment from a disadvantaged, unreached, or vulnerable group can have a transformational impact, for example, providing training and permanent work to former sex workers.

However, social impact can also be powerfully multiplied by focusing the core business model on providing goods or services that *themselves* bring positive social impact in a community. For example, a business might provide clean water, increase food security, recycle plastics to make playground apparatus, or produce sanitary napkins for school girls. However, in this case, the market size should be taken into account to determine financial sustainability and it should be also determined whether the market is to be exclusively local, or whether there is scope to reach national or international markets.

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[28] BAM Global Think Tank Report 'How Are We Doing? Measuring the Impact and Performance of BAM Businesses', see: https://bamglobal.org/report-measuring/

[29] See for example: https://businessasmission.com/three-things-the-state-of-the-bam-movement-report-tells-us-about-bam/ and learn more at: https://www.kingdomimpact.co.uk/

[30] For an introduction to the Sustainable Development Goals, see: https://www.un.org/sustainabledevelopment/

Develop strategy in use of profits: Another way a business might multiply social impact could be through the strategic use of their profits, both inside the company and outside it. Internally, the business could reinvest profits to benefit the company and invest in employees through increasing wages, providing medical/life insurance, offering childcare facilities, or by providing supplemental education and training.

Externally a company could develop Corporate Social Responsibility (CSR) goals and engage philanthropic giving (with funds or in-kind donations). This could take the form of investment or grants for other social impact businesses, small loans for employees/associates to start their own initiatives, or scholarships for employee dependents. One BAM company helped an employee by donating to a 'dowry matching fund' to help the person save to get married where he had no other means to.

Develop strategy in cultural influence: Sometimes simply carrying out ethical business practices can be 'prophetic' and bring social impact through cultural influence. If a community can see that a business can function successfully while still paying staff and creditors on-time, paying tax, not paying bribes, or treating staff with respect then that business can contribute to social change. One BAM company decided to take a strong anti-corruption stance in their approach and refused to pay bribes to expedite business, they then joined with others to launch a campaign in their nation to engage other business owners to join the cause and sign a pledge to fight corruption. While a single, small business might not have the influence to impact wider social norms (minimum wage, CSR giving, moral codes of conduct, employee benefit norms, etc.) a business which scales into a large company or a network of enterprises can have a larger impact by what they model. Helping ten other small businesses achieve social impact goals may be as fruitful as the impact of one large company. There is the scope for a small business to have an outsized impact if it can cultivate relationships and influence within the business community or local government. In the early years of national independence, one Kingdom-minded company was asked to input on the drafting of tax laws for the country because they were one of only a handful of businesses actually paying tax!

Develop strategy in utilisation of other company resources: Aside from money, there are many other business resources that might be leveraged to bring social impact. Businesses may have equipment/machinery or staff capacity which is not in use at all times and can be released for social impact. This can also be internal or externally focused. For example, equipment that can be utilised for staff development or training or the HR manager who can devote eight hours a week to additional pastoral care. Outside the company, staff may get involved in volunteering in community projects or equipment/facilities offered. For example, an engineering company in South Asia gets involved in local water projects and an IT company in Southeast Asia implements a volunteer program where they dedicate the last Friday morning of the month for the entire office to go out and help people and organisations that are in need. Using excess staff capacity and business resources to achieve social impact objectives needs to be carefully planned to prevent over-burdening of those resources.

Environmental sustainability and impact

Defining environmental sustainability and impact

The group chose to consider both the 'environmental sustainability' and the 'environmental impact' of BAM companies. The United Nations defines sustainability as 'meeting the needs of the present without compromising the ability of future generations to meet their own needs' (Brundtland, 1987), and sustainable development as that which 'requires an integrated approach that takes into consideration environmental concerns along with economic development' (United Nations, n.d.).

Ensuring environmental sustainability means being good stewards of God's creation through implementing environmental management best practices and seeking a net positive environmental impact. Companies may contribute to positive impact by minimising or offsetting negative environmental outcomes of their business operations, managing natural resources well in sourcing materials, production, or distribution of their goods and services, and by directly creating products that solve environmental challenges.

The recent BAM Global Consultation on BAM and Creation Care summarised that:

> … *all* businesses are environmental businesses and we need the BAM community to be leading the way in recognising this.
>
> This is the first major theme of the BAM and Creation Care Consultation; **that *every* BAM entity has the opportunity to grow in their care of creation.** This first theme is the particular focus of papers 2 and 4 in this [BAM and Creation Care] series, aimed at helping BAM practitioners implement effective environmental management practices and gain in positive environmental impact.
>
> While *all* BAM companies can become better environmental stewards, there is a second major theme to the BAM and Creation Care Consultation; **the opportunity for *some* Christian entrepreneurs and investors to create *new* BAM companies that address critical environmental problems with innovative business solutions and new technologies.** (Polet and Gaikwad, 2023)

Overcoming barriers to environmental sustainability and impact

Mindset and capacity are two barriers to mission agencies embracing environmental sustainability as a goal and seeking a positive environmental impact through BAM. Many Christians don't understand the biblical mandate of creation care and few agencies are engaged with the topic. Many agencies, and business owners, view creation care at the bottom of a very long list of priorities, often because they don't see an immediate relationship to the survival of the company or an immediate impact on the community they are working in. In addition, in some regions, environmentalism has been tied to certain political agendas, along with accusations of neo-colonialism or hypocrisy, and has therefore been dismissed.

However, environmental stewardship is thoroughly biblical and care of creation is mandated to us by God, the ultimate creator and sustainer. As we have seen, the Bible does not separate out environmental, spiritual and socio-economic well being for us as God's people. God has designed us to live in harmony with the created world; He is restoring *all* things and invites us to co-labour with him in the stewardship of our planet.

Education is critical for agencies to overcome mindset and capacity barriers.This begins with understanding of the biblical perspective on creation, the impact of environmental degradation, and good environmental management practices. An excellent place to start is the report on *Wealth Creation and the Stewardship of Creation* and the recently published series of BAM Global reports on *BAM and Creation Care*.[31]

Education about environmental issues and opportunities for BAM to contribute to sustainability should be added into the preparation process, with input on how to measure and track negative and positive impacts and how to implement Environmental Management Systems (EMS).[32] Agencies, and networks of agencies, should consider reaching out to academic institutions and Christian creation care networks to ask for positive stories and support in researching and developing tools which could support creation care outcomes. This could include research into the impact of creation care as an opening for gospel conversations and implementing fruitful practices for BAM and creation care (see below) at an agency level.

Education may also be needed locally among the community. In some cultures there is little understanding of the link between poor environmental practices (such as dumping of hazardous waste) and the impacts (algae fish kills, cancer clusters, flooding of low-lying areas) and governments may limit action or education under pressure from wealthy supporters or industry lobbying.

Another key barrier is a lack of understanding about the environmental impact of a particular business. Few businesses have mapped their environmental footprint from goods and energy used in production, facilities required for operations, waste management, fuel for transporting goods, etc. Over time a standard set of tools and metrics to help gauge the profitability of a business and measure financial sustainability has been developed, but tools for understanding environmental impact are fewer and less familiar. In addition, there is no clear equation for offsetting negative environmental outcomes with positive actions. What actions offset a business flight from Europe to Asia? Is it even possible to offset the impact of hundreds of kilos of waste produced by a factory each day? Agencies should ensure that BAM practitioners have an understanding of

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[31] The Wealth Creation Series of reports came from a Consultation co-convened by BAM Global and the Lausanne Movement. The report on 'Wealth Creation and the Stewardship of Creation' can be downloaded here: https://bamglobal.org/wealth-creation-stewardship/. This initial Wealth Creation report formed part of the series on 'BAM and Creation Care' that was expanded into four further parts and can be accessed from: https://bamglobal.org/creation-care-part-1/

[32] Refer to BAM and Creation Care Part 4 'Caring for Creation: Environmental Management Systems for BAM Companies', see: https://bamglobal.org/creation-care-part-4/

creation care and how they might measure and manage their particular environmental impact.

The wider world is waking up to the dire consequences of environmental degradation and issues such as polluted air and water, soil degradation, loss of wildlife habitats along with decreasing animal and plant diversity, decreased food security, and climate disruptions such as floods, fires, drought and rising sea levels are negatively impacting billions of people around the world. That means that a growing number of consumers (especially in the younger generations) are actively seeking solutions and looking for companies that have environmental sustainability at their heart.

Therefore, the financial cost to implementing sound environmental management practices that once may have seemed an insurmountable barrier is increasingly being balanced by the potentially positive financial rewards of genuinely 'going green'. Likewise, there is a growing number of investors looking for positive environmental returns which could see an increase in access to capital for companies solving environmental problems through their enterprises. However, our environmental stewardship claims must have integrity and our pitching and marketing should reflect real creation care practices and priorities, we want to avoid so-called 'green washing'.[33]

Fruitful practices for environmental sustainability and impact

The BAM and Creation Care Report Part 1 *One Big Thing The One Thing a God-honouring Business Must Do to Be a Good Creation Care Steward* asked Christian thought-leaders, 'What is the single most important fact, lesson or principle of Creation Care we must promote or teach within the larger BAM community?' (Gaikwad and Polet, 2022).

The responses yielded a number of themes and recommendations that might be adopted as fruitful practices for agencies and agency-related BAM practitioners. We have adapted some of these points to form a summary here, but recommend reading these in full in BAM and Creation Care Part 1.[34]

Talk about it: Advocate for environmental stewardship among constituents, agency leaders and stakeholders, BAM practitioners, and company employees. There are few stories about creation care so agencies should be proactive about curating and sharing stories with members, donors, and other agencies. We need to overcome the perception that we should be a certain type of person to talk about the environment, an environmentalist or vegan, for instance. Instead we need to realise that if we are a human living on planet Earth then creation care matters. For example, climate change is not only

[33] 'Greenwashing' is using creation care as a marketing strategy, lulling consumers into a false sense of security, making them believe they are being good stewards through their purchasing decisions when they are not. Definition taken from BAM and Creation Care Part 1

[34] Access the BAM and Creation Care Part 1 report here: https://bamglobal.org/creation-care-part-1/

an environmental issue. It is a health issue, a food issue, a water issue, a poverty issue, a justice issue, a security issue, a spiritual issue, and an economic issue.

For BAM and mission agencies in particular, we would add that care of creation can be a powerful statement of our faith to non-believers. For cross-cultural workers this can demonstrate esteem for the host culture, since in many cultures it is honouring that guests take good care of their temporary home. In fact, creation care actions impact societies everywhere, so it is one of the few social issues every community deals with. Include creation care in pre- and post-baptism discipleship materials for those coming to Christ and actively teach it in emerging churches.

Connect with nature and appreciate it: In order for BAM leaders and staff within companies to be more motivated towards creation care, we should provide opportunities, at both an agency and business level, to do activities in nature and participate together in activities such as hiking, community clean-ups or tree planting.

Become acquainted with local and international environmental laws: Local or international rules and requirements provide standards and guidance for developing environmental measures. As with social impact, the United Nations Sustainable Development Goals (SDGs) can be used to provide ideas and markers for environmental goals in BAM companies, in such areas as water and sanitation, energy, sustainable consumption and production, climate action, oceans, and biodiversity, forests, and desertification. The report notes that many business as mission companies work in countries where environmental regulations are non-existent or poorly enforced. In such cases, the company must decide whether they will instead seek to meet or exceed international standards. Meeting international standards may put the BAM company in a short-term competitive disadvantage, but in the long term will lead to a more sustainable, robust firm.

Study the Bible on creation care and ask God for help: As noted, the Bible has much to say on environmental stewardship and its study should be our starting point for education. Many people are surprised that the Bible covers this topic and it can be an opportunity to invite them to deeper study (what else could they have missed?) Bible study should lead directly to practical application in which we can rely on God's wisdom and guidance.

Set measurable outputs and internal incentives for reducing waste and pollution: Get a better grasp of the environmental impact of a business by measuring it. Organisations such as Climate Stewards[35] provide tools for organisations and companies to calculate their carbon footprint. Companies can also track data for how natural resources are being used and managed, for example, waste produced. For waste minimisation, all businesses can do the four R's: Reduce, Reuse, Recycle, and Recover and BAM businesses make at least a little contribution to each.

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[35] Climate Stewards, see: https://www.climatestewards.org/

Create a sustainable supply chain and go local where possible: A BAM company can reduce their costs and environmental impact by understanding the entire life cycle of the product or service it provides. Where does the raw material come from? How is it processed? Where does the product end up after its intended use and is it recycled or disposed of in an ethical manner? A supply chain evaluation can be conducted using a tool such as a Life Cycle Analysis (LCA).

Conduct an energy audit: This can help identify cost and energy saving opportunities for the business. Where can unnecessary expenses be saved? Where can power consumption be reduced in daily company practices, and how can the business move towards cleaner energy sources?

Speak up for creation with government officials and politicians: Business leaders are often in a position of influence within a community, region, or even a nation. From business as mission we are aiming to see holistic wellbeing developing in the people and communities we are trying to reach and serve. Environmental degradation issues such as air and water pollution or biodiversity loss can have serious consequences for people's health and thus business health. Creating change in the wider business environment can be crucial for individual and societal wellbeing, but will require collaboration between businesses, governments and science.

Dedicate a team for creation care within the staff and be intentional: Someone, and ideally a team, within the business should be tasked with keeping environmental stewardship central to company life. Creation care should be incorporated into the ethos of the business, rather than being the preserve of the owner and/or manager. The staff should be introduced to creation care and its biblical basis, and then encouraged to consider how the business could put it into practice.

Be part of the solution: All businesses are environmental businesses and all BAM enterprises can practise good environmental management. However, as with social impact, certain BAM companies can multiply their environmental impact by developing their core business model around creating products or services that solve pressing environmental problems. For example, businesses can be solutions in the needed areas of clean energy, wastewater treatment plants, plastic waste recycling plants or modern agricultural practices. A profitable business model and good environmental stewardship can go hand in hand as BAM companies meet the market need for environmental technologies and solutions.

And from elsewhere in the BAM and Creation Care series:

Incorporate creation care into the business planning process: Those in the BAM community should not regard creation care as separate to financial sustainability or spiritual and social impact, but as a cross-cutting theme interwoven with the other three of these 'bottom lines' of business as mission. This intentionality of integrating creation care into the core of the business model and goals of the company can be vital in countries that

are closed to traditional mission work, but where business is welcome. This is especially true if they are businesses that offer solutions to pressing environmental problems. Ideally, environmental goals should be fully integrated and articulated in the business planning process and regularly evaluated.

Implement an Environmental Management System and track progress: By definition, an Environmental Management System or EMS is a set of processes and practices that enable an organisation to reduce its environmental impacts and increase its operating efficiency (US EPA, 2021). An EMS also means integrating creation care metrics in company evaluations and tracking things like water and electricity usage, waste generation, energy efficiency, etc. An EMS can facilitate compliance with environmental laws, save costs, open up new customers and markets and increase staff buy-in.[36]

Integration of the four bottom lines

Business as mission involves the intentional integration of business and holistic mission. It is in response to mandates God has given to us, His people, including:

- The **Creation Mandate** given in Genesis 1 to 'tend the garden' and enable human society and creation to flourish
- The **Great Commandment** to love God above all else, to obey His commands and to love our neighbour as ourselves
- The **Great Commission** to go and make disciples of all nations, teaching them to obey all Jesus' teachings

Our response in business as mission is to seek sustainable, holistic transformation for people and communities through for-profit business models.

As we have seen above, we want to plan for, implement, measure, and grow sustainability and impact in four main areas: spiritual, economic, social and environmental. Although we should examine each one in turn in order to be intentional about each, in the context of the daily business operations these four areas of impact cannot be compartmentalised, they are meshed together in BAM companies.

However, many of us have inherited dichotomised ways of thinking about what is sacred and what is secular. We may be used to compartmentalising our lives; between faith and work, between gospel witness and environmental stewardship, between 'ministry activities' and 'making payroll' (i.e. paying our employees), for instance. We may come from a church or mission tradition that prioritises personal evangelism over socio-economic justice (or vice versa). As a result, we might have to work hard to be intentional about integrating business and mission together—both individually and in the agency as a whole—and we should consider how to do this in four main ways:

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[36] BAM and Creation Care Part 4 'Caring for Creation: Environmental Management Systems for BAM Companies', see: https://bamglobal.org/creation-care-part-4/

1. Personal integration and preparation

As we (BAM practitioners) are integrated, so our businesses will be integrated. As we live integrated lives as disciples of Jesus, the rule of God's Kingdom will extend to every part of our lives. Preparation for fruitful business as mission thus begins by being rooted in Christ, abiding in Him (John 15:1-5, Col 2:7) and by developing patterns of thinking that are transformed by that relationship (Rom 12:2). Integration flows from our theology and is expressed through our walk with Jesus in daily life.

It may be helpful to prepare for BAM by examining our own thinking in light of the sacred-secular divide and make a study of the Bible on topics such as economics, business, human flourishing, justice, mission and restoration, for example. Does our worldview align with God's view of us as integrated people and communities?

As we commune with Jesus and seek the will of God, we allow ourselves to be integrated into his plan and He is able to use us in big, small, obvious, and surprising ways to advance his Kingdom. Being yoked with Him, allowing Him to carry our heavy burdens, we are able to rely on His direction and not on our own striving or direction. As we listen to His voice and obey it, we can follow the miraculous life that Jesus modelled for us as his disciples—in business.

2. Integration in business planning

To fulfil its potential to create integrated impact, a BAM business needs to have a clear plan for reaching profitability, alongside creating spiritual, social, and environmental impact. The first step in the process is to identify a business model that could be viable and profitable in the target location, among the community the business team hopes to reach and enable to flourish. This step may take extensive research and reconnaissance. Good community development practices, alongside business planning practices, should be engaged to research and discover the felt-needs of the community, rather than imposing solutions to social, economic or environmental problems from an external perspective.

Once the preliminary idea for a business model is there, a thorough business plan is needed to develop all the potential impact areas for each bottom line and map the relationship between them. Such a plan will aid the would-be practitioner, business team, agency leaders, and potential investors to assess whether the business model has true potential to be financially sustainable (without which no other long-term impact is possible), along with the scope to facilitate quadruple bottom line impact. Agencies should help practitioners pray through areas of possible impact and to seek revelation on the goals God has for the business.

A detailed business plan allows the team to define the relationships between each area of potential impact and how they will be interrelated in daily operations. Which are dependent on each other? How are they related? What could amplify or diminish the results? Understanding the interplay between spiritual, social, environmental and financial impact / sustainability will provide a framework for later decision-making. Planning should be followed-up with additional research to validate expected impacts (Does anyone care? How likely is the result? etc.) then, together with wise counsel, create a prioritised list of

goals. These should be checked with stakeholders to ensure alignment with vision and values.

3. Integration in daily business practice

Living out the holistic gospel happens in every area of the business. For example, one agency-related BAM CEO expressed how he had thought about the integrated mission of the company when he chose the position of his office, in a place where employees would walk past his, often open, office door. This seemingly mundane operational decision was in fact pivotal to him building meaningful relationships with his staff and having opportunities to talk to them about Jesus, and eventually to pray with them on a regular basis.

The integrated goals of the business should therefore be considered as every aspect of the company is developed, including facilities, systems, policies, company norms and culture. These will spring up within a company, whether they are developed intentionally or not. Thus, a vital leadership task is to intentionally lead the business by daily example to produce the company culture, excellent products/services, and community impact that reflects intended vision, mission and values.

Different BAM companies will have different goals and priorities, and these will usually reflect the goals and priorities of the mission agency in the case of agency-related BAM. The Lausanne Occasional Paper on Business as Mission set out 10 Guiding Principles for BAM in its chapter on *The Essentials of Good Business as Mission*.[37] It intentionally avoided mandating particular practices, opting instead for more general principles, because:

> … the application of a principle will vary from context to context. For example, for spiritual guidance and accountability some companies have found it useful to have formal contractual relationships with churches or mission agencies. While this approach has merit, it is merely one of many ways to seek prayer support (Principle #8) and to maintain spiritual accountability (Principle #3). Thus we are intentionally avoiding the term “best practices”. The actual practices can vary according to the specific social, cultural, religious or economic context, but the “guiding principle” is the same.
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> In addition, the depth to which each principle is applied and its focus will vary from business to business. For example, one business might emphasis the need to create jobs in areas of endemic unemployment (related to Principle #3 & #4), whereas another might place more emphasis on coupling the business with a church planting strategy (also Principle #3 & #4). (Tunehag, McGee and Plummer, 2005)

Integration of the different bottom lines may not mean equality in terms of prioritisation. Goals and practices will vary from company to company, with priorities reflecting the emphasis of the mission. Although, that is not to say that other outcomes are unimportant or should be ignored. However, having a clear business plan and principles will lead to a

[37] See Chapter 4, in the Lausanne Occasional Paper on Business as Mission, here: https://bamglobal.org/lop-bam/

clarity about daily business practices. It also allows for a meaningful definition of fruitfulness (i.e. markers of 'success') and provides a framework for evaluation and decision-making.

4. Integration in measurement and evaluation

As noted, before it is possible to measure and evaluate the fruitfulness of impact, we first need to define what 'success' looks like. This can be relatively straightforward for the financial bottom line, but as social entrepreneurs have long-discovered, measuring social and environmental impact can be far more complex. BAM companies also seek spiritual impact and as the BAM Global Measuring BAM Impact Report[38] put it,

> …we approach holy ground as we approach the topic of examining work done for God and assessing how effective we are being as we steward His resources. It is holy ground whether we are assessing the effectiveness of leading a church service or leading a service business. It is holy ground, but not unapproachable.

We cannot wholly understand God's goals and priorities, let alone fully measure the fruit of our efforts towards them. However, that is not to say we shouldn't try, as the Measuring BAM Impact Report goes on to say,

> We believe it is not only possible, but highly valuable for a company to have practical, intentional goals for ministry and then to evaluate (measure) their performance against these goals. We also believe it is right and appropriate for outside agents, whether owners, investors, ministries or researchers, to have tools to evaluate and compare.

Therefore, while it is good to set goals and measure progress, we acknowledge that we cannot see the whole picture, especially in terms of spiritual impact. Paul illustrated this in 1 Corinthians 3:6 when he said, 'I planted the seed, Apollos watered it, but God has been making it grow.' (NIV)

It is important to allow the Holy Spirit to guide goal setting. This can be through prayer and fasting, reading the Bible, and wise counsel. Setting metrics should begin with asking, 'what is God doing?' and paying attention to the answers, before moving onto more typical human and business metrics. And as fruitfulness springs from knowing and abiding in Christ, being transformed by him, measures should reflect that—evaluating both the spiritual health of the practitioner and outward spiritual impact.

Even with the best intentions and plan, the business will likely find itself having to balance competing needs or goals and it is important that the owners have a process for evaluating these interests. Prayer is the first step in the process and the stakeholders will need to agree on the next steps.

Priorities may change with time and within different phases of the business. Agencies should recognise that BAM has seasons and some years will be especially fruitful for discipleship while others may be more focused on social impact. Forcing the business into

[38] See BAM Global Report on Measuring BAM Impact, here: https://bamglobal.org/report-measuring/

unnatural rhythms may yield less fruit in the long-term. Mission agencies will need to journey alongside the business to understand and support changing goals and emphasis.

Agencies might also need to give space to BAM entities when it doesn't appear that the organisational priorities are being met, which can quickly lead to pressure if agencies have less integrated goals than the company. This can be exasperated for BAM practitioners facing additional pressures from more business-minded supporters or investors.

Good systems for governance and accountability are essential, helping BAM company leaders be transparent about their actions, decisions, and goals. Perhaps a good exercise for BAM practitioners is to routinely ask themselves how they would feel if these were made public! Regular reporting to a board (legal and/or advisory) can support practitioners by providing accountability and help to avoid mission drift.

A diverse management team and board can also help the business focus on integration by championing different bottom-lines and bringing ideas for improvement. Each business will need to decide the best measurement and reporting process and should balance frequency with capacity and availability. In the first years, the owners may find monthly reporting for certain metrics helpful, while more established businesses may find quarterly reporting sufficient. Agencies should ensure that BAM practitioners are not overburdened with general agency reporting and business reporting and should help harmonise the processes as much as possible.

Conclusion to the Full Integration of Business and Mission

We have seen how BAM companies can intentionally consider how to do spiritual, economic, social and environmental good through their business models.

Common fruitful practices that were identified across more than one of these areas of impact include:

- Cultivating a vital relationship with Jesus, prayer and spiritual health
- Sound understanding of the biblical perspective on business, mission, creation care, and human flourishing
- Preparation, including both training and research
- Developing robust cultural understanding and adapting to the context
- Planning, especially integrated business planning
- Appropriate metrics and systems for evaluation and accountability
- Openness to adapt as a business and a degree of flexibility from the agency
- Collaboration and drawing on the expertise of other kinds of entities

Overall, mission agencies should help the business balance the need for strong focus on financial results with the other three bottom lines and ensure that business and mission are fully meshed together (not compartmentalised) in planning, ongoing operations, and regular evaluation.

The Effective Resourcing of Business as Mission

Introduction to BAM resourcing for mission agencies

BAM and Mission Agencies Working Group 3 considered how to comprehensively resource and support BAM companies and practitioners associated with mission agencies.

Among other questions, the group considered how agencies recruit and train people to do BAM and then support them to be be effective in the long term; how to get better at starting up viable business models and what capital is needed; and what sort of network or 'ecosystem', such as prayer, coaching and pastoral care is necessary around BAM practitioners.

The working group split into four subgroups to look at the following resource areas:

- **Network building**
- **Mobilisation and recruiting**
- **Training and mentoring**
- **Funding**

The whole group returned to discuss the topic of **Member Care** for BAM practitioners after working in subgroups.

Case studies were developed to learn from how particular agencies approach different areas of resourcing (see case study summaries below and Appendix C).

Network building: Providing a robust ecosystem of support for BAM practitioners

In today's world the use of technology has dramatically increased the scope and effectiveness of networking. Never before has the BAM community had such an opportunity to network across different mission agencies, BAM companies, geographical networks, specialist BAM entities, and the global church.

Agencies should consider network and ecosystem building in two main ways:

1. **Movement focus** – identifying and ensuring their unique contribution towards building a flourishing global BAM community and ecosystem
2. **Company and practitioner focus** – collaborating with others to directly provide a healthy ecosystem around BAM companies and the practitioners in their care

Both of these areas of ecosystem-building benefit the BAM practitioners related to the agency, the second more directly. Both of these areas also benefit the agency itself by increasing Kingdom-minded collaboration, trust, and access to beneficial relationships and resources.

Movement focus

Lack of resources and capacity can cause mission organisations to be cautious about sharing information and resources with others, and this applies to BAM as with any other strategy area. Even where agencies have a desire to facilitate and grow networking and collaboration at the local, national, regional, and global level, concern about security issues can limit the degree of sharing. These resource limitations and security concerns have limited the overall view of the BAM community, turning it into an opaque network with low appreciation of what others are doing and a lack of ecosystem mapping. This has naturally curbed information sharing and collaboration among agencies.

The implications of this opacity include:

- A piecemeal approach to making disciples and church planting through BAM in particular geographical areas (houses on a hill instead of cities on a hill) which limits the ability to impact an area through a limited concentration of BAM
- A lack of collaborative groups in common BAM verticals, such as hospitality or agribusiness, where standards and fruitful practices can be developed and shared
- Limited sharing of local research into market conditions, governmental regulations, cultural standards, lessons learned, and fruitful practices.
- An opaque market for additional services such as financing, advisory services, marketing and sales, distribution, human resources and others
- Market inefficiency for hiring and especially recruiting successors for BAM entrepreneurs, limiting the sustainability of BAM businesses as new owners cannot be found
- Agencies collectively unable to provide thought leadership and fruitful practices to the wider BAM movement and global church

Agencies should develop policies and systems to allow a flow of information within trusted relationships and contexts, while also mitigating against security risks.

The BAM movement as a whole would benefit from a framework for identifying BAM support service providers and current resource gaps that could help catalyse believers to contribute their skills to serve the Kingdom. This begins with a clear ecosystem map of the current providers, an analysis of unmet needs, and the sharing of needs through existing BAM networks. The ideal outcome would be a cross-organisation network of experts and entities available to assist BAM practitioners and other emerging BAM networks. This global network would then have the responsibility of developing and sharing fruitful practices, and developing general processes and standards across agencies. Agencies have a unique role to play in such mapping and mobilisation of resources, as they have contact with multiple BAM practitioners and also have wide networks of former members and supporters.

It should be noted that a growing majority of the Church is located in the Global South and yet far fewer BAM providers are based in these countries. Most services, like training and

coaching, are only available in English and provided by experts, often from ‘far cultures’ who may not understand the local context. In addition, very little specialised tax or legal expertise is available outside of the USA, Canada, or Korea. Therefore, agencies should consider spending the time to identify Global South countries with high potential for BAM and partner with churches to recruit both BAM practitioners and those who can contribute skills and resources as trainers, coaches, and mentors.

Another issue to note is the sustainability of BAM service providers and resource entities within the broader ecosystem. These are most often funded either by service provider fees or by donor support, or a hybrid of the two. Fee-based BAM services have faced challenges to scaling sustainably in the past, as a significant percentage of BAM companies have historically been smaller sized, with lower profit margins—often for good strategic reasons, i.e. to provide more direct contact with the least reached or choosing to maximise social, spiritual or environmental impact over greater financial returns. To overcome this, some service providers have taken on higher fee paying clients in order to subsidise low or no fee paying BAM clients. Although the BAM landscape has been shifting (with an increasing number of BAM companies overall and more larger-scale BAM companies), historically it has been challenging to provide services to BAM companies through purely for-profit models (i.e. via business consultancies, for-profit recruitment firms, and so on). Thus, in the past many services in the wider BAM ecosystem have been provided by non-profits or mission agencies directly or by seconded mission agency staff. Mission agencies should therefore be a vital voice in a robust discussion about BAM service provision, sustainability, and future ecosystem building.

Company and practitioner focus

Each BAM venture, and the people involved in running it, requires a robust ecosystem of support around it to ensure its successful launch, followed by flourishing in operation and impact, and towards long-term sustainability.

This BAM 'life cycle’ includes the following stages:

- **Mobilising:** getting the message about BAM out to the global family of Christ
- **Recruiting:** identifying key staffing needs and screening candidates
- **Pre-launch training:** preparing candidates for the BAM experience, also includes training for those within the BAM ecosystem (coaches, trainers, funders)
- **Business research, incubation and funding:** reconnaissance, planning, business launch, plus startup, growth, and exit funding for BAM
- **Support services:** additional services such as legal, accounting, marketing, ongoing coaching and business support, customer service, order fulfilment/returns, HR, people (member) care, prayer support, etc.
- **Post-launch training:** training or mentoring on specific topics related to the industry, location, or related business topics
- **Reporting/accountability**: the ongoing process of managing and advising the BAM leader(s)

The mission agency may be one entity within an interrelated network of providers throughout this life cycle. This network of providers might be called the ecosystem around a BAM company—or in business terms, the supply chain or value chain for a BAM venture.

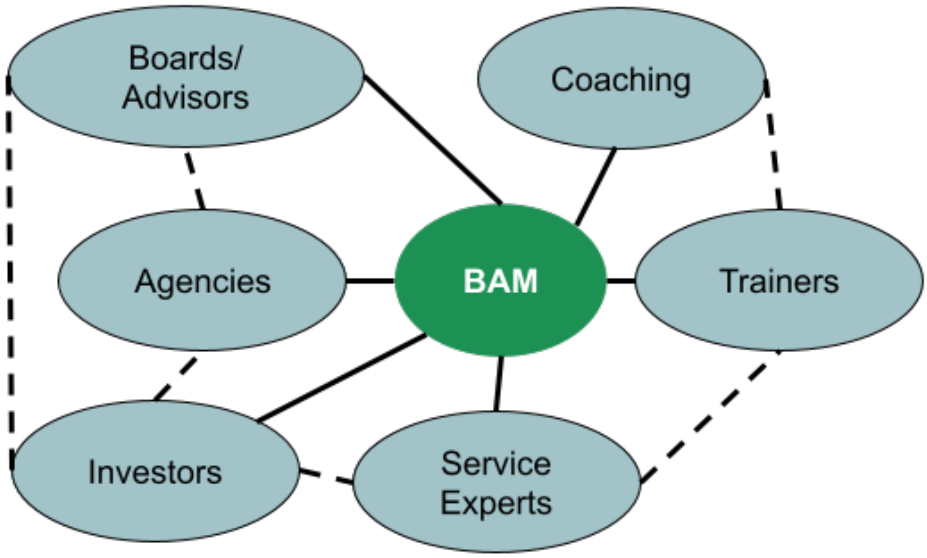

Figure 1: An example of the network of support and service providers around a BAM company needed throughout its life

Forging collaborative relationships with other strategic partners to develop vibrant and robust ecosystems or value chains to resource their BAM companies should be a priority for mission agencies. Taking such a collaborative approach maximises efficiency by eliminating unnecessary duplication and increasing specialisation. Few agencies are able to provide everything every BAM practitioner needs, but this does not have to be a bad thing!

Looking for opportunities to collaborate with and outsource to others will encourage mission agencies to define and focus on the particular role they are best equipped to play in the BAM movement and to contribute the resources they are uniquely in a position to provide. In an ideal scenario, agencies would increase dialogue, develop a common understanding of the BAM landscape, and then identify where they best fit and where they instead can outsource or partner with other organisations or companies, in order to best support the needs of their agency-sent BAM practitioners. This may necessarily include current players choosing to redefine their services in order to exit some areas and better serve the whole.

One challenge to finding appropriate services is that BAM is complex and requires the seamless integration of business and mission. It is incumbent for agencies to understand the trade-offs when using experts from solely a mission or business background. Agencies should ensure that their partners align to common values, for example, the importance of disciple-making or culturally relevant business practices. Agencies may find that they need

to orientate churches and external providers on the nuances of cross-cultural BAM, especially when supporting BAM practitioners working among least reached groups.

BAM practitioner felt-needs and views of ecosystem support

Based on a small agency survey completed in September 2019 with 24 respondents, most BAM practitioners feel their agency support meets their expectations. Many felt supported from country, regional, and international levels. However, a number of distinct needs were identified:

- **Startup phase** – What should be included in the business planning and market research? Where do you find funds? How to relate with potential investors? Who can provide low-cost, high-quality home country legal and tax support?
- **Local knowledge** – What are local business practices? Who is a trustworthy accountant, attorney, paperwork processor?
- **Maturing and ongoing support** – How do you find growth capital? Define processes and systems? Increase sales and marketing? Negotiate exits? Start or market related business?

Currently, the majority of BAM practitioners we heard from are connecting to each other via social media or secure messaging services. BAM practitioners are also connecting face-to-face with Christian business owners within their city and also with other practitioners at regional and global BAM events. When asked what they are looking for when networking, many suggested they want to hear fruitful practices and lessons learned from other practitioners.

Many agencies are promoting networking and most encourage their workers to join or cooperate in BAM endeavours from other agencies. There is a high degree of desire to work collaboratively to solve the issues facing business as mission. However, most agencies are not currently sharing resources, with security concerns likely a factor. There is more currently more interest and activity in bi-lateral, rather than multi-agency, collaboration.

