

BAM: The Integration of Business and Ministry

A. INTRODUCTION

The purpose of this thesis project is to study how business and ministry can be combined in ways that are effective, sustainable, and efficient. I have always had a strong passion for the cause of Christ, but I also felt called to the business vocation, and I was not sure how and if those two realms were compatible. I now believe that they are not only compatible, but that the two should naturally be integrated for the Christian businessman. One's identity as a son of God transcends any other identity and should find expression no matter what one's vocation happens to be.

When I began this thesis research, I first looked to social entrepreneurship (SE) as a model of how that integration could actually be implemented. SE is a secular approach that views business as an answer to a variety of social needs. The field has a long scholarly history and receives a good deal of publicity and funding. In addition, many of the business models and paradigms of social entrepreneurship are more developed and creative than overtly Christian approaches. Three examples of these models are the resource-based view (RBV) (Meyskens, Robb-Post, Stamp, Carsrud, & Reynolds, 2010; Newbert, 2007; Seelos & Mair, 2007), the hybrid value chain (Drayton & Budinich, 2010), and discovery driven planning (McGrath & MacMillan, 1995).

The resource-based view (RBV) says that resources are critical to the success of a business, and are especially useful for understanding ventures whose goals cannot be described completely in terms of financial performance. The RBV focuses on inputs and resources instead of just looking at performance outcomes to understand a company's success (Meyskens et. al., 2010, p.662). In this model the firm is conceptualized as a

bundle of resources instead of a producer of products (Wernfelt, 1984). While the products are the most visible and direct link to performance, the resources that contribute to the production of those products are the ultimate determinant of the firm's success and performance (Newbert, 2007; Barney, 1986). Resources are defined broadly under the RBV. They can be tangible or intangible, and can include human capital, social capital, financial capital, abilities, knowledge, and special capabilities (Wernfelt, 1984). Basically, a business can generate a competitive advantage and achieve success by first identifying and then developing or acquiring resources on which the development of the demanded product or service a company produces is contingent.

The second business model used in SE literature is the hybrid value chain. This model conceptualizes a hybrid organization that is formed by a partnership between mission oriented and profit seeking business. These businesses have an advantage in scale, expertise in operations, and financing leverage while social enterprises or non-profits can contribute to the relationship through access to lower costs, strong social networks, and utilizing their understanding of local customers and communities (Drayton & Budinich, 2010). These types of partnerships tend to work best with large scale, cross national businesses and generally work to serve those consumers at the bottom of the pyramid (2010).

Discovery driven planning is another promising model for cause driven startup organizations that operate in environments with high uncertainty where planning requires "envisioning the unknown" (McGrath & MacMillan, 1995, p.44). For these startups there is often insufficient information available beforehand with which to make judgments and to plan the progress and position of the startup company. "The real potential of the

venture is discovered as it develops” (Thompson & MacMillan, 2010, p.67). This paradigm can be extremely useful for these companies who have recently begun and do not have an extensive history of past experiences from which to draw conclusions about the future.

While I felt that the RBV model would contribute to my research, I ultimately found SE to be unsatisfactory for my research purposes because the literature did not address the integration of faith into vocation. One of the largest Christian initiatives to integrate faith and work is Business as Mission (BAM). BAM focuses on discovering the ways in which business can offer opportunities to spread the gospel in word and deed, whether that is on or off the clock. Through this process of exploring various models integrating mixed business and non-business agendas, the BAM business model became the focus of this study. I also decided to use what I had learned from the field of SE in order to offer a constructive criticism to the BAM approach.

An unexpected but extremely helpful addition to this research has been an International Business course I took over May of 2011. This course was focused on BAM and involved a trip to Thailand where sixteen students and I had the privilege of touring a number of BAM businesses that operate in Bangkok, Chaing Mai, and Tak. This experience contributed to my research process in several ways. First, it deepened my understanding and appreciation for the potential for BAM as well as the tremendous variety and breadth of operations that were categorized as BAM. Secondly, I was able to see that what I was reading in the case studies describing the large variance in legitimacy and effectiveness from business to business lined up with what I observed in Thailand. This strengthened my confidence that my case study sources are representative of what is

generally called BAM. Last, it brought the issues facing BAM into focus and allowed me to recognize, in some cases, the gap that exists between theory and practice.

This present study will cover an area that existing scholarly BAM and SE literature has not yet addressed. By using the RBV model previously applied to SE to evaluate BAM businesses, I will be covering ground that is not currently addressed in scholarship and will also be attempting to bring out new findings. These findings will be unique partially due to the fact that BAM is relatively young, so the literature base is still growing and evolving. By showing how the RBV model can further catalyze the evolution of BAM, I will be offering a distinctive and supportive viewpoint that, ideally, the BAM world can learn from and implement.

B. LITERATURE REVIEW

Many studies have addressed the nature and means of social entrepreneurship, a relatively established, secular field. BAM (Business As Mission), a related and overtly Christian area of study, addresses the combination of business and missional objectives in the marketplace to meet people's physical *and* spiritual needs. This study adds to the literature on BAM by exploring the ways in which the "resource-based view" (RBV) model of the firm might inform BAM and shed insights into the state of BAM literature as well as why some BAM companies succeed and others fail.

Although the ideas behind "social entrepreneurship" have been around since the early 1900's (Peattie, 2002), and people have been practicing it long before that, the term was not used in scholarly literature until the 1970's (Banks, 1979). It was not until the late 1990's that many scholarly works began to address the nature and issues surrounding this new field of social entrepreneurship. Dee (1998), responding to conflicting

definitions of the term social entrepreneurship in scholarly works, suggested, "...avoid defining social entrepreneurship too broadly, so as to make it void of meaning, or too narrowly, so that it becomes the province of only a special few" (Dacin, Dacin, & Matear, 2010, p.38). This discussion continues today, as one recent study identifies at least 37 different definitions (2010). While there is much divergence on this issue, the broadest definition of SE indicates a business whose goals at least include social benefit. Beyond finding some kind of useful definition, much research has been done up to this day regarding the scope and challenges to different types of social entrepreneurs (Zahra, 2009), providing suggestions on the role of higher education in the formation of social entrepreneurship (Muscat & Whitty, 2009), and identifying trends and the scope of social entrepreneurship (Noruzi, Westover & Rahimi, 2010). Despite having the common objectives of business success and social good, there is no scholarly overlap between social entrepreneurship and BAM (Muscat & Whitty, 2009; Dacin, Dacin, & Matear, 2010). In the broad and varied literature addressing the field of social entrepreneurship, secular academia has marginalized commonality with their Christian counterparts.

