

Exchange

The Journal of Mission and Markets

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Sub-Ordination:

“For what does it profit a man to gain the whole world, and forfeit his soul? For what shall a man give in exchange for his soul?”

- Mark 8:36-37

“And the wealth of the sinner is stored up for the righteous.”

- Proverbs 13:22b.

From the Publisher's Desk

Dear Readers –

I am more excited by this second issue of Exchange than I could have imagined. The diversity of voices to be heard astound me with their poignancy and passion. The Feature Articles come from two whose hearts are committed to incarnational ministry and deeply in love with all God's children. Others articles flow from many years of study, practice, and even exploratory work in biblical ethics. I hope you enjoy reading them as much as I have.

As I pursue the calling of my own ministry as an information arbitrageur (*ala* Thomas Friedman, *The Lexus and the Olive Tree*) in God's marketplace movement, I am moved to encourage everyone involved – entrepreneur, scholar, and missions practitioner – to embrace a broader scope of meaning than isolating themselves to one particular arena of concern. Tentmaking, coaching and mentoring, business as mission, workplace and workforce ministries: these all are deeply intertwined in the same movement, philosophies, and practices under the umbrella of Marketplace Ministries (MPM).

I am convinced that if we hear only according to the narrowness of our own immediate concerns or discipline within this movement, we will miss how God is speaking to universal meaning of the marketplace in creation and mission. The marketplace, as we commonly share, is THE universal institution in human experience, linking us all as one vibrant organism and, at the same time, operating at the most fundamental levels of human existence in supplying our need of food, clothing, and shelter.

The fundamental element of the divine image is mutuality, engendering perfect cooperation and collaboration. The division of labor presents not just the opportunity for material prosperity but the opportunity to practice holiness as we perform every exchange for the benefit of all and most especially for the revelation of God's glory.

Shalom,
Dave Doty
Eden's Bridge

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Dave Doty.

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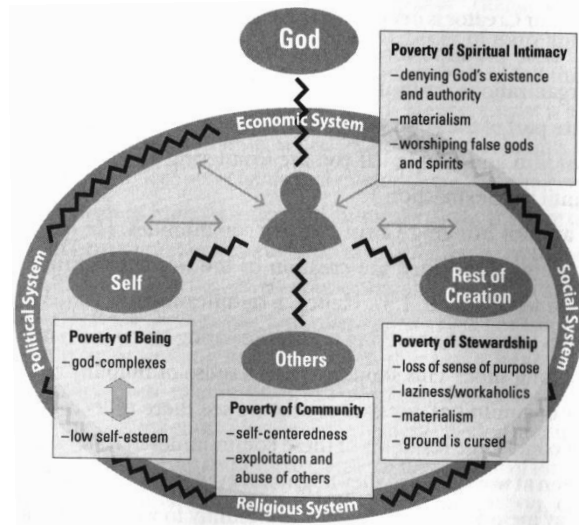
Feature Article

Rethinking Compassion Ministry: God’s Precedent, Paradigm and Prescriptions

- Ben McLeish

Allow me to set a very common scenario: The church office phone rings and the person on the other line asks “Do y’all help pay peoples’ rent?” or “Do y’all pay water bills?” to which I always say no. Others stop by the office seeking similar assistance. Inviting them into my office, I work through a questionnaire that quickly paints a picture of brokenness.

In their book *When Helping Hurts: How To Alleviate Poverty Without Hurting The Poor And Yourself*, Corbett and Fikkert describe poverty as a broken relationship between God, self, others, and the rest of creation which has negative effects on how one navigates social, religious, political, and economic systems. With each person who is asking something of us or from us, this definition of poverty is clearly at work. However, the truth be told, all we really have to do is look in the mirror to see this paradigm of poverty. We are all broken at one level or another. In light of this, God, through His Word and Son, has provided a precedent, paradigm and prescription for us, His Church, to enter into the work He is doing in redeeming and restoring all things; a work that ultimately produces joy.



Biblical Precedent

The foundation of a changed life is coming to faith in Christ. After all, it is He who is at work reconciling all things to Himself (Colossians 1:19). However, we see all throughout redemptive history God’s care and concern not just for the spiritual but the physical as well. The law is full of commands to live a holy life and part of that is to care for the orphan, widow, fatherless, materially poor and stranger. When describing the use of righteousness in the Proverbs, Old Testament scholar Bruce Waltke says “The wicked disadvantage others to advantage themselves, but the righteous disadvantage themselves to advantage others.” This truth is ultimately lived out in the life, ministry, death and resurrection of Christ Jesus. As stated in 2 Corinthians 8:9, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.” The Bible is full of examples, accounts and commands about loving God and our neighbor.

As a people who have undeservedly received the riches of Christ such as eternal life, mercy and grace, this should move us to a life of compassion and mercy towards others, particularly the materially poor. In a recent sermon, New York pastor, Tim Keller said,

A deep social conscious and a life poured out in deeds of service to others, and especially the poor, is the inevitable sign of real faith and real connection with God. If you think, God says, that you have a real connection with me, you have humbled yourself and you have found me and yet you don't care about the poor then you haven't. This is a real index of your heart. Justice is the grand symptom of real faith. It's the great symptom of a real relationship with God. And it will be there, maybe slowly, but it will develop. But if it never develops then you really don't have the relationship with God that you think you have...Do you understand that this is at the heart of Biblical faith?

Why was Sodom judged? We often point to their lewd behavior but that only tells part of the story. In Ezekiel 16:49 the prophet proclaims "Behold, this was the guilt of your sister Sodom: she and her daughters had pride, excess of food, and prosperous ease, but did not aid the poor and needy." This could easily be attributed to the American Church and those who fill the pews. The Church and her people are guilty of the same sin of Sodom, but guilt alone will not solve the problem. It will not move the materially non-poor from apathy to action for very long. A lack of appreciation along with no quick fixes will fast turn guilt into bitterness and resentment toward the materially poor making things just feel more hopeless for all who are involved. As Corbett and Fikkert comment, this only reinforces the God complex in the materially non-poor and the marred identity of the materially poor.

Paradigm

However, if Christ is redeeming all things, this means work too. When we look to the scriptures the very first thing we read about is God working: "In the beginning God created..." Soon after, God assigns Adam to work caring for His creation as a botanist, agriculturalist and zoologist. All of this happens before the Fall ever occurs. So in our original, pre-Fall condition work was good and a part of the original design to glorify God and to enjoy Him forever. When sin entered, it was not just our relationship with God and each other that broke, but even work:

Cursed is the ground because of you; in pain you shall eat of it all the days of your life; thorns and thistles it shall bring forth for you; and you shall eat the plants of the field. By the sweat of your face you shall eat bread, till you return to the ground, for out of it you were taken; for you are dust, and to dust you shall return. Genesis 3:17b-19.

The effects of the fall were all inclusive and utterly devastating so we find ourselves in Romans 8:22 with "the whole creation...groaning as in the pains of childbirth right up to the present time."

It is also interesting to note John the Baptist's commissioning. We often associate him with a call to repentance, but Luke tells us that he was also called to "turn the hearts of the fathers to the children." This is quoted from Malachi 4:6 where it reads "And he will turn the hearts of fathers to their children and the hearts of children to their fathers, lest I come and strike the land with a decree of utter destruction." The lack of fathers whose hearts are turned to their child is alarming in my community. Many children have not even met their dads. It can often seem like my neighborhood has been struck "with a decree of utter destruction" as a result. As a father of three young children, it is unfathomable to me for my heart not to be turned towards my

children. However, for a myriad of reasons this seems not to be the case in my community. Is it because these fathers really do not care about their progeny? I have never met such an individual. Instead I witness an overwhelming sense of shame that is due in part to being unemployed or underemployed and all the effects of powerlessness, hopelessness, self-loathing, embarrassment, rejection, desperation and insignificance that follow and often lead to negative behaviors. This leaves the two of the greatest repellents to poverty, work and intact families, busted.

Dr. Carl Ellis comments that for discipleship efforts among at-risk, minority populations, there is a pronounced need for the church to address dignity, identity and significance if we are to have any hope of seeing conversions, reversing generational poverty and “turning the hearts of fathers to their children.” Yet most churches and Christian non-profits rarely see this central to Gospel ministry.

Prescription One: Penicillin for Paternalism

We must all start with a look in the mirror. As practitioners, pastors, church members or middle or upper class laity, we easily run the risk of thinking of ourselves more highly than we ought. We would do good to take heed of the apostle Paul’s admonition to the Church at Philippi,

Therefore if you have any encouragement from being united with Christ, if any comfort from his love, if any common sharing in the Spirit, if any tenderness and compassion, then make my joy complete by being like-minded, having the same love, being one in spirit and of one mind. Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others. Philippians 2:1-4

Paternalism is deadly to the work among the materially poor and an anti-apologetic to the Gospel. It only perpetuates the God complex in us and reinforces the marred identity of the materially poor. The work of sifting through our paternalism, racism or classism in our own stories is tedious and is often worked out over time but accelerated when we enter into authentic friendships with people different from us, particularly the materially poor, and allow them to graciously point out our deficits. Proverbs 27:6 declares, “Faithful are the wounds of a friend; profuse are the kisses of an enemy.”

Prescription Two: A Dose of Dignity

Many Christian community development practitioners, such as Bob Lupton (author of *Toxic Charity*), have brought light to the fact that many of our models of compassion or mercy are broken, often leaving people inappropriately dependent on our programs to survive and stripping them of any remaining dignity. The reality, though, is that handouts are much easier than entering into authentic relationships with the materially poor; relationships that can often be marked by long-suffering, let down and hopelessness though certainly joy, generosity, courage, and faith too.

Jobs for Life (JFL), describes the common scenario for most churches in their promotional video. They describe how churches often lead with food, housing and shelter when caring for the materially poor and rarely include work in their paradigm of assistance. JFL offers a 8 week, 16 class curriculum to help equip people to enter into or improve their position in the marketplace. With topics including conflict resolution, resume writing, skills assessment, interview skills and more, this program equips participants for success in the workforce. The linchpin, though, is the mentor component. JFL uses mentors, known as champions, to serve as a coach, encourager, reference and a network for participants.

A similar approach is taken with the Chalmers Institute's Faith and Finances curriculum and Launch Chattanooga's small business development curriculum. With both programs, the core subject matter is taught through a biblically based curriculum and participants are matched with mentors to walk alongside them. Together, these three programs offer the Church excellent tools to affirm the dignity, identity and significance of the materially poor while encouraging mentoring relationships that are marked by mutual indebtedness.

