



BUSINESS AS MISSION  
GLOBAL THINK TANK

# REGIONAL GROUP REPORT

## Business as Mission: A Viking Challenge

BAM Think Tank Nordic  
Regional Group Report

# **Business as Mission**

## **A Viking Challenge**

**Report by the Business as Mission Think Tank**  
**Nordic Regional Group**  
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Also *thank you* to those we have interviewed along the way.

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Jo Plummer and Mats Tunehag

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† Preliminary list as of October 1, 2013

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# Foreword

The Global Think Tank on Business as Mission has opened up a unique forum for collaboration among practitioners and leaders from around the world. When we began this second Think Tank initiative, we focused on a key word: *invigorate*. The purpose of the Think Tank has been to invigorate the global business as mission movement, to equip and encourage those who want to serve God and the common good in and through businesses—among all peoples.

To that end we launched over 30 national, regional and international working groups. Some of these groups focused on a particular issue in the BAM movement, and others were concentrating on BAM in and from a particular region or country.

The objectives for these groups were to listen, learn, share and connect. We developed tools and templates for the working groups to effectively collaborate through virtual meetings, as well as face-to-face consultations. Each group has produced materials, including papers, analyses, case studies, tools and resource directories, as a result of this dialogue.

To enable a meaningful and constructive conversation in and between groups, we have used the following working definition of business as mission:

Business as mission is:

- Profitable and sustainable businesses;
- Intentional about Kingdom of God purpose and impact on people and nations;
- Focused on holistic transformation and the multiple bottom lines of economic, social, environmental and spiritual outcomes;
- Concerned about the world's poorest and least evangelized peoples.

This definition emerged from the first Think Tank on BAM, which among other things produced the Lausanne Occasional Paper on Business as Mission, as well as the BAM Manifesto: [http://www.lausanne.org/docs/2004forum/LOP59\\_IG30.pdf](http://www.lausanne.org/docs/2004forum/LOP59_IG30.pdf).

The Think Tank project has resulted in a massive global gathering of both intellectual and social capital for the BAM movement. As well as the written materials, we have built networks and have gathered together in person at the working group Leaders Forum and at the Global Congress on Business as Mission, both held in Thailand in April 2013. The intention is to now share and disseminate these gathered resources as widely as possible.

This report is one in a series of papers from the 30 plus working groups. Hundreds of leaders in the BAM community, from every continent, have contributed to these reports. Additional Think Tank reports may be found at <http://bamthinktank.org/reports>.

In 2014 we will publish a comprehensive BAM 2.0 paper, a follow up to the Lausanne BAM Paper of 2004.

These reports are not the end or the final destination of the BAM Think Tank, but should rather be seen as important reflections by BAM practitioners and other leaders who will continue to journey together. We need to continue to grapple with issues, and address needs and gaps. Some groups will continue and new initiatives will emerge. The BAM movement is on the move!

It has been a privilege to facilitate this unprecedented and global collaboration over the last two years. Looking back we can see that at times we have achieved less than we have hoped and planned for. But we have also witnessed that God is able to do more than we could have ever imagined.

Our sincere thanks goes to all those who have co-laboured with us to bring the Think Tank initiative to fruition. We want to especially thank the Steering Group, the Issue and Regional Group Leaders, the Support Team and our spouses Mark and Jennifer for their steadfast support.

We pray that these papers, case studies, tools, recommendations and resources would go out widely, and encourage and equip you as well as invigorate the global BAM movement.

“Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen” (Eph. 3:20-21, NIV).

Jo Plummer & Mats Tunehag

September 2013

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# Executive Summary

## Business as Mission: A Viking Challenge

As far back as 200 years ago there was an example of BAM from the Nordic Region. This one person impacted his country socially, politically, financially and spiritually in just a few years. Hans Nielsen Hauge was a serial entrepreneur with a calling from God. He started around 30 companies, or rather industries, in Norway within 4 years and preached the gospel and disciplined people.

In spite of having Hauge as a clear forerunner for BAM within the region, until recently business has existed in a limited way in overseas missions. Overall, except for a few brilliant examples, such as Hauge, these have been on a smaller scale. The discussion around business as mission (BAM) first started in recent years and has been related to a new focus on societal development and poverty eradication. So far there are only a few examples from the Nordic region.

The main purpose of this Regional Group has been to step back, listen and learn. We have used this listening and evaluation process to help set our direction for the future. We have built a much stronger network through the experiences and work we have done together both in our region but also internationally. This will result in synergies and multiplication of power to the benefit of our world and of Gods kingdom.

The learnings we share come from our BAM work in our own region as well as work done going out from our region. We also report findings and recommendations from the work on different themes that we have done in various BAM Think Tank Issue Groups.

Together we conducted a SWOT analysis of business as mission in and from the Nordic Region. We were able to identify strengths and opportunities, including current trends in society, the felt-need of business people in the church and the ability to build on past experiences. Threats and weaknesses include a lack of affirmation and valuing of entrepreneurship and business, both in the church and in society as a whole.

We researched four profiles of businesses that have been doing business as mission within or from the Nordic Region, plus a couple of shorter organisation summaries. We present some lessons learned and observations from these experiences.

In conclusion, doing BAM in and from the Nordic Countries is a Viking Challenge for our day. Maybe there is something left of the “Viking spirit” or “Sisu Mentality” of our Nordic cultures? Even though the overall legacy from the Viking history does not give us reason to be proud, originally the noun *víking* simply referred to an expedition overseas for trade and commerce, when Viking men and women travelled all over the world, beyond their traditional boundaries.

We can do that again! We believe that Jesus followers from the Nordic countries will contribute to Kingdom development, through business, making an impact around the globe again.



# **Business as Mission**

## **A Viking Challenge**

### **Introduction**

#### **History of business as mission in and from the Nordic Region**

The Nordic countries make up a region in Northern Europe and the North Atlantic, consisting of Denmark, Finland, Iceland, Norway and Sweden, and their associated territories, including the Faroe Islands and Greenland<sup>1</sup>.

Mission from the Nordic region started in the middle of the 19th century. Only a few people were sent out as early as in the 18th century. Norway sent their first missionary to South Africa in 1843. Sweden sent their first to Eritrea/Ethiopia in 1866 and Finland started work in Namibia in the 1870s.

Traditionally this meant that churches or mission fellowships sent out individuals and families to start up or work out from "Mission Stations". The missionaries worked mostly with church planting, bible translation, health care, and schools, including bible schools. Even though the population in the Nordic region is relatively small and has few Christians, mission work from this region has been significant.

As far back as 200 years ago there was one example of business as mission (BAM) in our region. One person impacted his country socially, politically, financially and spiritually over the course of a few years. He was a serial entrepreneur with a calling from God. This man started around 30 companies, or rather industries, in Norway within 4 years. As well as starting businesses, he preached the gospel and disciplined people. His name was Hans Nielsen Hauge and he had a great impact on the nation of Norway. For more about Hauge, read Appendix A - Hans Nielson Hauge: Changing a Nation 200 Years Ago.

In spite of having Hauge as a clear forerunner for BAM within the region, up until recently business has only existed in overseas missions in the form of carpentries, car workshops, and print shops. The purpose of these small businesses has primarily been to finance the mission work, as well as in some cases facilitating logistics. Other businesses, mainly personal initiatives, often led to problems in the mission organisation concerned. The result was that some mission organisations put up regulations against business activities for their own staff. We have only seen an integrated view on business as part of missions in more modern times. Overall, except for a few brilliant examples, such as Hauge, these have been on a smaller scale, with micro enterprise development and micro financing.

The discussion around business as mission (BAM) first started in recent years and has been related to a new focus on societal development and poverty eradication. So far there are only a few examples from the Nordic region.