BAM, despite having roots in an ancient religious practice and literature going as far back as the apostle Paul, is a surprisingly recent scholarly development. The first references to initiatives and trends of thought that encouraged the synthesis of business and ministry appeared in the 1950s. One of the most notable of these pioneers was Keith Miller and his work in 1957 that led to the foundation of the "Faith at Work" movement, a precursor to BAM, that encompasses all major religions (Hammond, Stevens, & Svano, 2002; Miller, 2006). Despite over 60 years of history, the scholastic body of articles on the subject of this synthesis is quite small (Miller, 2006). This is at least

partially due to the fact that many in both ministry and the business world had “given up hope that the ‘other side’ is even capable of developing a suitable understanding of how religious perspective should inform business decisions - or not, as the case may be” (Nash, 2001 p. 26-27). Most of the research specifically regarding BAM emerged in book form beginning in the early 2000s. As early as 2000 McLoughlin suggested that the transition from business to full-time ministry was a regression because those individuals moving to full-time ministry lose contact with the very people they are trying to minister to by leaving the marketplace (McLoughlin, 2000; Stevens, 2001). Laying the groundwork for much of the study that follows, Befus developed five models for the combination of economic development and holistic Christian outreach: business financing ministries, business financing distant ministries, tentmaking business (Lai, 2003), business incubators, and microcredit programs (Befus, 2002). Taking a slightly different approach, Rundle and Steffen (2003) began to explore the role of business in traditional missions, proposing a model for both financial growth and stability and for the management of such companies, while referring to them as “great commission companies” (Rundle & Steffen, 2003). Yamomori and Eldred built on this idea of great commission companies in their compilation of essays, proposing that business and ministry are symbiotic (2003). This led to the first formal definition of the term BAM at the 2004 Lausanne Working Group, where sixty-eight BAM activists gathered for weeks to bring clarity to this new area of study (Johnson, 2009). One of the spokespersons of that summit posed that BAM is: “the strategic use of authentic business activities to create cross-cultural opportunities to minister and evangelize within the business’s spheres of influence with the aim of holistic transformation” (Johnson, 2009, p.29). This

definition highlights the need for business success (i.e. profit), as well as Christian ministry as a primary goal. In the context of this definition, Fraser & Bickle lay out a plan for redeeming the marketplace by defining the ethical and economic roles of kingdom business (Fraser & Bickle, 2004). Lai, using Befus's term "tentmakers," further expanded the definition by developing a five tier categorization of the types of tentmakers so as to provide clarity and ease of interfacing and communicating between such enterprises (Lai, 2005). Seeing the power of combining business and ministry, Baer took on the underlying ideology that hinders much of the BAM movement: he argued that there is no sacred-secular dichotomy and that this has profound and practical ramifications for Christian businesspeople (Baer, 2006). Johnson, in his comprehensive and summarizing work on the subject, further specifies the definition of BAM as: "a for-profit commercial business venture that is Christian led, intentionally devoted to being used as an instrument of God's mission (*mission Dei*) to the world, and is operated in a cross-cultural environment, either domestic or international" (2009 p. 27-28). This definition identifies the necessity of Christian leadership for a legitimate BAM enterprise as well as stating that it can be domestic or international. Despite this clarification, it remains difficult to condense the ideas of BAM into one definition. There are many streams of thought concerning the interactions of ministry and business that can be classified loosely under BAM's umbrella (Johnson, 2009; Lai, 2005). This contributes to the lack of a unified approach in the BAM community and makes it difficult for many people new to BAM to understand what BAM has to offer.

The BAM literature is important, and the literature which gives us the best understanding of the true potential for BAM business is case study literature. Case study

literature allows us to analyze theory and practice, and begin to gauge the status of the BAM movement as a whole. This present study examines how the resource-based view of the firm can contribute to understanding critical success factors for a BAM business. It will analyze BAM literature as well as the status of the movement as a whole by examining case studies of BAM companies and identifying the resources they possess. This resource analysis will engender a better understanding of the current state of case study literature and lay the way for future research.

Therefore the research question for this study is:

What is the current status of BAM case study literature?

It is anticipated that as a result of addressing this research question, and to the extent that the case study literature is representative of practice, the following supplementary research question will be addressed:

What is the current status of the BAM movement in general?

C. METHODOLOGY

This research qualitatively examines and evaluates BAM case study literature. This approach allows for the best utilization of the time available to conduct the research and will allow this study to draw helpful, tentative, aggregate conclusions. Given the general lack of consensus within BAM about what is meant by the term “BAM business” as well as the fact that it is a relatively young field, this study will be exploratory in nature. While the nature of the research question lends itself to the qualitative study of a large number of theorists and BAM practitioners, the time constraints will not allow for a full or in depth study of that scope.

This investigation will not attempt to analyze all of the case study literature presently available for BAM businesses. Instead, a selected sample will be intentionally and consciously chosen in an effort to find case study sources that will be representative of the types of activities that are typically referred to as BAM, as well as to find the sources which are most well known and strongly associated with BAM. The sources used will be those which most clearly attempt to present case study research. This will exclude some of the most prolific BAM books, which happen to be purely conceptual in nature. Specifically this study will look at case studies from four sources: *Great Commission Companies* (GCC), the Youth With a Mission BAM website, the Lausanne Occasional Paper (LOP), and *On Kingdom Business* (OKB). The GCC book and the BAM website both offer seven cases, while the LOP has six and OKB has ten. The one additional case study on Clinica Biblica comes from the Wheaton College BAM team.