These are just a sample of best practices that are being implemented to provide a dignified solution to help alleviate and eradicate poverty. Others have launched businesses or hired at-risk teens or ex-offenders. The point is the old methods of clothes closets, Thanksgiving turkey giveaways, food pantries and Christmas toy giveaways are lacking, and often hurting those they intended to help. New models of development must be implemented.

Joy

In Isaiah 58, the Lord instructs Israel,

Is not this the fast that I choose: to loose the bonds of wickedness, to undo the straps of the yoke, to let the oppressed go free, and to break every yoke? Is it not to share your bread with the hungry and bring the homeless poor into your house; when you see the naked, to cover him.

Listen, though, to the promises God offers if we partake in such a fast:

- your light shall break forth like the dawn
- your healing shall spring up speedily
- your righteousness shall go before you
- the glory of the Lord shall be your rear guard
- you shall call, and the Lord will answer
- you shall cry, and he will say, 'Here I am.'
- your light shall rise in the darkness
- your gloom will be as the noonday
- the Lord will guide you continually
- He will satisfy your desire in scorched places and make your bones strong;
- you shall be like a watered garden, like a spring of water, whose waters do not fail.

I urge you to not settle for a mediocre, lukewarm, Christian life. Do not internalize the Christian radio station mentality of "safe for the whole family." There is no joy to be found there. C.S. Lewis remarked,

If we consider the unblushing promises of reward and the staggering nature of the rewards promised in the Gospels, it would seem that Our Lord finds our desires not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered to us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.

There is also no Biblical mandate for our good works, which God has prepared for us, to be efficient, clean, tidy and safe. The Psalmist declares that a "Father of the fatherless and protector of widows is God in his holy habitation." Together let us find ourselves in the margins, the place empire has abandoned, the place of God's holy habitation.

Ben McLeish – Since graduating in 2002 from the University of Georgia with a Masters in Non-profit management, Ben McLeish has served in the inner-city of New Orleans. Initially on staff with Desire Street Ministries, Ben was a part of a team that helped launch St. Roch Community Church (SRCC) in New Orleans' 8th Ward in 2007. At it's core, SRCC is about loving God and loving their neighbor. In his current role as Diaconal Ministries Director, he helps oversee the purse (fundraising & business operations), property (building up-keep) and people who are materially poor and seeking assistance. Ben also serves as the executive director for St. Roch CDC, a community development corporation that SRCC launched in 2008. Ben and his wife, Stephanie, are also helping launch a public charter school called Homer A. Plessy Community School. They, along with their three young children, live in the 8th Ward of New Orleans.

St. Roch CDC – In the wake of Hurricane Katrina, the community development needs of the 8th and 9th wards of New Orleans were endless. In light of the overwhelming task at hand, St. Roch Community Church launched a community development corporation, called St. Roch CDC, to address the felt needs of the community. Since its inception, St. Roch CDC has completely renovated six units of housing and four commercial spaces, including an art gallery and program space for the church. Additionally the CDC provided assistance with small project repairs for dozens of homeowners and helped advocate for several public and infrastructure improvements. The CDC served as an IRS Volunteer Income Tax Assistance site for several years serving over 300 clients. In 2009, the CDC started teaching financial literacy and has since served over 60 clients. In 2012, the first jobs training course was offered and saw eight graduates. The CDC has also provided technical assistance to three start-up non-profits and a new art gallery owner. As the CDC moves forward, it is working to bolster its efforts with financial literacy, jobs training and small business development. To learn more, please visit www.strochcdc.org.

BAM 2.0: A Look at the Next Generation of BAM Activity

– **Michael Baer**

(This article was previously presented as a paper at Wheaton College, date unknown. Reprinted here by the author's permission.)

Like many current practitioners, I stumbled on BAM by accident (providence to my more theologically astute brethren). After 15 years of pastoral ministry and church planting in the US, I longed to be more among the lost and to be able to share the gospel in a way that was perceived as coming from the heart rather than coming from my professional standing. Consequently, I left the pastorate and began a management consulting practice that has since taken me all over the world and proven very successful on both a business and spiritual level. For ten years, I enjoyed being a Christian in the market place and building relationships with the lost, sharing the gospel with them, and seeing several come to Christ. I have to admit, I have enjoyed the role of the faithful layman. However, in the early 90's, I wrestled with how to integrate fifteen years of pastoral experience, six years of theological training, a successful business career, and a passion for what God was doing in the world.

The answer to those prayers began to come with a trip to the newly independent Republic of Kyrgyzstan (formerly USSR) to set up a teaching program at the Kyrgyz State Medical University. While there, God began to open my eyes to the international potential in business and to its place in his plan to reach the world and glorify himself. What emerged was a MED (micro-enterprise development) program now operating among the unreached in 25 locations around the world (IMED: The Jholdas Project). However, the greater discovery was not just a MED process that works in restricted access countries but also a pursuit of thought about the entire Business-as-Mission (BAM) integration concept that applies to all facets and sizes of business and is not limited to MED (which is just one small slice of the BAM pie). It is from this background that I offer my thoughts on the past, current, and future states of BAM.

It is difficult to define BAM or Kingdom Business or Holistic Entrepreneurialism or whatever you want to call it. Every attempt leaves something out or puts something in that shouldn't be there. Nevertheless, for the sake of discussion, I posit the following working definition of Business as Mission:

Business-as-Mission is the natural extension of the life of a committed believer through the practice of real business enterprise into the work that God is doing in the world.

What I mean by this is that business (being a divine institution like government, family, etc) is a normal means by which disciples of Christ generate wealth for society and interact with people for the sake of the gospel. As such, BAM isn't really a new idea at all.

My thesis in this short paper is that the current applications of BAM are evolutionary and not static. The concept is lasting but the rediscovery and use of it is new and becoming newer. Specifically, I would describe the last 10-15 years as BAM 1.0 and argue that we are

transitioning now into the next phase, BAM 2.0 (or at least I hope we are because BAM 1.0 has proven woefully inadequate to the task).

BAM 1.0

If you throw out a few historical anomalies (like the Basel International Trading Company), Business-as-Mission has been re-initiated in recent years (circa 1990) primarily as a response to two issues: increasing difficulty in gaining access to closed countries for missions activity and crippling poverty and unemployment among the persecuted converts in these hard to reach places. These factors have impacted the shape of BAM 1.0 tremendously and because it grew out of response to specific problems, BAM has taken a more pragmatic path than a holistic or theological one.

Characteristics

BAM 1.0 has focused on several key areas.

Platform Business. As a visa platform for traditional missionaries, BAM has provided access into restricted areas but in fact has not been a business movement at all; in reality it has served as a kind of “cover story” that has fooled few and compromised many.

Micro Business. There are a few exceptions to this but the vast majority of BAM efforts in the early phase have been “micro” in nature—either micro-finance, micro-credit, or micro-enterprise development. The definition of micro is still being debated but it usually refers to businesses started among target peoples with a capital infusion or loan less than \$5000 (US).

Training. Many have traveled abroad to do business seminars in the name of Christ and dubbed this BAM.

Fragmentation: The fourth characteristic of BAM 1.0 is its fragmented structure. While various agencies, consultations, and universities have sought to exercise some kind of control, guidance, or unifying influence, the reality is that BAM is a globally fractured activity. There are no shared definitions, no agreed metrics of success, no governing organizations or associations. It has been and still is very much the “wild west.”

My summary of these efforts, of which I have been a part, is this: they are well-intended efforts to use business in any way possible to further traditional missionary activities. Their success is measured in terms of visas granted, churches planted, people trained, etc. In other words, it is not so much business-as-mission as it is business supporting missions.

Impact

The fact that BAM 1.0 has not yet achieved all its potential is not to say that it has not had positive impact for the cause of Christ. Here are a few to consider.

Access. Visas have been granted on the basis of business related activities. The English Training School, the micro-enterprise incubator, the coffee shop, have all served their stated end.

Community Development. Poverty alleviation has also been a major result of BAM in its early stages. Micro-finance, micro-credit, and micro-enterprise development efforts have proliferated in reached, least reached, and unreached areas.

Indigenous Church Planting. A third positive impact of BAM 1.0 has been equipping local believers to financially support their own indigenous churches apart from western paternalism. Primarily through MED, hundreds (perhaps thousands) of cottage businesses have begun with the purpose to enable local giving, local accountability, and local church planting.

Western Church Impact. Additionally, the church in the west has been awakened to entirely new avenues of global service. Thousands of business persons, hitherto relegated to walking checkbooks, have been meaningfully engaged in foreign service and world evangelization. The personal and ecclesiastical impact has been profound and, in fact, may be the overall greatest achievement of early BAM work.

Challenging the Status Quo. Finally, BAM dialogue has begun. Earlier I asserted that BAM 1.0 grew as a pragmatic solution to specific problems rather than a holistic and biblical movement growing out of a renewed understanding of the “integrated life.” I am happy to say that, although embryonic, this dialogue is beginning in earnest and is very much the result of what has gone before.

Struggles and Shortcomings

Like all young movements, BAM 1.0 has struggled with many challenges and has yet to successfully address many of them. Among those challenges are...

Short Term Focus. Most BAM activities to date have involved the use of short-term western teams to teach, coach, finance, or otherwise help with business start-ups under the guidance of long-term missionaries. There are precious few examples of those who have taken the long-term view and established rooted, local business operations that will stand the test of time. One consequence of this is that tracking meaningful fruit is sketchy and anecdotal at best.

Minimal Job Creation. As a practitioner of MED for 16 years it is painful to admit that MED creates relatively few jobs. It does lift people out of poverty and empower local church planting, but in terms of scalable, exponential job creation (the great need), it has not delivered.

Minimal ROI. Actually, it would be more accurate to say negative ROI. A simple analysis would tell us that the time and money spent in BAM 1.0 has not covered that investment, much less yielded profit. That is not to say that there is no value in churches growing and people coming to faith at all; it is to say that if an activity produces negative operating income year after year, whatever it is, it is not business.

Lack of Scalability. As with job creation and ROI, BAM 1.0 has not produced a scalable model. It still requires more money, more people, more trips to produce arithmetic results.

Confusion over Ownership. Who owns BAM? Who leads it? There seems to be a competition among all involved to emerge as the BAM Congress. Churches, individual business people, entrepreneurs, mission agencies all see the value and all seem to feel the need to lead the herd. This contributes largely to the fragmented nature of BAM 1.0.

Semi-Dualism. We talk the language that says business needs no legitimization, that as a calling from God and a divine institution it is already as legitimate as the family, schools, medicine, etc. But the reality is that we are still stuck very much in a sacred-secular dichotomy. Even the term “business-as-mission” (ironically the title of my book) belies a certain attitude that only as business is connected to missions does it gain a healthy spiritual status. I would contend that until we embrace business period we have not yet made it to BAM 2.0.