Many agencies are currently providing recruiting, internships, training, member care, and coaching or mentoring to BAM practitioners. The agency-related BAM practitioners in our study noted their acute needs included expertise and/or training in: marketing, systems/ operations, business development/planning, financial planning, product development, legal issues, governance/advisory bodies, and accounting. Most felt that physical care, emotional intelligence, theological training, cross-cultural know-how, language training, and spiritual care were adequately provided by their agencies.

Where service gaps have been filled, agencies often rely on formal or informal outsourcing relationships. Within the broader BAM ecosystem three organisations founded by North Americans were the most well-known and used providers of outsourced services: one focused on investment and coaching for businesses in the 10/40 window (Transformational SME); one that functions mainly as a peer-support network for BAM practitioners with some coaching and investment services (OPEN Network); and one

focused on coaching and mentoring (IBEC Ventures). Other providers cited by the survey responders were three organisations which allow for charitable donations to be legally channelled to businesses which support social and economic development. In addition, several entities offer health insurance (at a cost) for BAM practitioners not covered under agency healthcare plans. Finally, there were a few service providers doing third party shipping and returns and other related services. However, our survey showed that few BAM practitioners and agencies were aware of all of the providers.

In addition to the survey described above, three BAM practitioners located in Creative Access Nations (CANs) were interviewed about their need for support. All felt that agency support and response to BAM practitioners had improved over time, but classified their current support variously, as moderately helpful or very helpful.

Two of these interviews have been written up as case studies on **BAM practitioner views of mission agency support**, see Appendix C. Key takeaways from these case studies include:

- The importance of a good base of preparation and training, as well as ongoing support and coaching
- A dedicated BAM resource team in one agency has increased levels of support
- Support has been enhanced by in-person visits
- Coaches from a consulting background made a particularly helpful contribution in one case as they are able to aggregate experience from a wide range of companies
- Personal care was a weak area for one agency, but other networks and relationships provided cover
- Expat and local BAM practitioners have different experiences and strengths and this could be more intentionally leveraged in BAM support
- Security concerns have been a tangible block to information sharing and access to more mentors
- Know-how in setting up and utilising an advisory board is beneficial

Forms of BAM practitioner accountability and support

All of us need accountability and support. This is especially true of people leading BAM enterprises because of the complexities of starting and running a business, often in challenging and/or cross-cultural context, while being intentional about social, environmental and spiritual impact. BAM practitioners need accountability and ongoing support—including mentoring, coaching, specialist advice, training and resource inputs, prayer, etc.—to stay on track and accomplish the quadruple bottom line impact they seek.

Support and accountability can be provided in different ways according to the needs of the BAM practitioner and the agency. Agency leaders, church leaders, member care providers, counsellors, friends, family and other informal advisors, governing boards and advisory boards may all provide support in different areas. Ultimately, the BAM practitioner needs to be proactive in ensuring that they have adequate support and accountability.

In an article for The BAM Review, experienced BAM practitioner and mentor Robert Andrews outlined the skills and support that a BAM practitioner needs, as follows:

> One of the thornier issues [facing the BAM community] is how best to support BAM practitioners in their work. These can be nationals trying to build the Kingdom in their home countries or foreigners who have committed to business in a cross-cultural setting. Both need support, but what support to give and how to give it is a current and urgent discussion…
>
> Too many mission organisations do a poor job of speaking to BAM practitioners as they don't understand the dynamics and pressures of running a business and often understate the responsibility a manager has for the care of employees, suppliers and customers. Good personal care will include hard questions about personal spiritual life, relationships in the family and the interpersonal pressures in the workplace.
>
> The other, more business focused issues [listed in the article] are best addressed by a well-structured advisory board that is committed to the business and shares the vision for its missional purpose…
>
> Together this sets up a two-track support system in which there is care for the manager as a whole person and care and oversight for the business. Both the personal care givers and the board want the business to succeed in fulfilling its core purpose and in making money so that it can continue to fulfil that purpose. Both want to see the manager in good health, with a strong family and a dynamic spiritual life.
>
> Generally, the needs of the business and the manager coincide, but occasionally they diverge… At these times of divergence, those caring for the manager and those caring for the business need to be able to speak in separate voices. (Andrews, 2019)

The following section expands on the topic of advisory boards for BAM companies, and personal care is covered in the section on member care below.

Advisory boards for BAM companies

Evidence suggests that the input of mature, godly, experienced advisors and/or board members exponentially increases the possibility of BAM success and longevity.

The role of advisory boards is to provide expert advice and accountability for the BAM leadership team on all aspects of business operations and impact. They can also offer other kinds of support for the BAM practitioner(s) to enable personal and business health.

Advisory board members should be chosen based on their ability to provide expertise and support in one or more of the following areas:

- Business, general or industry-specific know-how
- BAM principles and fruitful practices
- Country or region-specific understanding
- Personal and/or family care

Each BAM practitioner should identify areas of weakness in business, industry, cultural or personal know-how and consider recruiting advisory board members who excel in these areas. Advisory board members who are running other BAM enterprises may bring particularly rich and relevant experience and access to relevant networks.

It is ideal to include at least one agency representative on the advisory board, preferably the direct supervisor of the BAM practitioner. This helps to connect the BAM practitioner's accountability to mission agency leaders with other business experts, so that accountability and support can be provided in an integrated way. It also helps to avoid the tension of the BAM practitioner being trapped between advisors with competing priorities. Some BAM practitioners have also found it helpful to have an advisory board member from their sending church, if applicable.

Different agencies have different strengths, but often the agency representative will be able to help the advisory board and BAM practitioner in cultural awareness and other issues of contextualisation, spiritual impact and member care of cross-cultural workers. Some agency leaders have a good understanding of holistic BAM ministry and how to integrate the spiritual, social, environmental and economic aspects of the business.

All members of the advisory board should be fully supportive of the vision and purpose of the BAM enterprise. Each BAM enterprise is unique and the board will be unique to that business in terms of make-up of the board and how it operates. At times, outside experts may need to be brought in temporarily to help with specific areas or questions. As the business evolves and its needs change, the advisory should change to adapt to those needs.

Advisory boards should consider meeting monthly or bi-monthly. In-person meetings are better, but not always possible, and online meetings can work very well. Wherever possible, members of the advisory board should commit themselves to visiting the BAM practitioner on location on a periodic basis in order to build stronger relationships and truly understand the working context.

Advisory boards are involved in such issues as (but not limited to): vision, goals and strategic plans for the business (long-term and short-term), financial status of the business —budgets and financial statements—a high-level view of personnel and operational systems, any major decisions, challenges or concerns affecting the business, evaluating progress on the quadruple bottom line, health of the BAM owners and their families (spiritually, physically, emotionally, etc.). Thought should also be given to spouses as the BAM endeavour is sometimes harder on a 'non-involved' spouse. Advisory board members should consider how support can be given to spouses (and families), especially if there is little support provision aside from the board.

Alternatives to advisory boards and their shortfalls:

- Governing boards, who have legal accountability or an ownership stake. This kind of entity may help to ensure that board members are engaged. In this way, an agency may take a more active role in the structure and direction of the business (although

we generally discourage an agency taking on an ownership role). However, an advisory board gives more freedom to include appropriate experts with no legal liability.

- Individual counsellors, coaches, consultants, and other subject matter experts. These may be very helpful. However, if used in place of an advisory board, bear in mind that individual coaches may come with a limited perspective and may not understand how different areas interact.
- Peer-to-peer groups. These can be very good for encouragement, stimulation and sharing ideas. However, they are unlikely to provide robust accountability and may offer only a limited range of expertise.

In summary, we advocate the use of advisory boards because:

- Multiple areas of need can be addressed by the board
- Both ministry and business experts can meet at the same time with the BAM practitioner
- Agency representatives can be a part of the board
- The board can work together through competing priorities with their different skill and priority areas
- Business accountability and personal support can be connected together

As with any structure, advisory boards are not guaranteed to be effective. Some challenges to be aware of and addressed, include:

- Advisory board members may lack commitment to the business if they have no formal investment in it
- Members may not understand the local context
- It requires time and energy to schedule advisory board meetings
- It requires time and energy to build relationships among advisory board members who may not have previously known each other

Mobilising: Recruiting and deploying the right people

The business as mission movement continues to grow, and increasing numbers of BAM practitioners are being mobilised for mission on and from every continent. This continues to have a significant holistic mission impact on individuals and communities, through authentic relationships and business practices that reveal the gospel. However, many of the challenges identified in the BAM Global Think Tank reports for ‘Advocacy and Mobilisation’ and ‘Recruitment, Training and Deployment’ from 2015 are still current.[39] Business people and business skills remain a significant untapped resource in the global church, and traditional channels of mission mobilisation and recruitment (e.g. mission

[39] See the BAM Global Report on Advocacy and Mobilisation here: https://bamglobal.org/report-mobilisation/ and the BAM Global Report on Recruiting, Training and Deployment here: https://bamglobal.org/report-rtd/

agencies, Bible and mission training colleges, denominations and large churches) still struggle to engage effectively with business people, business networks, and BAM opportunities.

The sacred-secular divide

The sacred-secular divide is still a serious hindrance in the marketing of BAM concepts and opportunities and the preparation of BAM practitioners. In terms of recruiting, unbiblical views of work and business continue to be a challenge within churches, Bible colleges, and even still within some mission agencies, as we have seen in earlier parts of this report. Internally, a robust theology that sees work as an expression of worship and service, and that vigorously addresses deeply entrenched 'sacred-secular' thinking within the agency is absolutely essential to ensure adequate practitioner preparation and ongoing support for such a holistic mission strategy.

DNA of an entrepreneur versus business builder

Understanding that BAM requires both business creators (i.e. entrepreneurs) and business builders (i.e. managers, business professionals and technicians)—and that the 'DNA' of these differing types of business practitioner can vary widely—is an important first step. Entrepreneurs tend towards decisiveness, adaptability, creativity, high tolerance for risk, with a clear sense of vision and leadership role. Identifying, welcoming and empowering entrepreneurs into the agency community requires flexibility in policy and practice, without abandoning standards of excellence and good accountability. While business builders may have different characteristics and assets to business creators, their expectations and the requirements of their professional role in a BAM company will necessitate thoughtful adjustments on the part of most agencies if they are to be attractive to a potentially large number of eager, committed workers.

The need for innovation in mission recruiting

Although most agencies have made some public commitment to business as mission, many of their people still have little working knowledge of BAM. They may have a narrow focus when it comes to getting personnel into the field (e.g. a focus on visa issues) rather than a more considered recruitment, preparation, deployment and ongoing support of BAM practitioners in the field. Few agencies have a distinct strategy to mobilise people to start or join BAM companies, and most have not adapted their recruiting approach to recruit and support those working in the business world. For example, the long recruitment cycle of many agencies is ill-suited to business job openings that may remain open only for a few months. Agencies do not always appreciate the diversity of the business enterprise, and may focus primarily on sending BAM company starters, sometimes even when the individuals have no business or entrepreneurial experience or skills.

Bible and mission colleges (often a key place for recruitment for mission agencies) struggle to interest business people for a mix of reasons, including differing cultures, unattractive or unsuitable courses, lack of common experience with course leaders, missiology, model of education, and more. Agencies are largely unable to access business universities and business networks for mobilisation, and this would require a change of

approach, new skills, and possibly new people. Models of partnership with university groups (e.g. IFES) and other professional groups (e.g. Christian Medical Fellowship) may offer some examples to follow. Particular events that foster collaboration between agencies and business students or professionals, such as Work+Go in the UK[40] and Urbana in the USA[41], also foster unique opportunities.

While there are relatively few examples of innovative approaches that are working, some models include:

- Interserve Korea, recruiting university students to continue their education (e.g. an MBA) in a cross-cultural context and as a launching point to find work or start business there
- OMF, partnering with LICC and Climate Stewards in the UK to launch the Work+Go brand and initiatives, including an annual conference; to share the primary message that, 'Sharing your faith across cultures and having a fulfilling career are not mutually exclusive, in fact, they're made to go together'
- Arimathea, a recently established group of young professionals seeking to partner with numerous networks and agencies. They hope to attract other young professionals into business as mission with an offering to 'join a four month training program and get connected with a BAM opportunity'
- Several mission agencies offering training on tentmaking and BAM for people already working cross-culturally, e.g. professionals attending international churches with some success around envisioning people for marketplace ministry, although limited in reach

It is worth saying that most of the above examples have a broader emphasis on tentmaking, or 'professional work as mission', rather than an exclusive focus on BAM.

Need for collaboration

The 2015 Reports on BAM Advocacy and Mobilisation and BAM Recruitment, Training and Deployment identified the need for greater collaboration across agencies and other stakeholders in order to address the challenges of mobilising and recruiting BAM practitioners. Agencies typically lack the experience, expertise and networks necessary to do this by themselves and need to collaborate more with each other and other potential partners.

Mission agencies could seek out and establish collaborative ventures with business incubators, which can be a creative source of new workers. Typically, mission agencies 'fish' in particular pools. Rethinking the approach and building partnerships with new kinds of institutions and entities may open up access to new pools of candidates.

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[40] Work+Go, see: https://workandgo.org/

[41] Urbana, see: https://urbana.org/

In addition, agencies are usually only aware of a small subset of BAM opportunities (largely from their own BAM entities), and as mission agency recruiters are often drawn from mission or social sector backgrounds, they do not typically understand the diversity of roles required in a particular industry that a specialist recruitment agency would.

However, collaboration between agencies and other players in mission mobilisation remains patchy in general, and is especially weak in BAM. When surveyed for this report, 58% of 24 respondents (all BAM leaders and influencers within agencies) reported that they were unsure whether their agency was willing to collaborate on BAM recruitment and placement. It seems that a lack of knowledge both within and across agencies about what the agency would be willing to collaborate on may be part of the issue. Collaboration still seems largely tactical (e.g. when there is a compelling and immediate need to work together), and trust seems to be weak between agencies on recruitment issues. A forum that provides for an intentional sharing across agencies could help determine if knowledge sharing would open up willingness to collaborate.

There have been some attempts at collaboration in mobilising and recruiting:

- Mission through Business (MtB) and Work+Go in the UK, have both involved multi-agency collaboration in mobilisation
- Transformational SME seeks to partner with multiple agencies on recruitment for BAM companies in their investment portfolio
- Although not all members have a BAM focus, Therefore Alliance is a partnership of TEAM, Crossworld, SEND and South America Mission
- Scatter Global involves a total of seven agencies, though focused on marketplace ministry and tentmakers

However, the BAM Global Advocacy and Mobilisation report called for a global campaign (around a theology of business and work, the vision and role of BAM in contemporary global missions, case studies and stories) which has not yet been realised. And while there is undoubtedly already prayer for BAM work globally among agencies, a continuing gap in the BAM community is focused and networked prayer strategies.

The rise of Global South practitioners

Historically the majority of global interaction around BAM has been by Western-based agencies and Western-origin BAM practitioners. Naturally therefore, much of the discussion has gravitated around the opportunities and challenges facing western BAM practitioners. Non-western mission workers from mission sending nations such as South Korea have long-been involved with BAM, but there has been relatively little exchange of knowledge or collaboration with Western-based agencies.

Today, increasing numbers of non-western cross-cultural workers (e.g. from Brazil or Kenya) are engaging in BAM. There is also a huge opportunity for local or near-country believers to engage in BAM (e.g. Egyptian BAM practitioners working across the Arab

world) and this opportunity is largely being missed by international agencies.[42] Many mission agencies and networks tend towards cross-cultural expressions of mission and are neglecting mobilisation and recruitment of indigenous BAM practitioners.

The opportunities and challenges for BAM practitioners from non-western contexts can be very different. Differences may include:

- Financial support issues – it can be harder to raise support and investment, but there can be different expectations and assumptions around levels of support/funding
- Approaches to business – they can be more used to informal or small business models
- Expectations from the host community – Westerners may be more expected to be in large and obviously profitable businesses, or else raise significant suspicion

At the same time there are common challenges, including the sacred-secular divide, challenges of communication and mobilisation, inconsistency of full-time Christian workers understanding the concept of BAM, being able to achieve financial self-support through business, and so on.

Examples of mobilisation and recruitment of non-western BAM practitioners:

- COMIBAM for Latin America
- Chinesebam.com for the Chinese-speaking world
- Transformational SME increasingly working with local as well as cross-cultural BAM practitioners
- Brazilians being sent out from a church to a Christar training course through 'The Base'

Succession planning

Aside from the challenge facing mission agencies to mobilise and recruit BAM practitioners for new or growing BAM companies, the maturing of the BAM movement has increasingly brought another challenge to the fore. There are a growing number of agency-related BAM practitioners that are now ready to leave the field and pass on their business to new leaders, with the hope that the holistic mission of the company will be carried forward. This is an area that has attracted relatively little attention among agency leaders and the wider BAM community. It was beyond the scope of this Consultation to conduct research into the specialised area of succession planning and execution for business as mission. One recommendation is that agencies begin to develop dialogue and guidance for BAM practitioners around this topic. We also wish to highlight the need for research on succession planning strategies currently being implemented in BAM businesses within the wider business as mission movement, agency-related or otherwise.

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[42] See for example a recent study by "A Desert Father" (2023, unpublished Doctoral Research, Fuller Theological Seminary School of Mission and Theology), "Harvest Workers Aflame: A Strategy for Mobilizing Arabs into the Least Reached Creative Access Contexts of the Middle East and North Africa"

Solutions and recommendations for mobilising

The recommendations from the BAM Global Reports previously mentioned still stand and can be summarised as follows:

- Be more intentional about mobilising Christian business people into BAM by talking about BAM to Christian business networks, mission organisations, theological colleagues, mission discipleship training programmes, etc.
- Package and distribute teaching on the theology of business and work, the vision and role of BAM in contemporary global missions, case studies and stories. Help potential BAM practitioners locate this information and assistance through various networks and electronic formats, in a variety of languages. For example, develop a BAM awareness seminar and distribute this widely through existing Christian networks targeting both business people who would 'go' as expatriates (expats) to another nation, but also majority-world believers. This should clarify the differences between various types of business-related ministry and note the distinctives of BAM. These seminars could be made available on the internet through webinars or videos, or distributed via digital media
- Focus on local believers across the most unreached nations who may be challenged or motivated to either start a new business or transform an existing business into an intentionally mission-focused company
- Develop and implement a BAM curriculum in Christian universities and colleges, or develop partnerships between educational institutions and BAM training providers to enable greater access to accredited short courses, seminars, and internships.
- Create mentoring relationships early in the BAM decision process to help guide potential recruits and reinforce the distinctive characteristics of BAM
- Mobilise a global prayer network for BAM to pray more coherently and for communicating prayer needs and answers across networks
- Call out those with skills in writing, research and photography, among others, and ask them to partner with us to tell more stories of what God is doing through BAM.
- Catalyse a global campaign to push the BAM message out into new territory and pull people in to access high quality resources and clear opportunities. Working on a collaborative campaign could also naturally provoke the growth of, and joining up of, existing advocacy and mobilisation initiatives

Additional suggestions:

- Agencies and colleges need personnel with BAM and wider business experience to shape their mobilisation and recruitment processes and to work with enquirers and candidates effectively.
- Compare BAM recruitment experiences with those of other holistic ministry approaches, e.g. medical missions. What are the differences, similarities and learning opportunities?

- Consider mobilisation and recruitment for different stages of business life, including startup, business builders for growth stages, and ensuring succession without mission drift.
- Build trust between agencies first, especially to facilitate a move beyond tactical collaboration (where immediate benefit for each party is obvious) towards strategic and Kingdom-minded collaboration.
- Explore online connectivity (e.g. a 'BAM Wiki') for posting resumes and BAM company staffing needs.[43]

Mobilisation and recruitment case studies

Brief case studies were written up on the mobilisation and recruitment experiences of three entities: Scatter Global, Mission through Business, and Transformational SME. In addition, to gain a greater understanding of practices in non-western mission agency contexts, three individuals working in mobilisation in Latin America, the Chinese-speaking world and South Korea were interviewed. A short summary of each of these examples follows, with the full case studies in Appendix C.

Scatter Global

Scatter Global was formed as an innovative approach to mobilising and recruiting professionals for marketplace ministry. Scatter Global partners with an independently registered recruitment agency who has contracts with several secular and Christian clients to fill salaried job postings, and at time of research hosted over 200 openings. Scatter Global has been promoted through the book *Scatter* by Andrew Scott, CEO of OM USA, and through events associated with the book, as well as through partner mission agencies. At the time of research, over 50 people had been placed directly through this route, and many more have engaged with marketplace ministry independently of Scatter Global but catalysed through the book or hearing about this model. Although their initiative is not focused on BAM mobilisation, but marketplace ministry more broadly, it could serve as a model and/or learning case for the BAM community.

Mission through Business

Mission through Business (MtB) emerged from conversations between leaders in one mission agency, followed by leaders from across agencies, churches and networks in the United Kingdom (UK). This process identified that professional and business people were not being fully engaged in God's mission to the nations, yet the needs and opportunities for their skills were very significant. In 2018, MtB ran a series of eight roadshows around the UK presenting the opportunity for business people and professionals to be more intentional in God's mission, particularly 'crossing barriers' to new contexts where they can testify to the gospel in and through their work and business. MtB highlights BAM, tentmaking and church-planting opportunities through its ministry. The potential to become an information hub and continue accelerating business people's involvement in mission is

[43] Job and resume posting is already available through Scatter Global, https://www.scatterglobal.com/ and the Jobs Board within the BGlobal Community, https://bglobal.community/

there, but challenges have been faced in financially sustaining this facilitating and mobilising work.

Transformational SME
One of the main limitations for the growth of business as mission companies, is the availability of trained business people who have a biblical theology of work, are willing to raise support if necessary, and are committed to transform communities through business in cultures with difficult business environments. In order to increase the flow of such people to where they are needed, Transformational SME (TSME) has been looking for a way to develop working relationships with other organisations (agencies, associations, churches, etc.) in the BAM arena for many years, with moderate success. More recently, TSME has made an intentional effort to develop a network that would more readily identify professional, likeminded workers that are willing to join the BAM movement through employment with an established BAM company. Through that developing network, a partnership with an agency began. The agency in question made a paradigm shift eight years ago to mobilise disciple-makers from all professions. The agency already had a system for preparing disciple-makers, but they needed to add a screening and placement process and they did not have access to suitable career placements among BAM and public sector positions. At the time of research, both organisations were excited about current progress and future spiritual fruit. The agency was reporting a ten-fold increase in worker applications. TSME was similarly seeing an increase in qualified resumes being sent to BAM companies.

Non-western mobilisation examples

Decio de Carvalho, Executive Director, COMIBAM
Mobilisation for cross-cultural mission in Latin American context is relatively new, as more intentional and intense activity that has only been happening for the last 40 years. There have been an increasing number of BAM communications and events but still little clear focus on BAM or marketplace ministries by Latin American mission organisations. Lack of financial support is not the problem, but a lack of understanding new opportunities for mission is.

'May', Coordinator of Chinese BAM network
In the past few years a kind of alliance or network has formed to collaborate with individuals, NGOs, mission agencies, theological seminaries and churches. This Chinese BAM network has set up communications channels and organised BAM events to share the vision and advocate for BAM among Chinese speakers.
There are many challenges and barriers to mobilising and recruiting BAM practitioners in China and the Chinese-speaking world. Many churches and agencies usually do BAM only when they have found that there is no other way to work in so-called 'creative access countries'. There is little impact or influence from the large international agencies doing BAM mobilisation so far in China and the region, and although there have been opportunities to translate and re-use BAM mobilisation materials, most mobilisation is through personal stories and relationships of those already active in BAM.

'Sam', Director of Korean agency mobilising in BAM

Sam's agency has been involved in working with churches across Korea to mobilise them for workplace ministry in and beyond their local context. They have been working with 'Mission Korea', the umbrella group for agencies across Korea, to deliver 'Life as Mission School' over an 8 week period to over 300 people every year. This program encourages people to see their own workplace as a mission field and to see the global workplace as a mission field. Although this is not directly BAM mobilising, it is creating the context where people see the missional opportunities of marketplace ministry and some will be drawn to BAM. Sam's agency has also been involved in BAM training, but mainly around training existing mission workers about how to engage in BAM.

Preparation: Training and mentoring for BAM practitioners

Training and mentoring are crucial elements for effective BAM initiatives. And while there are no one-size-fits-all approaches for the preparation and development of successful BAM practitioners these are fruitful practices and key issues for further consideration. This builds upon the work already published by the BAM Global Think Tank for BAM Recruiting, Training and Deployment and BAM Incubation.[44]

A two-fold combined approach of training and mentoring is vital for the preparation and support of BAM practitioners. Training focuses on the development of specific skills, knowledge and attitude; and ongoing mentoring focuses on the communication of business know-how, options and resources, the provision of accountability for personal, spiritual, and professional growth, and often care for the person's heart and well-being. In this way, mentoring can cross-over with coaching and member care provision.

In his article for The BAM Review, Robert Andrews outlines the skills that a BAM practitioner needs, as follows:

> Leading a BAM business requires a large set of skills, some of which one hopes the BAM practitioner has at the outset, but many of which will have to be learned, hired, purchased, or borrowed from others. A beginning list of these skills could fall under the following headings:
>
> - **General business:** finance, marketing, sales, HR, strategy, operations, business law; the stuff of an MBA
> - **Industry specific:** how to make the product or deliver the service, the industry sales and pricing dynamics, and familiarity with the global market leaders
> - **BAM general:** the theology of BAM and an understanding of how to make a spiritual impact while operating a business, plus access to a BAM network

[44] See the BAM Global Report on BAM Recruiting, Training and Deployment here: https://bamglobal.org/report-rtd/ and on BAM Incubation here: https://bamglobal.org/report-incubation/

- **Country/Region specific:** language, culture, worldview, local religion, local political, social or environmental issues, local business practices and law; plus the local spiritual dynamics, the status and challenges of the local church, and an awareness of what God is doing in the region
- **Personal/Family:** emotional intelligence, strong personal spiritual life, character, care for family members, marital strength, physical health and habits

(Andrews, 2019)

Note the options for acquiring skills and support include:

- Learning – through practical experience, internships, training, mentoring, etc.
- Hiring – through business partners, employees, consultants, etc.
- Purchasing – through consultants, outsourcing, etc., or
- Borrowing – through volunteers, agency resources, pro bono consultants, etc.

Agency approaches to preparation

Each BAM practitioner will follow a different development path and agencies should be flexible and recognise that while they can't meet every training need, there are ways they can support the formation of robust BAM teams. Agencies should help BAM practitioners by understanding the breadth of training needs and providing recommendations on training paths.

Agencies can also develop training partnerships with other agencies and outside providers. While many agencies encourage coaching and mentoring, few have lists of vetted coaches or mentors and few provide any guidance on how to pick a coach or mentor. Agencies could recruit coaches or mentors from former members with BAM experience who have left the field. They could also provide training on how to be a good coach/mentor. Agencies could also raise funds for training and mentoring- reducing the burden for BAM practitioners in the startup phase with limited access to funds.

Some mission agencies have developed training courses to lay the foundations for business as mission understanding and know-how. Such courses often include an introduction and biblical foundations for BAM, principles for creating holistic impact through business, and some also include basic mission principles and/or business startup training, case studies or business visits. Some mission agencies keep these courses in-house for their own recruits and others have developed training courses that are open to all. A notable example of the latter is Youth With A Mission (YWAM) Colorado Springs that offers an Introduction to BAM Seminar and a longer School of Business and Entrepreneurship[45] (see also **BAM resourcing and networking building case study** in Appendix C).

[45] See BAM training overview at YWAM Colorado Springs: https://www.ywamcos.org/bam-overview

More research is needed to map the BAM ecosystem when it comes to training and mentoring, however, the *BAM Global Report on Recruiting, Training, and Deployment*[46] and the Courses and Training page of the Business as Mission website[47] are sources of information.

It is worth pointing out that different training approaches can help in various contexts and cultures, and whether trainees are national entrepreneurs or those working cross-culturally. Various approaches include: dialogical, interactive training (as compared to rote teaching); needs-based training (rather than following a curriculum); apprenticeships and internships (rather than exclusively classroom-based courses), such practical experience is particularly recommended for new BAM practitioners; Technical and Vocational Education & Training (TVET) (versus more academic approaches); and online training options, including webinars (rather than traditional in-person training school courses).

A great example of culturally appropriate training for BAM is the program run by the non-profit Sinapis.[48] Their training program started in Kenya, initially targeting Africans, but has since spread to other continents in partnership with like-minded incubators. The course content is high quality but is built around an ongoing story of a young family starting and running a business. The story format makes the material more accessible to an oral society. Understanding the context is a key both to any type of impact and effective training.

Training and mentoring general business skills

General business training includes topics such as strategic business planning, business administration, financial management, human resources, operations, sales, communications, marketing, sourcing and supply chain, governance, business ethics, etc. Such training is widely accessible across the globe in both online (virtual) and offline (classroom) courses. Mission agencies should identify their own minimal prerequisites in respect to general business training for new BAM candidates.

Given that BAM is often done cross-culturally and/or in less business-friendly economic environments, understanding lean startup techniques are of value; starting a company with minimum capital at risk is wise, especially when faced with external uncertainties. BAM requires the same rigour any business calls for— clear-sighted strategies, market responsive products, good marketing and distribution, excellent quality and service, and disciplined execution (to name a few). Utilising a business startup framework such as the lean canvas[49] or similar business development model can prove a helpful tool in creating business rigour. Some Kingdom-minded or BAM-focused business training entities have

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[46] For the BAM Global Report on Recruiting, Training and Deployment, see: https://bamglobal.org/report-rtd/

[47] For the BAM Resource Library, Courses and Training page, see: https://businessasmission.com/library/

[48] Sinapis, see, https://www.sinapis.org/

[49] For an introduction to Lean Canvas, see: https://www.leancanvas.com/

adapted a lean canvas approach for missional purposes, for example BAM Connect[50] and CO.STARTERS.[51]

There are limitations to training models for business skills, since no course can cover all contingencies or industries. This is where mentors come in. They bring vital and relevant additional experience, knowledge, and support, as it relates to the particular industry and BAM practitioner needs. This on-the-job help is invaluable because people learn best by applying relevant learning to an actual situation.

BAM impact training

BAM impact training concerns training related to making a holistic quadruple bottom line impact through the business, including discipleship, evangelism and positive cultural transformation. It takes more than being a Christian running a business to be effective in BAM. God calls us to care for his creation, to care for the poor and needy, to share the gospel, and to build his Kingdom on earth. BAM seeks to do these things in an integrated way through business.

Measuring and evaluating the different aspects of BAM impact, which will mean something different in each context, requires well-defined and contextualised business plans which include specific points of reference. Without such, it is very difficult to measure impact, especially if it includes spiritual purposes in a context that might be hostile to the gospel. Training for this topic should therefore include how to create an integrated business plan and systems for evaluating impact.

Cross-cultural skills and support

Cross-cultural training is a recommended prerequisite for any business team operating outside of its home culture. A BAM practitioner will need to understand customers, accepted norms and worldview, spiritual environment, ways of communication, values and expectations, how suppliers function, as well as local laws, customs and regulations. Whilst this demands serious effort on the part of the practitioner, the business—and its transformational potential—will be extremely limited without such understanding.

Oversight and governance training

Oversight and governance training is particularly important in a BAM business. Most BAM companies have a number of stakeholders supporting them in different ways, praying for them, and advising them. Many BAM practitioners are functioning cross-culturally and will almost certainly need skills a single manager won't have, requiring them to draw upon the expertise of others. Knowing how to put a useful team of advisors together or to develop and manage an advisory board is important.

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[50] BAM Connect, see: https://bamconnect.net/

[51] CO.STARTERS, see: https://www.costarters.co/

Training mentors for BAM

The selection, preparation and training of mentors is an issue for further consideration. Mentors should be people experienced in business and in life skills, ideally with solid cross-cultural exposure as well. Most of these people will need some additional training in missiological issues and likely in the skills associated with mentoring—listening and prompting rather than lecturing, for example. Experienced and successful business people may have enjoyed levels of success within their home cultures, and therefore may not necessarily be prepared for some of the more challenging BAM contexts.

Mentors are particularly helpful in areas such as helping decide the type of business, the incubation period and beyond, business set-up, training methodologies for making disciples, BAM in non-western contexts, governance, and personal and family care.

Personal development

Depending on the individual or business team concerned, further areas for consideration in preparation and ongoing mentorship may include: character maturity and spiritual formation; personal passion and resilience; entrepreneurial abilities; interpersonal abilities and emotional intelligence; and personality types and team-building.

Financial capital: Funding BAM companies

Funding BAM companies is consistently identified as a key issue or relative ‘gap’ in the BAM movement, and is attracting a growing amount of attention from all quarters, including mission agencies. The following are some aspects that are worth keeping in mind for agencies considering how to support and resource individual BAM companies as they raise capital. Working Group 4 considered the structural and financial relationship between agencies and BAM companies more fully, including potential capital flow between entities. This aspect will be covered later in the report.

Traditionally, and perhaps for the foreseeable future, the primary and special role mission agencies have played in advancing the Kingdom of God among the least reached is in recruiting, equipping and empowering labourers for the harvest. For mission agencies engaging in BAM, this role can and should continue as a high-value contribution they can make to the business as mission movement. Economists and business refer to ‘human capital’ as the primary input into economic and business activity, and while the term may be uncomfortable to some, the reality is that without effective mobilisation of people—the ‘boots on the ground’—BAM funding (as a question of money) is a worthless exercise in isolation of other forms of capital!

Building on this assumption that there are multiple types of capital required by business entities, agencies would be well served by recognizing the kinds of relational, intellectual and spiritual capital they can inject into a business through the provision of a range of services of great value to the BAM practitioner. It is our opinion that for an agency supporting a BAM practitioner or team, emphasis on these aspects is of greater importance than the role of mobilising financial capital.

The primary responsibility for business funding is with the entrepreneur

Agencies should encourage BAM practitioners to take primary responsibility for raising business funding from a range of identifiable and standard sources (personal, friends, family, angel investors, government sources, NGOs, and so on.) In addition, many BAM initiatives which are fully authentic, legitimate and credible businesses in the context in which they operate, which may also be economically less developed, it is quite common—and will probably remain so for some time—that BAM families may need at least some additional financial resourcing through more traditional channels of churches and individual supporters. A fuller discussion on different approaches to financial sustainability for BAM entities can be found within the section above, **The Full Integration of Business as Mission**. For agencies, having careful, pragmatic and efficient mechanisms and policies in place, and an enthusiasm for engaging in the funding of BAM in this way will be a great encouragement to practitioners and an important role to play if the movement is to grow.

The *BAM Global Report on BAM Funding*[52] is a source of additional information on this topic and Pragma Advisors[53] has carried out work on mapping the ecosystem of investors for BAM and Business for Transformation (B4T).

Agencies should invest with caution

Mission agencies, if they do invest directly in BAM companies should do so thoughtfully and carefully. It's important to keep in mind that receiving funds directly from a mission agency, which typically has an explicit public profile for all to see, can incur security risk for the BAM company and its workers. In some jurisdictions, agencies can put their legal incorporation at risk through 'private inurement', using donated funds to enrich individuals affiliated with the agency. In addition, there is a significant risk in BAM funding, and the mission agency's donor community may not consider these kinds of investments a prudent allocation of agency reserves. These challenges underline the importance of proactive educating and messaging. These issues are covered more thoroughly in the section on **Structural and Legal Frameworks for BAM and Mission Agencies** below.

Agency and business functional mismatch

More significant in some respects is the fact that the typical mission agency does not have the specialised skills or functional organisation to engage in the robust due diligence and timely business decision-making which are generally important criteria for business investors and lenders, unless the investors are entirely passive. Most mission agencies do not see themselves as passive, and indeed the matter of control looms large in regards to the issue of BAM funding.