In order to analyze and evaluate the case studies presented by the above sources it will be necessary to first develop a criteria for what is a *good* BAM business. After taking some time to give a working definition for BAM, a three tier set of criteria will be developed which must necessarily include business criteria, mission criteria, and criteria for the integration and balance of the two. The business criteria will address profitability, product, and business structure criteria. The mission criteria will address ethical, missional, and evangelistic criteria. The last tier will simply be a clause for evaluating how effectively and holistically the company is able to integrate the two areas so that they cease to be two separate areas and both begin to flow out of an individual and collective business identity. (See Appendix A).

After the criteria are constructed, the case studies will then be evaluated. Through this evaluation they will be assigned a rank and placed on a spectrum from unsustainable to strongly effective. Being ranked in this manner it is anticipated that there will be certain delineations between clusters of companies on this spectrum. These clusters will form groups of companies sharing common characteristics. The most relevant characteristics for this study will be those unique to the high performers. The resources each group possesses will then be identified and the last step of the process will be to see if those common characteristics of successful companies can be linked to any specific resource(s). This would indicate a correlation between the resource and the success of the company.

D. CRITERIA & RANKING

First, in some way the term “BAM” must be defined. However, that is difficult because there is no standardized or widely agreed upon definition for BAM. Essentially it is an organization that has non-business objectives (i.e. missional objectives), but is first and foremost a business. A BAM business may have any number of things that would set it apart from regular business: a mission statement or organizational objectives that are overtly Kingdom of God driven and supported by at least senior management, use of business resources (financial and non-financial) for ministry, practices of discipleship, Christian operating ethics, or practices of prayer. However, there is not one widely accepted checklist of criteria for what constitutes a “good” or “ideal” BAM business. Most of the conceptual books on BAM have their own vision of what BAM is, with some emphasizing the tent-making approach, some a primarily ministry driven approach, and some a strongly business driven approach (Johnson, 2009, p.28-29, p.61). At least in the

case studies addressed in this research, the authors give less weight and time to validating an organization's claim that they are a business than they do to validating the organization's claim it is more than a business (i.e. that it is an effective ministry). This is problematic when attempting to gauge the success of a BAM business.

An organization must be successful in the arenas of business *and* ministry to be a successful BAM business. If they are only accomplishing non-business objectives, then they are NOT a business. They would necessarily be a charitable organization, a ministry, a non-government organization (NGO), a non-profit organization, or some other type of non-business organization. BAM assumes it is possible to do both business and ministry well. This present study makes an assumption that the two are naturally integrated for Christian business people as part of their calling as spiritual beings with bodies to work. The Lausanne Occasional Paper says it well: "The biblical worldview...is one that promotes an integrated and seamless holistic view of life...God calls people to work for His kingdom in business" (Tunehag, McGee, Plummer, 2004, p.5). Some businesses navigate this integration with strong effectiveness, others are partially successful with strong potential to moving into realms of fuller success, and some can do neither well. In order to ascertain and evaluate the effectiveness of the BAM companies profiled in the case studies, this present study includes a set of criteria for the ideal BAM business. This set of criteria attempts to bring together the best from the various sources available and drawing on the observations made in Thailand, present one objective group of criteria that can measure the effectiveness of a BAM business.

Criteria for the Ideal BAM business

I. **BUSINESS:** *“The business is viable, profitable, and self sustaining”*

1. PROFITABLE

- A. The first measure of success is profit. The company must be profitable, meaning that total revenue is greater than total expenses, or at least have a clear plan and timeline for becoming profitable and a reasonable expectation of success. Profit indicates that the business is being run efficiently and verifies the fact that the company is meeting a real market need. This is the primary measure of whether the company is self sustaining or not. In some cases however, businesses go as many as five years or more without reporting a profit because of the initial investment. The Lausanne paper says: “Temporary subsidies may be utilized to establish a BAM initiative. Permanent subsidies or financial support without expectation of ultimate profitability are closer to charitable or donor-based ministries than BAM” (Tunehag, McGee, Plummer, 2004, p.11). This is no different than non-BAM businesses where going into debt as an initial investment is understood to be acceptable as long as the returns generated pay off that initial investment and operating expenses in a reasonable amount of time.
- B. Another facet of profitability addresses the owner’s salary. The owner must be able to take his salary from the business without negating profitability. In this way the ability to accurately gauge profitability is compromised if the owner does not draw salary. The owner should be receiving reasonable compensation for his time and expertise.

C. Investors should be receiving a rate of return that compensates them for their investment. If a business is not meeting an expected rate of return for investors that reflect the norms in that market then the business is unsustainable. Part of the definition of a for-profit enterprise is that it not only breaks even, but provides reasonable returns for its owners.

2. PRODUCT

A. There are several other measures of success secondary to the profitability measures: the company must meet an actual need with its product or service, as opposed to having a business that is only a front or serves only as an access strategy to a closed country and doesn't actually accomplish its function as a business. Profit is partially an indication of this criterion in that it is possible to have success without profits depending on the company's goals but a company cannot have profits without meeting a real need if they are selling on a competitive market. The nature of the product is also important. Does the company offer a service or product that reflects excellence? Quality is necessary for long-term viability and must be reflected in the actual product as well as any service that supports that primary product.

3. BUSINESS STRUCTURE

A. The business must be structured as a for-profit business. A business is by definition a for-profit operation, which orients the organization to serving the customer. Non-profits are ministries or other types of organizations, but they are not a business.

II. MISSIONS: “*The ministry is God-led and effective*”

1. ETHICAL

A. A BAM company must have the highest conduct that is above reproach and representative of Christian morality. They must never compromise Christian ethics for gain in business dealings or policies of the company. Bribes are not acceptable. The company must also seek the holistic welfare of its employees by providing a safe working environment and, when appropriate, other services consistent with ethical treatment of the employees in a given industry.