So there is my survey of BAM 1.0. My contention is that it is alive, it works, and it needs to evolve.

BAM 2.0

I am no futurist and I am not suggesting that we need a Future Shock: The BAM Version. However, I’m willing to posit a few ideas about what the next phase of BAM will (or should) look like.

Characteristics

Larger, More Scalable Enterprise. If BAM remains primarily a MED activity, then the challenges outlined above will not go away. However, I believe that we are going to see more and larger enterprises enter the game. Whether these are well capitalized startups in target countries or financially backed expansions from existing western companies into target areas, BAM 2.0 must become the movement of businesses that can create sustainable value and scalable employment, interact with senior government officials, bring return to shareholders and stakeholders alike, and still remain true to biblical, kingdom operating principles.

Independent and Invisible. I also believe that BAM 2.0 will be led by kingdom minded entrepreneurs in a much more independent way than we have seen. This is not to say that there will be no fellowship or cooperation between the missionary community, the church, and these businesses; there will and there should be. However, one will not be seen as a subset of the other.

At the same time, while current MED activities are highly visible and promoted (by churches and agencies alike), larger more expansive business operations (like the few that are out there today) will operate invisibly (at least invisible from the “watching Christian world”). They will certainly be visible by their good works and words where they exist but they will see no need to advertise their BAM status to legitimize themselves and therefore, as with all true business, they won’t waste their time or money doing it.

Holistic. BAM 2.0 will become much more holistic—delighting in the operation of a business as an expression of worship in a truly integrated way. As long as we are fallen, we will still struggle with the sacred-secular confusion that has plagued the church since her inception; however, as more and more spiritually mature business leaders engage the world market and the world mission field, the gap in thought will decrease.

More Global; Less Western. So far, most recognized BAM activities have been western in origin. The U.S. and the UK have led the way in launching BAM activities. Certainly there has been a large impact made out of SE Asia as well; Singapore, Korea, and Malaysia have been heavily involved. BAM 2.0 will be thoroughly global and thoroughly international. Commerce is; why should BAM be any different? This, oddly enough, will present a huge challenge to western operators who seem to think they must be at the forefront of every movement.

Long Term Focus. Large business enterprise does not lend itself to short-term operations. While MED will continue and thus its use of the short-term team, large operations by virtue of their size and investment horizon will move BAM into a much more permanent position. This will bring blessing on several fronts—ongoing employment, employee development, community and societal impact, deepened understanding of culture, etc.

Future Challenges

As BAM morphs into its next form, I see at least four significant challenges the concept will face that are different from those it has faced thus far.

Recognition as Legitimate. To date, it is the “M” part of BAM that has enabled the Christian community to stretch to recognize its legitimacy. They have not yet truly seen business as legitimate in its own right. Larger, long term kingdom businesses will not look nearly as “Christian” as their MED predecessors. They will have bottom lines to hit, shareholders to reward, customers to satisfy, as well as individuals to impact. This general lack of recognition is uncomfortable but that is not what concerns me. The church in the west is already struggling to find relevance to the post-modern world (and post-modern believers). If she withholds her “blessing” these disciple-entrepreneurs will find their fellowship elsewhere.

Over-Integration. As a proponent of the seamless integration of faith and life, I worry that BAM 2.0, by virtue of its independence and size, will face a strong temptation to contextualize itself so thoroughly that it will cease to be salt and light. There is no clear line where this takes place and most likely it is different for different enterprises. But the danger is real.

Isolation. Similar to over-integration, the size and independence of BAM 2.0 organizations could create a kind of separation or isolation from the rest of the believing (missionary model) communities where they exist. From the missionary side they will mistrust and misunderstand BAM leaders; from the BAM side, they will find very little in common other than their faith (not unlike in the U.S.). BAM leaders will need to make concerted effort to create avenues of fellowship.

Lack of Equipping. For a variety of reasons, the western church is better at using business people than equipping them for active service in the context of their work. Pastors often distrust business and fail to understand it; others feel they have been delivered from it. The church of the 21st century must find ways to feed and develop men and women in business with a global mindset or they will lose these leaders to organizations that will do so.

Conclusion

I have tried to take my nearly 20 year perspective to provide a survey of what BAM has been (BAM 1.0) with its successes and failures and to propose what it may look like as it evolves (BAM 2.0). The accuracy of my observations and predictions is somewhat irrelevant; the need to evolve and mature as a movement is not.

Mike Baer is the founder of the Jholdas Group (1998). For over 30 years, Mike has launched and grown businesses in the U.S., Canada, Europe, and Asia. He has served as a pastor, entrepreneur, business executive, and business coach in the US and several other countries. Mike has been a leader in Business as Mission since the early 1990s and is the author of Business as Mission: The Power of Business in the Kingdom of God (YWAM, 2006) and a variety of journal articles. He is currently an active participant in the Lausanne Global Business-as-Mission Think Tank. Mike holds a BA from Flagler College and a ThM from Dallas Seminary.

BAM Perspectives

Business in the Context of Our Role in God's Mission in the World

– H. Fernando Bullón (Costa Rica)

It is difficult to separate what Scripture specifically says about business from what God has intended and established as global values and ethics for the whole of human life. If business is taken as a human activity with its own laws functioning autonomously in contradiction with God's values, we should be warned about trying to force scriptural support for thought, practices and life style of Western civilization – especially that of the liberal tradition in economics.

Business, Work, Life: Mission between Creation and Eschaton

To understand God's mission in the world we need to take into account his intention for creation, at the genesis of the world and life, as well as his intention for the New Heavens and Earth that he will bring to being at the end of history. For a clear understanding of what occurs between both ends of history, we must perceive his redemptive purpose of all things in Christ, the presence of the Kingdom of God and his sovereignty in all spheres of life. His mission points to the recuperation of what was lost with the fall, as well as the attainment of qualities of life expected in the New Earth, bringing about the values and life expected for the Eschaton. The intervention in history within the focus of the mission of God is enriched by that social imaginary provided in Christian eschatology. The enacting of the values expected for the New Earth in this present life should be a motor to change human history and make this more pleasant in the eyes of God, nearer to His Kingdom values.

The church, as the new covenant people of God, the body of Christ, and a holy nation, is the community of the Kingdom of God; that is to say, the social space where the values of the Kingdom should be incarnated, as a witness to the world; but also, through its mission, the church needs to influence the world through Christian values and qualities of life. This fact introduces the need to think systemically about how we can imagine and influence the body of society, in all its spheres, including ecology, economics, politics, and social relations globally and not only individual or domestic life or micro-community experiments.

“Business as mission” is included in the more global concept of “work as mission”, considering all sorts of vocations, activities, and spheres of knowledge (the “cultural mandate”, Gen 1: 28). However, both are absorbed by the more inclusive concept of “life as mission” which considers human existence in all its dimensions (work and rest, all conscious existence) seen through the focus of the redemptive purpose of God in Christ. In trying to classify human activities, business falls within the more inclusive sphere of economics, a sphere which we are not able to take isolated from others (politics, culture, society, ecosystems). For this reason, we should not treat business or analyze its values without a systemic view of economics; and, as a truly economic theory is indeed a politico-economic theory, economic and business issues should be considered within the broader framework of political and social theories of development. We need to have a coherent perspective on businesses and economics together, and, in our case, associated with the image and values of the Kingdom of God.

Kingdom Principles, Business and Economic Model of Development: A Need of Coherence

I have written in a former paper¹ that according to “New Covenant” Scripture, the model of human life should have a spirit more of essentiality and solidarity (I will not use here of a more “socialist” type because it scares many folk, especially in this world of “liberal businesses”). In fact, talking clearly about human life, subsistence and economics, I would say there are two master economic principles which spring from New Testament scriptures; these are: sufficiency and solidarity (living simply and sharing). From these two principles, others can be derived or associated; in our Christian service, any other principle of economic activity should be subjected to these two master criteria. This should be the emphases and a priority of the BAM movement for all its efforts. It should use or develop such kind of theoretical thought that approaches more to these emphases. I would like to quote some main scriptural passages for this line of economic thought.

To point out the principle of sufficiency, two passages amongst others: “...keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread...” (Pr. 30: 8), “For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that...” (1 Tim. 6: 7-8). In terms of the resources existing in the world, whether it is abundance or scarcity, the criteria is to use these to cover the basic needs as a priority (a high priority, being conscious of the present environmental situation and the now well extended discourse on sustainability). From the point of view of what the human person “feels” about his needs, those feelings should be also guided by a criterion of what is essential for maintaining a moderate life style.² Of course, there are technical issues: How does one identify “what is enough or sufficient for life” (related to epoch, culture, and other issues related to human development)? It is possible to arrive at a technical understanding of what is this mean or medium level of basic human needs, for today’s world taking into account advances in knowledge.

Some people will say that in Scripture there is no indication of what is enough for a person, be this quantity in terms of goods or money (they quote especially Old Testament writings). They will even refer to passages about God’s desire that our life, as a result of our work and right relation with Him, be full of satisfaction and abundance (Dt. 7:13; 11:13-15; Mal. 3:6-10). That is true, however, there is a clear limit indicated again and again by God on how we dispose of our surpluses: the presence of our needy neighbor, who always will be there (Dt.15:11; Mt. 26:11). A matter of consciousness is put upon us and our resources. We are shown clearly how we should behave as Christians in the Scriptures: “What should we do then? The crowd asked; John answered, “The man with two tunics should share with him who has none, and the one who has food should do the same” (Luke. 3: 10-11).

¹ “Kingdom Values and Economic Model of Development: Facing the issue of Poverty and Wealth”. Lausanne Conversation 2010 (<http://conversation.lausanne.org/en/resources/detail/10703#.UNOV4eS-qqk>).

² It is amazing that in the animal world, even accepting the Darwinian struggle for subsistence, this is regulated by what is basic in life. Jesus suggested a confidence that there would be enough to cover needs in his comparison to the freedom of birds with the anxiety and the desire to accumulate of human beings (Mt. 6: 19-21, 25-26); or in the cases of prevision due to effects of climate changes (the cases of the ants as well as the policies established by Joseph in Egypt), the leading principle is to have resources to cover basic needs of the population.

