

An Introduction from Loren Cunningham

When God gave us understanding of the seven social spheres in 1975, He warned us to wait before attempting to influence the sphere of business (and government) or we would have great failures. God, mission history, and society have warned us against the dangers of oppressive and negative outcomes when we carelessly mix spheres or confuse their domains of authority.

However we have, over the years, encountered many circumstances where YWAM staff have engaged in business for particular missional purposes. YWAMers have started businesses as means of developing evangelistic opportunities or for assisting the poor to make a living and escape exploitation.

We are called to go into the whole world and there are many parts of the world where the Gospel has not gone. 2.7 billion people have never heard the Gospel and most of these live in nations hostile to traditional missionaries, but open to businesses. Some of these businesses will have clear missional strategies.

YWAM has also been clearly led to serve, facilitate, train and disciple those called into all spheres, including business. With a clear understanding about how the mission/religious sphere interacts with and differs from the sphere of business, the two can work together well. They are different domains of authority too, so understanding and wisdom are required to avoid oppressive leadership.

There are real risks and dangers when YWAMers get directly involved in business. The most important issue is heart motivation. We must guard against becoming 'money-driven'. We cannot lose our dependence on God or our unique calling as YWAMers.

Proverbs 22:1 says, "A good name is to be chosen rather than great riches, loving favor rather than silver and gold." We must guard our good name! The unwise mixing of spheres and domains can destroy the reputation of YWAM.

That is why we have produced a more thorough paper on **Business as Mission vs. Mission as Business**. You will find this resource, along with others on this topic, on our YWAM.org website.

Loren Cunningham, July 2022

Before looking at the topic of Business and Youth With A Mission, I believe it would be helpful to remind ourselves of the following:

WHO IS YWAM?

(Loren Cunningham, October 2013; updated March 2019)

WE ARE THE WAVES

- according to the vision God showed Loren Cunningham in 1956
- obeying and completing the Great Commission of Jesus

WE ARE CALLED TO BE CONSTANTLY

- covenantal
- apostolic
- viral
- global

AS AN ALL-VOLUNTEER, FAITH-MISSIONARY MOVEMENT, YWAM INCLUDES

- every nationality, tribe, ethnicity (people group) and language group
- all generations, but with youth as the majority

THEREFORE, AS LONG AS YWAM HAS THESE ELEMENTS AND IS

- led and anointed by the Holy Spirit;
- continuing to be God-fearing remaining close to Jesus as Lord;
- praising and worshipping Him in Spirit and in truth;
- advancing in the “alls” and “everys” of the Great Commission implicit in the covenantal vision of the “waves” which calls us to always innovate and cocreate with God in fresh ways for the accomplishment of His purposes
- doing all as a Bible-based movement, fulfilling all of his commands with priestly intercession, and the five-fold ministry gifts operating among us;
- while building His kingdom, planting good seed that grows into mature followers of Jesus and spiritually-alive, lasting institutions (such as schools for children, YWAM bases, UofN campuses, churches, families, healthcare clinics, and more) that serve to transform both individuals and societies in every one of the 4k Omega Zones of geography and in all the social and demographic spheres and groups through servant leadership...

As long as we remain faithful to these, YWAM has a bright, fruitful and growing future with God.

YWAM is and continues to be a global family of diverse ministries that are united in Christ with the same covenant, vision and values, as we are bonded together to Him and to one another, worshipping and learning together.

A YWAMer is someone who has completed a Discipleship Training School and who joyfully embraces our Statement of Purpose, Core Beliefs, Foundational Values, Legacy Words and Covenants.

Business and Youth With A Mission

FULL STATEMENT

God designed the enterprise of business to enable individuals, families and human society to flourish. David Hamilton introduces the “Spheres of Society” and the “Sphere of Economics (Science, Technology & Business)” as follows:

The Scriptures clearly tell us that even as God created individual human beings (Gen 1:26-27), so also has he made the nations (Act 17:26). As surely as he designed the systems that give life to an individual, so also has he designed the systems that give life to a nation. We call these systems the “Spheres of Society” – each designed by God, but over time since Genesis 3, twisted by humans... How can they be restored to full, God-designed functionality? [We] must understand God’s original design if we are to collaborate with him in the restoration process.¹

God’s purpose for the sphere of economics is to release provision and model stewardship. Science is the generative motor of this sphere, for it produces the research and development that allows for the creation of wealth by unlocking new products and services. It is then propelled forward by the distributive capacity of the business enterprise which produces and sells those inventions. When stewarded well, this process of creating and distributing wealth should glorify the Creator who works with humans as co-creators in the desire to multiply life-enhancing innovations.²

David Hamilton goes on to explain how God reveals himself as Creator, Provider and Healer through the Sphere of Economics.

