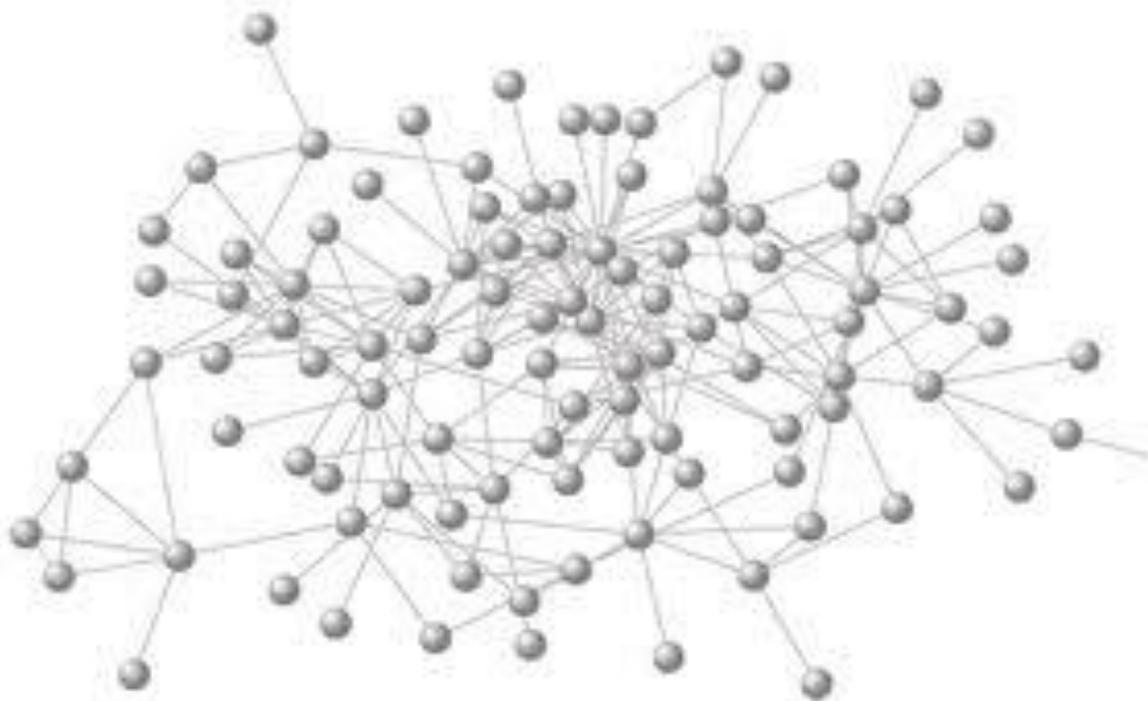


Exchange

The Journal of Mission and Markets

Volume 2, Number 2

June, 2013



Collaboration: Neural Networking the Body of Christ

**“Where there is no guidance, the people fall,
But in abundance of counselors there is victory.”
- Proverbs 11:14**

**Without consultation, plans are frustrated,
But with many counselors they succeed.”
- Proverbs 15:22**

From the Publisher's Desk (Volume 2, No. 2 – June, 2013)

Dear Readers –

This third issue Exchange has been delayed for two months but I like to think the disruptions to my schedule and reasons for putting it off have been worthwhile. Since publishing last time, I have attended three significant events.

The first was the Global Business-as-Mission (BAM) Congress in Chiang Mai, Thailand. It capped the culmination of the initial research phase of the virtual BAM Think Tank. You can learn much more at <http://bamthinktank.org/>, and / or read my initial reflections on the event in my blog post – “Sawasdee-cup from a Chiang Mai Global BAM Congress Delegate” ([available here](#)). As I suspected, a great deal that is to come from the Global Congress will take years to unfold. The final reports from all sixteen issue groups, which presented their preliminary findings at the Congress, will be vetted for release in the Fall of this year.

The second event was a half-day presentation of Mission Nexus (<http://www.missionexus.org/>). Missio Nexus came to Atlanta as part of their Seven-City Connection Tour to help build relationships with mission folk in Philadelphia, Chicago, Orlando, Atlanta, Los Angeles, Colorado Springs, Dallas, and surrounding areas. Steve Moore, Missio Nexus President, brought a report from the Executive Summary of their recent [Missio Nexus 2013 CEO Survey: Navigating Global Currents](#), which surveyed more than 180 mission agency leaders and their views on today's toughest challenges and ripest opportunities. The Executive Summary can be purchased from the Missio Nexus web site for just \$9.95 (a bargain!). The event also featured a talk by Paul Borthwick, author of *Western Christians in Global Mission: What's the Role of the North American Church?* This should be read in (or to) every local church in the United States. Mission practice is changing and Missio Nexus and Paul Borthwick are at the forefront of the conversation on where it is going and how we are to get there.

The third event was the Marketplace Revolution '13 U.S. National Gathering hosted by Launch Chattanooga (<http://www.launchchattanooga.org/>) and emceed by Rudy Carrasco, Partners Worldwide U.S. Regional Facilitator (<http://www.partnersworldwide.org>). There is a three-part series of short articles in this issue of Exchange concerning that event, one of the business owners who went through the Launch Entrepreneur Training Program and recently celebrated the Grand opening of All Dogs and More, and finally, an exploration of how Scott Soltau, a Launch co-founder, found grace in his own business development even as he was extending grace to the at-risk community in Chattanooga.

Given how much I learned at these three events, in addition to the incalculably valuable networking that occurred at all three, I have been focused a great deal the last two months on the topic of collaboration. The cooperative and collaborative spirit leading the accomplishments surrounding the three events above should be replicated at the local level between church congregations and at the national and international level between denominations and mission agencies. Quite frankly, we are failing the mission of God (*missio Dei*) in the world by the

horribly inefficiencies of operating within and protecting our fiefdoms from “the competition.” It is exactly this attitude against which Christ prayed (John 17:22) and to which, perhaps to their great surprise, many local church leaders and denominational and missions leaders will be held to account. I have included an excerpt – “Competition versus Cooperation and Collaboration” – from my book, *Eden’s Bridge: The Marketplace in Creation and Mission* in this issue of Exchange as it pertains specifically to our understanding of the marketplace in Christian perspective and to encourage godly leaders to lay down territorialism and fear in light of God’s abundant grace to fulfill every need.

As always, I encourage readers to respond to the articles in this issue of Exchange at the individual pages on the www.edensbridge.org web site. I also encourage readers with an interest in the integration of Christian faith and business practice to submit relevant articles, including book reviews.

Shalom,
Dave Doty
Eden’s Bridge

This journal is downloadable in its entirety in .pdf format and all articles are available individually for reading online at www.edensbridge.org for ease of sharing.

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Feature Article

Competition versus Cooperation and Collaboration

- **David Doty** (Adapted from *Eden's Bridge: The Marketplace in Creation and Missio*)

There is little question that markets are competitive on several levels. Job seekers vie for positions matching their skills and interests. Producers compete at both ends of the process for resources and market share, and in the middle trying to attract the right employees and innovating processes. Customers contend for products, driven by the real or hyped desirability of a product and compelled by its relative availability.

The idea of *competing for scarce resources*, though a common notion in economics, sounds scarier than it truly is. The reality of material constraints (scarcity¹) requires that choices be made. Scarcity forces economic choices into the realm of moral philosophy where processes and outcomes can be weighed against the good or evil they may bring about. Market competition does, however, produce several positive results.

Competition for scarce resources in an open market² establishes value (price index), a largely self-regulating control in the distribution and use of resources. If the provider of a product or service decides to increase prices arbitrarily or cuts corners to save costs and quality drops, other providers may leverage market share away from the original provider. The hinge is value, decided in large part by the balance of price and quality no matter whether it is a product in a high-end niche market (such as yachts) or widely available, inexpensive products (such as printer paper). Discount pricing increases value so long as quality remains stable. The sale of poor quality products will be undermined by buyers seeking higher quality products at similar prices, or by producers stratifying markets at different value points through multi-tiered offerings, such as the automobile market.

Competition promotes product and technological development and stimulates increasing efficiencies in production, marketing, distribution, and service. Competition also stimulates economic growth as sophisticated markets—such as telecommunications and biotechnology—require increasingly complex products and processes and producers seek market advantage through innovation. Innovations in technological research, product development, production processes, and management recur in ongoing cycles. Competition in technological markets also motivates increased sophistication in public and private education, encouraging workers to not languish intellectually.

But open market economies are only marginally competitive. On the contrary, markets are essentially cooperative. Another insight in the Noam Chomsky essay mentioned earlier serves as a useful analogy. In children, the ability to acquire language is not determined by environment.³ There is apparently a genetic predisposition to learn language and acquiring a particular language only is incidental to the culture/family of origin. The differentiation of languages is, in other words, only a marginal component in the whole of the human capacity of language.

The competitive aspect of markets only exists at the margins in a similar way. The Olympic Games offer a useful analogy. The Games are made up of numerous athletic events which are

only marginally competitive. Let me explain. The Olympic Games are run by the International Olympic Committee (IOC), facilitated by numerous not-for-profit national organizations, and funded by grants and donations from for-profit companies and individuals. Thousands of volunteers and athletes work together to stage the athletic events, raising funds, contracting for venues, serving food, or acting as volunteers in countless different ways.

Though there are significant differences in the constructs of various games and events, each individual event is also built on a cooperative model. The athletes compete according to established rules and agree to predetermined locations and times for each particular event. The opportunity for the athletes to compete is only made possible by a substantial amount of multi-level, far-reaching cooperative acts and agreements. The Olympic Games are essentially a cooperative endeavor providing a greater framework for the “marginal” competitiveness.

The marketplace operates the same way. It is built on the cooperative foundations of divided labor and specialization. These two aspects create the opportunity to grow wealth by improvements in products, services, and methods, such as in manufacturing or distribution. Wealth is increased as mutually-beneficial exchanges of value are carried out in increasingly efficient ways. The “competitive” marketplace is built on a much larger framework (foundation) of cooperation and would collapse without it.