This connects us directly with the other principle of economic life, solidarity. This principle, according to Christian scriptural perspectives is better enrooted in the figure of the body, the Church, the new people of God. The vision of the new humanity as the body of Christ is interdependence rather than “individual freedom” per se. This implies that rather than “human inventiveness and competitiveness” for personal grandeur of one member or group, what is called for is “excellence, creativity and cooperation for the service of all members of the body and grace with the less able” (I Cor. 12: 21-27; 13: 2-3). And, associated with this vision is the strong emphasis in a virtue only understood by mature people, that of equality: “...Then, there be equality, as it is written: “He who gathered much did not have too much, and he who gathered little did not have to little’ ” (2 Co. 8: 14-15). To support this strong vision of what the Church should be we discover the ideal, defined clearly for all the ages, in the events narrated in the book of Acts at its own birth: a radical communion (2: 44-46; 4: 32-37).³

Conversely, we are told of the danger of false appearances of solidarity, with the case of Ananias and Sapphira (“Didn’t it belong to you before it was sold? And after it was sold wasn’t the money at your disposal? What made you think of doing such a thing? You have not lied to men but to God”, Acts 5: 1-11 NIV). We can also point to the case of the Lord’s Supper - the central rite of Christian faith -, narrated in 1 Co. 11: 17-34, where people were insensitive about other’s needs. This passage talks of a judgment coming from the Lord for some people within the church (vv.28-32) because of the lack of solidarity and respect in a community of people who have equal rights before the Lord. This passage does not seem to imply punishment for some other kind of “hidden sin,” as some folk interpreted it.

So, can we not bring this paradigm of values to the marketplace in order to change the system? Why defend the fact that the market can function only under “its own laws” often characterized by savage competitiveness of its greedy values? Can we build a socio-economic system for mature persons and communities, inspired by the values of the Kingdom of God? This inevitably leads us to think about the need for a coherent global model of development for society where first, the kind of business we want to promote should incarnate kingdom values, and flow into, if we don’t want to arrive at a vacuum, a kind of society which also should represent these principles and values. To think and act in any other way would bring confusion and a contradiction of basic Christian perspectives.

I would say that, the values of the Kingdom imply solidarity, without putting freedom to one side. We should endeavor to reform our social systems to form a kind of society more akin to those values. We resist, because often we do not believe that the cross is the symbol that encrypts the way and that the “utopian” ideal of the Kingdom of Heaven is the engine of history, pulling up this world to more justice and equity and welfare for all. Without any doubt, with the apostles as with the Church Fathers, our conception of society should be one where there is freedom of the Spirit and human beings, but of a more socialist type, with more rational planning for the sake of all.

³ Within the studies of ecclesiology, while accepting the changes and adaptations the Church should undergo through the ages, the critics have pointed out that in different periods of history, it has been neglected essential traits of the Church primitive model (v.gr. Hans Kung). Such is the case of the radical nature of its *koinonia*.

Excellence, Cooperation and Grace Should Displace Destructive Competition

I want to close this reflection by pointing out how we should approach a key issue that is at the base of present liberal economic understanding: the so called principle of competition and competitiveness (“usually to survive in and/or to dominate the market”) which also embraces the whole educational system; associated with this is the use of research and knowledge. From the point of view of Scripture, in the body of Christ and in the social body that should be inspired by Christ, more than competition and competitiveness, what excels are cooperation, mutual consideration, and grace. Excellence and creativity are unquestionable principles but if they are embraced by the all encompassing values of love, grace, and sacrificial service, they become real motors of human progress rather than savage and often destructive competition. We need to be aware of those who “are not so able”.

Knowledge must increase in relation to service and love (I Cor. 13:2), for the solution of needs and social ills; rather than trading science and wisdom as commodities in the stock market (or the sacred world of patents, rights, etc. to profit as much as we can). No wonder that with so much knowledge in the world there is no solution to basic problems like famine, diseases, and poverty.⁴

We need to discover clear ways of how to use excellence and knowledge, within the regulating principles of sufficiency and solidarity. Should we use our creativity targeted to produce what will lead to sufficiency (the covering of essential needs), or to produce “whatever” to increase income (even if afterwards we justify our actions because we will use part of this “to help others”)? Must we “create new artificial needs” in the minds of others using all the sophisticated paraphernalia of propaganda? Should we think of economics in terms of being regulated by the paradigmatic Pauline recommendation (1 Tim. 6: 7-8) or will we “use our creativity and competitiveness to create a whole new world to live in abundance” using all the resources of the world in our generation, even, and as we have become powerful, make war on those who do not want to trade with us (v.gr. oil) to sustain our style of life and consumption? Could we not use our special endowment of gifts, excellence and creativity to make a world that will satisfy its needs better, not so much by “increasing production and income”, but by increasing solidarity and redistributing better what already exists? Could we not subject the “ownership” of creation, production, and existence of knowledge to the principle of love and grace, promoting open sources for people to have access to ways of improving the quality of their lives?

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⁴ I have written about this issue in “Kingdom values ...” op.cit. with regard to how activities like medicine and pharmacy that should be available to human kind have become a business to enrich medical doctors and entrepreneurs.

sciences, and development. Dr. Bullon has interdisciplinary formation combining the fields of agro-industrial engineering, anthropology, economics, education, and Latin American studies. He earned his doctorate (Ph.D., 1991) in the Faculty of Economic and Social Studies, University of Manchester, and did specialized studies in Theology and Development at the Oxford Centre for Mission Studies (OCMS), both in Britain. He is a member of the Latin American Theological Fellowship and was part of its Continental Board from 2000-2008. He is the author of "Theological and Technical Approaches about Development in Latin America" (World Vision, 1995), "Mission and Development in Latin America: Challenges on the Threshold of the 21st Century" (Kairos, 2000), "Christian Mission and Social Responsibility "(a three-volume work, Kairos, 2009); and co-author of other books on development and education.

Feature Article

Ministries of Social Entrepreneurship – Rodolpho Carrasco

(Originally published June 29, 2011 at www.urbanfaith.com.)

In a tough economy, Christian nonprofits need fresh ways to stay afloat, especially those working in poor communities. Here's how social entrepreneurship is funding the work of grassroots urban ministers.

This Means Business

Homegirl Cafe in downtown Los Angeles is a successful model of social entrepreneurship. Staffed by female gang members trying to leave their past behind, its part of Homeboy Industries.

America's economic woes have made grassroots urban ministers open to new ways of doing things. Fundraising has always been a challenge, and now more so. Common conversation topics in urban ministry circles include cutting positions, scaling back programs, and working more efficiently.

One topic stands out. The idea of starting a business to fund an urban ministry is not just hallway conversation or Facebook chat fodder. People really want to know. Even people who are critics of Big Business or Capitalism are hungry to make private enterprise work for their cause. If you are thinking about launching a business to supplement your ministry's bottom line, it's important to understand both the concept of social entrepreneurship and the management capacity of the typical grassroots urban minister.

Social Entrepreneurship

The mash-up of urban ministry and business can best be engaged through the world of social entrepreneurship.

Social entrepreneurship is a term with a variety of definitions. One prominent description is that of Muhammad Yunus, the Nobel Peace Prize-winning founder of Grameen Bank, a pioneer in microfinance. In his most recent book, *Building Social Business: The New Kind of Capitalism That Serves Humanity's Most Pressing Needs*, Yunus writes:

Social entrepreneurship relates to a person. It describes an initiative of social consequences for a social purpose. This initiative may be a non-economic initiative, a charity initiative, or a business initiative with or without personal profit. Some social entrepreneurs house their projects within traditional nongovernmental organizations while others are involved in for-profit activities.

Take Yunus’s definition, add the desire to see people come to faith and life in Jesus Christ, and you have a grassroots urban minister. To illustrate this, three groups stand out.

Belay Enterprises, a faith-based nonprofit in Denver, creates businesses to employ and job train individuals rebuilding lives from addiction, homelessness, and prison. Last year 75 people worked in Belay’s businesses that include Bud’s Warehouse, a home improvement thrift store. While structured as a nonprofit, Belay realized over half a million dollars in revenue from sales, with very little by way of donor cash contributions. Jim Reiner, executive director of Belay, says they are growing a fund for new businesses that will increase the number of people employed or job trained per year from 75 to 750 by 2015. (Full disclosure: Partners Worldwide, the organization for which I work, co-hosted an event with Belay last month.)

Central Detroit Christian (CDC) created Peaches and Greens as a way to provide fresh produce to neighbors living in a vast urban food desert. The Peaches and Greens operation has both a storefront location and a mobile truck that sell fresh goodness throughout the community. Lisa Johanon, executive director of CDC and an incarnated resident, told NPR’s Michel Martin that prior to the creation of Peaches and Greens she had to drive ten miles for produce.

Social Entrepreneurship in Action

Through Homeboy Industries, ex-gangbangers like women at Homegirl Cafe receive job training and employment opportunities, in addition to a new start spiritually.

Homeboy Industries in Los Angeles, founded by Jesuit priest Father Greg Boyle, addresses the issue of street gangs through job training and business opportunities. Homeboy made news last year when it was forced to lay off more than 75% of its staff — 300 people, many in the target outreach group — because of budget cuts. Remarkably, the 60 people who were not laid off worked in Homeboy’s bakery, which was profitable and self-sustaining, and therefore capable of weathering the cuts. Since that desperate time, with the help of some compassionate and deep-pocketed friends, Homeboy Industries has rebounded and continues to provide job training and employment opportunities for ex-gangbangers in the L.A. community. (It should be noted that while Catholic faith is at the core of Boyle’s motivation, Homeboy itself does not publicly emphasize its faith roots. It is, however, an appropriate example of social entrepreneurship in my estimation.)

Most urban ministries I know – certainly those involved with groups like the Christian Community Development Association – operate and achieve as Belay, Central Detroit, and Homeboy do. If you have only seen yourself as a pastor or minister, you should recognize that you are already a type of entrepreneur that the world desperately needs.

Management Capacity

The key to a successful social enterprise is the combination of “cause” and “good” management. The key to running a business that does good while feeding your ministry’s bottom line is the same combination.

We all have causes we are passionate about. It's the management part of the equation that poses a challenge.

Larger urban ministries will face less of a challenge in managing a business than will grassroots groups. Sustaining a multi-million dollar operation like a rescue mission, for example, requires significant management capacity and skill. That same capacity can be redeployed or expanded to a business effort.

Smaller ministries that have survived for many years should also have some capacity to manage a new business endeavor. An outreach program with a few full-time staff has less capacity than a large nonprofit, but can still tap its network and management experience in running a business.

It's the small grassroots groups — which are often our most innovative as well as fearless ministers — that need to truly count the cost of launching a business to fund their ministries. I know of many effective urban ministries that are essentially one charismatic leader surrounded by a host of friends and allies. Often the leader is not paid full-time, and many times draws no salary from his work.

One man I know has a van that he uses to take aimless youth to church gatherings around his town. He uses a ministry name, but that ministry is not incorporated.

Transforming Lives

Father Gregory Boyle, founder and director of Homeboy Industries, and his team have developed one of the largest gang-intervention programs in the nation.