Affirming and Supporting the Call to Business

As a mission we therefore want to affirm, equip and support those with a call to the business sphere. There are many ways YWAM can do this that readily align with our purpose, culture and values. For instance, YWAM staff might partner with those with business expertise to create training programs for Christians called to business, or to help incubate vital small businesses in poor communities. We might encourage gifted Christians to engage in the business sphere in their nation or mobilise them for “business as mission”.

YWAM can contribute to a greater understanding of God’s intentions for business and collaborate with Him to help the sphere of business be restored to full, God-designed functionality, as David Hamilton exhorts above. Our role in this endeavour will largely be in encouraging, partnering, mobilizing and training those called to the business sphere.

Most of those who are called to business but want to relate to YWAM will be operating their companies outside of YWAM teams, bases or operating locations. Networks and initiatives within YWAM will continue to develop to serve these businesspeople, many of whom are YWAM alumni and feel that they are YWAMers in the broadest sense of the name.

Caution about YWAM Staff Engaging in Business

There are circumstances where YWAM staff—i.e. those formally part of and accountable to a YWAM team, base or operating location—may directly engage in business activities. They have good reasons and intentions, **but this is where great caution and wisdom is needed.**

¹ From [God Revealed Through the Spheres of Society](#), page 1

² From [God Revealed Through the Spheres of Society](#), page 4

Common Dangers

We have observed some common dangers when YWAM staff engage directly in business. **These fall under two main categories:**

1. MISSION DRIFT

We are concerned about individual YWAM staff, teams, bases—and even the mission as a whole—falling away from the clear missional goals which we were called to. Mission drift may occur when there is business success, as well as failure.

We need to be fully aware of the following dangers as YWAM staff engage in business:

- a) Erosion of the core missionary workforce** – While we celebrate those who have been called by God to the business sphere, we do not want those called to the church/mission sphere wrongly diverted into business by the seduction and temptation of money, or looking to business to provide a financial solution, with no clear missional purpose.
- b) Time management tensions** – Related to this, some missionaries attempt to provide their own support income by starting a business that is easy to run and will be sufficiently profitable but will not take up much time. We cannot be naive about what it takes to succeed in business; it can be time consuming and requires a distinct skillset. We must make sure that income generation initiatives really do enable capacity for ministry in the long-term, rather than distracting us from it.
- c) Erosion of our Foundational Values** – YWAM entities are naturally different in culture and structure from business entities. Some normal business practices are compatible with (and may even enhance) our YWAM Foundational Values, whereas others will conflict. Our Values define us as a movement, therefore where there is a clash between YWAM Values and business practices, culture or values, then the business operations must be adapted—or we can choose to launch out and conduct our business outside of YWAM rather than within the local mission organization.

2. UNWISELY MIXING SPHERES AND AUTHORITY

Each sphere of society has a type of authority which suits its unique function as part of the whole social organism that should enable human beings to flourish. We all live in, and engage with, the different spheres and their “domains of authority.” Problems arise when we confuse the different types of authority or combine domains so that the exercise of authority becomes too much or too little.

We must carefully avoid the following pitfalls when mixing missionary calling and business:

- a) Abuses of power** – YWAM staff with too much authority over others because they hold decision making power in both the business **and** church/ministry context.
- b) Conflicts of interest** – This will lead to conflicts of interest, especially in financial and leadership decisions. Some conflicts are to be expected, but require appropriate systems and checks, with accountability to ensure wise handling of resources and people. Conflicts of interest arise when one person or group is in both positions: the decision maker and the beneficiary of the decision.
- c) Culture clashes** – Businesses have a different mode of operation or culture than we do in YWAM. This is normal but doing both will introduce tension and may unhelpfully alter the culture of a YWAM team, base or operating location.

d) Identity confusion – Where YWAM operates openly under its own name, we want to avoid it being known primarily as a for-profit business, or experience reputation damage by unwise business enterprises associating with us.

e) Illegal operations and unfair competition – A distinction between for-profit companies and those registered as charities/non-profits exists in the laws of almost every country to ensure the appropriate regulation and taxation of each. We must understand these distinctions and stay legal! Failure to comply—or to overuse free labor or donated resources in businesses (whether it is legal or not)—will lead us to unfairly compete with others in the same area or industry.