Corporations are nothing more than cooperative human efforts seeking optimized profit (and perhaps pursuing other motives) through providing products or services to a willing market. Cooperation allows specialization to enhance efficiencies which in turn facilitate higher production rates. Doctors, lawyers, engineers, teachers, police, and production workers all offer the service of their time and expertise for a variety of motives (including their paycheck) and contribute to the overarching cooperative framework of the marketplace.

While companies or individual contracts may compete against others for market share, market functionality is inherently cooperative and universal, like the genetic predisposition of linguistic capacity, only differentiated by particular product or service niches, personal wants, and the constraints of local custom and law. Businesses consistently work with other businesses, such as vendors, subcontractors, and so on, to fill needs in more cost-effective ways. Some corporations pursue even greater market advantage by cooperating with those who might otherwise be viewed as competitors. From 1985 to 1988, for example, Toyota manufactured the Chevrolet Nova, a model Toyota marketed as the Sprinter. Toyota and Chevrolet are competitors but both companies gained economic advantage through this joint venture. Such symbiosis is mutually-beneficial as it fosters increased profitability by providing access to innovative and proprietary knowledge, and by lowering production costs through shared capacities.

Advanced economies host a high degree of specialization and hold enormous potential for increasing wealth, creature comfort, and physical well being. Sophisticated medical capabilities available in wealthier countries do not exist in less developed economies. These economies do not generate the wealth necessary to support the symbiotic (cooperative) relationship of improved health care systems and further economic development. Cooperation is an upward spiral.

And cooperation brings about deepening relationships between market players as it encourages collaboration, the pursuit of optimizing collective intelligence. Collaboration has been a long standing practice in a wide variety of enterprises and across organizational levels, including research departments, planning and strategizing groups, hunting parties, sports teams, and so on.⁴ These groups recognize the advantage of sharing information and creative ideas, and talking through options or possibilities. Market players are collaborating increasingly across departmental lines and even between competitive companies, sharing technologies and methods that may enhance the efficiencies of their various endeavors. Now collaboration has migrated to open systems, such as Linux, the computer operating system available free to anyone, which has given rise to software products like the Internet web browser Mozilla Firefox. Such free systems allow a broadening spectrum of commercial and personal uses without placing the burden of large investments in research and development or the expense of licensing agreements on a single firm.

Open collaboration offers the opportunity to take any number of endeavors to new levels of productivity unforeseen even one generation past. Human productivity has reached the point where enough wealth has been created to alleviate abject poverty, yet global unemployment still stands at 8.7 percent.⁵ The 281 million unemployed is a population roughly equal to 90 percent of the United States, the largest individual national economy in the world (the European Union is listed as one national economy), and more than one and three quarters the size of the U.S. labor force.⁶

While the majority of the global unemployed represent a disproportionate number of illiterate, semi-literate, or undereducated workers, the sheer strength of brain trust represented by 281 million people can hardly be ignored. If this population could produce at the global average of individual productive output (about \$11,200 USD, slightly below the per capita GDP for Costa Rica, ranked 98th globally),⁷ it would represent about \$3.15 trillion in additional annual global productive output, an increase of 4.2%.⁸ All the unemployed could be absorbed into the current global workforce, reducing workloads but dropping personal GDP and incomes by just 8.7 percent. But the increase of households with sustainable incomes would create new demand that would likely erase the reduction in workloads very quickly. . . a short term and marginal reduction in income that would come back with long term growth impact. Or new jobs could be created with the \$6.5 trillion,⁹ invested in repairing and building infrastructure globally and in education, on-the-job training, and affordable housing in under-developed economies.

Like cooperation, collaboration is an upward spiral. Given recent advances in global electronic communications, collaboration encourages economic opportunity and equality across the divides of nationality, race, gender, and economic class. The potential contribution of every worker can be empowered and valued through collaboration. Farmers in Asia can work with agronomists in Europe, manufacturers in Brazil can work with distributors in Africa, and the flow of ideas can travel through fiber optic trunk lines from continent to continent in seconds.

The advantages of sharing information, whether it is raw data or creative strategies, can help erase historically dividing boundaries. The inefficiency and associated costs of social and political division become increasingly apparent as the interconnectedness of those contributions deepen and homogenous thinking is undermined. More boats can rise more quickly as

cooperation and collaboration suggest more effective methodologies and technologies in production and distribution. Greater gains in output per capita can be achieved as collaboration moves from the limitations of old-model homogeneity (brainstorming and groupthink) to encouraging shared thinking from disparate points of view.¹⁰

Historically, predatory commerce, such as colonialism and slave trading, has committed enormous evil. But trade can foster peace as cooperative economic efforts seek to reach constructively across boundaries of isolation. Thomas Friedman introduced “The Golden Arches

Theory of Conflict Prevention” in his seminal work on globalization, *The Lexus and the Olive Tree*.¹¹ He pointed out that no two countries that hosted McDonald’s restaurants had been to war since they had each had those establishments open. His point was that as countries establish trade with one another they are more apt to find ways to resolve conflicts peacefully than to risk losing the economic advantages of their trade agreements.

The global church has always had a mandate to care for the marginalized: widows, sojourners, orphans, and the poor. Business-as-mission practitioners, both business people and missions staffers working with non-government-organizations (NGOs), are attempting to fulfill that mandate by introducing economic development programs among the world’s poorest. Others are advocating for government and social reform where tyranny and cultural barriers result in economic oppression.

The church, as the people of God, has the opportunity to coordinate internal efforts toward greater cooperation and collaboration, not only to enhance effectiveness but witness as well. And a multitude of opportunities for the church exist to come along side those doing good in the world, whether in economic, social, political, or environmental reform and advancement. The collective brain trust of the church can be brought to bear to help resolve long-standing social ills, and has a moral obligation to do so. The marketplace is a critical venue in human society offering great opportunities to advance the mission of God in the world.

¹ Scarcity may be real (actual) or “false” (artificial) and can be affected by coercion, such as by monopolistic efforts or collusion to restrict product availability or fix prices to optimize profits.

² I prefer the phrase “open market” to “free market” because all markets are regulated to varying degrees by legal requirements and cultural norms. Prices and resource utilization in open markets are generally self-regulating. “Closed markets,” by contrast, are those where prices and resource utilization are subject to the top-down controls of common or public ownership and central planning (socialism and communism).

³ Chomsky, Noam. “New Horizons in the Study of Language and Mind” in *The Essential Chomsky*, edited by Arnold Arnove, 285–99. New York: The New Press, 2008, 289.

⁴ See Keith Sawyer, *Group Genius: The Creative Power of Collaboration* (New York: Basic Books, 2007), on how collaboration can contribute substantially to most endeavors.

⁵ International Labor Organization, *Global Employment Trends, January 2010*, Geneva, Switzerland: International Labor Office, January, 2010, 9. Available online at: <http://www.ilo.org>

⁶ Central Intelligence Agency, *Factbook*. Available online at <http://www.cia.gov>.

⁷ Ibid.

⁸ Ibid., \$3.15 trillion divided into global GDP (\$74.54 trillion).

⁹ 8.7% of \$74.54 trillion.

¹⁰ Sawyer, “From Groupthink to Group Genius,” 59–72.

¹¹ Friedman, Thomas L. “The Golden Arches Theory of Conflict Prevention,” in *The Lexus and the Olive Tree*, 248–75. New York: Anchor Books, 2000.

Feature Article

Developing the Entrepreneurial Mind of Christ

- Paul Wilson, Jr. (2012)

Albert Einstein was an intellectual phenomenon. Steve Jobs was a creative mastermind. Thomas Edison was a genius as bright as they come (pun intended). However none of these entrepreneurial inventors measures up to the brilliance, inventiveness, resourcefulness, prowess, and many other words I could use to describe our indescribable God.

God is the original and ultimate entrepreneur. In the beginning of Genesis 1, through Jesus (Hebrews 1:2), He created something incredible out of chaos. At the end of Genesis 1, they created man and woman in their divine image and told them to take dominion over the earth, be fruitful, and multiply. In order for us to accomplish these three mandates we have to use the divine characteristics of entrepreneurship, including but not limited to faith, intelligence, creative ability, and resourcefulness, all of which God displayed as He manifested the universe.

The most widely accepted definition of entrepreneurship was coined thirty-seven years ago by Harvard Business School professor Howard Stevenson. He defined it as “*The pursuit of opportunity without regard to resources currently controlled.*” This definitely describes God’s approach to creation, but with a major exception. He definitely pursued the opportunity to “invent” the earth and mankind, but He wasn’t worried about resources, knowing He controls all of them anyway.

When most people hear the word entrepreneur they automatically think about business and selling stuff. However, you don’t have to be in business to be *entrepreneurial*. My simple definition for entrepreneurial is the ability to create value for people using attributes given to us by God. So using this definition, everyone should be entrepreneurial, which also describes how we should be operating in the world with the mind of Christ.

Let’s discuss some of the many characteristics of successful entrepreneurs and how they relate to operating effectively with the mind of Christ in the kingdom of God.