A corollary of this is the matter of risk and reward—BAM companies may have significant financial liabilities, or conversely, may prove to be quite successful financially. Mission agencies, like all of us, do not mind the latter outcome (although the use of profit is in any

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[52] For the BAM Global Report on BAM Funding, see: https://bamglobal.org/report-funding/

[53] For Pragma Advisors, see: https://www.pragmaadvisors.com/

case an important matter to discuss, decide and document), but they also need to go into a financial investment in a BAM company with eyes wide open to the possibility of a loss and exposure to liability.

Leverage agency strengths to resource BAM ventures

Mission agencies often have rich networks with other organisations. Strategic partnerships with these could seriously advance the cause, in a BAM context— including legal, tax, HR, market, financial, government and other management competencies of which BAM companies are often in desperate need. This ecosystem could well include help to mobilise relevant grant funding to build out resources aimed towards supporting BAM practitioners, a financial input that may be more needed and potent than classical business investment funds.

Agencies may also leverage their donor network to encourage individual (rather than organisational) investment in BAM companies. This network will likely include many with business acumen and empathetic vision for BAM as a strategic missional frontier in our day.

Mission agencies are uniquely positioned to advance the education of their constituency, and, in turn, investors may be new to the concept of BAM and the role they can play in the Great Commission. On both sides, there is a task to teach the concept of quadruple bottom line outcomes—the economic, environmental, social and spiritual impact that the Kingdom of God is intended to model and proclaim.

In summary, mission agencies do need to engage with the question of funding for BAM companies. Finding their particular niche in this important area is the key. Occasionally, well-considered, targeted investment by the agency may be part of the solution. Helping BAM practitioners be adequately funded both personally and in their business venture through strategic collaboration and identification of ideal sources and methodologies is an important role for agency leaders.

Member care: Support for BAM practitioners and their families

The physical, emotional, psychological and spiritual demands made on a person or team operating a missional business requires a comprehensive level of care. This care should extend to spouses and children, where applicable. Business as mission is especially concerned about the world's poorest and least evangelised peoples, and that often, but not always, means BAM teams are working cross-culturally or in environments hostile to business and/or mission. Mentors and carers should be aware of the added pressures that result. Whether the practitioner is a national worker doing business in the same or near-culture or a cross-cultural worker, running a BAM company can be complex and demanding, especially in the startup phase or times of crisis.

The agency role in BAM practitioner care

The need for member care in mission contexts is well-documented and this extends to business as mission. Member care is one of the value-add functions agencies can offer to the BAM ecosystem.

It is critical that agencies, who know the challenges well, offer member care to everyone sent by the agency. In most cases, simply handing-off member care to sending churches or third parties is not best practice. If additional specialised care is required, agencies should remain supportive and involved to ensure the member is well cared for. And while no agency offers perfect care in every situation, many have developed a level of expertise over decades of missionary sending which is a critical component to the viability of long-term, healthy witness.

In normal situations interpersonal care is naturally provided by family, friends, church, co-workers, and there is often access to specialised professionals. However, many on the mission field do not have this safety net readily accessible. New arrivals in a community may have few genuine friends, especially if they are still learning the language. There may not be an established church or it may be quite young or weak. A team may only consist of a handful of people who, like immediate family, have their own share of issues to deal with.

The time demands of running a business and the difficulty of leaving a company for any length of time can mean access to counsellors or mental health professionals is difficult for BAM practitioners. Agencies typically structure wider team meetings during weekdays which can be impossible for BAM team members to attend. Annual agency meetings or routine training can run for five to ten days and some agencies require workers to return home for extended periods of time (often 3-6 months) which can be nearly impossible for a business leader, especially in early stages. Agency leadership may also pressure members to spend more time in more traditional forms of mission expression throughout the year that lead to time conflicts.

While BAM practitioners do have unique challenges, many struggles are those shared by all mission workers, albeit sometimes with a different name. Member care is important because an unhealthy leader hurts the people around them and the success of the business venture is related to the health of the leader. BAM companies can fail, not only due to lack of sales, but also through team conflict, founder burnout, mission drift, sin, or a breakdown in mental, emotional, relational, or physical health for the practitioner.[54]

It is in the agency's best interest to pay attention to BAM practitioner well-being and member care issues could include:

- Spiritual health and discipleship
- Emotional and mental health

[54] For material on this topic, see: https://businessasmission.com/top-4-reasons-attrition/ and blogs on The BAM Review on BAM Endurance & Well-being: https://businessasmission.com/category/bam-endurance/

- Family (including children's emotional health, if applicable)
- Marriage or singleness
- Physical health
- Work/Life balance
- Moral purity (money, sex, and power)
- Social isolation and loneliness
- Risk management and contingency planning for emergencies

Prayer and moral support is vital, alongside typical member care services. Spiritual attacks are likely in BAM, especially working among unreached peoples, and watchful prayer and robust intercession support is needed. Moral support, in the form of supportive agency leaders, understanding church leaders, and an active support team can make all the difference.

Challenges and solutions for effective member care provision

A potential barrier to effective member care is communication and understanding between agencies and BAM practitioners. It is vital that everyone involved in providing care on the agency side understands the BAM concept, including the full integration of ministry and business. This can also extend to home churches and supporters who can put pressure on workers to spend more time in delivering 'converts', or other more typical ministry outcomes, and may relegate business activities to a lower priority. If member care providers feel the business is not related to the agency goals or misguidedly diminish the role of the business to focus on 'real ministry', they will be ineffective and alienate the practitioner. It is also helpful if member care providers and BAM practitioners can agree on and share a common vocabulary, using business terms where it is more appropriate, as this can also help avoid a sense of alienation.

Feelings of alienation can exacerbate the natural desire entrepreneurs have to 'blaze a new trail'—whether they are traditional mission pioneers or starting a business. If the BAM practitioner has these tendencies, it is important for them to recognise it and agree on a structure of communication and accountability with mission leaders, care providers and their accountability. A danger is that BAM practitioners use the excuse of 'business' to avoid engaging with their agency or avoid authority. Another danger for entrepreneurs is having unhealthy levels of confidence or pride and being unable to ask for help, until it is too late.

A humorous saying is that the most brilliantly trained shepherd will be terrible at herding cats. Agency member care staff and systems may be better suited to more traditional mission workers than business practitioners. If agencies have central or regional member care teams, one or more individuals should be given exposure and training on BAM and business terminology. This could include spending time on the field with a BAM team, attending a BAM training or conference, or interviewing a number of BAM practitioners. Agencies should strongly consider recruiting former BAM practitioners or other frontline workers into member care roles (both expats and same-culture workers). Agencies should

also spend time training local and regional leaders on BAM basics and typical BAM challenges.

Agencies with national workers involved in BAM should take care not to ignore their needs. National workers may be experiencing culture shock by working in an organisation or team with norms, language, and values which differ from their home culture. They may also struggle feeling supported in evangelism, especially if they come from a persecuted group (like Jonah preaching to the Ninevites). Mental health support may not be the acceptable norm in their home culture, so they, like expats, may have few options to find the care they need. Care should be taken not to create two standards: one for expats and one for locals. Agencies could consider forming partnerships with other ministries and churches to provide specialised care and support for national BAM practitioners.

Ongoing, regular contact is critically important to building trust, so member care providers need to be consistent. Ideally, agency leaders would have the budget to travel and have face-to-face meetings each year (focused on supporting the member, rather than 'ticking member care boxes'). Agency leaders should also step-up their support for the worker when they face pressure from home churches, supporters, or investors, especially if the business is not doing well.

Agencies should take care to follow the rhythms of work-life for local teams. If small groups meet outside work hours then expat teams should follow this lead and schedule their time similarly. Member care providers should make an effort to understand the natural cycles of business and make an effort to align these to meetings and retreats. Member care teams may need to be flexible and avoid dictating policies for BAM teams, especially when a business is in the startup phase.

At the same time, agency leaders should help and encourage the BAM practitioner to develop managers capable of supervising the business, at least for a few days. Agencies should stress the importance of enjoying sabbath rest, holidays, and home visits (and the importance of this for children).

Member care challenges for BAM could be very broad and it is unlikely that regional, or even global member care teams, will have all the necessary skills. Agencies could consider partnering with those who have specific expertise in BAM or other functional areas, while not ceding member care oversight. Agency member care teams should consider partnering with the BAM resource team or leader within the agency to build understanding in both directions and to develop solutions.

BAM member care providers could also partner across organisations to develop both global and regional BAM member care resources. Such a list of global and regional BAM resources would help practitioners more readily find the right solution to their needs. Before rolling out a new partnership service broadly, it is recommended that agencies test the expertise and service level with a few cases first. Agencies should also proactively share information resources and support the development of new providers who have expertise in needed functions.

Conclusion to The Effective Resourcing of Business as Mission

Each BAM company requires a robust ecosystem of support around it to allow it to thrive at every stage of its life cycle. It is recommended that agencies draw on the growing number of service providers and partners in the global BAM community to resource their BAM companies. Moreover, each agency has the opportunity to identify its areas of strength and specialisation and contribute to the whole through collaboration and partnership.

More robust ecosystem mapping of resource providers to agencies remains a priority. Both agencies and BAM practitioners are in search of fruitful practices, case studies, and resources (including lists of providers and tangible tools). At the same time, many agencies are willing to share resources and outsource BAM support functions. Therefore, it is recommended that agency representatives come together to map support functions and share resources and tools. Special care should be given to inviting agencies from non-Western contexts.

Most BAM practitioners are accessing a variety of BAM networks and thought should be given as to how to consolidate the information and functions on these networks to increase depth and breadth (level of expertise, range of topics, number of languages, etc.) Both BAM practitioners and agencies should be encouraged to share contacts and connect people as often as possible, enhanced by regular face-to-face meetings. Time and resources could be spent growing attendance at regional BAM events as these tend to be more affordable and more localised than global events.

As agencies identify and provision resources and tools, it is also recommended to add these on the global BAM resource aggregating website businessesmission.com hosted by BAM Global.

Legal and Structural Frameworks for BAM and Mission Agencies

Introduction to BAM initiatives within agency structures

BAM and Mission Agencies Working Group 4 considered what should be the relationship of the BAM company to agency structure in order to help, not hinder, either BAM or the agency.

What kinds of ownership and governance arrangement works for a business that is related to a mission agency? What is the role of agency versus role of the BAM practitioner in the operation of the business? How are BAM initiatives 'located' within the agency structure overall? What should be the relationship of BAM practitioners to the agency and what is a good level of accountability? What is the role of an agency versus the role of the BAM practitioner in the operation of the business?

If the financing of BAM companies is related to mission agency finances, how should this be done most effectively? How should we overcome legal and tax issues related to use of funds and make sure we route funds correctly.

What are alternative models of engagement for agencies other than having BAM within their existing structure?

The working group split into two subgroups, covering:

A. BAM relationship to mission agencies in the areas of ownership, governance and capital funding
B. Practices for handling salary and income

In each of these areas a description of common practices is given as well as pros and cons of these practices. Then recommendations are given for best practices.

As a disclaimer, it is recognised that there is not one 'right way' in these areas for every BAM enterprise and every mission agency. Depending on circumstances and values, a mission agency may choose a practice in these areas that best fits their context. Almost every BAM initiative will be structured differently due to local regulatory frameworks and agency requirements. However, there are a number of fruitful practices (and also discouraged practices) which have emerged based on the years of BAM experience among the group. However, there will be times when these won't apply. Research and flexibility should be the watchwords when it comes to positioning BAM companies within or alongside agency structures.

Recommendations given here are not intended to be legal advice. The reader will need to explore and align to the laws in their jurisdiction —or jurisdictions if working in more than one country. A large majority of the input for the observations and recommendations below were from US-based mission agencies. Even though it is felt that the recommendations can be applied broadly, it is important for the reader to understand his/her local context to decide on the application of these recommendations.

Approaches to structuring BAM entities alongside agency entities

It should be noted that, as already seen in the section on **Diverse Approaches Mission Agencies Take to BAM** above, most agencies do seek to offer BAM support and oversight from within their agency personnel and resources. To do that most agencies develop some kind of global structure, team, and/or set of guidelines to provide a framework for BAM entities that relate to them. This might be provided through a BAM department or resource team, a BAM incubation entity within the mission, specialist leaders/consultants that serve BAM teams, materials for training and fruitful practices, or all of the above.

However, a few mission agencies have preferred to spin off a separate specialised entity distinct from the agency, rather than keep their BAM activities in-house (see Approach C in Figure 2 below). Crossworld is a notable example of this approach, launching off their BAM activities into a completely new organisation (see case study in Appendix B). Other agencies, have started initiatives (often in partnership with others) that are now partly or fully independent entities that serve across multiple agencies. Examples of this include, Interserve members starting up the first BAM investment fund as a new organisation and the YWAM BAM Resource Team helping to found BAM Global and now operating its resourcing and networking services under that broader umbrella.

The practices and recommendations in this section will apply more to agencies that keep their BAM initiatives within agency structures in terms of oversight and accountability, although they may outsource certain aspects of resourcing and care. However, oversight and accountability does not necessarily imply a legal relationship. The agency is usually a charitable or non-profit entity and the business is usually by necessity a for-profit entity. Describing the relationship between these and the complexities that typically arise from having two different types of entity in proximity is the work of the remainder of this section.

Common approaches to BAM ownership

It is important for the ownership of the business to be clearly established at the outset of operations. There are a wide variety of ownership structures which can be used but fundamentally the practitioner and agency need to clarify who will own the business. It is important to note that while ownership, oversight, and control are related, they are not the same. In some cases, a minority owner can exert operational control and in other cases a board has no ownership but full oversight. Ownership (this subsection) and governance (next subsection) need to be considered in tandem.

Practitioners and agencies should work through the questions below aware that they may need to call upon local legal expertise, as necessary.

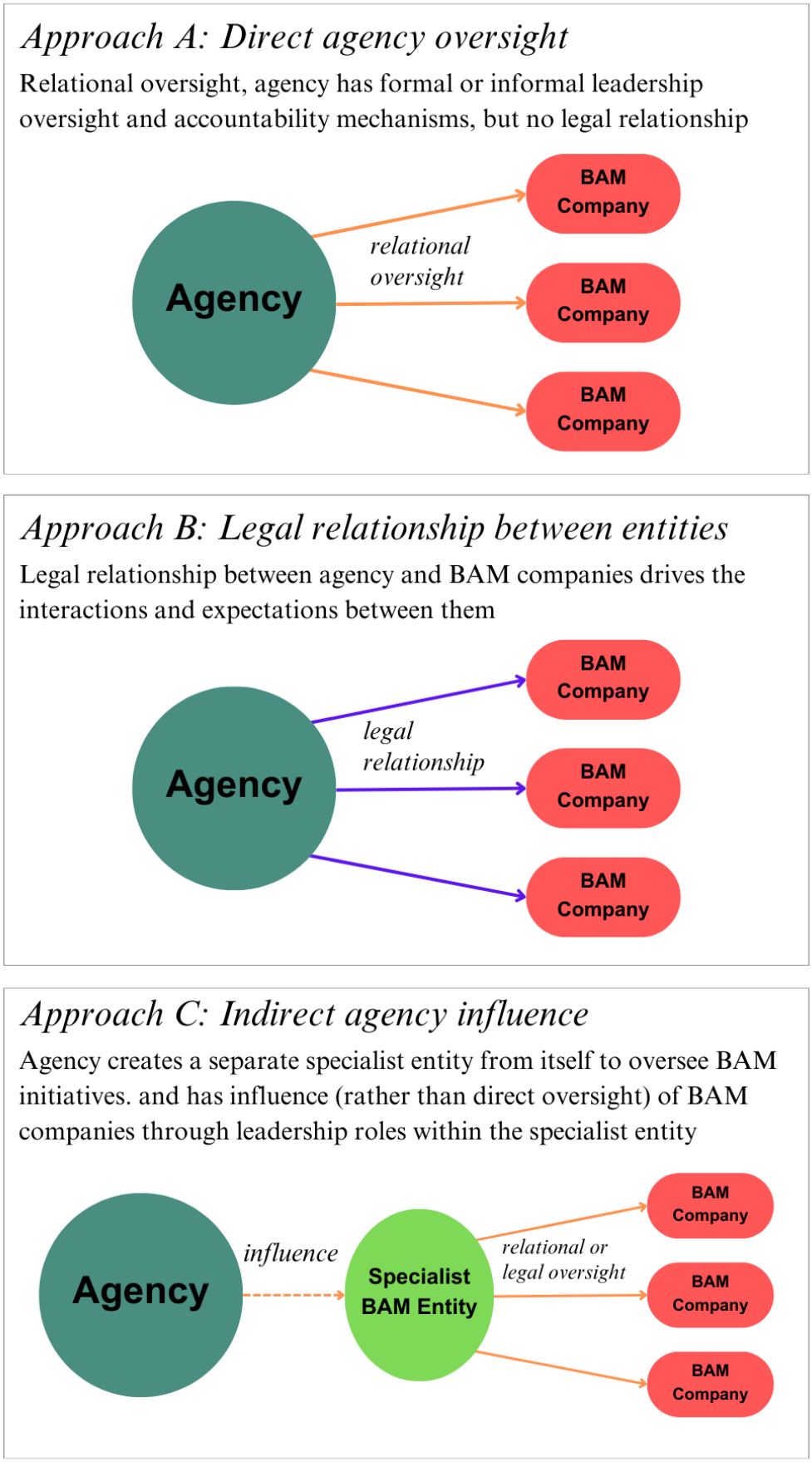

Figure 2: Three Approaches to Mission Agency Oversight of BAM Companies

Questions mission agencies should consider in deciding on ownership practices include:

- Is it legal for mission agencies to have ownership stakes in for-profit business in their jurisdiction? What are the implications if the mission agency is (or is not) also a locally registered legal entity?
- Does the mission agency have the capacity and expertise to handle the accounting and management for ownership in a for-profit business?
- How will ownership of for-profit businesses affect the fiscal reporting and tax liabilities of the mission agency?
- How will for-profit business ownership affect the reputation of the agency among stakeholders—both locally and internationally?
- If the BAM worker is an employee of an agency and owns the business, how will the agency minimise private inurement[55] risk for the worker?
- If the agency does not have an ownership stake in the business, how will they maintain oversight and accountability for BAM outcomes?

Common practices for ownership

Owned by	Description	Pros	Cons
BAM Practitioner and Investors (if any)	Ownership is established by common business practice by paid-in capital and/or agreed upon sweat equity	• BAM worker feels the weight of responsibility for the success of the business • Aligns with normal business practice • Demonstrates integrity and builds credibility among target community • No financial exposure for the agency	• Less accountability by the mission over the BAM worker • Potential for private inurement (tax-exempt funds profiting an individual) if agency funds the worker's salary • Agency may not be aligned with business owner or investors when business priorities conflict with ministry priorities
Mixed: Practitioner, Investors (if any), and Agency	Same as above with the agency paying in some capital and having an ownership share	• Same as above • Agency has more control and accountability to the mission is enhanced	• Tax and reporting implications for the agency • Potential for private inurement • Impact on agency PR and employee engagement • Could be conflict between agency and other investors in terms of priorities
Agency only	The mission agency is the sole owner of the business and provides all capital	• More accountability to the mission	• Tax and reporting implications for the agency • Agency decision making typically less agile than business requires • Practitioner may not feel the weight of responsibility for the business • Could become a 'fake' business if donations sustain activities rather than a viable business model • Potential confusion created: is the worker an employee of the business or the agency?

Table 4: Practices for BAM ownership and their pros and cons

[55] Private inurement is the illegal activity of using tax-exempt donor dollars to gain personal profit.

Recommendations for BAM ownership

It is recommended that the BAM practitioner owns a share of the business, beyond their contribution in time (sweat equity), in order to more fully feel the weight of responsibility for the business. Practitioners who have personally invested money and/or who depend on the business for their income generally have better financial results.[56] This approach aligns more with normal business practice and may lend an added authenticity to the business in the eyes of the host community. The actual incorporation structure should be determined by local laws but in collaboration with the agency and potential investors.

It is not generally recommended that the agency own any share of the business or have overall control of the company. This allows the business to be more nimble and not be slowed by agency bureaucracy. Refer to Appendices A, B and D for experiences, lessons and the fruitful practices that agencies and BAM leaders/practitioners have identified on ownership, as well as governance and capitalisation.

In many jurisdictions there is a delineation between for-profit and charitable/non-profit entities in terms of legal requirements and tax liabilities. This generally allows charities more freedom to operate whilst avoiding unfair competition. In certain countries, charities or non-profits can operate certain business-type activities up to a particular financial limit (e.g. United Kingdom) and in others (e.g. Canada), it is illegal for charities to own businesses.

Mission agencies do not have the expertise nor, in most cases, the capacity to have ownership stakes in companies. Tax reporting, donor relations, mission drift, reaction time (agility), and cultural differences could also become issues if a mission agency owns businesses, especially one located in another country. If the mission has a financial stake in the company, as well as a duty of care to the BAM team, it can end up with an inadvertent conflict of interest between the financial outcomes of the company and the needs of the team involved.

Common approaches to BAM governance

Corporate governance is the system of rules, practices and processes by which a company is directed and controlled. Governance of the BAM enterprise is important for providing wise counsel and establishing accountability for the BAM worker.

Questions an agency should consider regarding the governance of BAM enterprises:

- Does the agency have the capacity to participate in the governance of BAM enterprises?
- How can accountability be achieved through governance?
- What are the dangers of the agency being the sole governance of a BAM enterprise?
- What are the various types of voices or expertise needed in the governance of a BAM enterprise?

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[56] See case study experiences in Appendix B and research by Steve Rundle (2014) introduced here: https://businessasmission.com/economic-incentives-rundle/

Common practices for governance

Governed by	Description	Pros	Cons
Practitioner and Investors (if any)	Governance is carried out by normal business practice based on percent of ownership. This is a legal governance structure.	• Governed by those who know the business and are invested in the business • Practitioner has significant control and responsibility • Governed as a normal business	• May become myopic and miss seeing potential threats and opportunities • Expertise limited to the worker and investors • May drift from the mission purpose of the BAM enterprise
Practitioner (Owner) Managed with Advisory Board	Governance by a board of advisors selected by BAM practitioner and agency to which the practitioner submits voluntarily. Day to day management of the business is carried out by the practitioner(s) (often with ownership stake) who is accountable for business outcomes to the advisory board. Provides meaningful oversight despite not a legal governance structure	• Governed by a diverse board made up of a variety of expertise • Allows for the broader input needed in a BAM enterprise. • Can add additional expertise as business grows • Agency can have a seat and a say in the business, increasing accountability • Helps keep the mission focus of the business	• Not effective if the worker doesn't submit to the advisory board • Not effective if advisory board is not engaged or if they are unable to offer relevant advice and guidance
Agency only	Governance by the agency as whole owner of the business	• Control by the agency • Tight accountability	• Decisions not made by those running the business or intimately knowing the business • Likely causes business problems down the road with a 'I'm from head office and I'm here to help!' approach • Slow decision making

Table 5: Practices for BAM governance and their pros and cons

Recommendations for BAM governance

It is recommended that the BAM enterprise be governed by an advisory board consisting of the BAM worker, investors, experienced businesspersons (including industry specialists), agency representative(s), local ministry or church representative(s), a local believing business person, and (possibly) a primary sending church representative. Special care should be taken to bring diverse backgrounds and complementary skill sets to the board. It is important that the BAM enterprise be aligned to the local and global ministry strategy, so mission agency representation is important to ensure this. In addition, the business needs expert input from experienced business people to help ensure business success.

While the BAM practitioners (often as owners or co-owners) are responsible for day to day decisions, the advisory board should hold them accountable for achieving the quadruple bottom line goals agreed for the business. The board should also ensure the BAM team is healthy and the business is being run in accordance to Kingdom of God values and principles.

It is not recommended that the BAM entity be governed entirely by the mission agency, investors, or BAM practitioner. While outside control is often considered to keep the business and ministry 'on track', there are better ways of achieving these goals.

A BAM business has multiple bottom lines that require oversight and therefore, multiple perspectives are needed on a governance body. Agency leaders should provide their perspective to the BAM entity through contribution on the advisory board as well as be actively involved in providing resources, accountability and care to the BAM practitioner through other relational structures. In the best case, we believe that structures to oversee the *BAM company* should not be identical to those overseeing the *BAM practitioner(s)* (i.e. member care), although some overlap is helpful.

Common approaches to BAM financial capitalisation

BAM can be financed in a variety of ways. It can be funded by donations or investments or a blend of both. Investment generally comes in the form of a loan or equity (part ownership of the company) or by other, more complicated, options. How a BAM enterprise is capitalised can affect its success as a commercial business operation.

Questions a mission agency should consider include:

- If agency funds are used to invest in a business, how will the agency account for those funds?
- Can the agency legally grant funds to a for-profit business in their jurisdiction?
- Does the agency have the capacity and expertise to account for and manage investments and/or loans to for-profit businesses?
- Is there any reputation risk to the agency if they help finance for-profit businesses?

Common practices for financial capitalisation

Capitalised by	Description	Pros	Cons
Practitioner or outside sources only, separate from the agency	The practitioner raises all capital to fund the business through self-funding, external investors, or loans, and none comes through the agency	• Operates like a normal business • Weight of responsibility and potential reward is on the worker	• Outside investors may dilute the missional aims
Practitioner only and some investment through the agency	The practitioner raises all capital to fund the business but some of the capital comes through agency financial structures to be loaned to the business	• Can tap into tax-exempt donor funds	• Potential for private inurement • Reputational risk for the agency • Financial risk to the agency
Mixed practitioner and agency	Both the practitioner and the agency actively raise capital for the business	• Agency commitment to the business	• Same as above
Agency only	The agency raises all the capital for the business	• Easier for worker to start the business	• Potential for private inurement • Reputational risk for the agency • Financial risk to the agency • Practitioner may not feel the weight of responsibility for business success

Table 6: Practices for BAM capitalisation and their pros and cons

Recommendations for BAM capitalisation

It is recommended that the business be funded by the BAM practitioner and outside investors if necessary. As noted, the BAM worker should have 'skin in the game' aside from sweat equity. Being capitalised in this way helps the BAM business reflect normal business dynamics and helps it function authentically. Equity investment, loans (from friends, family, financial institutions or other sources), self-funding from the owner (known as 'bootstrapping'), and reinvesting business profits are all important sources of funds. If outside investors are involved, it is important that they are aligned with the mission and purpose of the business.

It is not recommended that the business be financed by the mission agency. If a significant portion of the funding comes from the mission agency, it is tempting for the BAM enterprise to continually rely on donor funds and not develop into a truly sustainable business operation. Although it may not be the intention of the agency to begin a 'fake business', local communities can usually spot that things do not add up to make a viable business and this can affect the credibility of the BAM team and therefore the integrity of the gospel witness. In contrast, when capital needs to be repaid (in the form of debt, dividends or an ownership buyout), the BAM practitioner is incentivised to run a successful and authentic business.

If an agency is going to invest in a BAM company it must work hard to ensure that the 'mission impact' is considered to be fully integrated into the business model and not separated from or elevated above the legitimate demands (and corresponding holistic impact) of business operations. Financial funding (and the ensuing influence) is counter-productive if it is accompanied by complaints that the BAM practitioner is not engaged sufficiently in 'ministry' outside of the company.

As noted earlier in the section on BAM Resourcing, even if an agency does not directly fund the business, it may have a role to play in advocating for BAM companies and drawing on their donor networks to mobilise those who may want to invest in a business. In some contexts, especially in the Global South, believers are only now stepping into a sending role (from a formerly receiving role) and access to funds are limited. Agencies may need to help connect Global South workers to donors, develop a pool of startup funds, or help the local Christian business community develop a vision for funding BAM.

The agency may also have a role in helping to channel funds through its own financial systems or through partner entities. The legal implications of such a role should be thoroughly assessed before funds are transferred. Organisations such as Impact Foundation[57] may be able to provide services to BAM entities by helping potential donors legally invest charitable funds into business ventures.

Hybrid models of funding versus more typical business approaches were discussed in the subsection on **Financial Sustainability** above. Agencies and BAM practitioners may decide to include donations to business operations and/or donations towards financial

[57] Impact Foundation, see: https://www.impactfoundation.org/

support for the BAM practitioners, temporarily or long-term in the way that BAM companies are funded for strategic reasons. However, we recommend that a thorough appraisal of the potential merits and pitfalls of this approach should be conducted and risks mitigated against. Some advantages and pitfalls were discussed above and the next sections on **Common Approaches to BAM Salary and Income** and **Funding and Legal and Security Implications for BAM** extend the discussion.

Common approaches to BAM practitioner salary and income

A BAM Practitioner can receive an income through:

- A salary from the business
- A salary from a mission agency
- Financial support gifts from donors, either directly or indirectly via a mission agency
- A combination of any of the above

Which of these sources of income is most appropriate in any given situation will depend on the context in which the business is operating and the level of income needed by the BAM practitioner to function effectively in that context. Businesses operating in less developed economic contexts will often only be able to generate market-rate salaries that are relatively low compared to businesses operating in more developed markets. At the same time, the salary requirements of the practitioner will depend on their expected standard of living and whether they face additional costs as expatriates. This is illustrated in Figure 3.

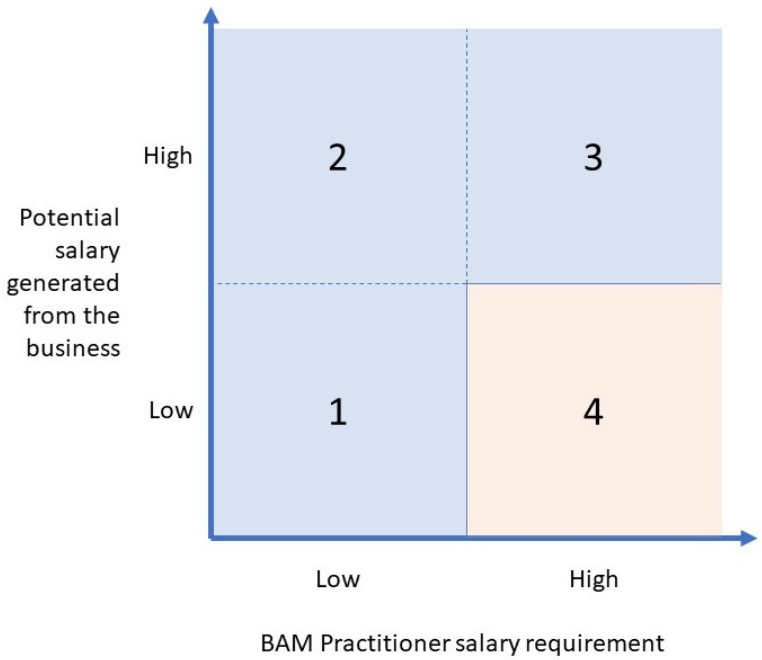

Figure 3: Potential salary generation in relation to salary requirement

In quadrants 1 to 3, the practitioner's salary is likely to be able to be fully sourced from the business. In quadrant 4, the salary may need to be supplemented from sources external to the business (such as donor income).

While it can be desirable to maximise the percentage of a practitioner's salary that comes from the business, a policy requirement that practitioners rely solely on the business for their salary will discourage the setting up of enterprises in less developed economic contexts (quadrant 4 above). There may also be strategic considerations for BAM practitioners *not* drawing a salary, for example one couple leading a BAM business decided to continue receiving financial support from their team of donors and supporters, with their agreement, in order to maximise the number of local jobs they could create as a company, since one of their strategic goals was creating dignified jobs in an economically vulnerable community. As **Working Group 3** advocates in the section on **Financial Sustainability** above, we believe that a hybridised approach to salary generation will sometimes be appropriate, with careful execution.

Possible practitioner income sources

Income Source	Advantages	Disadvantages
From the business	• Allows for a strong identity as a business person, • May enhance credibility with regard to witness and gospel message • Legality is easier • Clearer example to local believers (avoids message that outside funds are necessary) • It is appropriate to get reward for hard work • 'Skin in the game' and financial reward may incentivise towards financial sustainability and success of whole company	• Danger of over-focus on the financials and mission drift • Income may not be stable enough to allow a sustained presence • Will rule out a BAM model in some places (scale/size not achievable) • Harder to start a business and may require shared ownership with an investor or business debt • May be harder to mobilise prayer and offer other kinds of support if a support team are not engaged giving money
External sources, especially donors (although may include personal savings or passive income sources)	• Provides more flexibility in terms of location / economic context that a company can establish in • Financial supporters may stay engaged • Enables business profits to be channelled into other strategic priorities	• Practitioner or agency not invested enough in the business success • May not be feasible from some sending countries or contexts • May lead to more of a 'platform' mentality, encouraging bad business models or even fake companies • May lead to identity/credibility issues

Table 7: Sources for BAM practitioner income and their pros and cons

Table 7 shows an overview of potential sources of income for BAM practitioners and some of their advantages and disadvantages.

Recommendations for BAM practitioner salary

For all for-profit enterprises, the long-term goal in all contexts should be to take some income from the business. A suitable first target may be an income commensurate with the market rate for a local person doing the same job.

Whatever the source of the income, there must be a credible explanation (both for external parties and for workers in the business) of where the BAM practitioner gets their income from. Where the practitioner is a member of a mission agency, a memo of understanding between the agency and the practitioner can provide clarity to donors that the work in the enterprise is fulfilling the agency's mission.

Agency policies on income generation should be sensitive to the different contexts where BAM practitioners are working. It is unlikely that a 'one size fits all' approach will be effective for most agencies as a policy appropriate in some contexts is likely to be inappropriate or unworkable in others.

If a hybrid funding model—including donated income for the practitioner(s)—is agreed by the agency and business team for strategic or pragmatic reasons, the business model should be run with excellent business principles and aim to be operationally sustainable long-term (after the startup period). Our recommendations in no way include running a fake or not legally compliant business, nor one that is an obviously unviable business. Nor do we recommend a business model that unfairly competes with or puts out of business local companies in the same industry. All these damage the integrity and credibility of the company, those involved in it, the aims of the mission, and ultimately the gospel message.

To guard against such pitfalls, we recommend a robust business planning process to optimise the chances of achieving operational sustainability, plus a thorough understanding and adherence to tax laws. It may also be appropriate for the BAM practitioner receiving support to do one of the following: take the equivalent of a local salary; factor in a salary into the business accounts, but donate it back to the company; or begin to take a salary from the company (to replace or supplement donated income) once the business has become more established.

Note that the BAM practitioner drawing a salary from the business can be relatively straight forward if they are the main owner and/or operator. However, if the business is also paying other members of the business team that are also agency workers, this can bring in an additional dynamic into the business team that agency leaders should be aware of. There may be conflicts between the normal operating culture, systems and practices of the business (with an employer-employee dynamic) versus accepted norms in the agency within mission teams. Care needs to be taken in terms of managing oversight, accountability, conflict resolution to ensure clear and transparent decision making structures are in place and to avoid conflicts of interest, abuses of power, and negative team dynamics.

Legal and security implications of funding sources

Funding for BAM raises two key issues: the legal implications of funding for-profit entities with non-profit donated monies; and the security of fund transfers from agencies or reparation of funds.

