

ENTREPRENEURSHIP: INVESTING FOR BIG MISSIONS RETURNS IN THE 21st CENTURY

“Advantages of engaging in Business as Mission”

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Introduction:

Imagine a missions strategy that would allow the simultaneous fulfillment of many of the Lord’s commands given in the Scriptures! Commands such as:

1. “Go into all the world and make disciples of all nations” Matt 28:18
2. “Do good to the poor” Mark 14:4
3. “You shall be my witnesses... to the uttermost parts of the earth” Acts 1:8
4. “If anyone does not provide for his own, especially those of his household, he has denied the faith” I Timothy 5:8
5. “As the Father sent me into the world, so send I you” John 17:17
6. “Make it your ambition to lead a quiet life and attend to your own business and work with your hands” I Thessalonians 4:11
7. “Let us do good to all men, especially those of the household of faith” Galatians 6:10
8. “The things you have heard from me ...entrust to faithful men who will be able to teach others also” II Timothy 2:2
9. “Let us love in deed and truth” I John 3:17-18
10. “Do not look out only for your interests, but also for the interests of others. Let this mind be in you which was also in Christ...” Philippians 2:4-5

Today the inclusion of true business in mission offers the Body of Christ the means to fulfill every one of these commands and many more besides. Perhaps more than any other members of the church, Christian business people are welcome today in nearly every country of the world.¹ One of the positive aspects of globalization is the opportunity to go into all the world and engage in business. In countries where missionaries are denied access and ‘tentmakers’ must remain isolated in compounds for foreigners, real businessmen can pass through immigration and customs with a Bible in their briefcase and move freely within the culture. After only a few trips to a country, foreign businessmen and women are able to make more contacts and talk about personal, spiritual matters more freely than many missionaries will be able to after many years.

Business, however, must be understood from a Biblical perspective, not the world’s understanding, which is often the church’s also, or worse, from the Marxist perspective

¹ In my experience, there are very few nations where Christians who will be discreet about sharing their faith are not welcome. Even North Korea and countries in the Arab Peninsula have accepted business ventures operated by professing believers.

that still pervades the nations which adopted communism. Capitalism is commonly understood to mean making as much profit as possible by charging consumers as much as possible and paying employees as little as possible. To those unfamiliar with the effects of competition in a free market economy, this understanding implies inflated prices, excessive profits, and exploitation of workers. To these, business is inherently evil and business practitioners are ungodly by definition.

Under the traditional sacred-secular bifurcation that has persisted in the Evangelical church, business is often viewed as worldly, driven by the love of money, and intrinsically inferior to the spiritual pursuits. This is even a challenge in the U.S. because many pastors and missionaries have had minimal experience in business, possibly only as hourly workers, and rarely as managers with financial responsibilities.

But the Reformation rediscovered in the Scriptures the dignity of work and the validity of commerce. In fact, the great majority of businessmen and women who appear on the pages of Scripture – tradesmen, merchants, farmers, managers - are God-fearing participants in the greater purposes of God. If business is viewed as a corrupt or second class endeavor, there never will be a place for it in a contemporary missions strategy. If business people are viewed only as donors who are to fund the work of ‘professional’ missionaries [read ‘real’], they will never be allowed to participate personally and never give as much as their hearts would move them to if welcomed as important colleagues.

Neither should business in missions be thought of simply as a platform to do real missions work. The idea that pretending to do business in a country so that entry can be gained for the purpose of only doing evangelism and discipleship is not worthy of the name of Christian missions. It is fraudulent and contrary to the Apostle Peter’s admonition to “keep your behavior excellent among the Gentiles” (I Peter 2:12). It is also quickly recognized as such by nationals and thus forever discrediting. More importantly, it is completely unnecessary. Real business affords limitless opportunities to fulfill simultaneously many of the commands given in the Bible, more than a church planter can hope to.

The inclusion of true business in a comprehensive missions strategy aligns exactly with the premise of the Apostle Paul:

“...the whole Body, being fitted and held together by that which every joint supplies, according to the proper working of each individual part, causes the growth of the Body, to the building up of itself in love...”

