

WEALTH CREATION: BIBLICAL VIEWS & PERSPECTIVES

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*Global Consultation on
Wealth Creation for
Transformation*

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A paper from the Global Consultation on Wealth Creation for Transformation organized by the Lausanne Movement and BAM Global in Chiang Mai, Thailand, in March 2017.

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We encourage the dissemination of this paper and also the various translations of the Wealth Creation Manifesto.

Global Consultation on Wealth Creation for Transformation Series:

- Wealth Creation and the Poor
- Role of the Church in Wealth Creation
- Wealth Creation: Biblical Views and Perspectives
- Wealth Creation and the Stewardship of Creation
- Wealth Creation within Global Cultural Perspectives
- Wealth Creators' Contribution to Holistic Transformation
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Foreword

‘Remember the LORD your God, for it is he who gives you the ability to produce wealth’ (Deut 8:18).

The Bible talks about wealth in three ways; one is bad and two are good. *Hoarding* of wealth is condemned. *Sharing* of wealth is encouraged. *Creation* of wealth is both a godly gift and a command, and there is no wealth to be shared unless it has first been created. But all too often the issue of wealth creation is misunderstood, neglected, or even rejected. The same thing applies to wealth creators.

The Global Consultation on ***The Role of Wealth Creation for Holistic Transformation*** aimed at addressing that. We were about 30 people from 20 nations, primarily from the business world, and also from church, missions and academia. During the Consultation process 2016 – 2017 we discussed various aspects of wealth creation, including justice, poverty, biblical foundations, culture, wealth creators, stewardship of creation and the role of the church. The findings have been summarized in the *Wealth Creation Manifesto*, and will also be published in several *reports* and a *book*, as well as an educational *video*.

All these contain a *wealth of knowledge* and insights, based on the Scriptures, rooted in history and informed by present-day conversations and examples.

Gold in the ground has no particular value until it is discovered, extracted, and traded. Using the metaphor of mining let me mention three ‘goldmines’ that we have sought to dig into during our Consultation process.

The biblical goldmine

From the Manifesto: *‘Wealth creation is rooted in God the Creator, who created a world that flourishes with abundance and diversity. We are created in God’s image, to co-create with him and for him, to create products and services for the common good. Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.’* There is a lot more gold to be found in the *biblical goldmine*.

The historical goldmine

Wealth creation leading to transformation is not new. From the Manifesto: *‘Wealth creation through business has proven power to lift people and nations out of poverty.’* There are many stories of holistic transformation through wealth creation throughout history, and some are still untold. Wealth creation has a history and we need to explore it further. Through our reports you can dig into *historical gold mines*.

The global goldmine

Wealth creation is not a Western or rich-world phenomenon. Many men and women are making a difference through businesses on all continents. From the Manifesto: '*Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.*' We need to learn from them and others and to extract the *global gold*, also found in these reports.

Discover and extract the intellectual wealth in the Manifesto, the reports and books as well as the video, and let them add value to your life and work. Share with others.

Please start by reading the *Wealth Creation Manifesto*. It will give you a context and a framework to better understand each report. Please also see the appendix *Consultation on Wealth Creation: Background and Context*.

Mats Tunehag
Chairman of the Convening Team

Wealth Creation Manifesto

Background

The Lausanne Movement and BAM Global organized a Global Consultation on ***The Role of Wealth Creation for Holistic Transformation***, in Chiang Mai, Thailand, in March 2017. About 30 people from 20 nations participated, primarily from the business world, and also from church, missions and academia. The findings will be published in several papers and a book, as well as an educational video. This Manifesto conveys the essentials of our deliberations before and during the Consultation.

Affirmations

1. Wealth creation is rooted in God the Creator, who created a world that flourishes with abundance and diversity.
2. We are created in God's image, to co-create with him and for him, to create products and services for the common good.
3. Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.
4. Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.
5. Wealth hoarding is wrong, and wealth sharing should be encouraged, but there is no wealth to be shared unless it has been created.
6. There is a universal call to generosity, and contentment is a virtue, but material simplicity is a personal choice, and involuntary poverty should be alleviated.
7. The purpose of wealth creation through business goes beyond giving generously, although that is to be commended; good business has intrinsic value as a means of material provision and can be an agent of positive transformation in society.
8. Business has a special capacity to create financial wealth, but also has the potential to create different kinds of wealth for many stakeholders, including social, intellectual, physical and spiritual wealth.
9. Wealth creation through business has proven power to lift people and nations out of poverty.
10. Wealth creation must always be pursued with justice and a concern for the poor, and should be sensitive to each unique cultural context.

11. Creation care is not optional. Stewardship of creation and business solutions to environmental challenges should be an integral part of wealth creation through business.

Appeal

We present these affirmations to the Church worldwide, and especially to leaders in business, church, government, and academia.¹

- We call the church to embrace wealth creation as central to our mission of holistic transformation of peoples and societies.
- We call for fresh, ongoing efforts to equip and launch wealth creators to that very end.
- We call wealth creators to perseverance, diligently using their God-given gifts to serve God and people.

***Ad maiorem Dei gloriam*—For the greater glory of God**

Executive Summary – Wealth Creation: Biblical Views & Perspectives

[Quotes in italics are excerpts from the report, unless otherwise stated.]

This paper explores biblical perspectives on the theme of ‘wealth creation for holistic transformation’: its biblical meaning, basis, purpose, and implications. It first looks at the very meaning of these terms—what is meant by ‘wealth’ and by ‘holistic transformation’. It then moves on to examine the biblical foundations for wealth creation, observing that wealth creation is rooted in God the Creator (Genesis 1 and Psalm 104) who purposed us to express his creative nature through work and carrying for the garden (Genesis 2).

There is, however, good work and bad work, good business and bad business. Thus this paper next explores biblical principles for ‘good’ business. In doing so, it focuses on the concepts ‘shalom’, the ‘common good’ and a business’ ‘proper purpose’—a purpose which is far broader than simply maximizing return on investment.

The subject of wealth and economics is full of thorny issues. These cannot and should not be avoided. Thus, the paper goes on to tackle three contentious issues: partnership with non-Christians in business, simplicity as command or calling, and shared-rewards in the capitalist economic system.

Regarding partnership with non-Christians, the two sides—warnings and encouragements, be in the world but not of it—are both presented. Regarding the question of whether simplicity is a command for all or rather a calling for some, this paper argues strenuously for the latter. And finally, regarding the subject of shared-rewards, the writer here looks at the business implications of 1 Corinthians 9:9-10, ‘For it is written in the Law of Moses: “Do not muzzle an ox while it is treading out the grain.”’ The apostle Paul was clear that this biblical injunction was never meant merely for animals. It can and should be applied to business, this paper suggests. Doing so, might well alleviate many of the tensions currently tearing apart our societies worldwide.

Wealth Creation: Biblical Views & Perspectives

Rod St. Hill, Roberto Costa de Oliveira, Paul Miller, Tetsuya Morita, Dong-Ho Song, Tim Weinholt

It has been aptly stated:

Had the followers of Jesus remained an obscure Jewish sect, most of you would not have learned to read and the rest of you would be reading from hand-copied scrolls. Without a theology committed to reason, progress and moral equality, today the entire world would be about where non-European societies were in, say, 1800: A world with many astrologers and alchemists but no scientists. A world of despots, lacking universities, banks, factories, eyeglasses, chimneys, and pianos. A world where most infants do not live to the age of five and many women die in childbirth.²

To be sure, we must be taught by Scripture on such matters as baptism, prayer, election, and the church, but Scripture speaks centrally to *everything* in our life and world, including technology and economics and science.³

1.0 Introduction

Wealth creation since the Industrial Revolution is a relatively new phenomenon compared to the long period in human history when there was little economic progress and most of the world's population could not aspire to much better than subsistence. In a paper published in 2000, Richard Easterlin argued the following turning points in many countries in the nineteenth and twentieth centuries:

By many measures, a revolution in the human condition is sweeping the world. Most people today are better fed, clothed, and housed than their predecessors two centuries ago. They are healthier, live longer, and are better educated. Women's lives are less centred on reproduction and political democracy has gained a foothold. Although Western Europe and its offshoots have been the leaders of this advance, most of the less developed countries have joined in during the 20th century, with the newly emerging nations of sub-Saharan Africa the latest to participate. Although the picture is not one of universal progress, it is the greatest advance in the condition of the world's population ever achieved in such a brief span of time.⁴

Easterlin presented data from five countries (Brazil, France, Japan, Sweden, and the United Kingdom) that showed a turning point in life expectancy occurring one to two generations after a turning point in growth of real gross domestic product (GDP). The exception was India in which the turning points in life expectancy and real GDP both occurred in 1945, well after the others.

The historical data support the idea that improvements in what Easterlin referred to as the level of living lead to improvements in the standard of living that embraces many other indicators including life expectancy. For the Christian, the historical data point to the

possibility that God gave humanity the creative capacity and resources to create wealth, not for its own sake, but for a purpose, that of holistic transformation. This paper is focused on exploring biblical views and perspectives on wealth creation and holistic transformation.

That biblical principles are associated with the rapid improvement in standards of living is apparent in the aforementioned quote from Rodney Stark. The other quote above makes the point that the Bible⁵ speaks to all areas of life, including economic life.

1.1 Background

Little is known about wealth in the Roman Empire at the time when Jesus lived on earth. We do know that per capita gross domestic product (GDP) around that time was approximately USD 700 at 1990 purchasing power (about USD 1,300 in 2016). The elites of the day, including the senatorial order, the equestrian order, civic notables, wealthy landowners, and other wealthy people comprised only 1.2 to 1.5 percent of the population, but accrued 15 to 30 percent of the total income. Upper level non-elites comprised some seven to 13 percent of the population and accrued 15 to 25 percent of total income. Lower level non-elites comprised the vast majority of the population (84 to 90 percent) and they accrued about 22 percent of the total income with at least 10 to 22 percent living at starvation level. The Gini coefficient was between 0.42 and 0.44 (the closer to zero is the Gini coefficient, the more equal is distribution).⁶ There can be little doubt that many of the followers of Jesus and members of the early church were very poor indeed. Paul's collection for the Christians in Jerusalem in AD 57 (2 Cor 8 and 9) was motivated by their poverty, the result of over 20 years of intense persecution by the Jews.

Contemporary nations with a Gini coefficient in the range of the first century Roman Empire include Argentina, Burundi, Chad, Ghana, Israel, Kenya, and Russia.⁷ Contemporary nations with per capita GDP equivalent to the Roman Empire in Jesus' time include Chad, Haiti, Madagascar, Malawi, Niger, Sierra Leone, Tanzania, and Zimbabwe.⁸

2.0 Analysis of the concepts of wealth and holistic transformation

This section of the paper is devoted to exploring the concepts of wealth and holistic transformation. Biblical and lay concepts of wealth are compared, and the contribution of the Business as Mission movement to the idea of holistic transformation is noted. As emphasised in section 1, it is important to remember that the Lausanne Consultation process focused on the case for wealth creation *for* holistic transformation, not wealth creation for its own sake. The former recognises explicitly that God is concerned for the poor and oppressed whereas the latter does no such thing. Wealth creation for its own sake is not biblical. Followers of Jesus would do well to remember that God told Israel he had given them the power to create wealth for the purpose of confirming his covenant (*cf* Deut 8:18).

2.1 Wealth

Biblically speaking, wealth is a concept embodying strength, power, riches, and substance. Sometimes ‘riches’ and ‘wealth’ occur together, but they are synonymous, and really serve to reinforce each other—a common feature in ancient writing. Strength and power are indicative of an owner’s legal right to use or dispose of possessions for private benefit. This is broadly in line with the contemporary definition of wealth in terms of accumulated financial and real net assets (‘substance’). Laypersons often use the terms wealth (a stock concept—at a point in time) and income (a flow concept—over a period of time) interchangeably, but in the interests of precision, wealth is regarded as the value of net assets (gross assets minus gross liabilities) of an entity such as a business, household, or individual. The concept may also be applied to nations. Enderle suggested that the wealth of a nation includes ‘the total amount of economically relevant private and public assets including physical, financial, human and “social” capital’.⁹ Enderle also suggested that wealth creation is fundamentally about making something new or better. He goes on to say, ‘Aiming at material improvement for the benefit of human lives, wealth creation includes both a material and a spiritual side and goes beyond the mere acquisition and accumulation of wealth. It is a qualitative transformation of wealth’.¹⁰ He gave provided examples of wealth creation on a national scale, such as Germany and Japan after World War II and China after the Cultural Revolution of 1966 – 1976. An example on a smaller scale is the development of Cyrus McCormick’s mechanical reaper described by Vishal Mangalwadi. Motivated by neighbour-love, McCormick sought to develop machinery that would alleviate the drudgery of farm labour. He did just that when he invented a mechanical reaper. Not only did he relieve thousands of farm labourers from the drudgery of scythe and sickle, but his machine created wealth through farm businesses. Mangalwadi points out that it was not necessity that was the ‘mother’ of this invention, but it was the love of for his fellow man that motivated him.¹¹

According to the *Global Wealth Report 2016*,¹² published by Credit Suisse, global wealth was USD 256 trillion as at June 2016 (adjusted for exchange rates). Wealth was unevenly distributed, with the bottom half of wealth holders accounting for less than one percent of global wealth and the top ten percent accounting for 89 percent of global wealth. There were 21 million people in the United States who were in the lowest *global* wealth quintile. Interestingly the lower income nations of the Asia-Pacific region contributed some 25 percent of the growth in global wealth between 2000 and 2016, which was greater than the high-income nations of the Asia Pacific and not much lower than the high-income nations in Europe.