2. MISSIONAL

- A. To be successful the business has to be stewarding and maximizing their resources and potential for ministry work and kingdom of God impact. Are they being good stewards of the resources they have? Are they utilizing them well? Are they capitalizing on opportunities for ministry expansion?
- B. The owner must have a personal calling to that line of business. If he or she is not called to be in business then no matter what they do the company will not be successful. Just like Jonah, the ministry cannot be successful as long as the minister denies God’s calling for their life. In business terms this could be considered specialization in ministry. They must operate within their calling. The business will not flourish with any mission other than the one that God called that business to. We each have different roles and we must be obedient to what God has called us to do.
- C. The end focus of *all* activities in the company must be the glory of God. The money, jobs, resources, and influence the business generates are simply a

means to that end. Do the company's values reflect this prioritization in its policies and the way it handles money? In the way it handles conflict?

3. EVANGELISTIC (appropriate to cultural context)

- A. On the ministry side, the goals and fruit of the ministry must be transformation. That could mean evangelistic outreach or discipleship, and could be inside or outside the company. Are their activities bearing the fruit of the transforming power of God's grace in people, including employees, customers, other businesses, and government officials with which they deal? In addition the company must reach out cross-culturally and to areas of endemic poverty or generally unevangelized communities (Tunehag, McGee, Plummer, 2004, p.5). This doesn't necessarily mean that they must operate overseas, although many BAM companies do. All of this outreach must be done in a way that is appropriate to the cultural context in order to best embody the love of Christ to the people of that culture. For instance in a Muslim context it is not appropriate to speak of Christ to people in the workplace, so BAM companies might have to do ministry in creative ways or after work hours.

III. INTEGRATION: "Business and Missional objectives are integrated and balanced"

1. Not only must the two areas be given equal importance in the company, but they must cease to be two separate areas and in the mind and operations of the company, begin to become integrated.

Summary of Criteria

I. BUSINESS

1. Profitability
2. Product
3. Business Structure

II. MISSIONS

1. Ethical
2. Missional
3. Evangelistic

III. INTEGRATION

1. Business & Mission objectives integrated and balanced

Ranking

Before discussing the way these companies were ranked there is one caveat: the way a given case study is written and the light in which the author casts the company (in the absence of actual data) has a large impact on the ability of an observer to ascertain the effectiveness of that company. Inevitably, without more information, you have to accept the conclusion of the writer. However, in some cases where more information was provided, I disagreed with the authors' stated conclusions about the effectiveness of that company based on the criteria above and the details about the company given. The ranking below reflects my conclusions.

Using this set of criteria each case study was evaluated relatively and objectively. Each business profiled in one of the case studies received a relative rank based on how well they scored against the criteria, which form an objective measure by which each business is demonstrated to be good or not; effective or ineffective. This score was constructed in a straightforward manner, judging broadly on the three areas of business, missions, and integration requirements, with the detailed information and sub points listed above forming more detailed points of evaluation. The companies were evaluated

in the three broad categories of business, mission, and integration, and then the effectiveness ranking in each of the three sub-categories was compiled into one final rank. This final evaluation ranked the companies on a continuous spectrum from “Ineffective/Unsustainable” to “Strongly Effective.”

Spectrum of BAM Companies

INEFFECTIVE / UNSUSTAINABLE (4)	WEAK MINISTRY & BUSINESS (7)	STRONG BUS. or STRONG MINISTRY & AVG BUSINESS (9)	MOSTLY EFFECTIVE (3)	STRONGLY EFFECTIVE (3)
Daniel Batchelder Bright Arrows BPN Crossroads	Little Texas Nortex Infosail BA Company Fruit of Life Yung Ho Choi Luke Watson	Titan Pura Vida SEA TRP Limited Galtronics Bahajalia AMI/AMI Evangelistic Commerce Joe Suozzo	Total Export Ice Cream Business Asian Company	Clinica Biblica Olive Tech Silk Road

*Sources Key: GCC(4) , BAM website(6), LOP(5), Kingdom Business(10), Wheaton College(1)

Each company then had a relative rank on the spectrum. As I began to analyze this spectrum it became apparent that there were groups of similar companies clustered at various points and in several ranges. There was a clear delineation between the most and least effective companies and the rest, with the majority being in the middle. In that middle section there were three designations. The companies labeled as “Mostly

Effective” formed a cluster which would clearly be in the strong performer group if it was not for one or two underperforming areas. On the low end, labeled as “Weak Ministry and Business,” was a group that was not necessarily unsustainable, but had a combination of a weak or average business and a weak or average ministry. In other words there was nothing that really stood out about their business or ministry. The middle section then, labeled as “Strong Business or Strong Ministry and Average Business,” is composed of those companies who either had a strong business and little ministry or a strong ministry with an average business. With this in mind, a company with a strong ministry and a poor business would not qualify for being in this median group. This is because it is relatively more difficult to train a missionary or someone who has a heart for ministry but no business skills, experience and/or no existing self-sustaining, viable business model than it is to train a businessperson who has a viable and strong business how to live out their calling and identity as a son or daughter of God through that business in a way that transforms their environment. Starting a business that will succeed over the long term takes a great deal of skill, resources, good timing, and a good market for the company’s product or service. Those resources and competencies are relatively more difficult to acquire than the ability to be a witness for God (which *all* of us are called to do at least on a micro level). There are exceptions to this rule, but generally those companies with a strong business and weak ministry have much more potential than those who have a strong ministry and a weak or non-sustainable business. The stronger the business is the more potential that company has to move up along the continuum of effectiveness. This potential influences the company’s rank.

E. RESULTS

The ranking of the case study businesses highlights several groupings. These groupings, which will be described below, allow for a clear comparison of traits and trends within each grouping, and also across groupings. The clearest trends and recurring traits are exhibited inside the strongly effective and the strongly ineffective categories.

There is a clear delineation on the low and the high end of the spectrum of business effectiveness. This composes the strongly effective and strongly ineffective categories. Only seven of the 26 companies that were examined fall into those categories on the extremity. The majority of the companies then fall into the three categories in the middle. Following strongly effective, there are three mostly effective companies that are not at the same level as the strongly effective companies, but nonetheless have mostly solid business and mission components. In some cases the only thing keeping these companies from becoming strongly effective is a weak integration of business and mission.