#### **Group purpose**

Our main purpose as a group has been to step back, listen and learn from everybody, everywhere, and to calibrate our compass to prepare for the future. We have used this listening and evaluation process to help set our direction for the future so that when we start to run, we are more likely to end up at the finish line, having had as much impact as we could. We have built a much stronger network through the experiences and work we

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<sup>1</sup> From Wikipedia: [http://en.wikipedia.org/wiki/Nordic\\_countries](http://en.wikipedia.org/wiki/Nordic_countries)

have done together, both in our region but also internationally. This will result in synergies and multiplication of power to the benefit of our world and of Gods kingdom.

To work as a group, we met every other week over Skype for about four months. During these meetings we have discussed different issues and divided up tasks. We completed a SWOT analysis of BAM in and from the Nordic region and learned from cases of BAM in and from the region. We finished off with a face-to-face meeting for one day, to work on summarising our discoveries, discuss some central issues, and think about the future for BAM in our region. On a second day of face-to-face meetings we invited guests to join us in order stimulate our thinking with outside perspectives. The group doubled in size and it was a healthy injection. The visitors were mainly business people and enabled us to “reality check” some of our thinking.

### **Nordic Region group members**

Anne Leune – BAM practitioner with Rocks’n Rivers

Ari Rocklin – Leader for a marketplace ministry Global Opportunities

Bengt Axelsson – Local pastor

Conny Rudin – Banker, cross cultural entrepreneurship training

Duncan Levinsohn – PhD Candidate in Jönköping International Business School

Fredrik Ekholm – Leader for ICCC Finland and entrepreneur

Håkan Sandberg – Leader Nordic Regional Group, BAM practitioner, entrepreneur

Jenny Jakobsson – Banker, Mentor/Business Coach missions board leader

Jonas Lundin – CEO large company, leader Nordic Regional Group

Laila Gustafsson – Entrepreneur with heart for Middle East

Marco Strömberg – Entrepreneurship training, missionary, pastor

Nils Lindh – Mission organisation leader, entrepreneur development in Africa

Owe Anbäcken – Regional missions leader, Principal at School of Theology

Rainer Lytz – Project manager

Steinar Opheim – Missions leader with TENT

Yvonne Lundin – High School teacher

In this report we share what we have learned from BAM work in our own region, as well as work done going out from our region. It also contains findings and recommendations from the work we have done in issue groups.

## **The Challenges and Opportunities of BAM In/From Nordic Countries**

The results of our group SWOT analysis:

### **Opportunities**

#### ***Motivating companies and individuals***

Many companies want to make a difference but perhaps do not know how to. Committed Christians are often open for exploring new ways to make a difference. If BAM is presented in churches with the right language, this can open many doors.

#### ***Crisis awareness and new paths***

The Church's decline can create a felt-need and understanding for new methods and also means that business people can be seen as an assets in competence, capital and premises. This can lead to closer cooperation and understanding. There is an opportunity for the formulation of new paths for commerce and missions.

### ***Trends and models in society***

Social entrepreneurship is a trend that is starting to become known in the Nordic region and it has a lot in common with BAM. We can build on that trend. There are also helpful trends in high schools regarding entrepreneurship in the curriculum. We can encourage and support young people in the churches towards BAM.

There is a possibility to use the micro-credit model we are accustomed to when working with the poorest, but this must be supported with education, coaching and frequent follow-up contacts.

### ***Network and problem-solving***

There is a vacuum in which we can create temporary occasions or platforms for networking and brainstorming that will lead to problem-solving and establishment of new companies.

We have a long and strong history of missions in Africa. Existing mission networks are starting to wake up to the need for Business Schools. We can use churches in developing countries as a channel for business oriented development work, the fourth step after church planting, hospitals and schools.

### ***Financing***

The Swedish Government's aid organization is open to development work through business. There is a possibility to start companies that are subsidized by government grants. There is also room for starting a BAM Nordic Investment fund or bank.

## **Threats**

### ***Communication***

It is difficult to find the right language that makes business attractive to the church.

### ***Attitudes and focus***

A weakening interest in missions is impacting BAM. There is a fear of migration and of other cultures, which unfortunately is relatively common among Christians. Incorrect ways of thinking within the church regarding dreams, business and God's calling often means that entrepreneurship is discouraged instead of encouraged. There is a strong focus on what is happening within the church and the services that are needed there. More focus is needed on other areas where we can influence society. For example, education about the '7 Mountains', teachings by Peter Wagner, Johnny Enlow, Lance Wallnau and others.

### ***Obstacles to starting a company***

Lack of creativity is sometimes an obstacle. It is difficult to run a company successfully, especially during the startup phase. Loneliness in (Christian) business is also tough and even tougher abroad.

### ***Structure and cultural climate***

A possibility of economic recession. Corruption leads large companies or religious institutions to buy the government's loyalty in developing nations.

## **Strengths**

### ***Attitude and culture***

We have an attentive culture. We have an inclusive management style. We have a high level of professionalism and mostly good, ethical values. We have developed more “flat organisations” than most regions. We have a never-say-die attitude! We are stubborn and reliable and do not give up easily. We have the “Viking Spirit” (Sweden, Norway) or the “Sisu Mentality” (Finland).

### ***Structure***

There is a network being created through BAM development. Nordic cooperation has the possibility to succeed, with similar culture and way of thinking. Nordic passports are good, they have a good reputation that allows entry into "closed" countries!

### ***Experience***

We have a few entrepreneurs with experience in practicing BAM. The BAM network is developing and we can utilise the good number of experiences in running companies within our network. We have established missions in many countries over the past 150 years where we can now use business for societal development.

## **Weaknesses**

### ***Knowledge***

We need to inform more people. Too few Christians in the Nordic region know about the BAM concept. We especially need to reach out to business people and entrepreneurs. Key leaders in the church denominations and mission organisations are still not onboard with BAM.

There are too few clear examples. There is a lack of good information and material. We have people who talk, but don't do—and vice-versa!

### ***Attitudes***

General attitudes towards entrepreneurship in society are not conducive. Jealousy and suspicion against those who succeed financially is boosted by the “Jante Law”—the idea that individual success is looked down on (don't think you are somebody)—and a socialistic political environment.

In the church, people are still a little skeptical towards business and have difficulty in seeing that it is usable in God's kingdom (a survey is needed to understand attitudes to business in the church more clearly). Polarisation of God and money in the church, they are different directions! Perhaps not so good at utilising official financing channels. This is true for Christians in general, which means fewer Christian entrepreneurs.

## **Lessons Learned from Business Profiles**

The following are lessons and good practices we learned from our own experiences in business as mission and the documented 4 business profiles (see Appendices B-E).

## **Lessons learned from THEGG**

- If possible involve a local partner and build a strong leadership team early on.
- Don't overrate the value of a verbal confession of faith when employing local Christians and make sure to invest in their character development.
- Build relations to the sending organisations of partners, to avoid that their HR priorities add financial risk for partners and investors.
- Invite an advisory board and treat them with professional respect. They can provide needed problem solving creativity and accountability.
- Don't underestimate the level of initial capital needed.
- Face reality quickly and brutally, even at high cost. It can save the company from a slow death.
- Decide from the start what each partners responsibilities and contributions shall be and how differences in work capacity and involvement will affect the distribution of shares.
- Decide an exit strategy and process for company evaluation before starting up.
- Conduct thorough market research to understand where to establish the company, what the size of the market is, what market segment to focus on and the product-market fit.
- Be aware and clear about the teams competence mix and recruit early on the vitally needed additional competence.
- Expect the unexpected at all times and if possible be the unexpected yourselves.
- Do not underestimate the challenge—it is probably going to be twice as hard and four times as expensive as you think.
- Make sure your motivation is solid—you will need it to break through the many walls you will face. If you have endurance it will be so worth it!

(See Appendix B for the full profile).