- ⤴ *Faith* – God spoke the world into existence, but He first had to *believe* that His words had creative power. Hebrews 11:6 says it is impossible to please God without faith. Similarly, it is nearly impossible to be entrepreneurial without strongly believing in yourself and in the ideas that you have. Accomplishing anything significant for God requires the constant application of your faith. God believed in Himself when He created the universe. You must believe in Him to accomplish the assignments He gives you.
- ⤴ *Vision* – Vision works closely with faith. Vision gives us a clear mental picture of what we need to have faith for. We are instructed by Habakkuk 2:2 to “*write the vision and make it plain.*” And we know from Proverbs 29:18 that “*without a vision the people perish.*” We need vision, because it gives us a hopeful expectation of something different or better than what we currently see. Fortunately, God’s vision for your life is even bigger than yours. One of my favorite quotes is by D.L. Moody, who made a significant

statement about vision: “*We must dream, because we were created in the image of the One who sees things that are not and wills them to be.*”

- ♣ *Integrity* – God is the same yesterday, today, and forever (Hebrews 13:8). His character never changes like shifting shadows (James 1:17). It is impossible for Him to lie (Hebrews 6:18) and His word always comes true (Isaiah 55:11). One of the main reasons Jesus got angry in the temple, threw out the businesspeople, and called them thieves is not because they were doing business. It is because they were doing business *dishonestly!* Always do right. And always do what you say and say what you do. Under-promise and over-deliver. You will not be in business very long if your word cannot be trusted. Always remember, do not let your charisma take you places where your character cannot keep you there, because a good name is worth far more than great riches (Proverbs 22:1).
- ♣ *Purpose* – True entrepreneurs are not just out to make a buck. They want to be part of something bigger than themselves, i.e. revolutionary ideas, changing lives, new inventions, fresh innovations, etc. God gives life to purpose and purpose to life. He was not random or haphazard in what He did at the genesis of the world. He wanted to do something that had never been done before – design a new being with whom He could demonstrate the immensity of His love. He was so purposeful that He already had a plan in place when Adam messed up the perfect set up (John 3:16). Purpose should proceed all of your planning. For those in business, *why are you in business?* For those considering making the jump, *why do you aspire to be an entrepreneur?* Your motivation for business should have everything to do with why God created you.
- ♣ *Intelligence* – Entrepreneurs do not always get the best grades in school, but they are usually very bright in that they constantly use their brains think through problems, issues, and opportunities. Unfortunately, some Christians think that their intellect is no longer needed once they commit their lives to Christ. The total opposite is true. When we get saved, we are to stop thinking, but we must commit all of our minds to Christ and allow him to transform *how* we think and what we think about (Romans 12:2). When we think like he thinks we will be able to tap into an eternal knowledge base that surpasses all human understanding. In Christ is hidden all the treasures of wisdom and knowledge (Colossians 2:3). So if you need a business idea, ask the One who has all the ideas.
- ♣ *Creativity* – This one goes right along with intelligence. To see a simple example of God's creativity, just take a walk outside and look at how many different types of plants, trees, and flowers He made. Botanists estimate that there are more than 10,000 *species* of flowering plants. Jesus also sets a great example of using his divine creativity. If you look at all of his miracles, very seldom do you see him performing duplicates. John mused that all the miracles Jesus did could not be contained in all the books in the world (John 21:25). No doubt there was a lot of creative juices flowing during his life. Having the mind of Christ – powered by the Holy Spirit - gives you a competitive advantage over others without him. John 14:26 states that the Holy Spirit will teach us all things, so you can best believe he will reveal witty ideas to you that no one has ever thought of (1 Corinthians 2:9). *How are you exercising your creative juices?*

- ⤴ Talents/Gifts – We know that God is all-powerful and has no lack of ability to get things done. What’s also true is that He gave every person a unique set of talents, abilities, gifts, and skills. He expects you to use – and improve – what you have been given (Matthew 25:23). Entrepreneurial people are excellent at using their talents intelligently and creatively to produce value. *Do you know what special talents and abilities you have? How are you using them intelligently and creatively?*
- ⤴ Perseverance – Life can be very challenging and so can business. God knows this firsthand. He faithfully endures through His creation’s blatant rebellion, even after He freely gave them His most valuable possession. Jesus had to persevere through a tortuous trial and execution in order to fulfill his purpose. Perseverance involves a great deal of sticktoitness, resourcefulness, and a never-say-quit attitude in the face of seemingly overwhelming obstacles. It takes a persevering mindset to endure what he did and still come out as the champion. Jesus expects us not to just look at his example, but to also follow it as we face trials of many kinds.
- ⤴ Patience – Patience is a close brother of perseverance. Delayed gratification is an invaluable asset. You have to be confident that *“your vision is yet for the appointed time; It hastens toward the goal and it will not fail. Though it tarries, wait for it; For it will certainly come, it will not delay”* (Habakkuk 2:3). God is patient with us, because He sees our end from our beginning (Isaiah 46:10), and He knows greater things are in store for us than what we may be currently experiencing (Jeremiah 29:11). Entrepreneurs are intimately acquainted with the principle of Seed, Time, and Harvest. They realize that a proper investment now of their time, talents, and treasures, will yield a profitable return in due season. Patience allows you not make hasty decisions. And while you are waiting for certain things to happen you are still planting more seeds.
- ⤴ Follow-through (vs. procrastination) – God’s plans His work and then works His plans. He does not wait when He’s supposed to be working. He does not delay when He’s supposed to be doing. He is perfect love, so He has no fear to keep Him from moving forward. Entrepreneurially minded people take action more than they take breaks. Even in the times when it seemed like Jesus was delaying, he was very purposeful in his actions. If you already have the vision and the permission from God, *what are you waiting for?*
- ⤴ Courage – Courage turns your faith in action. Courage is often associated with taking risks. Interestingly, God took a risk creating human beings with the free will to reject Him. God took a risk creating a ransom plan by sending His son Jesus to redeem those who rejected Him. God takes a risk every day by allowing people to call themselves Christ-followers, even though we do not always do what Jesus did and say what he said. God is courageous, so He did not give us a spirit of fear, but a spirit of power, love, and a sound mind (2 Timothy 1:7), which we are to use to bring the realities of heaven down to earth.
- ⤴ Solutions-driven – Entrepreneurial people spend the majority of their time solving problems, generating value, and fostering positive change for themselves and others.

They do not entertain pity parties. They waste little time complaining about things they either have no power over or are not intending on doing something about. They are all about blessing others through the intelligent and creative application of their time, talents, and treasures. They do not withhold good from people, because they realize it is in their power to do good for them (Proverbs 3:27), which is what the true Gospel of Jesus looks like in action (James 1:27). God sent Jesus as the #1 solution for our problems. *How are you using Jesus to solve the world's problem?*

Hopefully it is easy for you to see how Jesus exercised each of these entrepreneurial characteristics while he lived on the earth. Therefore, if we want to be like Christ, we must embrace the mind of Christ (1 Corinthians 2:16), which was very much entrepreneurial.

In order to bring the kingdom of God from heaven down to earth in a literal sense, we must utilize Holy Spirit-inspired entrepreneurial ideas to do good works, by turning spiritual truths into practical, holistic solutions that bring real, positive, lasting change to people's lives. That is when the world will really see our lights shine and glorify God in heaven!

Paul Wilson, Jr. is the co-founder and President of Kingdom Business University, which trains current and aspiring entrepreneurs to grow profitable and sustainable businesses by teaching innovative business best practices that are built on eternal Biblical principles. He is a social entrepreneurship educator and consultant, providing dynamic leadership and marketing solutions to help grow businesses and organizations that strengthen communities. Paul has been a champion for spiritual empowerment, economic advancement, and community development for over a decade and has consulted or spoken to several organizations including the National Football League (NFL), Fortune 500 Companies, small businesses, trade organizations, and several churches and schools all over the country. Learn more about Paul Wilson, Jr. at www.paulwilsonjr.com.

Feature Article: Changing Chattanooga

- **Dave Doty**

Part 1 – Marketplace Revolution `13: A Partners Worldwide National Gathering

A couple of weeks back, I attended this Partners Worldwide event in Chattanooga, Tennessee. I spent most of Thursday with Scott Soltau (see “Adventures in Grace” in this issue), co-founder and visionary of LAUNCH Chattanooga. We spent time chatting about how Scott came to start LAUNCH with long time friend Hal Bowling and about Scott’s foray into a new business model in his own career. We also spent time visiting some of the businesses LAUNCH had helped get out of the gate (and stabilize) – a food truck business (see “I Have Fallen...But I CAN Get Up!” in this issue), a new barbecue restaurant (whose grand opening celebration took place while we were there), and a floral shop.

There was lull in the action in the afternoon, so Scott and I had ample time to get to know each other. On Thursday evening, we attended the graduation ceremony for more than thirty students who had recently completed LAUNCH’s ten-week entrepreneurs training program. Several participants already own their own small businesses and learned through the training how to stabilize and improve their businesses. Others developed business plans during the course and were preparing for their own business start ups.

On Friday we were treated to several speakers beginning with Rudy Carrasco, United States Regional Facilitator for Partners Worldwide. If you have never met Rudy, you should. His is an indomitable, infectious spirit with a big heart for serving the poor through business as ministry. He laid out Partners’ role in helping local agencies find and coordinate the resources they need to serve their own communities. Our second morning session was presented by Hal Bowling, Executive Director of LAUNCH Chattanooga. Hal outlined LAUNCH’s history and programs, highlighted several of their small business starts, and laid out their vision for the future. LAUNCH has created an effective model of small business development among the marginalized worthy of replication across the country.

The afternoon sessions included great biblical teaching by Robbie Holt, pastor of Mountain Fellowship, Dr. Brian Fikkert, Founder and Executive Director of the Chalmers Center at Covenant College and co-author of the now famous *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor or Yourself* (2009). Fikkert’s challenge, holding up Chattanooga as an example in his talk “Two Chattanooga’s” was that we should all become more critically aware of the divide between the have’s and the have-not’s . . . and do something about it. The afternoon ended with a respondent panel of Sheldon Grizzle of The Company Lab, Paul Green of Hope for the Inner City, and Lane Ford of North Shore Fellowship. The conference closed with a commissioning of attendees to take the charge of rebuilding lives and cities home with us.

To say the event was inspiring would be an understatement. Literally, during Hal Bowling’s presentation, the four of us in attendance from Atlanta (coincidentally sitting within arm’s reach of each other), representing four distinct agencies, were inspired to launch our discussions about forming a city-wide coalition of organizations to “to create a pipeline from economic

vulnerability to vocational stability for at risk youth, adults, and neighborhoods.” Furthering that discussion is already being scheduled and will take place in the coming weeks.