The ‘wealth pyramid’ for 2016 shows that the world distribution of wealth is highly concentrated. Over 73 percent of the world’s population held USD 10,000 or less in wealth (at current exchange rates), comprising just 2.4 percent of the world’s wealth. A tiny 0.7 percent of the world’s population held USD 1 million or more in wealth, comprising nearly 6 percent of the world’s wealth. The global Gini coefficient was 0.927.¹³

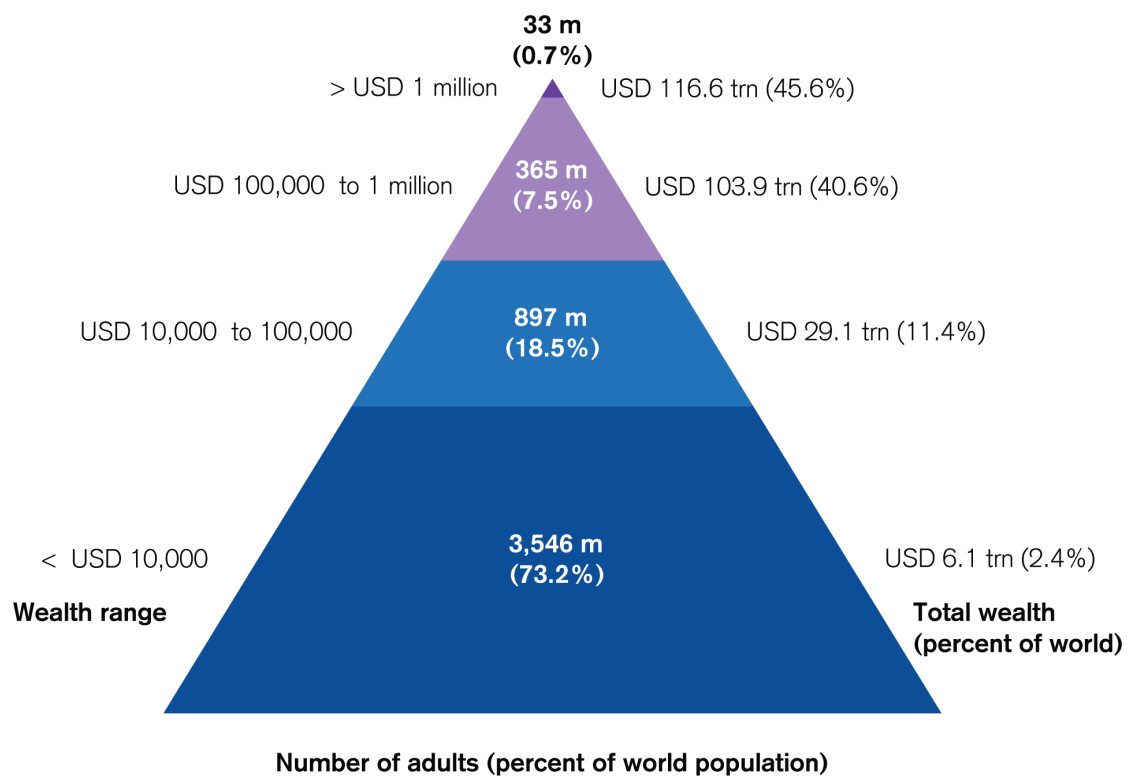


Figure 1: Wealth Pyramid, 2016¹⁴

It is known that the distribution of wealth is more concentrated than distribution of income. The National Bureau of Economic Research published one of the earliest works on global wealth distribution. The Gini coefficient for global wealth for 2000 was 0.892 (at current exchange rates), compared to an estimate for income of 0.795 in 2005.¹⁵

2.2 Holistic transformation

Holistic transformation is a concept that needs some discussion. Mats Tunehag developed a diagram in 2006 that has influenced thinking in the global Business as Mission (BAM) movement, which is reproduced below.¹⁶

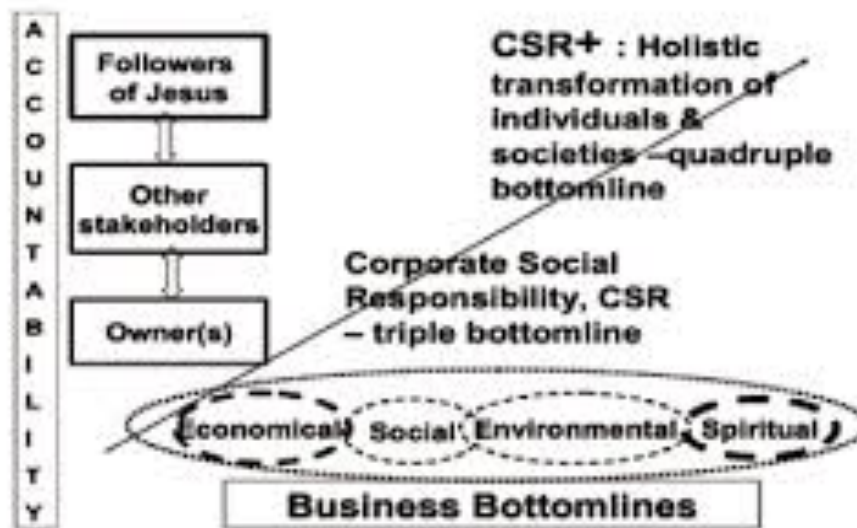


Figure 2: Holistic transformation¹⁷

The areas of transformation are identified as ‘business bottom lines’ in the diagram, namely economical (profit), social, environmental and spiritual. The first three are embraced by the concept of corporate social responsibility (CSR), but the addition of the spiritual bottom line emphasizes the important fact that holistic transformation involves eternal as well as temporal considerations. Furthermore, the diagram explicitly includes followers of Jesus as being stakeholders, along with business owners and other stakeholders.

One potential problem of interpretation of Tunehag’s figure is that the spiritual bottom line might be interpreted as additive, allowing for dualistic separation of CSR as secular. Adams and Raithatha provided an important insight in their discussion of CSR+:

In a limited business paradigm the primary or sole focus is on maximizing profit for the owners. The growing corporate social responsibility (CSR) movement emphasizes accountability to society as a whole for the ‘triple bottom–line’ impact of social and environmental outcomes as well as financial results. BAM affirms all of these but also includes a 4th bottom-line, intentionally revealing and honoring Christ and seeing Him transform lives through business. BAM is CSR+, as it were. *The + can also be seen as a cross—putting everything under the Lordship of Christ.*¹⁸

Adams and Raithatha also argued thus:

Broadly, and perhaps crudely, speaking, in the pre-modern period the Church shaped society, in the modern period the nation state shaped it and in the contemporary, or post-modern, world society is shaped by business If it is business that shapes the

world, then why can't the Church work in and through business to shape the world for good and for God?¹⁹

Tunehag noted three important correlates in relation to the need for holistic transformation:

1. Most unreached peoples are found in the Muslim, Hindu and Buddhist world. Most of them live in the so called 10/40 Window.
2. Here you will also find a large percentage of the world's poorest of poor.
3. These areas often have very high unemployment rates of up to 50 percent.²⁰

These correlates imply that the wealth-creating capacity of business is a key to achieving both temporal and eternal outcomes. Tunehag argued that BAM offered a new paradigm for mission, one in which entrepreneurs and business people establish profitable and sustainable businesses that focus on all four bottom lines. BAM is about business with a Kingdom-of-God-perspective, purpose, and impact and is an example of the quote from Wolters at the top of this paper.

3.0 Biblical foundations

In this section biblical foundations for wealth creation and holistic transformation are explored. The foundation for discussion of contentious issues in section 4 are established here. This paper argues that wealth creation is rooted in God the Creator of the heavens and the earth and, as such, must be cognisant of humans as being created in his image and of the rest of creation as having significance and status in God's eyes. The impact of the Fall is addressed. It is suggested that business is a power originally intended by God for the benefit of humanity. This raises the issue of what constitutes 'good' business, and that is explored in depth.

3.1 Wealth creation is rooted in God

The Bible makes a bold claim, namely, that wealth creation is rooted in God the creator. He is the ultimate source of all wealth. Genesis 1:1 declares, 'In the beginning God created the heavens and the earth.' And Genesis 2:1 notes that the creation of the heavens and the earth was completed on the sixth day. 'God saw all that He had made, and it was very good' (Gen 1:31a). The word in Hebrew that is translated 'very good' is closely related to *shalom* which is normally translated as 'peace', but also means completeness or wholeness, wholeness of the individual person, wholeness of human interactions with one another and wholeness of relationship between humankind and all creation.²¹

The goodness of his creation is celebrated in Psalm 104, which provides a kind of mind map of creation starting with God (vv. 1-4), then moving to the earth (vv. 5-9), provision of productive resources (vv. 10-13), relationship between man and creation (vv. 14-26), relationship between created beings and God (vv. 27-30), and acknowledgment of God the Creator (vv. 31-34).

God created humanity ‘in our image, according to our likeness’ (Gen 1:26a) and delegated to humanity a co-creation role. In Genesis 1:28 this role is specified as to ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the earth’ (see also Ps 8:6-8). In doing so, God did not transfer ownership (see Ps 50: 10-12).

That wealth creation is ultimately rooted in God the creator is emphasised in Leviticus 25:23 and Proverbs 8:18-21 and echoed in 1 Chronicles 29:11-12.

In Deuteronomy 8:11-18 God reminded Israel that he was bringing them into a land where ‘you will lack nothing’ and ‘can dig copper out of the hills’. He warned his people, ‘You may say to yourself, “My power and the strength of my hands have produced this wealth for me. But remember the Lord your God, for it is he who gives you the ability to produce wealth’ (cf also Eccl 5:19).

The celebration of creation in Ps 104:14-15, 23 includes a poetic picture of God as the ultimate source:

He (God) makes grass grow for the cattle,
and plants for man to cultivate—,
bringing forth food from the earth:
wine that gladdens the heart of man,
oil to make his face shine,
and bread that sustains his heart . . .
Then man goes out to his work,
to his labour until evening.

This idea is also found in Deuteronomy with the blessing of God’s ultimate provision contingent upon Israel obeying God’s commands:

The Lord will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your forefathers to give you. The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands (Deut 28:11-12a).

3.2 Creation Mandate is focused on working and taking care of the garden

It is noteworthy that Genesis 2:1-6 implies that the six days of creation did not fully exhaust God’s vision for the earth for ‘there was no man to work the ground’ (Gen 2:5b). ‘The Lord God took the man and put him in the Garden of Eden, to work it and take care of it’ (Gen 2:15). It is noteworthy also that God made a ‘helper’ for Adam (Gen 2:18, 20), his wife. The Hebrew translated ‘helper’, ‘ezer, means to aid or succour. Eve’s role was equally significant in that the Lord expected her to participate and partner with Adam in the work of procreation and creation care.

There are a number of aspects of work that are evident in the Bible:

- God ordains it—Gen 2:15; Exod 20:9; Deut 5:13; Col 3:23-24. Adam was commanded to work before the Fall, and we are to work the six days between Sabbaths. Colossians reminds us that we are ‘working for the Lord, not men’. Properly ordered work is characteristic of God’s people.
- God sustains it—Deut 28:8-12; Ps 104:14; Eccles 3:13, 5:9; Ps 128:1-2. God promised Israel that if they obeyed him, he would bless the work of their hands. God ‘makes grass grow for the cattle, and plants for man to cultivate.’ God makes it possible for us to find satisfaction in our ‘toil’. Even ‘the king himself profits from the fields.’ Those of us who fear the Lord will ‘eat the fruit of [our] labour’.
- God instructs it—Isa 28:23-29. God instructs ‘the farmer’ and ‘teaches him the right way’.
- God requires it—2 Thess 3:10-12; 1 Tim 5:8. We are warned to stay away from idle people (they are busybodies rather than busy) and instructed that work is the way in which God provides for our sustenance.
- God rewards it—Prov 12:11, 14b, 24; 14:23; Isa 65:22b. In Proverbs a causal relationship between work and blessing is established. In Isaiah God promises that in his eternal kingdom, ‘My chosen ones will long enjoy the works of their hands. They will not toil in vain.’

It would seem that God intended people to work for the purpose of satisfying human needs and wants and to create wealth. Paul Stevens aptly says,

Wealth creation is the process by which needs and wants are satisfied. It is not a zero-sum game that makes one person’s gain another’s loss, although that might have been the case before the Industrial Revolution, when supply was limited and one person’s meal was at another’s expense. Wealth creation is part of bringing *shalom* to people and the world.²²

In this context Proverbs 11:26 is relevant—‘People curse the man who hoards grain, but blessing crowns him who is willing to sell.’

For the Christian, work is redemptive. It is kingdom-focused, for wealth creation embodies the principle of *shalom*. According to Wolters:

So, in the person of Jesus the kingdom of God is already present. When the Pharisees asked him when the kingdom would come, Jesus answered, In fact the kingdom of God is among you’ (Luke 17:21, NEB). And yet he also instructed his disciples to pray ‘Thy kingdom come,’ and taught that its coming is *not yet* an accomplished reality. Both the ‘already’ and the ‘not yet’ aspects characterize the interlude between Christ’s first and second coming. . . . Since his ascension Jesus has continued to make his kingdom come, but now by means of the ministry of his followers empowered by the Holy Spirit. This is the point of the parable of the pounds (Luke 19:11-27). . . .

Concretely, this parable means that in the name of Christ and his kingdom Christians must now employ all their God-given means in opposing the sickness and demonization of creation—and thus in restoring creation—in anticipation of its final ‘regeneration’ at the second coming (Matt 19:28). This directive holds for our private lives (e.g., in such things as keeping promises, helping friends, practicing hospitality) *but also for such public endeavours as work in advertising, labor-management relations, education and international affairs.*²³

Idleness is roundly condemned in many proverbs (eg Prov 10:5; 12:27; 16:6-11; 19:15; 24:30-34) and in 2 Thessalonians 3:6-12, in which the idle are urged ‘in the Lord Jesus Christ to settle down and earn the bread they eat’, and 1 Timothy 5:8 where it appears that idleness has eternal consequences. Furthermore, work is related to salvation in Ephesians 4:28—‘He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.’

That God intended humanity to have a close relationship with his creation is revealed in the Genesis record of the creation of man. ‘The Lord God formed the man from the dust of the ground.’ The Hebrew words for ‘man’, *adam*, and for ‘ground’, *adamah* are closely related etymologically. Thus wealth creation is subject to care for all of God’s creation (all that is in the ‘garden’). Relationship with subhuman creation was broken in the Fall, but is included in redemption:

The [subhuman; creation] waits in eager expectation for the sons of God to be revealed. For the [subhuman] creation was subject to frustration, not by its own choice, but by the will of the one who subjected it, in hope that the [subhuman] creation itself will be liberated from its bondage to decay and brought into the glorious freedom of the children of God. We know that the whole [subhuman] creation has been groaning as in the pains of childbirth right up to the present time (Rom 8:19-22).

This passage alludes to the Fall. Given Adam’s connection to ‘dust’, his sin damaged the earth and everything that depended on it—the whole of subhuman creation (nature). According to Doug Moo, the Greek word translated ‘frustration’ suggests that creation has not been able to fulfil the purpose for which it was created and the Greek word translated ‘decay’ suggests the inevitable disintegration to which all things were subject after the Fall. Moo argues that by the same token, this passage indicates that nature has a future within the plan of God.²⁴ Given that nature is part of creation and work has a redemptive dimension, our work must include care of nature. One group of theologians suggests:

Acknowledging humanity’s interconnection with Creation resists seeing the degradation of the earth as a signal of Christ’s coming. Instead, it places degradation in the sin narrative—linking harm of the earth with humanity’s failure to live into its commandment to practice [the] skilled mastery [of dominion]. . . . Perhaps Creation is waiting for us to remember who we are, to relocate ourselves as thoroughly earth-bound creatures, to embrace our calling to practice skilled mastery, and find ways to

bring healing and hope to the Earth. Such a perspective reminds us of the hope we have, located in our very identity as children of God.²⁵

Old Testament law protected wealth through laws concerning private property. The institution of private property was both a gift and a power to facilitate stewardship of the 'garden'. Relevant Scriptures include Exodus 20:15, 17 (see also Deut 5:19, 21), 21:28-36, and 22:1-12.

Genesis 23 records in detail the exchange of private property when Abraham purchased a burial plot for his wife, Sarah. Apparently freedom of exchange is intertwined with private property rights.

One of the factors that appears to be associated with poverty in the lower income countries today is poorly defined and inconsistently protected private property rights. One of the best-known advocates of formalizing property rights in lower income countries is Hernando de Soto. In *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*, de Soto argues that only an elite minority enjoys the economic benefit of legally defined and protected private property and that poor entrepreneurs languish because their assets are 'dead capital in the shadows of the law'.²⁶ He claimed that there were some USD 10 trillion in assets in the hands of the poor.

3.3 Business as a power

One way of understanding what it means to be made in the image of God or to carry the *imago Dei* is to consider an anthropological perspective. In this context human beings might be thought of as creative (ordained by God to be co-creators with him as work progresses in the 'garden' of Genesis and transforms it into the 'city' of Revelation), relational (made by God for life in community), purposeful (acting in the present to achieve an end in the future), and moral (given the freedom by God to make choices). This perspective was developed by one of the interest groups at the BAM Global Congress in 2013.²⁷

Work may be defined as the diligent, consistent application of the *imago Dei* to provide goods and services that contribute to human flourishing. In contemporary times a high proportion of work is formalised in structures with policies, processes, and practices that are referred to as businesses. A business may be thought of as an institutional arrangement, formal or not, that serves the common good by providing goods and services that enable the community to flourish and that serves employees by providing them with (a partial set of) opportunities to realise their God-given identity through creative, purposeful work.²⁸ Of course, not all creative, purposeful work takes place within businesses. Much occurs within the household, for example, caring for children, producing food that is consumed within the household, and protecting property. Nevertheless, business is one important institutional arrangement within which work takes place.