## **Lessons learned from the Language Center**

Servant leadership based on Biblical principles will attract positive attention and others will follow this example. This will only happen when it is carried out consistently. We need to follow the "first do, then teach" principle to the glory of God in everything we do. Natural influence will come from the combination of good relationships and skill. Influence without relationship results in propaganda and sometimes manipulation or abuse. Influence without skill is a poor testimony, reducing credibility. (See Appendix C for the full profile).

## **Lessons learned from Prisma Teknik**

The company has seen a large need for prayers and intercession. That is why they hired intercessors early on. Today there is one full-time position and three part-time positions that solely work with intercession. They pray for the company's operation, but also for the influence it has in the local community and on other social commitments around the world that the 10% of sales creates. (See Appendix D for the full profile).

## **Lessons learned from Rocks 'n Rivers**

Success is fleeting, how you handle failure is vital. A measure of success as an early entrepreneur is how much you're learning—about the clients, services, market, your business and yourself. It is about learning what you could not have possibly known beforehand, including where you add the most value to your business and where you are consistently wasting your time. In the end, it is the successful, thriving businesses that will lead to community impact. The more long-term you think, the more BAM-like it is going to be. (See Appendix D for the full profile).

## **Additional Themes and Discussions**

The following themes were of interest to the group and related to doing BAM in or from the Nordic Region. Most of these themes are supported by additional materials found in the Appendices.

### **Training**

In the Nordic Region we believe in entrepreneurship training! We noted that several different training models have been launched from this region. These include: Video based business training delivered on TV in China (International Christian Chamber of Commerce (ICCC)), training Africans in Sweden to go back and start companies in Africa (Project Morningstar), training young entrepreneurs from 20-30 countries in short entrepreneurship conferences in Finland (Next Generation Conferences - ICCC), training entrepreneurs in churches using 15 turn-key modules delivered by experienced local professionals in Asia, Africa, Russia and Sweden (Focus Business School). And finally, a global franchise business, just starting up, with multilingual online platform support and locally planted Entrepreneurship Academies/Incubators (itzinya - Global Academies).

### **BAM in near places**

We do not have to journey far to encounter economic, social, emotional, physical and spiritual needs. We are surrounded by needs that business can address in 'near places'.

We also do not need to travel far to work with unreached people groups. They come to us and we have the possibility to work with them. For instance, immigrants born in other countries are worst hit by unemployment in Sweden and the figures are increasing. Around 33% of foreign-born residents between age 19-24 are unemployed, twice as many as the Swedish-born. This offers a great opportunity to focus on job creation and to make an impact among immigrants.

Even when we are going cross-culturally to geographically far places, what we want to see multiplied among national Christian business people is missional impact into both their near and far places.

Since many of the communities are small in our region, we are given the possibility of engaging ourselves to intentionally meet their needs and multiply what we model in new and untraditional ways. Successful, thriving businesses lead to communities that grow. Growing and thriving communities gives us the opportunity to make an impact.

Giving hope to locals, teaching them to start up new ventures or complement the already existing business, is key to keep a small community alive. If you cannot put aside many years to implement this, don't start. To gain trust of people in small places takes many years and to build a whole new community might take a lifetime. (Read more in BAM in Near Places, Appendix I)

### **Social entrepreneurship**

Our governments have been generously supporting social work through business, both in our own countries and in developing countries. One good example at home are all the second hand shops spread out over our region, employing many that are on their way back into the labor market, and generating profit to support social development in many developing countries.



## Measuring impact for BAM enterprises

BAM enterprises can be measured by the fruit—the visible impact or change. We recommend all companies to adopt a CSR perspective as management idea, and use a worldwide reporting system such as ISO 26000, GRI (Global Reporting Initiative) or Global Compact. Also, the fruit found in Galatians 5:22-23 ought to be the hallmark of a BAM enterprise. (Read more in Measuring BAM Enterprises, Appendix J).

Another way to think about measuring impact is to use a ranking system, in which we rank the spiritual influence we have on a scale of -10 to +10. -10 is hostile to Christianity and +10 is receiving Jesus as Saviour. If we, through our companies, bring some over to the plus side, and maybe some all the way to +10, that is great. But we have already made an impact if we bring the entire city or neighborhood from -10 to -5. This might mean that we have a good reputation in the city and people know that we are Christians and therefore their children are allowed to have fellowship with Christians. (Read more about this approach in the Business Profile of the Language Center, Appendix C)

## Thinking Biblically about business

Both in Isaiah 58 and in Matthew 25 God is sharing what is close to His heart, what he cares for; the orphan, the widow, the homeless, the sick or the captives, whether in prison or in some sort of slavery, and all in need for the basics. As followers of Jesus we want to engage in meeting those needs in our time. What could that look like in today's situation and how could we try to meet those needs in a sustainable and holistic way through business? Reading Matthew 25, through modern business glasses, could sound something like this:

Excerpt from the Bible “BAM Version”.

...I needed clothes and... *both I and my neighbors were freezing. You taught us how to sew clothes and employed us in your textile industry. Now we have clothes to keep warm and many in our country use the clothes with our brand.*

...I was sick and you... *gave me a job at your plant.* Matthew 25:31-40

(Read more of Matthew 25 from the “BAM Bible”, Appendix L)

## Bridging the digital gap

The Nordic countries have contributed to the coming paradigm shift in the philosophy behind computer programs with the operating system Linux and the database MySQL. We would say that there is a lack of knowledge of Open Source being a *philosophy* and not a technology. This lack of understanding is hindering development. We in the Nordic Regional Group see the great potential in the philosophy of Open Source when it comes to cooperating; for developing cost effective codes to the public sector and sharing these codes with the developing world.

Computers are here to stay—we had better take control of the philosophy behind them! Creating companies using Open Source is an enormous business opportunity and coordinating IT business in a specific field in many countries has the potential to create fantastic synergies. (Read more in BAM Bridging the Digital Gap, Appendix M)

## Should BAM be “Open Source”?

The term “open source” is a philosophy, a pragmatic methodology often used in today's software production. How does this philosophy relate to BAM and translate into our way of thinking about our businesses? In the Nordic BAM network we refer to it as the philosophy of “abundance mentality”.

We battle with questions such as:

- How do we view our business?
- Whose business am I running? Is it mine or is it the Lord's?
- Am I willing to share insights, tools, information, contacts, business models, know-how, etc. with other BAMers?
- Do I feel threatened if there is someone else working on a similar idea to mine?
- Are we competing with one another for market share or maybe behaving as if we did? Do we truly believe that we win more together if we share?
- Is the Kingdom advanced more effectively if we all focus a bit more on the total impact rather than only on my single victory?
- Are we willing to celebrate the victories of others or do we feel a stitch of envy in our hearts towards our fellow workers?
- Can we foster a culture of "abundance mentality" in the BAM movement, and set the precedents for future generations?

Using an "open source philosophy" in BAM would open up an arena for synergies and innovation that we have never seen before in modern church history. The next generation would, as usual, be fluent in this new culture from the beginning. They will simply view it as *the natural way* of doing BAM and they will reach much further and much faster, surpassing us by far.

### **To build sustainably via The Natural Step framework**

When starting or expanding a missional enterprise, we need to be clear on where we are heading. We need to go through strategic planning process that takes a hold of all the important issues; issues such as how to build and sustain the business and how to make sure that it has a positive impact in the community, region and nation. We need to ask questions around business model, sustainability, financial expectations, social impact, spiritual impact and environmental impact. In the pursuit to answer these questions, one can make use of The Natural Step framework for strategic planning towards sustainability.

The Natural Step is an international NGO, originally from Sweden. This NGO has helped many corporates, municipalities, regions, etc. in the process of working strategically with the issues of sustainability. In general it is based on a method called "back-casting": you place your enterprise in a desired future and use a creative process to come up with a scenario in which you would picture your business as successful from all aspects, financially, socially and environmentally. For a missional enterprise it would also describe the aspects of God's desire for His Kingdom, e.g. peace and righteousness are keywords for this Kingdom. It also includes how these values can expand beyond the enterprise and the constant awareness one needs to have on the financial aspects. (Read more in Building a Sustainable Missional Enterprise, Appendix N).