Another man, an ex-gang-member, rode his bike around town, making contact with younger gangsters and talking to them about avoiding future trouble. He was connected to a number of networks and coalitions, to which he funneled many gangsters for intervention or services.

In this type of operation there is very little organizational and financial management being practiced, and therefore little on which an organization can be developed. When it does come time to grow the organization, to strengthen management and plans, the charismatic leader will either need to grow or get out of the way.

It is entirely possible for this grassroots urban minister, no matter how little formal education he or she has, to develop into a nonprofit organizational leader or business person. But it will require a lot of hard work to get there. Even more, it will first require an act of will, a choice, to grow in an area the individual may not have a passion for.

But if you want to operate a business that functions as a business and generates a profit for use in ministry, there is no way around it: You will have to learn the management skills and discipline that any successful businessperson has.

Even if you bring on somebody to run the business you will need to learn business. How else will you know if the person you have brought on is doing a good job? Or not cheating the enterprise?

For Those Who Take the Plunge

My prayer is that great numbers of grassroots urban ministers choose to grow their business skills and launch enterprises. Take the good work you do — socially beneficial work that impacts the lives of many of the least, the last, and the lost — and combine business skills to create things like well-paying jobs and needed services for urban communities. When it gets hard, don't get discouraged.

For years, I've felt like my work as an urban minister was harder than the work of an average business owner, because I had more bottom lines to attend to.

Whereas a non-performing employee in a business might quickly get fired, in a ministry setting I would give that person extra opportunity to succeed. Some businesses make this type of extra effort but, in general, urban ministries are much more likely to “give a second chance” — and a third chance — than a straight business would.

Even more, our ministries often hire people that no business would hire. And yet we need to keep our doors open and maintain a basic level of financial sustainability.

You've trusted God in reaching out to the least, the last, and the lost. Trust Him again to help you develop the business sense and management skills you will need to grow a business that helps fund your ministry.

Rudy Carrasco is the U.S. Regional Facilitator for Partners Worldwide, an advisory board member of TechMission and the Christian Community Development Association, and managing director of Two Forty Group, an urban ministry consultancy. His articles have been published in Christianity Today, Forbes, the Los Angeles Times, Discipleship Journal, and Youthworker. He is a member of the Hispanic Scholarship Fund's Alumni Hall of Fame and lives in Grand Rapids, Michigan.

Upcoming Events



**Business as Mission
GLOBAL THINK TANK
Global Congress
Chiang Mai, Thailand
April 25-28, 2013
bamthinktank.org**

- Discover what God is doing around the world through business
- Tap into the latest research and thinking on business as mission
- Hear from leaders sharing cutting-edge material
- Be equipped through practical input
- Meet practitioners sharing real business models
- Build the connections you need for the future

The Congress is open to anyone interested in business as mission and offers:

- ...an unprecedented global gathering of business as mission leaders;
- ...a 'one-stop shop' for business as mission;
- ...sharing outcomes from the Business as Mission Think Tank;
- ...bringing together BAM practitioners and leaders from all over; the world
- ...the latest best practices, tools, recommendations and real examples;
- ...a facilitated networking with Regional and Country representatives;
- ...what is happening in BAM and how to get involved.

Upcoming Events



**Marketplace Leaders
Join us for the first ever international**

**Call2Business Trade Fair
Chiang Mai, Thailand
April 27-30, 2013
www.c2bevents.com**

**Are you looking for best in class marketplace businesses that can be duplicated or scaled?
Are you interested in impacting emerging markets?
Are you interested in connecting with others with similar passions and callings in business?**

I would like to personally invite you and members of your organization to attend or exhibit at the call2business Trade Fair. We are anticipating 300-400 attendees and 40 exhibits where you will have the opportunity to meet and talk to successful businesses from all over the world. Call2business has partnered with the BAM Think Tank to create back to back events which will bring together some of the leading organizations and people working in the global marketplace providing well established opportunities. For more information visit our event website or see the invitation below.

I would love to see you there!

Blessings,
Al Caperna

BAM Profile

Creating ‘Indivisible’ Jobs in Michigan – Rodolpho Carrasco

(Originally published May 1, 2012 at www.urbanfaith.com.)

The job creation bracelets on sale at 7,000 Starbucks stores across America are assembled by a West Michigan organization with a higher calling to provide unemployed people with both work and purpose.

Banding Together

More than 40 individuals have worked for Next Step on the Indivisible bracelets assembly contract. Together they produced and shipped more than 1 million bracelets.

Last fall Starbucks announced that it would sell \$5 bracelets at every one of its 7,000 stores to boost job creation in the United States. Starbucks customers may purchase Indivisible bracelets at point-of-sale, with the proceeds going to support small business loans in underserved communities across the country through the Opportunity Finance Network. A \$5 million grant by the Starbucks Foundation in 2011 seeded the Create Jobs for USA initiative.

The purpose behind the initiative is direct action to meet a need. Starbucks CEO Howard Schultz told CBS News that “over 13 million Americans [are] unemployed, [including] a large percentage of Hispanics and African Americans, 42 of 50 states are facing budget deficits ... and we’re celebrating 8.3% unemployment as a victory. I just can’t allow that ... What I’m trying to do is ask the question, ‘How can business, and specifically Starbucks, use its skill for good?’”

Last month Starbucks announced additional partners in the cause. Google Offers and Banana Republic have committed to raise a combined \$4 million to add to the \$7.5 million raised to date, noting that the Create Jobs for USA program to date has helped create and sustain 2,300 jobs.

Another notable partner in this initiative exists down the supply chain. An assembler of the Indivisible bracelets, Next Step of West Michigan, has an impressive track record in connecting employment opportunities to people looking for a chance.

Small Steps

Next Step got involved in the Create Jobs for USA initiative last fall. At a Wednesday-morning Bible study hosted at the Next Step site on Division Avenue in Grand Rapids, Michigan, Scott Jonkhoff entertained a question. Jonkhoff, founder and executive director of Next Step, was asked by a fellow participant about Next Step’s capacity to create a production space and hire people to assemble the Indivisible bracelet.

That conversation led to a busy October. Conference calls with BDA, a supply vendor for Starbucks, led to a site visit at Next Step. Recommendations from that site visit led to two intense weeks where Jonkhoff's construction team transformed their dark warehouse into a well-lit and clean assembly and production space. A deal was signed that made Next Step a certified supplier for Starbucks, working under BDA, and 22 men and women were hired. "Product began rolling in every day," said Jonkhoff. "Every day there was a FedEx Next Day Air shipment to bring us on line."

To date Next Step has assembled more than 1 million of the Indivisible bracelets. On a visit to the office, I looked over the mounds of bracelets, plastic bags, and description cards that go into a single unit. Months earlier, at a Starbucks in New Jersey, I had purchased a bracelet as a small way to help job creation in the country. It was great to see not only the process, but to meet some of the people behind this effort.

Some of the hires were underemployed or unemployed. Others were in the process of rebuilding their lives after encounters with the justice system or homelessness. All of the employees I met on my visit were cheerful and working together as a team.

Going All In

Next Step founder Scott Jonkhoff lives out his faith by creating opportunities for others.

Next Step's spirit of camaraderie flows from its leader, Jonkhoff. He ran a fastener company for 14 years before selling the company in 2002 and dedicating himself to a missional purpose. A Christian his entire life, Jonkhoff heard a sermon on Matthew 25. "Our loving Lord says what we do unto the least is done to Him, and what we do not do to the least, we did not do to him," Jonkhoff said. He felt convicted about how the poor and the hurting were just "faceless statistics" to him.

One cold day soon after, Jonkhoff noticed a man pushing a cart on the street. He left his office and gave the man a warm coat. "The look of amazement, gratitude, and hurting in his eyes exposed my cold heart, my judgmental attitude, and my lack of caring in years past," Jonkhoff recalls. "I returned to my office and prayed for a new heart and the courage to live in a way that's 'all in' for Him."

After selling his business for a small profit, Jonkhoff began working with Habitat for Humanity to start a ReStore. There he worked with prisoners on deconstruction jobs and learned of the struggles and challenges they had in finding affordable housing and paid employment. They purchased homes, renovated them, and continued hiring men no one else would hire. In 2008, they incorporated Next Step as a 501c3 organization and began taking construction and remodeling contracts with the City of Grand Rapids and other businesses and organizations.

Today, in addition to the contract to assemble the Indivisible bracelet, Next Step is active in a variety of restoration and renovation projects. They are also exploring development of a community garden across the street from its facility that is owned by a local church. The

Indivisible contract, however, has been a unique opportunity for more than 40 people who have been employed to date.

“So many are looking for a chance to turn it around,” Jonkhoff told *The Grand Rapids Press* in 2008. “That’s who we want to be there for.” Remember that the next time you’re ordering coffee at Starbucks and look down to see the Create Jobs for USA Indivisible bracelet.

Agency Marketplace Ministry / BAM Initiative Profile

Reaching least reached peoples using business *The Mission Society's Marketplace Ministries Division releases its strategic plan*

(Reprinted by permission from UNFINISHED, Winter 2012, Issue 54)

Reaching the world's unreached and under-evangelized communities will require "all hands on deck." This, of course, includes businesspeople. In fact, now, maybe more than ever before, Christian business leaders have the chance to play a pivotal role in transforming society and spreading the gospel, according to Michael R. Baer, businessman, former pastor, and author of *Business as Mission*.

"Business is another way to reach into unreached areas," says Denny Brown, who heads The Mission Society's Marketplace Ministries division, which launched in January of this year [2012]. "Business is a model for ministry that sustains itself and gives business owners and managers an opportunity to disciple their employees, because employers are with their workers every day. And a business that treats its people well, provides a good service, and puts money back into the local economy glorifies God."

A former businessman himself, Denny served from 2003-2011 as The Mission Society's vice president for advancement. "I felt God calling me to do business as mission," he says. "I'm thankful to our president, Dick McClain, and to our board of directors for allowing me to pursue this calling."

Recently, Denny released the plan for the Marketplace Ministry (MPM) Division, which is now being implemented. The plan focuses on three areas as follows.

1. Support missionaries who are engaged in Business as Mission

"One of the most effective ways to begin marketplace ministry is to come alongside missionaries who are already involved, to some extent, in the marketplace," notes Denny. To that end, The Mission Society's Marketplace Ministries division provides missionaries with business expertise, advisory support, information, and contacts which they may otherwise have no access to. Marketplace Ministries also networks with other Christian business professionals willing to provide support and counsel to cross-cultural workers.