It has been asserted that business is a power:

On nine separate occasions in the epistles Paul refers to something he calls ‘powers’ (sometimes alone and sometimes in connection with seemingly related notions of ‘principalities’, ‘thrones’ and ‘dominions’). Until mid-way through the last century these phrases were widely viewed as references to angels and demons, and given very little attention. After World War I and especially in the context of the rise of Nazism, however, these passages began to receive greater scrutiny and new scholarly attention. A number of scholars have now begun to associate these concepts with structures, worldviews, institutions and other orders that give shape to the world we live in, or, alternatively, to spiritual forces that inhabit and animate these structures and orders. If this interpretation is correct, then corporations, global capitalism, free-market economic systems and even the institution of business itself may be understood as constituting (or at least as being animated by) some of these biblical ‘powers’.²⁹

The purpose of these powers, which were originally created by God (Col 1:16-17), is to bring order where there would otherwise be chaos (*cf* Gen 1:2). Paul Stevens says, ‘The powers are like dikes that hold back the chaos.’³⁰

3.4 Biblical principles for ‘good’ business

As noted above, business is *one* institutional arrangement in which work takes place. When the first markets emerged, businesses were mainly households that exchanged their produce with other households for goods or money at the Greek *agora* (public square). The Greek root of the English word ‘economics’, *oikonomia*, meant ‘management of the household’, which included management of its productive enterprise. In the New Testament this word is usually associated with stewardship. Over time more and more production moved out of the household and was formalised in specialised institutions, businesses, with legal protections (and responsibilities), and production was exchanged in formalised markets.

It is worth noting that the foundations of markets were present at creation:

As helpmate, Eve introduces at least four critical economic considerations: the sharing of work (the division of labour), protection (though no viable physical threat is anticipated in the Garden itself), collaboration (cooperation in thought and deed), and procreation (sexuality given for the perpetuation of the species and the broader facilitation of the first three functions). These, respectively, contribute to efficiency, security (physical and economic), creativity, and the further division of labor. . . . The foundations for a market economy have been laid—the means of production (the Garden itself, and the earth, atmosphere and sun), labor (to till), management (to tend), and the cooperative impulse to divide (share) the roles and efforts required—as part of God’s temporal order.³¹

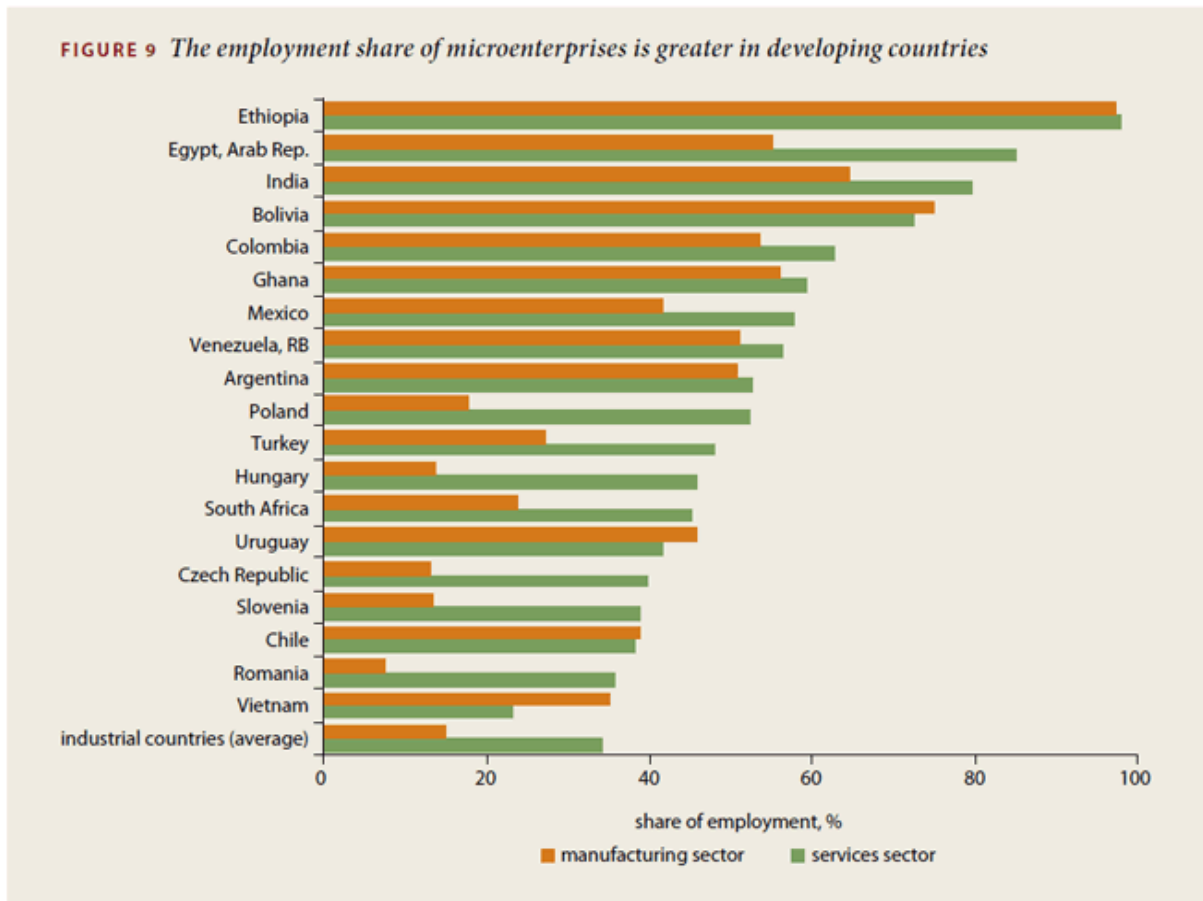
Today, there is ample evidence of division of labour, but it is arguable that the impulse to share is lacking, particularly in those nations where the joint stock company dominates.

Principles of corporate governance dictate that directors act in the best interests of the company (stock holders) which usually defaults to a focus on profit, corporate social responsibility notwithstanding.

Business can be a powerful engine to roll back world poverty. Wayne Grudem highlights this:

I believe *the only long-term solution to world poverty is business*. That is because businesses produce goods, and businesses produce jobs. And businesses continue producing goods year after year, and continue paying wages year after year. Therefore, if we are ever going to see *long-term* solutions to world poverty, I believe it will come through starting and maintaining productive, profitable businesses. In large measure this will come about through starting businesses in poor countries and in poor neighbourhoods in developed countries. Another, less visible way businesses help overcome poverty is through increasing efficiency and productivity, and thus making goods less expensive, in the world market.³²

In the forward to the World Development Report 2013, the President of the World Bank noted, 'The private sector is the key engine of job creation, accounting for 90 percent of all jobs in the developing world.'³³ Most such jobs are created by microenterprises, businesses that employ ten or fewer people.³⁴ However, many jobs created by microenterprises do not come with a wage, particularly those in farming and various kinds of self-employment. Moreover, wages, where they exist, tend to be lower in microenterprises compared to larger businesses.³⁵ The importance of private sector microenterprises in employment is illustrated in Figure 3 below. Of the countries included in the figure, Ethiopia has by far the highest proportion of employment in microenterprises. It is noteworthy that microenterprises provide the bulk of employment only in the lowest income countries. In higher income countries larger businesses provide the majority of employment. It might be lack of opportunity to grow that explains why microenterprises provide the bulk of employment in the lowest income countries.³⁶



Sources: World Development Report 2013 team estimates and EUROSTAT.
 Note: Microenterprises are firms, formal or informal, with fewer than 10 workers. Data for developing countries are from Argentina (2006–10), Bolivia (2005, 2007), Chile (2006, 2009), Colombia (2009), the Czech Republic (2005–07), the Arab Republic of Egypt (2006), Ethiopia (1999), Ghana (1991), Hungary (2007–08), India (2004, 2009), Mexico (2004–10), Poland (2005–07), Romania (2005–07), Slovenia (2005–07), South Africa (2005–07), Turkey (2006–10), Uruguay (2009), República Bolivariana de Venezuela (2004–06), and Vietnam (2009). Data for industrial countries are from Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, the Netherlands, Norway, Portugal, Spain, Sweden, and the United Kingdom over 2005–07.

Figure 3: Private Sector Microenterprises in developing countries.³⁷

Jobs are important because they account for much of the recent decline in extreme poverty. This is not a trivial matter because, between 1990 and 2013, the percentage of the world’s population living in extreme poverty (less than USD 1.90 per day) fell from 35 percent to under 11 percent. Furthermore, despite population growth, the number of people living in extreme poverty fell from 1.85 billion in 1990 to 767 million in 2013—a decrease of nearly 1.1 billion.³⁸ ‘This reduction is the result of multiple factors, but the creation of millions of new, more productive jobs, mostly in Asia but also in other parts of the developing world, has been the main driving force.’³⁹

China, India, and Indonesia account for much of the improvement, but there is compelling evidence from the World Bank that many countries have experienced improvements. Figure 4 reproduces an informative chart. In the chart, poverty reduction owing to jobs is labelled ‘labour income’, made up of change in employment and earnings. Jobs have been much more important in some countries than others (eg Bangladesh and Peru) and in some countries have made a negative contribution (eg Romania and El Salvador).

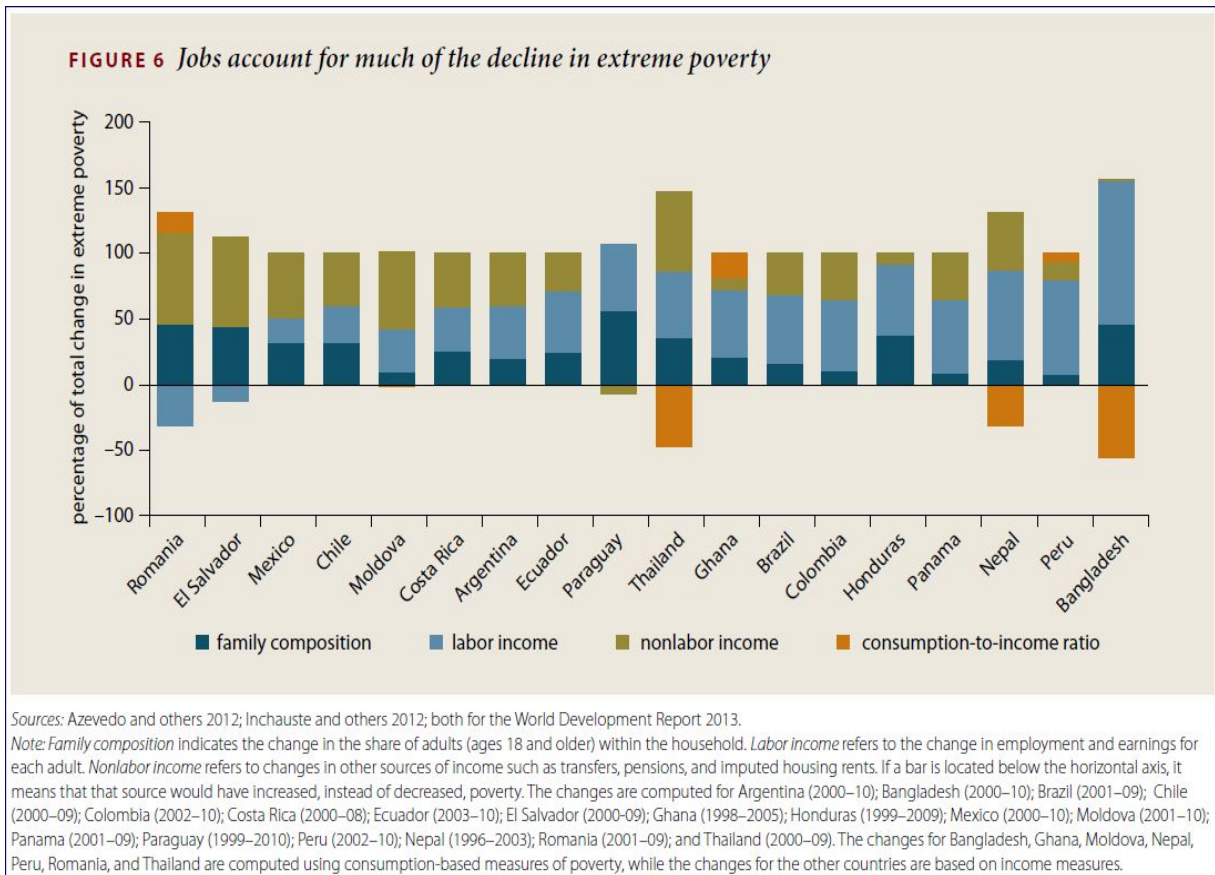
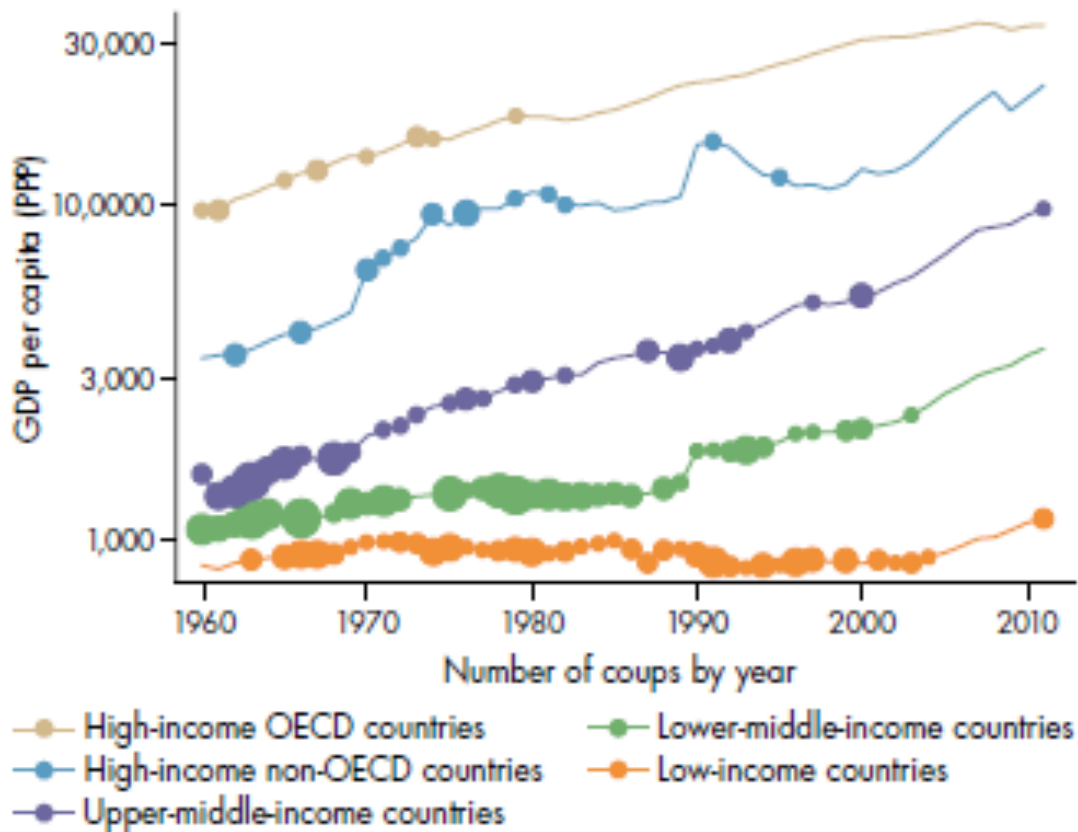


Figure 4: Reduction in Extreme Poverty Attributable to Jobs.⁴⁰

Extreme poverty remains stubbornly high in Sub-Saharan Africa where the number living in extreme poverty fell by only 4 million between 1990 and 2013. Well over half of the world’s population who lived in extreme poverty in 2013 lived in this area of the world.

Most of the global poor live in rural areas, are employed in agriculture, lack education, and more than half are under 18 years of age⁴¹ and/or they live in failed or fragile states.⁴² With respect to the latter, The World Bank identified an association between security (measured in terms of coups) and income (measured by GDP per capita at purchasing power parity).⁴³ This is illustrated in Figure 5.