Providing salaries to BAM practitioners may have legal, tax and reporting implications for agencies with a non-profit status if there is a legal relationship between the agency and the practitioner (i.e. an employment contract) and/or the company (i.e. legal ownership or control). This will depend on the relevant legislation governing the agency and may also be influenced by the location of the BAM practitioner. Therefore, agencies are encouraged to seek expert advice to understand the implications in their particular jurisdiction(s). One agency surveyed has set up a separate entity that allows workers to raise and channel donor-provided salary income rather than routing it through the existing agency structures

Using non-profit funds to provide financial or other benefits to stakeholders or employees is called ‘private inurement’. This is illegal in many countries but the specific statutes vary by jurisdiction. Generally speaking, when the BAM enterprise is directly linked to the outcomes of the non-profit entity, there is more scope for the business to be funded with donated funds. An example of this could be a for-profit cafe started to train and hire refugees in alignment with a charitable agency's purpose of loving and providing services to Muslims. The agency should ensure that each BAM practitioner has a job description and a memorandum of understanding (MOU) between the BAM worker and the mission agency showing that the BAM is intentional about accomplishing the mission of the agency. The MOU should indicate where profits (after paying a reasonable return to the owner) are to be invested (expanding the business, returned to the parent company, or donated to another charity). Agencies and BAM practitioners should track what portion of the funds were used for salaries, non-profit activities (such as discipleship materials), and investment in the business, respectively. In some cases, agencies may find it easiest to handle all agency investment into a business as a loan to reduce the risk of being perceived as private inurement and should make all efforts to ensure loans do not default. In some cultures, there may be a risk of ‘favouritism’ concerning which persons or companies receive funds which can damage the reputation of BAM, the agency, and the leaders. Agencies should consider developing a scoring tool to assess which businesses are eligible for investment or donations. They should also consider a simple approval process which includes feedback from a sending church, and local and regional leadership. This can help insulate the agency from private inurement claims based on favouritism or cronyism.

The transfer of funds between an agency and the company or practitioners, may become a security risk to the BAM entity. In a world where tax and income information is readily available and shared between countries to reduce terrorism and tax evasion, a financial separation between mission agencies and BAM practitioners will become increasingly necessary in restricted access countries. To accomplish this separation, two strategies have been identified. The first is to create a partnership with neutral non-profits (for example in the US or Canada) which accept and channel donations on behalf of NGOs or social enterprises. A second option is to set up a company wholly owned by the mission agency under a nondescript name that does payroll and benefits for the BAM worker. Ideally, this company would be incorporated in a jurisdiction where the parent organisation's name does not need to be disclosed. In some cases the agency may need to have an actual business profile (maybe as a consulting or training company) and

develop a robust online presence to avoid the perception of it being a money laundering front or tax shelter. Agencies should ensure they are following all tax and regulatory rules and communicate the ownership of the entity to relevant stakeholders (finance teams, board members, auditors, etc). If a company is not the best fit, the agency could consider creating a separate non-profit.

Foreign governments have generally ignored large financial transfers to expats (although this is changing) but this continues to be a problem for national workers. Startup funds can be nearly impossible to transfer to certain countries due to banking and fraud concerns. Investors and entrepreneurs have both been impacted by currency controls which often limit the timing and size of loan repayment or dividend payouts. Agencies should consider developing a working group to identify and implement solutions, for example, a global clearinghouse for legally hand-carried funds in and out of countries.

Sources for legal advice and resources for agencies and BAM entities:

- Legal experts available to the agency internationally
- Chambers of Commerce are useful for finding information about local laws and for finding lawyer in-country
- International churches may know an expat lawyer or a business person who has useful contacts
- If a local partner organisation is registered they may have a lawyer who can usually recommend someone or help themselves
- Other business people or BAM practitioners—locals and expats—who have gone before in terms of experience
- The section on legal and tax issues for BAM on The BAM Review Blog[58]

Case Study Summary

Case studies for three agencies, Interserve, The Navigators, and Operation Mobilisation were written up to illustrate how these different organisations approach ownership and governance. A summary of these cases follows, with the full case studies in Appendix D.

Interserve

Interserve does not typically own and directly run institutions in the places where they do ministry. Indeed, in many of the countries where Interserve workers are located, it would not be possible (or would be very difficult) for Interserve to register a legal entity. Rather workers are usually seconded to other organisations that are working there. These work organisations are separate from Interserve in terms of ownership and governance. The same is true for businesses. Interserve does not have an ownership stake in any BAM company. Interserve leaders may serve on governance boards of organisations but there is no general policy on this and it is determined on a case-by-case basis. While Interserve does not take a governance or ownership role in BAM companies, they provide support

[58] Legal and Tax blogs, see, https://businessasmission.com/category/legal-and-tax/

and resources both to practitioners and the agency leaders who care for them. Interserve does not fund BAM enterprises. BAM practitioners are responsible for raising their own funds. Whether they can do this using Interserve administrational support is dependent on tax rules in the jurisdictions where the relevant offices are located.

The Navigators

During the vast majority of the 20 years that Navigators have been engaged in business, BAM has been unstructured and organic, started by entrepreneurial Navigators. There was very little support for BAM and little understanding of the value and place of BAM within the organisation. A network to serve Navigator BAM enterprises, the Global Enterprise Network (GEN) was eventually established. GEN has no line authority over BAM workers, but it links together those engaged in BAM for support, mutual learning, and resource development. Ownership of the BAM enterprise is established according to paid in capital and/or agreed-upon sweat equity of the founder(s). The Navigators want the BAM practitioners to have significant ownership of the company and are not interested in having an ownership stake. For governance, The Navigators prefers the BAM practitioner to have and submit to an advisory board, even though the practitioner, as the owner, has the decision-making authority. BAM workers can be funded as employees of The Navigators through donor funds or funded by the BAM enterprise without being Navigator employees. Or, they may be funded by a mixture of an agency salary and a business salary. As the BAM enterprise becomes profitable, they recommend the business pays more, and eventually all, of the practitioner's salary. Capital for the BAM enterprise can come through The Navigators and be distributed to the business in the form of a grant, loan, or use agreement.. Capitalization can also come from the BAM worker or other outside sources (individuals, loan funds, etc.).

Operation Mobilisation (OM)

OM does not have any global BAM standards. Instead each area and field makes its own policies and procedures. In recognition of the difficulty for Global South fields and workers to raise funds for BAM investments, the agency launched a fund in conjunction with the Global South Initiative. The global investment criteria included writing a business plan, sufficient human resources dedicated to the business, and area and country leadership support for the business. The business needed to also have a plan for making disciples and having a positive social impact on the community. When the investment is over $5,000, the business is owned by the local entity of the agency—in creative access countries ideally with two or three mature owners with a proven relationship with OM. When the investment is less than $5,000 the business is owned by the BAM practitioner, with each practitioner contributing a portion of his/her startup funds. This ensures that the owner is aligned to the success of the business, is able to make agile decisions, and frees up agency leadership. Each BAM practitioner signs a contract to use the investment funds for their intended purpose, run the business ethically, and use the business as the main means for making disciples. The business owners are provided coaches to help them. The organisation hopes to work more closely with churches to raise local funds for BAM investments and to find more same or near culture business people to sit on advisory boards.

Conclusion to Legal and Structural Frameworks for BAM

One of the unique challenges of agency-related business as mission is that it involves for-profit enterprises alongside non-profit or charitable agencies. This produces challenges related to:

- Legal and financial relationships between entities and the resulting tax and governance implications
- Finding a healthy approach for how the company and/or practitioner is funded
- Establishing appropriate accountability and oversight relationships or structures
- Tensions created from differing cultural and operating norms

Principles for minimising dangers and pitfalls have been identified, including:

- Be aware of all possible areas of conflicts of interest and risks and actively mitigate against them with clear planning, guidelines, systems, structures and clear communication
- Stay legal, get appropriate advice and educate yourself about tax and legal implications
- Stay in your lane! In terms of expertise and leadership responsibility
- Respect important cultural differences between business and mission organisations
- Understand the relative merits and limitations of for-profit versus non-profit versus hybrid models and income sources

The **Legal and Structural Checklist for BAM Entities and Agency Leaders** in Appendix G provides a comprehensive list of questions and agency leaders and/or BAM practitioners can ask themselves related to these issues.

Conclusion

Business people and their expertise are some of the most untapped resources for mission in the global church today, and yet they are some of the most needed. A multiplication of for-profit business models is an appropriate and necessary response to some of the world's most pressing mission issues, including the challenge of taking the gospel to those who are yet to receive it. Whether as a response to these opportunities or to internal or external threats, mission agencies are increasingly grappling with business as mission, both as a concept and as a practical strategy.

Business as mission can be part of the solution to multiple issues faced by agencies such as:

- Donors becoming more interested in sustainability, holistic or integral mission models, and community empowerment, etc.
- The same with the next generation of labourers for the harvest, with the Millennial generation, Gen Z, and younger being more interested in holistic ministries and 'causes'
- The door closing to more and more of the world's population to professional missionaries
- The rise of the Global South to send about 50% of all evangelical missionaries and the cost of funding them
- The diaspora groups being displaced but still needing jobs, education and the gospel
- The spirit of collaboration and cooperation required between spheres and sectors in an increasingly complex and secular world

Mission agencies leaders have expressed a desire to:

1. Help their staff, leaders and stakeholders to understand the concept of business as mission and its strategic potential
2. Have their BAM practitioners well-versed in fruitful practices and equipped to reach sustainability, with positive holistic mission outcomes
3. Resource and support their BAM practitioners at every stage of the company, from preparation to succession, as part of a wider, well-networked BAM ecosystem
4. Develop appropriate ways for their for-profit BAM entities to relate to and thrive alongside their non-profit organisation(s)

This report has sought to address each of these felt-needs, with corresponding advice drawn from research, group experience, and agency case studies. The practice of business as mission is complex and specific to each particular context and goal, thus the authors of this report hope that while their advice cannot be exhaustive for every situation, that it at least provokes agency leaders and BAM practitioners to ask the right questions for each area of concern.

In addition, the process of the Consultation opened up a unique forum for dialogue between mission agency leaders, identified current resource and knowledge gaps, and highlighted the desire for greater resource sharing, network-building, and collaboration between agencies, all within the context of the global business as mission community.

Our hope and prayer is that the Consultation and this resulting report will not only lead to a growing number of more effective and fruitful BAM companies, but that it would also continue to bear fruit in ongoing mutual learning, connection and partnership-building—to God's glory!

Key Recommendations

In addition to the specific recommendations provided in each section above, we make the following overall recommendations from this consultation process.

Recommendations for mission agencies

Create further capacity for the multiplication of BAM entities

Mission agencies have already created significant capacity for the growth of the BAM movement over the past 25 years. They have done this both by contributing to the overall BAM ecosystem, and by seeking to build ecosystems around their BAM companies, although there is still much potential for development and growth. This report has highlighted the tremendous potential of BAM and the need for more missional business 'labourers for the harvest field'. The BAM movement is expected to grow exponentially as business people in every part of the world catch this vision and respond to God's call. While only a portion of these are likely to become full agency members, there is much scope for agencies to contribute to this significant deployment.

It is clear that agencies should continue to provide member care, accountability and support for the mission of making disciples, as most already have a degree of specialisation in this and it is a function most sending churches would expect an agency to provide. Continuing to envision, train and deploy BAM practitioners for specialist cross-cultural (or near cultural) mission to unreached peoples, especially those from the Global South, is a valuable contribution that many agencies will feel naturally aligns with their core vision. Facilitating internships or BAM working experiences for young people, opening up membership to professionals already working in the fields, and providing specialist training and ongoing support are all ways they can fruitfully contribute. Documenting more stories, especially case studies of longer-term practice and fruit, is also recommended as a way to continue to engage both agency leaders for BAM and to mobilise those we are seeking to send.

Greater outsourcing and collaboration

One of the outcomes from this consultation has been the expressed desire, voiced independently in all four working groups, for deeper collaboration between agencies and also external partners and service providers. Agencies could review their contribution to

the overall BAM ecosystem and identify and seriously consider focusing on the activities they do with excellence, whilst developing partnerships and outsourcing relationships to provide those they are weaker in. In doing this, agencies will free up resources, meet needs in the ecosystem, and reduce redundancy and inefficiency.

Pursuing this partially outsourced model will also increase communication and collaboration between agencies and BAM practitioners as service providers will work with a more diverse group of practitioners. Ideally, this collaboration would lead to diverse networks and partnerships that pool expertise and resources to address the issues facing BAM today and in the future.

This Consultation recommends that agencies seek the Lord and ask themselves:

- What are we doing well?
- What needs are not being met?
- What should we continue with? What should we start? What can we release?
- Who should we work with to get even better at supporting BAM practitioners?
- What know-how, resources and/or people can we contribute to help facilitate and nurture the global BAM ecosystem as a whole?

Recommendations for agency-related BAM practitioners

Agency-related BAM practitioners have been among the pioneers in the business as mission movement. Even as a growing number of business professionals and young people are being mobilised directly into BAM through other non-agency related routes, BAM practitioners from a mission background (or who have been through mission agency preparation, training and deployment processes) have a unique contribution to make to a rounded perspective and growing knowledge base in the BAM community. We encourage agency-related BAM practitioners to seek peer-support, learning and sharing opportunities within the global BAM community (including regional, industry and issue-based communities of practice), so that the practitioner community may be strengthened and that lessons learned and fruitful practices can continue to be passed on to the next generation of practitioners, whatever their affiliation.

This Consultation recommends that practitioners seek the Lord and ask themselves:

- How is my spiritual, mental, emotional, physical and relational well-being?
- What areas of support or know-how am I lacking?
- Where can I connect to help meet my felt-needs and foster my well-being and professional know-how?
- What fruitful practices can I learn from others' experiences?
- How can I contribute to other practitioners' felt-needs and peer-to-peer learning of fruitful practices?

Recommendations for the global BAM community

Network and ecosystem builders in the global BAM community have a role to play in continuing to foster collaboration between mission agencies—and also between agencies and the church, academia and the Christian business community. One practical next step would be to facilitate an ecosystem mapping exercise that identifies key entities, resources and services among mission agencies involved in BAM, and shows how non-agency related entities, resources and services might also connect to them and fill in the gaps.

One such gap already identified is that in research and fruitful practice identification on succession planning. This has emerged in the last five to ten years as a critical area for sustainability, since a growing number of BAM companies, including agency-related companies, are maturing beyond their pioneer founders.

Researching existing models and identifying potential areas for partnership between agencies and churches, academic institutions and business service providers was only touched upon by this report. Documenting more case studies of partner initiatives, recommending fruitful practices for partnerships, and exploring pilot partnership models are all potential areas for future work.

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Recommended Resources

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Resource websites

BAM Global
bamglobal.org
Accelerates the Business as Mission movement by nurturing partners networks, creating global forums, and delivering essential resources for BAM. Publishes a series of BAM Global Reports, including this one, and hosts regular online events.

Business as Mission
businessasmission.com
An initiative of BAM Global, designed to be a one-stop resource website for all things related to business as mission. The BAM website hosts a regular BAM blog, The BAM Review, as well as 'Start Here' and 'Resource Library' sections.

- The BAM Review Blog – see especially posts on Mission Agencies and BAM
- BAM Resource Library – a living archive of BAM resources that is far more extensive than can be included in this resource list.

BAMedu
bamedu.com
Aims to help would-be BAM practitioners get started, with online training, resources and opportunities.

Mats Tunehag
MatsTunehag.com
Mats regularly blogs on business as mission and has BAM materials translated into 23 languages on his website.

BAM Global reports

Selected Reports that may be of particular interest to Mission Agency Leaders, all reports here.

- Lausanne Occasional Paper on Business as Mission
- Business as Mission Manifesto
- Mission Agencies: Challenges and Opportunities for Business as Mission (Special Report that preceded this Consultation)
- Biblical Foundations for BAM
- BAM in Hostile Environments
- BAM and Church Planting
- BAM Recruiting, Training and Deployment
- BAM Advocacy and Mobilisation

Mission agencies with business as mission initiatives

- ANN
- BMS World Mission
- Christar
- Crossworld
- East-West
- Frontiers
- International Mission Board, Southern Baptist Convention
- Interserve
- New International
- Now Mission
- OMF
- Operation Mobilisation
- Pioneers
- SIM
- TEAM
- The Antioch Partners
- The Navigators
- United World Mission
- WEC
- World Hope International
- World Horizons
- World Team
- WorldVenture
- YWAM

Selected other non-profits and networks

- Ambassadors Impact Network
- Arimithea
- Center for Business as Mission (Korean)
- Faith & Co.
- Faith Driven Entrepreneur
- Feast Over Famine
- Freedom Business Alliance
- IBEC Ventures
- Integra Ventures
- International BAM Alliance, Korea
- OPEN Network
- Partners Worldwide
- Sinapis
- Synergy for the Kingdom
- The Travelling Team
- Third Path Initiative
- Transformational SME
- Triventure

Many more BAM Resources and Organisations can be found at the BAM Resource Library

Member care resources

- BAM Blogs on Practitioner Endurance & Well-being
- Center for Intercultural Training
- Cornerstone Counselling
- Mission Training International
- Mobile Member Care Toolbox
- Springs of Restoration
- The Well International

Legal and tax resources

BAM Blogs on Legal and Tax – including The BAM Guide to Finding Good Legal and Tax Advice and 6 Resources for BAMers Looking for Legal or Tax Advice

Doing Business, World Bank – Provides searchable database of business regulations for each country in the world, including: starting a business, dealing with licenses, employing workers, getting credit, paying taxes, trading across borders etc. Will be superceded by Business Ready, World Bank in 2024

Appendices

Appendix A – BAM and Mission Agency Survey Summary of Responses

Introduction to 'BAM & Mission Agencies' Research and Working Group
Previously, the BAM Global Think Tank has facilitated a short 'special report' on the topic of mission organisations and 'business as mission' (BAM). In 2019 we will launch a full Working Group focused on the topic of 'BAM & Mission Agencies'.

This Survey
The first stage of this work will be to collect information from as many mission agency leaders, support staff and business owners as possible. Any mission agency personnel who are connected to BAM-focused strategies or have BAM experience are welcome to complete this survey.

The data we collect in this survey will be used to shape the process and focus of the BAM & Mission Agencies Working Group. This working group will be globally representative and will work to identify the major opportunities and challenges facing agencies as they do BAM. We hope to provide the global mission community with best practices, resources, lessons learned and common solutions to effectively engaging in business as mission.

INFORMATION ABOUT YOU

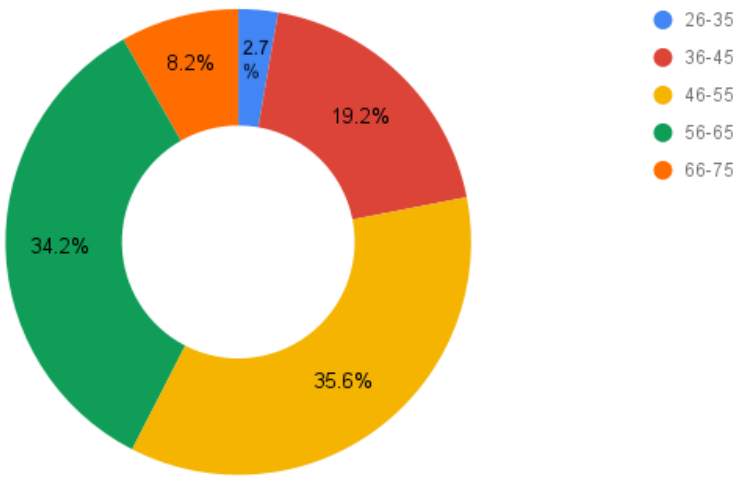
First Name:

Family Name:

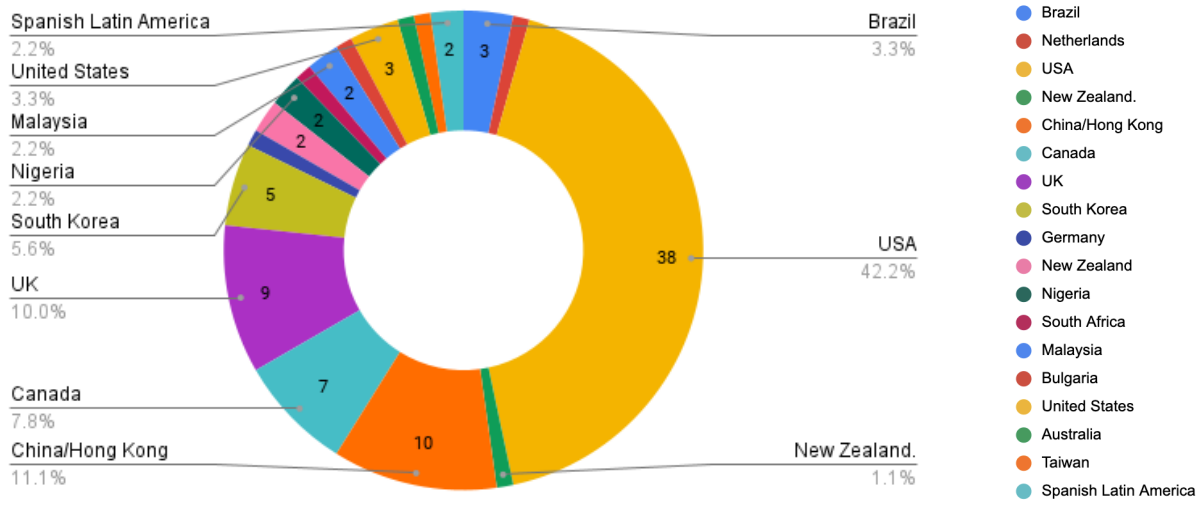
Email Address:

Age:

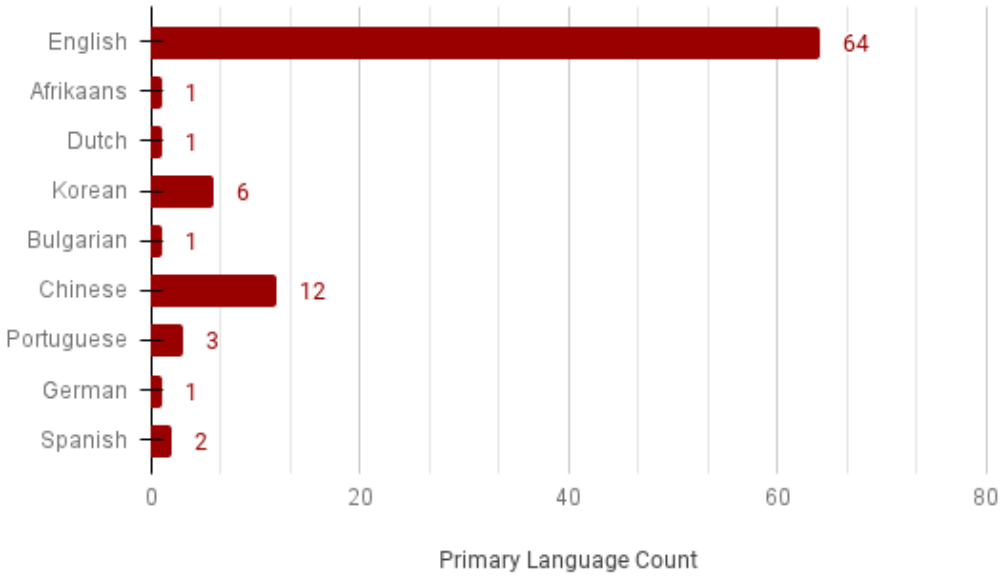
18-25 (0%) / 26-35 / 36-45 / 46-55 / 56-65 / 66-75 / 76+ (0%)



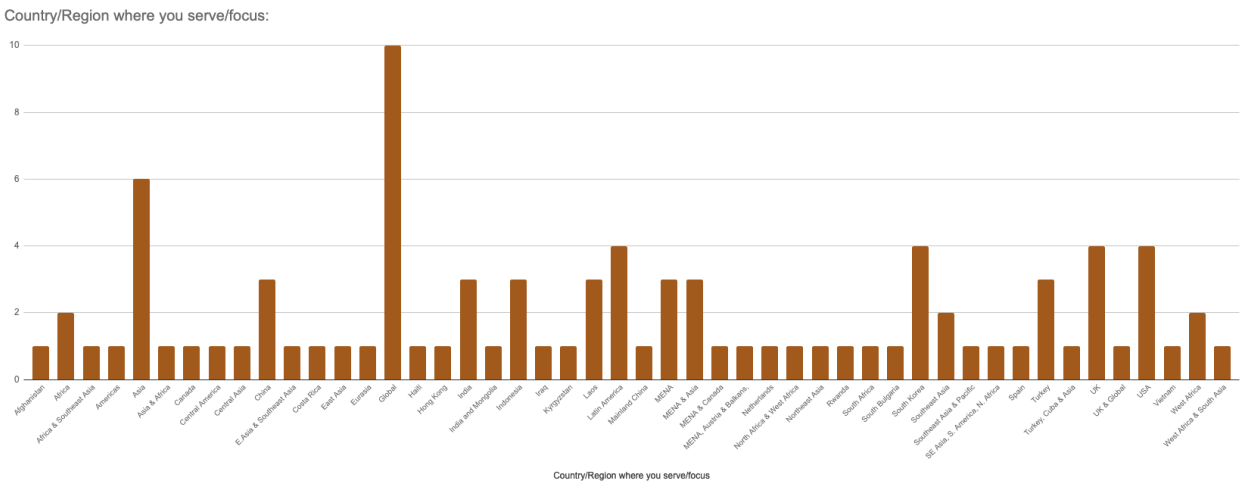
Country of Origin:



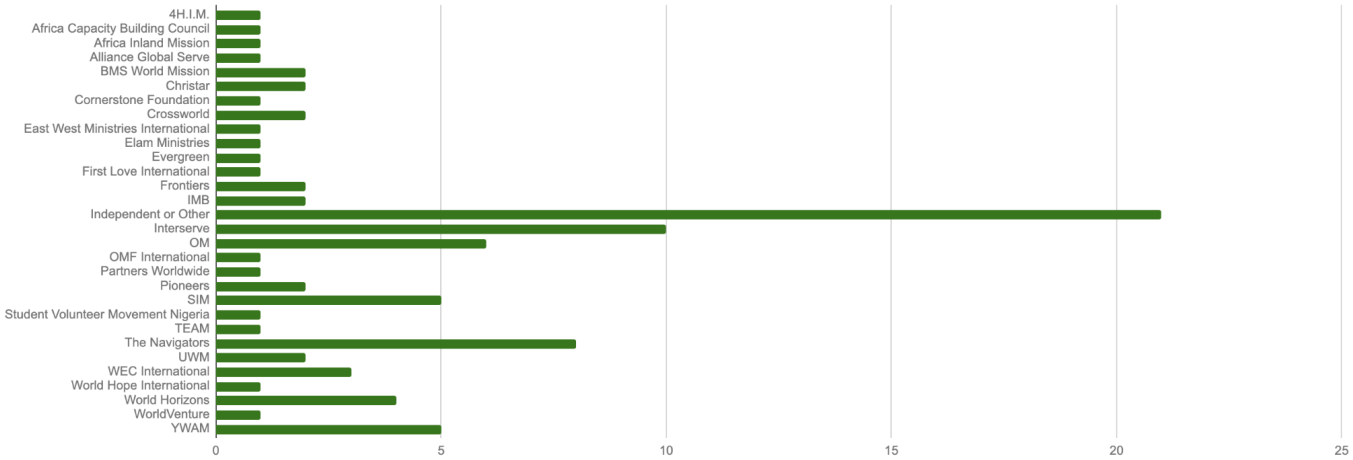
Primary Language:



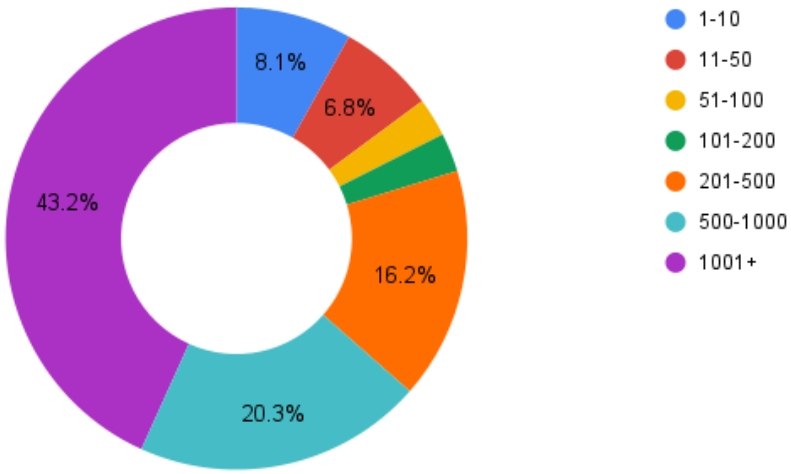
Country/Region where you primarily serve/focus:



Which mission organisation do you currently serve in?



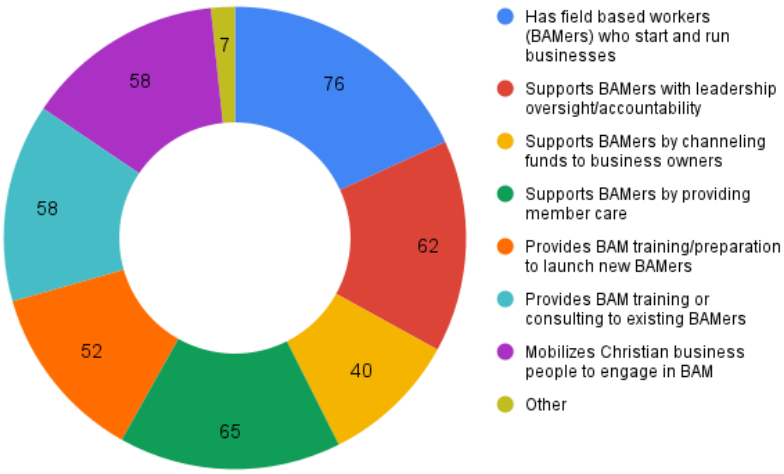
Approximately how many missionaries and staff serve with your organisation
1-10 /11-50 / 51-100 / 101-200 / 201-500 / 500-1000 / 1001+



How is your mission agency involved in BAM? *Tick all that apply:*

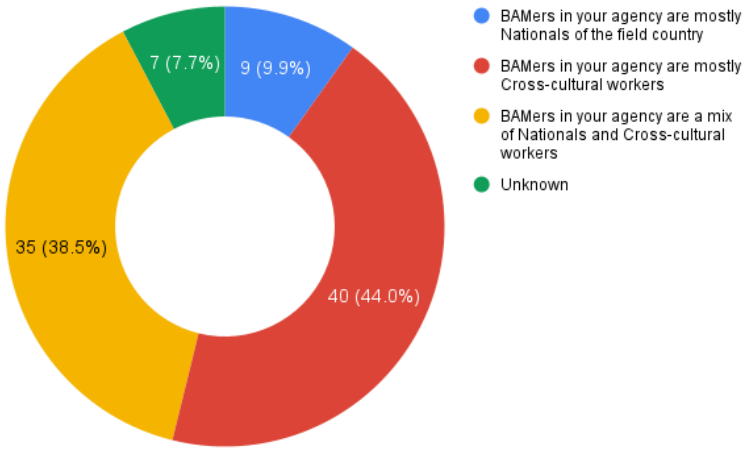
- Has field based workers (BAMers) who start and run businesses (76)
- Supports BAMers with leadership oversight/accountability (62)
- Supports BAMers by channeling funds to business owners (40)
- Supports BAMers by providing member care (65)
- Provides BAM training/preparation to launch new BAMers (52)
- Provides BAM training or consulting to existing BAMers (58)
- Mobilises Christian business people to engage in BAM (58)
- Other: (7)

  Investigating new and potential new BAM sites
  Mentors local nationals BAM training
  Places BAMers into teams with others in the field
  Promote the basic BAM concept
  Registration, Compliance and Expansion Services
  None of the above
  Promote BAM for media and events



BAM Practitioners in your agency are: *(Select one)*

- BAMers in your agency are mostly Nationals of the field country
- BAMers in your agency are mostly Cross-cultural workers
- BAMers in your agency are a mix of Nationals and Cross-cultural workers

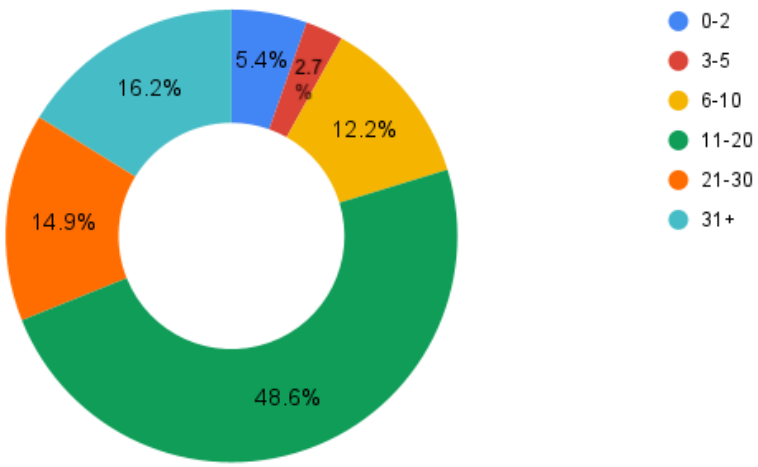


Anything else you want to tell us about how your agency is engaged in BAM?

26 comments

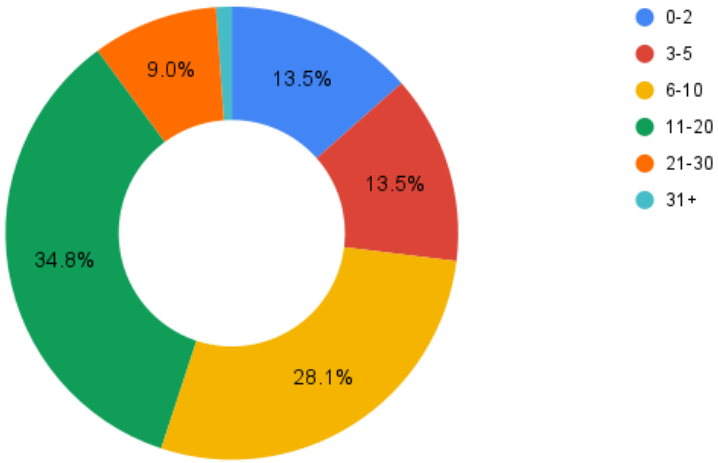
How many years have you served/worked in a missions organization?

0-2 / 3-5 / 6-10 / 11-20 / 21+



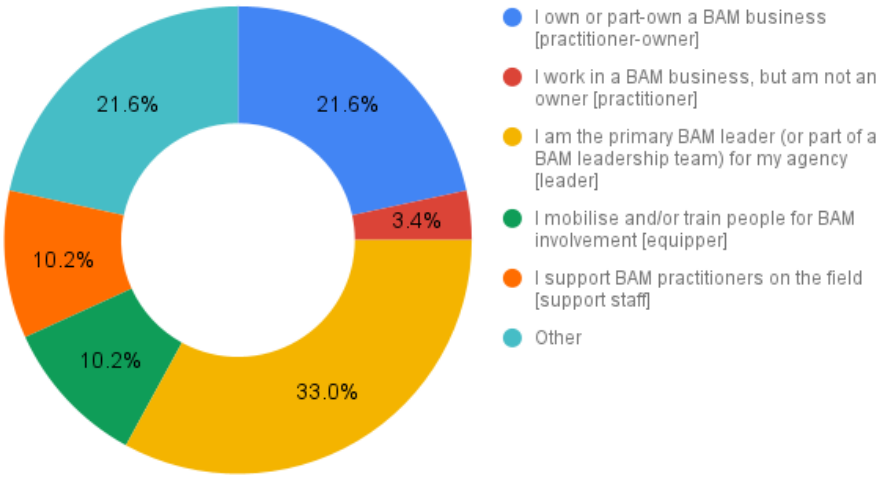
Years of total engagement in Business as Mission?