The middle category is the most common, with nine of the companies falling here. This category is filled with those organizations who either have a relatively strong ministry and an average business or non-profit status, or, who have a relatively strong business and a poor or average ministry. This is because BAM requires a foundational level of business viability for the company to be sustainable long enough to have any degree of lasting missional impact. A sustainable business only needs to integrate ministry to become a strong BAM company, but a ministry seeking to become a BAM company has to gather resources, gain new competencies, find human and capital resources and coordinate all those factors to start and sustain a business. For that reason

strong businesses with a poor or average ministry rank higher than unsustainable or weak businesses with strong ministries. Four companies, Pura Vida, SEA, TRP limited, and Galtronics are all examples of strong businesses with the potential of becoming strongly effective BAM operations.

The last category before coming to the strongly ineffective organizations holds seven more companies whose ministry and business are both weak, but not totally ineffective. The bottom three, Bright Arrows, BPN, and Crossroads, are all clearly ineffective. Crossroads is out of business, and the others are ineffective because of a combination of several factors which rendered both their business and mission impotent.

The top three companies in the strongly effective category had several things in common. The first is that all of these companies had both internal and external ministry focuses. They did not just minister to their employees or just to their customers, suppliers, or other external groups: they did both. This reflects an integrated and holistic approach to understanding how their company, their work, and their product or service are all to be used for the glory to God. An integrated approach also shows that the company is not narrowly focused, and therefore is more likely to be able to sustain their efforts and adapt to changes in the market or among the people they minister to that would otherwise truncate their effectiveness. Clinica Biblica ministers to those outside the company by offering free healthcare to the sick, orphans, and widows as well as by giving to other ministries in the community and sharing space in their parking lot with a local church. At the same time they hire lots of unsaved people and then offer Bible studies through an on-staff chaplain. Olive Technology has an external church planting focus as well as offering their service to charitable groups for free or at discounted rates.

This is combined with a strong emphasis on showing the love of Christ to employees, and it starts from the top down with leading managers going to visit sick employees and sharing Christ sensitively in a Hindu culture. Silk Road has planted eight churches in the communities where they operate, and, while unusual, has seen as many as thirty workers in a week accept Christ. For the high performers, an internal and external ministry focus with all its benevolent activities does not hinder their ability to remain profitable.

The second commonality among the strong effective companies is that all have alliances or partnerships with other local ministries. This leverages their existing resources and connects them to other organizations that specialize and have resources the company lacks, allowing them to be highly effective in areas where they are weak. In this way both organizations can specialize and do what they do best. Clinica Biblica partners with Robleato Children's ministry that addresses the spiritual and physical needs of Costa Rican children coming out of broken or abusive situations. Olive Technology partners with missions groups, offering them IT services at no cost. Silk Road partners with the local church to achieve ministry goals.

There are two other commonalities of slightly less significance. The first is that all three of these companies operate on a relatively large scale, with revenues over three million dollars. Clinica Biblica has annual revenues of \$15.7M, Olive Tech reports \$3M, and Silk Road has \$3.1M. Scale does not necessarily equal effectiveness, as demonstrated by the fact that some companies in this study ranked as less effective have larger revenues i.e. Galtronics at \$70M. It does, however, offer some benefits. Their scale allows the top three companies to donate large amounts as well as the position in the community to have influence and connect with other effective ministries. With larger

COMMONALITIES

1. **Internal AND external ministry focus**
(with no mention of employment as a ministry strategy)
2. **Alliances or Partnerships**
3. **Profitability / Scale**

The above commonalities are present in the strongly effective companies and are deficient in the unsustainable or strongly ineffective companies.

networks of resources, they are in a better position to see a need and be able to address that need. Clinica Biblica is the best example of this, as they pledge to give one third of their income away every year, and are still able to walk away with \$1.6M in profits, a 10.2% margin. The second trend is that none of these

companies mentioned employment as a ministry strategy. This is in contrast with the less effective companies, many of which listed this strategy as their only tangible mission goal. This leads to one of the trends in the ineffective group.

The ineffective companies all listed employment as one of their ministry strategies. In some cases it was the only mission focus. The more effective companies simply assumed that if they achieve their other business goals that employment for the disadvantaged and non-Christians would inevitably result. They had other loftier and more impactful ministry goals to discuss. While it is great that the least effective organizations are employing some people who would otherwise have to find other employment, this is only a foundational consideration. It is only a base level consideration. The more developed companies do not even have to articulate it because these businesses assume that employment is a result of success rather than a means to success.

These ineffective companies had no alliances or partnerships. These companies are isolated, and their ministry impact is limited to their sphere of influence, which is small for these four companies. Often the ministry is not just limited to the company, but

to the owner. This is the case with InfoSail. Furthermore, while none of these four companies offer information on profitability, evidence indicates they probably are not profitable. Profitability is a fundamental precursor to sustainability and a vital component of a viable business. At least in the case of Bright Arrows this is partially due to the lack of any defined product. This company seems to take a random approach to developing products and has in excess of five initiatives they are trying to sustain concurrently, none of which are self supporting. Another deterring factor in both Crossroads and InfoSail is governmental corruption or political instability. Bribes or terrorism are both obvious hindrances to a viable business, and in the case of Crossroads, was the primary reason for them shutting down the business.

While the owner might have a strong vision for ministry, it had no manifestation inside the company. The mission might have been integrated but weak, and the only mission of consequence is an abstract idea articulated or executed by the owner. For instance, the primary motivation of the founder of BPN was to promote ministry in business. Some of the companies they invest in do this, but they however, have not been able to integrate that impetus into their operations. The only ministry they offer is employment, which is no different than a completely secular company. The same is true for Bright Arrows, except that they start up ventures inside their company as opposed to funding external ventures. InfoSail's owner is a strong Christian, and uses her influence to promote the cause of Christ, but the company looks no different than any other secular institution. Again, there is no integration.

Among the middle three categories there was no consistency or commonality, beyond the three divisions of the categories themselves. It is interesting to note that the

majority of companies ended up in the middle group, displaying a strong median tendency.