Sources: WDR 2017 team, based on data from Archigos database (Goemans, Gleditsch, and Chiozza 2009) for number of coups and Penn World Table, version 8.1 (Feenstra, Inklaar, and Timmer 2015), for level of GDP per capita.

Note: The size of the circles on each time series is relative to the number of coups per country for each income group in a given year. GDP – gross domestic product; OECD – Organisation for Economic Co-operation and Development; PPP – purchasing power parity.

Figure 5: Relationship between security and income.⁴⁴

There is clearly yet much to be done, but businesses providing jobs will remain an important factor in ridding the world of extreme poverty. This begs the question of what constitutes good business. In this regard, two seminal contributions may be identified, both published around the same time, but developed independently.

Van Duzer couched good business in terms of ‘proper purpose’, ultimately to glorify God. He argued that a business best glorifies God when it serves.

In particular, a business that seeks to glorify God should aim to serve in two ways: First, it should seek to provide the goods and services that a community needs to flourish (an external focus). Second, it should seek to provide opportunities for individuals to express aspects of their God-given identities through meaningful and creative work (an internal focus). Moreover, what it means for a community to flourish has two foci. It has a creative, forward-looking piece: is there an innovation, a new product, a new way of delivering a service, a new market that will help bring a

healthy, increasing abundance to the community? But it also has a restorative, redemptive perspective as well: Is there a product or service that can help address the broken relationships, the oppression and injustice in the world today?⁴⁵

Van Duzer argued that this approach suggests that the first question to be addressed in business decision-making is not what might maximise return on investment, but what will enable the community to flourish and provide opportunities for meaningful and creative work. In addition, a business should operate in a way that is sustainable and it should cooperate with other institutions in pursuing the common good.

Regarding sustainability, a business should seek *shalom* as established in the Garden. Shalom involved sustainable relationships between God and humanity, among human beings and between humanity and all the created order. At the least, a business should 'do no harm'. This requires that business:

- Respects the rhythm of work and rest established by God and pays a wage sufficient to make room for rest;
- Provides a just return to owners and suppliers, markets products without deception and at fair prices, and does not undermine the legal, social, aesthetic, and intellectual capital needed by business and provided by the community;
- Manages its affairs in a manner that is sensitive to the natural environment, and that recognises that *all* of creation is for God's pleasure.

Van Duzer prefers this approach to defining good business in contrast to the more conventional broad statements about business 'serving the common good' or 'creating wealth'. In his view, these broad statements were too broad, allowing one to argue that making a profit (shareholder maximisation) is *the* contribution that business makes to the common good. Equally, they allowed one to ignore the issues of how and for whom is wealth created.⁴⁶

Kenman Wong and Scott Rae, well-known for their work on business ethics, published their seminal book on business in 2011 under the title *Business for the Common Good*. They contend that business is a 'calling to transformational service for the common good . . . (a) calling on personal, institutional and structural levels to serve God and participate in his mission of bettering the lives of others in multiple dimensions.'⁴⁷

Regarding the common good, Wong and Rae provided a framework that clearly relates to bettering people's lives, both as individuals and as community, both present and future. The framework is set out in Table 1 below in which private benefit and common good are contrasted. Business that is predicated on private benefit to the exclusion of the common good reflects the brokenness of human institutions since the Fall. Those predicated on the common good are consistent with God's original intentions for business and are a result of final redemption.

Table 1: Private benefit and common good.⁴⁸

	[Private benefit] [Common good]		
	Resist/Reform	Tolerate	Ideal/Affirm
Mission/ Purpose	Short-term wealth attainment. Abundance is gained at the expense of other stakeholders or other measures of well-being.		Lasting and holistic value creation optimized for all stakeholders. Purpose is embedded and reflected seamlessly across all functions and decisions (sourcing, manufacturing, marketing, accounting, etc.)
Relationships (with God, others, self)	Others are treated as though they only exist to serve our purposes or as objects to be moved. Vulnerable people remain invisible and voiceless. This divides people needlessly, creates or promotes envy and strife. Greed, dishonesty, and dehumanizing others is encouraged. This harms a healthy sense of self. Material objects, individual financial success, ambition, self, and power are worshipped more as a result.		Others are treated with dignity and respect and have a deepened sense of purpose. The vulnerable are given a voice. People are brought together in a spirit of reconciliation and harmony. Generosity, care, honesty, and humility are cultivated. A healthy sense of self is enhanced. God is worshipped more and the beauty of others is enhanced.
Resources (economic, physical, etc.)	Managed carelessly without regard for long-term impact.		Managed in ways that honour the spirit of stewardship and trusteeship. There is a deep concern for long-term impact and the lives of future generations.
Products/ Services (what business we are in)	Products and services that have little or no regard for enhancing life and are not respectful of our physical environment.		Products/services that enhance life and enable truth, beauty, goodness, and reconciliation to flourish in people's lives.
Methods (how we do business)	Dishonest, manipulative and unjust. Disrespectful of self and others. We would not want to swap places with a customer, employee, supplier, shareholder, or community member.		Honest, dignified, and respectful. Treating others like we would members of our own family. We would gladly swap places with other stakeholders.

Wong and Rae referred to Adam Smith's *An Inquiry into the Nature and Causes of the Wealth of Nations* (published originally in 1776) in which he explained how capitalism could harness enlightened self-interest to make everyone better off.⁴⁹ Smith's primary interest was on the material welfare of a nation; the focus was on 'the common good' and not just on individual gain. It is important to note that Smith's perspective rested on two critical assumptions:

First, every individual endeavours to employ his capital as near home as he can. . . . In the home trade his capital is never so long out of his sight as it frequently is in the foreign trade of consumption. He can know better the character and situation of the persons whom he trusts and if he should happen to be deceived, he knows better the laws of the country from which he must seek redress. . . . Secondly, every individual who employs his capital in the support of domestic industry, necessarily endeavours so to direct that industry that its produce may be of the greatest possible value. . . . In proportion as the value of this produce is great or small, so will likewise be the profits of the employer. . . . As every individual, therefore, endeavours as much as he can both to employ his capital in the support of domestic industry, and so to direct that industry that its produce may be of the greatest value; every individual necessarily labours to render the annual revenue of the society as great as he can. . . (H)e intends only his own gain, and he is, in this, as in many other cases, led by an invisible hand to promote an end that was no part of his intention.⁵⁰

Given that Smith was writing during the early Industrial Revolution, it is not surprising that he focused on material welfare because, for the first time in human history, there was the prospect of whole nations being raised out of subsistence.

With respect to transformational service, Wong and Rae suggest that the concept embodies two dimensions: the creation mandate and the eschatological transformation of the new creation. Regarding the creation mandate, Wong and Rae argue 'that we *cooperate* with God in the advancement of his dominion over the creation, which after the Genesis account of the Fall also involves alleviating the effects of the entrance of sin (evil) into the world.'⁵¹ Regarding eschatology, Wong and Rae maintain that the Holy Spirit enables us, in our work, to cooperate with God in his kingdom that completes creation and renews heaven and earth. They argue, 'Thus work is not only a fulfilment of the creation mandate, but it is also service to God that cooperates with him in the transformation of the world. In other words, work is transformational service to God in his new creation too.'⁵²

Expanding on the concept of transformational service, Wong and Rae offer the following analysis:

The term *transformation* implies positive change toward ourselves, others and our social institutions to reflect human flourishing. *Transform* (versus *rebuild*) also connotes that business already reflects God's intentions to some degree. . . . So, in many cases our task is more akin to remodelling a house than tearing one down and completely rebuilding it, though some parts may need total demolition and ground

up construction. The word service fits well from a look at the overarching theme of the Scriptures. Isaiah 53 depicts the coming Messiah as a suffering servant. The idea that ‘the first shall be last’ is a key part of the kingdom Jesus described in Matthew 19-20. The Gospels record that Jesus manifested ‘servanthood’ through his life. . . . For Christ’s followers service is not just a moral obligation or orientation toward others, it is also a practice or spiritual discipline that provides a pathway to a life of true abundance . . . (and) research has found that acts of gratitude, kindness and altruism (and not necessarily higher incomes) are among actions that can boost human happiness. . . . Some needs and wants of consumers or employees (those that may be harmful to themselves or others) should *not* be met or served. Given the nature of God’s primary mission, the central quality or shape of the service offered must be characterized by *transformation* of human lives and institutions that allows flourishing in all the ways God has intended.⁵³

The common thread in the visions of both Van Duzer and Wong and Rae is that God’s intention for business is that it contributes positively to the flourishing of the individual and community while stewarding *all* of God’s creation in a way that respects its status in creation and does not compromise the flourishing of future generations. This was echoed by Max de Pree, former CEO of the Herman Miller Furniture Company in the United States. He regarded the purpose of business as twofold: ‘To produce products that serve a genuine need and are aesthetically good, and to provide meaningful work in pleasant surroundings for those employed in the company.’⁵⁴

It is important to note that none of the above implies that profit and wealth creation are negative concepts. However, it does imply that profit and wealth creation are means (to human flourishing or holistic transformation) rather than ends in themselves. Hence the title of this Lausanne Consultation.

That business was intended by God to contribute positively to the flourishing of the individual and community is further supported empirically by the results of happiness research. According to the most comprehensive annual report on happiness, the ‘World Happiness Report’,⁵⁵ the major influences on happiness are income (measured by GDP per capita in terms of purchasing power), healthy life expectancy at birth, social support (having someone to count on in times of trouble, an indicator of community), generosity (measured by donating), freedom to make life choices and trust (measured by the absence of corruption in business and government).⁵⁶ Business matters for happiness given the influence of income, healthy life at birth and trust, but is surely also important in social support. Generous business might also lead people to be generous themselves. The report also found that employment is an overwhelming influence on happiness and that spells of unemployment have lasting negative effects on happiness.⁵⁷ The critical role of business in providing jobs has been discussed elsewhere in this paper.

The research on happiness significantly resembles Isaiah 65:17-25, which says,

Behold, I will create new heavens and a new earth. . . . (B)e glad and rejoice forever in what I will create, for I will create Jerusalem to be a delight and its people a joy. Never again will there be in it an infant who lives but a few days, or an old man who does not live out his years. . . . They will build houses and dwell in them; they will plant vineyards and eat their fruit. . . . (M)y chosen ones will long enjoy the work of their hands. They will not toil in vain or bear children doomed to misfortune for they will be a people blessed by the Lord.

4.0 Contentious issues

It is a fact that wealth creation has improved the standard of living for the vast majority of people on the planet since the Industrial Revolution. However, there remain, even in high income countries like the United States, many millions of people who do not receive much, or any, benefit from the grand story of development. God does not deal with averages, but is interested in every single individual. This raises a number of contentious issues, debated actively among Christians. The first addressed below is whether or not believers should be in partnership with non-believers. The second is whether or not ‘simplicity’ is a command or a calling. The third is whether or not the excesses of capitalism can be mitigated by the implementation of shared-rewards. Other issues could also have been addressed, but they were outside the scope of the Consultation.

4.1 Partnership and wealth creation

An issue that arises in many discussions about Christian interaction with the world is whether we should have business partnerships only with Christians, or also with non-Christians. Given today’s complex business environment, with different ways to access capital, technology, and markets, this question is increasingly important. It is not a question with a simple, direct answer, given that Christians operate in the world differently, despite sharing values, goals, and strategies from the Kingdom of God. Scriptures, however, do give some partnership principles and words of wisdom that need heeding by the serious Christian. Three very interesting passages provide orientation for these sometimes anguishing choices.

4.1.1 Partnership between Jehoshaphat and Ahaziah

Jehoshaphat reigned over the Southern kingdom of Judah, in the capital of Jerusalem, for 25 years (870 – 845 BC) and ‘he did what was right in the eyes of the Lord’ (2 Chron 20:32). He was a God-fearing successful statesman who reorganized the judicial system at home. Abroad, he led victories against the vast enemy armies (Moabites, Ammonites, and some Meunites) gathered against Judah without even having to fight, and established peace with the Northern kingdom of Israel. ‘And the kingdom of Jehoshaphat was at peace, for his God had given him rest on every side,’ says 2 Chronicles 20:30. By all accounts, it was the faithful and competent leadership so much needed for the relatively small nation of Judah at a crucial time in its history.

Once peace was established in the region and the judicial system was working at home, it was time to go forward and increase the wealth of the nation through trade. There was a significant market opportunity to bring gold, silver, sandalwood, and precious stones from Ofir. This was a lucrative enterprise, being an important source of wealth for Jehoshaphat's predecessor, King Solomon, who pursued it in partnership with Hiram, king of Tyre. Solomon had used the proceeds to build the Temple. All this Jehoshaphat certainly knew. The opportunity was evident, the business plan proven, the strategy well defined, and the prospects were good. All foreshadowed a favorable impact in the nation. So, Jehoshaphat started executing the strategy, building not one, but a fleet of trading ships, a critical success factor for the enterprise.

What could go wrong in such a solid venture? Imitating Solomon, to further enhance the safety and profitability of the plan, he established a partnership with his relative Ahaziah, the King of Israel in Samaria. Ahaziah was, after all, a relative and Israel was a powerful northern neighbouring nation with whom Jehoshaphat had good relations. The rationale was logical, but problematical. The problem was: 'He [Ahaziah] did evil in the sight of the Lord' (2 Chron 22:4) and 'was guilty of wickedness' (2 Chron 20:35), as were his parents. He had values that contrasted starkly with Jehoshaphat.

The outcome was disastrous:

After these (ships) were built at Ezion Geber, Eliezer son of Dodavahu of Mareshah prophesied against Jehoshaphat, saying, 'Because you have made an alliance with Ahaziah, the Lord will destroy what you have made.' The ships were wrecked and were not able to set sail to trade (2 Chron 20:36b-37).

God simply sunk the enterprise (literally) because of the partnership with an evil king. Jehoshaphat's partner was the cause of its failure. His partnership was abominable to God. It was not God's sovereign plan to bring prosperity to the Northern kingdom of Israel at that point in their history, led by someone so distant from Kingdom values as Ahaziah. The 25-year reign of Jehoshaphat was generally sound, but here ended on a sour note.

On the one hand, this story eloquently illustrates that one should not have partnership with another party who is wicked, capable of arousing the anger of the Lord, or who holds contrasting values to those of the Kingdom because aligning with such values can divert God's people from pursuing godly values.

On the other hand, it does not follow from the example of Jehoshaphat that we should have business dealings or associations solely with Christians. The fruitful association of Solomon with the Phoenician King Hiram I of Tyre (following David's partnership) brought gold and precious stones from Ofir and enriched both kingdoms. Their proceeds were lavishly used in the construction of the first temple, the completion of which brought joy to the whole nation. Partnership with a fair non-Jewish (at that time, 'God's people') stranger was so much more pleasing to God than partnership with a wicked Jewish king.

How to apply the implications of these Old Testament lesson to our present times becomes even more complex, given the complexity of our present business structures with their far-ranging mergers and acquisitions, joint ventures or capital infusions. One must pray earnestly for discernment.

4.1.2 No association with the wicked

Many centuries later, this history seemed to be in the mind of Paul when he was writing to the Corinthian believers. The city of Corinth was a commercial and industrial hub (ceramics and other produce), hosting two ports and many enterprises. The city's temple dedicated to Aphrodite, the Greek goddess of love, beauty, pleasure, and procreation, exemplified its proverbial immorality. Having lived in this context for eighteen months, the straightforward Paul warned Christians:

I have written to you in my letter not to associate with sexually immoral people—not at all meaning the people of this world who are immoral, or the greedy and swindlers, or idolaters. In that case you would have to leave this world. But now I am writing to you that you must not associate with anyone who claims to be a brother but is sexually immoral or greedy, an idolater or slanderer, a drunkard or swindler. With such a man do not even eat (1 Cor 5:9-11).