## **Conclusion**

### **A Viking Challenge**

Internationally missionaries from our region have the reputation of being loyal, hefty and persistent. We might not be the first out there, but when we get there, we tend to not give up easily. Maybe there is something left of the "Viking spirit" or "Sisu"? Even though the overall legacy from the Viking history does not give us reason to be proud, there are still some positive things that are interesting to think about. Originally the noun *viking* referred to an expedition overseas for trade and commerce.



By opening new trade routes in Arabic and Frankish lands, the Vikings profited from international trade by expanding beyond their traditional boundaries. During the Viking Age, Scandinavian men and women travelled to many parts of Europe and beyond, leaving behind traces of cultural diaspora from Newfoundland (Canada) to Byzantium (Istanbul Turkey).<sup>2</sup>

We can do that again! We believe that Jesus followers from the Nordic countries will contribute to kingdom development, through business, making an impact around the globe again.



## Recommendations and Action Plans

We believe that denominations and missions should get involved by making information about BAM available in education, all the way from the bible schools to the theological seminars and mission courses. This is for creating awareness and understanding and open up perspectives for support and collaboration. In the bible schools it is important to plant the seed for those whose true calling might be in business.

Another recommendation is to start to teach about work ethics and about being a follower of Christ in the work place. Members should be sent out, through prayer and dedication, as kingdom representatives to their respective field of work. This will begin to bridge the sacred and secular divide that many are suffering under.

Further, encourage entrepreneurs to get in contact with BAMofSweden. Business people and entrepreneurs will be included in this growing network of other like minded people for inspiration and support—so that we, through synergy, are able to launch new BAM ventures together. More detailed recommendations may be discussed as you contact BAMofSweden.se.

Those wishing to communicate with the authors or the contributing group regarding these Recommendations and Action Plans may do so at [info@bamofsweden.se](mailto:info@bamofsweden.se) or [info@bamthinktank.org](mailto:info@bamthinktank.org).

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<sup>2</sup> From Wikipedia <http://en.wikipedia.org/wiki/Vikings>  
Nordic Regional Group Report – December 2013

# Resource List

## From the Nordic Region

### **BAM of Sweden website**

[www.bamofsweden.se](http://www.bamofsweden.se)

*Gothenburg, Sweden, Håkan Sandberg, [hakan@bamofsweden.se](mailto:hakan@bamofsweden.se)*

This is a web page that gathers resources for BAM to build up a network of entrepreneurs in Sweden who are interested in BAM.

### **Focus Business School**

[focusbusinessschool.org](http://focusbusinessschool.org)

*Stockholm / Göteborg, Sweden, Marco Stromberg, [marco.stromberg@gmail.com](mailto:marco.stromberg@gmail.com)*

This entrepreneurial training was created by Marco Strömberg and was first used in Burma with great success. Since then it has spread and is now used in Sweden, Africa, Russia and more countries are lining up. The goal of Focus Business School is to assist churches by training their members in business related matters from a biblical viewpoint and encourage them as they start new businesses.

### **itzinya : Global StartUp Academies**

[www.itzinya.com](http://www.itzinya.com)

*Gothenburg, Sweden, Håkan Sandberg, [Hakan@itzinya.com](mailto:Hakan@itzinya.com)*

With the first pilot in Belgrade, Swedish based itzinya builds a StartUp franchise to meet the urgent need for jobs among youth globally. They do this by *Recognising* the potential in young entrepreneurs, *Reinforcing* that potential through training in a practical Academy, *Resourcing* it through mentoring and financial investments in an Incubator and finally *Releasing* the entrepreneur to run their own companies well connected with the business community both locally and globally. Itzinya focuses on the people outside the church and uses a biblically based material with a secular language. Franchisees can be both local individuals and people wanting to have an impact in a cross cultural setting. The common denominator is that there is a measure of business experience and a heart for young people.

### **Mormor på Herrestad**

[www.mormor.se](http://www.mormor.se)

*Sweden, Lars Ericsson, [lars@karda.se](mailto:lars@karda.se)*

An historical example of BAM from Sweden. Website in Swedish. Use Google Translate to view the whole website in English.

### **Veirydder med gnagsår: Hans Nielsen Hauge og vekkelsen som forandret Norge**

Book in Norwegian about Hans Nielsen Hauge and the revival that changed Norway.

*Norway, Alv Johan Magnus, 1996 Prokla Media*

**A Prophet Behind the Plow** <http://munin.uit.no/bitstream/handle/10037/2949/article.pdf?sequence=3> Article/paper

*An article in pdf format by Steinar Thorvaldsen, Department of Education, University of Tromsø, Norway.*

## **Global Resources**

### **Books**

#### **Anointed for Business, How to Use Your Influence in the Marketplace to Change the world**

*Ed Silvano, Published by Regal books*

#### **Developing a leading business**

*Laurence Holt with Dale W. Neill, Jan Stureson, Brian D. Molitor, David Oliver and Peter Knight, Copyright ICCC*

#### **Doing Business God's way**

*Dennis Peacocke, 1995 Published by Rebuild*

#### **Merchants of the earth**

*Ntiense Ubon-Israel, 2009, Published by ICCC*

#### **My Father's business – Guidelines for ministry in the marketplace**

*Peter Tsukahira, 2000 Published by Onestonebooks*

#### **Our Father's Kingdom**

*Douglas Layton, World Impact Press Inc*

#### **The Seven Mountain Mantle – Receiving the Joseph anointing to reform nations**

*Johnny Enlow, Published by Creation house*

#### **Ona Fyr**

*Ingebrigt Steen Jensen, 2002 Dynamo Forelag*

### **Training/Curriculum**

#### **7M University** <http://www.lancelearning.com/>

*Lance Wallnau*

#### **You can start a business**

*Laurence Holt, Copyright ICCC*

## Appendices

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## Appendix A – Hans Nielsen Hauge: Changing a nation 200 years ago



### Introduction

We might call Hans Nielsen Hauge the first social entrepreneur in the Nordic countries. Indeed it would also be true to say that he carried the values of business as mission as he clearly had a huge impact on individuals and society in financial, social and spiritual aspects.

As a serial entrepreneur he started as many as 30 companies within a period of 4 years in 1800-1804—that is almost one company every second month. Busy man! These companies were not micro enterprises but rather larger scale industries such as factories, mills, ship yards, mines and printing presses. As a social entrepreneur Hauge wasn't motivated by becoming rich and did not pay dividends to shareholders. He was rather motivated to serve society. He plowed money back into the business and then turned operations and ownership over to others and moved on. His followers started many other industries in turn and in a period of extreme economic crisis, when almost all the prosperous timber barons and iron works owners went bankrupt because of the Napoleonic wars, he showed a way to prosperity for anyone with initiative. This led to a new rise in Norwegian economics some years after the independence in 1814. In this matter Hauge was but one of several contributors, but he was one of the most influential. He was especially influential in the way he combined economics and Christian morals: modesty, honesty and hard work, among others.

### Biography

Hans Nielsen Hauge (April 3, 1771 – March 29, 1824) was a noted revivalist Norwegian lay minister who spoke up against the Church establishment in Norway. Hauge is considered an influential personality in the industrialization of Norway.<sup>3</sup> He is

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<sup>3</sup> Steinar Thorvaldsen. Hans Nielsen Hauge 200-year Jubileum. Tromsø University College (Norwegian).  
Nordic Regional Group Report – December 2013

commemorated annually on March 29 as a renewer of the church by the Evangelical Lutheran Church in America.