Ephesians 4:16

By way of analogy, if a human body is to grow normally, the muscles, nerves, and the blood system must grow along with the bones if the body is to expand and develop as it was designed to. According to Paul’s statement here, missions is really the growth of the Body of Christ, and building up the body requires the participation of every part. Business is the backbone of every society and community. It does not equate with the church nor can it do the work of the church alone, but the church cannot mature beyond a pitiful mass of muscles, nerves, and arteries without the skeletal structure that supports them. The whole Body causes the growth of the Body.

In reality, the exclusion of business in missions strategy has hindered the expansion of a strong, self-reliant indigenous church in many parts of the world. In Ephesus, where the Apostle Paul worked to support himself and his team (Acts 20:34-35), he “did not shrink from declaring ...anything that was profitable” (v.20), indeed he declared “the whole purpose of God” (v.27). Because Scripture deals regularly with the subject of work and the ways to do business that honor God, Paul certainly included these in his ministry at Ephesus. The past tense reference in I Thessalonians 4:11 (“just as we commanded you”) indicates he had done so in Thessalonica on his earlier visits. His premise stated in II Timothy that “all Scripture is profitable...that the man of God may be perfect, thoroughly equipped for every good work” (II Timothy 3:16) certainly implies that Christians in business must be trained in the Scriptures if they’re to achieve good works in the marketplace. Other examples of such teaching occur in Paul’s letters at Romans 12:7-8,12; I Corinthians 6:1-11; Ephesians 6:5-9; Colossians 3:22-4:1; I Timothy 6:1-2; Philemon 8ff.

This paper will not argue further for the inclusion of business in a comprehensive, modern missions strategy. What I will contend is that the most effective way to include business in missions is to focus on nurturing national entrepreneurs who love Christ and are called as businessmen and women to build enterprises they own. There are other very effective ways that business can contribute to missionary goals in the nations of the world, which I'll touch on, but I believe the most effective is to develop indigenous entrepreneurs, who are building small and medium size enterprises (SMEs) they own and that exist by serving domestic demands. To provide the necessary instruction, training, encouragement, and capital, whole cadres of Christian business professions are going to have to be recruited to participate in a comprehensive missions strategy.

The Character of Entrepreneurs

The term 'entrepreneur' is used in this paper as it is commonly understood in American English to refer to someone who starts a business venture. It means more than anyone who operates a small business, referring instead to the special skills needed to start such a new business. It does not refer to the nefarious, cigar-smoking 'wheeler-dealer' putting "deals" together for his own financial windfall. Neither is it synonymous with 'businessman'.

Entrepreneur is best and properly understood as someone who starts something. From its Latin-language origins, it describes a person who is enterprising, daring, adventuresome, bold. Most church planters are entrepreneurial in spirit; starting a local church obviously requires very different skills from those required to lead a congregation of several hundred people. Business entrepreneurs start new ventures. Ford Motor Company and Apple Computer are now major corporations, but they were started by entrepreneurs. So was the 4-bay mechanics shop where I take my car for service and the Thai food restaurant my wife and I enjoy for a dinner out.

The ability to start a business is actually very unusual. Entrepreneurs have a remarkable set of characteristics that are substantially different from most people. Business and mission leaders I've polled informally over the years have estimated that as few as 4% of any population are truly entrepreneurs; no one thinks more than 10% are. Its not that everyone doesn't have some of these characteristics, they just don't have them to the unusual degrees that real entrepreneurs do. Here are some of these unusual characteristics:

1. Entrepreneurs are creative and visionary. They see needs and opportunities others simply don't recognize.
2. Entrepreneurs are resourceful. They find ways to get started at what looks impossible to others.
3. Entrepreneurs are persistent. They are not easily deterred from their vision. They will continue on long after others will have given up.