Guidance When YWAM Staff Start a Business

There are two main reasons that YWAM staff may start businesses: **1. Business for Income Generation** and **2. Business as Mission**. These have different goals and motivations:

Business for Income Generation

The primary motivation here is to start an enterprise to generate an income stream for a team, base or individual YWAM staff. In this case, after an initial period of set up, the business is done in one's own time and should not take significant energy away from the ministry it was intended to support. YWAM staff should take care not to let the temptation to make ever more money distract them from their call to mission.

Business as Mission

“Business as mission” (BAM) is a strategy in contemporary missions that fully integrates mission goals with business goals to make an impact for God's Kingdom. There will be a number of YWAMers globally who find that starting a for-profit business is the most effective—or sometimes the only—way to fulfil their ministry call.

We affirm these YWAM staff/teams involved in business as mission but ask them to:

1. Plan enterprises with clear missional goals and keep these central in all business operations
2. Aim for excellence in mission practice and business ethics and practice
3. Uphold the YWAM Foundational Values
4. Actively avoid the pitfalls and areas of vulnerability described above
5. Establish regular accountability/evaluation with YWAM leaders locally and internationally

We strongly recommend that YWAMers involved in BAM entities connect with the Business With a Mission (BWAM) Circle and read the guidelines and teaching resources developed by seasoned BWAM/BAM leaders. These include **Values, Principles and Fruitful Practices for Business as Mission in YWAM (BWAM)**. [Access BWAM Resources here](#).

Business as Mission vs. Mission as Business

– Loren Cunningham

This teaching letter from Loren was developed and edited with input from YWAM leaders with Business as Mission experience.

God has called YWAM to be a missions movement—a not-for-profit and, in our case, voluntary organization—which is very different from a for-profit business. Our particular mission mandate places our YWAM staff primarily in the sphere of religion/church. The sphere of economics/business is also a force for disciplining nations, but with a different kind of authority and mode of operation.

There are wonderful business people who have a heart for YWAM but don't have a YWAM heart. By that, I mean that they have not been called to embrace the vision, beliefs and values of YWAM as the basis for how they operate and make decisions. They operate primarily in a different sphere. (Isaiah 49:1 "Before I was born, the Lord chose me and appointed me to be his servant." Romans 11:29, "For God does not change his mind about whom he chooses and blesses.")

When we consider how YWAM and business should relate to one another, we must have a clear understanding about how these two spheres and domains of authority differ and how they interact. The authority of economics/business is transactional with material consequences. The domain of missions/religion is more about transformation through mercy and grace, and leadership by influence, which appeals to our relational dimension. A simpler way to say it is that missionaries operate primarily within the realm of "giving and receiving" and business operates in the realm of "buying and selling."

Business is transactional. A business produces a product or service that commands payment. If the payment results in good value, the buyer and seller are content. Ministry leadership is not transactional; it depends primarily on influence. There is rarely any place for transactional authority in ministry. When a mission leader is primarily transactional, they do not adequately represent God's loving kindness. When a business leader is not fair, or is overly generous, their business will not thrive.

When a ministry leader engages in business with workers in the mission or members in the church congregation (for example, employing ministry team or church members in a for-profit business), the two different kinds of authority become mixed, often leading to confusion; that mix can also become oppressive.

When God gave us understanding of the seven spheres in 1975, He warned us to wait to try to influence the sphere of business or we would have great failures. I become sick at heart when I hear YWAM leaders discuss business, property development, etc., with serious plans to engage in what I call "Mission as Business" (MAB) without awareness of the darkness and grief we have known in YWAM and caused others to endure.

STORIES FROM OUR HISTORY

In one country YWAM leaders tried to do Mission as Business. During that time, more than 30 years ago, YWAM lost almost every property it had acquired (YWAM had eight properties in that country at the time). In the years that followed they engaged in another business venture that almost bankrupted what was left of YWAM and ended up in court. When the problems were finally settled by the High Court, the Christian judge said to our YWAM leaders, "Don't ever try to do business again. YWAM is doing a great work and I don't want it destroyed, but you know nothing about running businesses." The judge saved YWAM great disgrace with his kind and respectful ruling in that nation.