2. Provide business development/training for church planters

A strategic alliance is being developed with Global Disciples, a ministry that provides training to help national church planters and evangelists start very basic businesses that will fund and sustain their ministries. Global Disciples' program has been successfully used with nearly 1,000 church planters in a variety of areas and has been translated into 14 different languages. Training is already underway for a select group of Mission Society team members who are appropriately suited for this area of ministry. "As the Lord directs," says Denny, "we anticipate

developing strategies in marketplace ministries that will allow us to address all of our fields, including areas otherwise closed to the gospel but open to business efforts.”

3. Offer marketplace ministry training through local churches

“We have found that many U.S. businesspeople in churches have an interest in marketplace ministry,” says Denny, “but have no idea how to get involved or the opportunities available to them.” The Mission Society’s Marketplace Ministries and Church Ministry divisions are collaborating to develop a seminar. It will (1) update businesspeople on what is happening in the United States and around the world, and (2) show how business is being used to help others and lead them into a growing relationship with Christ. The seminar curriculum will give examples of people successfully engaged in marketplace ministry. It will also provide materials to help and encourage participants to be “on mission” in their local workplaces, in hopes that some will hone their skills and gain confidence to reach out to others around the world. The initial launch of this seminar will be announced at a later date.

“Of utmost importance,” says Denny, “is to note that our Marketplace Ministries activities are being done in connection with missionaries, nationals, and local churches (in the United States and internationally). In other words, business is just one tool, and we trust the Lord will use our efforts to enhance the ministries of others and to help reach into unreached communities with the life-changing message of Jesus Christ.”

The Mission Society was formed as supplemental missions sending agency for the United Methodist Church on January 6, 1984. Since then, more than 500 men and women have been confirmed to serve Christ in more than 35 nations. At present, more than 200 Mission Society missionaries currently serve on the field, are in homeland ministry (furlough), or are raising their support to go out for the first time. A support staff of more than 30 people works out of our home office in the Atlanta area.

The Institute for Faith, Work, and Economics (IFWE)

Evangelical Christians today find themselves living in an environment of economic strain, and are asking tough questions about how to think biblically about economics. They have also come to believe that their everyday work six days out of the week doesn't matter to God, and has no meaning. The Institute for Faith, Work, and Economics (IFWE) was founded in August of 2011 to address these critical issues with biblical truth and sound economic teaching.

At IFWE, we seek to educate and inspire Christians to live out a biblical theology integrating faith, work, and economics. We want to awaken Christians to the strategic role their work plays in God's loving and redemptive narrative in the world. By rediscovering the biblical doctrine of work and by viewing economics through this lens, Christians, through their work, will bring about flourishing in their communities, our nation, and our world.

Each person is created in God's image and, like him, has a desire to be creative and fulfilled using God-given talents through work. As we explore a comprehensive, biblical view of work, we understand that our work – whether paid or unpaid – deeply matters to God. It is an integral part of his purpose in this world.

For many Christians, this is a paradigm shift in how they view their work. Sadly, many have been taught work is just a place for evangelism, or to earn a paycheck to donate to the church and missions. I worked for years in the business world, seeing little to no connection between what I did as a businessman and God's Kingdom. I secretly envied pastors, missionaries, and others who got to work “full-time” for God.

It wasn't until I began taking seminary classes that I discovered the church's historical teaching on the biblical doctrine of work. I helped start IFWE to help Christians realize that their vocations are the means God has given them to change the world.

In addition to this life-changing message about work, what many Christians fail to also realize is that their ability to freely live out their vocation requires liberty and economic freedom. As citizens, we must sustain an environment of economic freedom – one that not only allows individuals to flourish in their work, but also reflects the inherent dignity of each human being.

As a biblical advocacy think-tank, we believe that changes in attitude and practice can come through building awareness, presenting scriptural evidence, and challenging individuals to believe the truth of scripture.

To carry out this life-changing mission, IFWE partners with leading Christian theologians and economists to develop a biblical theology of work and economics. We bring these thought-leaders into conversation with one another, and we translate their research into practical resources.

These resources include our first book, *How Then Should We Work? Rediscovering the Biblical Doctrine of Work*, and “Why Does Income Inequality Exist? An Economic and Biblical Explanation,” one of our first published research reports. Yet another practical resource is our blog, [Creativity.Purpose.Freedom](#).

We are currently producing a book on poverty and the poor entitled *From Poverty to Shalom: Applying Biblical and Economic Principles for the Flourishing of All Mankind*. This edited volume aims to equip Christians with a biblical and economic understanding of how to best care for the poor. Expert Christian theologians and economists are contributing chapters. Among the contributors are Dr. Walter Kaiser, Dr. Art Lindsley, Lord Brian Griffiths, Marvin Olasky, Jay Richards, Fr. Robert Sirico, Peter Greer, and others.

Other IFWE resources include op-eds, white papers, talking points, videos, and curriculum, which communicate these principles of work and economics to the Christian community and beyond.

We’re starting to see the impact of our message. People who felt weary and heavy-laden by guilt or a sense of meaninglessness in their vocation are freed up by the truth that ALL work matters to God.

While we’re seeking to reach all ages with our message, we feel particularly compelled to reach those just entering their career. One young woman thought that in order to serve God well she must go work in Africa, even though she wasn’t necessarily passionate or gifted for that work. When she learned that all work matters to God, she rejoiced, realizing she could still support the poor in Africa, but instead seek work that was a better fit for how God designed her.

One college student was motivated to enter the field of politics, but thought that it would be more valuable to God to become a pastor. A half-completed application to seminary had been sitting on his desk for weeks. When he learned that all work matters to God, he was ecstatic and eagerly completed internship applications to work for various public policy organizations.

These are just two examples of people whose lives have been impacted by the biblical doctrine of work. As Christians begin to grasp the biblical meaning of work, the importance of economics and whole-life stewardship comes into focus. People begin to understand how economics can help them be better stewards not only of their finances, but of their God-given gifts and abilities as well. Comprehending the biblical doctrine of work is the first step in transforming how Christians think about work and economics.

Through this work, we are seeking to help Christians embody Jeremiah 29:7, which says Christians are to, “seek the peace and prosperity of the city to which I have carried you into exile. Pray to the LORD for it, because if it prospers, you too will prosper.”

The outcome we seek is the flourishing of all mankind to the glory of God.

Christian Marketplace Ethics Theology

A Reflection on Biblical Generosity – Dr. Sas Conradie

Introduction

Generosity is becoming a global buzz word. The chairman of the London 2012 Olympic Games, Lord Sebastian Coe, hailed the “spirit of generosity” demonstrated by British public during the Games while Sarah Crompton wrote in *The Telegraph* that “the real legacy of the Games must be that determination to be generous to each other.”⁵ This is just the latest indication of what could become a principal value in the global community. But with the Scriptural foundation of God’s generosity, generous living should come natural for Christians, as an integrated part of who we are. And if the generosity of the British public made such an impression during the Olympic Games, just think about the impact if Christians across the globe will live out Biblical generosity.

Generosity in the Bible

The word ‘generosity’ does not occur in early English Bible translations. It is only since the 18th Century that the meaning of generosity evolved to denote the more specific, contemporary meaning of munificence, open-handedness, and liberality in the giving of money and possessions to others.⁶ The word generosity is not used at all in the King James Version although it appears 4 times in the NIV, twice in the Contemporary English Version, 6 times in the English Standard Version. Generous is used 22 times in the Contemporary English Version, 16 times in the English Standard Version and 19 times in the NIV.

In the Old Testament generosity or generous is used as translation for several Hebrew words:

- *Barakah* – to be a blessing to others. In Proverbs 11:25 it means somebody who is a blessing to others or literally “the soul of blessing”;
- *Chanan* – bending or stooping in kindness, being extremely gracious or showing favour (Psalm 37:26, Psalm 112:5, Proverbs 14:21, Proverbs 14:31, Proverbs 19:17, Proverbs 28:8)
- *Twob* – extreme goodness or bountiful (Psalm 68:10, Proverbs 22:9)
- *Nadiyb* – great willingness and openness (Exodus 35:5, Proverbs 19:6)
- *Rabah* – freely contributed (2 Chronicles 31:5)
- *Pathach yad* – your hand towards need (Deutr 15:11)
- *Nathan* – to give somebody something to his advantage at your own accord (Proverbs 11:24)
- *Pazar* – “one who scatters” (Proverbs 11:24)

⁵ Crompton, Sarah: ‘*Keep the flame alive: The Olympic legacy and the new country we could be*’ <www.telegraph.co.uk/education/keep-the-flame-alive/9467023/Keep-the-flame-alive-The-Olympic-legacy-and-the-new-country-we-could-be.html> accessed 15 August 2012.

⁶ <http://generosityresearch.nd.edu/more-about-the-initiative/what-is-generosity/>.

- Other more paraphrase translations include giving or not holding back/giving freely (Proverbs 21:26), sending your grain upon the surface of the water (Ecclesiastes 11:1), sending rain in abundance (Joel 2:23) and retaining strength to contribute (Proverbs 11:25)

In the New Testament the following Greek words are translated with generosity or generous:

- *Haplotēs* – liberality, sincerity, free from pretence and hypocrisy, not self seeking, openness of heart, overflowing (Romans 12:8, 2 Cor 8:2, 2 Cor 9:11, 2 Cor 9:13, James 1:5)
- *Agathos* – good of nature (Matthew 20:15)
- *Eulogia* – full/abundance of blessing/praise/benefit (2 Cor 9:6, 2 Corinthians 9:5)
- *Plouteo* - affluent in resources to give blessings/richly blesses (Romans 10:12, Titus 3:6)
- *Perisseuo* – abound/overflow (2 Corinthians 8:7)
- *Hadrotēs* – great abundance (2 Corinthians 8:20)
- *Eumetadotos* - ready or free to impart or share liberally (1 Timothy 6:18)
- Other paraphrased uses include giving much or freely (Luke 12:48, Acts 10:2), simplicity or singleness (Acts 2:46) and what is within somebody (Luke 11:41)

There are other instances where the same understanding as generosity is expressed but where the specific word is not being used in the English translation. For example Mt 10:8 – “*Freely you have received, freely give.*”

From this cursory look at the Biblical words that are translated as generosity or generous it is clear that generosity or to be generous relates to:

- An abundance, openness, willingness, freedom, being a blessing, not holding back of goodness, sharing and giving;
- Giving and sharing with and care of those in need (strangers, the sick, the poor), but it is much more. It is more of a life-style that finds expression in different ways of giving and sharing;
- Not so much about material goods but about relationships, also between givers and receivers.