Hans Nielsen Hauge was born the fifth of ten children in his ancestral farm of Hauge in Tune in the county of Ostfold. His father was Niels Mikkelsen Evenrød (1732– 1813) and mother Maria Olsdatter Hauge (1735–1811).

He had a poor and otherwise ordinary youth until April 5, 1796, when he received his "spiritual baptism" while out in a field near his farm. Within two months, he had founded a revival movement in his own community, written a book, and decided to take his mission on the road. He wrote a series of books in his lifetime. In a total of 18 years, he published 33 books. Estimates are that 100,000 Norwegians read one or more of them, at a time when the population was 900,000 more-or-less literate individuals.<sup>4</sup>

Hauge traveled—mostly by foot—throughout most of Norway, from Tromsø in the north to Denmark in the south. He held countless revival meetings, often after church services. In addition to his religious work, he offered practical advice, encouraging such things as settlements in Northern Norway.

In the next several years, Hauge traveled - mostly by foot - throughout most of Norway, from Tromsø in the north to Denmark in the south. He held countless revival meetings, often after church services. In addition to his religious work, he offered practical advice, encouraging such things as settlements in Northern Norway. He and his followers were persecuted, though their teachings were in keeping with Lutheran doctrine. He began preaching about "the living faith" in Norway and Denmark after a mystical experience that he believed called him to share the assurance of salvation with others. At the time, itinerant preaching and religious gatherings held without the supervision of a pastor were illegal, and Hauge was arrested several times.<sup>5</sup>



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<sup>4</sup> "Hans Nielsen Hauge – norsk legpredikant," Store norske leksikon.

<sup>5</sup> Steinar Thorvaldsen (2010). A Prophet Behind the Plough. University of Tromsø, Eureka Digital.



Hauge faced great personal suffering: his first wife died and three of his four children died in infancy. He was imprisoned for much of the period between 1804 and 1811. At the time, Norwegians did not have the right of religious assembly outside of the auspices of the state church. Hauge also found himself accused of various other spurious charges. By all accounts, his time in prison broke his health and led to his premature death. Upon his release from prison in 1811, he took up work as a farmer and industrialist at Bakkehaugen near Christiania (present day's Oslo), and in 1815 he married Andrea Andersdatter, who died in childbirth. In 1817, he remarried Ingeborg Marie Olsdatter and bought the Bredtvet farm (now the site of Bredtvet Church in Oslo) where he died.<sup>6</sup>

### **Haugean movement**

It is generally agreed that Hans Nielsen Hauge had a profound influence on both secular and religious history in Norway.<sup>7</sup> Hauge's message emphasized the type of spirituality he felt originated with Martin Luther. He led charismatic meetings, and his organization became an informal network that in many ways challenged the establishment of the state church. As a result, he and his followers were persecuted in various ways. Hauge was imprisoned on several occasions, spending nine years in prison.<sup>8</sup>

Over time the Haugean movement increased its influence throughout the country. Some figures might illustrate that fact. In the late eighteenth century a normal service in the church in Christiania would be attended by fewer than 20 people - of a population of nearly 10 000. Christianity in Norway was nearly becoming a framework for traditions, and ethics and spiritual life were nearly non-existent. It is not an exaggeration to state that he revived the faith in most of Norway.<sup>9</sup>

Turning to his achievements as an industrialist, the number of factories and mills that Hauge founded around the country were numerous. All but one disappeared during the industrial revolution, which in Norway took place in the mid-19th century. Even so, his modesty prevented him from becoming a capitalist, and he gave away all he had founded and inspired to others - brethren and friends. In a period of extreme economic crisis, when almost all the prosperous timber barons and iron works owners went bankrupt because of the Napoleonic wars, he showed a way to prosperity for anyone with initiative, and this led to the new rise in Norwegian economics some years after the independence in 1814. In this matter Hauge was but one of several contributors, but he was one of the most influential—especially so in the way he combined economics and Christian morals: modesty, honesty and hard work among them.<sup>10</sup>

In 2005 the Hauge Institute was founded.<sup>11</sup> The institute will through raising awareness about the person Hans Nielsen Hauge, his ethical thinking and topicality, impart inspiration

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<sup>6</sup> Arden, Gothard Everett (1964). *Four Northern Lights; Men who Shaped Scandinavian Churches*. Minneapolis: Augsburg Publishing House. pp. 59-60.

Lars Walker, "An American, Unawares," *The American Spectator* (Oct. 16, 2007).

<sup>7</sup> James Kiefer, "Hans Nielsen Hauge 28 March 1824" (*Lutheran Calendar*, March 29)

<sup>8</sup> Alison H. Stibbe, *Hans Nielsen Hauge and the Prophetic Imagination*. (Doctoral thesis, University of London. 2007.)

<sup>9</sup> Britt G. Hallqvist, "A word from one of the authors of *Captive and Free*," *Augsburg Now*. Augsburg College. Minneapolis, MN. Fall 1997, Vol. 60, No. 1.

<sup>10</sup> "Haugianere," *Store norske leksikon*.

<sup>11</sup> Shaw, Joseph M. (1955). *Pulpit Under the Sky*. Minneapolis: Augsburg Publishing House. pp. 129.

to the business society, leaders, research, education and society. Based on the thinking and practice of Hans Nielsen Hauge, the Hauge Institute will focus on the ethical dimension in three main areas: Leadership, Entrepreneurship, and Trade and the Environment. The Hauge Institute has several professional partners. Two of the most important are St. Olaf College in Northfield, Minnesota, and the Norwegian School of Economics (NHH) in Bergen.

### **Influential factors**

- a. His defiance toward the religious and secular establishment gave voice to ordinary people, paving much of the way for the liberal and democratic tradition in Norway and indeed the entire Nordic region.
- b. There also seems to be a clear link between the Haugean movement and the rise of labor union movement in Norway.
- c. His theology, while bound in Lutheran doctrine, revitalized the notion of universal religion in Norway. The Norwegian state church credits him today for making religion a personal obligation.
- d. His travels created nationwide networks that persist in Norway's political system generally and among parties in particular.
- e. His advocacy for common people became an important force as the industrial revolution unfolded.

### **Legacy**

Many Haugeans launched industrial action, such as mills, shipyards, paper mills, textile industry and printing. They had often worked their way up to prosperity in a short time, a fruit of Haugeans diligence, economic enterprise and frugality. Three members of the constitutional assembly in Eidsvoll belonged to his movement.

Because the preaching of Hauge coincided with the years during which many Norwegians were migrating to America, the Haugean influence on Lutheranism in America has been considerable. Within the Evangelical Lutheran Church in America, the Hauge Synod, the Eielson Synod and the Lutheran Free Church were all indications of that influence.<sup>12</sup>

### **The Vision**

The vision behind Hans Nielsen Hauge's versatile activity was based on the calling God had given him through the spiritual experience in 1796. In a newspaper article in 1802 Hauge formulated it this way:

*My calling is to love God and my fellowmen.*

This was the vision for all his work in a nutshell. Preaching, working and production were all a part of serving man, the community, and God's kingdom on earth. Riches and other excess funds were simply gifts from God, which one should use to serve one's fellowmen and the community. One was not supposed to use profit for personal aims such as luxury

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<sup>12</sup> "Hans Nielsen Hauge – utdypning," Store norske leksikon.  
The Hauge Institute.