LAUNCH has helped start or stabilize 29 new or young businesses in its short two year history. The excitement of those served in having a chance to start and run their own businesses is palpable. It should be no surprise that in years to come, many other cities will be able to point back to Chattanooga and LAUNCH for having laid solid footing for others to spread the Spirit and model from there.

Part 2 – I Have Fallen . . . But I CAN Get Up!

When you meet Julius (Jay) Burrows, you are instantly struck by Jay’s joyfulness and pride of being an independent business owner. Jay and his wife, Sukitha (Suki), are the owner / operators of All Dogs and More, a food truck, in Chattanooga, Tennessee. I met them, and their son, recently at the food truck during a festival. The service is quick and friendly and the food is hot and good. But there is far more behind the big smile on Jay’s face.

As a young man, Jay served his community by helping with after-school programs, mentoring and tutoring school kids through the Young Life program. Along the way, however, he made some missteps and found himself facing drug charges and a prison sentence. The next thing you know, five years have passed and Jay re-enters the community. But he expresses gratitude for his prison experience. It was a wake-up call and motivated him to return to the path of faith from his early life and commit himself to making the most of opportunities.

After leaving prison, Jay soon found that his two jobs – driving a taxi and delivering newspapers – were not really letting him get ahead in life. But 2012 had some major changes in store. Jay was introduced to the LAUNCH Chattanooga entrepreneur training program. He started the ten week course in the spring of 2012. In July the same year, he married Sukitha Douglas. Suki brought fifteen years restaurant and food service experience to All Dogs and More and soon their dreams together started to materialize.

LAUNCH took Jay through the business planning process of narrowing his focus, honing the financial projections, in effect, crossing all the “t’s” and dotting all the “i’s.” Through the process, Jay also came into contact with A Better Tomorrow Executive Director Richard Bennett who helped him locate and purchase their food truck. All Dogs and More was on its way.

Jay is adamant about All Dogs and More being a family business and earlier this year Suki was able to leave her prior position and join him full time . . . and their dreams just keep growing. This fall they will open what they intend to be the first of many, many mall kiosk locations, and they dream even more of the possibilities if they can grow their kiosk model into a franchisable business.

One of the most rewarding things for Jay is that now he gets to facilitate other folk attending the LAUNCH entrepreneur training. He is giving back to the very program that put him in charge of his own destiny in such a short time since his prison release. Jay will be the first to tell you, the

transition has been all God's grace but if not for the folk who envisioned and started LAUNCH and Jay partnering with A Better Tomorrow, that grace might likely have been left unrealized.

At times when you are talking to Jay, he hesitates. You can almost see the wheels in his head turning. His eyes get a little distance in them. And you realize Jay is grateful because he knows that his is a story of the goodness of God manifest in the redemption of his own life.

Part 3 – Adventures in Grace

Adventures in Grace

And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose. – Romans 8:28

Every once in a while you meet someone you are glad to call friend. Meet Scott Soltau. Born and raised by Christian missionaries in Japan, Scott has a long faith walk through the years of his life. Although his parents are Americans, “coming home” to the United States at age thirteen, Scott found himself on the “outside and invisible.” He had been raised in dual cultures. One was the closely knit culture of ex-pat missionaries. The other was the gracious surrounding Japanese culture of his youth. But in the States, he was an unseen foreigner. He looked like many of his school mates but their culture, as on-the-ground Americans, was new and foreign to him. He learned to adapt. He had to because he was the one who was different even if that difference was masked by his Anglo genetics.

Scott had been sensitized to the plight of the poor and to the importance of ministering to them as he was raised by missionaries . . . or so he thought. It would take nearly forty years for Scott to realize that in some ways he was not so different after all. As he practiced his career in finance, daily he drove past what Brian Fikkert, director of the Chalmers Center at Covenant College and co-author of *When Helping Hurts*, recently labeled the “other Chattanooga.” This mid-sized Tennessee city has a beautiful downtown and sits amidst the plush, rolling landscape adjacent to the northern border of Georgia.

Chattanooga has received prize after prize for its innovativeness in revitalizing its city center. And it gained acclaim for its benevolence through the publication of Dean Arnold's book *Old Money New South: The Spirit of Chattanooga* (2006). Arnold delves into the city's history as well as its philanthropic bent. He makes the case that Chattanooga may well have been the most generous city in the South in the 20th century. A city steeped in its Presbyterian and Coca-Cola histories, Chattanooga had all the appearances of being a model city worthy of replication across the country.

Scott relates that God's grace was moving simultaneously on his heart and that of Hal Bowling, a long time friend. Scott had been deeply moved by Kiva founder Jessica Jackley's talk about the poor at the 2009 Redeemer Ei Forum, and by a six minute YouTube video, “How Not to Help the Poor,” from the Acton Institute. At the same time, Hal was, to his surprise, asked to host an Ethiopian child for a year. He was reluctant but acquiesced. Grace was moving with intention!

Noticing Chattanooga's growing national prominence, Scott commissioned a study by Dean Arnold to see how the extraordinary multi-generational philanthropic heritage of Chattanooga might be scaled for even greater impact and export to other cities in need. Charitable giving in the city eclipses the rest of the State of Tennessee combined, and that heritage can all be traced back to a single Presbyterian minister. Today, there are more than 1200 non-profits in Chattanooga.

But the discovery process revealed a rather shocking fact: Chattanooga hosts twice the national average of families dependent upon government and charitable assistance. While Chattanooga features three highly acclaimed college prep high schools, it is also home to highly dysfunctional public schools, and the dysfunction of separation between cultural and social elites and the local poor.

Scott and Hal were suddenly dumbfounded and disheartened by that "other Chattanooga." They were shocked that their opinion of Chattanooga had been veiled by the city's charitable history while they were living amidst a community so highly incongruent with the iconic success model they had hoped to emulate in other places.

So Scott and Hal shifted direction 180 degrees. They pondered what might be done to help Chattanooga narrow that gap and put the whole city on a more level playing field. Having no template, they started digging and concluded that entrepreneurship training to the under-resourced communities would be the best way they could make a contribution. Redeemer pointed the Chattanooga pair to Rising Tide Capital (as Scott puts it, their "big brothers and sisters"), a New Jersey community development not-for-profit, which provides business development, financial services, and entrepreneurial training among the poor.

And grace kept rolling. In the same time frame that Scott and Hal were building a relationship with Rising Tide, Rudy Carrasco of Partners Worldwide (PW) approached Rising Tide. Partners had a robust international development program but sought Rising Tide's help in developing a domestic program. Rising Tide pointed Carrasco to Scott and Hal. Soon after Carrasco and Partners Worldwide founder Doug Seebeck came and spent a few days with Scott and Hal in Chattanooga.

Those collaborations led Scott and Hal to co-found LAUNCH Chattanooga and later become Partners Worldwide affiliates. They developed entrepreneurial training curricula and started meeting with other local organizations interested in achieving the same kinds of goals. Perhaps that was the final key to the value of LAUNCH, as someone said during a recent Partners Worldwide / LAUNCH event: it takes a community to build a business. Since its founding, LAUNCH now partners with an array of local organizations and businesses such that the coalition is gaining steam in creating jobs by creating businesses. To date, LAUNCH has fostered 29 new businesses in Chattanooga in just its first two years.

In his journey of discovering the needs around him, Scott was energized to discover ways to share resources with what was a new community to him. He had been blessed serving the institutional fixed income community and was looking forward to investing in Chattanooga,

especially in a way that would release the pent up energy and economic potential of the many who saw no way to positively impact their financial future and the trajectory of their lives. He had no idea his own story was about to take a big turn.

Grace was not done just yet. A year after starting LAUNCH, another friend of Scott's, Walt Robinson, suddenly found himself no longer interested in his current situation with a startup company. They surveyed options of what they could do together as a next professional step. Banking and other financial institutions were going through series of rehabilitative tremors and, as Walt and Scott had worked together twice before, they decided to explore serving the investment community together. As those discussions started, Scott had resigned his own position and fully anticipated he would simply pick up where he left off with another firm. But having been a party to the beginnings of LAUNCH, he had an "AHA!" moment. He realized he did not want to be part of a big institution and set about writing a "perfect job" description for himself. But that job did not exist and Scott doubted it ever could. He looked into various partnership opportunities and in a matter of days had finalized the agreements necessary to starting a new business that he and Walt could grow together. Thus was born BridgePointe Capital, a community bank advocacy business geared toward advising bank portfolios.

Having started BridgePointe Capital, Scott and Walt soon realized there was a second channel that could benefit their clients. Walt had been introduced to the JOBS Act while serving as a mentor during a Gig Tank competition. Walt's background, heading up a commercial lending department of a large regional bank, had shown him first-hand how many businesses in need of commercial loans fall just outside the qualifying criteria of the currently tightened credit policies of most banks. If a particular bank has a checklist of twelve criteria (many dictated by restrictive state and national legislation), small businesses often meet ten or eleven but not all items, and their requests for credit are denied a majority of the time. The sad part was that very often the bank personnel really wanted to make the loan and maintain the relationship. That is how banks make their money and they realize they are missing out on strong opportunities. At the same time, if those businesses flounder or fail, the lack of credit access undermines the bank's own local economies. If I were to write a book about Scott and Walt pursuing this new channel, I would simply call it *Lowering the Bar*.

In many cases, the businesses rejected for loans need just a bit more of its own equity to be able to solidify the deal with the bank. That's where Scott and Walt step in. They have created a new category of financial investment instruments using a community-based lending approach. BridgePointe Markets will publicize the capital campaign of the business. Accredited investors can buy in to shore up the gap in the capital raise and banks can do the rest. The beauty of these instruments is that everyone wins – the banks, the companies, the investors, and the communities. BridgePointe's aim is to lower the threshold (bar) to those businesses just on the bubble of current credit practices. No one yet can reasonably predict what potential lowering that bar might unleash. And an exciting prospect is, as investors see these businesses continue to grow and serve their industries and their communities, they may be enticed to lower the bar even more, creating a cascade effect of business development and growth in their own communities. As with LAUNCH, BridgePointe became another vehicle for serving the community, using "Business as Mission". Apparently, grace takes no rest (Psalm 112:4).