Though the words generosity and generous are not that often used, it is implied throughout the Bible as characteristic of God and His people (eg Mt 25:34-46):

- God is by nature generous who has given everything to enjoy;
- God’s generosity finds its highest expression in the sending of Christ who showed His generosity by giving His life so that people can experience life. Jesus is also the perfect example of generous living in action as somebody who gave His life to the benefit of others without expecting something in return;
- God calls all his followers to sacrificial generosity, free from the seduction of riches;
- Unlike other religious traditions, Biblical generosity is not aimed at gaining merit, favour or reward. It is a response to God’s generosity and is unselfish by nature;

- Generosity is ultimately about a spontaneous response to the grace of a lavishly generous God;⁷
- As Dennis Tongoi emphasises, generosity should find expression in our giving to God, not to people or even ourselves.⁸ “*Our biggest sacrifice is therefore giving ourselves to God, then to others* (2 Cor. 8:5). *Wealthy people often give their money rather than themselves*”;⁹
- Christians are generous by nature because the Biblical understanding is that everything ultimately belongs to God. They share freely and abundantly of what in the end is God’s and not their own.

Christian generosity initiatives and resources

The increased emphasis on generosity in society presents the global church with an incredible opportunity to show Biblical-based generous living in action. The good news is that multiple Christian generosity initiatives and resources that facilitate and enable generosity had been developed and launched or in the process of being launched. Here are just a few:

- a. The Global Generosity Network (<http://generositymovement.org/about/>);
- b. The Global Generosity Movement (www.generositymovement.org);
- c. The Generosity Resources List (<http://conversation.lausanne.org/en/resources/detail/12929#.URvIF-TviSp>) while different resources had been posted on the Lausanne Conversation website for use in teaching and preaching, (<http://conversation.lausanne.org/en/resources/browse/category/Resource+Mobilization>);
- d. Campaigns such as the 40 Acts campaign (www.40acts.org.uk), Micah Challenge, Missions Africa Trust Fund and others motivate Christians to give and take steps of generosity.

Conclusion

There seems to be disillusionment with greed and selfishness in at least certain parts of global society. The question is how we as Christians will show the way through Biblically-based generous living. Such generous living is a form of mission in itself in the 21st Century. As John Bunyan said “*You have not lived today until you have done something for someone who can never repay you.*” Will we take up this challenge everyday?

Dr. Sas Conradie is the coordinator of the Lausanne/WEA Global Generosity Network (<http://generositymovement.org/about/>) based in London. An ordained minister in the Dutch Reformed Church in South Africa, Sas had been involved in various mission capacities since the 1980s. He holds a DD in Missiology from the University of Pretoria, worked in the Faculty of Theology at the University of South Africa, served as missionary in Ukraine, was assistant international director of a mission agency based in the UK and since 2010 coordinates the

⁷ Heslam, Peter: Liberating Generosity, <http://blog.transformingbusiness.net/2012/05/liberating-generosity.html>.

⁸ Dennis Tongoi, *Mixing God with Money: Strategies for living in an uncertain economy* (Nairobi: Bezalel Investments, 2001)

⁹ Tongoi, *Mixing*, 85

Lausanne Resource Mobilisation Working Group that became the Global Generosity Network. Sas guest edited the January 2013 edition of Evangelical Review of Theology that focused on generosity(www.worldevangelicals.org/commissions/list/index.php?com=tc&page=1&id=25&etailid=2575). His e-mail address is ggncoord@gmail.com.

Christian Marketplace Ethics Theology

The Cleansing of the Temple: Christ Turning a Marketplace Upside-Down

– Seth Asher

Any time we grapple with questions of dealing with Christian interactions with an increasingly un-Christian environment, we do well to bring these questions back to the person of Jesus Christ. Did Christ deal with a similar event within Scripture? If so, how did he act? If not, can we observe other instances of Christ's actions and see if they shed light on the matter?

Bringing these questions back to the person of Jesus Christ remind us that we are agents of his Kingdom who seek to be his disciples, striving to bring about his Kingdom in the world in which we live.

This practice becomes all the more necessary when we begin to think about Christians working, playing, worshiping, and living in a broader world that seems to get smaller and more crowded all the time. As Christians, how do we engage "marketplace" environments where differing messages, diverse peoples, and unspoken expectations seem to govern the arena? Beyond that, how can we bring Christ's Kingdom to such places?

The Gospels record an account of Christ entering just such an environment and acting boldly and redemptively. All four Gospels record the account of the event commonly known as, "Christ Cleansing the Temple" (Matthew 21.12-17; Mark 11.15-18; Luke 19.45-48; John 2.13-17). While each account differs slightly, the main event remains the same: Christ enters the Temple marketplace and violently disrupts it, driving away animals intended for sacrifice, and destroying the stations of those who exchanged currency. He quotes Isaiah 56.7 ("...My house will be called a house of prayer for all peoples.") and Jeremiah 7.11 ("...has this house, which is called by My name, become a den of robbers in your sight? Behold, I, even I have seen it," declares the Lord.').

After disrupting the local trade, Christ teaches and heals while the Temple leaders fume and begin to plot his death. What do Christ's actions mean? In order to answer this question, we must acquaint ourselves a bit more with the significance of the Temple during the days of Jesus.

The Temple: The Hub of the Jewish World

Before its destruction in 70 A.D., the Jewish Temple enjoyed great status as a religious and economic center in the ancient world. This grand structure, constructed of gold and marble, stood brilliantly visible for miles. Thousands of people, Jews and Gentiles alike, passed through its gates daily, while a Roman garrison stood close by to keep the peace. In this place, worlds clashed: Jew and Roman, priest and commoner, buyer and seller, crippled and whole. The Temple stood as the hub of Jewish religion and commerce.

The proper observance of the Jewish faith remained the highest functions of the Temple. Pilgrims would come from all over the Empire to fulfill their religious obligations, and the Temple became filled with people during festivals. The outer courts of the Temple served as a

marketplace and a kind of one-stop-shop for pilgrims. Those coming to the Temple could fulfill their religious duty of almsgiving by giving to the poor and crippled on their way into the Temple. Upon arriving at the outer courts, they could seek out a moneychanger to acquire the proper Temple currency, as foreign coin was not permissible for use; after getting money, one could seek out a livestock dealer to get a necessary animal for sacrifice.

If the pilgrim were unsure as to which animal to purchase, priests made themselves available for consultation. Other priests led worship songs and activities during the constant stream of sacrifice. Merchants sold and transported their goods across the Temple courts, taking advantage of the massive crowds that flocked there. Jews and Gentiles both could enter the outer courts and observe the events of the day. Beyond the business matters of the marketplace and the Temple proper, the outer courts became a gathering place for all people.

When one considers the marketplace atmosphere of the outer Temple courts, it comes as no surprise that the Temple also housed the wealth of the Jewish people. During the Temple's construction, sizable donations and valuable gifts came in from other rulers around the Roman Empire. Monetary gifts were used to pay superior wages to workers and fund projects, while precious metals and other items contributed to the spectacular appearance of the Temple itself.

Each devout Jewish male across the world made a yearly donation to the Temple, and collection stations were erected throughout the Empire in order to take in the offerings and oversee the safe transport of the funds. The Temple also operated as a sort of bank, with safety-deposit boxes for local citizens who wanted to keep their valuables safe. The Temple housed the national treasures of the Jewish people as well.

Turning the Marketplace on Its Head

Now that we have gained a clearer picture of the significance and function of the Temple, we find ourselves in a better position to understand the magnitude of Christ's actions in clearing the Temple courts. That day, by disrupting the business taking place, Christ attacked the religious and economic status quo. Everett Ferguson, in his work *The Backgrounds of Early Christianity*, says: "...Jesus' action in cleansing the Temple looked revolutionary. It was an assault on the economic system and a challenge to the position of the Temple authorities" (pg. 565). How?

Throughout his ministry, Jesus chastises the religious leaders of the times. In Matthew 23.23-24, in the midst of a strong diatribe against the religious elite, Christ condemns the Pharisees for upholding the precise details of the Law and while neglecting justice and mercy and engaging in extortion and self-indulgence. In Luke 20.46, and 47 Jesus warns his followers to beware of those who enjoy lofty appearances and positions of power while "devouring widows' houses." Jesus takes issue with the fact that the priests and Temple rulers cared more for their own comfort and influence than the causes of the oppressed and needy.

The Temple marketplace reflected this. The Law mandated that all must pay the Temple tax, and accounts exist of priests forcibly taking money from those who were poor; however, some wealthy religious leaders re-interpreted the command so as to count themselves exempt.

The Law allowed for smaller offerings for those who were poor; however, in the Temple marketplace, the price of these supposedly cheaper animals would skyrocket, causing further financial distress to those who already found themselves with limited money. To top it all off, the Temple marketplace maintained its own form of currency; to do business within the Temple courts, one must exchange for the mandated currency, often at poor rates. The profit would go directly into the Temple coffers. The priests gained immensely from the steady stream of money and sacrifice through the Temple gates, at the expense of those who could ill afford to pad the pockets of others.

Christ's action paralyzed the normal economic business of the Temple for the day. Pilgrims could not exchange money and purchase animals, and the priests could not offer sacrifice. Even if only for a short while, the Temple business ground to a standstill. Christ denounced those operating there as thieves - the priestly class chose to neglect proper matters of faith, such as justice and mercy, in order to take financial advantage of the poor and needy for their own inflated egos and personal comfort. Jesus made the message clear: Such "business" has no place in the House of God.

The Gospel of John also contains an interesting epilogue to this event, in which Christ speaks to the nature of the Temple itself. John 2.18-22 tells of Jews who approached Jesus and demanded a sign of his authority, after seeing the Temple business had been disrupted. Jesus answered, "Destroy this temple, and in three days I will raise it up." The Jews thought Christ spoke of the physical Temple, but John tells us that Christ spoke of his own body. Christ makes a point: the presence and power of God dwells within people, not within structures. If people are being cheated and justice is being neglected in the Temple, the responsibility for these sins lies with the people in charge of the Temple instead of the Temple system itself. Christ's assertion challenged the authority and spiritual condition of the Temple leaders as well as their worthiness to lead others in worship and true adherence to the Living God.

Christ's actions cut deep into both the daily operation of the Temple and the basic understanding of the purpose that the Temple served. By disrupting the status quo, Christ could bring about a different set of activity within the Temple: redemptive acts of teaching and healing that bring about personal and corporate holiness.

Directly applying this passage to daily life appears difficult at first glance; the times have changed, and our interpretation and application of Scripture must take this into account. However, a couple of points emerge as we study this event. Christ's changed understanding of the Temple itself challenges all those who seek to follow his teachings, while his willingness to disrupt the status quo of a deeply flawed marketplace sets a strong example of how Christians should engage contemporary settings.

