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Dallas Willard, the Christian philosopher, once said that ‘Business is a primary moving force of the love of God in human history.’ We at Mission ConneXion agree and believe that when God’s people create dignified jobs that multiply human and financial resources to provide for families and communities... the kingdom of God becomes more tangible.

For years Mission ConneXion events have underscored that ‘Business as Mission’ done well embodies: profitable and sustainable businesses; intentionality about the kingdom of God purpose and real impact on people and nations; holistic transformation in economic, social, environmental, and spiritual arenas, and compassion about the world’s poorest and least evangelized peoples.

You hold in your hand a compendium of transcripts that were presented in the Business as Mission workshop track at the 2020 Mission ConneXion Northwest event. Every year, thousands of people attend Mission ConneXion events around the West. Churches, individuals, and
mission agencies all come together to discuss the world’s greatest needs and opportunities to engage. Business as Mission has been a focus since the beginning.

It is our hope that whether you are a Christian leader or entrepreneur who is interested in seeing business used as a tool for transformation, that these transcripts will move you to action.

Bill MacLeod is the Executive Director of Mission ConneXion which he founded in 2001 during his 15 years as a missions pastor in Portland. He has been a mobilizer for over 40 years, dedicating his life to city-wide people movements while serving in an evangelistic organization, a national men’s movement, a local church as missions pastor, and since 2001 as founder/executive director of a regional church-missions-mobilizing effort.
“Business as Mission” (BAM) is a strategy combining real business and real mission that has been presented at Mission ConneXion Northwest by plenary speakers, exhibitors, and workshops for the past 10 years. Dr. Ted Yamamori, former executive director of the Lausanne Committee for World Evangelization, described BAM as “the strategy of choice for 21st Century Missions.” In the past 25 years it has been employed in many developing and unevangelized countries by mission agencies, relief and development agencies, marketplace ministries, local churches, for-profit corporations, and informal groups of like-minded men and women feeling called of God to use their business skills and resources to bring the hope of the Gospel to people in such countries.

What Business as Mission is NOT:

• Business for Mission – ie. businesses whose profits are used to fund missions.
• No Business, just Mission – ie. no real business at all – just access to a closed county.
• All Business, no Mission – ie. Christians just doing business on a mission field.
• Tentmaking – ie. engaging in real business to enable ministry outside the business. This, of course, is Biblical (Acts 18:1-4f) and can be a very effective strategy.
• The “Prosperity Gospel” – ie. thinking God promises wealth to all believers.
• A ‘poverty alleviation strategy’, though that happens with BAM.
• A substitute for evangelism, church-planting, or discipleship.

What Business as Mission IS:

• Real business (always!) – based on market demand and sustainability (profits).
• Fundamentally “a church-growth strategy”:
  1. Enabling employed people to fund their own local churches.
  2. Creating a positive witness for Christians in their communities and countries.
  3. Giving families the means of staying together and flourishing.
  4. Giving managers a platform for righteous conduct that sets them apart.
5. Providing options for evangelism and discipleship pastors will never have.

- A way to engage “the whole Body” of Christ in missions, as the Apostle Paul articulated the Biblical way to grow the Body of Christ – Ephesians 4:16.

This year, the four BAM workshops at MCX portrayed the entire spectrum of Business as Mission with multiple presenters in each workshop: from nano community banks and micro finance to large scale impact investing; from small family businesses to those employing hundreds of workers; from educational opportunities for college students preparing for possible BAM ventures to retired business and tradesmen wanting to make further use of their professional skills for the glory of God; from simple village-based businesses serving local customers to those trading internationally, even delivering their services over the internet; from established mission agencies with a couple decades of experience in BAM to first-timer businessmen eager to explore how they can get engaged.

This array of BAM presentations at MCX 2020 has been captured in the following transcripts submitted by the presenters for this publication. In 3 cases, the names of the
countries and products being provided by the businesses have been omitted to maintain the security of their work. All the businesses presented are real, legal, and funded by sales and investments, not donations. Readers are welcome to contact the presenters if they wish to pursue their ideas.

Finally, we offer these workshops and the following transcripts because as Jesus prepared to face Calvary, He gave His disciples a commission by telling them a parable – the parable of the talents. Differing amounts of resources would be entrusted to different people during his absence, but they would have to give an account for how they used them when He returned. So He said to them, “Do business ‘till I come!” (Luke 19:13). And so we are.
HOPE International provides an interesting look at Business as a Mission because we operate as a non-profit. While we apply many business principles and have goals of sustainability, our nonprofit status allows us to make investments in businesses (and people) that will have large margins of impact instead of focusing on growing our financial margins.