In the early 2000s, during the years when Darlene and I returned to rebuild the Lausanne base, the leadership in Kona decided to make money by developing part of the property that the Lord had provided for the UofN training campus. A business consultant wanted to move us from the mission sphere into the business sphere so that we would not be dependent on others for finances. They began to build and sell condominiums for profit. The resulting legal and financial crisis served as a stark warning from God for us to stay within our missionary sphere and authority.

This happened during a season of development on the Kona coast when virtually every business person in Kona was making a profit. Property developers were making millions. The YWAM development enterprise lost millions and led to years of confusion and heartache. A non-Christian Hawaiian at a small business downtown said it best to one of our staff, "Don't you know you're not supposed to be doing business? You're missionaries!" One member of a businessmen's club in town said, "Why do you at YWAM, a non-profit, compete with us who pay taxes? It's not fair."

BUSINESS AS MISSION

However, we know there are circumstances where YWAM staff do engage in business for a particular missional purpose. **Business as Mission makes the mission objectives primary**, with the business model itself one of the ways to reach or assist people. YWAMers have, for decades, run many types of business as a means of developing evangelistic opportunities or for assisting the poor to make a living or escape exploitation.

We are called to go into the whole world and there are many parts of the world where the Gospel has not gone. (2.7 billion people have never heard the Gospel and most of these live in nations hostile to traditional missionaries). Where a business venture can enable YWAMers to engage in roles that the government and community recognize, then YWAMers may start businesses to create contact with unreached people or to provide an environment for outreach. For example, a YWAM-led company in Egypt provides connections with middle class Muslims. Another example, for many years, two different skateboard distribution companies enabled outreach opportunities within the skater subculture in both China and Australia.

There are many other examples where missionaries create businesses to provide income for the poor or marginalized. For example, a venture by a YWAM team in Nepal is helping villagers create income streams so they are not forced to sell their daughters into

prostitution. Another in Thailand is helping former prostitutes make and sell handmade products.

YWAM can also serve, facilitate, train and disciple those called into any sphere, including business.

Business as Mission strategies should therefore clearly align with one or more of our core ministries: **evangelism/frontier mission, mercy ministries and training**. By keeping our BAM initiatives clearly focused on missional goals, they should enhance, not reduce, the fervor and sacrificial commitment of YWAM staff in their ministries.

We need a clear understanding of what we mean by Business as Mission and should ask and answer a few important questions:

- What anchors and guidelines do the Scriptures provide for Business as Mission?
- What does 2,000 years of Christian history and another 4,000 years of Bible history say to us about the subject?
- What does 60+ years of YWAM history say to us? What are the words of the Lord, our vision, beliefs, and values? And what has our experience taught us?

IDENTIFYING THE RISKS

God and society have warned us against the oppressive and negative outcomes of carelessly mixing spheres and confusing the domains of authority. As outlined above, business and mission leaders have different types of authority. Combining these authorities into one role can cause loss, hurt, confusion and unhealthy domination by leaders. James Mitchener's book *Hawaii* magnified the mixing of domains to the world by exposing missionaries who originally engaged in business with good intentions but drifted away from their mission purposes, becoming rich and creating oppression instead.

Usually we must set up a for-profit company, separate from YWAM, to provide the legal/financial entity required to run a business. As the businessman in Kona noted, it is not fair for a non-profit entity to compete with for-profit companies because they have an unfair tax advantage. It is usually illegal for a non-profit to engage in profit-making enterprises unless they directly contribute to their mission goals and are under a defined financial threshold.

A business usually requires substantial effort and careful management to be successful, so it can be easy to neglect the mission objectives in the process of keeping the company afloat.

Thus, YWAMers involved in Business as Mission will need to put safeguards in place to avoid mission drift, abuses of authority, identity confusion and unfair competition. It is my conviction that if we are confused or naive about these subjects, we will miss what God wants to say to us regarding Business as Mission, which has the potential to be a strong influence in discipling nations.