Paul's warning does not call Christians to avoid any kind of relationship with those in the world. As Paul later asserts in 1 Corinthians 10:31, 'So whether you eat or drink or whatever you do, do it all for the glory of God.' The basic principle here is not whether Christians associate with non-believers, or whether Christian business people make deals with non-believers. Rather, his warning is to disassociate with all forms of wickedness that is unrepentantly named among so-called brethren. Again, this calls for discernment: how to disassociate from our world's sins while continuing to associate, in business and in life, with the worldly.

4.1.3 Yoked together

In a third passage, in the context of the separation of a pure people for God, Paul writes to the same Corinthians, once again to address the issue of partnership:

Do not be yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness? What harmony is there between Christ and Belial? What does a believer have in common with an unbeliever? What agreement is there between the temple of God and idols? For we are the temple of the living God (2 Cor 6:14-16).

These verses have been traditionally applied to marriage, disavowing marriage with non-Christians. However, they can be equally applied to business. It contains the same business language with which both Paul and his readers would have been familiar.

Many are the sound businesses, schools, and organizational ventures that started well, only to be completely drawn away from their initial purposes due to this issue of ungodly yoking.

The opening statement in Greer and Horst's *Mission Drift* states, 'Without careful attention, faith-based organizations will inevitably drift from their founding mission.'⁵⁸ They provide numerous examples of organisations that started with a biblical basis, but drifted away over time owing to various types of unequal yoking. A fundamental safeguard according to these authors is that an organization must be certain of its purpose and must weigh culture more highly than strategy. Although the authors focus on not-for-profit organisations, the principles apply equally to businesses.

Second Corinthians 5:16-21 stresses God's desire for us to be yoked with Christ and become his ambassadors in fulfilling his purpose of reconciling the sinful world to himself. Jesus encourages us with the words, 'My yoke is easy, and my burden is light,' (Matt 11:29) and this gives us strength in carrying out our mandate as his reconciliation ambassadors. This may require working with both believers and nonbelievers.

4.2 The idea of simplicity

The advocacy of 'wealth creation for holistic transformation' assumes the legitimacy and desirability of 'wealth'. That is, if wealth is somehow un-Christian, then there is no point in asking how to increase it biblically. But the assumption of wealth's legitimacy or desirability is not universally acknowledged. It is a contentious issue. Various positions can be taken here: either that wealth is inherently questionable, or, less negatively, that creating wealth for others is legitimate while its indulgence for oneself is sinful at worst and unwise at best, or, most positively, that it can be both created for others and enjoyed for oneself.

The Lausanne Covenant of 1974 took quite a clear position here. It advocated 'simplicity': 'Those of us who live in affluent circumstances accept our duty to develop a simple lifestyle in order to contribute more generously to both relief and evangelism.'⁵⁹ This covenant of simplicity was reaffirmed in *The Cape Town Commitment* of 2011 stating, 'We affirm Lausanne's historic call for simpler lifestyles.'⁶⁰ Wealth for oneself, then, was not the option embraced. Indeed, its opposite was mandated.

The Cape Town Commitment mandate on simplicity can be best understood when put in context: first, that it was specifically responding to the Prosperity Gospel or Prosperity Theology (PT). It countered PT with simplicity, suggesting that simplicity was the biblical way to reject 'the idolatry of greed'⁶¹ perceived to be the basis of the prosperity gospel. Second, *The Cape Town Commitment* also simultaneously affirmed human prosperity, stating, 'We affirm that there is a biblical vision of human prospering, and that the Bible includes material welfare (both health and wealth) within its teaching about the blessing of God.'⁶²

These themes were further explored at a subsequent consultation, 'The Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel' in Atibaia, Brazil (30 March – 2 April 2014). At this consultation, one of the participants, Paul Miller, issued a fundamental challenge on two points: both to *The Cape Town Commitment's* depiction of the Prosperity Gospel—suggesting it was inaccurate in its monochrome depiction of what are in fact

varieties of ‘prosperity gospels’⁶³—and, more fundamentally, to CTC’s mandate of ‘simplicity’.

Regarding the ‘simplicity’ principle, Miller raised three basic challenges: how the Lausanne Movement’s commitment to simplicity could be harmonised with its equal embrace of human prospering, whether the ‘duty of simplicity’ were actually Scriptural, and how simplicity were to be defined in the first place. We take each of these challenges in turn.

4.2.1 Problem #1: Harmonising prosperity with simplicity

Cape Town affirmed its own form of a prosperity gospel when it held, ‘We affirm that there is a biblical vision of human prospering, and that the Bible includes material welfare (both health and wealth) within its teaching about the blessing of God.’⁶⁴ A vision for ‘human prospering’ is only another way of saying ‘human prosperity’. But how this relates to Cape Town’s enunciated simplicity principle is not explored. Specifically, the tension between embracing ‘human prosperity’ and ‘simplicity’ is not once even raised. How these two principles can co-exist must be explained. Initially, certainly, they seem in total contradiction. One cannot logically affirm both that material wealth is legitimate or, in certain cases, even desirable for Christians and simultaneously require simplicity of them. It is vital that we get this right.

One could, of course, escape any contradiction by adopting the weaker version of Cape Town’s commitment to simplicity, *ie*, when it stated, ‘We affirm Lausanne’s historic call for simpler lifestyles.’⁶⁵ Perhaps calling for a ‘simpler’ lifestyle relativizes and softens Lausanne’s 1974 call to a ‘simple lifestyle’. That is, one could live affluently and yet still satisfy this ‘simpler’ call by merely giving up one or two cups of coffee a week; that would be ‘simpler’ relatively speaking. But it is doubtful that Cape Town was backtracking on *The Lausanne Covenant’s* more absolutist call, especially given that its heading for section IIE echoes the stronger version when it reads, ‘Calling the Church of Christ back to ... simplicity.’ Here Cape Town calls not just for the weaker ‘simpler’ lifestyle but to ‘simplicity’ itself, *ie* to the same absolutist ‘simple lifestyle’ of Lausanne in 1974.⁶⁶

The seeming contradiction remains, then, between Cape Town/Lausanne’s affirmation of the stronger version of the ‘simplicity principle’ and its simultaneous affirmation of human prospering. This demands explanation. The greater problem, however, is *The Lausanne Covenant* calling simplicity a ‘duty’.

4.2.2 Problem #2: Is a duty of simplicity actually biblical?

The Lausanne Covenant calls the simple lifestyle a ‘duty’. *The Cape Town Commitment* follows suit by portraying it, in section IIE, as one of the biblically mandated five ways⁶⁷ Christians should ‘walk’, citing Ephesians: ‘Seven times in Ephesians Paul speaks of how Christians should, or should not, walk.’⁶⁸ Paul’s instructions to the Ephesians on walking are not optional; they are requirements of Christian living. In other words, they set out duties—mandates, not suggestions. The question, then, is whether Lausanne/Cape Town in posing ‘simplicity’ as a ‘duty’ and as a required way of walking, has confused a vocation with a virtue. That is, has it confused a vocation to which some are called with a virtue universally

required? This is quite likely. Simplicity is clearly a valid and important option for those called to it; but it is not for all. And the degrees to which some are called to simplicity may vary.

The basic problem with indiscriminately requiring simplicity and a ‘simple lifestyle’ is the silence of Scripture as to such a duty. Nowhere does Scripture unambiguously command that Christians live with a bare minimum (this being the most common-sensical definition of simplicity). Certainly, none of the Scriptures cited in *The Lausanne Covenant* did so (see above endnote). And when the apostle Paul addressed the rich, he required generosity, not simplicity. He instructs Timothy how to deal with the rich: ‘Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share’ (1 Tim 6:17-18). Generosity to others was the focus, not the need to divest themselves in order to do so. Such generosity mirrored God’s generosity, here portrayed as ‘richly provid[ing]’ for us.

Similarly, Paul wrote to the Corinthians: ‘And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. . . . You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God’ (1 Cor 9:8-12). Once again, generosity is the required virtue. Moreover, to enable such generosity, preserving these Corinthians in a simplified lifestyle is precisely *not* what God was intending. Rather, Paul says, God would make them ‘rich in every way’.

The book of Acts similarly puts the focus on generosity, not on simplicity. There is, for instance, the well-known description of the early church in Acts 4:32-35 (‘they shared everything they had. . . . there were no needy persons among them’ etc.), sometimes interpreted as an experiment in communal living. Intriguingly, in light of the ‘simplicity’ argument, here the givers were *not* living in simplicity. That is, they had ‘possessions’; what was key was not the abundance, or otherwise, of their possessions, but the fact that they held onto them loosely (v 32). Quite clearly, some were giving out of their abundance—the opposite of a simplified state. Acts notes (v 34) that they ‘owned land and houses’ which they sold ‘from time to time’ (so they continued to own other houses even as they sold some).

The very next chapter in Acts gives us, in the persons of Ananias and Sapphira, an example of some of these landowners. The apostle Peter was quite clear that their wrongdoing did not consist in their owning land or in having abundance. He recognized the legitimacy of their ownership rights when he said, ‘Didn’t it [the land] belong to you before it was sold’ (Acts 5:4)? He also recognized the legitimacy of them choosing either abundance or simplicity when he said, ‘And after it was sold, wasn’t the money at your disposal’ (Acts 5:4)? Their error was not here, but in lying to the Holy Spirit.

What about Jesus? Jesus, once he started his public ministry, did indeed live a simple lifestyle. He had ‘nowhere to lay his head’ and he did not even control the common money purse for his traveling team. Is not Jesus the perfect, sinless embodiment of the gospel, whom we should then imitate at every step, even here in his simplicity? The answer is a clear yes/no! Complicating this question is that Jesus, as both man and God, combined two realities: as the Perfect Man he lived out the universal virtues to be copied by us all, and as the divine Saviour he exercised his own unique and inimitable ministry and vocation. So, as the unique Saviour, he alone could provide an atoning sacrifice. We cannot follow him there. But even in his lifestyle he had unique vocations. He was celibate, for instance. While the Roman Catholic Church makes this a universal requirement for its priests, Protestants do not so require it—they categorize his celibacy as unique to his own personal call (and others who are similarly called to celibacy).

The question then becomes whether Jesus’ simple lifestyle is like his celibacy: a special vocation not required of all Christians, or is it a general virtue required of all? The silence of Scripture elsewhere as to any such requirement shows that Jesus’ simplicity was a special vocation and not a universal requirement. Moreover, Jesus’ lifestyle of simplicity was only for three years during his ministry. Prior to entering his three-year itinerant teaching ministry at age 30, he was working as a carpenter with Joseph and likely reaping the benefits of productivity and industry. Instead, what is universally mandated for all Christians is generosity. This is the true biblical antidote to greed.

If the analysis above is correct, then *The Lausanne Covenant* and *The Cape Town Commitment* could, inadvertently and with the best of intentions, be introducing a new legalism into evangelicalism. Someone once commented that ‘liberalism is taking away from Scripture while legalism is adding to Scripture.’ Legalistic measures, while immediately useful in redressing the concrete problems they always address, are never helpful in the long run. ‘The duty of a simple lifestyle’ is just such a legalism in the making.

4.2.3 Problem #3: Defining simplicity

Defining ‘simplicity’ is an additional problem. Even if one adopts the commonsensical, straightforward definition of simplicity to be ‘living with the bare minimum’, then comes the question of the bare minimum *for what?*—mere survival? for carrying out our vocations? for a ‘reasonably comfortable’ lifestyle?, which then raises the question of what the standard of reasonability should be. Neither in Chris Wright’s plenary talk at Cape Town advocating simplicity nor in the resultant *The Cape Town Commitment* is ‘simplicity’ defined. Chris Wright’s Cape Town talk, ‘Confronting Idols’ (of power, success, and greed),⁶⁹ mentions ‘simplicity’ four times (minute marks of 13:14, 14:19, 20:17, and 21:58, with the 20:17 being clearly the anchor piece for the *CTC*). Though it was a fine talk, what is relevant for this paper is that nowhere is the term defined or even wrestled with as to its meaning.

A reference to a serious attempt at defining simplicity would have made an important contribution to discussion. At least one such attempt did exist, namely Jerome Segal’s *Graceful Simplicity*, which recognised the complexity of the concept and placed it in the rich context of material, intellectual, spiritual, aesthetic, and social needs. We read:

(S)imple living is not the residue that emerges when one consumes less; it is an achievement. It is what can emerge when as a result of subjecting the material dimension to a larger vision one succeeds in creating a life that is rich and exciting in its aesthetic, intellectual, spiritual and social dimensions.⁷⁰

Moving on the *CTC* itself, the document uses the word ‘simplicity’ three times, with its most detailed expounding being found in section IIE, with its ‘calling the church . . . back to . . . simplicity.’ But again, nowhere is it defined. It is simply contrasted with prosperity, and left at that. Chris Wright has himself written a very fine short piece on God’s enabling prosperity for some, at least, of his people; a piece entitled, ‘The “Righteous Rich” in the Old Testament.’⁷¹ In analysing the biblical lessons one can draw concerning the righteous use of riches, Wright remains silent about any duty laid on these biblical characters to ‘accept a duty to develop a simple lifestyle.’ The New Testament is similarly silent and has not changed on this point.

Although Wright’s contributions to the *CTC* do not adequately address the concept of simplicity, it is possible that he has in mind the notion of sufficiency which he developed in his *Old Testament Ethics*. Here he notes three creation principles, namely shared resources, work, and economic growth. The latter occurred ‘through exchange and trade and the increase of material goods as humankind spread and diversified their dominion over nature.’⁷² In relation to sufficiency, Wright argued that the tenth commandment, ‘You shall not covet,’ provided the guiding *ethos* of Old Testament economics.

Addressed in the second person singular to the individual, and including among its specific objects a neighbour’s economic assets, this fundamental commandment locates the source of all sinful forms of economic growth where they truly originate—the greed of individual human hearts. The prophet Micah saw behind the socio-economic evils of his day to the private covetousness of individuals who ‘plot evil on their beds’ (Micah 2.1). The antidote to ‘covetousness which is idolatry (Col 3:5, RSV) is that ‘fear of the LORD’ which engenders the wisdom of contentment. The Wisdom tradition certainly accepted growth and prosperity as divine gifts (cf. Prov 3:9-10, 10:22). But it was equally as aware of the dangers of excessive wealth as of the temptation of acute poverty (see Prov 30:8-9).⁷³

Regarding the wisdom of contentment, Paul, in Philippians 4:11-12, provides an apt description; he learnt to be content in ‘every situation, whether well-fed or hungry, whether living in plenty or in want.’ If by simplicity, sufficiency is meant, then there is less about which to argue.⁷⁴ However, there does not appear to be any reference to Wright’s sufficiency concept in *CTC*.

Returning to the *CTC* statements on simplicity, once again, the basic problem with requiring simplicity and ‘simple lifestyle’ is the silence of Scripture as to such a duty. Clearly, the Scriptures assert several important Christian responsibilities regarding wealth: firstly, that Christians have a responsibility not just for what they believe but for what they do and,

secondly, that Christians bear a responsibility to the poor. None of this is in dispute. However, it is one thing to assert that one is responsible to God for one's actions to the poor, and it is another thing to assert that the nature of this responsibility is that of simplicity. 'Simplicity' is one of a range of responses possible to the poor, but it is not a response specifically mandated in any of the Scriptures that *The Lausanne Covenant*⁷⁵ or *The Cape Town Covenant* cite.

Lest this critique of the *CTC* appear to ignore the excesses often associated with modern capitalism and PT, the following section considers a proposal that possibly addresses those excesses and gives expression, at least to an extent, to Wright's concept of sufficiency.