HOPE International is a network of organizations that provides financial access to almost a million clients in 16 countries around the globe. We believe that this restorative work needs to be done with Christ as the cornerstone, so our model centers around discipleship as we provide training, loans and access to savings for our Microfinance clients, Savings Groups members and Small and Medium Enterprise clients.

At HOPE International, we believe that work is a beautiful gift from God and is a dignifying action. We also believe that our brothers and sisters around the world are fully capable of this work, but they face barriers that stop them
from thriving and utilizing these gifts.

HOPE’s microfinance institutions are similar to credit unions here, and they invest in underserved entrepreneurs whose businesses range from sole proprietorships like salons and taxicabs to larger businesses like manufacturing companies and farms, some employing dozens of people.

While we celebrate the growth of our clients’ businesses and their ability to provide for their families, our conviction is that poverty is not just material—it can be social, spiritual, and personal, too. Our hope and prayer for all those we serve is that collectively, we will grow closer to Christ, develop stronger relationships with each other, realize our God-given dignity, and break the cycle of material poverty.

We have the delight of seeing lending groups come together & experience Christ together as they experience the “5W” framework in every meeting: Welcome, Worship, Word, Work and Wrap up. When they gather to learn business principles or repay their loans, they learn, praise and glorify God! This is successful in large part due to our awesome loan officers working on the ground who truly
view this job as a ministry and a chance to share Christ with their communities.

As HOPE launched, we delighted at the impact with our Microfinance banks, but we soon realized that we were not supporting another more vulnerable population. We were failing to serve those in even more extreme poverty - often in rural context with limited access to banking.

Ten years after launching our first microfinance bank, we launched our first savings groups in Rwanda. Savings groups grow (after HOPE trains and equips them) to operate autonomously as they harness the power of communal savings. They have the same core services and are started by using the church network. They seek Christ through discipleship and have access to loans, savings and trainings just like our microfinance clients. We’re seeing amazing community transformation through this model and we are watching these members use their Saving Groups as a tool to share Christ to their community!

While Microfinance and Savings groups have the same core model, they each serve unique purposes. HOPE International and our partners provide the capital to
microfinance clients while Savings Group members use their collective money as a “bank.” At our microfinance institutions, we usually give loans for businesses or home improvement, but our savings groups can take loans for anything with group consensus! This provides opportunity for savings group members to use these groups as safe spaces to save their money in case of a medical emergency, a planned future expense or even for business ventures.

HOPE International has been so blessed to partner with stakeholders around the world as we invest in the dreams of our global neighbors. We have seen time and time again that partnership with other Christ centered organizations helps us to go farther faster as we refine each other. We’re so blessed to collaborate with a Kingdom Minded network as we seek to do His Will together!
Common elements:
- The Gospel is proclaimed and demonstrated
- Individuals can use both savings and loans
- Groups use the 5W’s and biblically based training
- Transformation occurs for both individuals and the group

Savings group programs:
- Typically serve rural, lower-income families
- Members provide capital, and HOPE provides operational support and funding
- Implemented primarily through the local church

Microfinance institutions:
- Typically serve urban and peri-urban clients
- HOPE provides program management and loan capital
- Implemented as a regulated financial institution
- Can offer small-and-medium-enterprise lending for clients ready to scale
Our organization is a traditional missionary agency with over 100 years of working with unreached peoples. In fact, the organization sprang out of a desire to take the gospel where no one else was going. Seventeen years ago a couple of families decided that since they couldn’t get into some of the least reached countries with a missionary visa, they would try to live there conducting business. One of the men came from an artistic family and he bought a hanut, or a 8 foot by 12 foot merchant stall on a busy commercial street in a city of an Islamic country, and opened up a fine arts store. He quickly became friends with the carpet seller across the street. A few months in, they were getting fantastic language and culture training, sitting and interacting with their neighbors on the street, but they didn’t sell much fine art. One day Muhammed, the carpet seller across the street offered a suggestion. He said that under the Koran, Muslims are forbidden to buy graven images. They can do geometric art, but not fine art, so it’s a pretty dumb idea to try and sell fine art here! He went on, “Your father is a potter, why don’t you sell pottery?
So the fine art store quickly became a pottery store and sales picked up a little, but only a little. Meanwhile tourists would come and see the white face of the new owner and once they got over the surprise of seeing an American store owner in this city, would inevitably ask a question about where there might be a good restaurant where they can eat and not get sick, or whether or not it’s a good idea to go down to a certain canyon to explore, or where they might find a trustworthy car and driver. Pretty soon the owner started accompanying new friends on tourist excursions, helping them with the language and cultural knowledge he had. The day came when Muhammed came over for another conversation and advice. He said, “Why don’t you let me sell your pottery in the front of your store, I’ll sell three times as much as you’re selling, I’ll make a profit, you’ll make more money, and why don’t you stick to what your good at? Buy a desk, stick in the back of the store and run excursions!” The excursion business rapidly multiplied and that $8000 startup of a fine arts store last year brought in over $4 million and is operating in 4 countries.