F. ANALYSIS

Based on the resource-based view of the firm (RBV), this study makes the tentative assumption that resources are one of the primary distinguishing factors between the various groups of companies on the spectrum from unsustainable to strongly effective.

The RBV model specifically leads this study to the following questions: 1) What resources are being used in highly performing businesses? 2) What resources being misused or lacking are limiting the low performing companies? 3) Are there any resources that tend to be associated with all the high performers and are missing from the low performers? The presence of resources in high performers that low performers lack would tentatively indicate a correlation between the presence of the resource and success.

With this in mind the current study analyzed the various resources each company possesses. As expected, there were a plethora of resources identified in companies in every group except the low performers, but only a few that were common to all

companies in a given group. The only identifiable common resource trend emerged among the high performers, where they all possess four resources that, interestingly, the low performers also happen to lack.

This leads to the tentative conclusion that the following four resources tend to be

KEY RESOURCES

1. Core Competence
2. Critical Human Resources
3. Adaptability/Resilience
4. Culture of high quality

The above resources are present in the strongly effective companies and are deficient in the unsustainable or strongly ineffective companies.

indicators of the success of a BAM business: a core competence, key human resources, adaptability leading to resilience, and a high quality culture.

Core competence

Core competence is an expertise that a company possesses that makes it good at what it does. It's the expertise that allows companies to offer a variety of goods and services (which are sometimes seemingly unrelated) because all those products draw on that company's core skills, processes, and expertise. When a company lacks a core competence they are missing part of their identity, and often have difficulty identifying who their target market is (i.e. who they can best serve given who they are). As a result, they often have trouble gaining competitive advantage in that market. All of the high performers in this study had a clear core competence or expertise that all their products and services drew on. Conversely, the low performers did not have any clear competence and their product offerings were consequentially somewhat random and were not received well in the market.

A clear core competence contributes to the companies' ability to be profitable and scale. For example, Clinica Biblica's core competence is expertise in medical treatment, skills, and healthcare education. Instead of trying to expand their business to minister to the emotional needs of orphans, which would have been outside of their core competence, they partnered with Roblealto, another ministry which met that emotional need, while Clinica Biblica as a business *primarily* addressed the physical healthcare needs of the orphans (Watnik, 2004, p.7). Through specializing they were able to scale their company to 15.7 million dollars of annual gross revenue. Olive Tech's core

competence is programming expertise, specifically with the Java programming language. This specialized skill is further notarized through several respected certifications they have acquired and it allows them to offer highly customized web and database solutions to their customers. Silk Road's core competence is lean production which they apply in the production of home and office furniture.

Human Resources

All of the high performing companies had strong human resources in key positions in the business that were able to contribute strongly to business success, mission success, or both. For some this extended to their general employees as well, who they claim are among the best in the industry. These businesses all had key human resources throughout the history of their companies that enabled the company to be profitable, to expand their ministry focus to both internal *and* external ministry, and to develop strategic alliances and partnerships. For Clinica Biblica, from the 1930s through the 1960s, Dr. Marie C. Cameron, an expatriate ran both the administration and the medical operations and gave the company vision. When she had to step down, a national board of Costa Rican medical professionals, who have been instrumental in leading the company to success up to the present day, took over the company. The company also points to its superior staff and their high level of skill and experience as being critical to the success of the service it offers.

Olive Tech's story shows that the owner, Mr. Joseph, had business *and* ministry experience from being a third generation *self-supporting* missionary as well as from work experience with a multinational consulting company and as a CEO of a computer

consulting company before he started his own venture (Rundle & Steffen, 2004, p.193). Even with this tremendous skill set, in the startup stage of the business he recognized that there was a human resource gap for his management team in terms of experience with the IT field and navigating the confusing Indian bureaucratic process. An older experienced friend, Mr. Veerappa, represented a solution to both those needs and his guidance and involvement in the company have been critical to its success (p.149). In addition, Olive Tech also uses a rigorous hiring process that does not give preference to Christians in order to get the best quality workers who have expertise in their areas. Mr. Joseph and his management team are the key resources in terms of the ministry that takes place, setting an example by visiting sick employees in the hospital and other such acts of compassion.

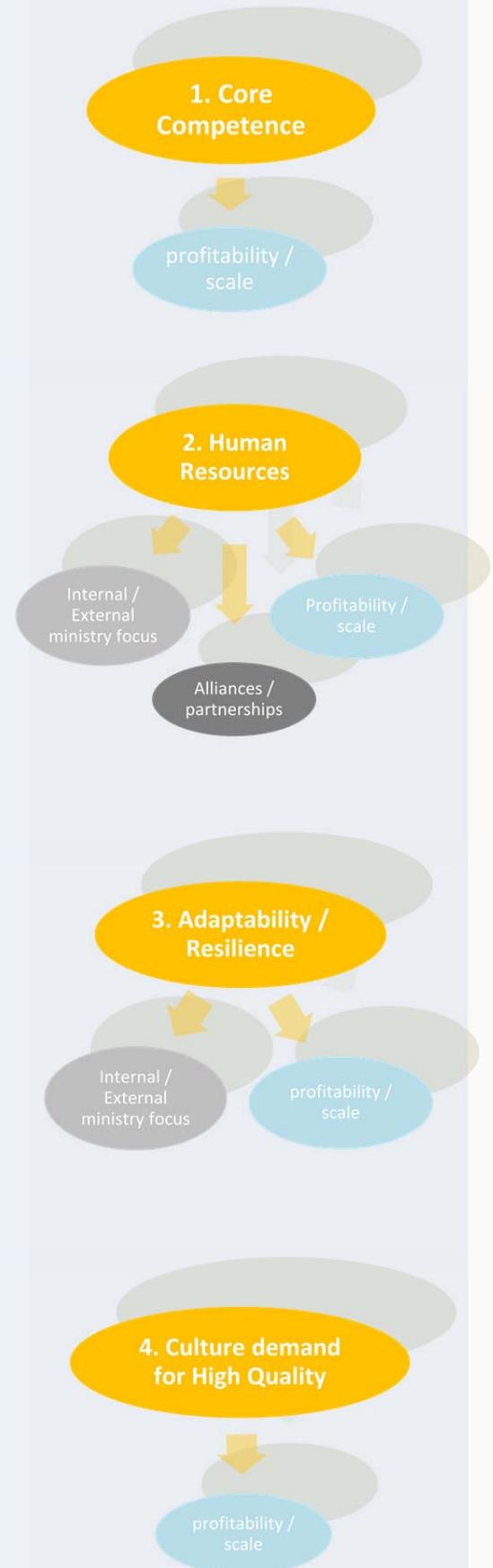
Silk Road's owner, Jeff Nolan is a key human resource for the company. While his business experience was not extensive, he did have less than a year experience running a company before starting Silk Road. He also has formal seminary training as well as experience in teaching and discipleship that enabled him to represent Christ well to his employees in a way that led to many accepting Christ (Rundle & Steffen, 2004, p.121). In addition, their holistic ministry focus was greatly enhanced through human resources. One key part of their ability to be effective in ministry is a local employee named Aaron who, while not as intelligent as some, possessed an "unparalleled spiritual hunger and a passion for sharing God's love with others" (p.124). As he learned more about God from working with Jeff he started his own Bible study that reached out to employees and neighbors alike. As the company recognized God's anointing on his life for ministry, they brought him into the company management team as a human resources manager that in many ways functions like a pastor. He visits sick employees and shows