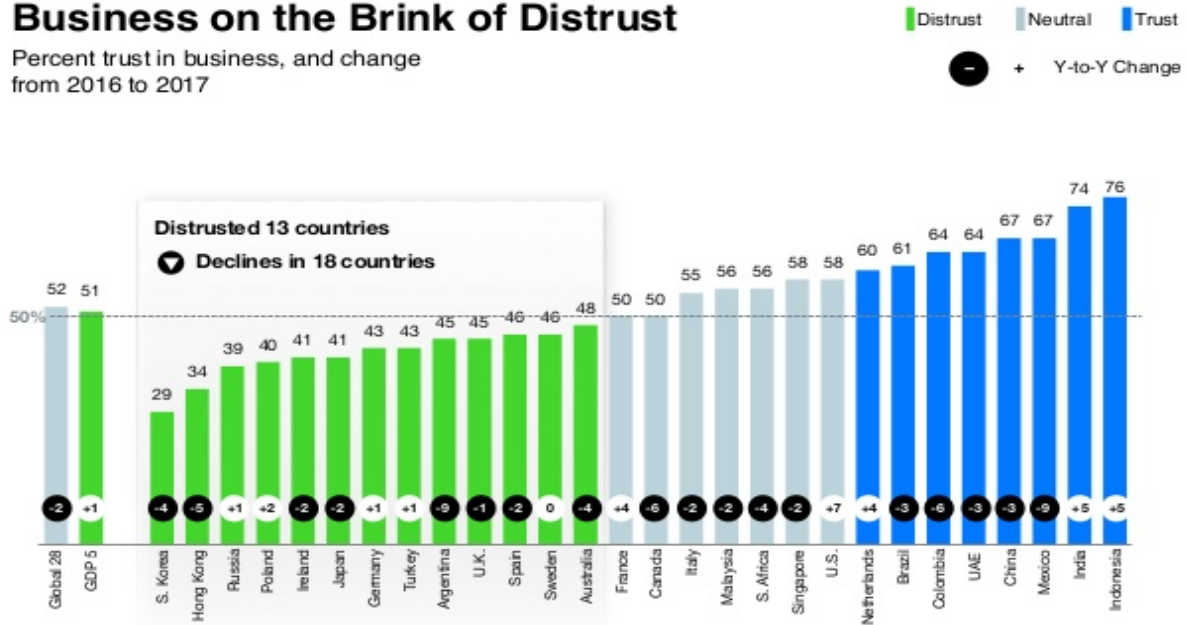
4.3 Shared rewards

Contemporary business has a public image problem. Put simply, it does not meet community expectations. This is suggested strongly in data from the 2017 Edelman Trust Barometer which is summarised in Figure 6 below. The gap between 'importance' and 'performance' in Figure 6b indicates the difference between the importance of an attribute to survey respondents and their perception of performance. The survey was an online instrument that covered 28 countries, with over 33,000 respondents in total and a minimum of 1,150 in each country. The country samples are not necessarily representative of their populations as they are convenience samples⁷⁶ rather than random samples, but the results are certainly noteworthy. There were more countries in the 'distrust' range than in the 'trust' range in 2017 and most of the countries in the 'trust' range were not the highest income countries.

This section responds to the issues of trust and of simplicity by offering a biblical perspective on shared rewards. Focusing on shared rewards might be much more productive than debating simplicity because it offers a thoroughly biblical and operationally feasible way of dealing with maldistribution of wealth.

Business on the Brink of Distrust

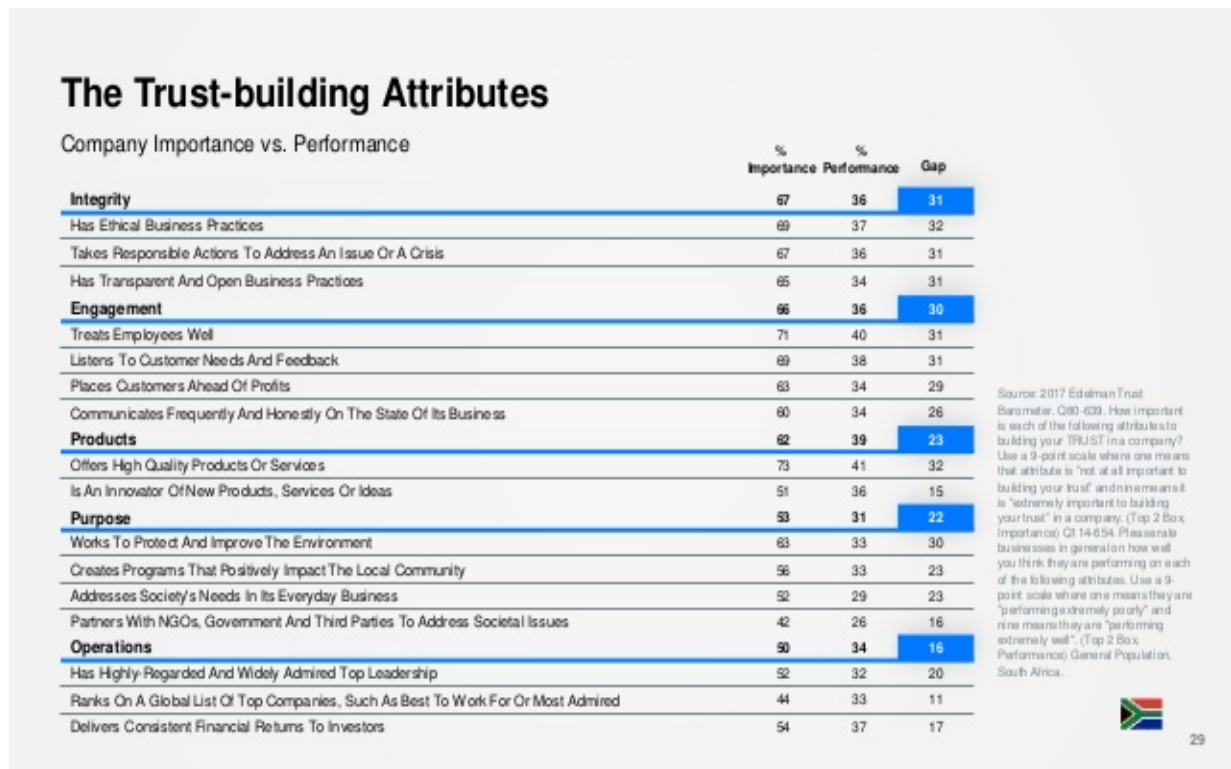
Percent trust in business, and change from 2016 to 2017



Source: 2017 Edelman Trust Barometer Q11-620. [TRACKING] [BUSINESS IN GENERAL] Below is a list of institutions. For each one, please indicate how much you trust that institution to do what is right using a nine-point scale where one means that you "do not trust them at all" and nine means that you "trust them a great deal." (Top 4 Box, Trust) General Population, 28-country global total. GDP 5 = U.S., China, Japan, Germany, U.K.

13

Figure 6a: Perceptions of trust



29

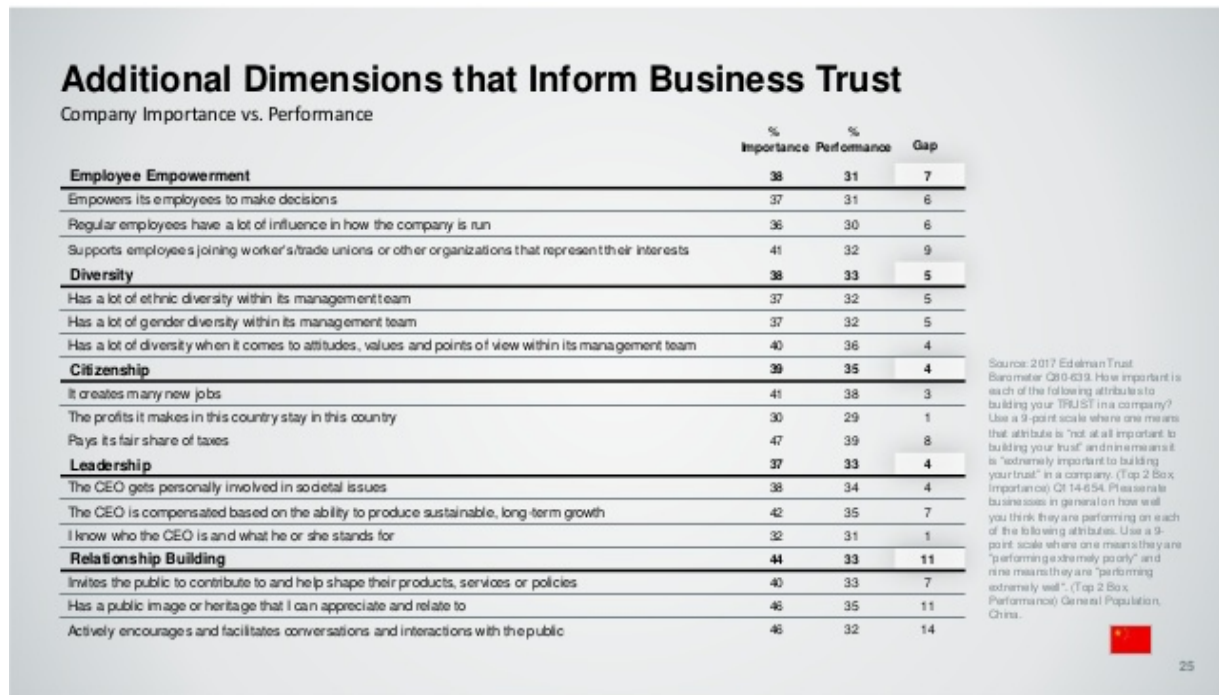


Figure 6b: Components of trust⁷⁷

4.3.1 The wisdom of shared rewards

Of all the business topics on which Scripture offers counsel, none is as important—or as widely ignored—as its instruction regarding just compensation of workers. The economic, social, and political ramifications of this waywardness are extraordinary, extending even to the existential threats to western democracy so roiling US and European politics. Even devout Christian businesspeople largely fail to comprehend, much less practice, what the Bible makes clear is fair and right when it comes to compensation. As a result, the large majority of owners that not only rob their workers, they fail to accomplish the foundational objective God has for business—widespread provision and prosperity for all.

The Bible offers businesspeople three foundational pieces of compensation counsel. First, God emphatically condemns wages that are oppressively low. In the book of Malachi, for instance, God offers this angry litany of abuses for which he promises to judge Israel:

Then I will draw near to you for judgment. I will be a swift witness against the sorcerers, against the adulterers, against those who swear falsely, *against those who oppress the hired worker in his wages*, the widow and the fatherless, against those who thrust aside the sojourner, and do not fear me, says the Lord of hosts (Mal 3:5, ESV, emphasis added).

God plainly considers oppressively low wages an egregious violation of his moral order, on par with sorcery and adultery. In fact, the following verses make clear that employers paying inadequate wages are, in God’s view, *stealing from their workers* just as much as those who do not fulfil their tithe requirements are stealing from him. Which means that paying one’s workers poorly is something God takes very seriously. It is worth noting, as well, that in all

the places where God excoriates businesspeople for exploitive wages, there is not the slightest hint that he considers ‘but that’s what the market allows’ an exculpatory excuse.

That all said, nowhere in Scripture does God offer clear guidance as to what he considers an appropriate ‘minimum wage’.⁷⁸ There are several likely reasons, the most important being that if employers heed God’s two other counsels regarding compensation, the issue of minimum wage essentially disappears.

4.3.2 The Importance of ownership

The first of these counsels shows up at a pivotal point in the biblical narrative. When the Israelites were ready to transition from slaves and wanderers to nationhood, God handed down a whole host of laws and directives. He was doing what we now call ‘nation building,’ *ie*, putting in place the legal, political, moral, and spiritual framework for a successful society.

Land ownership was at the very centre of God’s plans. In fact, God made clear that the defining difference between the Israelites’ former status as slaves, foreigners, and aliens, versus their new status as citizens, was the ownership⁷⁹ of land. Importantly, God did not merely want Israel as a nation to possess land. He was determined that, Levites excepted, every single Israelite family own land.

God considered the broad and equitable allocation of land so important, in fact, that he personally directed its distribution, specifying tribe by tribe the precise boundaries of their respective territories. He also rendered judgments in what would seem to be trivial and small legal matters to ensure that families did not lose their ownership of land (see, for example, God’s specifications in chapters 27 and 36 of Numbers regarding how land should be inherited under a variety of special circumstances).

God also knew that land ownership would tend to concentrate over time. Families might lose their land foolishly, or through misfortune, or as a result of the greedy misbehaviour of those with power. Eventually fewer and fewer people would own more and more of the land, a prospect God found deeply disturbing. So God did something extraordinary: his Year of Jubilee provision dictated that every fifty years all land should be returned to its original owners (or their descendants).

Modern-day readers might conclude that God seems curiously preoccupied with farmland, and that all this has little to do with contemporary business and economics. That would be a mistake. Agriculture was the predominant business engine—the primary means of wealth creation—in the ancient world (and still is in substantial portions of the modern world). As a result, land ownership meant (and still means) having an upside stake in the means of economic production. It meant the difference between being merely a labourer *versus being a worker/owner*.

God established at the founding of Israel, therefore, a ‘ground rule’ in favour of broad ownership of the means of production . . . in other words, in favour of workers who are also owners. Translated into modern economic conditions, God made clear the importance of employees having ownership stakes in the enterprises for which they work—precisely the

sort of approach widely practiced in the most successful sector of our economy—high tech—and almost nowhere else.⁸⁰

4.3.3 Shared rewards as compensation

But the third of God's counsels makes his overarching principle for compensation—in fact, for the disbursement of all the value-creation rewards of business generally—especially clear and emphatic. The Apostle Paul speaks (in part) directly to business owners:

For it is written in the Law of Moses: 'Do not muzzle an ox while it is treading out the grain.' Is it about oxen that God is concerned? Surely he says this for us, doesn't he? Yes, this was written for us, because whoever plows and threshes should be able to do so in the hope of sharing in the harvest (1 Cor 9:9-10).

For purposes of this passage, it is helpful to understand that oxen were thought of simply as the bottom rung of the farm worker hierarchy. They provided brute-force labour for the farm owner who, in turn, made sure they were well fed and watered daily, which means the default compensation for the lowest-ranking farm workers was a 'liveable wage' in exchange for their labour.

But God considers this insufficient. Instead, he *commands* that when oxen are treading out the grain at harvest, they be allowed to eat whatever supplemental grain they want. In other words, God says they must be allowed to enjoy 'bonus' feedings over and above the normal feedings (wages) provided by the farmer. Paul then makes clear that the real reason for this command is not oxen but people. Specifically, God's intent is to instruct employers—employers of oxen, yes, but primarily of human workers, those hired to plow and thresh—that *all who help produce a harvest are meant to share in the upside rewards of that harvest.* In fact the clear thrust of Paul's teaching is that God considers this shared-rewards principle so important, and means its application to be so pervasive, that for emphasis he extends its reach even to oxen. In other words, God means this principle to apply to every level of the worker hierarchy—even down to the farm's animal labour.

It is worth noting, as well, that this command comes to us initially through Moses, and then is interpreted and underlined by the Apostle Paul. That is, God believes this shared-rewards principle to be so important that he brings it to us through the principal authors of both the Old and New Testaments.

And again, because farming was the prevailing business activity of the day, God was not instructing farmers uniquely. Rather, he was providing a foundational principle for every business owner: All those who contribute to business success should share in its rewards, *ie*, should share in its wealth creation upside. Moreover, God does not consider shared-rewards simply good counsel, he considers it a matter of *justice*—making clear that it is *wrong* to deprive even the labouring oxen, much less human workers, of a share in the harvest rewards they helped create.

Of course, this is not only justice, it is wisdom. An expectation of appropriately sharing in the rewards of business success motivates and empowers—workers labour with far greater diligence and creativity. Witness the extraordinary results of companies with generous profit-and-equity-sharing plans like Apple and Southwest Airlines.⁸¹

Moreover, fairly shared rewards foster community—a synergistic sense that ‘we’re all in this together’. This aspect alone of shared-rewards means it addresses the single greatest challenge at most companies: the toxic effect of us-versus-them divisions. Deep down, these divisions are almost always about money and its implications—in other words, about the appropriate apportionment of the wealth that business creates. These divisions can show up anywhere in the organization at any time. But they are especially likely between management and employees . . . and especially harmful.