At Scott spoke to me about his life, his involvement with LAUNCH, and BridgePointe, he consistently pointed to God's grace as the catalyst. He recounted numerous events the world would call coincidence or happenstance. But Scott will have nothing of that. As he spoke of loss and redemption, several Scriptures came to mind but one stands out. The Prophet foretold that the Christ would come to *"provide for those who grieve in Zion-- to bestow on them a crown of beauty instead of ashes, the oil of gladness instead of mourning, and a garment of praise instead of a spirit of despair. They will be called oaks of righteousness, a planting of the LORD for the display of his splendor"* (Isaiah 61:3, NIV).

Feature Article

The Importance of Incremental Change

- Steve Marr

Most change in business is incremental. That means that one small change or improvement builds upon another. Malcolm Gladwell, in his book *Tipping Point* (Back Bay Books, 2002), makes the case that small incremental changes can reach a point where they tip to unleash a flood of success. The result isn't so much about the last step, but about the culmination of many steps.

Think about the straw that broke the camel's back. Each piece of straw had limited impact. Eventually the camel collapses, not because of a bit of straw; but from many bits of straw continuously piled on top of him.

In Scripture, we learn that Absalom led a revolt against his father, King David (See 2 Samuel 15-18). While Absalom launched the uprising on a certain day, over time he had been meeting with the people and turning away the people of Israel one person at a time. If the revolt had started much earlier, nothing would have happened. Few would have followed Absalom. The key was the incremental day-by-day change that reached a tipping point that made the revolt possible.

Many skills require 5,000 hours of work to master. Consider the road to becoming a professional athlete. At a young age some have far more natural talent than others. However a 12 year old doesn't compete with professionals. Step by step, with good coaching and practice, a young player gets better day by day and week by week. When a star emerges we respond as if they came from nowhere. Most often they came from years of hard work, gaining incremental improvement over time.

During my business career, I was thrust into selling part time. It was in the mid 1970's. Business was down during a recession and all managers were dispatched to get new business. I was assigned to make customer calls four to five days a month. I had very little experience in sales. Over time I learned the basics. However in the beginning I tried to make the most calls possible with little success. Then I learned how to qualify prospects. That led to more effective calls and more business.

I needed to understand how to get to the point quickly. I learned that I had less than five minutes to hook a customer. I had to fine tune how to best use that time. I needed to understand how to respond to customer questions in ways that would help move toward a sale. I needed to ask good questions that would draw out possible opportunities for a sale. I also needed to learn how to close a sale and follow up.

Over time, I was able to develop competency in sales work. To move from being a newbie to achieving competency in sales took several years and many hours of work. I had to improve a little bit every week. After the recession passed I focused most of my time on operations. However I maintained a prospective customer contact list. I made sure to carve out time to meet

with customers and new prospects regularly. Incremental change and improvement was my friend.

Another example comes from a Phoenix restaurant. Business had been growing slowly. Then after an outstanding review of the restaurant in the local paper there was a major increase in business. Many people ascribed the boost to the newspaper article. However, looking deeper, the owner and chef had worked for several years to improve the menu items using fresh ingredients and sauces. They also addressed attentive service. While service had been good for the three years before the restaurant had consistently made improvements. Had the dining critic reviewed the establishment three years earlier, the feedback may have been mediocre. It probably would not have generated such an increase in business. Because of small step-by-step improvements the restaurant had delivered food and service at a much higher standard.

The Lord told the people, “Little by little I will drive them out before you, until you have increased enough to take possession of the land.” (Exodus 23:30, NIV) When Israel was taking possession of the Promised Land progress was slow because moving the people was a slow process. While they made some progress each day, you would have seen little change most of the time. However within a generation they occupied the land.

Often I work with a business owner who is looking for that big breakthrough that will change everything. Over and over I must remind business leaders that it is the daily details that eventually make the big differences. Incremental change is your ally. Make sure your business plan addresses this important principle.

Steve Marr has learned from 40 years of business experience that God's way works. As an author, speaker, radio host, and business consultant, Marr helps companies and organizations apply the ancient wisdom of the Bible to avoid the common mistakes and headaches of growing a business. Steve is the CEO of the fourth largest import-export firm in the United States. Through one-on-one consulting, Marr connects with business leaders and helps them apply the Bible's wisdom. He offers practical advice and solutions that help business owners get started, move to the next level, or respond to a crisis that threatens their company. Marr has written several books and also shares his insights through a syndicated monthly business column. He can also be heard on through the one-minute radio feature "Business Proverbs," heard on over 1,200 radio stations internationally. Marr also speaks at conferences and offers seminars for businesses and organizations. He's worked with the Billy Graham Center for Evangelism, The Salvation Army, appeared on The 700 Club and 100 Huntley Street, consulted for Family Life Radio Network.

Feature Article

Milt Kuyers Redefining Success

- Timothy Stoner

(Reprinted with permission from Doug Seebeck and Timothy Stoner's *My Business My Mission*, 2009, pp. 225-33.)

Over breakfast at the Hampton Inn in Vicksburg, Mississippi, one of the founding board members of Partners Worldwide, Milt Kuyers, is sharing with me a memory that determined the trajectory of his life.

It happened in his family's kitchen. Milt was 11 years old. His parents were talking, and several of the children, including Milt, were listening in. Their father said he had decided to ask for a bank loan because he believed God wanted him to give \$1,000 to the capital fund drive of a local Christian school. At that time, he was a factory worker making \$80 a week. Although Milt's parents understood and practiced faithful biblical stewardship, Milt's mother was taken aback by her husband's desire. Paying their bills was already difficult, and since the family had no savings, she knew that they were simply incapable of raising that money. Milt never forgot the depth of his dad's emotion at being prevented from giving what he believed God wanted him to give.

The next day Milt's father met with the bank manager. Milt recalls, "That evening, Dad came home and my mom asked him what the manager's response had been. He didn't say a word. He just dropped down on a kitchen chair, bowed his head, and began crying. Through his tears he told her that the bank had not granted him the loan because the officer did not believe they were able to pay it back."

Milt never forgot the depth of his dad's emotion at being prevented from giving what he believed God wanted him to give. As he tells me the story I can feel its impact on him, 60 years later. It has been imprinted on his mind and has served as an example and a motivation throughout his life. Today, after having started and sold six companies, and currently owning 12, Milt and his wife, Carol, live on less than 10% of their income. What his father was unable to give, Milt and Carol have given hundreds of times over.

Family Debt and Reconciliation

After graduating from the University of Michigan in 1958 with an MBA, Milt worked for seven years in private practice as a CPA for a large international accounting firm. He admits he was "on a single-minded mission to become highly successful." In pursuit of this goal he believed that he was ignoring his family and his relationship with God. He recognized that he needed to strengthen both areas.

As he was doing this soul-searching, an attorney from a leading law firm in Milwaukee called to ask if Milt would be interested in becoming the CFO of a manufacturing company that was poised to grow through acquisitions. Milt discovered that the CEO was a man who valued

family, so he accepted the position along with its 40% pay cut. Four years later, at the age of 33, Milt was named president of the company's first acquired subsidiary.

Milt's dreams of financial success were being fulfilled, but a telephone call from his younger brother, Cal, derailed the trajectory of his comfortable life. It would put a halt to his plans for expansion and prosperity and would cause a wound that would take years to heal. The purpose of the call was to inform Milt that Cal was in serious financial trouble. The banks were getting ready to call in the loans on his businesses. He was facing bankruptcy. Milt agreed to go to Grand Rapids, Michigan, to talk things over.

At their face-to-face meeting Cal admitted that he had talked their father into guaranteeing his business loans. If his businesses folded it would take down their father, whose only asset was his home. Milt was furious but felt his only choice was to take responsibility for the notes.

The debt load took all of Milt's excess income and more. For several years he and his wife drove older cars. He recalls overhearing a conversation by a church member who clearly believed he had taken the infamous Dutch frugality to an extreme. Eyebrows were raised by those incapable of reconciling Milt and Carol's lifestyle choices with his position and salary as president of an apparently successful company. It comes as no surprise to hear him admit that he was extremely angry at his brother.

It took several years, but finally Milt was able to get Cal's debt paid off. During all that time there had been no contact between the two. Unaccountably, three days before his brother's 35th birthday Milt began finding it impossible to sleep. He was convicted about his deep resentment of his brother.

On the evening of his brother's birthday, Milt dialed Cal's number. He requested forgiveness for the anger that he had been harboring. As he spoke, Cal began to weep. He asked Milt's forgiveness for what he had done, and soon the two brothers were crying together. They forgave each other, and Milt's burden was lifted.

Three weeks later, Milt was at work when a phone call came. The message was that his brother had just died. Though deeply grieved, Milt was thankful that God had pushed him to reconcile with his brother three weeks before.

Heart on Fire

In 1984 Milt decided it was time to go out on his own. He began to look for a company he could purchase and turn around so that, as he puts it, he could "live happily ever after." While doing this, he was introduced to Star Sprinkler, a manufacturer of fire protection equipment that was on the ropes and needed new leadership. It was perfect for developing his skills in "turn-around" work.

Not long after, John DeHaan, a college friend and president of the Christian Reformed World Relief Committee (CRWRC), asked Milt to join eight other Christian Reformed businessmen at a MEDA (Mennonite Economic Development Association) conference in Charlottesville, Virginia.

This Mennonite group was at the forefront of a movement to enlist businesspeople to get involved in building businesses and creating jobs in the developing world.