A REVIEW OF THE A REVIEW OF THE KEY RESOURCES

the love of Christ through prayer, relationships, and helping the company identify real needs in the community. Alliances and strategic partnerships often come about as a result of human resources. For Silk Road, Jeff's ability to speak the local language has enabled them to work alongside local ministries in a way that not only respects what the ministries in the area are already doing, but also supports and serves them (p.125).

Adaptability and Resilience

One thing that came up again and again in almost all the case studies was instances where the company faced hardship of one kind or another. Many almost went out of business, some due to political instability, market and consumer preference changes, or damage to their reputation from workers who didn't share the company's values. All had major setbacks in the history of their companies, but these difficulties exposed the third key resource which is adaptability leading to resilience. When bad things happened to the high performers, instead of being crushed, they adapted, they retooled, restructured, and refocused, and came back strong to the market. They are resilient



companies because they are able to adapt to the rapidly changing environment in which they have chosen to do business. The low performers for a variety of reasons were not able to adapt and were therefore rendered ineffective, in one case actually going out of business.

Adaptability allowed the high performers to become profitable, one of the commonalities among successful BAM companies. Clinica Biblica had to adapt to a new and strong competitor who entered their market in the mid 1990s. They lost a number of their customers and staff to this new company who became number one in their market. To become competitive again they had to adapt their identity away from a mission clinic to a clinic with a mission, raising the standards for care in order to add value to their customers beyond what they could get from the competition. Olive Tech almost went out of business in 2001 when the dot-com bubble burst, eliminating much of the growth in the market and forward progress they had benefited from in years previous. They adapted by expanding their business into an international space and setting up an office and presence in the US. Silk Road almost went out of business several times, once when their primary customer died, once when local competition took away their market, and once when an employee had an affair with a key supplier and used her influence to end the business relationship between Silk Road and that supplier. In each case Silk Road adapted and continued to move forward.

Adaptability leading to resilience is also a key resource helping companies to preserve their holistic ministry focus. For Olive Tech it was a church planting strategy that failed because the pastor who took control after it was established was not a good fit for the congregation. The company adapted by retooling the church into more of a small

group that meets on a Saturday night and recently hiring a pastor to take the small group back to being a church again in the near future. At Silk Road in early days of the company, an employee got arrested for praying five minutes at work with two other employees. Although he was released shortly after without incident, this was a major event in the life of the company and represented a significant roadblock to their vision for ministry at the time. Jeff and his team had to pray and seek new vision for what ministry in Farstan, a country hostile to the gospel, looks like. In this case God directed them to preach by living and working with the people and letting the gospel shine through their lives (Rundle & Steffen, 2004, p.124). In another case Jeff hired a highly experienced non-Christian production manager who unfortunately did not share Jeff's people oriented leadership style. After two employee strikes in six months Jeff realized there was a problem. He adapted by firing the manager and expanding the management team with two others who shared his ministry goals.

Culture Values High Quality

The fourth resource is a culture that values high quality, which has a great impact on the companies' ability to be profitable and scale. Now, not every business markets to the high end market, but each of the high performers had a culture where high quality was engrained from the owner down to all the workers, and everyone understood that producing goods or services that did not measure up to the high standard of the company were simply not acceptable. Sometimes working this value into the culture takes time. For instance, initially at Silk Road the owner was the only one who understood the need for high quality. In order to instill in the culture of the company how serious he is about

high quality, Jeff Nolan, the owner, adopted extreme measures. He would go down the assembly line and smash defective product in front of his employees to drive home the point that high quality is a non-negotiable. He tells his employees that, “Poor-quality work brings shame on the company as well as the country and is therefore better off thrown away than sold” (Rundle & Steffen, 2003 p. 119). For Clinica Biblica this is manifested in their dedication to high quality healthcare, which in a developing country such as Costa Rica is a real divergence from what is typical in the market. Their equipment, facilities, and processes all reflect their cultural value for doing healthcare in a way that reflects excellence. They also refuse to hire any Christians who they feel would not fit well in their high quality culture (Watnik, 2004, p.5). For Olive Tech this resource influences their hiring practices. Instead of trying to hire all Christians, they are dedicated to hiring the best and most highly skilled people for any given job. This cultural resource allows these companies to produce quality products that are differentiated from the others on the market which greatly contributes to their competitive advantage. It also happens to be a good place for many BAM companies to begin the discipling process prompted by such passages as Colossians 3:23 which says that we should do all our work “as to the Lord.”

G. CONCLUSIONS

The discussion above and the in-depth analysis of the selected case studies leads to several conclusions regarding the nature of BAM case study literature as well as some tentative conclusions about the state of BAM as a whole.