God’s shared-rewards approach to compensation (largely) does away with these sorts of problems. When workers are also owners, and/or beneficiaries of a generous profit-sharing plan, interests align. When belts must be tightened, *every* belt tightens. When times are flush, *every* belt loosens. Top to bottom, everyone in the organization acts on the understanding that they win or lose *together*—exactly God’s vision and blueprint for community.

God loves the prosperity that business creates, provided it is well and widely dispersed, not narrowly hoarded. His strategy for that is a broad sharing of ownership and profits, where everyone who helps create business success shares in its rewards. It is a strategy perfectly designed to accomplish God’s overarching intent for business—provision and prosperity for all rather than fortunes for a few.

It is a strategy that ensures the really big benefits of shared-rewards accrue to society as a whole. Unfortunately, the reverse is also true. When business abandons shared-rewards, society suffers. Consider the issue of inequality.

Indeed, it could well be that the abandonment of the principle of shared-rewards is at the root of the growing inequality in many western societies, along with the stagnating wages, insecure jobs, and the narrow, destructive version of the ‘maximising shareholder value’ principle which seeks only short-term, monetary gain.⁸²

God’s intent has always been for business, and businesspeople, to be his partners in bringing widespread provision and prosperity. This is the explicit thrust of Deuteronomy 8:17-18 where God links his gift of wealth creation—the unique capability of business—to the ‘blessed to be a blessing’ intention of his foundational covenants with humankind. In turn, shared-rewards is God’s first-priority dictate to help businesspeople fulfil their provider calling. When businesspeople do this well—*ie*, when workers share appropriately in the wealth-creation rewards of business success—it accomplishes God’s larger intent for a broadly prosperous society: a middle class society in which the vast portion of people live comfortably and poverty has all but disappeared (Deut 15:4).

5.0 Conclusion

This paper has traversed a range of biblical views and perspectives, both theological and practical. The authors have sought to establish a case that the Bible supports the idea of wealth creation for holistic transformation, not wealth creation for its own sake. Biblical foundations for wealth creation have been discussed in depth with the link between wealth creation and human wellbeing outlined. Biblical principles for 'good' business were analysed. A number of contentious issues concerning the practice of business and wealth creation were also considered. The authors have argued that wealth creation is subject to the effects of the Fall, but is, nevertheless, mandated by God. A particular approach to redeeming wealth creation in capitalist economies is shared-rewards that shift the emphasis in corporate decision-making away from shareholder returns.

6.0 Resources

This section lists resources that informed the content of this paper, whether or not they were used explicitly as references.

6.1 Books

Craig L. Blomberg, *Neither Poverty or Riches: A Biblical Theology of Possessions* (Downers Grove, IL: InterVarsity Press, 2001).

H. F. R. Catherwood, *The Creation of Wealth: Recovering a Christian Understanding of Money, Work, and Ethics* (Wheaton, Ill: Crossway Books, 2002).

Victor V. Claar and Robin J. Klay, *Economics in Christian Perspective: Theory, Policy and Life Choices* (Downers Grove, IL: IVP Academic, 2007).

Hernando De Soto, H., *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else* (New York: Basic Books, 2000).

David B. Doty, *Eden's Bridge: The Marketplace in Creation and Mission* (Eugene, OR: Wipf and Stock, 2011).

Richard J. Foster, *Freedom of Simplicity* (rev) (Grand Rapids: Zondervan, 2013).

Deena Freeman (ed), *Pentecostalism and Development: Churches, NGOs and Social Change in Africa* (Basingstoke, UK: Palgrave Macmillan, 2012).

Peter Greer and Phil Smith, *The Poor Will Be Glad: Joining the Revolution to Lift the World Out of Poverty* (Grand Rapids, MI: Zondervan, 2009).

Wayne Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton, IL: Crossway, 2003).

Scott W Gustafson, *At the Altar of Wall Street: The Rituals, Myths, Theologies, Sacraments, and Mission of the Religion Known as the Modern Global Economy* (Grand Rapids: Wm. B. Eerdmans, 2015).

Ian R Harper and Samuel Gregg (eds), *Christian Theology and Market Economics* (Cheltenham, UK: Edward Elgar, 2008).

Alexander Hill, *Just Business: Christian Ethics for the Marketplace* (rev) (Downers Grove, IL: IVP Academic, 2008).

Daniel Jean-Louis and Jacqueline Klamer, J., *From Aid to Trade: How Aid Organizations, Businesses, and Governments Can Work Together - Lessons From Haiti* (Fresh Strategy Press, 2016).

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Vishal Mangalwadi, *The Book That Made Your World: How the Bible Created the Soul of Western Civilization* (Nashville: Thomas Nelson, 2011).

Rodney Stark, *The Rise of Christianity: How the Obscure, Marginal, Jesus Movement Became the Dominant Religious Force in the Western World* (San Francisco: HarperCollins, 1997).

Rodney Stark, *The Victory of Reason: How Christianity Led to Freedom, Capitalism, and Western Success* (New York: Random House, 2005).

John Stott, *The Radical Disciple* (Nottingham, UK: Inter-Varsity Press, 2010).

Jeff Van Duzer, *Why Business Matters to God: And What Still Needs to be Fixed* (Downers Grove, IL: 2010).

Kenman L. Wong and Scott B. Rae, *Business for the Common Good: A Christian Vision for the Marketplace* (Downers Grove, IL: IVP Academic, 2011).

Christopher J.H. Wright, *Old Testament Ethics for the People of God* (Leicester, UK: Inter-Varsity Press, 2004).

6.2 Articles

S. N. Bretson, 'The Creation, the Kingdom of God, and a Theory of the Faithful Corporation,' *Christian Scholar's Review*, 38:1 (2008): 115-54.

William J Byron, 'Twin Towers: A Philosophy and Theology of Business,' *Journal of Business Ethics*, 7:7 (1988): 525-30.

L. Chandy, N. Ledlie, and V. Penciakova, 'The Final Countdown: Prospects for Ending Extreme Poverty by 2030,' *Policy Paper No. 2013-04* (2013), Brookings Institution.

Michael J. Bates, 'Why Business As Mission Entrepreneurs Decided to God into Business,' *Business Journal for Entrepreneurs* 1 (2015): 78-106.

6.3 Online

All Shall Prosper Movement (shared-rewards): <http://www.aspmovement.org/>.

Business as Mission Resources and Community, incorporating BAM Global:
<http://businessasmission.com/> .

Business 4 Blessing Alliance: <https://b4blessing.com/> .

Faith and Business 2.0 (blog): <http://www.patheos.com/blogs/faithandbusiness2/> .

Journal of Biblical Integration in Business:
http://www.cbfa.org/html/journal_of_biblical_integratio.html .

The Christian Business Review: <https://www.hbu.edu/center-for-christianity-in-business/the-christian-business-review/> .

Theology of Business: <http://www.theologyofbusiness.com/> .

Theology of Work Project: <https://www.theologyofwork.org/> .

Appendix

Consultation on Wealth Creation (CWC): Background and Context

The CWC was not just an event. The Consultation held in Thailand, in March 2017, was a part of a consultative process, which in turn is part of broader, longer, and on-going conversations related to issues like the church, business, poverty, wealth creation, and missions.

Therefore, it is important to understand the background and context of each CWC report. They are important pieces of a bigger puzzle. To understand the picture that is emerging, as we put the pieces together, one needs to see some of the other key pieces.

The CWC is yet another outcome of the historic commitments adopted in the Lausanne Covenant of 1974. Here, while committing themselves to the importance of evangelism, evangelicals also expressed repentance for ‘having sometimes regarded evangelism and social concern as mutually exclusive’. Wealth creation for the economic betterment of our world is one of those neglected social concerns; and it is this that the CWC addresses.

All CWC participants were presented with a list of required reading. These readings all related to the **CWC assignment** of exploring the *Role of Wealth Creation in Holistic Transformation of People and Societies*.

The CWC was partly a follow up of the *Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel* held in April 2014. Thus, all needed to be familiar with the **Atibaia Statement**: <https://www.lausanne.org/content/statement/atibaia-statement> (more information below).

The Lausanne Global Consultation on Wealth Creation was in collaboration with BAM Global, and thus some of its work and reports were included in the required reading.

‘Why Bother with Business as Mission’, by Mats Tunehag

<http://matstunehag.com/wp-content/uploads/2011/04/Why-Bother-with-Business-as-Mission-v-18-April-2017.pdf>

The executive summaries of three BAM Think Tank Reports

- Biblical Foundations for Business as Mission
<http://bamglobal.org/report-biblical/>
- Business as Mission and the end of Poverty
<http://bamglobal.org/report-bop/>
- Business as Mission in Haiti
<http://bamglobal.org/report-haiti/>

CWC is linked with three other global consultations that dealt with similar issues, held 2004, 2009, and 2014.

The Lausanne BAM Issue Group

The first BAM Global Think Tank was held under the auspices of Lausanne. The Business as Mission Issue Group worked for a year, addressing issues relating to God's purposes for work and business, the role of business people in church and missions, the needs of the world and the potential response of business. It summarized its findings in the **BAM Manifesto** (2004). Here are a few excerpts, to illustrate a growing consensus among leaders that wealth creators are called by God to serve in business.

- *We believe that **God** has created all men and women in His image with the ability to be creative, creating good things for themselves and for others—this includes business.*
- *We believe in following in the footsteps of **Jesus**, who constantly and consistently met the needs of the people he encountered, thus demonstrating the love of God and the rule of His kingdom.*
- *We believe that the **Holy Spirit** empowers all members of the **Body of Christ** to serve, to meet the real spiritual and physical needs of others, demonstrating the kingdom of God.*
- *We believe that God has called and equipped business people to make a **Kingdom** difference in and through their businesses.*
- We believe that the **Gospel** has the power to transform individuals, communities and societies. Christians in business should therefore be a part of this holistic transformation through business.
- We recognise the fact that poverty and unemployment are often rampant in areas where the name of Jesus is rarely heard and understood.
- We recognise that there is a need for job creation and for multiplication of businesses all over the world, aiming at the quadruple bottom line: spiritual, economical, social and environmental transformation.
- We recognise the fact that the church has a huge and largely untapped resource in the Christian business community to meet needs of the world—in and through business—and bring glory to God in the market place and beyond.
- See also **BAM Manifesto**:
<http://matstunehag.com/wp-content/uploads/2011/04/BAM-MANIFESTO-2.pdf>

Wheaton Consultation

A global consultation on **Business as Integral Calling** was held in Wheaton, Illinois in October 2009. It brought together leaders from the realms of business, non-profit organizations, and Christian ministry with theologians and academic leaders in business, economics, and missions. Excerpts from the **Declaration**:

- **Lamentations**
- We lament that the church and business itself have undervalued business as a vehicle for living out Christ's calling, and have relied excessively on non-profit approaches that have resulted in dependence, waste, and an unnecessary loss of human dignity.
- **Celebration of Faith and Hope**
- *We celebrate the growing movement of people seeking to be used by God and to deploy business economic activity for God's Kingdom.*
- *Business can create value, provide the dignity of work, and transform communities by improving livelihoods.*
- *Business can be an integral calling to proclaim and demonstrate the Kingdom of God by honoring God, loving people, and serving the world.*
- *Business can also provide a powerful opportunity for the transformation of individuals to achieve their full potential for creativity and productivity and to flourish and experience a life of abundance as envisioned by the Kingdom of God.*
- *Business can be used to help restore God's creation from its degraded state.*
- ***It is our deep conviction that businesses that function in alignment with the core values of the Kingdom of God are playing and increasingly should play an important role in holistic transformation of individuals, communities and societies.***
- See also **Wheaton Declaration:**
<http://matstunehag.com/wp-content/uploads/2017/05/Wheaton-Declaration.pdf>

Atibaia Consultation

Wealth creation and distribution were discussed as part of the **Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel** held in Atibaia, Brazil in 2014. The consultation affirmed that sharing wealth is good and biblical, but wealth distribution is too often our main response to meeting peoples' needs. It identified the need to seek increasingly to understand how businesses can bring solutions to global issues, including poverty and human trafficking. The notion of simplicity as a universal value was also challenged, and needed to be addressed further.

The **Atibaia Statement** is quite long, but here are a few excerpts related to wealth creation, business and the poor.

- *Christians are called not only to give and share generously, but to work for the alleviation of poverty. This should include offering alternative, ethical ways, for the creation of wealth and the maintenance of socially-responsible businesses that empower the poor and provide material benefit, and individual and communal dignity. This must always be done with the understanding that all wealth and all creation belong first and foremost to God.*



- *We acknowledge that, in the global market economy, one of the most effective tools for the elimination of poverty is economic development, and yet evangelicals have often failed to promote value-driven business solutions to poverty.*
- *How can we more effectively work for the establishment of creative, ethical, and sustainable business endeavors in the fight against poverty?*
- See also **Atibaia Statement:** <https://www.lausanne.org/content/statement/atibaia-statement>

Endnotes

- ¹ Editor's Note: In the Manifesto, 'Church' (with uppercase) and 'church' (with lowercase) are used intentionally, the former denoting the global Church and the latter the local church.
- ² Rodney Stark, *The Victory of Reason: How Christianity Led to Freedom, Capitalism, and Western Success* (New York: Random House, 2005), 233.
- ³ Albert Wolters, *Creation Regained: Biblical Basics for a Reformational Worldview*, 2nd ed. (Grand Rapids, MI: Eerdmans, 2005), 8.
- ⁴ Richard Easterlin, 'The Worldwide Standard of Living Since 1800,' 14:1 (Winter 2000), 7-26.
- ⁵ Mats Tunehag, *Business as Mission: An Introduction*, February 2006, <http://www.ywamconnect.com/c9/images/15/93/2/29315/201638.doc>
- ⁶ Walter Scheidel and Steven Friesen, 'The Size of the Economy and the Distribution of Income in the Roman Empire,' *Journal of Roman Studies* 31 (2009): 61-91. Quoted in Kar Yong Lim, 'Paul the Economist? Economic Principles in Pauline Literature with the Jerusalem Collection as a Test Case,' *Evangelical Review of Theology* 41:1 (2017), 19-31. Monetary amounts are measured in Geary-Khamis dollars, values that have been converted from local currency into US dollars using 1990 purchasing power parities.
- ⁷ Based on data published in Central Intelligence Agency, 'The World Factbook,' Accessed August 30, 2017, <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2172rank.html>.
- ⁸ Based on data published in Groningen Growth and Development Centre, 'The Maddison-Project,' Accessed August 30, 2017, <http://www.ggd.net/maddison/maddison-project/home.htm>, 2013 version.
- ⁹ Georges Enderle, 'The Entrepreneurial Vocation,' in Bartholomew Okonkwo, ed., *Finding Meaning in Business: Theology, Ethics, and Vocation* (New York: Palgrave Macmillan, 2012), 21-31, 24.
- ¹⁰ Enderle, 'The Entrepreneurial Vocation,' 25.
- ¹¹ Vishal Mangalwadi, *The Book That Made Your World: How the Bible Created the Soul of Western Civilization* (Nashville, TN: Thomas Nelson), 317-26.
- ¹² Credit Suisse Research Institute, 'Global Wealth Report 2016,' Accessed March 7, 2017, <http://publications.credit-suisse.com/tasks/render/file/index.cfm?fileid=AD783798-ED07-E8C2-4405996B5B02A32E>.
- ¹³ Credit Suisse Research Institute, 'Global Wealth Databook,' 109. Accessed September 18, 2017, <http://publications.credit-suisse.com/tasks/render/file/index.cfm?fileid=AD6F2B43-B17B-345E-E20A1A254A3E24A5>.
- ¹⁴ See Credit Suisse Research Institute, 'Global Wealth Report 2016,' 24. Accessed March 7, 2017, <http://publications.credit-suisse.com/tasks/render/file/index.cfm?fileid=AD783798-ED07-E8C2-4405996B5B02A32E>.
- ¹⁵ James Davies, Susanna Sandström, Anthony Shorrocks, and Edward Wolff, 'The Level and Distribution of Global Household Wealth' (National Bureau of Economic Research, Working paper 15508).
- ¹⁶ Mats Tunehag, 'Business as Mission: Holistic Transformation of People and Societies,' Accessed August 30, 2017, https://www.lausanne.org/docs/BAM_momentum_article.pdf.
- ¹⁷ See Mats Tunehag, 'Business As Mission: Holistic Transformation of People and Societies,' Accessed August 30, 2017, https://www.lausanne.org/docs/BAM_momentum_article.pdf.
- ¹⁸ Bridget Adams and Manoj Raithatha, *Building the Kingdom through Business: A Mission Strategy for the 21st Century World* (Watford, Herts, UK: Instant Apostle, 2012), 11. Italics added for emphasis.
- ¹⁹ Adams and Raithatha, *Building the Kingdom through Business*, 13-14.
- ²⁰ Mats Tunehag, 'Business as Mission: An Introduction,' February 2006, <http://www.ywamconnect.com/c9/images/15/93/2/29315/201638.doc>.
- ²¹ Al Tizan, *Transformation After Lausanne: Radical Evangelical Mission in Global-Local Perspective* (Oxford, UK: Regnum, 2008), 111.
- ²² Paul Stevens, *Doing God's Business: Meaning and Motivation for the Marketplace* (Grand Rapids: Eerdmans, 2006), 30.
- ²³ Wolters, *Creation Regained*, 76. Italics added for emphasis.
- ²⁴ Douglas Moo, 'Eschatology and Environmental Ethics: On the Importance of Biblical Theology to Creation Care,' in Noah Toly and Daniel block (eds.), *Keeping God's Earth: The Global Environment in Biblical Perspective* (Downers Grove, IL: IVP Academic, 2010), 28-31.