After the day's session, the nine men would go to John's hotel room and brainstorm how they could put the principles they had heard about into practice. Sometimes the discussions would extend almost to midnight. Their conversations centered on one question: how can businesspeople address the problem of poverty? Though focused internationally, they did not overlook the reality that there were serious local needs as well.

The late-night talks triggered something deep within Milt that was waiting to be awakened. He went back home with his heart on fire. He had been given an entirely new and ennobling vision of his role in the world. He now understood that he existed to do more than write checks for the church. For the first time he recognized that his position and skills as a businessperson were gifts from God, entrusted to him for a significant function in God's kingdom.

Milt now saw himself as a steward with unique, divinely bestowed abilities that were intended to have an impact beyond his family and even beyond his church. With that new awareness came a compelling sense of mission and a conviction that he was to begin in Milwaukee, where his business and his home were located. The task would be straightforward: providing work for the unemployed in the inner city.

Forming a Partnership Model

As he prepared his strategy and studied the challenges of poverty, Milt became convinced that the major problem for the poor was not finding jobs, but holding on to them. He concluded that it was essential to partner with an organization in the inner city that could provide the accountability to help unskilled workers develop the practices and habits needed to become valued employees.

Milt contacted several ministries in Milwaukee, but none had an interest in partnering with a businessperson. They were willing to receive his financial support, but they suspected his motives. He tried for six months, but the doors kept closing in his face.

Finally someone encouraged him to speak with Pastor James Carrington of Light House Gospel Chapel, a church in one of the most dangerous neighborhoods in the city. Before calling, Milt discovered that about 20% of the congregation was unemployed. He phoned Pastor Carrington and briefly explained his idea. The pastor agreed to meet and hear him out. He left with his heart on fire. He had been given an entirely new and ennobling vision of his role in the world.

A few days later Milt drove down to the church building at 35th and North to share his vision of partnering to provide jobs, accountability, and assistance so workers could succeed in their work. Pastor Carrington listened carefully. But when Milt was done he did not mince words. "I don't think it will work," he said. He was convinced Milt was a white employer on the lookout for cheap labor and good press. The pastor's experience had taught him that while white do-gooders might start strong, they usually failed to persevere when things became difficult. "The truth of it is," he explained, "I don't know whether I can trust you. If I went out on a limb with my people

and then you decided to give up, I would lose significant credibility. I don't want to risk that you will give one member a job and then if it doesn't work out you'll just bail on the whole community."

Milt dragged himself back to his car feeling drained of his last hope. But at home he began to think the conversation over more calmly. A question struck him: Why did the pastor even agree to see me? Why invite me to come to his office just to tell me he didn't trust me?

Milt went to see Pastor Carrington a second time and repeated his idea almost verbatim. Again Pastor Carrington expressed his unwillingness to partner with Milt. He repeated his fears: "You will probably try this once and then when it gets hard you're gonna give up."

Milt left more discouraged than before. On his way back home he protested: "God, it was you who gave me this idea, but no one wants to help me bring it about. Why make me excited about something so wonderful if nobody is going to come alongside?" He again thought the conversation through. Something about it seemed almost staged, as if the rejection were somehow a test. He decided to call Pastor Carrington one more time. The afternoon of the meeting, as he was again winding his way through the narrow streets of Milwaukee's danger zone, Milt was battling anxiety mixed with the fear of being shot.

Once more Milt found himself sitting across the desk from the African American pastor. For a brief moment Pastor Carrington did not say a word. Then he leaned back in his swivel chair and said, "Mr. Kuyers, you are for real." It was a statement of fact laced with genuine surprise. Without pausing for any further discussion, the pastor told Milt that he could identify the unemployed members in his congregation who could make good, faithful employees. He told Milt he would call a meeting and invite them all to attend. But, he added, "I'm not sure how many will show up."

A few days later Milt and Pastor Carrington met with 19 people in the church auditorium. Pastor Carrington briefly introduced Milt and told them that this business owner had a great idea "and," he said, "I trust him." As Milt looked out at the group he saw hope in their eyes. What he did not tell them was that he had no idea what he was going to do with all of them. He had come to the meeting having identified only one job opening at Star Sprinkler. A question struck him: Why did the pastor even agree to see me? Why invite me to come to his office just to tell me he didn't trust me?

Milt pressed forward and asked the group to write down their names, addresses, past work history, and job preferences. He thanked them, put the resumes in a folder, and drove home with them in his briefcase. Though he had arrived at the chapel with a sense of excitement, he was leaving it in a panic. "What in the world am I going to do?" he groaned out loud. He had intended to hire one person, but now he'd created a sense of expectation for 19 people. What had seemed like an excellent idea just hours earlier appeared now to have been a huge error in judgment.

But in the next two weeks something unprecedented occurred. Orders came in so fast that Star Sprinkler needed to hire new workers immediately. All 19 members of Light House Gospel

Chapel were put to work. Stable members of the church agreed to provide the accountability assistance needed to help their newly-employed members succeed. Transportation was offered for those who ran into difficulties getting to work. Light House began a daycare center to serve the single mothers who became part of the program.

Pastor Carrington remained personally involved. He made regular phone calls to Milt, alerting him when one of the church-member employees was having unusual difficulties. Through this partnership Milt and his friend James Carrington were able to impact more than 100 members of the Gospel Chapel.

As Milt finished his cup of coffee, he smiled at me. “That was the beginning of Milt the businessperson seeing there is a lot more to life than running your own company and becoming financially successful.”

Hope, Purpose, and Transformation

A few years later John DeHaan called again, this time with an invitation for Milt to accompany him and some others on a “discovery trip” to Central America. Milt recognized that as executive director for the CRWRC, John might have a hidden agenda behind the call. “I knew that John was trying to build a stable donor base of businesspeople,” he said, but he agreed to go anyway. The trip opened his eyes to the impact of Christian community development. The group was exposed to the dramatic contrast between a village with hope and purpose and one where the atmosphere is clouded with despair. Seeing with his own eyes profound economic, material, and spiritual transformation only deepened Milt’s excitement. “That was the beginning of Milt the businessperson seeing there is a lot more to life than running your own company and becoming financially successful.”

In 1992 Milt and Carol traveled with John and Alice DeHaan to Kenya on another “discovery trip.” Also joining the group were Tony Betten, Marv and Joan Cooper, John and Margaret Vander Ploeg, Ed and Marcie Muller, Doris Tuinstra, and Meg Van Tol. Walking through the garbage dumps of Nairobi, which are home to hundreds of people, made a profound impression on them. They were used to seeing problems as challenges to be solved, but what they saw in the slum was overwhelming.

However, as they observed the substantial economic impacts in areas where CRWRC was making inroads, this oppression began to lift. They began to see the potential for businesspeople like themselves to make a significant contribution.

At each project the team would ask the development workers the same questions: “What happens when these microenterprises become successful? What is your strategy when they expand beyond meeting their immediate needs and begin hiring employees?” In each case the answer was the same: “There is none. They don’t need us anymore. They are successful.” The business owners were stunned. Not always as tactfully as they might have, they responded, “But, you need them!” They came to see that relief and development workers often looked at poverty through the lenses of social sciences rather than business. As a result, their focus tended to be on meeting the immediate basic needs (a good thing!), but not on broader economic sustainability.

These businesspeople understood immediately that successful businesses and business leaders are essential engines to ending poverty. Not only will an expanding business create jobs, it can also help pay the bills that the agencies depended upon donations to cover. But as owners of companies and as hard-headed realists, they also recognized that if a project cannot sustain itself there will come a day when the outside resources dry up and those who have been trained to be dependent will be worse off than before.

Milt and John Vander Ploeg decided to partner with John DeHaan in developing a funding arm for CRWRC comprised of businesspeople who wanted to do more than give money. Partners for Christian Development would be an organization that would measure success not by profit but by the number of jobs created. The vision was to link arms with capable entrepreneurs to help them succeed so they could in turn help their neighbors succeed. Ultimately, success would be achieved not when a family was able to feed itself, but when an entire community was freed from both poverty and charity.

It became obvious to Milt and to John Vander Ploeg that their first priority was to change the mindset of businesspeople. The revolutionary message needed to be delivered emphatically and unapologetically: business is not just business; in reality it is an outstanding Christian calling.

In 1997 Doug Seebeck took Milt and some of the other businesspeople back to Kenya to investigate a pilot project. They met with a group of successful businesspeople in Nairobi who had been gathering for weekly Bible study. The Kenyans described the unique cultural issues and needs of their country. Following these sessions there was an agreement that a real partnership as Christians for business development was possible.

The businesspeople broke up into two groups to hammer out the details. The North Americans sat under one shade tree in the Lanana House courtyard and the Kenyans under another. When they came back together they agreed to establish a \$100,000 loan fund to be administered by an organization that would be called the Kenyan Investment Trust (KIT). It would be overseen by trustees from both sides of the partnership. The Kenyans committed to identifying trustworthy Christian entrepreneurs who needed loans to grow their businesses.

Looking back, Milt concedes that there might have been a strategic error in the formation of this first partnership. Despite its promising start, KIT was exclusively a loan organization, and the members were encouraged only to borrow, not save. That caused great difficulties, but it was an important lesson that resulted in a savings plan being hard-wired into all future agreements. It was implemented by Simon Ngeru in a new organization: CHESS (Christian Entrepreneurs Savings Society). It began with 25 businesspeople pooling their savings and has grown to include over 400.

James Gitao, a Kenyan trustee and KIT's chairperson, had a coffee farm that was facing financial difficulties. That same year James asked Milt if he would be interested in partnering directly together on his coffee farm. This called for a drastic re-evaluation of the role of the North American affiliate and its members. Prior to this time, the affiliate partnered by providing loans, advising, mentoring, and encouraging. There was no personal, individual financial risk involved.

This invitation to become a viable partner “with skin in the game” caused no small consternation within the organization.