4. Entrepreneurs are risk-takers. They are willing to commit their resources to their venture when others would conclude the risks are too great.
5. Entrepreneurs are not afraid to fail. They don't like failing, but have already failed numerous times at other ventures and discovered they survived and actually learned something in the process. Normal people are so afraid of failing they won't take the risks.
6. Entrepreneurs are action-oriented. They do not like endless research and discussion, they want to get going. They make decisions quickly. Others prefer to be much more deliberative and cautious.
7. Entrepreneurs are hard-working. They don't mind the long hours and short weekends. Others will prefer not to make such sacrifices or work long hours on projects whose outcome is so uncertain.
8. Entrepreneurs are good organizers. They have enough skill at marketing, production, finance and distribution to get the whole business working, especially with limited resources. Others who are skilled in more specialized or complex disciplines often can't put it all together.

Entrepreneurship is, like everything else of value in the created world, a reflection of the perfection of God. Romans 4:17 informs us that the God of Abraham is the One “who gives life to the dead and calls into being that which does not exist”. This is the essence of entrepreneurship. All the characteristics of entrepreneurs emanate from the Person of God Himself (as do the many positive qualities of non-entrepreneurs). The supreme examples are the resurrection of Christ and the creation of the natural world. The Creator God called the world into being from nothing (Genesis 1:1ff, Hebrews 11:3). In a diminutive analogy, business entrepreneurs see the potential for a business and through the exercise of their unusual gifts, call into existence all the production, marketing, sales, and distribution that make their vision a reality.

This is not a moot point for missions. Entrepreneurs need to be recognized for their unique gifting by God and their important role in church growth. Pastors and missionaries will readily notice that many of the characteristics of entrepreneurs naturally provoke misunderstandings with church leaders (here and on foreign fields alike). The long hours and hard work of an entrepreneur with every resource he can muster at risk in his new business venture will mean he's not going to be at the church for every meeting. His heart beats with the hope of a viable company providing a very tangible products or services and making a profit at it – which can appear very worldly, temporal, and carnal pursuits to church leaders imbued with a bifurcation of the sacred and secular. He talks all the time about his business or some “new scheme” to make money - that doesn't seem very spiritual.

But in reality, this is God's way to build the local economy and ultimately the church. Solely on an economic and social plane, the importance of entrepreneurs is widely recognized. Each year in the State of the Union address, every U.S. president promises new policies and aid for entrepreneurs starting new businesses in America.

“Entrepreneurs who launch successful businesses create employment, expand market segments, increase production and services, and can bring new vigor to their communities”.² But in a Christian context, they do much more. This is why business deserves to be an integral component of a holistic missions strategy.

What Business contributes to Mission

1. Jobs Perhaps the greatest problem among the nations of the world today is unemployment. Consider the following situation in the nation of Moldova.



Republic of Moldova:
Former Soviet Union Republic
Independent since 1991
Location : Eastern Europe
Population: 4 million

- The poorest country in Europe**
- Unemployment rate around 50%**
- GDP per capita \$300 per year**
- Population permanently emigrated: 20%**
- Rate of alcohol and drugs addiction: 25%**
- New born Christians: less than 2%**

The Baptist Union in Moldova has identified their economic condition such a threat to the church as well as the nation that they have established the Christian Agency for Micro Economic Development (CAMED). Since 1999 CAMED has made small loans and provided business training to Christian and non-Christian entrepreneurs to help them build businesses that allow them to support themselves and create new jobs for others.

One Moldovan entrepreneur who has participated in CAMED is Vasile Popan. Vasile was jobless and despairing in 1998. Beginning in 1999, he obtained a series of small loans from CAMED to start his own sausage-making business. Paying back each loan on time and borrowing more, he has since been able to purchase modern refrigeration and sausage grinding equipment. By 2004 he was employing 13 people. Because of the high quality of his sausage, he is gaining brand recognition in the capital city, Chisinau, and surrounding towns. He aspires to be the leading sausage maker in the country. Vasile is also a leader at the Jesus, Alpha and Omega Church he belongs to in the town of

² From Inter-American Development Bank Study “Entrepreneurship in Emerging Economies”, March 2002

Tintareni. He's already known as a generous man: he donates sausage to feed children at a local orphanage, paid for the new sound system for their church, and along with two friends has underwritten the support of one of their pastors.