0-2 / 3-5 / 6-10 / 11-20 / 21+



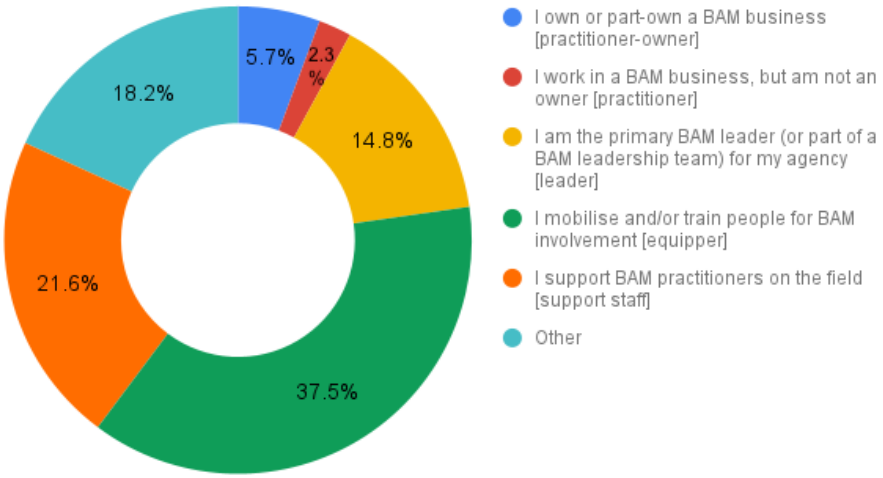
What is your PRIMARY role? *(Select one)*

- I own or part-own a BAM business (practitioner-owner)
- I work in a BAM business, but am not an owner (practitioner)
- I am the primary BAM leader (or on the leadership team) for BAM in my agency (leader)
- I mobilise and/or train people for BAM involvement (equipper)
- I support BAM practitioners on the field (support staff)
- Other:



What is your SECONDARY role? *(Select one)*

- I own or part-own a BAM business (practitioner-owner)
- I work in a BAM business, but am not an owner (practitioner)
- I am the primary BAM leader (or on the leadership team) for BAM in my agency (leader)
- I mobilise and/or train people for BAM involvement (equipper)
- I support BAM practitioners on the field (support staff)
- Other:



Please briefly describe your BAM experience *(experience, location, role, what kind of company you own, as applicable)*

Responses were used to identify resource people and to allocate a Working Group for those who indicated they would like to take part in the Consultation.

Anything else you would like to tell us about your situation?

BAM and MISSION AGENCIES

1. What do you see as the greatest OPPORTUNITIES for BAM in your mission agency?

Responses grouped by category, ranked by (number of mentions)

Enables creative access / Opens up new areas / Provides a credible, stable and relatable role in a community (32)

Mobilising more people and resources into mission / Business people more engaged in mission (18)

Fruitful model for holistic mission / Greater integration / Growth in holistic impact (27)

Enhanced support/resources for mission workers / Sustainability (10)

Strategic for mission from Global South / Non-Western missions / Engages national business people (9)

Enhances agency's overall mission and standing with donors/supporters / Harnesses growing interest in BAM from stakeholders (5)

Not sure / Other (8)

2. What do you see as the greatest CHALLENGES for BAM in your mission agency?

Responses grouped by category, ranked by (number of mentions)

Lack of understanding / resistance to BAM from internal stakeholders (mission leaders and staff) (23)

Lack of people with business experience / Recruitment processes / Mobilising the right kinds of people with sufficient BAM preparation (19)

Business people not good fit with agency / Business vs Agency organisational culture, systems and approaches / Lack of agility in Agency (16)

Lack of holistic vision / Lack of integration in business leading to identity crisis / Questions about integrity/credibility (15)

Legal and governance risks / Finding the right structures or accountability for BAM initiatives (14)

Lack of capacity or expertise for supporting BAM in the agency / Manpower (9)

Difficulty of doing business / Hostile government or business infrastructure (9)

Lack of appropriate capital / Fundraising (9)

Lack of understanding / resistance to BAM from external stakeholders (church, other cultures) (6)

Financial risk to the organisation / Implications of moving away from donor funds (6)

Risk of mission drift (6)

Fruit from BAM ministry takes time / BAM requires different metrics (3)

Global instability / economic crisis (1)

Challenge of combining language learning and business (1)

Handling the implications of very successful business (1)

BAM practitioners sharing resources and supporting one another (1)

Not sure / Other (4)

3. What 1-2 key LESSONS have you learned about mission agency involvement in BAM?

Responses grouped by theme, ranked by (number of mentions)

Business excellence is essential / Make effort to acquire expertise via outsourcing, mentoring, training or targeted mobilisation / Not everybody can or should do BAM / Clear BAM strategy to mobilise the right people / New recruitment, training and deployment pathways are needed (18)

Holistic mission impact is fully integrated with profitability/sustainability of business / gospel credibility and business credibility are linked / Do real business, compliant with local business laws, don't do fake business for visa/access only! (15)

Transparent and robust accountability and support structures from agency aid success and helps avoid mission drift / BAM practitioners should accept agency accountability personally even if not for the business / Agency role on advisory board is recommended (13)

Take time for agency leadership/staff buy-in and understanding / Solidarity, coordination and patience between practitioners and agency H.Q. (leaders, staff and systems) is required (10)

Agency role is best directed to supporting practitioners/mission alignment and not BAM company ownership or management / Focus on caring for the member not on caring for the business / Keep decision making power on the ground (9)

BAM is an essential strategy for mission and to 'complete the task' / Business can be an incredible instrument of transformation and is worth it despite challenge/cost / Don't see BAM as lesser alternative to 'real' mission strategies (9)

Mission agencies are going to struggle adapting to BAM and adequately resourcing it / Agency structures may not be the best structures or entity type for BAM (8)

BAM or BAM practitioners don't look like traditional mission models / Time is needed to educate to reduce resistance to BAM from traditional mission leaders or staff that don't understand it, without overplaying the 'BAM is special' card! (7)

Build consensus around definition of BAM and supportive core philosophy robust theology of work, business and wealth creation / Develop clear but appropriate BAM ministry manual/ policies that avoid micromanaging or stifling entrepreneurial freedom (6)

Practitioners should take time for on field research on culture and business / Home business experience not sufficient / Culture and language experience required for longevity / Build up a local network (6)

Patience, good business planning, and longer-term thinking is required for BAM models / Take time for business stability and profitability / Business startups aren't tidy (5)

More agility, flexibility and risk tolerance is needed when integrating BAM into agency strategy / Cultural adjustment is necessary (5)

Keep ministry goals of organisation the primary focus, BAM is a tool/strategy to that end (a how, not a why) / Secondary implications of doing BAM can be worked out and should not hinder adoption / Role of visionary leader important process (4)

Need BAM-friendly member care methods and requirements / Manage appropriate expectations of role and work-life balance that are different for BAM (4)

Practitioners should find local business partners / Build true partnerships with nationals and local church leaders / Partner with gospel change-agents in other spheres (4)

Agencies should build partnerships and network to share resources and expertise / Partner with business people and business networks (4)

Build understanding with donors / external stakeholders and engage business people / Education with churches and stakeholders will aid recruitment (4)

Importance of a team for running a BAM enterprise / Don't do it alone (4)

Mission agencies should focus on what they do well / Even if an agency is not best placed to do BAM, they can contribute resources, provide services to BAM, educate and advocate for BAM and help facilitate in the BAM movement (3)

BAM practitioner(s) should have a significant ownership stake in the business (2)

Start with a clean sheet rather than modifying existing processes or structures (2)

Keep an open and creative mind / Take initiative and think out of the box to solve problems (2)

Pray! Trust God (2)

Be more comfortable with hybrid models, social enterprises or other non-traditional business approaches in order to enhance mission goals (1)

Agencies should rethink their workers' financial support model and their own income model if it depends on that (1)

Keep it in the agency. Spinning BAM off leads to the same needs in the new entity and creates redundancy and a loss of people/resources (1)

Good model for national workers as combines witness with income generation (1)

Motivations are important (1)

Develop solid long-term relationships with the local officials (1)

Engage the fivefold ministries to give BAM practitioners direction, gifts and teaching, equipping them to displace the demonic strongholds in the corrupt marketplace and countries they work in (1)

BAM is difficult if the individual does not have both a fear of failure and the reward of success (1)

4. In your opinion, what are the TOP 3 ISSUES mission agencies must address, to do BAM better in the future?
Responses grouped by theme, ranked by (number of mentions)

Increase understanding of BAM concept, doing real business with quadruple bottom line mission-business integration (beyond income generator, visa platform or fake business) (23)

Mobilise, recruit and deploy appropriate talent and people called to business (21)

Better training and preparation for BAM practitioners (18)

Business funding/capitalisation / Finding investors for all sizes/stages of business (18)

Greater resource sharing, outsourcing, collaboration, partnership and network building; humility (13)

Better ongoing support and resourcing for BAM practitioners on business (12)

Better integrated business planning, business research, and startup due diligence, with companies/products that meet real needs (11)

Engage support from mentors, consultants and business experts (11)

Establish effective accountability systems and communication channels (10)

Specialise in BAM, grow capacity with a BAM department or resource team in agency, include business people/practitioners in the leadership/process (9)

Mindset change, address sacred-secular divide in thinking, develop robust theology of work and business (9)

Clarity on use of money for investment or support, with appropriate handling and movement (9)

Be less controlling, more advocating and connecting (8)

Clarify ownership and governance practices (8)

Increase business know-how, more profitable models, focus more on business excellence and professionalism (8)

Adjust agency culture and expectations, become less bureaucratic and more agile (8)

Appropriate member care and pastoral support for BAM practitioners (7)

Clarify vision and define a clear strategy for BAM, be proactive not reactive (6)

Understand various risks to agency and legal issues (6)

Educate churches and build BAM awareness with stakeholders/supporters/donors, communicate the needs and opportunities with BAM (6)

Be open to renewal, creativity and innovation, overcome risk adversity (5)

Prayer, spiritual warfare, and ask God (4)

Evaluation and improvement, identify fruitful practices, develop metrics (4)

Deploy high functioning business *teams* (3)

Increase understanding for doing business cross-culturally (3)

Education and framework for business ethics (3)

Reassess funding models/income streams for agency and BAM support services (3)

Reassess furlough schedule and other time demands on BAM practitioners (3)

Develop and communicate the value proposition of missions agencies for business people, focus on what agencies do well (3)

Pass on vision for BAM to national (non-western) practitioners, raise up and disciple Christian leaders for the marketplace (3)

Identity dissonance and ethics of working in ‘closed’ countries (2)

Patient capital, with realistic expectations of return on investment (2)

Stay mission-true, keep focus on business and mission in balance and equally important (2)

BAM is just one mission strategy, other strategies are valid / may be better (2)

Develop an ecosystem which will aid BAM companies through succession to second generation ownership (1)

Wrestle with whether mission agencies are the right entities for BAM deployment (2)

Create a new kind of agency to handle BAM (1)

Don't financially prop-up failing businesses, allow learning from failure (1)

Develop high impact local ecosystems to support BAM initiatives and Kingdom growth in a particular place (1)

Capital and financing sources from in or near field locations (1)

5. What BAM issues or topics are YOU PERSONALLY most passionate for and/or concerned about?

Responses were used to identify resource people and to allocate a Working Group for those who indicated they would like to take part in the Consultation.

Is there anything else you would like to say about mission agencies and BAM?

25 comments

NOMINATIONS and RECOMMENDATIONS

Can you recommend others that we should send this survey to?

Please include names & email addresses

Would you like to nominate YOURSELF to be involved in the 'BAM & Mission Agencies Working Group' in some capacity?

- Yes
- No
- Send me more information

You can also nominate OTHERS to take part in the Working Group:

Please include names, email address and one line on why you nominate each person. Thank you. (Note: We are looking for a global/diverse representation of mission agency personnel, in terms of geography, role, experience, focus etc.)

Appendix B – Working Group 1 Case Studies

Working Group 1 initially collected shorter 'Agency Profiles' from 13 organisations, covering:

Agency Name
Responder Name
Approximately how many BAM teams relate to your agency?
1. What has been the overall approach of your agency to incorporating Business as Mission as a strategy into your mission?
2. What is going well?
3. What has been difficult over the years? And is still difficult?
4. What are some key lessons you have learned about engaging in BAM strategy as an agency?
5. Where do you see you need to go in the future as an agency re: BAM?

Interserve Korea, WEC International, OMF International, SIM, PAAM, Pioneers, Crossworld, United World Mission, OM Global South Initiative, World Horizons, The Navigators and two other agencies all submitted Agency Profiles. These responses helped shape the content and conclusions of the Working Group 1 report sections, alongside the original survey responses (see Appendix A).

Six organisations were chosen from the 13 Agency Profile respondents to develop longer case studies (see below). Case studies included material (as applicable) on: the background and focus of the agency; the history of BAM within the agency; the strategy and vision of BAM for the agency; values and guiding principles for BAM; how the agency measures impact; current goals and objectives; stories/examples of success or struggle; lessons and fruitful practices learned; and future developments.

Panameños Alcanzando al Mundo (PAAM)

Agency overview and history with BAM
PAAM began with the focus of sending traditional, full-time religious workers to the 10/40 Window from the Latin American country of its origin. Nearly all of those involved in the creation of the agency came out of the traditional worker arena and assumed that those who would be sent would be sent in the same way. As the process for vetting and sending candidates was created, there was room for flexibility and creativity. About the time the first unit was sent, one member of the original team that created PAAM began to lobby for the inclusion of tentmakers and BAM teams. To lobby, the champion used biblical, historical and actual examples to show the legitimacy of tentmaking and business as mission. He also invited a well-known BAM network leader to visit and speak to business people, pastors, and candidates, alongside some of his Latin American colleagues. He also shared examples of tentmaking opportunities and BAM stories to try to broaden their perspectives. Since the default mentality was of traditional work and workers, he introduced the possibility of sending tentmakers and BAM practitioners as a legitimate and biblical form of cross-cultural service. As subsequent traditional units were sent, the difficulty of obtaining

quality visas presented the opportunity to consider non-traditional means of getting teams into difficult places. This opened the door for those who were previously not in favour of BAM and tentmaking to begin considering these possibilities. Several attempts were made to dovetail tentmakers and BAM practitioners into the sending process.

The differences between the types of workers (full-time religious backgrounds and business/professional backgrounds), combined with attitudes about the relative importance of each type made it difficult to codify the process. Eventually a worker was sent as a tentmaker, and the process was made to fit that exception, but still without the process being written out in a way that allowed that exception to become the rule. Later, as other teams found business opportunities that allowed them to acquire long-term visas, the door was opened a little more for BAM practitioners within the agency.

Currently, four of the nine units that this agency has on the field are BAM units, with the original tentmaker being a third non-traditional unit. One of the BAM units joined an existing BAM team in the country of service. The other BAM unit comes out of a non-traditional background in their home country and was looking for an authentic presence in the country of service. Their receiving team also has other business entities, so they were able to fit neatly into that team's structure.

BAM approach and experiences

There is no overriding BAM philosophy within the agency. Each case is determined by the circumstances of those being sent and the agency that receives them. At present, candidates are treated according to the track (traditional/non-traditional) they and their sending churches want to use. There are also candidates in the pipeline with a background of business ownership and the desire to do BAM, and the leadership of the agency has the flexibility to adapt to new strategies and opportunities.

Though there is stress in trying to deal with both traditional and non-traditional candidates in the formalised process of vetting and sending (not to mention training), one advantage that PAAM has is that it is still young and its processes continue to evolve.

Another advantage is that alongside the sending of BAM practitioners, PAAM was also experimenting with 'Business For Mission' and was having notable success in funding part of its budget through business ventures. This positive result made it more difficult for the traditional-only approach to maintain traction. However, the temptation to 'dress traditional workers in BAM clothing' for visa acquisition purposes continues to exist in the agency.

Some things we have done have had benefits beyond the agency. Some initiatives have led to the involvement by business people to promote BAM and start BAM support groups, and others have led to new BAM practitioners on the field, though not being sent by the local agency. One such example came out of a BAM vision trip where the business owner realised that he could do what he saw others doing, but that he could not be a traditional worker (he had grown up as an mission kid with traditional-worker parents). His wife, also a business owner, embraced this approach enthusiastically because she, too, saw how she could serve most effectively in this way.

Positives
Our success so far has been in introducing the concept in such a way that the candidates are leading their churches into the process, with the support of the agency, by sharing information about how BAM works practically and also sharing success stories. We had the benefit of having a well known BAM leader speak on a couple of occasions to audiences of business people, pastors, and candidates. Another blessing was that a local Christian businessman who supports PAAM and some of its workers is involved in BAM promotion in various ways and in various countries. He has been our best champion for BAM because he is successful in both the 'B' and the 'M' of BAM. While it may take a while for a strong BAM team to form, the groundwork has been slowly laid and prepared.

Challenges
The most difficult part has been convincing church leaders of the legitimacy of BAM. Their default mindset is traditional approaches. As church leaders hear of BAM, attend conferences, see examples or take vision trips, they begin to understand the role of BAM. However, it takes many times of hearing about it to begin believing that it is a legitimate approach. Even some who go and see are not convinced. I took a business owner/pastor/sending agency leader to Asia and we met with four BAM practitioners, but he still was not convinced that his agency should consider BAM as an option. Church leaders also tend (in our setting) to think that anything done inside a church building is superior to anything done outside of it. Another difficult part has been the lack of funding for BAM ventures. Most potential candidates have done micro-business and do not possess the funding needed for reasonable success, nor do they usually have the skills for capital solicitation.

Lessons and fruitful practices
Mixing traditional work with BAM in a sending agency is a balancing act. The tensions between the two can make it very difficult to have the two strategies in the same agency. It is so much easier to have a one-size-fits-all approach that minimises the amount of effort and paperwork. And since most agency people come from a traditional background, the default mindset is that traditional requirements and processes are the norm. To move a traditional agency toward effectively sending BAM teams requires a great deal of time, effort, patience, and diplomacy.

It is important that the business is real just as missions need to be real. When one of those is out of balance, no one is going to be content (i.e. the worker, family, sending church, agency, or donors/investors).

The power of successful BAM stories for candidates with business experience has the potential to impress on them the possibilities for using BAM and inspire them to dream. Instead of pressing them into a traditional mould, these stories of other BAM companies motivate candidates to try new approaches.

The existence of a BAM-oriented ecosystem that goes well beyond the agency is helpful to the recruitment, processing, training, sending, and maintenance of BAM practitioners. These will often be people who 'buy into' the concept and because of their business

experience can lend support of one kind or another to the process. Without the inclusion of these volunteers who spot BAM opportunities and candidates, the process is limited to what the traditionally-oriented agency worker can envision and instigate. The build-up of this wider ecosystem can be a lengthy process. In our case, an invitation of a key businessman to a previous BAM conference was instrumental in initiating his interest and participation on both local and international levels in promoting BAM.

Future plans
We need to build a multi-unit BAM team and have them integrate in some way with a successful ministry team that already has the language, culture, and relationships with nationals. Because candidates come to the agency with a sense of where and with what receiving agency they want to work, there is little influence in the process. In a perfect world the agency would be able to work with a church based team and have them work together on a business with the goal of eventually sending more members to join them in working in related or expansion businesses. Since PAAM only sends workers to join existing teams, this multi-unit BAM team will need to find a receiving team that shares its values and philosophy.

Conclusion
Transitioning from a traditional-only sending agency to one that offers non-traditional approaches requires a great deal of effort. From the aspirations of the sending church to the harsh realities for the worker on the field, the path is lined with obstacles. The payoff, however, is a more nuanced and biblical approach to sending than the traditional model offers. Including BAM practitioners in a sending agency's approach is a valuable part of 'the perfecting of the saints for the work of ministry'.

Pioneers

Agency overview and history with BAM
Pioneers focuses on unreached and unengaged people groups, praying to initiate church-planting movements in partnership with the local church. It was started in the USA in 1979 when the founder Ted Fletcher, a former businessman, and his wife Peggy were turned down by several mission agencies. Ted Fletcher came from the corporate world but was being called by God to reach the nations. He loved having missionaries and business people in his home to discuss and spur each other on regarding how to reach the least reached. The marketplace is a natural arena for engagement with people, and Pioneers saw opportunities for professionals to reach the unreached. From the beginning of the agency, there were few limitations and no set particular paradigm to work within as to how to fulfil the Great Commission. This ethos continues today.

Pioneers globally is a merger of many older agencies who have been involved with BAM from over 100 yrs ago, such as Arab World Ministries. At time of writing, Pioneers had 3077 members, 207 people groups engaged, 16 bases, 154 languages spoken, and 345 teams in 97 countries. Their work includes over 200 BAM entities.

BAM approach and experiences

Business as mission has operated as strategy in Pioneers, both out of necessity and also a desire for holistic incarnational living, based upon an individual and/or team's own understanding, experience, and approach. In recent years, a number of businesses have operated in more 'open' countries demonstrating, alongside the motivations above, the benefits of ministry in the workplace. That is, having a clear role in a community and being able to build relationships in a genuine way—relationships that are focused more around discipleship than evangelism. Business blesses through sharing the gospel and bringing holistic transformation, including the common grace of providing dignified jobs, enhancing education, access to healthcare, etc. In addition, a business person can be an example to local believers of how a disciple-maker does not need to be the pastor, and that each believer can make disciples and glorify the Lord in our vocation, with how He has created and gifted each of us.

BAM fits into our structure because we are a team-oriented, field-led organisation; each team and each person/entrepreneur can set up their own business without any need to connect the project to our agency. Each base is allowed to structure BAM a bit differently into their base and take a unique approach to accountability, though many do not have any dedicated personnel. One example, one base developed a Memo of Understanding (MOU) specifically for accountability for those in BAM. A couple of bases are exploring BAM as a way to help fund their bases, which is more like Business For Missions. Currently, Pioneers does not own (and therefore does not fund) nor manage any BAM entities; all are personally owned and operated by the field worker(s) themselves. Therefore, the BAM companies themselves do not fit into the Pioneers structure, with no formal relationship with the agency apart from our relationship with the field worker owners —though some questions about business accountability and liability are posed from time to time.

The Pioneers approach to BAM is to allow it, to mobilise for it, to resource our BAM practitioners, to network for it, and to provide more training and education for field workers in business. BAM is growing and becoming more of a norm in our agency, in order for us to i) access communities and do more ministry, and ii) finance workers, particularly from non-Western countries.

Our ethos is that the business should be fully integrated with the ministry. When we have the right theology of work and a correct understanding of the term 'ministry' and who does it, it becomes less of a strategy (a means) and more of a holistic way of life.

We have a BAM group in Pioneers which is an online network—including any practitioner, any potential practitioner, or those interested in the topic—to share and potentially collaborate. We also have begun dividing BAM into industry groups that are more refined and tangible for sharing and collaborating. In terms of a BAM team that specifically exists to resource and serve our field initiatives and needs, we have a dedicated department in our US office as well as part-time dedicated personnel in other global bases. Each of them

are empowered to do their role by our organisation and its leadership. Some leaders in our organisation are BAM practitioners and base resource people.

Principles and values

Our *core values* shape not just our organisation but also the BAM activities in our organisation in making them both strategic and holistic:

- Passion for God – BAM exemplifies worshipping Him in all that we do
- Unreached Peoples and Church Planting Movements – where a traditional missionary may not be welcome, doing business makes sense, gives a credible role and identity in a community, opens doors to discuss heart issues, brings Kingdom values in common grace, and provides an example to the emerging church in making disciples and not establishing a secular/sacred divide;
- Team Focus, Participatory Servant Leadership, and Local Church – we don't have a hierarchical or centralised structure;
- Innovation and Flexibility – easily identifiable as a value that encourages workplace/marketplace integration.

Defining success and measuring impact

The mission of Pioneers is to mobilise teams to glorify God among unreached peoples by initiating church planting movements in partnership with local churches. This shapes our BAM initiatives. This does not primarily mean evangelism. Discipleship and strategically developing movements as our core objectives are strengthened by BAM. In turn, our BAM initiatives shape how we go about accomplishing our agency's overall mission.

Since we are a field-focused organisation, our BAM success is not necessarily defined by the agency core leadership itself, rather by on-going discussion among practitioners, field leadership, those dedicated as BAM resource people within global bases, as well as within all departments as BAM continues to grow. From the majority of BAM practitioners' perspective, success would be defined as not reliant on donations, growing annually, providing credibility in the community and providing a stable visa.

For some within our organisation, BAM success would perhaps be defined as providing longevity to the worker and team and facilitating evangelism, disciple-making, church-planting, where to some degree the level of profit is less of a concern. This is not disrespect to business norms; it is a reality in many locations where the least reached of the world are. These are the poorest areas, with many remote and rural areas, among the most corrupt governments and hostile environments. Quite frankly it often doesn't make 'normal business sense' to be there, but we have other considerations.

The team in our US office has been the largest resource for our workers. In all of our conversations, we aim to articulate what our goal of BAM and Pioneers integration might look like. We strive for real business, which means real revenue and real expenses, not fake companies. This moves businesses beyond 'scraping by', by seeking to grow annually. In our business model canvas, we ask BAM practitioners to determine what their metrics are to define success, in both business and missions. We celebrate as many small

wins as we can, from launching, becoming sustainable, reaching people for Christ, growing and adding opportunities for other workers, etc.

We are tracking data of our workers' businesses in order to show the significance of BAM in our organisation, to highlight any trends or industry that is more widely used and effective, as well as showing opportunities for internships and needs for mobilisation and growth. We are also streamlining our communications, resources, practices, and process flow that can be duplicated in other bases so we are all on the same page, particularly as a worker joins a field team.

Positives

We are breaking down the barriers of the sacred secular divide and moving beyond the thinking that BAM is only for visas and creative access to restricted countries. This has involved attending face-to-face meetings at regional conferences and having those conversations, over and over. When a new missiological and theological discussion group arose in the agency, a BAM leader requested that theology of work be discussed and was allowed to join.

We are an adaptable agency that can pivot and pilot things well, so BAM has developed. Gradually, BAM has been seen everywhere, not just one part to the side. The risk has been relatively low for the agency itself since we don't fund, own, or manage BAM entities. This gives the field workers the 'clout' to influence others. Due to the increased resources, personnel, books, awareness, and growth of businesses throughout the field, the fact that we do not control companies, new business-oriented members of Pioneers (and transfers from other agencies) feel welcomed, released, and supported. Strong areas are more on lean startup/business model generation and mentoring/coaching (less on formal training). That has put the creation of the business in the hands of the ones who will be running it, rather than the agency from afar. Each of these are multiplying factors yet have their down-sides as well.

We have succeeded in helping everyone have their own advisory panel. This is one of best practices that we highly recommend and see as key to successful BAM. The advisory panel operates as a board of directors, but on an advisory level, in all aspects of spiritual life/impact and business. This helps drive success, with input from business people from each of the workers' supporting partners/churches, without putting the burden and load on any personnel of the agency.

Challenges

What has been difficult over the years, speaking from a global perspective for the agency, is to move BAM from a 'strategy for visa' towards a holistic approach for reaching the unreached. We have got to get away from saying 'platform' and perhaps even 'strategy', which can make BAM seem like it is only a stepping stone to the 'real' work. Yes, building a business is not eternal work (although some would contest it is) but it is certainly integral to the real work, the eternal work, of making disciples.

Being a field-focused organisation, it can take time for ideas to circulate around and educate, shape the culture, debunk questions, etc. It has been tricky to move all international leaders, bases, and some teams beyond 'allowing it' to encourage BAM, though we are seeing momentum. Before 2016 when our current BAM leader MB joined Pioneers USA to work full-time with BAM, there was no official marketplace department. Some staff helped here and there – one leader, MR giving the most dedicated effort the last 7-8 years. The US board officially approved the department in 2016. Some of their reservations about BAM have included concerns about mission drift, accountability, and ethics around using funds. Yet overall, there is buy-in from international leadership. Most of our Regional Leaders (working directly under the International Director) are seeing the need for BAM more and more. Two dedicated business resource personnel have emerged from bases in the UK and Australia.

The challenges are more on the field for the businesses. Field challenges include corruption, government policy changes, government expectations on foreign-owned business, local businesses cutting corners when our entities are above board leading to financial impact, overcoming local scrutiny, struggles of cross-culture life, little to no fellowship, time management, being taken advantage of by local believers. There are usually multiple things that work against the business and the worker and it's not so much that they don't know what they are doing (though everyone needs help) but that things don't always go to plan in a hostile situation. And at the same time there many eyes looking for the success in BAM and otherwise chalking it up to a missionary failure.

One weakness for Pioneers is that we are better at handling and helping those who are more missions-minded to do business than we are at attracting and helping those who are more business-minded do missions among the unreached. Accountability also tends to be a tricky topic in an organisation where 'required' is often a bad word. Because we tend to operate BAM on an individual basis, we have a weakness in controlling growth and implementing the right systems of accountability.

One barrier still to overcome for some leaders is to have a better understanding that BAM is a complement, not competition, to traditional models.

Lessons and fruitful practices
For the agency:

- We cannot assume that missionaries have a theology of work, which is foundational to a BAM approach
- Business people still need to be called by the 'Lord of the Harvest' to consider going in missions work
- BAM entrepreneurship is not for everyone; many need to embrace that they are 'wonderfully made' to take a job and be an employee
- BAM by itself is not a complete fix to integrate ministry applications

- The BAM concept must be taught, discussed, and encouraged in all departments and processes of the agency. It is not a side thing, nor the main thing
- Communicate, communicate, communicate!
- Collaborate, network, outsource, and share
- Invest in the development and growth of people. Business is a great discipleship context for this
- It does take extra effort beyond normal member care approaches to care for members involved in BAM

For the business on the field:

- It can be both/and; it can be business and missions. Great businesses are better than average at creating ministry opportunities. It is better to have an integrated strategy and do business full-time than have ministry and business separate and do business part-time (bi-vocational)
- Create a corporate culture around spiritual practices (e.g. prayer, bible study) and you will find that even non-believers start evangelising others
- You will go further when you partner with local people
- Even if contrary to culture, guard relationships by having everything in writing, especially as it relates to money
- Agree as partners, up front and in writing, on mission, core values, Kingdom purpose, tithe of company profits, service to the community, etc.
- If attempting a startup, expect 3-5 yrs of intensive time investment on the front end
- BAM practitioners need to surround themselves with an advisory panel who can speak into the business operations and help the entrepreneur/business owner/ operator

Future plans
We need more business people to *go* (not just be mentors). We'd particularly like to see business people go out and establish their business and manage it for success, but also create opportunities for other mission workers. Mission workers with the right skills for the business could then go into particularly unengaged areas and open up more ministry opportunities. We also need more business people to open doors to markets for our BAM practitioners.

For the BAM resource personnel in Pioneers, we like to mentor our other bases in developing BAM and across the organisation become more integrated into all facets and departments of our agency. We would like to see more of our BAM entities provide more income to the BAM practitioners leading them and to create more jobs for non-Western workers. We also hope more of our BAM practitioners get a vision for 'high profile and on-the-radar in a very positive way' type companies. Outside the agency, we would like to educate and connect more to churches to enable greater endorsing, developing, equipping and sending of BAM practitioners.

Serving in Mission (SIM)

Agency overview and history with BAM

SIM is a 125 year-old church planting organisation. It was originally Africa-focused but now covers six continents with around 3,500 workers (both salaried and support-based) in 70 countries.

SIM's mission, purpose and vision statements detail our focus as a mission organisation:

> Convinced that no one should live and die without hearing God's good news, we believe that He has called us to make disciples of the Lord Jesus Christ in communities where He is least known. Therefore, compelled by God's great love and empowered by the Holy Spirit:
>
> - We cross barriers to proclaim the crucified and risen Christ, expressing His love and compassion among those who live and die without Him
> - We make disciples who will trust and obey Jesus and become part of Christ-centred churches
> - We work together with churches to fulfil God's mission across cultures locally and globally
> - We facilitate that participation in cross-cultural ministry of those whom God is calling.

Our first business venture was in the Soudan region (present-day Nigeria) in 1898. Because of a delay in getting funds from the sending office, our workers started raising cows and sold both milk and calves to fund their ministry needs. We have had a number of for-profit ventures over the decades because of need and opportunity, such as schools and hospitals, but not so much for the current paradigm of legitimate access. However, our organisation is moving into areas where business makes the most sense from an identity and ministry-opportunity perspective.

Our BAM activities historically have been multi-pronged and not necessarily coordinated. They started in 1998 with attempts by missionaries to start businesses in countries with restricted access—to create what we call 'legitimate access'—with limited success.

Our agency leadership, at least in the past five to seven years, has been strongly advocating on behalf of BAM approaches. SIM eventually assigned a ministry point-person over missional business activities who assisted potential BAM practitioners with business plan help, finding funding, and ideas on recruiting.

A confluence of factors led to holding the organisation's first missional business consultation in 2017. The first factor was SIM entering into new, least-reached places for the first time and secondly, grass-roots requests for more BAM support. The consultation was held for all our practitioners and potential practitioners along with invited BAM people from other agencies (e.g. The Navigators, AIM). These other organisations helped contribute to the dialogue as we determined to develop a missional resource team to help us intentionally move the needle in BAM. However, following that development was limited. Further strategic planning meetings in December 2019 involved both internal and external

experts to help us develop a long-term strategy and leadership team to facilitate and promote BAM.

BAM approach and experiences

Missional business has been identified as a key approach to reaching those far from Christ, especially in MENA and Central and South Asia. SIM has developed a 'missional business tool kit' over the past ten years to help people interested in moving forward in the BAM area. We now have a variety of businesses running, from IT services, baking operations, teaching foreign languages, agriculture, manufacturing, etc.. In all we have around 20 operational ventures that involve around 35 workers.

SIM pulled together a missional business working group of people from different parts of the organisation in 2016. The team consulted on the output with the international leadership team as well as some of our BAM catalysers and practitioners. From this process the organisation developed some basic policies such as:

Missional businesses are affirmed as valid and valuable strategic approaches for the fulfilling of SIM's purpose and mission.

This may include:

- For profit and not for profit enterprises
- Enterprises owned by an SIM entity, by a ministry partner, by SIM members, by a mixture of SIM and non-SIM members, or micro-enterprise initiatives
- Enterprises established in religiously open contexts as well as restricted contexts

We also recognise that it may serve SIM's purpose and mission for SIM workers to take up roles as professionals in other business and service environments which have no formal connection with SIM. These may include medical and educational establishments as well as for-profit businesses. Such placements may be particularly valuable where they offer opportunity for outreach, disciple-making and mobilising opportunities.

In the following provisions, missional business (MB) enterprises refers to enterprises owned by SIM, or by SIM workers as an aspect of their ministry. The phrase 'MB engaged workers' refers to any professional or business worker placed in business or service environments whether or not they are formally connected with SIM.