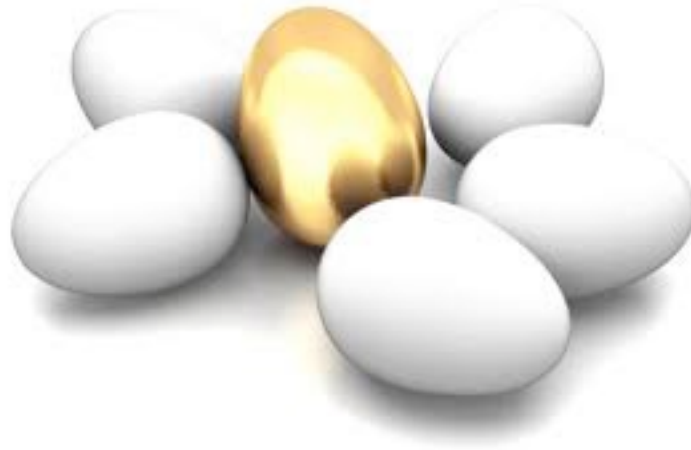
Semmingsen, Ingrid Gaustad. Norwegian Emigration to America During the Nineteenth Century. Norwegian-American Historic Association. Volume XI: Page 66



and excesses, but to reinvest in promising projects to create work, and so contribute to others' remunerative work and a possibility for them to improve their lives and those of their nearest and dearest. A Christian should not consider himself above business transactions, quite the opposite, he should engage in it with enthusiasm when the opportunity presented itself because in this manner, he could set a good example for his fellowmen. Everything one owned, both capital and other material goods, should be kept in stewardship for the good of one's fellowmen and the community.

# **Appendix B – Business Profile: THEGG**

## **Soft Skills in the Middle East**



### **Background**

#### **History**

The story starts in 2003 when three partners interested in the BAM concept got the license for a well-known international leadership training company. They embraced the business project with enthusiasm; a board is formed with a mix of people from different backgrounds, staff is hired and so on. But quite early on THEGG faced financial problems, relocation to the business capital, lack of support from sending organizations, essential staff leaving, the financial crisis in 2008, and so on.

From 2009 THEGG recovers from this difficult beginning, loans can be repaid and by 2011 the company is in a pretty good shape, having trained 8,000-10,000 people in leadership from the beginning, influenced values both in families and work places and has possibly also had some spiritual influence, even if the impact remains to be evaluated.

#### **Business Focus**

THEGG is active in the soft skills training industry and is mostly serving the middle management level of staff in global companies in the region and large to mid-size local companies. They have focused on training for productivity, leadership and many of the other soft skills typically needed by large and mid-size companies internationally. The business model was a franchise and therefore financial objectives were handed to them from start.

#### **Faith background**

The three founders of the business are all expats from Europe and America. They are all believers from different church backgrounds and formed a team based on the desire to develop a BAM company, each with similar business interest and experience. All of them have been traditional mission workers in different countries beforehand, and one had extensive experience from the ME region with thorough language and culture knowledge. From the start the aim of the business was to have spiritual impact in individuals lives through the business in general and through the trainings in particular.

## **Professional background**

One of the founders had 8 years experience operating a small IT company in the region. It was not run at full time capacity and did not become profitable. One person had 5 years of IT sales related experience in his home country and the start of 3 small companies. One person had design skills coming from education and some professional work in his home country. All of the skills and backgrounds played an important part in building up the company, though a strong financial expertise would soon show itself to be a missing competence.

## **Strategy and Vision**

### **Purpose**

To become a leading solution provider in the areas of Leadership and Productivity in the region! The content, training, tools, and processes in those areas are at their core so relevant and life-changing that they directly or indirectly impact hundred thousands of lives, change hundreds of businesses, government organizations, schools, families, and communities throughout the country.

Relationships with clients are deep, pervasive, and ongoing, and produce significant and lasting results. People come to THEGG to contribute their very best, and are rewarded with meaningful work, economic opportunity, respect, and the chance to make a clear and lasting difference in the country.

Profitability provides the resources to support the vision and impact and to make it sustainable. It creates value for their stakeholders, and is a tangible reflection of their promise to their customers.

### **Values**

#### **a. Commitment to Principles**

We are passionate about our content, and strive to be models of the principles and practices we teach.

#### **b. Lasting Customer Impact**

We are relentless about delivering on our promises to our customers. Our success comes only with their success.

#### **c. Respect for the Whole Person**

We value each other and treat each person with whom we work as true partners.

#### **d. Profitable Growth**

We embrace profitability and growth as the life-blood of our organization; they give us the freedom to fulfill our mission and vision.

## **Business goals and objectives**

As expressed in 2003: "By 2015 THEGG is viewed as the leading solution provider in the areas of Leadership and Productivity in the country! Our content, training, tools, and processes in those areas are at the core so relevant and life- changing that we directly or indirectly impact hundred thousands of lives, change hundreds of businesses, government organizations, schools, families, and communities throughout the country."

As one founder reflected in 2013:

These aims were of course very optimistic. We expected to be able to expand the business in a way, which in reality has not happened so far. In hindsight we tried to do everything too quickly, and consequently had to start over again. In conclusion, what we did was not at all bad, but far from a big achievement! All this said, the aims are still relevant and the direction is still the same.

*Whole-person paradigm:* All leadership offerings are based upon the foundational holistic approach

*Follow-up & Mentoring:* During the follow-up sessions proceedings and the leadership training and facilitation sessions they are intentional in sharing the kingdom values and even the “Good News” when the timing and setting is appropriate

*Mentoring MBA students:* In addition to the classroom teaching, the leadership offering includes one-on-one mentoring sessions where life purpose, meaning and goals are discussed with a view of moving towards the “greatest” purpose in life.

*Workplace modeling/Mentoring:* While perfection can never be attained, “our great CEO”-centered authentic following is our goal, commitment and models to be shared with co-workers and associates who are yet to meet our “CEO”.

*Kingdom Companies Support:* They believe that they are also called to support others who are on a similar journey. They are intentional in investing in/helping other companies and kingdom minded people through advising, facilitating equipping/networking gatherings, and helping business start-up etc.

*Adding Stakeholder Value:* a. Investor Returns of Investment (ROI) – true partnership through prayer, advise etc; b. Employee/management – fair remuneration schemes including an opportunity to buy equity; c. Others (e.g. customers & suppliers) – relationships based upon a win-win paradigm.

### **Additional facts and statistics**

The company started in 2003 and had at most 4 staff and a handful freelance trainers besides the working founders. After 5 years to avoid closing the company all the staff had to go and they relocated the company to the business capital of the region. Only after restarting the business from its new location it became profitable and has since then grown steadily and is now back to 5-6 staff. Customers are many of the Fortune 100 and Fortune 500 global companies and large to mid-size local companies.

The need for professional leadership development based on sustainable values is needed in the region and provides opportunities to impact with biblical values in influential positions in society.

## **BAM Experiences**

Kingdom impact objectives were incorporated in the company documents, e.g. a holistic approach with a whole-person paradigm, discussion with trainees on values and goals in life, mentoring of students, advice and support to other companies. On the other hand could Kingdom values easily be forgotten as running the business demanded much

attention and the official identity of the company was after all a secular one. The Kingdom values could have been more emphasized.

## **Key Findings**

### ***Leadership team***

To build a strong leadership team from the beginning is more important than we might think. Partnership is like a marriage and we should make sure there is a good fit in vision and values, and personal chemistry. To have a local partner on board early on is an advantage that makes a huge difference. That in itself might provide additional difficulties but forces the company to become real in the local context. This person should also bring a local professional network to the table, something that otherwise is likely to be one of the greatest disadvantages for the expats.

### ***Local staff***

It is always a challenge, both in a positive sense and in a negative sense, when it comes to dealing with problems and attitudes. A lesson learned the hard way, though others with experience had warned them: “Do not be too quick to hire Christians because they are spoilt by other organizations and perform less than average”. It is painful to say this, because it should obviously be the opposite, but the sad thing is that people who are available for work and that have had experience from working for a Christian non-profit organization (which is very common in the region) often (but not always) come with an attitude of laziness and expecting that we “as brothers” should be kind to them and give them special privileges. This attitude might not show up immediately but seeps out over time. Unfortunately, even in this case a large sum of money was stolen from the company account and when the staff person was confronted they were expected to be forgiven without a demand for repayment. Character training and development in local staff should become a priority to all Christian organizations in the region. That is very important for any kind of sustainability for the businesses and with regards to Christian staff, also for the churches. Both character and competence is a must to create trust between business and customers and the society, and also between business and the church. What are we as Christian organisations, for-profits and non-profits alike, leaving behind? They had to ask themselves that question. Everybody would like to involve local believers, but might not be focused on building their character while they are working with them. The question is, are we taking enough responsibility for the long term results?