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- ²⁵ Daniel Brunner, Jennifer Butler, and A. J. Swoboda, *Introducing Evangelical Ecotheology: Foundations in Scripture, Theology, History, and Praxis* (Grand Rapids: Baker Academic, 2014), 63.
- ²⁶ Institute of Liberty and Democracy (ILD), 'What We Believe In,' Accessed October 3, 2017, <http://www.ild.org.pe/132-about-us/520-what-we-believe-in>.
- ²⁷ 'Biblical Models of Transformation Through Business Practices Issue Group, Your Kingdom Come, Your Will be Done. . . in Business: Biblical Foundations for Business as Mission' (Chiang Mae: Business as Mission Global Think Tank, 2013), 10-12. Accessed 20 April 2017, <http://bamglobal.org/wp-content/uploads/2015/12/BMTT-IG-Biblical-Models-Final-Report-October-2013.pdf>.
- ²⁸ Jeff Van Duzer, *Why Business Matters to God: And What Still Needs to be Fixed* (Downers Grove, IL: IVP Academic, 2010), 114.
- ²⁹ Van Duzer, *Why Business Matters to God*, 144-45.
- ³⁰ Stevens, *Doing God's Business*, 118.
- ³¹ David Doty, *Eden's Bridge: The Marketplace in Creation and Mission* (Eugene, OR: Wipf and Stock, 2011), 14-15.
- ³² Wayne Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton, IL: Crossway, 2003), 80-81. Italics added for emphasis.
- ³³ World Bank, *World Development Report 2013: Jobs* (Washington, DC: World Bank, 2012), xiii.
- ³⁴ World Bank, *World Development Report 2013*, 11-13.
- ³⁵ World Bank, *World Development Report 2013*, 5.
- ³⁶ International Finance Corporation Jobs Study, 'Assessing Private Sector Contributions to Job Creation and Poverty Reduction' (2013), 11-14, Accessed September 5, 2017, https://www.ifc.org/wps/wcm/connect/0fe6e2804e2c0a8f8d3bad7a9dd66321/IFC_FULL+JOB+STUDY+REPORT_JAN2013_FINAL.pdf?MOD=AJPERES.
- ³⁷ World Bank, *World Development Report 2013*, 13.
- ³⁸ World Bank, 'Understanding Poverty,' Accessed September 8, 2017, <http://www.worldbank.org/en/topic/poverty/overview>.
- ³⁹ World Bank, *World Development Report 2013*, 56.
- ⁴⁰ World Bank, *World Development Report 2013*, 10.
- ⁴¹ World Bank, 'Understanding Poverty.'
- ⁴² Geoffrey Gertz and Laurence Chandy, 'Two Trends in Global Poverty', 2011. Accessed September 5, 2017, https://www.brookings.edu/wp-content/uploads/2016/06/0517_trends_global_poverty.pdf.
- ⁴³ World Bank, *World Development Report 2017: Governance and the Law* (Washington, DC: World Bank, 2012), 43-45.
- ⁴⁴ World Bank, *World Development Report 2017*, 45.
- ⁴⁵ Van Duzer, *Why Business Matters*, 152.
- ⁴⁶ Van Duzer, *Why Business Matters*, 152-53.
- ⁴⁷ Kenman Wong and Scott Rae, *Business for the Common Good: A Christian Vision for the Marketplace* (Downers Grove, IL: IVP Academic, 2011), 284.
- ⁴⁸ Wong and Rae, *Business for the Common Good*, 85.
- ⁴⁹ See Wong and Rae, *Business for the Common Good*, 172.
- ⁵⁰ Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations* (Chicago: Encyclopædia Britannica, 1952), 193-94. Originally published in 1776.
- ⁵¹ Wong and Rae, *Business for the Common Good*, 49. Italics in the original.
- ⁵² Wong and Rae, *Business for the Common Good*, 51-52.
- ⁵³ Wong and Rae, *Business for the Common Good*, 76-77. Italics in original.
- ⁵⁴ Nicholas Wolkerstorff, *Hearing the Call: Liturgy, Justice, Church and World* (Grand Rapids: Eerdmans, 2011), 384.
- ⁵⁵ See 'World Happiness Report 2017', <http://worldhappiness.report/ed/2017/>.
- ⁵⁶ John Helliwell, Richard Layard and Jeffrey Sachs, 'World Happiness Report 2017,' Accessed September 15, 2017, <http://worldhappiness.report/ed/2017/>.
- ⁵⁷ Helliwell, et al, 'World Happiness Report 2017,' chapter 6.
- ⁵⁸ Peter Greer and Chris Horst, *Mission Drift: The Unspoken Crisis Facing Leaders, Charities and Churches* (Grand Rapids: Bethany House, 2014), 15.
- ⁵⁹ *The Lausanne Covenant*, para 9, Accessed October 6, 2017, <https://www.lausanne.org/content/covenant/lausanne-covenant>.

⁶⁰ *The Cape Town Commitment* IIE.5.a, Accessed October 6, 2017, <https://www.lausanne.org/content/ctc/ctcommitment>. This gathering was, of course, also an expression of the Lausanne Movement.

⁶¹ *The Cape Town Commitment* IIE.5: 'Walk in simplicity, rejecting the idolatry of greed.' That is, *The Cape Town Commitment* took Paul's Ephesians commands on how Christians must walk, and reformulated as five pairs, giving the implications of each command: distinctiveness, as God's new humanity . . . love, rejecting the idolatry of disordered sexuality . . . humility, rejecting the idolatry of power . . . integrity, rejecting the idolatry of success . . . simplicity, rejecting the idolatry of greed.

⁶² *CTC* IIE.5. See <http://www.lausanne.org/en/documents/ctcommitment.html#p2-5>.

⁶³ Miller argued that only the most extreme forms of the prosperity gospel fit *CTC*'s description, whereby it taught that God can be 'manipulated', or that God's power is 'automatic', or that 'spiritual welfare can be measured in terms of material welfare.' Moreover, despite *CTC*'s assertion that, 'The prosperity gospel offers no lasting solution to poverty,' (*CTC* IIE.5) there is in fact credible research showing a causal link between the growth of Pentecostal churches (largely embracing PT) and economic development in Africa. See Dean Freeman, ed, *Pentecostalism and Development: Churches, NGOs and Social Change in Africa* (Basingstoke: Palgrave Macmillan, 2012), and Dena Freeman, 'Pentecostalism and Economic Development in Sub-Saharan Africa,' in Emma Tomalin, *The Routledge Handbook of Religions and Global Development* (Abingdon, UK: Routledge, 2015).

⁶⁴ *CTC* IIE.5. See <http://www.lausanne.org/en/documents/ctcommitment.html#p2-5>

⁶⁵ *CTC* IIE.5.a. See <http://www.lausanne.org/en/documents/ctcommitment.html#p2-5>.

⁶⁶ John Stott observed that *The Lausanne Covenant's* (1974) commitment to a 'simple lifestyle' was 'the most anxiously debated clause in *The Lausanne Covenant*. See *Church Times*, 23 March 1978, cited in Timothy Dudley-Smith, *John Stott: A Biography* (Downers Grove, IL.: InterVarsity Press, 1999), 216.

⁶⁷ The five ways are: walk in distinctiveness, in love, in humility, in integrity, and in simplicity. Each of these is taken to be a biblical imperative. *The Lausanne Covenant*, par. 9.

<https://www.lausanne.org/content/covenant/lausanne-covenant>.

⁶⁸ *The Cape Town Commitment*, in footnote 82, cites Paul's Ephesians texts mandating the way we should 'walk'—Eph 2:2, 10; 4:1, 17; 5:2, 8, 15.

⁶⁹ See <https://www.youtube.com/watch?v=gZ57kCNQ6oQ>.

⁷⁰ Jerome Segal, *Graceful Simplicity: The Philosophy and Politics of the Alternative American Dream* (Berkeley and Los Angeles: University of California Press, 2003), 22.

⁷¹ See Christopher J.H. Wright, 'The "Righteous Rich" in the Old Testament', *The Other Journal*, 5 August 2010, accessed September 25, 2017, <http://theotherjournal.com/2010/08/05/the-righteous-rich-in-the-old-testament/>.

⁷² Christopher Wright, *Old Testament Ethics for the People of God* (Leicester, UK: Inter-Varsity Press, 2004), 162.

⁷³ Wright, *Old Testament Ethics*, 162-63.

⁷⁴ Though even the standard of 'sufficiency' seems difficult to harmonize with the possession of 'riches' (which by definition speaks to a 'surplus over the simply sufficient') by the very Old Testament patriarchs Wright admires in his 'The "Righteous Rich" in the Old Testament'.

⁷⁵ In paragraph nine of *The Lausanne Covenant*, committing itself to a 'simple lifestyle', it cited the following Scriptures in support of its position: 'As long as it is day, we must do the work of him who sent us' John 9:4; 'Jesus went through all the towns . . . good news of the kingdom . . . saw crowds he had compassion on them (Matt 9:35-38f); 'I myself could wish that I myself were cursed and cut off from Christ for the sake of my brothers' (Rom 9:1-3); 'Though I am free . . . I make myself a slave to everyone, to win as many as possible' (1 Cor 9:19-23); 'Go into all the world and preach the good news to all creation' (Mark 16:15); 'Is not this the kind of fasting I have chosen . . . loose . . . injustice . . . set the oppressed free . . . share your food with the hungry' (Isa 58:6,7); 'Religion that is pure and faultless is this: to look after orphans and widows' (James 1:27); 'But if you show favouritism [to the rich], you sin' (James 2:1-9); 'separate the people . . . for I was hungry and you gave me something to eat . . . thirsty and you gave me something to drink' (Matt 25:31-46); 'selling their possessions . . . they gave to everyone as he had need (Acts 2:44-45); 'There were no needy persons among them. From time to time . . . those who owned land or houses sold them' (Acts 4:34-35). See <http://www.lausanne.org/en/documents/lausanne-covenant.html>.

⁷⁶ ‘Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher.’ See <https://explorable.com/convenience-sampling>

⁷⁷ ‘2017 Edelman Trust Barometer’, Accessed September 22, 2017. <https://www.edelman.com/global-results/https://www.edelman.com/global-results/>.

⁷⁸ When it comes to minimum wages, though Scripture may not offer clear guidance—“Thus saith the Lord, “Never pay workers less than 1.25 shekels per day””—it does offer inferential guidance. Jeff Van Duzer addresses this in his book *Why Business Matters to God*. Writing about the biblical basis for a ‘livable wage’, Van Duzer says, ‘An employer must recognize that the full-time employment of an individual uses up that individual’s earning capacity. If it does not yield enough for that person to live on, it violates the personhood of that individual as designed by God.’ Van Duzer, *Why Business Matters*, 59.

⁷⁹ To be clear, Scripture teaches that all land (and everything else) ultimately belongs to God. In Leviticus 25:23 (NIV), for example, God says ‘The land is mine and you are but aliens and my tenants.’ Land ‘ownership’ in Israel, therefore, was more akin to what we would call a leasehold interest than outright ownership.

⁸⁰ For more on this subject, see Corey Rosen, et al, *Equity: Why Employee Ownership is Good for Business* (Harvard Business School Press, 2005), and Jack Stark and Bo Burlingham, *The Great Game of Business: The Only Sensible Way to Run a Company*, rev. ed. (New York: Crown Business, 2013).

⁸¹ In early 2016, Southwest Airlines contributed a record USD 620 million in profit-sharing compensation to its employees, providing the equivalent of an additional eight weeks’ pay. This equaled a quarter of the company’s USD 2.4 billion net income for the prior year. Over the years, Herb Kelleher, co-founder and former CEO and Chairman, was often asked to justify the company’s generous approach to profit-sharing and stock ownership. He was asked even more often to explain how Southwest had become the most profitable of the ten largest airlines, with a market cap greater than the other nine combined. Notably, his answer to both questions was the same: ‘We take great care of our people, they take great care of our customers, and our customers take great care of our shareholders.’ Cited in Bob Morris, ‘The Engaged Leader: a book review by Bob Morris’, *Bloggling on Business*, accessed September 25, 2017, <https://bobmorris.biz/the-engaged-leader-a-book-review-by-bob-morris>.

⁸² Tim Weinhold, Director of Eventide Funds Faith & Business Initiative, discusses each of these issues in far more detail in his three blogged articles: ‘The wisdom of shared rewards—Part I,’ *Faith & Business*, January 3, 2016, <http://eventidefunds.com/wp-content/uploads/Eventide-Blog-15-11-3-The-Wisdom-of-Shared-Rewards.pdf>; ‘The wisdom of shared rewards—Part II,’ *Faith & Business*, January 3, 2016, <http://eventidefunds.com/wp-content/uploads/Eventide-Blog-16-1-3-The-Wisdom-of-Shared-Rewards-II.pdf>; and, focusing especially on the issue of ‘maximisation of shareholder value’, in his blog ‘The Purpose and Practice of Business (and Everything Else...),’ *Faith & Business*, September 23, 2015, <http://eventidefunds.com/wp-content/uploads/Eventide-Blog-15-9-23-The-Purpose-and-Practice-of-Business.pdf>. Leaving aside for now the issue of whether inequality is actually ‘wrong’, it is clear that inequality gives rise to certain stresses within society. Some are convinced that there is a strong connection between the abandonment of the ‘shared rewards’ principle and the inequality that has been growing in America, and in the west generally, since the 1980s. By 2016 an Oxfam report made headlines by noting that a mere 62 individuals owned the same wealth as the entire 3.6 billion people comprising the bottom half of the world’s wealth distribution. See Oxfam press release, Jan. 18, 2016. As to the principle of ‘maximising shareholder value’, it is also true that it can be done well—and in a Christian way—or badly and ruthlessly. Alfred Rappaport’s, Professor Emeritus at Northwestern University’s J.L. Kellogg Graduate School of Management, writes on this at A. Rappaport, ‘Ten Ways to Create Shareholder Value’, September 2006, *Harvard Business Review*, <https://hbr.org/2006/09/ten-ways-to-create-shareholder-value>.