Jobs obviously enable believers to give to their own churches. When most of a church's members are unemployed and unable to support their own church, serious consequences ensue. Pastors may need to become bi-vocational, reducing the time and energy they have to devote to the flock or their study of the Word. Reliance on foreign funding becomes more attractive, despite the negative consequences that can result. The resources that do exist must be redirected to meet the sustenance needs of its members. A poor church is not attractive to its community and in fact is a contradiction of what Paul envisioned, "...that you not be in need of anything." (I Thessalonians 4:12b)

2. Witnessing Opportunities Business does more than provide jobs, it creates many ancillary benefits. Work place relationships develop naturally and provide an authentic setting to demonstrate or even speak about the spiritual dimensions of life. The example of the Christian worker in his forbearance (Phil 4:5), wisdom (Col 4:5), clear conscience (I Peter 4:16), grace (Col 4:6), right conduct (I Peter 2:15), good reputation (II Tim 3:7), and hope (I Peter 3:15) provides a compelling witness to the reality of Christ. In Paul's statement of the importance of work, behaving properly towards outsiders [to Christian faith]" comes before even having all one's needs met (I Thessalonians 4:12). The reverse is equally true overseas as it is here – an example contrary to Christian values can dissuade many from considering the claims of Christ

3. Social Impact Beyond the work context, employment has still many more benefits. It is impoverishment and ensuing despair that lead many young people to crime, drug and alcohol abuse, and prostitution. Sex trafficking has become a major problem in Moldova. National Geographic magazine identified Moldova and neighboring Ukraine as countries from which unsuspecting girls seeking work in the larger cities are abducted and sold into slavery to foreign brothels for as much as \$4000.³ 10% of the U.S. government's worldwide budget for combating sex trafficking in 2004 is being devoted just to Moldova.⁴ Another desperate plan to raise cash requires selling internal organs. Young men as well as young women in Moldova have been willing to sell their own organs (lungs, kidneys) for medical transplant to patients in Western Europe.⁵ Until employment becomes widely available, these problems will persist.

But a more fundamental impact is seen in the nuclear family. Men who are unable to provide for their wife and children by working often abandon their family entirely. The shame and frustration are too great. Women, on the other hand, will more likely be heroic in working very long hours at two or three jobs in order to house, clothe, and feed

³ 21st Century Slaves, National Geographic, September 2003, p. 3.

⁴ From personal conversations with Heather M. Hodges, U.S. Ambassador to Moldova, on December 2, 2004.

⁵ BBC News May 21, 2003

their family. Children from such families not only grow up impoverished and without a father or normal parental inputs, but will often begin income producing activities at too early an age. As young adults they are very likely to go abroad illegally to find work that will enable them to have a life and send money home. Temptations to join in illegal and dangerous cash generating activities are understandable.

The migration of capable, ambitious people from homelands like Moldova to seek jobs in the more prosperous nations only exacerbates the problem. An estimated 1,000,000 Moldovans have already left the country, 20% of their entire population. The home country is then left to manage without its brightest and best talent, old or young. Emigrants generally send home substantial portions of their limited earnings, which increases the consumption level in the country but does nothing to improve investment. In Moldova, transfer payments into the country now exceed the gross domestic product.

Compassionate mission leaders would understandably want to launch initiatives to combat juvenile crime, drug and alcohol abuse, and prostitution. But a far better solution with longer term effects would be to help Moldovan entrepreneurs create businesses that will provide jobs. This is a crucial role for business people in missions.

4. Cultural impact. Political and business corruption is renown across the developing world (and perhaps more common in the West than we know). This is the normal backdrop in which Christian businesses will operate. Former U.S. Ambassador to Moldova Pamela H. Smith stated publicly, “Corruption is strangling Moldova’s economy and its prevalence is the main reason the country remains so poor.”⁶ The wisdom of God predicts this condition. The challenge is daunting and dangerous for Christians in business, but this seems to be Paul’s expectation when he admonished believers in the city of Philippi to: “prove yourselves to be blameless and innocent...in the midst of a crooked and perverse generation” (Philippians 2:15). National and ex-pat business people, particularly successful ones, will have many opportunities to live differently than others and declaring why. They will also have opportunity to see the Lord defend and bless those who fear Him more than man.