Other businesses followed and now there are more than 50 people in unreached areas conducting business and looking for opportunities to proclaim the love of Christ.
Speaking of proclaiming, last year one of those countries that is especially closed to the gospel started what we would call the most basic expression of a local church, something that has been absent in that country to our knowledge in a long time! The Lord is using business to draw His people to Himself.
My name is Bob Bush and I am the Managing Director of IBEC Ventures. I spent nearly 30 years in the healthcare industry prior to joining IBEC, and I can honestly say that this opportunity to serve God in this role has changed my life.

Like many of you who are here today, I was looking for an on-ramp that would allow me to represent Jesus and make a difference in the world. I am not a pastor or a traditional missionary. I am a businessperson who loves Jesus... that's who I am!

Our organization began serving clients back in 2006. We provide coaching and consulting for both new and existing BAM businesses, primarily in the 10/40 window. We serve between 20-25 clients at any given time from a variety of different industries. Our team of coaches and consultants is made up of 30-35 gifted men and women who love Jesus and want to make a positive impact on the clients we serve.
Some of the key areas we focus on with our clients include:

• Finance/Accounting
• Operations
• Engineering
• Business Development and Strategy
• Sales and Marketing
• Web Design
• Agricultural expertise

When we work with a client, what are we striving for with these businesses?

• Build a sustainable/profitable company.
• Create jobs.
• Make disciples for Christ.
• Be good stewards and strive for excellence in everything we do.
• Integrate the ministry plan; intentionality is seen in everything we do. How we are impacting employees, vendors, customers, and the community is something we must never lose sight of! We must never forget why we are building this business in the first place. **His Kingdom** must always be our focus.
Here are some examples of how we create value for our clients:

• Help design a business plan, a strategic roadmap for the team to follow.
• Develop a case statement that reflects a crisp message for investors and other interested parties.
• Create a presentation deck for effective messaging to target audience.
• Help prepare budgets and provide continual review of the numbers.
• Assist with the development of a marketing strategy that helps identify attractive markets for revenue generation.
• Develop the sales plan and business development strategy...continually monitor tactical execution of the plan.
• Provide hope, encouragement, and spiritual support for the team. Focus on the relationship first and foremost, and continue to discuss how we are reflecting Jesus in everything we do.
Some examples of successful BAM companies we have worked with include:

• BAM business in Uganda focused on charcoal production:
  1. Jobs have been created.
  2. Connection has been made with investors and story is being shared.
  3. Long-term strategy has been mapped out and tactical execution of the plan is routinely visited to alleviate surprises down the road.

• BAM business in Africa that focuses on an assortment of products including wall hangings, pillows, rugs, and other customer pieces:
  1. Jobs have been created; over 80 on board now.
  2. Connections have been made with investors and presentation pitches are being developed.
  3. Overall sales and marketing strategy is critical with this client, as the successful pathway to sustainability is getting closer and closer.

So…if you are looking for a way to get involved, IBEC Ventures may just be the on-ramp for you!
You may be a:

• Client - new or existing business that needs our expertise.
• Coach/Consultant - use your gifts for the Kingdom; make a difference to those who need our help!

If this is you, check out (www.ibecventures.com) today. We would love to have you join our team!
For nearly two decades, I have been a fundraiser for several different colleges and universities. During this time, I have also helped other ministries and organizations raise funds for their work. I was first exposed to business as mission and Kingdom purpose companies when I met the founder of a company that was hiring formerly trafficked women in an Asian country to produce fly fishing products.