One's body serves as a Temple of the Living God. Christ brought a new understanding of the concept of Temple when he answered the Jews in John 2.18-22. Those questioning Jesus held that the true presence of the One and Only Almighty God lived within the Temple; however, Jesus spoke of his body as a Temple while the Jews spoke of the physical structure. The Apostle Paul develops this understanding in 1 Corinthians 6.17.20 when he exhorts the Corinthian church to avoid immoral behavior because the Holy Spirit lives in them. The religious leaders of the

Temple may have upheld the Law and honored the presence of God within the Temple building, but they failed to understand and honor God's presence living in them by acting unjustly and exploiting the poor. The actions of Christ condemn the leaders for being unworthy to act as stewards of God's house.

Christ's actions serve as a stark reminder for Christians who live and work in marketplaces today: we must honor the presence of God that lives in us by living accordingly. Just as the Temple should have been a house of prayer, we must be people of prayer. Our interactions must be guided by mercy and justice, while our decisions must be led by God's Holy Spirit. Each marketplace will have understandings and norms that operate contrary to God's Kingdom principles. As called ambassadors of the Kingdom of Heaven, we must live out this understanding of personal Temple-hood and not compromise God's living presence for the sake of marketplace acceptance or operation. Will we heed Christ's call to be people of integrity and justice who live only by the principles of His Kingdom?

Redemptively engage the marketplace. The picture of Christ that we see here provides us with an example of how to engage marketplace culture: redemptively, and even disruptively, if necessary. Christ knew that the marketplace status quo did not uphold the principles of God's Kingdom. He acted by disrupting the current operations: overturning tables, driving away sacrificial animals, and bringing redemption into the marketplace through teaching and healing.

Christ calls us as his followers to redeem the marketplaces that we engage. Part of this redemption means having a full understanding of what takes place within the marketplace and not turning a blind eye to operations and causes that defy God's Kingdom. Once aware of how the marketplace falls short of the Kingdom of Heaven, we can then engage the marketplace in ways that introduce Christ's paradigms of justice, mercy, and redemption rather than paradigms of greed and consumerism. At times, this will mean breaking the status quo. In these moments, we should remember that we are acting as agents of God's Kingdom, setting up shop in places that desperately need the presence of the Almighty to break in. Operating redemptively in marketplaces may fly in the face of how many think marketplaces should work. However, we, as disciples of Christ, live by a different paradigm.

As we seek to engage marketplaces in our day and age, the account of Christ cleansing the Temple provides us with an example of how the power of God can break into an environment, challenge the economic and religious status quo, and act redemptively in ways that bring about God's Kingdom on Earth. In the power of the Holy Spirit, may we do the same.

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Workplace Confessions

- **Steve Marr**

What do Tiger Woods, Jimmy Swaggart, Anthony Weiner, and Lance Armstrong have in common? They all publically confessed wrongdoing within the context of their work. It raises an important question: When is it appropriate to make a public confession at work?

It is a critical issue in today's workplace where many believe we need to make a strong appearance. The underlying fear is that if we admit mistakes, we show weakness and lose authority. Scripture offers us a better path. King Solomon wrote, "He who conceals his transgressions will not prosper, but he who confesses and forsakes them will find compassion." (Proverbs 28:13, NASB).

The other day I forgot to call someone back as I had promised. My colleague followed up by asking, "How did that call go?" "Oops!" I thought. My first instinct was to brush off the question rather than appear inefficient. Instead, I confessed what I did. "I haven't made the call yet. I will rectify that now. Thank you for reminding me."

When we confess we accomplish four things:

Confession obeys God's word. — The Lord cannot bless us or our work unless we are obedient. The help or protection we need is always on the other side of obedience. We shortchange ourselves when we do not obey.

Confession reduces stress. — We create unnecessary pressure for ourselves if we have to cover up our mistakes, large or small. We have to keep a lie going, a lie that says we didn't do anything wrong. We live with the fear that someone will blow our cover. No one needs that kind of pressure.

Confession establishes trust with others. — If we are open and honest about our mistakes, others see that honesty as a reason to trust us more. Every cover up is a lie. Eventually, someone will recognize it. Then, it affects the trust level among work associates and compromises leadership.

Confession helps others to be more honest. — Confession is one tool that creates a business culture that will encourage others to be more open about confessing problems and shortcomings. Every business looks for ways to improve. When you have workers who are ready to admit mistakes, you can take quick action to correct it.

Confession is the first step to take when we fall short of an accepted standard. King Solomon was wise indeed when he wrote that we must forsake our transgressions, especially in the workplace. We must confess and apologize if we are late for work. Then, we must change whatever it takes to arrive on time in the future. The Lord expects us to amend our lives, to

change. With the empowering help of the Holy Spirit, we can overcome our weaknesses, make positive changes, and grow the way the Lord desires.

In addition to confessing our wrong attitudes and actions, we need to offer restitution when we fall short. Scripture provides a model for making restitution in this way: “then it shall be, when he sins and becomes guilty, that he shall restore what he took by robbery or what he got by extortion, or the deposit which was entrusted to him or the lost thing which he found.” (Leviticus 6:4, NASB) Simply put, restitution is accepting the full consequences for our actions rather than asking others to bear those consequences.

If you fail to ship a product on time, do you just say, “I’m sorry,” but do nothing about it? Do you need to pay for expedited shipping, offer a discount, or provide some other service so that the customer does not pay the price for your error? Taking full responsibility for an error in judgment or broken agreement makes us feel uncomfortable. We feel awkward and embarrassed to let others know that we responded or acted in a way that compromised a standard. However, we can use these times as motivation to improve.

Some believe that the only confession we need to make is to the Lord. This is the first and most important step. Solomon was clear when he said, “He who conceals his transgressions will not prosper.” As I read this scripture, it is clear that if we are not to “conceal” our transgressions; it must involve some form of confession to others as well as God.

The process of confession, addressing the behavior that caused the problem, and making restitution as necessary is not easy. I certainly don’t like it when I have to follow this process. However, I have learned that as I embrace confession, the Lord helps change me. The result is that I think carefully about the actions that might require confession and resist them, requiring confession less often.

Confession needs to become a way of life. This includes confessing to an employer, staff member, peers, customers, family members, and others. The key principle is that obedience to God’s word requires it. We may be tempted to ignore confession when we have authority over others. For example if we mess up an order with a supplier, we may decide to cancel the business rather than admit our mistake. However, the Lord makes no distinction between those in authority or those serving. We are to confess every time to everyone offended.

Sometimes we receive the confession of someone else. When the person accompanies it with the necessary behavior change and restitution, we need to offer complete forgiveness, in the same way that the Lord forgives us. John wrote, “If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.” (1 John 1:9 NASB) As the Lord forgives us, we must also offer forgiveness.

Most of us don’t like to admit when we are wrong. However, confession, even when it is painfully public, motivates us to take the steps to correct the issue in the future. Restitution brings resolution that allows growth. While we may always find reasons for confession, the more we confess, the less we want to place ourselves in that uncomfortable position and that results in less need for confession in the future.

***The Mystery of Capital:
Why Capitalism Triumphs in the West and Fails Everywhere Else***
by Hernando de Soto
– Rodolpho Carrasco

I was raised and educated in environments that viewed moneymaking as unrighteous and free markets as exploitative. Being poor and Mexican in Southern California meant that I had a hard heart toward rich, white capitalists who I perceived valued money over justice. As time passed, however, I changed my view of our economic system. My life was transformed by the educational and economic opportunities afforded me by our free-market system. I learned I was blessed to attend high school for free when I discovered that my counterparts in Mexico had to pay for the same privilege. That blessing was connected to the robust U.S. economic system, and toward this system, I felt gratitude.

My experiences as an urban youth minister have cemented my understanding of the magnificent potential of free markets to lift people out of poverty. I know Mexican immigrants who spent years living several families to one house while they saved the money to purchase that property and two others. I know young African Americans who built legitimate and sizable savings accounts while delaying gratification and working at multiple minimum-wage jobs.

Even so, I remain concerned about the pain that free-market capitalism causes around the world and at home. Admittedly, the rise of widespread health insurance and advances in medicine were principally driven by market forces, but there is something wrong when one episode in the hospital can create a hole from which a poor person spends years digging out.

There is also the ever present question of why a small percentage of the world's population is as rich as Croesus while a great number remain as poor as Stone-Agers. Peruvian economist Hernando de Soto's latest book echoes my conflicting feelings: an admiration for the free market tempered with concern about its inequities.

The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else (Basic Books, 2003) directs attention to the importance of property law in making capitalism work for poor people around the world.

De Soto, who runs a think tank in Peru that the *ECONOMIST* magazine considers the second most important in the world, delivers a compelling set of arguments that good property law makes all the difference:

- Capitalism is a tool that has improved the lives of millions and has the potential to improve living standards in every nation on earth. However, it has lost its way in developing nations and former communist nations.
- Capitalism's failure in the two thirds world is not an issue of culture. WASP culture is not the magic ingredient that makes capitalism work, and the traditions of indigenous

peoples are not inextricably at odds with capitalist tenets. De Soto puts it like this: “Is illegal squatting on real estate in Egypt and Peru the result of ancient ineradicable nomadic traditions among the Arabs and the Quechuas’ back and forth custom of cultivating crops at different vertical levels of the Andes? Or does it happen because in both Egypt and Peru it takes more than 15 years to obtain legal property rights to desert land?”

- The tipping point for the seemingly inexhaustible wealth of the United States is property law. Effective property law secures an asset, such as a home, in a way that allows it to be used for another purpose, such as getting a loan against that property. This is what we call working capital. Americans take for granted that we can obtain a loan against the value of our homes and thus acquire working capital. But such a means of acquiring startup money – the number-one method of funding a new business – is unavailable in most parts of the world.
- The United States was in the exact same mess 150 years ago – lacking a uniform property law that could title property in a way that a bank would make a loan against it – as most countries on earth are in today. The lack of uniform property law was a headache as the U.S. government and the Supreme Court contended with illegal squatter settlements throughout the Western territories. De Soto’s chapter, “The Missing Lessons of U.S. History,” details the transformation of competing land claims and hundreds of legal jurisdictions into a singular, coherent set of property statutes.
- Uniform property law is the difference between capitalism as a system accessible by the masses, as we have in the United States today, and capitalism as a tool only for a clubby elite, as prevails in most of the world.

De Soto’s ability to pinpoint capitalism’s shortcomings while glorying in its potential is rare. If your book club is populated equally by rabid free-marketeters and storm-the-gates anti-capitalist protestors, start with *Mystery*. Of course, I don’t know where one would find such a book club, given the radical divide that exists between the two groups. Nevertheless, I do not doubt that poverty fighters on both sides of the divide will turn to De Soto’s theses for years to come.

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