- MB enterprises will be consistent with the mission, vision and values of SIM as a whole, and fit the vision of the SIM entity in their country of operation as evaluated by the leadership.
- MB enterprises will develop well-thought-out business and spiritual impact plans and invite people with expertise to contribute consultatively to planning the venture.
- MB enterprises will obey the laws and applicable cultural distinctives of the land where they are located, and will operate with integrity and professional excellence.
- MB enterprises are intended to be profitable and/or sustainable

- MB engaged workers will integrate discipleship and outreach as well as good business practices, and bring the blessings of the gospel to the community where the business operates.
- MB engaged workers may maintain donor support as agreed between them and their sending and receiving entities taking into account income received from their employment and/or profit from their business.

Positives and challenges
Having the highest levels of agency leadership fully onboard and committed to making BAM work in the agency is a positive.

SIM has had a number of successful ventures both financially and with spiritual impact, such as an IT company with around 200 employees. But, one of our weaknesses is not having ways to adequately measure the impact in a meaningful way. This is changing with the creation of a system that collects data that we can analyse.

Finding potential business practitioners with the skills and gifting to run business for financial and spiritual impact continues to be a struggle. We need more people but our mobilisers struggle to connect with business people and need more education and support. In addition, because we are sending people from 'anywhere to anywhere', helping Global South workers start and thrive in missional ventures has been a challenge.

There needs to be more support and resources made available for the BAM practitioners. Training needs to be enhanced and translated into more languages and we need to communicate more effectively on an international basis. Although we are made up of people from 50 nationalities, very few sending offices have the knowledge to move forward in this arena.

Future plans
Hopefully we can build on our experiences, and those of like-minded organisations. In the recent past we have done more in partnering with other agencies to work in cross-organisational teams supporting a single business venture. We hope this kind of activity will grow.

We are developing a clearly stated vision and strategy for missional business that can be communicated and effectively implemented. We also intend to bring more resources to where they are needed to help practitioners thrive.

God willing, in five or ten years, our agency will have developed significant missional business ventures that will be able to more effectively mobilise and engage those seeking to come from newer sending contexts.

The Navigators

Agency overview and history with BAM

The Navigators was originally founded in 1933 by Dawson Trotman who was discipling sailors from the US Navy based in California. When World War II broke out these sailors were dispersed on vessels throughout the world and began to share Christ and disciple new believers in each of these contexts. The movement grew rapidly and after the war expanded into college campuses when these sailors went to school, funded by the G.I. Bill.

Robust ministries began to spring up on these college campuses and at the same time the first missionaries went out around the world. Today Navigators have an active presence in 107 countries. Dawson Trotman worked closely with Billy Graham who had asked him to help disciple the 'fruit' from his crusades. Dawson was known for sharing his people and many who had been discipled by Navigators went out to serve within other churches, organisations and movements as well.

The Navigators core calling today is:

> To advance the gospel of Jesus and His Kingdom into the Nations through spiritual generations of laborers living and discipling among the Lost.

The Navigators want to see thriving multi-generation disciple-making movements occurring throughout the world and in a variety of contexts. As part of their vision, they would like to see their labourers 'next door to everywhere.'

At a recent global leader gathering in the Middle East, The Navigators committed themselves as a 'worldwide partnership' to continue sending labourers to 'the ends of the earth' and to as yet unreached people groups, while continuing to do so to nations already reached for Christ. This sending includes going to some of the world's most difficult and challenging places, agreeing to seek out 'the high-hanging fruit' as well as 'the low-hanging fruit'.

The Navigators are committed to reaching people of any age but have a strong bias towards reaching and developing next generation labourers. There was a period of about 15 years where there had been a global downturn in fruitfulness. As a result there is a relatively small cohort of 40s to early 50s leaders in the pipeline and the organisation is making a concerted effort to develop millennial and Gen X leaders for the future of the global work.

Over the years issues around how to resource the local work arose for some Navigators in parts of the developing world. Early experiments at trying some kind of business took place in the 1950s and 1960s in nations like the Philippines to find creative ways to financially support the local work, particularly those who were emerging labourers and leaders. The initial response of Navigators in general was not favourable since it appeared that such businesses were a distraction from the 'real ministry' and not in line with what Navigators were all about. Small level experiments continued to take place here and there

but were not enthusiastically embraced by Navigator leadership, at least certainly not as a core strategy for the advancement of the mission.

In the 1980s things began to change in various parts of the world. In Africa, the fruit of college ministries saw many new believers graduating and having trouble finding employment in economies with 60% plus unemployment. In order to provide their alumni with dignified work, the Kenyan Navigators, in response to Titus 3:14, considered themselves obliged to help facilitate startup opportunities. After the collapse of the Berlin Wall and the demise of the communist regimes, Eastern Europeans found that they, too, were without the employment that the communist governments had guaranteed. There were also no social services in place to help the marginalised. Navigators from that part of the world found that they had to be entrepreneurial in order to survive. Thirty years later Navigators have robust ecosystems in places such as Bratislava, Slovakia fueled and catalysed by Kingdom-based enterprises which are owned and run by 'Navigator DNA' men and women. They have started schools, non-profits and worked closely with local churches to help create this thriving context for multi-generational mission labouring and discipling to occur.

In other places of the world which restricted or prohibited legal entry for faith-based organisations, Navigators resorted to creative access strategies such as going in with businesses in order to gain legal and credible access to these countries. What started out as being just 'platforms for ministry'—or as Patrick Lai has famously called them 'Tent-faking' initiatives—became legitimate and well-run businesses. This had to happen in order to be seen as authentic and credible. Those doing the businesses realised that a well-run enterprise was just as important as a well-run ministry. The two complemented and strengthened each other. In fact, Navigators began to see that much of the ministry actually occurred *in* the business context and that the business *was* the ministry, not just a necessary accompaniment to it or merely a way of generating income to sustain the ministry.

At the time of writing, there were at least 400 BAM businesses/teams owned and/or led by The Navigators, with 20% expat and 80% national workers.

BAM approach and experiences

The Navigators initiated an international task force in the mid 2000s that included, among other things, the consideration of a variety of enterprise initiatives that had occurred in Navigator works around the world in the previous 30 years. That led to the organisation holding two global consultations around missional enterprises in 2008—one in Nairobi, Kenya and the other in Aguascalientes, Mexico. By then there was a good deal of pent up energy among our enterprise practitioners wanting more collaboration, communication and support. The coordinating team for those two consultations presented a follow up report to the International Leadership Team of The Navigators along with a proposal for next steps, including the suggestion that there be a team leading an initiative to form a learning network among our current and future practitioners. In 2009 the leadership gave input and subsequently approved the proposal to move forward with what became the Global Enterprise Network (GEN) of The Navigators. The Director of the GEN was asked to lead

a team that included a Regional Point Person (RPP) for each of the seven global regions. The RPPs were working to serve ongoing enterprise initiatives and help launch new ones. Best practices were shared among the entire network and RPPs reported to their Navigator Regional Directors. Most of the RPPs were on their respective Regional Leadership Team. The Director of the Global Enterprise Network reports to the International Executive Team of The Navigators in Colorado Springs, USA.

Missional Enterprise, as we refer to BAM in The Navigators, provides in cross-cultural sending contexts:

- Access, both legally and relationally
- Credibility and Authenticity, especially in low-trust contexts
- Sustainability, not just from an economic perspective but from a value-add perspective in the communities in which they operate. Enterprises help and bless the communities where they are via the Triple Bottom Line (Economic Sustainability, Social Impact and Spiritual Transformation). In particular this occurs through social impact (that in their terms includes environmental impact), and local communities want them there for that reason
- Mobility of the gospel, especially providing nationals with an enterprise that they can take with them as the Apostle Paul's tentmaking business did—it was mobile and useful in many contexts

In a gathering of 150 global leaders The Navigators' number one imperative for effective global sending was around the deployment of what they call Conventional Income People (CIPs) as well as Gift Income People (GIPs). It was recognised from the highest levels of leadership that the organisation will not get to where they want to go in terms of mission sending and discipling without the active support and encouragement of those who are financially supported through their work (CIPs), alongside more traditionally funded missionaries (GIPs). BAM practitioners are key players in the CIP space and in most cases are leading the way. The Navigators are realising with increasing urgency that in order for our vision and mission to be fulfilled, there must be more and more CIP and BAM people engaged and deployed. The challenge for the organisation is how to bring support to these folks and how to re-work their 'wineskins' in order to make this happen. But the will is there.

Defining success and measuring impact

The Navigators are still working to define what BAM success looks like. In some places, it is successful if it is helping to sustain the work financially. In other places, it is working if it is effectively helping to get labourers into restricted contexts and with a reasonable sense of authenticity in the eyes of the locals. In other places it is defined as successful by how much social good is taking place and being recognised by the local community.

Regardless, in all contexts, we want to see the Triple Bottom Line occurring: Economic Sustainability, Social Impact and Spiritual Transformation. What these look like may be unique for each ministry and business context and should be fleshed out by both the local

enterprise team, co-labouring team in the ministry and the local/national/regional leadership. This is particularly true when talking about Spiritual Transformation. For example, in a more developed ministry context we might be talking about the number of people being discipled and becoming effective labourers, (disciple-makers) and leaders. In other contexts where the spiritual soil is hard, the success of the enterprise might be measured in how well-disposed and open the local community is to the enterprise folks (acceptance), and how many people are coming to know Christ and/or reading the Scriptures. In other words, the local context determines what is being measured rather than some centrally-devised evaluation template that is being imposed on every ministry context. This can be a challenge, of course, because of the varying realities in each local context. This is why it is so important for there to be a constant engagement between those on the enterprise team and those in the local/national and regional leadership. Reaching such synergistic collaboration towards the attainment of mission goals is a challenge, but absolutely critical.

Positives
Over the past 10 years the Global Enterprise Network has gained increasing credibility, acceptance and even championing within the international and US work of The Navigators. For example, the US Navigators created a line position within the US leadership for a Missional Enterprise Director (the Director of the GEN). That person reports both to the corporate/financial side of The Navigators and to the missional leadership as well.

The launch of new missional enterprises around the world is growing at a good pace, by about 10% per year. More robust resourcing has been coming to the enterprises, including:

- Consultative capacity, on best practices and lessons learned, consulting, subject matter expertise, etc.
- Access to capital
- Incubating new initiatives
- Business and theological training, including coaching, team building, etc.
- Strategic integration with the strategic priorities of each region, along leadership buy-in

There has been ever improving networking and collaboration among missions agencies, funding sources, and the multiplicity of entities serving the BAM spaces.

Challenges
Key challenges have historically been around leadership bandwidth to deal with BAM since it is not something they are as familiar or comfortable with. Also national, regional and global leaders are often overwhelmed with more responsibilities than they can reasonably handle. An additional challenge is having sufficient training so that the competency levels of BAM practitioners are sufficient to the task.

A further challenge is the widespread corruption in their local environments with which BAM practitioners must contend. This can have a wearing effect to such an extent that it puts to the test the resilience and perseverance of even the most intrepid BAM entrepreneurs, leading to burnout and a desire to 'throw in the towel'.

Many have noted that businesses act and respond at lightning speed and that mission agencies move at a glacial pace. That is hyperbole, of course, but helps to express the challenge that business decisions, while they need to be well thought through, need to happen in general with speed and agility. Missions agencies, especially the older ones, tend to be risk averse and much slower to make quick decisions. This has been the greatest challenge for the Navigators since we in the BAM space would like to see things moving faster and developing higher, yet with responsible, risk tolerance. At times the Global Enterprise Network has considered moving outside of The Navigators and starting our own 501c3. But we have felt we would lose far more than we would gain by doing so, not least of which is the large footprint, or 'boots on the ground' that The Navigators has around the world. Thus, there has been the need to work closely with the agency and to manage the tension between over-pushing and being mired in frustrated passivity. In a sense, it has been about learning the art of effective change management and being sensitive to the Holy Spirit's timing.

Lessons and fruitful practices

Within the agency:

- Lobbying with patience, grace and lots of targeted communication is critical
- Giving leaders as much exposure as possible to what is happening with Missional Enterprise in the field and helping them see how that aligns with strategic priorities is also important
- Be willing to let go of traditional missions' paradigms and strategies without losing sight of the mission and vision to which the agency is committed. It is vital to help the agency leaders see that enterprises are new expressions of what the organisation is trying to accomplish rather than outside The Navigators' mandate and/or purview

Outside the agency:

- Be open to learning from experts and seasoned business professionals. Invite them in to bridge the gap between the agency and the business/professional world
- Network and collaborate broadly for maximum impact.
- Having boards of advisors is strategically critical for long-term success

Lessons learned for BAM practice:
It takes 'a village' to support a BAM initiative, just as it requires 'a village to raise a child'. An effective BAM team needs the input of business people, cross-cultural missionaries, language training, agency leadership, investors, insiders on the ground in-country, mentors, coaches, shepherds, etc. prior to launch. And the same is true for the launch phase and from there on out. Having a board of advisors from early on is critical as well.

The BAM team members cannot do it on their own and operating too independently as a *modus operandi* is the 'kiss of death'. Intentional and sustained input into these team members, as well as sustained receptivity from team members to outside input, is critical.

Count the cost before going into BAM. Helping prospective BAM practitioners see the difficulties before they choose to go into it is critical. It is unhelpful and unhealthy for these people to go into BAM work with romantic notions of what it will be like versus a hardcore reality check in advance. Better to decide not to go into it in advance than determine that BAM is not for you five or ten years into the venture. At that point, the cost of pulling out, or outright failure, is much higher. One way GEN does this is through the Entrepreneurial Readiness Workshop (ERW) and a gruelling simulation to test perseverance, willingness and stamina.

Solid character is vital in the lives of the practitioners. They will be sorely tested in a variety of ways and need to have a close and sustained God-connection in order to be able to make it through these challenging times. Competence is important to assess prior to sending but perhaps even more importantly is the capacity to continue to learn and grow while on the field. Humility, a learner's heart and an unquenchable thirst for on-going development is important.

Fruitful practices for BAM practice:

- Have an advisory board
- Initial and ongoing training and development is critical.
- The importance of character cannot be understated
- Ongoing attention to team-building and relational health is necessary
- Extensive work on business plan/lean start up practices/product-market fit should be undertaken before launching
- Have insiders who are coaching the enterprise practitioners on the prevailing culture and ways of doing business locally
- Intentional and ongoing focus on the Triple Bottom Line objectives is vital
- Provide ongoing exposure to subject matter experts, where needed, in the various stages of maturity of the business. This includes not only experts in the business sector but also includes accounting, marketing, legal, and so on, advice and input
- It can be helpful to connect BAM teams to potential sources of capital funding, both equity and debt
- Provide in-region consultative capacity, shepherding and resourcing to BAM teams, as needed
- Lessons learned from successful failures as well as successes are critical. All practitioners should have access to and ideally be part of a learning community, where best practices are shared and built upon

Unfruitful practices:

- Time-pressured decision making and moving ahead too fast is not fruitful

- In contrast, taking too long to make decisions, possibly due to Agency-related constraints is also not helpful
- Don't 'throwing them out there' and let the enterprise practitioners sink or swim, without providing support and shepherding
- Not holding practitioners accountable for uses of money is unhealthy; rather, there is a need for high standards and transparent use of funds.

Lessons from a business failure:
Twenty-five years ago, three guys whose last names all began with 'M' came off ranches in Montana to attend university. They were, not surprisingly, all hard-working and highly responsible men. When they were in college together all three felt that God had given them a vision and started praying about it over a 40-day period. While praying they began to map out their future and felt the Lord's call to the Gulf Region of the Middle East. Each of the three friends eventually ended up marrying their girlfriends after confirming that each of the three prospective spouses were on board with the same vision. All of them purposefully moved ahead with their vision. One went on to get his PhD in the area of water resources while the other two got a Masters degree in engineering. They felt that with the combination of hard work and prayer, God would fulfil their vision.

The men developed an idea for pulling evaporated water out of the atmosphere and dispensing it as pure drinking water. It seemed like a brilliant business idea tailored for the desert climate of the Gulf Region. Armed with what they felt as a clear calling, solid preparation, and a great idea, they eventually moved with their families and the business idea to the United Arab Emirates. They would be like a CEO, COO and CFO who would relate to high-level emirates, most likely the sheikhs, and build their business.

Eight years later they were left with an inventory of water coolers that had been on consignment but never sold. Their capital was all tied up in the inventory and, heartbroken, they eventually had to close down their business. A year later they all moved back to the United States with Middle School and High School-aged children.

What happened? At one crucial juncture, following their first years in the Emirates, their business had been cash strapped. They needed a multi-million dollar capital injection. One of the locals introduced them to a very successful sheikh who'd had multiple businesses and the money to invest. The sheikh liked their idea and thought it was a winner. He asked them to come back with an organisational chart of how they envisioned the structure going forward. The guys agreed and left the meeting walking on air and believing they had closed the deal. Later they sent the organisational chart to the sheikh.

But they never heard back from the sheikh. And that was the beginning of the end for them. In retrospect, the men shared that they feel the deal never went through because they hadn't thought to include the middleman who had introduced them to the sheikh in the organisational structure. They knew he expected a 'commission' but never intended to go through with that implied and unethical kickback. But including him in the organisational

structure might have worked just as well. In any case, they assume that the offended middle man went back and ‘spooked’ the sheikh by saying something negative about them. So the deal never went through.

There were several reflections on why this deal didn’t go through and why the whole business venture may have failed. One of the men later recalled that they had all believed that hard work and faith would be enough to get them through. That didn’t prove to be enough. They reflected on what they might have done differently:

- They never worked with a cultural insider who might have coached them around how things worked in that region. For example, an insider might have coached them on how to have ethically included the middleman in the final deal, and warned them about the cultural offence were they not to do so
- They never learned Arabic
- They assumed that their education and credentials would be enough to endear them to the prospective investors, i.e. the sheiks.
- It turned out that the reasons the Arabs wouldn’t buy the water coolers was that they were accustomed to and preferred to drink water out of a bottle, more research into their business idea had been needed

In summary, one of the 3 M’s gave this summary in retrospect:

> If we had moved to the region and connected with an insider from the beginning, we would have learned a whole lot more that we needed to know before going in. But we went in over-confidently thinking that we knew what we needed to know.

They didn’t know what they didn’t know, but thought they did. This was a primary reason why this and so many other BAM initiatives tend to fail.

Future plans

The Navigators wants to ramp up its global sending because there is so much work yet to be done to reach the nations. We particularly want to see new pioneering endeavours occurring worldwide. At the same time, we are actively working to train and develop its current and next generation leaders. BAM provides a strategic pathway for meeting each of these goals and imperatives.

A key goal is therefore rapid expansion of BAM initiatives all over the world. There is excitement and passion around these initiatives. International leadership has been increasingly championing (not just tolerating or tacitly supporting) such initiatives. The majority of such initiatives are undertaken by nationals, not just cross-cultural missionaries from the west. In this sense it is truly a worldwide movement and not a western-centric driven movement.

As previously mentioned, there is greater focus on ramping up our involvement and support of CIPs (Conventional Income People) in our global missions efforts. BAM lies at the heart of this. Critical steps are being taken in the next few years to figure out how to do

this. An initial survey was conducted and followed up with a strategic dialogue to determine future direction. More extensive interviews will take place with CIPs all over the world to find out how they can best be served and supported. The organisation will likely make strategic changes to expedite the effective deployment of CIP labourers, including those involved with BAM.

There is a need to focus increasingly on building 'ecosystems', that is, what it will take in local contexts to see the emergence of, for example, healthy, flourishing and integrated missional enterprises, ministries, non-profit initiatives, self-sustaining funding sources, education, etc. There are embryonic ecosystems in certain places and GEN would like to see these mature and multiply throughout the regions.

There is also the need to develop more expertise in certain business sectors that are more widely being attempted in our regions around the world, for example, education and hospitality. That will allow our network to leverage the across-the-global learning in those areas and to bring those lessons learned to bear in current and future initiatives.

There is also much to be gleaned from collaboration opportunities. GEN is beginning to see potential collaboration among all the different players in the BAM space. We hope this will grow and serve to better inform what is still a fairly embryonic space in the organisation. The Global Enterprise Network is poised to grow exponentially as we leverage all the expertise and resources available out there, most of which is still on the sidelines.

Conclusion
The Navigators aims to empower without allowing for excessive independence and for interdependence and collaboration with the broader 'village' of supporters and collaborators. The importance of communication cannot be overstated. You can never over-communicate. Leaders must be in the know of what is happening and to whatever extent possible exposed first hand to what is happening on the ground. Practitioners need to know what is happening at a broader regional level to be sure that they are aligned with the overall strategy.

Operation Mobilisation Global South Initiative (OM GSI)

Agency overview and history with BAM
The Global South Initiative (GSI) is a project of Operation Mobilisation (OM) International focusing on mobilising and strengthening the Global South church to send and equip missionaries/workers from the Global South, using BAM as one sending and missions strategy.

Operation Mobilisation is an international non-denominational Christian missions organisation working in 117 countries around the world. It was started over 60 years ago and its current vision includes wanting to 'see vibrant communities of Jesus followers among the least reached'.

GSI is a project of OM international launched in July 2013 in order to see the missional potential of the Global South church released among the least reached. It champions sustainable mission models, including BAM, to provide opportunities for missionaries and ministries to self-support their ministry work and families, alongside the core mission strategy. While there are several BAM initiatives within OM, GSI is the only one focused exclusively on Global South missionaries (the largest pool of untapped missionaries in the global church).

BAM approach and experiences

The initial activities of GSI concentrated funding on larger field-run businesses: real estate property development, commercial farms, language schools, and skills training centres, with each integrating components of discipleship in the business strategy. We found these businesses had large start-up costs and many struggled due to lack of managers with business experience, constant tension between business or ministry, and when successful ended up being more 'business for mission' than BAM.

Therefore, in 2017, we decided to focus on small businesses development. These small businesses are run by individual missionaries and are a way for them to live among and engage with least reached communities, as well as a means of supporting their families. We started our small business portfolio by funding 13 businesses in two Global South countries. To date we have grown and funded over 70 plus small businesses with an estimated impact on over 60 ministries in Global South fields/countries.

BAM practitioners, as well as traditional OM missionaries, are all considered fully a part of our agency. As such they have accountability obligations in reporting to the leadership of the field, as well as access to our internal support function structures (an accounting cost centre, people and member care support, secured communication platforms, etc.).

GSI offers training on basic business management practices, with integrated church planting principles. We have been conducting our small business skills training in partnership with Global Disciples which has delivered small business training to thousands of Global South church planters. In 2017, we began our small business training with a class of 10 missionaries in Zambia, and have now trained hundreds of missionaries throughout the Global South. During the training, attendees complete a business plan which is one of the major criteria used to determine investment potential.

Our funding strategy began with grants and a few grant/loan mixes. However, since 2018, we eliminated grants and switched to loans. We feel that loans encourage ownership of the outcome and fosters empowerment rather than dependency. Loans also enable GSI itself to be more sustainable, as funding is returned and can be used for other projects in a revolving loan fund.

GSI is led by an Executive Committee which oversees the strategy and direction. The Executive Committee includes OM's International Director, two Associate International Directors, one Area Leader, one Field Leader, and a resourcing field-based finance development representative. The GSI team is comprised of five members who have experience in BAM, church planting and ministry in the Global South.

Principles and values
GSI's core values shape the processes and activities of BAM within our agency:

- Living out of Relationship with God
- Stewardship
- Excellence
- Being Agents of Change
- Learning

Defining success and measuring impact
Our BAM initiatives must align to the OM strategy of seeing vibrant communities of Jesus followers among the least reached. In addition, we look for solid business plans, basic business acumen and strong character.

As an agency, we define success as the ability of the BAM initiative to achieve the following:

- Operational – the initiative actually started and it is up and running and operating to its full projected time scale
- Profitable – the initiative is generating surplus income to enable the ministry/ missionary to become self-supported from the profits
- Missional – the business is a means to connect, build intentional relationships and share the gospel

To evaluate progress we conduct ongoing monitoring and track financial and missional outcomes while also ensuring the business owner is healthy (spiritual, mental, physical). We evaluate progress on a quarterly basis against initial projections from the business plans.

Monitoring checks are done through an oral report on a monthly basis via a WhatsApp call (we had poor follow-up with written report requests but enthusiastic compliance with verbal updates). The monthly reports are followed up by quarterly or bi-annual field report validation visits. GSI also provides ongoing coaching support by connecting the BAM initiative to either an external or internal (within OM) business coach to guide, mentor and serve as an accountability layer to the business.

Positives
The Global Disciples training, ongoing coaching by same or near-culture business owners, and OM leadership support have produced successful businesses.

Testimonies:
J. is a missionary with previous experience in animal husbandry. He began his business by purchasing a female, building a secure pen and digging a well. His pig later had several litters of piglets which he raised and sold for a profit and repaying his loan. Realising that the least-reached preferred goat, he switched to raising goats and now has a large herd of goats. He supports his family along with several local missionaries and has built relationships with the least-reached community because his goats are seen as healthy and well-cared for.

K. is a missionary working among students in campus ministry. He purchased rice in 50kg bags and then repackages the rice in smaller bags which he sells door-to-door to the students at their campus accommodation. K. says that each time he knocks at the door of a student it is an opportunity to not only sell rice, but to also befriend the student and build relationships. After a year he was able to expand his business by renting space at the university to start a sundries shop on campus. K. still continues with his door-to-door sales as he considers this his ministry and has led many students to the Lord.

M. is a trained graphic designer. GSI helped her to buy a new laptop so that she can use her graphic design skills for financial sustainability. She has been doing well and has been able to repay her loan early. M. says, 'The business has been such a blessing to us because the extra money has not only helped us to improve our quality of life but it has also helped us to support other missionaries. I have really improved as a designer because I have been able to receive more design jobs than I did before because I have a proper design laptop.' M's ministry is church mobilisation for missions and as most of her clients are churches, she engages them on missional topics and helps raise awareness of Global South sending. Through her business she has mobilised five people from local churches into missions.

Challenges

The mindset change in the Global South from mission receivers to mission senders has been difficult. It has also taken time to establish a theological grounding for 'work as worship' and business as mission. An outstanding barrier is getting the generation of traditional missionaries and global north church-supported missionaries to embrace BAM as a mission and sustainability strategy.

Not all businesses are successful and providing 'off-ramps' which preserve dignity and esteem are important in some cultures. The 'experimentation' or 'try-and-learn' mentality needs to infused within the Global South BAM practitioners, some of who see failure as deeply shameful.

Lessons and fruitful practices

BAM is hard

It is not common to have business which are *both* profitable *and* a fruitful platform for evangelism and discipleship. Some were one but not the other. Some were neither. BAM is not the magic solution, is hard work and often requires trade-offs to the quadruple bottom-line.

Realism is needed

Successful businesses were well thought-out and thoroughly researched. Wishful thinking, enthusiasm, or attachment to an idea generally did not result in business success. Numbers and market forces do not bend to good intentions.

Pre-business planning must include essentials such as restricting oneself to only what is essential for starting-up (and not everything nice to have) and accurately estimating start-up costs, realistic understanding of demand for product or services, taking into account all operating expenses, costs of sales, and contingencies, and being prepared to put in the

time, effort and commitment that a business needs. Simple and commonplace business ideas (e.g., traditional farming, selling simple snacks, every-day services such as freight forwarding) are more realistic and more likely to work than untested eye-catching ideas. Plus, many OM members already have personal or family experience working in businesses which they can leverage as they manage their BAM startup.

We also need to be specific when assessing the success or otherwise of a BAM for financial sustainability. In our experience, when some people says that their BAM is a 'success', they could just mean that it is generating some income, or they could even mean only that the business has not folded. Even where income is exceeding ongoing expenses, the business can not be considered a financial sustainability success if the aggregate profits are not sufficient to recoup set-up costs and capital outlay within a reasonable period of time (3 to 5 years). Financial sustainability requires that the total amount of money that is put into the BAM is exceeded by the total out-put.

Good character is important
The character of the BAM practitioner often made the difference between success and failure, even more so than market conditions. BAM practitioners who are hard-working, do their research, plan ahead, and are honest and accountable do better. We have learned to trust our 'gut' when evaluating applicants, seeing how they engaged during the training, and their general reputation within the organisation.

Business experience or training is helpful and coaching works
Prior business experience increases the chances of success of a BAM. Where, as is the case with most missionaries, business experience is lacking, business management training is essential. Even with training many BAM owners do not get it right the first time round, so ongoing coaching and training is helpful to drive success.

Start small
GSI found that a good strategy is to encourage BAM practitioners to start small. With a smaller business (e.g., a snack cart rather than a full-scale restaurant) the BAM practitioner can pick up valuable experience (e.g., learning how to keep daily accounts or how to manage employees) while the stakes are still low. When the practitioner has acquired the skills to run a business, then they can expand.

Accountability is Important
Running a BAM is harder than most people expect, and it can be tempting to give up when the going gets tough. Accountability can help keep BAM practitioners motivated and on-track.

GSI always sought to work closely with field leaders, who are often in a better position than GSI to hold practitioners accountable. This didn't always work out, for instance when there was a change in field leader, or where the field leader loses sight of financial sustainability aims or pressures the missionary to focus on the ministry or other field responsibilities. But it worked well where field leaders worked closely with GSI and could reinforce the message that BAM is an important mission strategy worthy of our best effort, and at the same time encourage and pray for their BAM practitioners.

When GSI gave grants to start businesses, we noticed that it could be tempting to give up when there were no consequences. When we switched to giving loans we found that this increased accountability. People put in more thought and care into starting BAMs when they knew that they had to pay back loans. They worked harder, were more responsive to our requests for updates and were more likely to accept coaching.

Future plans
GSI was turned over the Africa Area leadership team in recognition of the BAM progress and critical mass they had established. It continues to provide training, coaching, and loans. Due to the close proximity and involvement in GSI, the Africa Area leadership has developed a deeper knowledge of BAM, both the positives and negatives, and continues to develop a vision of how and where BAM can contribute to the regional vision.

Conclusion
Our experience shows that BAM can work to give dignity, empowerment and financial sustainability, and also serve as a way to access and serve least reached communities.

Crossworld

Agency overview and history with BAM
Crossworld began as the Unevangelized Fields Mission (UFM International) in 1931 and changed its name to Crossworld in 2004.

The current focus is 'disciple-makers from all professions bringing God's love to life in the world's least reached marketplaces.' This follows from a historic evangelism and church-planting focus with a shift beginning in 2009 toward making disciples in every venue, not just in 'church work'. The idea was propelled by historical lessons, cultural understanding as well as biblical mandates. The thought is that if we concentrate more on making disciples, churches would inevitably result and be stronger than if we 'planted churches'—and they would be more culturally relevant.

Traditional missionaries are still a big part of Crossworld's focus but it has expanded to include marketplace workers, trained and experienced in making disciples 'wherever life happens'. This includes valuing BAM, which is mostly outsourced, but also taking jobs for disciple-making purposes.

Historically, Crossworld has planted churches, operated Bible colleges, seminaries and schools for missionary children. It has used various means to reach people including radio ministry, river boats, Bible translation, medical clinics; pioneering in places like New Guinea, the Amazon, the Congo and Haiti. The agency works in about 25 countries and has about 300 full-time overseas cross-cultural personnel.

Crossworld began to take notice of business as mission in 2005 when it was realised that it was increasingly difficult to continue traditional church work in 'Limited Access Countries'. In one Asian country a couple who lost their original visa actually had a robust

business background and so started a business which did quite well. Upon returning to the home office they lamented, 'if only we had had some help…'. That stimulated the leadership, including the board, to look into what it would mean to do BAM in the right way.

Larry Sharp (who was VP of Operations) was asked to head up the research and development. He sought counsel from business people he knew and discovered some revealing things from them:

1. Most business people felt marginalised from the Great Commission because they were not 'called to be missionaries'
2. A business should be started and operated by people gifted by God for that 'calling'. It should be 'real business'
3. Mission agencies generally are staffed by professional missionaries who have disciple-making, teaching, evangelism etc. in their DNA, and not business. Therefore, Crossworld should not try to be something they are not qualified for
4. The best business tradition for BAM is a business which can scale and create significant value in the community with jobs and community transformation (microenterprise is good, but it is not BAM)
5. It is mandatory that attention be given to legal and financial practices both in North America and in the host country
6. Churches are full of God's people who are willing to coach and provide subject matter expertise to BAM startups

It was suggested that the motivation should be to live out the gospel in the hard places in a viable manner so people will want us there because we serve them and bless them. The net result was a decision to start a consulting group which would be operated and staffed by people whom God had wired for business and at the same time had an understanding of the Great Commission. To this end, IBEC Ventures was incorporated in 2006 and for the first four to five years focused on Crossworld people who had the most potential for starting businesses.

BAM approach and experiences

The BAM focus really came to life with the entry of Dale Losch as the new president of Crossworld in 2009 and the publishing of his book in 2012, *A Better Way: Making Disciples Wherever Life Happens*. While the road was rocky within the mission for a while, the message of the book set the stage for an 'all professions' approach within the mission and business became the first and foremost of these. Essentially then Crossworld decided to outsource the leadership of BAM to IBEC Ventures.

By 2011 we had realised one cardinal error; we were spending a lot of time and money trying to coach people who did not want to spend the necessary time and effort to develop a business and/or they were not qualified or motivated. By that time we had determined to take a robust definition of BAM fairly aligned with the Quadruple Bottom Line of BAM Global.

The result of this realisation was the creation of another spin-off with the purpose of incubating and accelerating recruits who were qualified and committed to real businesses. This company is Agora Enterprises. The idea was that if someone wanted to do BAM they were vetted and mentored by Agora and they would receive coaching and consulting from IBEC Ventures.

As of late 2019, IBEC and Agora are totally independent of Crossworld and serve more non-Crossworld personnel than they do Crossworld. Only about six or seven units served can be said to be BAM practitioners within Crossworld today. Many others associate themselves with another entity or are associates of Crossworld (we discovered that in high risk countries, missional business owners did not want to be identified with an agency and so we developed structures so they could get services from Crossworld without actually being members). In other words, Crossworld outsources BAM work to groups who are more qualified; and it provides soft skills resources to BAM practitioners (i.e. accountability for making disciples, overseas living skills, crisis preparation and management, etc.).

In the last three years, Crossworld has turned its focus toward marketplace ministries which means they are helping business people who take a job overseas (tentmaking) to be effective disciple-makers in their workplace. Jim L heads this initiative up and Crossworld partners with four other agencies for an increasingly effective presence in several countries.

In summary, Crossworld went from ‘job-faking’ (early models pre-2006) to job-making (BAM from 2006 to 2016) to job-taking (tentmaking from 2016 to present). They remain a strong advocate for using business people to bring the Kingdom of God to the unreached.

The Crossworld website says it succinctly:

> Rather than ‘give it all up for Jesus’ (leave your job and do ‘full-time ministry’), why not ‘use it all up for Jesus’—use your job as a bridge to make disciples cross-culturally? You serve Him best when you serve Him through the unique skills and passions He has given you.

Business as mission fits into this perspective very well. But Crossworld has taken a more broad perspective than the more specific focus on BAM for IBEC and Agora. For example, Crossworld sees itself as contributing to the making of disciples through a broad range of examples, including:

- A Microsoft engineer assigned to the London office of his company
- An independent real estate franchise owner in China held accountable for disciple making
- A BAM startup in Nepal mentored by both IBEC and Agora
- A for-profit English school in China receiving coaching from IBEC
- A hotel start up in Cambodia receiving disciple-making mentoring from a Crossworld director

- A corporate executive in Hanoi mentored by Crossworld
- An accelerator program in Africa in partnership with The Navigators

Defining success and measuring impact
Crossworld looks at disciple-making as 'pre-cross' (decision to follow Jesus) and 'post-cross'. That means everyone should be making disciples of everyone. An example of a pre-cross disciple is a friend who is not a Jesus-follower yet but who values the relationship of playing tennis. He or she sees how I 'live like Jesus'. A post-cross disciple is one who has decided to follow Jesus and is being mentored to grow in his faith. Both of those are measurable.