BAM case studies have tremendous potential. They can be extremely useful for training, promoting BAM, and inspiring hopeful Christian entrepreneurs and business

owners who want to integrate their Christian identity into their business. One way in which the case study literature is doing a good job is in providing some demographic information about the market the business is serving. Most cases at least reference the country the business operates in, which indicates the major religious environment of the area. This can be helpful for analyzing the effectiveness of the ministry, since it is illegal in many closed countries to speak openly of faith in the workplace. In such settings, ministry must take on various more subtle expressions. Also, contextual characteristics of the business were frequently described and explained in the case studies. These helpful insights included the company culture (which often included code of ethics, accountability, ministry expectations, and other primarily non-financial concerns), the difficulty of finding a market for the products produced, and the difficulties of raising or acquiring startup capital.

There is, however, much room for improvement. Most of the case studies examined here were four pages or less, lacked key information, and much of the information provided was personal history and testimony of the owner. The one exception to this was the case study done by an undergraduate Wheaton College student, which was 10 pages long and included profit figures and other financial information as well as an appropriate explanation of the operations and mission of the business. Outside of that case study source, many are missing a number of important details. When compared to case studies in other disciplines where 15-25 pages for a case study is not uncommon, it is difficult to even consider the BAM literature currently available to be sufficient for the needs of case study literature.

The BAM case studies were also deficient in several other ways. In some cases the nature of the product or service the company offered was not even described. For these companies it was difficult to tell if that product or service actually was meeting a market need. Many offered little to no financial information about the company, and only a few actually divulged net income. It was more common to see gross revenue figures. The literature at the current moment is in a mode of informing and raising awareness that BAM is happening, and that it is possible to combine business and ministry. At this point it is not really a teaching tool. While it represents a lack in the literature it nonetheless creates significant opportunities for people who can *show* people how BAM is done, whether through internships, seminars, or tours of actual BAM businesses like the one I attended in Thailand.

It is a peculiar phenomenon that some case studies do not necessarily reference the actual business itself but rather speak almost exclusively, or at least primarily about the entrepreneur or owner. I believe there are a number of ways to understand this trend.

- 1) The business itself is either transient or insignificant which in some cases may be due to the fact that these organizations are recently established and therefore in an *infancy* stage.
- 2) The business is not viable: for instance, the product or service does not meet a market need.
- 3) The people writing the case studies are mostly individuals from a missions or ministry background and not business people. In this case they would naturally gravitate towards telling more of the mission's side of the story, or at least tell it with a mission bias.
- 4) The target audience is not people coming from a business background or business academics who would be interested in more financial information and details about the company.
- 5) Giving more information even in an anonymous way

would compromise the company's operations. 6) The business operations are not integrated in a balanced way with the mission focus.

Rundle and Steffen actually explicitly address the lack of detail about industry and the focus on the entrepreneur, saying that "far more important than the business itself is the *people* behind the business-their personal spiritual development, their prior experiences in ministry and business, and so on" (p.111). This would implicitly support my possible explanation that the writers of the case studies gravitate towards telling the ministry side of the story and in some cases the stories of the business cannot be told for the owner's safety. Despite these authors' opinions, as this study has addressed, human resources are only one of several resources that can be demonstrated to be influential in creating successful BAM enterprises. Case studies need to be of more depth than just a personal narrative of the entrepreneur.

In summary, the case study literature of BAM is underdeveloped and, with few exceptions, insufficient.

The BAM movement as a whole is full of heartfelt good intentions. There are many companies out there, a few of them profiled in the case study literature and several that I observed on my trip to Thailand, who are doing BAM the right way, conducting highly successful businesses and bringing God glory in all they do. In other cases however, there is a large gap between theory and practice. While the BAM literature offers an abundance of best practice advice and lists of things every BAM company should have, sometimes those ideas do not translate to practice. This is bad co-branding for those companies who actually are doing a great job, and in some cases it would be better for these companies to not call themselves BAM companies at all. It is worth

noting that what I saw in Thailand aligned with what I saw in the case study literature, both illustrating the wide diversity of operations and quality of service and structure being referred to as BAM. One difficulty that should be noted is that some of the best BAM companies cannot be profiled, or have to be secretive about the detailed workings of their companies because of the countries in which they operate. Some operate in closed countries where if the nature of their dual business/kingdom purpose were known, their operations might be suspended and they themselves might actually be in danger.

Suggestions for Further Research

The most obvious area for further research is the development and progress of BAM case study literature and standards for such profiles. In order to make these case studies most useful for further research and practitioners alike, it would be beneficial to get beyond a primarily narrative focus on the owner. Greater length and detail would necessitate a more extensive research approach. The criteria generated by this study could be refined (in light of what the church considers successful ministry and the business world considers viable business) and applied to a greater number of case studies. Eventually, once better information is available about current BAM businesses, a more universal and codified set of criteria for evaluating the success and effectiveness of BAM businesses would be valuable. Further research could also be done on how the business and ministry criteria could be presented in a more integrated manner rather than having integration as a third category.

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APPENDIX A: Condensed Criteria For Ideal BAM Company

II. BUSINESS

“The business is viable, profitable, and self sustaining”

1. Profitable
 - A. Revenues exceed expenses
 - B. If not A, they have plan to become profitable and a reasonable expectation of success
 - C. Investors are provided a reasonable rate of return
2. Business revenue should support salaries
 - A. All those contributing time and effort to the operation are reasonably compensated.
3. The product or service meets an actual market need
4. The company has a for-profit business structure

III. MISSIONS

“The ministry is God-led and effective”

1. Ethical
 - A. Business dealings and policies reflect Christian morals
 - B. Seeks the holistic welfare of employees
2. Missional
 - A. Maximize potential (i.e. they’re good stewards and they capitalize on opportunities)
 - B. Doing what God’s called them to do
 - C. The end goal of all activity is the glory of God
3. Evangelistic (appropriate to the cultural context)
 - A. The company is bringing kingdom transformation.
 - B. They reach out to people in poverty or unevangelized communities

IV. INTEGRATION

“Business and Missional objectives are integrated and balanced”