As Milt thought over the proposal, he explains to me, “It was obvious that there was no good, logical, or compelling reason to invest in the high-risk, culturally volatile, and business-unfriendly climate of Africa.” But despite what his head told him, he felt convinced that the Lord still wanted him to do it. This was the first investment in what he would later call “heart entrepreneurship” or “leading with the heart.” That heart investment has helped to save and sustain around 400 jobs in the coffee industry in Kenya.

More Than Playing Shuffleboard

Now in the latter decades of his life, Milt is a very content and fulfilled man. “At the age of 72 I have more joy than if I were spending six months in Florida playing shuffleboard and planning where to go next to eat out. I want to be doing something productive in God’s kingdom.” I sit up. He has gotten my complete attention. I am not used to this kind of language from a multimillionaire.

“There is no biblical precedent for self-indulgence,” Milt continues. “That has nothing to do with God’s kingdom. God nowhere encourages his people to ‘eat and drink and take it easy now that you have reached your golden years.’ In fact, Jesus spoke harshly about the wealthy businessperson who embraced that lifestyle. He warned that he will return when people least expect it and declare: ‘This night your soul will be demanded since there is no place or purpose for you in my kingdom.’” This 72-year-old philanthropist takes a deep breath. He looks steadily at me and says, “I don’t want to be one of the people Jesus has to speak to in that way.”

Milt picks up his cup and finishes the last of the coffee. He shifts gears. “The strength that businesspeople bring to the table is that they have had a lot of experience with failure. They have learned to struggle and to overcome through dogged perseverance and a hard-won dependence on God. They understand that problems and obstacles are unavoidable. Success in only 1 out of 10 ventures is not grounds for discouragement; it is better than never having made the attempt. God makes it so hard. But, I’ve come to see that the struggles are God’s way of saying: ‘Milt Kuyers, do you know who is in control? You think you are so smart and that you can do all these things, but I’m the one who pulls the trigger. Although you have to keep pushing and struggling, I am going to open doors and close doors.’”

He smiles, but his eyes are very serious. “Through the adversity the successful businessperson has been taught the importance of not giving up. You still have to continue plowing forward through disappointments and discouragements. But if you have one success in the face of 10 failures, that’s more than you would have had had you given up or not even made the attempt.” Now he speaks more expansively as a member of the Partners board. “The businesspeople who are drawn to Partners Worldwide are folks who have learned through hard struggles to trust in God. These struggles have served to break them of their independence. Now they can joyfully celebrate what God has done, knowing that it was him, not them, that caused the success. This 72-year-old philanthropist takes a deep breath. He looks steadily at me and says, “I don’t want to be one of the people Jesus has to speak to in that way.”

“The reality is that God needs moneymakers in his kingdom who will be faithful and responsible with the wealth he allows them to create. They are the ones who realize that stewardship is not really so much about what you give but what you allow yourself to keep.” He continues describing the kind of stewards God is looking for. “Their goal is not to give a tithe and live comfortably on the rest, because they know that all their money is God’s. They understand there is coming a day when they will have to give an account for what they justified to themselves they could live on.”

I am stunned and convicted by the depth of this successful capitalist’s commitment to a lifestyle I usually hear spoken of in the abstract. This son of a factory worker who could not give as much as he wanted is destined to hear the same words undoubtedly spoken to his own father: “Well done, good and faithful servant: enter into the joy prepared for you.”

The beauty of it is that because of the wise choices Milt and Carol Kuyers are making now, they are experiencing that joy already.

Doug Seebeck serves as the President of Partners Worldwide which encourages, equips, and connects business and professional people in global partnerships into more than 20 countries to grow sustainable enterprises and jobs. Doug previously served 19 years with the Christian Reformed Relief Committee in twelve countries initiating and managing relief and development programs. He co-founded Partners Worldwide to expand the business as ministry model pursuing the quadruple bottom line: profit, people, planet, and purpose. Doug co-authored My Business, My Mission: Fighting Poverty through Partnerships, a book now at the forefront of the global business as missions (BAM) movement.

Timothy Stoner was born in Michigan but grew up in Chile and Spain, the child of missionary parents. After college, Tim received Masters of Divinity and Juris Doctor. He spent several years as a bilingual staff attorney with Michigan Migrant Legal Services. He now has a private law practice in Grand Rapids, Michigan specializing in estates and trusts. Tim is the founder of Orphan Justice Mission which is committed to caring for more than 450 Ugandan children, most of whom are AIDS orphans.

Feature Article

David Livingstone's Vision Revisited: Christianity, Commerce and Civilisation in the 21st Century

- Dr Sas Conradie

Background

David Livingstone has been both missionary icon and missionary villain. For many he was the epitome of mission pioneering and for others an imperialistic missionary paternalist with few if any fruit. It is from this controversial figure we in the 21st Century can learn when we discuss socio-economic and spiritual transformation in communities.

Livingstone's Vision

David Livingstone had a compassion and commitment to end the slave trade through Christianising and 'civilising' Africa while facilitating economic 'take-off' that would have provided the needed economic incentives to stop the trade. His wanted to open Africa to Christianity and commerce as a way to combat the social ills of the continent. Livingstone realised:

- 1) People had to be set free from sins and practices (such as superstition) that prevented them from living lives that honour God. The spread of the Good News of spiritual freedom in Christ, or Christianity, was therefore of utmost importance to Livingstone¹. The Holy Spirit empowers people to live holy lives and move away from sin. That would enable social change when more and more people follow that example.
- 2) People had to be set free from cultural practices that prevent social and intellectual development, including slavery. Therefore there is a need to encourage a cultural value system that will facilitate education, health and law and order. The chiefs abused their powers to enslave their own people. To end the slave trade a change in culture was needed from within Africa.
- 3) People had to be set free from poverty that encourages people to sell others into slavery. Economic development in Africa had to be facilitated through commercial activities. Commerce became a key building block of transforming communities so that slavery could stop.

Livingstone's belief in Christianity, Civilisation and Commerce as a way to end slavery and encourage social transformation had much deeper roots than his own passion. It goes back to William Wilberforce and the abolitionist movement which significantly coincided with the start of the British missionary movement. Legitimate commerce, coupled with the gospel, would cut off the slave trade at its source in Africa. Wilberforce's own vision for a better world "lay in the transformative potential of faith and business. ... It was in pursuit of this vision that he initiated radical social transformation on a global scale"². Because Christianity and legitimate commerce both had human liberty at their core, they were needed for social reform.

Rob Mackenzie emphasizes the importance of the abolitionist movement's thinking on Livingstone when he attended a meeting in Exeter Hall in the Strand by the Society for the Extinction of the Slave-Trade and for the Civilisation of Africa³. "There it was proposed that Africans would only be saved from the slave-trade if they were woken up to the possibilities of selling their own produce; otherwise chiefs would continue to barbarically sell their own kind to pay for the beads, cloth, guns and trinkets they coveted. Commerce and Christianity could achieve this miracle, not Christianity alone'.

The discussion of the relationship of Christianity and civilization was therefore not a new idea. It had already been hotly debated in missionary circles in the 1790s and it can be argued it was the response to the social and economic transformation the UK experienced during the revival movements that swept the UK in the second half of the 18th Century. The abolitionist ideals of social transformation through commerce and Christianity became so inspirational that Henry Venn (Church Missionary Society General Secretary from 1841-1873) made abolitionism through commercial enterprise a central aspect of his mission strategy. Cultivating contacts with industry, Venn enlisted the support of a Christian manufacturer who agreed to import cotton at the minimum profit margin. This enabled Venn to set up the Nigerian cotton industry to provide African chiefs with a viable economic alternative to the slave trade⁴.

Livingstone believed that the arrival of honest traders and missionaries would provide the opportunity to exchange the natural resources of Africa for European trade goods. This would undercut and end the slave trade, leaving the possibility of the growth of Christianity and the development of a more prosperous African society. Livingstone tried to find suitable bases "from which Christianity, civilization and commerce could play their role in transforming Africa without the violence, injustice and slavery which he believed had characterized the meeting of European and African heretofore"⁵. During his visits to the UK Livingstone discussed the potential for trade and investment in Africa with business leaders.

Livingstone's vision distorted through imperial and commercial self-interest

Perhaps this passion to get the British nation more involved in spreading Christianity, Commerce and Civilisation in Africa and the fusion of the three legs of the development of Africa, opened the door for some as a pretext for imperial exploitation⁶. Livingstone became the patron saint of liberal imperialism, paternalist and colonialist. The three Cs that Livingstone was so passionate about became distorted:

Christianity had been used by imperial powers to open areas for expansion and to pacify communities. Christianity became 'the religion of the white-man' and of the oppressor.

Civilisation had been used to impose the will of imperial powers and to conform communities to the example of "Civilised Europe" in order to produce goods for the "Mother country". Civilisation became synonymous with colonialism and oppression.

Commerce had been used to advance the economic interest and self-enrichment of imperial powers, large companies and individuals such as Cecil John Rhodes while using the natural resources and cheap labour of local communities. Commerce became synonymous with multi-national capitalism that enriches a few and impoverishes the masses.

Livingstone's dream of Christianity and commerce, combining to produce developmental 'take-off' in Africa's development did not materialise the way he envisaged. The demand of industrialised countries for ivory, combined with the East African slave trade, was a barrier enough even before the powerful worldwide imperialist expansion finally killed it. Other factors discouraged investment such as Africa's geography and health conditions that makes transportation and trade difficult.