Other Models for Business and Mission

Assisting national entrepreneurs who are building their own business enterprises is not the only way to achieve these results. Several other models are being employed successfully today in various countries.

1. Foreign branches of privately-held Western corporations

Companies like these, especially when owned by Christians, can open branch offices or factories in countries for the express purpose of achieving these results. The globalized economy makes this strategy attractive for many international businesses.

⁶ From an address at Moldova State University, September 19, 2003.

Christian ex-pats in these companies will have the prerogative to disciple nationals for leadership within their business and the Body of Christ at large. General training for employees can be explicitly from the Bible and include calls for reconciliation with God. Fair wages and generous benefits will have an immediate impact on local churches attended by their employees, as well as their families.

2. Foreign operations of publicly-held Western corporations.

Although personnel policies of publicly-held companies generally will not allow open proselytizing on company time and property, in many instances allowances are made for employee Bible studies or prayer. But many opportunities to obey the Great Commission exist for Christian managers who regularly travel from country to country on behalf of their company, if they will use weekends and personal days to develop an on-going ministry in the cities they visit. This will afford opportunities to organize much-needed training in business for church members, help them identify job openings in the city and how to apply for them. Most trans-national corporations also have foundations that distribute grants to benefit the communities where they operate. Business development programs are the kind of uses for such grants that corporations look for, especially when recommended by their own employees.

3. New Ventures

Today many Christians in business possess all the resources and experience needed to start whole new companies overseas for the dual purpose of providing needed goods or services and accomplishing the other benefits of business as mission, such as job creation, Christian witness, etc. One dot-com CEO from England has been led by God to start an outsourcing computer programming business in Moldova. Using his own profits from the IPO of his UK business, he established relationships with government and university leaders in Moldova and created a new company. Within only a few years he had 50 employees in Chisinau and was billing clients in London every month an amount equal to what he had put up to start the business. Two years later it had grown to 80 employees. In-country managers as well as technicians and administrators are all national Moldovans. When the founder is asked in England or in Moldova why he does this, his answer is, "To show and tell the love of Jesus".⁷

Venture capitalists can also be very influential in funding overseas businesses managed by Christian nationals on a much larger scale. Such investors often want to be closely involved in the management of these corporations, which affords an excellent opportunity for disciple-making among the senior executives. Pre-arranged buy-out agreements and public offerings can mean that nationals will own these enterprises once they're stable. Meanwhile they gain the stature of Christian business leaders in their country.

4. Micro Finance Programs

⁷ Quoted from the presentation made by the founder of Brains-Direct, Ltd. at the joint BPN-YWAM business conference at Westminster Chapel, London, June 27, 2002.

MED programs have become a very widespread method to help poor people become self-reliant. They are primarily a poverty alleviation strategy, and applicable in far more places than agencies or dollars are now available to implement. However several of the large-scale Christian MED agencies also offer a service to guide groups of business people in establishing small MED programs of their own. Wealthy individuals or groups of business people or even churches can provide the funding to establish a professionally-managed, completely legal micro finance institution in the same places missionaries are trying to plant churches. Although participants in these programs are poor and often illiterate, they experience many of the same ancillary benefits that SME businesses and even new ventures do.