All Crossworld directors have a relationship with Crossworld members or associates and one of their tasks is to hold them accountable for making disciples. They help mentor with ideas and strategies.

An example of a true BAM model in Crossworld is a manufacturing company in Asia. The owners have business skills and also gifts in evangelism. Success is defined in the business according to the BAM Global Quadruple Bottom Line definition. Pre-cross disciple-making is monitored and evaluated by things like joining the Chamber of Commerce as the only expat, Bible quotations on the company walls, and fairness in wages and severance pay decisions. Post-cross indicators include Bible studies after work, personal one-on-one mentoring, and so on.

Positives
Crossworld would consider its strategy of outsourcing BAM leadership to business leaders who have been successful in business and in faith to be one of its successes. Two organisations, IBEC Ventures and Agora, have been started and have been instrumental in the development of BAM companies in more than 20 countries.

BAM businesses that have had measurable spiritual and business success include businesses in three African countries, India, China and Central Asia. Crossworld's president, Dale Losch speaks often and writes regularly on BAM and 'all profession' themes, as does Larry Sharp who writes a weekly blog for IBEC Ventures and teaches seminars regularly. Crossworld would say that its soft skill provision to BAM practitioners is impactful.

One for-profit English school in Asia associated with Crossworld and mentored by IBEC Ventures and Agora has 60 teachers on the payroll and is profitable and sustainable without foreigners, though four were still there. About two-thirds of the 60 teachers had come to faith since working there, as had many of the students over several years. The company had a strong testimony in the community and created value for citizens who wanted their young people prepared to study abroad.

Challenges

There have been many challenges, failures and difficulties. An early mistake was spending time trying to develop businesses with the wrong person(s) who were not interested, capable, qualified or motivated. Almost all failed. A BAM Global blog from November 2018 details many of the mistakes we made with these businesses and what we learned.[59]

Another example story is of two couples who teamed up to go to an unreached area in a Central Asian country. They raised over $100,000 to begin a business and were well qualified missiologically and theologically. They worked with coaches and were doing quite well with language and culture development. After three years, the team leader sent us an email saying he had decided that since he went to seminary to be a Bible teacher he was returning to the US to pursue that end. The business ended and much time and money was lost. This was the final story which made us determined to be more rigorous and have better systems in place for assessing those who think BAM might be for them, rather than depending only on their self-determined 'call'.

It has been difficult for middle management (Area Directors) of the mission to be able to understand and manage BAM workers. Some even thought it was just a passing fad and took a utilitarian view that it served primarily to gain access. Progress in understanding 'real BAM' has been slow.

There were many legal and fiscal challenges in the early years. Larry Sharp documented this in a January 2011 article for *Evangelical Missions Quarterly* (from Missio Nexus) which organised the challenges under the headings: Organizational, Biblical/Theological, and Missiological/Historical.[60]

We started in some of the most difficult, corrupt and anti-Christian countries. We wish we had developed a 'proof of concept' in the beta test phase in some safer countries without some of the issues we faced in the 10/40 window.

Difficulties around missionary versus business culture were strong and required much patience with the missionary/church culture so different to the business culture, for example in the ways decisions are made.

Lessons and fruitful practices

Lessons for agency engagement with BAM:

We learned that an agency should clearly consider the elements of the 'Hedgehog concept' (i.e. what we want to be the best at; what is our burning passion and what drives our economic engine). Our driving competency was determined to be the making of disciples of Jesus (and of course business is a vehicle for that) but we realised that we had

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[59] See '8 Business Failures: What we Learned' here: https://businessasmission.com/8-business-failures-what-we-learned/

[60] See 'Integrating a Business as Mission Focus into a Traditional Mission Agency' here: https://missionexus.org/integrating-a-business-as-mission-focus-into-a-traditional-mission-agency/

very few business people so we decided to not change ‘the course of the ship’ to try to be something we were not.

We learned that we really did many things well; so we identified about 25 things which we have learned over the years which had monetary value to those doing BAM and determined we could ‘sell’ those and create value for BAM practitioners and tentmakers. Those that buy these services from Crossworld are considered an ‘associate’ (not a member) and do not have to fully join Crossword in order to get disciple-making training and accountability, cultural competence training, language learning, coaching for raising a family overseas, making transitions, gaining a benefit package, training in risk understanding and crisis management—to name a few.

We determined it to be efficient to tap into resources in the church and so we spun off two independent BAM companies, one of which provides BAM coaching and one which provides incubator/accelerator services. We learned that there are amazing business-related resources in the local church which can be applied to BAM but we also learned that often it is difficult for church leadership to really ‘get it’. For example, after leading an all-day Saturday seminar and Sunday morning sermon on BAM, Larry was told by the pastor that he did not agree with what was said and that he believed that only ‘called out’ pastors and missionaries were to preach the ‘good news’. But it was worth the effort, for example, a successful business in Asia with clear profit margin and measurable spiritual results, stated that without God’s people from America who gave patient counsel, coaching and mentoring, none of it would have happened.

An interesting phenomenon became evident which made us learn and understand the acute difference between the world of business and the world of church/mission. We learned that business people tend to check their business capacity at the door when they enter the church or mission world. They have become conditioned to accept the differences and adapt accordingly, instead integrating their God-given business skill and wisdom into the church/mission world–which would make it more efficient and effective. This has driven us to do all we can to help business people bring skills such as decision-making, accountability, and analytics into mission work.

We learned that there are others in the BAM space so we developed partnerships with many of them – like BAM Global, Transformational SME, OPEN Network and some existing BAM businesses.

We learned the importance of considering the legal issues for both USA and foreign demands. We hired attorneys and gave tax and legal experts a place at the table. We learned about things like private inurement, the Foreign Corrupt Practices Act, the World Bank Doing Business Report,[61] the importance of reaching clarity on who owns the

[61] Read more about the Business Ready and Doing Business Reports here: https://www.worldbank.org/en/businessready/doing-business-legacy

business, and being careful with the use of charity-received monies in a for-profit business, etc..

It was important that higher levels of leadership not only believed in BAM, but were driving it. Dale Losch, Larry Sharp and Jim L did this with a tour of the fields of Crossworld, promoting Dale's book, Larry's blogs and Jim's experience. We learned a lot about change management and wish we had studied John Kotter's books on managing change before we started a big initiative like BAM. We did some normal communicating with the field staff (using memos) but it did not go well and soon large numbers of missionaries in the field felt marginalised and devalued because of the emphasis on 'all professions'. They saw this as taking over or ignoring traditional church planting. They had an underlying fear that they were no longer needed, and that the mission had lost its historic vision. So, we decided that the top leadership from the home office needed to tour the fields and spend time face to face, some individually and others in groups. In most cases we took the regional director with us. We soon realised how important it was to 'just listen' and when we did, we started to feel their pain and disappointment and misunderstanding. A big part of the process was the 'Question and Answer' sessions we held. This led to us having to make a strategy on-the-spot to communicate more effectively.

As we started to understand where our staff were coming from, we quickly put together our messaging (which we continually refined as time went on). We saw the importance of the foundations to better messaging. They typically did not get the connection between what they saw as 'secular' (business) and making disciples and planting churches. We immediately started to tell stories which demonstrated that (and later collected various videos which even better demonstrate integration of the Quadruple Bottom Line). This led to learning packages (talks) on themes such as the theology of work, sacred-secular dichotomy, wealth creation in scripture, God as a God of work, work-faith integration, etc.. These all had an obvious spiritual foundation so our staff could identify with them. We kept everything focused on the end in view—disciples of Jesus. As we did that, the BAM message started to gain traction. Crossworld is strong that it is Business AS Mission, not 'Business For Mission' or 'Business in Mission'.

We developed metaphors in our messaging. For example, we have a long tradition of medical missions, so we compared a hospital's focus on healing the physical body in the name of Jesus, to a business healing poverty in families in the name of Jesus. Such metaphors helped a lot.

We had to 'back off' in some cases and not push too fast. For example, we tried to integrate a business guy who understood principles of BAM and had a job in France into a traditional church planting team and we did it too fast. It failed, but we learned that such an undertaking takes time, prayer and much discussion.
Maybe the biggest point that mission leadership had to understand and learn was that professional missionaries usually can't easily be converted to business people, unless they have clear capacity and calling. We learned how easy it was for members to misunderstand the dynamics of BAM. For example, missionaries when considering starting

a business tended to think, ‘How hard can it be?’ On the other hand, successful business people in North America, when considering going overseas or being a coach, would often also think ‘How hard can it be?’ Both needed serious education and understanding, so we saw the importance of giving time to that.

We also learned that the middle management in the mission were not able to supervise BAM practitioners as they either lacked interest in learning or they were incapable. So we changed approach and tried having BAM workers report directly to a Vice President in the homeland. We also tried having BAM practitioners reporting to the first spin-off (IBEC Ventures) which was not designed for that purpose. In a few cases that worked but it was generally determined to be a flawed mechanism.

Lessons for BAM practice:
We learned that the missional part must be intentional and must be in a written ministry plan before it is integrated with the business plan. Accountability is important and we learned to require that via a Crossworld director, coaches or an advisory board for each business.

We learned that BAM practitioners in high risk countries took great effort to keep their agency ‘off the radar’ using things like aliases, software security techniques, and even ‘white lies’. In two cases our best missionaries in two different Asian countries resigned from Crossworld because they wanted to look a hostile government official in the eye and say truthfully that they were not part of a mission agency (which usually was interpreted to mean a proselytising group). They continued to operate their businesses independently, by God’s grace, but it highlighted the need for other structures to provide services to people like this.

It is important to Crossworld that those associated with the agency are in compliance with US tax regulations and other laws of those working abroad. We spent much time and money to set up templates based on an understanding of legal requirements and Crossworld-related people have systems in place.

Fruitful practices:

- Language and culture is the context for both business and missional integrated success. Thus, practitioners are encouraged or required to develop in the language and culture as life-long learners
- Research is important to minimise risk and strengthen the potential of the business
- Each business must have a robust written ministry plan just as they do a business plan; then the two plans are integrated
- No business is successful without coaching and consulting
- Business owners must have ‘skin in the game’ by using his/her own resources and paying for coaching
- Teams are important

- Everyone in the Crossworld community is accountable for the bottom line of making disciples.

In summary we need five ‘Right Ps’:

- Right PERSON
- Right PURPOSE – Quadruple Bottom Line
- Right PERSPECTIVE – culture and coaching
- Right PRODUCT – no customer = no business!
- Right PLAN – business model then plan, both ministry and business

Future plans
Business as mission remains an important part of Crossworld though things have morphed in recent years. The focus for the future has been determined by the initial commitment to BAM made in 2006, so that the mission agency now articulates things more broadly with BAM clearly included in the statement,

> ‘Crossworld is all about disciple-makers from all professions bringing God’s love to life in the world’s least reached marketplaces.’

The ‘all professions’ includes traditional pastoral, evangelistic disciple-makers, but there is a strong commitment to other professions, with business as the leading option today. Business people are associated with Crossworld to start a business or to be part of overseas multinationals, all with a Kingdom focus. But ‘all professions’ means what it says – architects, educators, medical professions, executives, managers, sports coaches, IT professionals, and many more.

Our current objectives are to:

1. Discover men and women capable of BAM and guide them to incubator/accelerator programs and coaching for success
2. Develop marketplace initiatives by preparing business people who are being deployed overseas with their companies to be effective disciple-makers
3. Recruit many professionals, train them to be associated with Crossworld so as to disciple others on the job cross-culturally in the world’s least reached marketplaces

The developments being pursued over the next few years include a partnership agreement with four other mission agencies to pool resources so as to provide disciple-making training, coaching and accountability for business people in the least reached areas of the world to make a Kingdom difference in businesses – small and large.

Conclusion
Business is a God-given ability which God gives individuals and should be used to bring him glory, serve others and be a blessing to the community. Business is as spiritual and as missional as any other profession equal with the clergy, pastoral and missionary

professions. Crossworld sees this as a ‘growth industry’ with hundreds of thousands of Christian Americans abroad needing to see their business world as missional and be trained to integrate faith and work effectively.

When it comes to pure BAM, Crossworld still partners with others to promote and grow strong BAM businesses worldwide. And they provide resources (which the agency provides for cost) or business incubation (through the Agora spin off) and coaching (via IBEC Ventures).

Appendix C – Working Group 3 Case studies

Mobilisation and recruitment case studies

Scatter Global

Scatter Global was formed as an innovative approach to mobilising and recruiting professionals for marketplace ministry. It originated within Operation Mobilisation (OM) with the realisation that a combination of theological (a deeper understanding of holistic mission), practical (increasing visa restrictions) and financial forces (especially in deploying from Global South workers) were changing the traditional pathways of mission. Scatter Global partners with an independently registered recruitment agency who has contracts with several secular and Christian clients to fill **salaried** job postings, and currently hosts over 200 openings.

Scatter Global has been promoted through the book *Scatter* by Andrew Scott, CEO of OM USA, and through events associated with the book, as well as through partner mission agencies. It has mobilised a community of over 3000 professionals (and 2000 more on the mailing list) who have expressed an interest in using their professional skills in mission in the nations. Most of those professionals are resident in the USA or Canada, but Scatter Global now has representatives in Latin America, Africa, and further afield, and sees most potential in mobilising from the Global South.

Scatter operates two approaches. The first is client-led and involves intentionally recruiting within and outside of their 3000+ pool for specific job opportunities raised by the client (and is paid for by the client). The second is candidate-led and involves helping individuals prepare their CV (resume), providing guidance and mentoring, and searching for potential job openings for that individual (and is paid for by the candidate).

At the time of research, over 50 people have been placed directly through this route, and many more have engaged with marketplace ministry independently of Scatter Global but catalysed through the book or hearing about this model. This is a small but significant beginning, and the community of 3000 interested professionals from North America alone (and growing) indicates how much potential this model holds.

Scatter Global reflects that for each job opening, only 20 or so of their pool are suitable, and so to increase their success rate they need to significantly grow their pool size and their job openings. The long-term success of the initiative will likely be built around momentum and scale.

Scatter Global intends to link successful candidates into missional communities in their new location, either with local teams of their partner agencies or (in the absence of those teams) with international or local churches. The linking has not been straightforward, partly due to the security and logistical challenges of agencies sharing the locations and details of their teams.

Scatter Global is a collaborative initiative, and although it is hosted within the agency that initiated it, seven different agencies[62] financially contributed to the launch of the initiative, and several denomination and network partners have since joined. The partners can signpost enquiries through the initiative, advertise job openings, or partner in other ways, and one has developed a white-labelled version of the Scatter Global platform for their own recruitment and placement processes.

Partnering with other agencies has not always been straightforward, and commitment from leaders or one part of an agency has not always translated into commitment from other parts of their organisation. Partnership opportunities continue to exist, but will depend on commitment, transparency and tolerance for risk.

Although Scatter Global's initiative is not focused on BAM mobilisation, but marketplace ministry more broadly, it could serve as a model and/or learning case for the BAM community.

Mission through Business

Mission through Business (MtB) emerged from conversations between leaders in one mission agency, followed by leaders from across agencies, churches and networks in the United Kingdom (UK). This process identified that professional and business people were not being fully engaged in God's mission to the nations, yet the needs and opportunities for their skills were very significant. MtB desired to bring a significant change to the conversation and ultimately impact on engagement in both business as mission and professionals engaging in mission more broadly.

During its conception (2016-17), MtB hosted roundtables and meetings that drew a diverse group of leaders from mission agencies, Bible colleges, church networks, church-planting organisations, businesses and beyond. Although initiated by one particular agency, MtB sought to operate through partnership, serving and catalysing a network. One meeting had representatives of over 40 different groups and organisations present.

In 2018, MtB ran a series of eight roadshows around the UK presenting the opportunity for business people and professionals to be more intentional in God's mission, particularly 'crossing barriers' to new contexts where they can testify to the gospel in and through their work and business. MtB highlights BAM, tentmaking and church-planting opportunities through its ministry.

The roadshows have shown anecdotal impact in people being envisioned for local ministry and sent into new missional contexts (through partner agencies), but the more immediate impact has been to raise the level of conversation around these themes and to see agencies and other organisations learning good practice from one another.
Around 600-700 people have engaged with MtB through email news, social media and the website.

[62] OM, SIM, Cru, TEAM, Crossworld, Live Dead, and Pioneers

MtB had increasingly found itself acting as a hub or glue for organisations and individuals in the area of faith, business and mission. The potential to become an information hub and continue accelerating business people's involvement in mission is there, but challenges have been faced in financially sustaining this facilitating and mobilising work.

Lessons learned from MtB:

- Agencies are interested in sharing and collaboration, but it needs a defined initiative, focused leadership and plan for financial resourcing over a period of time to make it happen
- Many people will express interest and goodwill, but that doesn't always turn into active involvement, and especially into practical resourcing (providing people and money) – that can be frustrating to sustainability
- You need a strong core of key leaders and funds for launch and good communication
- There will always be a long list of opportunities and possibilities, you can't do it all; discern what God is leading you to as a particular focus
- You need to pray, and keep praying, and listen to God. Don't become discouraged.

Transformational SME

One of the main limitations for the growth of business as mission companies, is the availability of trained business people who have a biblical theology of work, are willing to raise support if necessary, and are committed to transform communities through business in cultures with difficult business environments.

In order to increase the flow of such people to where they are needed, Transformational SME (TSME) has been looking for a way to develop working relationships with other organisations (agencies, associations, churches, etc.) in the BAM arena for many years with moderate success. More recently, TSME has made an intentional effort to develop a network that would more readily identify professional, likeminded workers that are willing to join the BAM movement through employment with an established BAM company. Through that developing network, an individual recommended a particular agency to partner with TSME.

The organisation made a paradigm shift eight years ago to mobilise disciple-makers from all professions. Their initial efforts were with entrepreneurs launching new global businesses. In the past few years they have focused more broadly on mobilising North American marketplace workers but lacked the staff to develop a robust system. During that time God led a person with both business and mission experience to approach the agency with the specific desire to mobilise marketplace workers. Through a step of faith, the agency created a position and the worker raised support to become the lead marketplace mobiliser. During his first six months he received an increasing number of inquiries by marketplace workers wanting to use their skills globally, while at the same time realising the need to develop a system to identify, prepare and send these workers. The agency already had a system for preparing disciple-makers, but they needed to add a screening and placement process and they did not have access to suitable career placements

among BAM and public sector positions. This can be a common issue, many potential marketplace workers drop out of the process after contacting an agency because agencies are not job placement organisations, leaving this daunting task of finding a job to the workers themselves. Workers thrust into this task with little guidance are overwhelmed and frequently give up on using their business skills for Kingdom advancement.

In the case of this particular agency, the new mobiliser immediately knew that his department would need to operate differently in order to identify true potential marketplace workers, committed to building businesses with a transformational impact. He was confident that his organisation could train them, however, the agency needed access to legitimate, trustworthy companies that were actively pursuing true business as mission. They also needed skilled placement people who understood the international job market and could provide initial coaching to candidates.

When the agency contacted TSME, both parties were cautiously optimistic. As discussions unfolded, they agreed that a close working relationship would only develop if mutual trust was built, and both parties agreed to do what is right for the worker/candidate and that building God's Kingdom is more important that building individual or organisational success. Representatives of both organisations immediately gave access to each other's pertinent, protected information which included a database and communication tools. These steps quickly built trust, made it easier to conduct business evaluations and interviews and they improved communication to make the mobilisation effort more efficient and effective.

At the time of research for this case study, the working relationship has been in effect for several months. More than 25 candidates with professional business skills have been identified and interviewed. They were sourced through both organisations, with the majority coming through the agency. This effort has produced new candidates for the agency, potential new workers for BAM companies in countries with harsh business climates and unengaged, unreached people groups (UUPGs), and has identified high quality workers for tentmaking scenarios.

It should be noted that it typically takes six to twenty-four months to mobilise mission workers. It is still too early to tell whether this working relationship will last. The working relationship is based on the mutually beneficial outcome to expand God's Kingdom rather than traditional benchmarks or individual or organisational success. No written agreements or Memo of Understandings have been put in place. Both organisations are excited about current progress and future spiritual fruit. The agency is reporting a ten-fold increase in worker applications. TSME is similarly seeing an increase in qualified resumes being sent to BAM companies.

Non-western mobilisation examples

Decio de Carvalho, Executive Director, COMIBAM

Mobilisation for cross-cultural mission in Latin American is relatively new, in terms of a more intentional and intense activity. In general, it has been happening for about 40 years,

with new mission agencies and mission training structures being established. BAM is one of the most recent concepts. There is a growing number of related communications and events, but still little clear focus on BAM or marketplace ministries by Latin American mission organisations. Lack of financial resources is not the problem, but a lack of understanding new opportunities in mission is. COMIBAM has been actively promoting BAM, through gatherings, literature, articles and networking with global efforts.
An often heard narrative is that BAM is of greater interest in Latin America because of the support-raising potential. It is also considered a strategy of non-Latinos. However, Latino mission leaders want people attracted into mission because God is calling them, not because of the financial opportunities. They are concerned that if people are attracted by the job more than an underlying missional calling, then they will not be prepared properly (missiologically) nor supported properly (with prayer, etc.).

'May', Coordinator of Chinese BAM network

In the past few years a kind of alliance or network has formed (not an organisation) to collaborate with individuals, NGOs, mission agencies, theological seminaries and churches. This Chinese BAM network has set up communications channels and organised BAM events to share the vision and advocate for BAM among Chinese speakers. They also provide advice to BAM practitioners and mission leaders on BAM work and projects. They have found that individuals or members from organisations are more open or receptive to the BAM concept than their leaders.

There is still a long way to go, and many challenges and barriers to mobilising and recruiting BAM practitioners in China and the Chinese-speaking world. Few agencies or churches are actively recruiting for BAM and are largely reactive to the calling of potential workers interested in BAM. The Chinese Church struggles with many of the same challenges as Western churches, for example, concerns about profit/loss and the distortion of finances; the sacred-secular divide and concerns about the lack of time or opportunity for 'true ministry' that stem from this divided understanding of business and mission; misunderstandings about accountability for their businesses; pastors and mission leaders lacking business knowledge and experience; and the mis-use of business as merely a visa platform. They have found that many churches and agencies usually do BAM only when they have found that there is no other way to work in so-called 'creative access countries'. There is little impact or influence from the large international agencies doing BAM mobilisation so far in China and the region, and although there have been opportunities to translate and re-use BAM mobilisation materials (e.g. from BAM Global), most mobilisation is through personal stories and relationships of those already active in BAM.

'Sam', Director of Korean agency mobilising in BAM

In 2007, Sam had been involved in supporting a Chinese worker going to a Muslim country, where they completed an MBA and then PhD before working for several years with a Chinese company that country, in partnership with another agency and a local church. Sam saw the opportunity, and when he became leader of an agency the country, began to develop the 'Future Tentmakers' programme (note that 'Tentmakers' in Korean includes BAM).

The agency advertises in universities, churches and mission conferences, for students willing to go to a country to complete an MBA (ideally over 2 years), learning the local culture and language, and preparing them to start or join a business in that country on completion of their studies. At the time of research, the first candidate through this project will move to a Muslim country shortly to begin language learning and start their MBA next year. This approach will work best in a country where there are some study options in a language they already speak, and where there is a business community from their home country.

Sam's agency has also been involved in working with churches across Korea to mobilise them for workplace ministry in and beyond their local context. Sam and like-minded leaders developed a cross-agency and interdenominational organisation called Life As Missions, to deliver 'Life as Mission School' over an 8 week period to over 300 people every year. This program encouraged people to see their own workplace as a mission field and to see the global workplace as a mission field. Although this is not directly BAM mobilising, it is creating the context where people see the missional opportunities of marketplace ministry and some will be drawn to BAM. Sam's agency has also been involved in BAM training, but mainly around training existing mission workers about how to engage in BAM.

Practitioner experiences of support case studies

A service business run by 'T'

Agency support

T. felt that the sending base provided good support. They were offered high-quality BAM business training, they were supported in the business planning stage and were able to access startup capital. The business owner was connected to a business coach who provided helpful business coaching and accountability but struggled with the BAM integration, local market dynamics and cultural preferences. One interesting note was that she worked with a variety of coaches and has found coaches with a consulting background are better able to understand and synthesise their local context into the coaching. She hypothesised that this is due to their experience seeing a variety of businesses, in a variety of vertical markets.

While the BAM support has been good, the 'people care' support has been especially lacking—although this is also a weakness across the mission agency. Most people care has been found through local relationships within the international church and what the practitioner describes as 'God's Team', i.e. various members of other missions organisations. Because this BAM practitioner has been involved in missions for 20+ years, her family was able to leverage networking and relational connections built over many years.

The BAM practitioner suggested that she wished her agency had helped her assemble an advisory board as she's seen the helpfulness of this in the larger BAM community. She also wished that there were cultural and/or ministry coaches to help her navigate her context. Ideally, it would be good if these could be combined with the business coaching. She would like to see more agency BAM funding for local partners because she recognises the risk of only investing in expat-owned companies. She would also like to see more agencies helping, where applicable, the local church in developing BAM resources (coaches, financing, etc). Finally, she'd really appreciate more support for the recruitment and support of business interns.

Networking potential

T. wanted to distinguish between expat and local BAM practitioners because she felt that one issue which needed to be addressed is the divide between the two. She felt that as a movement, we are doing a great disservice by not connecting and contributing our strengths to each other. The Western expat generally can come with 'fresh eyes' to identify potential problems (step one of a Lean Startup process), while local BAM practitioners can help develop minimum viable products with cultural relevance, and together they can measure and improve the business. Because it can be difficult for locals to travel internationally, special consideration should be made to have local events. However, in creative access nations, special attention needs to be paid to location selection and size. While not efficient, it can be useful to stagger events over multiple days, change location, and even limit size to avoid attracting suspicion. In T's context most expat BAM practitioners have met and network within the international church.

T. is very supportive of networking and the power of connection but felt that there was still a great deal of concern around security. This will continue to be a roadblock to inter-agency collaboration and networking until agencies develop and agree on security protocols before sharing information. Because so little has been done by agencies in her location, she has pulled together a cross-agency group but acknowledges that this only involves the BAM practitioners she has met through the international church and there are many more which she does not know about (especially those from non-Western backgrounds). T. is unaware of others in her vertical market outside her country but can see the benefit of networking both by region and also by vertical.

A service business run by 'M'

Agency support

M. felt that his agency was extremely responsive to all of his requests due to having a dedicated BAM resource person. The resource person provided guidelines and suggestions for finding and setting up the network of people needed to support the BAM launch and ongoing operations. M. found the guidance in setting up an advisory board to be especially helpful. M. also found a secular social enterprise platform for fundraising and related HR services to be very helpful—especially because he serves in a creative access nation.

M. felt the member care support from his agency to be very helpful. He felt the annual regional visit in-country demonstrated the agency's commitment to good people care. M. also felt his local and regional leaders were very supportive and helpful. Both support BAM and there are many expat BAM practitioners in the country.

The areas which could be improved were in training, with none offered internally and there were not any referrals to outside training organisations. When M. raised an issue or needed support the agency tried to help but rarely offered other external support organisations. Specifically, M. felt that he could have used more support during the market research phase. He wishes that BAM support, like member care, could come to the region each year and help troubleshoot the businesses.

Networking potential
There was little support for cross-organisation networking but when asked, the agency would connect M. to other BAM practitioners within the organisation. M. felt that in his context, connections to national believers would be a security concern and wasn't aware of any nationals doing BAM. He also felt that using external coaches who weren't already aware of security protocols could lead to issues. M. would especially like being connected to similar businesses operating in other locations and would welcome networking introductions channelled through his agency BAM leader.

BAM resourcing and network building case study

Youth With A Mission (YWAM)

Youth With A Mission is a global movement of Christians from many cultures, age groups, and Christian traditions, dedicated to serving Jesus throughout the world. YWAM is united in a common purpose 'to know God and to make Him known'. Founded by Loren Cunningham in 1960, the main focus at the time was to get youth involved in missions. Today, we still focus on youth, but involve people of all ages. YWAM's many ministries fit into three main categories: evangelism, training, and mercy ministry. Ministries cover every sphere of society, including ship-based medical care, performing arts teams, Bible training programs, business coaching, sports ministries, anti-trafficking work, and many more. Through these ministries, we desire to see God's transformation in every sphere. YWAM currently works in more than 1,100 locations in over 180 countries, with a staff of over 18,000.

YWAM functions as a 'family of ministries' rather than a centralised agency. Although we have global networks of leaders and elders, we do not have a headquarters. The decentralised structure gives room for leaders to emerge from many different cultures. Although oversight and support is exercised by our circles of eldership (called Area Circle Teams), each YWAM location has its own characteristics and ministry focus. They are all bound together by our common vision of waves of young people taking the good news to the whole world. In addition, YWAM is cohesive through our shared purpose, beliefs and values. Wherever possible, YWAM ministry centres are legally incorporated according to the laws of the land in which they live.

The decentralised structure of YWAM has created room for flexibility and organic growth—and also entrepreneurial activity. As well as the many BAM practitioner teams and BAM companies started by YWAM staff around the world, YWAMers have also started various initiatives that seek to resource and help create networks for business as mission globally. Three resource initiatives in particular have focused on different areas of ecosystem and networking building: on the wider global BAM community (BAM Resource Team), on incubating and supporting a particular network of BAM practitioners (BAM Team, YWAM Colorado Springs), and on the BAM network in YWAM (BWAM).

BAM Resource Team

The Business as Mission Resource Team was founded 2001 in response to the increasing interest in business as mission at the time and has been based in both the UK and Thailand over the course of its history. Although the BAM Resource Team was started as an international ministry of Youth With A Mission, from the beginning it has aimed to serve the business as mission movement more widely, beyond only YWAM.

Its mission is to champion the God-given power of business to do good—to bring God's blessings to people, and help communities rise out of spiritual, social and physical poverty. It does that by providing practical equipping, networking and resources for business people, encouraging them to take up their vital role in establishing God's Kingdom:

- **Resourcing and mobilising** – creating and curating BAM resources; increasing BAM understanding and engagement
- **Training** – conferences and courses that equip people for business as mission
- **Networking** – connecting people-to-people and people-to-resources so that the work is more effective

The BAM Resource Team began consulting with business as mission practitioners to assess needs, ran its first training course in 2002 and hosted one of the first international conferences on business as mission in 2003. In 2008 the team developed a first of its kind BAM training course (the Introduction to Business as Mission, later renamed the BAM Course), in partnership with business professionals and other organisations. A three or five week course subsequently ran every year for 12 years. In 2012 the first Business Discipleship Training School (Business DTS) was pioneered to prepare people for service to God in the marketplace. Field trips and internships run in conjunction with BAM training helped provide learning and mobilisation opportunities. Major BAM Conferences in the USA and Europe were organised from 2016 to 2019.

The team helped facilitate the Business as Mission Group at the Lausanne Forum from 2002 to 2004, and worked on the Lausanne Occasional Paper on Business as Mission. Within YWAM, the team also convened several events and consultations between 2001 and 2010 involving both BAM practitioners and YWAM leaders, aimed at helping YWAM as a movement grapple with its approach to BAM and to produce guidelines and resources to support practitioners. From 2011 the task of convening for BAM in YWAM was passed to what would become the Business With A Mission (BWAM) network (see below), of which the BAM Resource Team remained a part.

The team launched the first BAM Resource Website businessasmission.com in 2002 and developed a regular blog and monthly email newsletter ‘The BAM Review’ in 2015. The website is designed to be an aggregating site for the BAM movement broadly and hosts a library of stories, articles and resources that is designed to be a ‘one stop shop' for connecting with business as mission materials and organisations.

The BAM Resource Team took a major role in the planning and facilitation of the Global BAM Think Tank (2010-2013), the BAM Global Congress in 2013. This subsequently led to the launch of BAM Global as an ongoing initiative in 2014 and the publishing of over 30 BAM Global Reports. Since 2019, the training course offerings of the BAM Resource Team have ceased and the networking and resource development side has continued under BAM Global and the Lausanne Movement—in partnership with many other leaders and BAM organisations—with YWAM staff seconded to these entities.[63]

Lessons learned for BAM movement resourcing and ecosystem building:

- **Dedicated resource people are needed in the BAM ecosystem:** BAM practitioners have naturally limited capacity to resource and support others, although many serve as coaches and mentors. People are needed who are committed to strengthen the whole: network builders, resource developers, trainers, facilitators, communicators, convenors, etc. Mission agencies (along with retired business people) may be uniquely positioned to provide people for these functions.
- **BAM supporting functions have been funded in creative ways:** It is a regularly expressed hope in the BAM movement that ecosystem builders and support services can increasingly operate from a for-profit business model, e.g. recruitment or mentoring services that are self-supporting. However, in the early decades the BAM movement has rarely had the critical mass to support such models. While this has been changing, many of these activities have historically been donation supported or hybrid models, with many mission organisations involved in the effort. It is hoped this will continue, alongside a growing number entrepreneurs and business people who develop innovative models to fund BAM support functions.
- **Stories are very powerful:** Stories connect with parts of the brain that facts alone don’t. They help bring the BAM concept to life and serve as both learning and mobilising tools. However, gathering and sharing stories is time consuming and more researchers, writers, media and communications specialists are needed in BAM.

BAM Team, YWAM Colorado Springs

The BAM Team was started in 2010 to incubate new enterprises and support them holistically throughout their lifecycle. The group has tested different ways to support their BAM practitioners over the last 14 years and has made great strides in identifying processes and services within a BAM support ecosystem, giving their BAM enterprises the

[63] Disclaimer: As well as being a founding member of the BAM Resource Team and the co-founder of BAM Global, Jo Plummer has served as this Consultation co-facilitator, and is the editor and co-author of this BAM and Mission Agencies Report

best chance to be effective and sustainable. BAM initiatives from the YWAM Colorado Springs BAM network now employ more than 500 people in countries in the 10/40 window.