OTHER KINDS OF BUSINESS ACTIVITY IN YWAM

We can better understand Business as Mission (BAM) if we also think about what it is NOT:

- BAM is not a missionary doing part-time YWAM and part-time work/profession – e.g., a dentist who takes a number of days per week or weeks per year to serve through YWAM as a dentist, although this is commendable!
- BAM is not doing business-type activities as a base or individual related to our call and allowed under our non-profit legal entities, e.g. book publishing and sales, selling T-shirts, charging fees for seminars and courses, cafés within YWAM bases. We already do this.
- Nor is it a YWAMer who takes months off from YWAM to set up an income stream. Some YWAMers already do this.
- BAM is not YWAMers or bases generating passive income e.g. owning and renting a house or apartments or buying and selling stocks. We already do this.

We can do the above appropriately and with care within the sphere of mission. And when I warn against “Mission as Business” I do not mean these activities.

DANGERS AND TEMPTATIONS OF “MISSION AS BUSINESS”

Here are some of the most common dangers or temptations related to YWAM and business:

YWAM has been entrusted in many locations with the stewardship of residential, dining and meeting facilities. It can be appropriate to rent facilities for meetings or weddings or sports activities if they are compatible with our faith. But we must guard against pressuring our staff and/or students into extensive service for these events. We must also be careful that we do not hinder our own use of these facilities in the quest for revenue.

A business started to generate income to support ministry is self-defeating if it becomes the major focus of our time and energy rather than our ministry. It is important to consider: What is your major heart interest? What do you spend the most time thinking about? What do you want to put your time and energy into?

Our value to [Practice Dependence on God \(Value 16\)](#) is extremely important. We depend on God for financial provision no matter what the source. We are in danger if income generation schemes prevent us from following God where He is leading us or from building vital relational networks for prayer and support. Volunteerism is core to our mission and hearing God’s voice should drive us. We cannot become money driven.

For some, the promise of substantial income, even if it is for the ministry, can become a major temptation. Money isn’t the problem, but rather the love of it. Remember that there are millions of businesses in the world owned and run by Christians. There are less than half a million full-time missionaries counting all Protestants and Catholics. They live a special life and calling, they are “not-for-profit.” Everyone knows they did not become missionaries to make money and that perception must not be altered. Money can be a

tool for ministry but is not the goal or motivation. Each YWAMer should be accountable to others in matters of income generation and how profits from business activities are used.

When a missionary engages in profit-making business projects, it changes their identity in the eyes of others. Some YWAM leaders have been convinced that they have the ability and a calling to do a more substantial sized business, and they want to pursue that calling while remaining in YWAM. Other leaders have decided to leave YWAM and move out into the sphere of business. We should take care in the way this is done and communicate with clarity and transparency. Both these scenarios create uncertainty with regard to primary identity and role that has the potential to be confusing and damaging.

It is also important to note that most business investments carry a measure of risk and the directors of a non-profit, or charitable company, are not allowed to put the mission's assets at risk in business ventures.

We have often seen how God gives us favor as missionaries. If that favor is exploited for profit, it damages trust.

It is not unusual for businesspeople to think that YWAM could be a “ready-made, global marketing network.” There have been several attempts to sell a product or service through the YWAM relational network. By the mercy of God, all have failed.

YWAM leaders have sometimes been approached to give YWAM contact information so a businessperson can market their service or product. In some cases, they have offered incentives to the leader. For example, a travel agent saw that YWAM could provide more income for his agency, so he offered the YWAM leader free flight upgrades in exchange for his recommendation of that agency. This non-transparent arrangement seriously undermined the reputation of the YWAM leader.

At times, donations have been made to the ministry as a means of adding pressure to accept a business proposition. YWAM leaders must avoid “being bought” by feeling pressured to agree to a donor's requests.

The unwise mixing of spheres and domains can destroy the reputation of YWAM. Proverbs 22:1 says, “A good name is to be chosen rather than great riches, loving favor rather than silver and gold.” We must guard our good name!

There is no doubt that the business as mission movement is growing and making an important contribution to completing the Great Commission. We celebrate the many fruitful BAM initiatives and trust God for many more. We have seen that there are also several risks associated with this development, though we can overcome them by attending to the Scriptures, and lessons from history, and by listening to wise counsel.

May the number of missionaries “going into all the world” increase at an unprecedented rate and may the business as mission movement impact the lives of millions with the gospel!

Loren Cunningham and others, July 2022