These women were being paid well, the company had interest in its product from big box retailers, and most of all, the company was able to share the Gospel with their employees in the country they were working in – a country closed to the Gospel. I provided pro bono fundraising counsel to this company, and after doing so, I met several other business as mission companies who also requested such help.

I really felt the Lord calling me to enter this space, and after prayer, my wife and I were excited about the calling. I’ve taken the last year to get acquainted with many companies that have Kingdom purposes.
Let me tell you about a company that buys, retrofits, and manages dorm-style housing accommodations for migrant laborers working in the Middle East. These jobs provide significant economic opportunities for workers from South Asian countries, namely India, Pakistan, Bangladesh, Nepal, and the Philippines. Workers can earn 3-6x more than they do in their home country. These workers move there to escape extreme poverty and to provide for their families – usually on two-year rolling contracts. An estimated 14.5 million migrants working in these countries provide for an additional 58 million
family members in their home countries. Despite these economic opportunities, migrant workers experience significant hardship due to family separation, a lack of community, challenging living conditions, and extended time away from home.

This company has a unique opportunity to minister to this migrant labor force. They are working at a crossroads of cultures – much like Paul going to Rome in his day – where their impact has the potential to expand across a whole continent. They partner with local ministries and their vision is to create significant spiritual and social impact while providing market-based financial returns for their investors.

Next Door Photos is a real estate photography company that employs approximately 300 formerly trafficked women to edit real estate listing photos. They couldn’t do this work without partnering with International Justice Mission. IJM is a non-profit ministry that rescues women from being trafficked and provides rehabilitation services to these women. Next Door Photos simply hires women that have been rescued and rehabbed by IJM and provides them with jobs and love in the name of Jesus. Good jobs, alongside loving care, ensure that these women do not
enter back into the trafficking cycle. Together, these two organizations – one a for profit, the other a non-profit – compliment and serve the same cause.

Approximately two-thirds of the world’s population lives in countries that are hostile to the Gospel. It is difficult to enter those countries as a traditional missionary or pastor. About twenty years ago several different mission organizations began using business as a mission companies as a way to gain access to these closed countries. Businesses, especially those that operate ethically, pay taxes, employ locals and treat them well, are usually never turned away by any country. This dynamic has led to an increasing number of missions organizations using business as a means to gain and keep access to countries hostile to the Gospel.

Within the last twenty years, some of these operations have become increasingly sophisticated and brought on entrepreneurial leaders who can both lead a business as well as lead a missions program.

And remember, for such companies, the better they are doing financially the greater the platform they have to reach out and share the Gospel.
Where we put our money matters. I realize that a lot of investments are neutral – they have neither a positive Kingdom impact nor a negative impact. But, if our investments are in companies that support or profits from anti-life, anti-family and immoral causes, we could be gaining the whole world and losing our souls.

I just would urge Christians to think about the social and spiritual impact of how they are investing their money. They may have the potential to secure eternal rewards by engaging in impact investing.

Let me tell you about a company that operates a cutting-edge farming operation, where they raise and grow a high-value food. This company controls their entire vertical – from the seed to harvesting, processing to packaging, branding and distribution into multiple regions across the continent of Asia, with the largest market in China. The company has experienced an extremely high demand for their products, which is a delicacy in their target markets. Their product sells for $700 to $1,000 a kilo.

This same company happens to operate their farms in a completely Islamic country that has little to no Christian
influence, and very few indigenous Christians. Their operation, because it is a legitimate business, allows them to serve as a secret beachhead for bringing in Christian workers whose goal is to share the Gospel and start underground churches. This company is raising capital to expand and open additional farms. Doing so will allow them to hire additional indigenous workers, bring in more Christian workers, and have an expanded presence for sharing the Gospel.
I have been a “business angel” for 20 years now, based in London but also working in Southern Africa and Eastern Europe. I am currently writing a book to be called “Early Stage Kingdom Investing within an End Times Framework”, which is due to be published by the end of the year. It’s based on this stunning verse:

“I have seen a great EVIL under the sun: wealth HOARDED to the harm of its owners”.

Ecclesiastes 5:13

There is cash within the Kingdom that is available but is not being invested – “talents buried in the sand”.