Implementing a plan to include business in missions

How can missionaries participate in the move to bring business into a holistic missions strategy? Without doubt, if mission leaders are skeptical or resistant to suggestions that business can be a powerful part of a field's strategy, they will prevail in blocking any significant involvement. But what steps can be taken to include business in a missions strategy for a particular field. Here are some recommendations:

1. Let the leaders become convinced that business development is a full fledged part of fulfilling the Lord's commands and desires for the world. Let there be prayer, debate, reading, conferences, interviews, and trips to observe working examples until there is this conviction. A dubious acquiescence to business in mission is unworthy of any Christian enterprise and certain to fail.
2. Let there be an investment of mission time and funds to examine successful models of business inclusion in mission strategy. This will entail reading the books steadily emerging on this topic (a short bibliography is included at the end of this paper), attending conferences put on by organizations like ACMC and the Business Professional Network that bring together practitioners in business as mission, and making visits to cities where functioning programs exist. CAMED welcomes visitors, as do organizations like Integra Ventures, Partners Worldwide, and Latin America Mission. Missions Fest North West, an alliance of missions pastors and churches in the Pacific Northwest (USA), has just committed to offer an entire track for business people at their regional missions conference in 2006.
3. Let Godly businessmen drive the business as mission initiatives. Mission personnel are known for their compassion and determination to address the needs they observe on the field. Today this usually includes a gut-level desire to see jobs created for God's people who languish unemployed, impoverished, and hopeless. Their understand-able reaction is to try to start businesses themselves or offer training for business development. This, despite good intentions and some successes, is a violation of the Ephesians 4:16 growth model. Rather, let Godly businessmen and women drive the business as mission efforts. They are

wired that way by God and gifted by His grace with years of valuable education and experience. Missions personnel should respect that work of God and the Biblical plan for the growth of the Body of Christ. Let them call out to their supporting churches and the marketplace ministries and bring to the field a host of Godly business men and women who will also be touched by the destitution of mankind and commit their business skills to creating new businesses and employment.

4. Let business be conducted honorably and expertly, even if its methods are different than the church's. Mission leaders will have to recognize that while churches must receive everyone who walks in the door, business managers can only hire people who contribute to the success of the company; churches will tolerate mediocre performance by church members within whatever time frame they choose, business managers cannot; pastors are apt to forgive debts and overlook poor stewardship of funds, business managers cannot. If pastors question the ethics of making a profit, business managers cannot survive without it.
5. Let the emphasis be on national entrepreneurs. I would not exclude or diminish the involvement of the other business models, but I do advocate an emphasis on nurturing the capacities of national Christian business people. When political currents shut down the access to nations by mission or business people alike, the future of the church will lie with the national business leaders who control their own means of generating funds and have the leadership skill to guide the church with their pastors. When a mission field 'matures' and foreign missionaries move on, the church leadership will be supported by a strong and diverse cadre of self-sustaining business leaders.
6. Let job creation and witness to Christ be the focus, not profits. Citizens of most nations are predictably suspect of Americans coming "to do business" in their nation. Almost without regard to what is said or the intentions of those involved, business activity by foreigners (especially Americans) is viewed as ultimately resulting in the foreigners taking lots of money out of the country by overcharging the people. This suspicion is negated by working to build up businesses owned by national entrepreneurs. It is also overcome by focusing on creating living-wage jobs in the country. As Christians, we will always rejoice when there is a witness to Christ, whether about salvation or the virtues of doing business in ways that honor God.
7. Let the business initiative complement the other elements of the missions strategy. This paper is not meant to advocate that business should become the primary or exclusive focus of mission activity, just a significant part of a comprehensive strategy. Not only are various approaches likely to be needed on a given field, but every part of the Body must contribute to its growth. Besides, business people coming to the field usually are touched by other efforts to care for orphans, educate the illiterate, care for HIV/AIDS patients, house the homeless, rehab

alcoholics, etc. Their churches can get involved in the whole spectrum of mission activities, often with significant financial support too.

Conclusion:

Dr. Ted Yamamori, the international director of the Lausanne Committee for World Evangelization, co-edited a book with businessman Ken Eldred in 2004 titled On Kingdom Business. Christianity Today magazine named it the “missions book of the year”. Dr. Yamamori himself calls business “the strategy of choice for 21st century missions”.⁸ This may be a challenge to the missions community, but for reasons I’ve tried to articulate in this paper, it is an exciting new door of opportunity to achieve more of what the church has long dreamed of accomplishing in the poor and unevangelized nations of the world in Jesus’ Name. Amen.

⁸ On Kingdom Business, p. 10

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