### ***The sending organizations or churches***

The business experienced a crisis situation where one of the partners, within a matter of days, was called back home by his agency for one year due to family reasons. Through this they learned how important it is to cultivate relationships with the sending organizations. This is true for everyone involved in a company. No person from that particular organization contacted the owners, even though their decision implied a disaster for the company. If they had built a relationship with them the outcome would have been quite different. Then they would have felt they had an obligation to communicate properly and even to show some considerations for the well-being of the company as well as for their own staff. The fact the BAM personnel often are supported by organizations who have the authority to take decisions about their personnel with very short notice can seriously affect the company where they are working (sometimes even partners or owners) and increases the risks for both entrepreneurs and investors.

### ***The advisory board***

The advisory board of the company played a very important role and had a good balance

of experienced people from relevant backgrounds. It was also an advantage that the leadership of the company were really willing to listen and learn from the board.

### ***Weaknesses or problems***

These have included poor financial viability, lack of experience of running a company of this kind, failure to locate the company in the business capital from the beginning, problems to reach top executives with training, lack of natural business networks, failing to address unpleasant realities of the market, high pressure from the parent company to localize new material and deliver new trainings.

### ***Work capacity***

One source of conflict the first three years was regarding work capacity. How many working hours a week were needed to get the company going? Many would agree that a new company takes at least an input of 60 hours a week from the entrepreneurs, the first 2-3 years, to become profitable and sustainable. Not all of us were prepared or able to give this. Some of us had also other engagements to look after. It is also important to have the understanding and agreement within the family to invest so much time in the company.

### ***Location of company***

It was not a good idea to establish the company in the original city removed from the main business centre of the country. We did a market analysis early on to see where the real demand for this kind of program was. We should have analysed the results better, been crystal clear about the consequences and willing to pay the price early and proactively. Unfortunately we did not act until we had already lost speed and were compelled to do it.

### ***Market readiness***

The country was 10 years back in time and not prepared for the a new mind-set. They were still in the industrial era. The knowledge-based companies have developed over the years, mainly in the business cities, but still even they are often sticking to a culture of hierarchy and control, a heritage from the industrial era. The courses we offered should be seen as a way to create change in a company, but in many cases the participants were given the opportunity to attend the course as an incentive rather than as an effort to bring about real change.

### ***Targeting market segment for impact***

We started with a clear strategic aim. This was to first reach the top executives of the organizations with our courses to ensure real impact. But it often happened that they just sent their mid-level staff to attend the courses. We also tried to reach the CEOs by offering them courses especially designed and planned for them, as they generally did not want to attend courses with participants coming from a lower level in the hierarchy. Also this didn't gain much success.

### ***Natural business networks***

We learned that in comparison with local competitors we had a clear disadvantage due to the lack of natural business networks in a culture where that is the prevailing way to get business or anything else done.

### ***What we knew***

We knew it would be tough and that we would not be successful if God was not behind us. We knew that we were not fully qualified for the job and initially we had some problems with integrity due to this until we had grown in competence. We knew that the material we were going to use was well in line with the message of the Bible, that we ourselves had a

desire to live out that message seriously and in a personal way and that it would fit in well in a BAM company.

### **What we did not know**

We did not know that the pressure from a franchising organization would be so strong, that we would be obliged to keep a high and clear strategy in relation to the mother company. We were prepared to suffer privation in order to pay the royalty in time and to repair earlier mistakes. However, we did not know that we could not fully trust all staff, that new versions of the program would appear within less than a year after we had translated and printed the first version of the program. We did not know that we would be so vulnerable when we lost a very good colleague.

### ***It takes time***

We learned how a leadership training company is functioning and how it is managed. We learned not to underestimate the power of the market and not to have any illusions about easy wins. We learned about having clear-cut agreements with partners from the very beginning and we learned that it takes time to develop companies, especially in this particular region and in the particular niche we were exploring.

### **Summary of lessons learned**

- If possible involve a local partner and build a strong leadership team early on.
- Don't overrate the value of a verbal confession of faith when employing local Christians and make sure to invest in their character development.
- Build relations to the sending organisations of partners, to avoid that their HR priorities add financial risk for partners and investors.
- Invite an advisory board and treat them with professional respect. They can provide needed problem solving creativity and accountability.
- Don't underestimate the level of initial capital needed.
- Face reality quickly and brutally, even at high cost. It can save the company from a slow death.
- Decide from the start what each partners responsibilities and contributions shall be and how differences in work capacity and involvement will affect the distribution of shares.
- Decide an exit strategy and process for company evaluation before starting up.
- Conduct thorough market research to understand where to establish the company, what the size of the market is, what market segment to focus on and the product-market fit.
- Be aware and clear about the teams competence mix and recruit early on the vitally needed additional competence.
- Expect the unexpected at all times and if possible be the unexpected yourselves.
- Do not underestimate the challenge—it is probably going to be twice as hard and four times as expensive as you think.
- Make sure your motivation is solid—you will need it to break through the many walls you will face. If you have endurance it will be so worth it!



## **Impacts and success**

### ***People trained and change of values***

A conservative estimate of the number of trainees (CEOs, mid-level and other staff) in training workshops of 1-3 days' duration is 8000-10000 people. This is a numerically large group, mostly consisting of mid-level staff in large international and larger local companies. Considering course evaluations the founders draw the conclusions that participants were satisfied and positively affected by what they delivered. However, they do not have much information about the real long-term impact in their professional and personal lives. It can be assumed that there has been an impact in terms of values both in families and in places of work, even if we lack proper evidence for this. This is hard to measure and difficult to gather information.

As for organizational development in the prevailing culture, it is still leaning more towards the industrial age than the knowledge worker age. It has not yet become conducive to effectively work on real change in organizational values and behaviours. The owners are aware that real change happens with the same content in many other countries, with an effect that can be clearly measured on the financial bottom line. However they can also clearly see how the shift from industrial age towards the knowledge worker age, is changing faster and faster in the region. For the future, the company is well positioned to also reap results in this dimension.

### ***Financial impact***

From other countries the owners know that the same exact trainings are giving significant financial return for individuals and clients when the training principles are implemented. To what degree those principles have in fact been applied by THEGG's clients is hard to get information about and is currently unknown to them. The employment of 4-6 staff over the period of 6-7 years and the fees paid out to freelancers gives an indication of other significant financial impact.

### ***Spiritual impact***

There is a spiritual impact to be taken into account even if this is very difficult to measure. Some of this we hope happens in meeting participants one on one. Others come from content and discussions in training. We also believe spiritual impact is happening in all staff on an ongoing basis. The company has also supported local churches/congregations and organizations and individual members, either directly through education or indirectly through their leadership. They have furthermore supported other BAM-initiatives directly by being members of the board or indirectly through networking.

### **Future plans and next steps.**

Future plans are to continue growing the company and thus create financial benefit to all stake holders. We are finding better tools to measure results in the lives of participants and their companies. We want to effectively use those tools to gather data to evaluate social impact and hone the Kingdom impact. We are finding sustainable ways to be more effective long-term and have more than the owning partners embrace our values. Finally, we want to make the company more rooted in the local market, being run and owned to a large extent by local people.