There are three sources of investment cash available for any business:

1. Donations/gifts/grants—mybusinessconsultancyhas helped to raise millions in grant funding for Research and Development for companies – increasing the value of the investments made.
2. Loans – with or without interest [to be repaid in the currency the business is trading in thereby avoiding exchange rate fluctuations to the detriment of the business]

3. Equity – when a percentage of the business is sold to investors.

“Business Angels” have garnered that name because they are usually early investors in new businesses; venture capitalists tend to invest after the start-up stage but before equity is listed publicly. But business angels typically also bring with them entrepreneurial experience, domain knowledge of the business’s industry, legal and accounting awareness, mentoring skills, and an ambassadorial role for other business angels. The title is quite appropriate.

Let me identify two sides of business angel investing, one from the perspective of the business angel and the other from that of the business entrepreneur. An entrepreneur receiving cash from a business angel enables him to upscale his business faster. By selling a part of his business to an investor he can scale up his business and achieve growth much more quickly. From the entrepreneur’s perspective, a true and Godly business angel can bring
into a business not only badly needed funding but also domain knowledge and an address book full of valuable contacts, not only for potential sales but also for suppliers’ names and for legal and financial compliance.

The best kind of business angel is what is called a “cashed-out entrepreneur”, someone who has grown a business and sold it, either by a MBO [a Management Buy-Out], a trade acquisition – the cleanest and often the quickest exit route, or an IPO [an Initial Public Offering] by having his business listed on a stock exchange. This kind of business angel has gone through the tough experience of developing a successful business and then realizing the value of it in cash – cash which he or she then can re-invest in small businesses.

But there is a reason why business angels are called “angels”. Some business angels turn out not to be angels at all but to be business “demons” offering unwelcomed and ignorant advice who interfere constantly in the business. It is highly dangerous for an entrepreneur to be so desperate for cash that he will take any cash from anyone and with that attract business angels from hell. Entrepreneurs have every right to carry out due diligence on potential investors, not arrogantly but with care. “Do
not be unequally yoked.”

If a church member is nervous about investing available cash that he or she can afford to lose, then it is possible to outsource the investing process. Please see Erik Fast of the M633 Fund afterwards. Business angel investing is not about gambling. There is no faith in gambling.

Post-investment relations are essential. My latest investment is with an AI company run by a Christian brother. As an investor I receive regular updates by email and am included on progress, challenges, and options on future growth.

From the business angel’s perspective, the business case should include the Kingdom Impact (KI) that the business hopes to have. Any measurement of success should include the KI. Furthermore, no matter how strong the business case is, the character of the entrepreneur should be examined in depth by the potential business angel. I have lost a considerable amount of money by failing to pick up on the lack of work capacity of the entrepreneur, the honesty and an understanding, or the absence of it, the entrepreneur had of Kingdom consequences of his business.
Business angel investing is a large mission field in its own Biblical right within the whole of BAM. All of us will one day be held accountable to our Heavenly Father for the way we have utilized the financial resources God has entrusted us with.

Let me tell you the story of a well-respected Godly entrepreneur in London who developed a software company based in a developing country in Europe. Eventually he employed so many staff that his company was paying more income tax than any other business in the country. The government officials were intrigued, since evading taxes is common in their country, and so they invited this entrepreneur to attend a full cabinet meeting at which he was quizzed about why he was bothering even to work in what the cabinet members openly called their “God-forsaken” country. Without hesitating, the entrepreneur witnessed to them and told them the Gospel. Such is what can happen when Christians in business get engaged in “business as mission”.

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A Kingdom business is always a real business. In classic terms, this means the enterprise is providing goods and services that customers want and will pay for — often called its ‘value proposition’. It’s driven by demand. To meet this demand, a successful business will have an operating plan – their business plan – that specifies how the business functions in every dimension, and how it intends to grow.

By definition, for a business to be “successful” and continue, it must be profitable. This usually requires some capital assets to fund it and a variety of skills – leadership, planning, accounting, production, marketing, maintenance – and a lot of hard work. In spite of all the planning and resources, every business faces risks, both in the start up phase and continuing on throughout its life.

However, there are several models of successful businesses, one of which can be called a “Kingdom Business”:
Model #1

In Model #1, the managers operate a successful business but are not engaged in any service activities or ministries. The business demands most of their time and energy and they choose to devote any extra time and energy to their families, sports, education, or simply relaxing.

A Model #1 business makes no contributions to charitable or civic causes – either because it has no surplus to give away, or because no worthy causes are recognized, or the owner(s) prefer to accumulate the profits for themselves or the business.