BAM Team initiatives include:

- **Training schools and seminars** – including the 12 week BAM Discipleship Training School (BAM DTS) and School of Business and Entrepreneurship (SOBE); and the shorter Introduction to BAM Seminar and Human Resource Management Seminar. The BAM team partners with experience business professionals and BAM leaders to provide training
- **Internships and impact tours** – opportunities for experiencing BAM firsthand are provided through visits and work experiences in partnership with BAM companies in the network
- **Investment fund** – a revolving loan fund provides 0% interest loans for BAM startups and growth needs. The fund also takes equity in BAM companies that have shown themselves profitable and successful in the mission
- **Coaching network** – a growing network of BAM coaches using their proven business skills to serving YWAM missionaries around the world who are doing BAM. Ongoing coaching and onsite visits support businesses that are paying back loans
- **Trading Company** – a trading company sells products for Freedom Businesses around the World. They also run a fulfilment centre for overseas business partners that sells retail and wholesale products made by businesses fighting human trafficking and exploitation in Asia
- **In-house café** – the BAM Team took over what was primarily a campus coffee shop run by volunteers for our staff and students and converted it to a full BAM initiative where, today, 8-10 jobs are provided to local people and the public makes up the vast majority of customers. The Coffee House is a model that keeps their own staff's business skills sharp while multiplying its brand and values around the world through partner BAM initiatives amongst the least reached

Process and fruitful practices for BAM incubation and deployment:

<u>Recruiting: Identifying potential people who want to serve through BAM</u>

- Use a wide funnel for attracting people to serve in the field
- Attend events specifically directed at people interested in doing BAM
- Maintain an informational website that can be easily found by people looking to serve in the field
- Employ a broad definition of BAM to include both BAM entrepreneurs (people who have the vision and will start a new business) *and* BAM builders (people who will work with an existing BAM business)

<u>Mobilisation: Evaluating potential candidates and preparing to launch to the field</u>

- Onboarding process for BAM practitioners is the same as other appointees but there is additional training required

- Pre-field discipleship training through the Discipleship Training School (DTS) is the first step to determining if a person is ready to serve overseas. At YWAM Colorado Springs there are specially themed tracks, one of which is BAM, where people can start to explore whether they are suitable to do BAM
- The School of Strategic Missions (SOSM) is required attendance for all appointees (i.e. partner BAM practitioners). This training prepares people to live cross-culturally
- Training specifically for BAM practitioners, this is the standard training process, although there are variations:
    - School of Business and Entrepreneurship (SOBE) is 12 weeks, is available online or in a classroom cohort, and provides an introduction and overview of the fundamental core business disciplines such as marketing, sales, operations/fulfilment, finance and administration; and also provides internship opportunities with US-based and BAM companies.
    - Candidates are assigned a volunteer mentor, who will stay with them through at least their first year in the field, to help them walk through their home country preparation, which could include working in their home country for a few years to get practical work experience after they attend SOBE before they are deployed into the field
    - Business concept development starts during SOBE, with the understanding that plans can change after entering the field, and continues during the first year in the field
- Complete support raising, twelve to eighteen months on average

<u>Field support: Language and cultural learning, business plan development, business launch and ongoing support</u>

- Ideally people are sent out in teams or to join a team to provide leadership and allow for breaks from the daily requirement to be at the business
- Mentors from within the sending agency or through outsourced organisations continue to walk with the BAM practitioner, at least through their first year in the field
- Business support services offered in-house to the BAM practitioners in the field:
    - Internship placements, three to six month assignments
    - US-based banking services
    - Accounting
    - Product shipping/fulfilment in the US
    - Marketing and sales support for the US market
    - Financing, loans and equity for startup capital (smaller amounts)
    - Recruiting new appointees to BAM businesses that need BAM business builders
- The BAM team currently outsources the following support services:
    - Financing, loans and equity for startup capital (larger amounts) and expansion capital
    - Legal and accounting services

Lessons learned for BAM company incubating and ecosystem building:

Organisational philosophy

There are key commitments by leaders that support a holistic approach to doing BAM:

- Commitment to using BAM as a discipleship and holistic mission tool
- Staffing dedicated to supporting BAM practitioners in the field
- An openness to collaborate with other organisations to support BAM teams
- A commitment to support BAM practitioner needs with resources within the sending agency and when that is not possible
- Opening the team's training to other organisation's BAM practitioners
- A belief that the sending agency is field-driven and field-led

Other lessons learned:

- Need to keep the funnel wide. Running the DTS training with only potential BAM candidates was not sustainable. This resulted in less than ten candidates per training and this number was too small for all the work that goes into a six month training and for the resulting numbers who ultimately made it to the field. To solve this, BAM became a track within a wider DTS training program
- Don't allow BAM candidates to bypass any step in the mobilisation process. In several cases, candidates who skipped the SOBE training failed to launch a business or had to shut down a launched business that was not sustainable
- It's a challenge to identify which people are *not* ready to go to the field to start in-country BAM development, but the process helps
- Attracting people to serve who have some business experience in their home country, i.e., are not recent university graduates, is a challenge. Most candidates are under the age of 30, so their experience in business is limited
- Identifying legal expertise to navigate complex U.S. and foreign formation and tax issues is vital
- Send people out in teams
- Provide coaches or mentors to walk with the BAM practitioners early on in their acceptance as a candidate to do BAM
- Developing training to help experienced US business people, who have never served or done business in other countries, to be an effective mentor or coach for a BAM practitioner has been a need

Business With A Mission Network

As well as Area Circle Teams for regions, YWAM also has affinity circles for ministry areas that form a matrix with geographical networks. A circle for BAM in YWAM—the Business With A Mission Network (BWAM)—convened in 2011 and met annually from 2013 to 2019 for mutual encouragement and learning. BWAM also helped develop guidelines and resources on business in YWAM in general (including training for the business sphere,

business for income generation, and other forms of business activity), as well as for BAM in particular.

These resources include the following purpose statement, values and fruitful practices for YWAMers doing BAM (BWAM):

BWAM Purpose: To know God and make Him known through business
We pursue spiritual, social, economic and environmental transformation of least reached and underprivileged people, communities and nations.

Business With A Mission Values
YWAM is a Values-led movement and we seek to embody both our 18 YWAM Foundational Values and 7 BWAM Values in all we do in BWAM. Our BWAM Values are:

1. Integration
The intentional integration of business and mission: We are called to businesses that show people the Kingdom of God and introduce them to Christ through every aspect of business life.

2. Connection
Connection to the YWAM family: As YWAMers we integrate the YWAM values into all we do in business and are committed to maintaining fruitful relationships and connections within our YWAM family.

3. Integrity
Christ-honoring integrity: We operate businesses that honor Christ in decisions and business practices, that follow the lead of the Holy Spirit and embrace integrity at all levels.

4. Excellence
Excellent business practice: We are committed to build strong, profitable, sustainable companies that operate according to good business principles for the benefit of all stakeholders — our customers, our co-workers, our community.

5. Humility
Serving with humility: We come in the opposite spirit of pride, embracing the opportunity to be servant leaders in the marketplace.

6. Generosity
Giving generously: We come in the opposite spirit of greed, embracing the opportunity to give generously of our time, talents and the wealth we create.

7. Work
Work as worship: Our actions are shaped by a Biblical view of work, business, and economics that calls us to steward resources and create jobs with dignity so that communities can flourish.

BWAM Fruitful Practices

Introduction

As YWAMers we share a vision to see evangelism, mercy ministry and discipleship taking place all around the world in accordance with the great commission. Over the past 20 years we have seen God raise business and business people up as a means to see His mandate fulfilled. In BWAM we are outworking our call to evangelism, mercy ministries and discipleship in companies around the world.

Below is a list of Fruitful Practices compiled over the past years by BWAM practitioners who have seen the great fruitfulness of God moving through their businesses, but have also learned from the many mistakes that have been made. This list, though not exhaustive, is designed to help other BWAM practitioners keep their business cultures conducive to effective evangelism, discipleship and mercy ministry. They are *not* a list of rules, our situations are too varied for that, however they are valuable recommendations from those who have gone before.

Startup and Business Planning

Create a solid business plan integrated with a clear ministry plan

Aim for profitability

Commit to language acquisition and learning culture

Establish business operations where it puts you in contact with your focus people every day – customers, vendors, employees, etc.

Gather input from experienced experts

Relationship and Connection with our YWAM Family

Be intentional about connecting with the broader YWAM family

Maintain fellowship with others in the BWAM Circle and in the wider BAM movement

Prayer and Hearing God's Voice

Integrate prayer into business life and operations

Ownership and Governance

Start an advisory board or small group to give input from the beginning

Set the business up with personal ownership – or joint ownership with other investors – rather than 'organisational' ownership

Invest some of your own money

Team and Company Structure

Start with a team

Everybody on a team works in the company

Metrics and Evaluation

Regularly evaluate business and ministry impact with measurables

Managing Money and Accounting

Tithe company income as an act of generosity

Create financial systems that protect integrity

Maintain good financial records and reports

Initiate a financial audit every year

Legal and Anti-corruption

Seek to abide by local laws and maintain necessary registrations and submissions

Adopt a clear, written anti-corruption policy for all business and legal dealings

Staffing and Employment

Employ at least one person in an influential role that is a mission-minded believer

Aim to employ at least 10 of your focus people group

Pay a living wage

Actively employ, train and promote nationals/locals within key roles in the business

Multiplication and Succession

Have a clear plan to grow or multiply

Create opportunities and roles for other mission workers

Be available and intentional about mentoring other YWAMers who are involved or planning to run a BWAM enterprise

Engagement in the Wider Community

Create opportunities or programs where employees engage with and impact the wider community

A full description of the fruitful practices and other BWAM resources and guidelines can be found at bwam.org.

Appendix D – Working Group 4 Case studies

Handling legal and structural Issues

Interserve

BAM fits well into Interserve's mission to make Jesus known among the peoples of Asia and the Arab World. Holistic ministry is the way in which we do this and we encourage Interserve workers in their making of disciples in all spheres of society, including the marketplace. Interserve does not typically own and directly run institutions in the places where we do ministry. Indeed, in many of the countries where Interserve workers are located, it would not be possible (or would be very difficult) for Interserve to register a legal entity. Rather we usually second workers to other organisations that are working there. These include hospitals, multiagency NGOs, schools and universities. These 'work organisations' are separate from Interserve in terms of ownership and governance. The same is true for businesses, Interserve does not have an ownership stake in any BAM company. Interserve leadership may serve on governance boards of work organisations but there is no general policy on this. It is determined, rather, on a case-by-case basis by local team leadership, in consultation with regional leaders. This approach to ownership and governance means that we can send Interserve workers to quite restricted places where they can work for other, legitimately recognized, local entities. It helps to encourage local leadership and allows devolved decision-making in the local context.

While we do not take a governance or ownership role in BAM companies, we recognize that BAM practitioners face particular challenges and have sought to provide support both to practitioners and the agency leaders who care for them. In 2008 we appointed an international coordinator for BAM who developed a number of resources including best practice and financial guidelines, as well as guidance on how to develop a memorandum of understanding between the Interserve worker and the BAM enterprise. We have sought to create BAM communities of practice within Interserve, in order to share knowledge and experience, albeit with limited success. There is an opportunity to strengthen these mechanisms for peer support.

Interserve does not fund BAM enterprises. BAM practitioners are responsible for raising their own funds. Whether they can do this using Interserve administrational support is dependent on tax rules in the jurisdictions where the relevant offices are located.

This 'hands-off' approach to interacting with BAM enterprises, either employing or owned by Interserve workers, means that there is room for a diversity of businesses provided that they aim for biblical holistic transformation and are run with integrity. The disadvantage of this approach is that it places the responsibility for ensuring adequate accountability for the business with the BAM practitioner. Interserve leadership in the country of operation will be responsible to see that the worker and their family are healthy, appropriately engaged in ministry and growing in their own discipleship. They are unlikely to be able to provide specific business support and this should come through the setting up of an advisory

board or some similar mechanism. Where such a board exists, it can complement the support provided by the local team.

The Navigators

Staff of The Navigators—both nationals in their home countries and expatriates going as labourers cross-culturally—have been engaged in BAM for more than 20 years. For a vast majority of this time, BAM has been unstructured and organic, meaning that BAM enterprises were started by entrepreneurial Navigators who figured out how to do BAM in their context on their own. There was very little support for BAM and little understanding of the value and place of BAM within the organisation.

Then in 2009, international Navigator leadership approved the establishment of a network to serve Navigator BAM enterprises, which became known as the Global Enterprise Network (GEN). GEN has no line authority over BAM workers, but it links together those engaged in BAM for support, mutual learning, and resource development. Thus, GEN is the formalised structure to support and advance BAM work throughout the international Navigator movement. GEN is led by a Director who is appointed by international leadership.

Each of the seven Navigator worldwide regions is responsible to lead and plan for the BAM work within their region. Each region has a representative who participates in and contributes to the GEN network. Therefore, the structure of BAM is determined within each region with varying degrees of inclusion in regional leadership and strategy. See also the full case study of The Navigators experience with BAM in Appendix A.

The remainder of this case study will focus on the structure of BAM within the *US Navigators* as a sending agency.

In August 2018, the US Navigators appointed a Director of BAM for all US staff doing BAM in the USA and abroad. The purpose of this role is to be the US representative to the GEN network, to establish the organisational structure and systems for BAM and to develop the support and resources needed for BAM practitioners. Prior to this, BAM enterprises were one-off initiatives put together by the BAM worker. Of the 50+ enterprises started by US staff before 2018, varying degrees of control and structure were applied. It was more a case of ‘everyone doing what was right in their own eyes’ and then afterward figuring out how to make it work organisationally and legally.

The Director of BAM has a dual reporting relationship to both mission leaders and the CFO-COO of the agency. Additionally, the Director of BAM works closely with the Director of Finance and the Director of Corporate Affairs and Risk Management. These relationships keep the BAM work aligned with mission strategy while ensuring BAM enterprises meet organisational risk tolerances and address financial and legal concerns.

The current structure developed for US Navigator staff to do BAM includes the following guidelines:

Ownership of the BAM enterprise is established, as with any other business, according to paid in capital and/or agreed-upon sweat equity of the founder(s). We want the BAM practitioner to have significant ownership of the company and The Navigators is not interested in having an ownership stake. We feel it is important for the practitioner to feel the weight of ownership and the responsibility to make the enterprise succeed. He/she also has the opportunity for reward when the business is successful. Practitioner ownership enhances the prospect of the enterprise being an authentic business. If they are not owners, it can be too much like a cover or fake business.

For governance of the BAM enterprise, we want the BAM practitioner to have and submit to an advisory board, even though the practitioner, as the owner, has the decision-making authority. The advisory board is important because God has not designed the entrepreneur (or any of us for that matter) to operate alone. It is healthy to have a group of wise advisors to guide and help make crucial decisions. We have seen the BAM enterprises that have advisory boards do well while the ones without an advisory board often face major issues and flounder.

An advisory board provides wise, experienced counsel to the BAM practitioner in such areas as business and ministry strategy, financial management, operations, personnel, assessment, and overall health of the practitioner. Potential members of an advisory board include a local agency ministry leader, experienced business people (especially someone in the same or similar industry), a representative of the GEN network, and an experienced BAM practitioner.

BAM workers can be funded as employees of The Navigators through donor funds with a salary reflective of their Navigator job description. BAM workers may also be funded wholly through the BAM enterprise without being Navigator employees. Or, they may be funded by a mixture of an agency salary and a business salary. As the BAM enterprise becomes profitable, the business should begin paying a portion of the BAM worker's salary and move toward paying their entire salary.

Capital for the BAM enterprise can come through The Navigators and be distributed to the business in the form of a grant, loan, or use agreement. Capitalisation can also come from the BAM worker or other outside sources (individuals, loan funds, etc.).

For the US Navigators there are three *categories* of BAM enterprises:

1. Employee-led BAM Enterprise – led by a staff person (donor-funded, salaried employee)
2. Contingent Worker-led BAM Enterprise – led by an Associate Staff (not salaried, funded by the business)
3. Non-Staff-led BAM Enterprise – owned and operated by a non-staff person but is fulfilling the Navigator Calling as a conventional-income disciplemaker through their business (income from conventional sources)

There are three required *characteristics* of US Navigator BAM enterprises:

1. A BAM enterprise is owned and operated by a disciplemaker who intentionally aims to accomplish the Navigator Calling within and through the enterprise
2. A BAM enterprise is aligned with local Navigator ministry strategy and approved by local Navigator leadership
3. A BAM enterprise is a separate entity engaged in the sale of goods or services (can be for-profit or not-for-profit)

There are ten *standards* for US Navigator BAM enterprises that are to be attained to operate as a Navigator BAM entity:

1. The BAM enterprise will be an authentic, holistic business modelling Kingdom values and principles while being intentional and active in all aspects of the Triple Bottom Line of (1) financial sustainability (profit), (2) social impact, and (3) spiritual transformation according to the Navigator Calling
2. If the BAM worker is on staff with The Navigators, he/she will complete an MOU with The Navigators and their Navigator job description will include their BAM work
3. The BAM worker will have majority ownership in the BAM enterprise
4. The BAM enterprise will be sufficiently insured, with liability coverage, etc.
5. The BAM worker will learn the local language and culture well (if working cross-culturally)
6. The BAM worker will be accountable to an active advisory board including at least one Navigator leader
7. The BAM worker works with a competent team for the BAM enterprise
8. The BAM worker will be engaged with quality coaching and consulting
9. The BAM enterprise will have sufficient capitalisation to support operational success
10. The BAM worker will set up and maintain excellence of business practice including up-to-date financial statements, quality operations, marketing, strategic planning, lean startup, and disciplined entrepreneurship.

BAM practitioners are given time to develop these standards. However, if they are not making progress in these standards, they will not be supported by the agency and may, in extreme cases, be asked to leave the agency.

If you have any questions or would like more information on how The Navigators structures BAM, please contact us.[64]

[64] Contact at: missionalenterprise@navigators.org

Operation Mobilisation (OM)

OM does not have any global BAM standards. Instead each area and field makes its own policies and procedures. In recognition of the difficulty for Global South fields and workers to raise funds for BAM investments the organisation launched a fund out of the Global South Initiative (see full case study in Appendix A).

The global investment criteria includes: having a business plan (level of detail commensurate with investment size), sufficient human resources dedicated to the business, sending church approval, and area and country leadership support for the business. The business also needs to have a plan for making disciples and having a positive social impact on the community.

When the investment is over $5,000, the business is owned by the local entity of the agency. When the business is in a creative access country, it is owned by, ideally, two or three owners. In some cases these are foreigners, which helps explain the source of the cash, but could also be locals with a proven relationship with the organisation (spiritual maturity is a requirement of both expats and locals).

When the investment is less than $5,000 the business is owned by the BAM practitioner. However, each practitioner is required to contribute a portion of his/her startup funds. This ensures that the owner is aligned to the success of the business, is able to make agile decisions, and frees agency leadership to focus on larger issues. Each BAM practitioner signs a contract to use the investment funds for their intended purpose, run the business ethically, and use the business as the main vehicle for making disciples (not running a business to fund a ministry). Members who violate the contract may be asked to leave the organisation.

While this models empowerment without micromanagement, the business owners are provided coaches to help them. Ministry advisory boards have grown in popularity within the agency and we consider it a good time to begin implementing BAM advisory boards also.

Two important lessons learned about BAM ownership are, firstly, when the business is owned by the OM entity it is difficult for the BAM practitioners to commit fully to running the business, there are always agency ministry needs which tend to pull their focus away from the business. The second lesson is the importance of sending churches understanding BAM. OM now requires the sending church to approve the member moving into BAM. This requires the member and local agency leader to invest time with the church to explain BAM and disciple-making.

As BAM practice has matured (around 60 businesses have been funded) we have also learned that:

- BAM quickly brings character to light
- Business is really hard work

- Integrating the quadruple bottom line is a difficult balancing act

Country teams are doing a better job of marketing the results of BAM and many have added BAM components to missionary discipleship schools. The organisation is hoping to work more closely with churches to raise local funds for BAM investments and to find more same or near culture business people to sit on advisory boards.

Appendix E – Key principles for supernatural ministry in BAM

We should expect to hear God speaking to us, to experience miracles, and to outwork business as mission with the supernatural help of the Holy Spirit.

A BAM practitioner reflected that learning to hear and obey the Holy Spirit better was the key to being most effective,

> I asked myself, how do our Muslim friends, colleagues and clients see us? What do we have to offer that will draw them to Jesus? We offer them the example of our lives, but is that enough? Living a Godly principle-centred and sacrificial life is important, but must go alongside hearing and obeying the Holy Spirit in the moment. We learned from our [business] experience that Muslims need to see that Jesus is the essential ingredient of the lives we live and that, as we are guided by God, He can work through us.

This BAM practitioner shared with the Consultation group some key principles for supernatural ministry that we can apply to business as mission:

God is good – the cornerstone of all theology. If that is not settled, you will question him when something happens that you don't understand or the way you think it should. We don't blame God by default for everything that happens.

Nothing will be impossible with God – so I can and must dream. If I truly believe that God is good, then I must dream big. If I don't believe God is good, then I won't dare to dream what might be fully possible. There is something about this Father who empowers those who dream. I owe him a lifestyle of dreaming big. Do not separate the natural from the supernatural. God only has on integrated 'natural'. Your faith will only explore where you know He is good. You will only take a risk in an area where you believe God is good.

Everything was purchased at Calvary – Jesus' blood paid for everything. 100 billion years from now we will be enjoying things that were purchased for us at Calvary. In the ages to come God will reveal the riches of God. Revelation 12:11 exhorts that 'they overcame by the blood of the Lamb, their testimonies, and they did not love their life unto death'. If it works in Revelation it will work in business.

Everyone on the team is significant – we celebrate who someone is without stumbling over what they are not. This is important for developing a Kingdom culture in other cultures, especially where honour is so important. As westerners, we can trample all over people in honour and shame cultures without even knowing it. Then we wonder, 'why don't they like us?' Our attitude should be 'I throw no stones, I have my own story!' As westerners we can think we are the 'norm' but instead we are WEIRD (white, educated, industrial, rich, and democratic), while for most of the world this is not the 'norm'.

Work from my identity in Christ – this is paramount. When I get this wrong, I tend to work with an 'orphan spirit', which is striving to establish identity. Only when I see myself

as a son and co-heir in Jesus can I rest in Him and His love for me and work from an overflow of relationship and faith, hope and love. For example, I read or re-word this each day:

> I am a child of the King. I am a co-heir with Jesus. All Jesus bought and paid for is my inheritance.[1] I am united with Jesus.[2] I have been crucified with Christ.[3] I died with Him, I was buried with Him, and I was raised with Him.[4] I am His friend.[5] I am seated with Him in the heavenlies[6] far above all rule, all power, all authority, every dominion, and above every name that is named, not only in this age, but also in the one to come.[7] Therefore I carry the authority of Christ.[8] I have authority over sickness, over sin, over the flesh, over demons, and over the world.[9] I am the salt of the earth; I am the light of the world. I will displace the darkness.[10] I have the full armour of God. I put on the breastplate of righteousness, the belt of truth, the helmet of salvation, the sandals of peace, I take up the shield of faith, and the sword of the Spirit,[11] for the weapons of my warfare are not fleshly. They are divinely powerful to tear down the strongholds of darkness.[12] I can do all things through Christ,[13] because greater is He who is in me than he who is in the world.[14]
>
> Scripture references:
> 1. Romans 8:16-17
> 2. Galatians 3:28
> 3. Galatians 2:20
> 4. Romans 6:3-5
> 5. John 15:15
> 6. Ephesians 2:6
> 7. Ephesians 2:20-21
> 8. Mark 13:34
> 9. Matthew 28:18, Luke 9:1
> 10. Matthew 5:13-14,
> 11. Ephesians 6:11-17
> 12. 2 Corinthians 10:4
> 13. Philippians 4:13
> 14. 1 John 4:4

Appendix F – Memo of Understanding Framework

A Memo of Understanding (MOU) has been employed as a tool by several mission agencies to aid communication and establish mutually understood expectations between BAM practitioners and agency leaders.

Although far from exhaustive, the following topic headings and questions offer a menu of possibilities for agency leaders to consider when constructing their own MOU templates (or outlining topics for discussion if a formal MOU is not in place). MOUs will vary in scope, tone and purpose depending on the culture and norms of the agency.

The following topics and questions could also aid BAM practitioners identify critical issues to discuss in the planning stage—both internally as a company leadership team and with external stakeholders.

Parties involved and objectives of the document

- Describe the parties that are agreeing to the MOU, who will be a signatory to the MOU and who won't be?
- Who will represent the agency? Local/national/regional/international leaders and/or BAM leaders/resource people?
- Who should be included in the process for the BAM company?
- How should the MOU function when there are other partners in the business or seconded staff involved?
- What is the purpose and objectives of the MOU?
- Are there guiding principles for BAM in the agency that should be articulated in the MOU document?

BAM strategy

- Who is responsible for the commercial and missional strategy of the business?
- How does the BAM strategy align with the vision, core purposes and strategies of the agency?
- What are the requirements for a planning process/business plan?
- What are the overall commercial objectives of the company? Is there a realistic plan outlining a viable business concept?
- What are the agreed upon quadruple bottom line objectives of the company for economic, environmental, social, and spiritual sustainability/impact? How will these be integrated into the business plan/commercial objectives?
- How will the BAM values, guidelines, policies or accepted fruitful practices of the agency shape the *BAM strategy or values* of the company? How should these be articulated in the MOU?

BAM practices

- How will the BAM values, guidelines, policies or accepted fruitful practices of the agency shape the *BAM practices* of the company? How should these be articulated in the MOU?
- Will a commitment to business and/or missional excellence be expressed in the MOU?
- What commitment to legal/tax/regulatory compliance and ethical business practice should be expressed?
- What preparation (training, research, language acquisition, cultural understanding, etc.) is expected of the BAM practitioners? What is the role of the agency in this preparation process?
- Who will own the company? Who will make the day-to-day operating decisions?
- Who else will be employed in the business? What implications will this have for ministry impact? Any other implications for the agency or wider team dynamics or culture?
- Are there any potential conflicts of interest that should be highlighted?
- What other governance or accountability systems should be in place? For what goals and objectives?
- Who is responsible for business/mission outcomes? How will success/fruitfulness be defined, measured and evaluated?
- Should an advisory board be required? Who should be on it?
- What is the process for succession if the practitioner desires to leave the business and/or agency? How will a successor be recruited and decided on?

Financial responsibilities

- How will the company and/or the BAM practitioner be funded, initially and longer-term? What implications will this have on sustainability/impact? What implications will this have for governance?
- What are the obligations to lenders and/or shareholders?
- What expectations are there for a transition in income source, for both the practitioner(s) and the company?
- If the practitioner is salaried or a formal employee of the agency, what implications does this have? Should a job description be specified?
- What other obligations are there in terms of personal/healthcare insurance, premises/housing, pension, travel, repatriation, etc. and who is responsible for these expenses?
- If other agency staff are employed in the BAM company, what implications does this have for salary/income and/or line-leadership/accountability?
- Who will make decisions about use of profits? Guiding principles for these?

- Who will make decisions about the use of company or agency assets? Guiding principles for these?
- What should happen if the business needs to close? Who is liable for business losses, contractual obligations or outstanding loan repayments? What should happen to company assets?

Ongoing support, member care and agency participation

- What other kinds of ongoing support is necessary for the practitioner(s) and/or company? How should these be provided? What is the responsibility of the agency?
- How will the people be cared for? What requirements/provisions should there be for time off, sabbaticals/furloughs, pastoral support/counselling, etc. in light of the BAM situation?
- What is the expectation for ongoing professional development? How will this be provided?
- What is the responsibility of the practitioner in terms of relating to the wider agency team/staff in-location/country/regionally/internationally? Expectations to attend meetings or conferences? Expectations for contributing to an agency BAM network?

Identity and security concerns

- In restricted access locations, how will identity and security concerns be managed? How will identity dissonance be minimised? What provisions will the agency put in place to protect the practitioner(s)?
- In open locations, how will the business relate to the local mission team/entity? How will this affect the reputation of the agency and/or company?
- What confidentiality agreements should be in place?
- What rights are there over the use of the agency and/or company name or brand by the other party?
- What contingencies should be in place for emergency situations?
- What other risks should be identified and mitigated?

Dispute resolution

- How will conflicts be managed? Any guiding principles?
- Who might be involved in resolving disputes? With what processes?
- What will happen if no resolution can be found?

Term and termination

- How long is the MOU valid for?
- What is the process for evaluation and renewal?
- In which circumstances may the MOU be amended or voided?
- How will termination of the MOU affect the practitioner's relationship with the agency?

Appendix G – Legal and Structural Checklist for Agency Leaders and BAM Enterprises

Introduction

A distinction between for-profit entities and those registered as charitable/non-profit exists in the laws of most countries to ensure the appropriate regulation and taxation of each kind of activity; and to prevent fraud and unfair competition.

The Bible has much to say about just and good business practice. In BAM we want to do business with excellence and integrity. We want to avoid conflicts of interest or abuses of authority, as well as, obviously, outright illegal activities. To do so will involve understanding the laws of the jurisdictions we are operating in and abiding by them. It will also mean paying attention to what the Bible has to say about economic justice, good business practice and fair treatment of workers.

Legal and structural checklist for agency operations and policies

Questions to ask:

- How will BAM initiatives relate to our organisation in terms of the agency's relationship with the BAM practitioner(s)? (People to people)
- Will there be a legal relationship between the agency and the BAM company? (Legal entity to legal entity)
- What are the security implications and what policies does the agency need to follow?
- What structure provides protection for the charitable entity from any legal or financial liability of the business/company?
- What risk is there to the reputation of the agency and/or business from the operations or failure of the other?
- What rights, limitations or guidelines should there be over the use of the company or agency name, brand or assets?
- What tax issues does the agency need to be aware of? (e.g. Foreign Account Tax Compliance Act in the USA)
- What financial issues will there be related to moving money?
- Can the BAM initiative intended to operate as a for-profit business operate under the existing charitable entity/non-profit up to a certain size/turnover—or should it be legally registered (or incorporated) as a separate entity?
- If it can operate under an existing structure, is this desirable for the business and/or the charity, or not?
- Are members able to own BAM companies? If so, should this be BAM practitioners, agency leaders or a mix of both?
- What potential conflicts of interest will arise with such business ownership?
- What laws or policies do members need to follow?

- What guidance do we need to provide to our practitioners about finding legal advice in their operating locations? What resources can we provide or recommend?
- What kind of accountability do businesses need? What principles and practices for governance will be recommended?
- Who ensures compliance for governance?
- Will our BAM companies employ other members? If so, how will they be paid? What implications will this have for the agency relationship with those workers and/or the internal dynamics of the mission teams?
- What other ownership/governance issues will we face relating to our unique set of agency cultural norms, values, policies and practices?

Legal and structural checklist for BAM enterprises

Questions to ask:

Ownership and governance

- Who will own the company? With what ownership stake?
- Will the owners be nationals of the country of operation or expats, or a partnership between both? What are the particular regulatory implications?
- Does the ownership structure of the business enhance or put at risk the intended quadruple bottom line impact?
- How is the company accountable to the agency for its goals? What structure and processes will make this effective?
- Does the BAM practitioner have an appropriate and current Memorandum of Understanding (MoU) with his/her agency?
- Does the governance of the company include mechanisms for oversight of both commercial and missional objectives?
- What are the decision making processes of the company and are decisions made closest to the point(s) of impact?
- Does the business have leadership capacity and structure appropriate for its age, type and size?
- Are there written job descriptions for management? What is the process of performance review?
- Does the business have a functioning advisory board or Board of Directors appropriate for its age, type and size?
- How are board members chosen, and do they have written terms of reference?
- How often, and how, will the board meet?
- Is the board appropriately aware of the relationship that the BAM practitioner has with the agency and its implications?

- Is the board well informed and actively involved in the challenges of the business, particularly during times of unusual growth, decline, and any situation involving financial distress?

Business startup

- What incorporation options are there? Is it possible to change incorporation later?
- What is the process of registration or incorporation for a new business/company e.g. registration of business trade name, requirements for a business license or permit, establishing a board of directors, registration with tax authorities?
- What are the reporting requirements for business registration?
- Can you open before registration?
- If a local partner is required, what are the best screening questions?
- Are their variations in law from province to province? What about local (city-specific) regulations?
- What is the best way to find a good lawyer in the jurisdiction?
- What permits are needed for particular industries?
- Are there tax abatements, incentives, or other programs for investment for certain people, locations or industries?
- Are these incentives allowed to be disclosed after business operations commence?
- If expats are involved, how many visas are included in the business registration?
- What are the regulations around residency?
- How many employees are required to be hired? Are there any regulations about the salary bands?
- Are there other mandatory insurance or employer responsibilities?
- Is there a limit to how long an expat business owner can be out of the country per year?
- Does the business plan have an exit strategy? (i.e. does it address issues such as leadership succession, contingency planning in case of crisis, emergency, company failure/closure, or the BAM practitioner moving on from a successful business to other locations and/or ventures and/or callings?)

Business operations

- What other laws are there for ongoing business operations?
- Are the BAM practitioner(s) aware of their potential legal liability and have they taken adequate steps to protect themselves?
- How often do things need to be reviewed? (Laws change often)
- How is the business actively preparing for leadership succession?
- Can the business be sold to another expat? Local? Are there laws for purchasing a company?

- What is the cost to shut down a business?
- What are the bankruptcy/insolvency rules?
- Is there a surety bond required for the business? When is this released?
- How can the expat protect against an employee or partner stealing IP or brand presence?
- How does the business reasonably attempt to protect its financial assets from fraud, theft, loss or mismanagement?
- How does the business reasonably attempt to guard its plant and equipment from damage, theft or loss?
- How does the business reasonably attempt to protect its customers from harm, particularly from product failure or loss of sensitive information?
- How does the business reasonably attempt to protect its employees from abuse, work related accidents, illness or violence?
- Is the business exposed to litigation, extortion, or other forms of intimidation, and how is it dealing with these threats?
- Does the business have access to good security advice?
- Does the business have appropriate (including backup) documentation of its Articles of Incorporation, ownership of shares, property and other assets, board minutes, financial statements, tax filings, and other legal records?
- Are communication channels and protocols between the various participants in a BAM initiative secure (e.g. those internal to the company and between company personnel, between the BAM practitioner(s) and others in the agency or his/her wider network, within the agency/network in conversation about the business/ practitioner(s), and in matters of publicity, recruitment, etc.)?

Finance

- What will the company's financial accounting practices be?
- Are the company's accounting, documentation, and reporting practices appropriately consistent with generally accepted accounting principles; are they regular, transparent and conducive to building trust?
- Will the business and worker have separate accounts in the country? At the agency?
- Will the business be funded with donations, loans or investment?
- If donations, how will these be handled and transferred?
- If loans or investment, how will these be structured?
- How will funds be moved into and out of the country?
- How are profits or repayment (money leaving the country) taxed? How easy is it to repatriate profits?

- Does the business have an appropriate perspective and reasonable practices regarding the role of subsidies, grants or donated capital for the age, type, and location of the company, and other contextual considerations?
- Does it have an appropriate policy and practice regarding compensation of expatriate personnel?
- Is the business sufficiently resourced with legal and financial audit capacity?
- Does the business take its financial obligations seriously (e.g. to its suppliers and vendors, customers and clients, lenders and investors, and the government)?
- Do its credit policies and financing activities (e.g. giving or taking too much credit, borrowing or lending) expose it to inappropriate additional risk, with respect to its ongoing operations and/or other financial obligations (e.g. to investors and government)?
- Are the company's financial policies and practices morally responsible and consistently applied, e.g. in regards to accounting and reporting, banking and currency transactions, bribery, buying and selling, debtors and other investors, commissions and facilitation payments (service charges, agent fees, etc.), taxation, wages (or other employee benefits, compensation, social insurance, etc.)?
- Does the business have reserves in place, in time, and in sufficient amount to address any likely costs associated with the closure of the business (e.g. government taxes, employee severance, and key creditor claims)

Tax

- What are all the relevant taxes at the city, county, province, and national level?
- What are the tax reporting requirements? In home country? Operating country?
- Will there be payroll taxes? In home country (foreign earned income)? Operating country?
- How are taxes calculated? Is there a standard procedure?
- How common is tax graft? How will tax ‘ransom’ (tax authorities holding the business hostage to illegal tax demands) be handled?
- How do local Christians handle taxes (if applicable)?
- How is a foreigner-owned business taxed as compared to locally-owned business?
- What degree of tax minimisation will be used?