Livingstone's vision redeemed

The mistakes of the past are generally acknowledged today. People became uneasy about the link between Christianity, Civilisation and Commerce. I would argue that the link between empire, mission and commercial exploitation was forced upon by imperial and commercial motivation and instigation. I propose that by dealing with the negative image related to the 3 themes, we can redeem what David Livingstone and other mission leaders in the 19th Century were so passionate about:

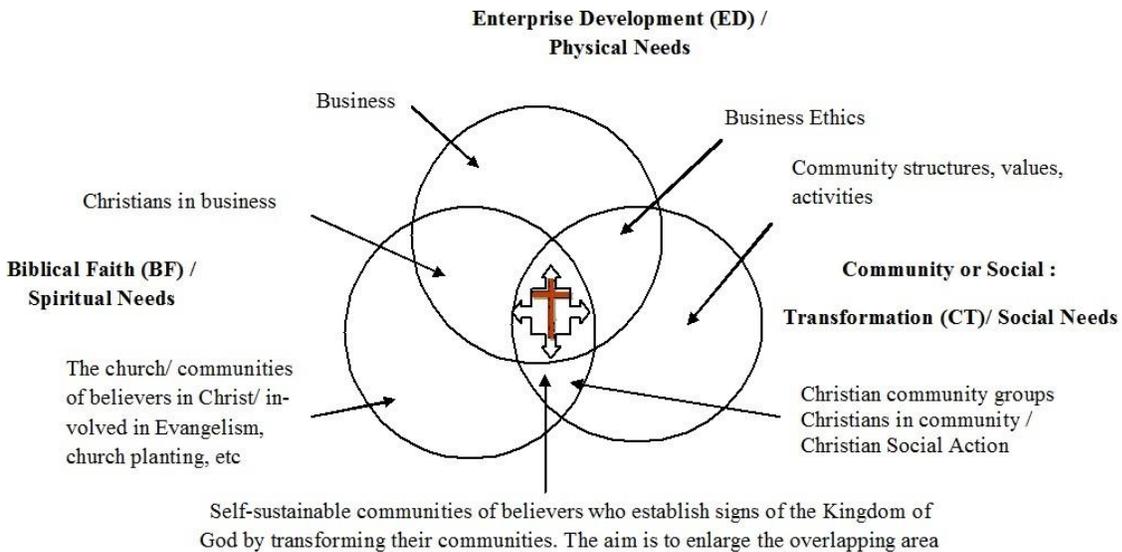
People still have spiritual needs, but with the problems related to the term Christianity, it might be needed to return to the roots of Christianity, the Bible, and start talking about Biblical Faith instead of Christianity. Ron Sider⁷ argues that certain religious worldviews tend to create a fatalistic attitude towards poverty. A South African bishop once said that people in the rural areas in South Africa are so fearful of evil spirits that they do not take initiative to improve their lives. People can be set free from the fear of evil spirits and experience total renewal through the life-giving ministry of Jesus Christ.

People need to be set free from values and cultural practices that prevent social-economic and emotional well-being. Society needs to be transformed according to Biblical principles from within the community. It is therefore better to talk about Social Transformation instead of Civilisation. Social problems are also the church's problems and the church must deal with them. The church must direct itself towards transforming society and not to try to escape from it.

People still have physical needs and need employment to provide in these needs. Enterprise Development that benefit a whole community is needed and not just Commerce that can give the impression of enriching just a few. It is therefore better to talk about Enterprise Development than of Commerce in order to indicate this qualitative difference in business activities.

Livingstone's Redeemed Vision – the Kingdom Model

A Kingdom Model can explain the relationship between Biblical Faith, Social Transformation and Enterprise Development:



Biblical Faith: Bible becomes the norm for life and conduct and not perceived Western traditions. This brings people into a personal relationship with God to experience spiritual freedom, transformation and changing behavior and culture. Christians get the courage to start businesses through which they can earn a living for themselves and their families and through that glorify God. These believers then transform the community around them through encouraging a life-style based on the Biblical message that results in improved community care.

Social Transformation: The Biblical principles are lived out. Communities are helped to develop a value system that facilitate trust and responsibility; increase productivity; and enable communities in caring for one another. Communities and individuals experience emotional and social freedom. Greater involvement from Christians in community structures facilitate improved social care and the eradication of negative values in the community. They can start social enterprises such as trading networks, low cost housing, services for the poor in the community and environmental initiatives as business initiatives to generate income for the community⁸. This involvement is a witness and opportunity to spread Biblical Faith.

Enterprise Development: local communities take control of their own economic development. Local job creation and sustainable wealth creation is encouraged. Companies and individuals from outside are encouraged to invest in sustainable commercial activities. Education provides the basis for enterprise development. Economic and physical freedom is experienced and economic transformation is facilitated. Enterprise Development includes the provision of capital for the poor to earn their own way through for example micro-loan programmes⁹. Also increased trading opportunities for local business people, access to markets, and the development of fair

trade initiatives. Enterprise development then becomes a means of church planting, social service and transformation, community building and grappling with unjust practices.

The relationship between Biblical Faith, Social Transformation and Enterprise Development: The best way to understand the relationship is three overlapping circles that facilitate developing self-sustainable communities of Christians that transform their society through adhering to God-given principles. With Christ at the centre, these communities of believers expand the overlapping area so that Christ will become increasingly the centre of the life of their societies.

At the heart of this understanding of the relationship between Biblical Faith, Social Transformation and Enterprise Development is that the Kingdom of God needs to become a reality in a society or community. The already and not yet character of God's Kingdom means that the Church and its mission constitute an interim sign. The Church points humanity backward to its origins in God's creation and forward to the present and coming Kingdom in Jesus Christ.

Livingstone's vision implemented

Livingstone's vision to develop Africa spiritually, economically and socially had a profound impact on the global mission movement. For example David Scott developed the Blantyre Mission in present day Malawi as a small missionary community intended to act with the cooperation of the African Lakes Company as a cultural and economic as well as religious catalyst within African society¹⁰. This vision also finds its expression in the concept of holistic mission where the gospel not only transforms individuals but has 'transforming consequences for societies, for trade and economics, for law, and for human rights'¹¹.

Livingstone's dream of Christianity and commerce, combining to produce developmental 'take-off' in Africa's development is becoming a reality across Africa. The church in Africa grows rapidly. Many churches and ministries are taking steps towards a more Kingdom-orientated Model of understanding the relationship between Biblical Faith, Social Transformation and Enterprise Development. CMS Africa for example is involved in exciting Business as Mission initiatives (www.bamafrica.org) while the Samaritan Strategy (www.samaritan-strategy-africa.org) encourages social transformation and enterprise development out of a better understanding of the Biblical message¹². Christian micro-finance initiatives such as Opportunity International and Five Talents provide capital for enterprise development while changing the values in the communities where they work. The growing integration between Biblical Faith, Enterprise Development and Social Transformation has the potential to decrease dependency on so-called Western resources. Africa is now seen as a continent of hope despite remaining challenges such as corruption.

Sharing wealth in a globalised world

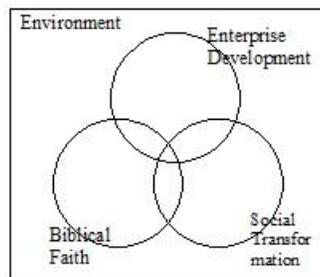
The 21st Century is a totally different world than that in which David Livingstone lived. Technological advances in travel and communication made the world a global village. This is part of God's design for the world since He made humanity an inter-connected and inter-dependent community with different resources in different places. Within this inter-connected globalised community it is important for wealth to be shared and generated to the benefit of all.

This wealth or capital includes knowledge, spiritual, social and monetary wealth. The Kingdom Model must become a reality through “Kingdom communities” that facilitate wealth interchange:



The environmental context – towards the Quadruple Bottom Line Model

Biblical Faith, Enterprise Development and Social Transformation take place in an environmental context. Christians have a Biblical mandate to care for the environment while unrestrained commercial development will result in increased environmental destruction and economic collapse. Environmental destruction will increase social problems as communities and individuals fight with one another to obtain scarce resources such as water. The quadruple bottom line concept has been developed to describe the environmental responsibility, social transformation, economic development and the spiritual growth in communities¹³. Within the framework of the Kingdom Model as described previously, the quadruple bottom line model might be illustrated as follows:



Conclusion

Born within the Abolitionist Movement, David Livingstone’s vision of Christianity, Civilisation and Commerce had a profound impact on the mission movement in the 19th Century. Unfortunately this vision had been distorted by colonialism and imperialism. Many Christians and mission initiatives became reluctant to implement this vision and shied away of commerce and social involvement. Fortunately there are a growing number of Christian initiatives today that take the vision seriously. The challenge for these initiatives is to develop a Kingdom Model of ministry that integrates the different aspects of Livingstone’s vision. In a globalised world this Model is more than ever needed either it be in well-reached communities in Africa or unreached areas of Asia and the Middle East. In a fragile ecological environment we have to go beyond the Kingdom Model and put it within the framework of environmental care as described in the Quadruple Bottom Line Model of mission. Hopefully there will be many Christian leaders who will venture into what could become very excited possibilities.

¹ Ross, Andrew C (2002), *David Livingstone: Mission and Empire*. Hambledon and London, London, p.17

² Heslam, Peter (2007), “William Wilberforce: how transforming business can turn the tide of history”, *Faith in Business* 10:4, April 2007 p.3-4

³ Mackenzie, Rob (1993), *David Livingstone: The Truth behind the Legend*. Fig Tree Publications, Chinhoyi, Zimbabwe, p.47.

⁴ Waters, John (1996), *David Livingstone – Trail Blazer*. Inter-Varsity Press, Leicester, UK, p.228

⁵ Ross, (2002), p.77

⁶ Ross, (2002), p.241.

⁷ Sider, Ronald (1997), *Rich Christians in an age of Hunger*. Hodder and Stoughton, London

⁸ Sider (1997), p.236.

⁹ Sider, (1997), p.236.

¹⁰ Ross, (2002), p.243.

¹¹ Sogaard, Viggo (2004) *Evangelizing our World: Insights from Global Inquiry*, 2004 Forum for World Evangelization, Thailand, September 2004, p.59.

¹² See Miller, Darrow L and Allen, Scott (2005) *Against All Hope: Hope for Africa*.

¹³ See Inayatullah, Sohail: “Spirituality as the Fourth Bottom Line” at www.metafuture.org/Articles/spirituality_bottom_line.htm for a non-Christian perspective on the Quadruple Bottom Line.

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