Model #2

This business has all the features of Model #1 – the value proposition, the business plan, capital, the hard work, the risks, and the profits. But Model #2 business managers are active in their communities; they serve on school boards and city commissions, the local Rotary club, or the Boy Scouts. And their businesses make financial contributions to various civic causes addressing real local needs. These contributions may also be good PR for the business and may create political benefits.
Model #3

The Model #3 business also functions as a real business like Models #1 and #2. But this model is characterized by Christian managers who want to live out their faith. So instead of simply using their business experience, training, and skills to benefit secular charitable and civic groups, they serve as volunteers or board members of evangelistic organizations, or youth ministries, Christian crisis pregnancy centers, or the boards of Christian schools. They also direct the charitable contributions of their companies to Christian ministries, possibly along with contributions to secular causes as in Model #2.

Model #4

The 4th Model also meets the requirements of a sustainable enterprise—the value proposition, the business plan, capital, the hard work, the risks, and the profits. All this is entailed by the admonition of the Apostle Paul on his missionary journeys, which he reminded the Church at Thessalonica of in his first epistle to them when he wrote: “make it your ambition to lead a quiet life, to tend to your own business and work with your own hands, just as we commanded you, so that you may have a
good testimony with those outside [the faith] and have the need of nothing.” I Thess 4:11-12 (NASV) Model #4 businesses do have an ultimate objective of eliminating, or at least reducing, the rampant wants of people in areas of high unemployment, and more so, creating a good witness to the unbelieving communities. This is the Apostolic mandate and the mission of a “Kingdom” business.

One primary distinguishing feature of the Model #4 business is its Core Values. These may include many moral, social and ethical values from the Bible, but these four are essential:

- **LOVE:** Love for all – employees, customers, contractors, vendors; across races and social strata and educational levels – the Great Commandment. Without love, we are nothing. Employees must still meet their job requirements and may not be paid as much as they would like, and some may be fired; but love will pervade the business.
- **TRUTH:** Truth in all activities – advertising, products & services, contracts, personnel reviews, shareholder communications – all activities. This will be unusual and challenging.
• JUSTICE: Justice – a supreme value in the heart of God but often lacking in business practice. Corruption is fundamentally abhorrent to the Lord because it distorts justice.

• PRAYER: Prayer – we are invited to pray about everything and business is so important in the lives of believers, praying is essential. Besides, God’s answers will prove amazing.

The reality and visibility of these Core Values will distinguish the business and be an asset for the Kingdom of God. At times they will also make doing business more difficult, but will transform “work’ into “ministry”.

A Model #4 Kingdom business will also be distinguished by the adaptions from Models #1, #2, and #3 businesses which are made deliberately from a motive to live out Kingdom purposes. Often these adaptations come at added cost but not added revenue. Here are some common examples:

• Hiring orphans, ex-prisoners, handicapped people, the homeless, trafficked women, who often receive special training and mentorship to help them succeed in their jobs.
• Expanding the business – either geographically or in products and services offered – just to create more job opportunities in areas where unemployment is high. Such expansions may increase the company profits, but may not.

• Investing company assets in ventures that generate other Kingdom businesses, either directly in businesses or through impact investing funds.

• Providing internships for orphans or refugees that reduce their risk of dropping out of society.

Further, leaders of Kingdom businesses will typically engage in service opportunities and ministries themselves that also have Kingdom benefits. Drawing on their business experience and training, and the distinct ways they do business to honor the Lord, they will engage in activities like these:

• Teaching in local business schools.
• Taking business colleagues on short-term BAM mission trips.
• Advocating with government officials for enforcement of just laws affecting businesses and enactment of laws that encourage job growth.
• Serving on government ethics or investment
committees.
• Mentoring younger entrepreneurs wanting to create their own Kingdom businesses.
• Dialoguing regularly with other Kingdom business operators to solve problems and intercede for one another.
• Testifying of their experiences in churches and missions conferences.

And finally, Model #4 businesses will also make charitable contributions, both to ministries unrelated to their work, but also to agencies that promote BAM and include employment training and business development in their core services. Some pool their resources to create loan funds for entrepreneurs in developing nations, who often have no access to even small amounts of capital with which to launch a business. Today there is a growing number of Christians who realize they have been gifted, prepared, and called into the business world, not the professional ministry, but have found ways through Kingdom business to have a great impact for the Kingdom of God.