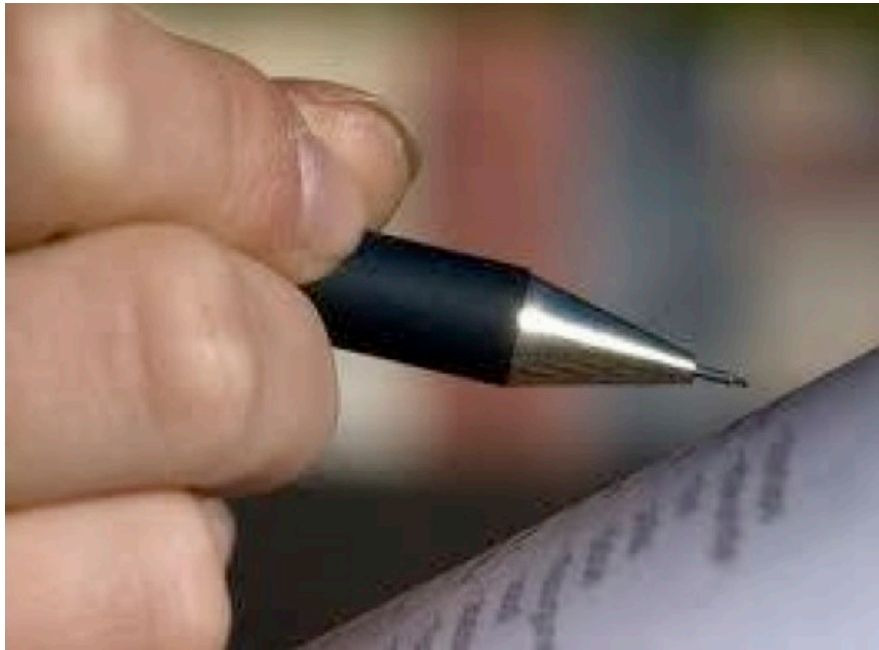
*A more exhaustive evaluation of THEGG\* has been made and can be received upon request. Main research contact: BAM of Sweden, [info@bamofsweden.se](mailto:info@bamofsweden.se)*

\* The company name is fictitious to protect the company.



# **Appendix C – Business Profile: Language Center**

## **Higher Level Education**



### **Background**

#### **History**

The Language Center\* was established in 1993 and registered in Central Asia. Staff from mission agency Youth With A Mission (YWAM) helped start the company after the first YWAM teachers taught at a local university for two years. This gave them a platform but little freedom. After that they helped with the establishment of the company. The company was led by YWAM staff for 11 years, with collaboration between church congregations and the Language Center. The business has been developed under YWAM Norway and Jan\* was sent from YWAM specifically to work on developing the business. The following business profile is created based on the work Jan has done at the Language Center. He still has a leadership and coaching role, although works from a distance.

#### **Business focus**

The Language Center is a private educational operation. It offers interactive, engaging courses in American English, the local language, and Korean. All teachers are train professionals. Different methods are used in the courses: education takes place through interaction, multimedia presentations and conversations.

The Language Center also promotes the teaching of folk dancing and teaches about the national culture and values. These courses are offered to foreign students. The Center also offers workshops, for example, on general economics, business management, financial management and psychology.

Students and staff often work together with other organizations and participate in various humanitarian service events. Students volunteer to work in projects and visit people with mental illness in the hospital or work with children at the orphanage. They also raise money to support marginalized children.

Most students enrolled in the Language Center come from central Asia and are part of the middle-class. These are the people who have the greatest need to learn English to be supplement their education. The Language Center also has some foreign students.

### **Faith background**

Jan has a Lutheran background, but also a YWAM background which greatly influences their leadership style, values and approach. The Center has a balanced leadership team consisting of different leaders from different countries with various talents.

### **Professional/Scientific Background**

When Jan took over the leadership of the Language Center, he had no experience as an entrepreneur. He previously worked as a computer engineer and project manager at Statoil for 10 years and worked with youth and church work, and also learned basic accountancy in the context of church work. Jan started in 2003 with data support and continued as an entrepreneur. The current leader has a master's degree from Harvard University and has also led the church work.

## **Strategy & Vision**

### **Purpose**

- a. Offer the highest level of education opportunities available and promote the strengths of the nation to the English speaking world.
- b. Promoting the advancement of the nation and its citizens through a philosophy of excellence in education.

### **Values**

*Relationships* – Learning a language is relational. We need good relations at all levels. If we do not have good relations we use our energy on things we really fear; and conflicts and wounds due to this are not productive. We also need good relations with others (external). Having satisfied customers is the best marketing.

*Skill/Excellence* – "Be perfect as I am." We demonstrate the glory of God in all we do. We must practice what we preach and model before we start teaching it to others.

*Influence* – Language learning results in relational influence. To disciple staff equals influence. Giving hope and evangelizing gives influence. Good relationships combined with skill results in natural influence. Influence without relationships results in propaganda and sometimes manipulation or abuse. Influence without skill is a poor testimony.

*Profit* – A company needs to have a profit to survive. This should not come at the expense of relationships.

### **Business objectives**

Creating community development, including:

- Improved English skills
- More trade
- Improved leadership competence
- Reduced corruption. The model is "pure" business, no bribes for admission, examinations and payment.
- Training people in languages, especially English. The middle-class has the greatest need to know English, as a complement to their education. This leads to

improved skills and higher wages (the level of English competence is related to wages) and social growth. When students learn English, they get access to the Internet and thus influence in different spheres of society.

- Disciple and train staff so that they can have an influence.

The Language Center aims to train leaders, who in turn learn to discuss, talk and "argue", so enabling them to be more effective witnesses. The Center is also a (pre) evangelism platform and works broadly. Personal faith is viewed as very important, both in terms of relationships and at work.

Relational management is one of the most important things used at the Language Center. The business is part of a movement, not so much an institution. This makes it possible to lead people, who take up their responsibility at work. A movement is defined by having common values, a shared history, strong relationships and a vision

### **Additional facts and statistics**

- Establishment: 1994
- Revenue: USD \$300,000-400,000 per year
- Average number of students 270
- Number of current employees: 19 people (including security personnel and accountants). Previously (the last 4 years) there were up to 25 people.

Salaries for employees at the Language Center average USD \$500-1,500 per month (Compared to regular salaries, for example, a maid gets USD \$350 a month, shop assistants USD \$200, a minimum pension is around USD \$130 a month).

There is a great need for people who can speak English and wages are related to the level of English. Approximately 5% of the people groups in the region can speak English, and those who are over 35 years old speak other languages (mostly men). In recent years, Russian language skills has decreased. The country is an oral society and expresses itself through poetry and stories. This was more valued than prose (which dominated in Russia).

There has been a strong transition from managers who taught free of charge to the teachers with the local nationality who receive salaries. This has resulted in increased costs. The challenge has been to develop, but still preserve a volunteer spirit.

Foreign teachers with a clear mission call are still able to volunteer at the Language Center. The Language Center provides a context for ministry service for these teachers who have a commitment of 15 hours of classes a week.

### **BAM Experience**

What is important is to create a business and a management culture that works, where managers can help to train and disciple both other teachers and students.

The Language Center is important as a meeting place for foreigners. It also creates opportunities for obtaining visas and residence permits in the country, which is a substantial challenge. It creates jobs for believers and is a tie-in point for the team where they can immediately relate to young people and students.

Students have reported that they feel that there is a different atmosphere when they come into the building. This has also been said by non-believers or people who are followers of other religions. They see that the employees are Christians and thus is the Language Center a (pre) evangelism platform where relationships are given prominence.

If one can rank the spiritual influence on a scale of -10 to +10, where -10 is hostile to Christianity and +10 is receiving Jesus as Saviour, then the center brought a few over to plus, but the entire city from -10 to -5. This means that people know that they are Christians and that their children are allowed to have fellowship with Christians.

### **Lessons learned**

To be productive it is important to have a good, balanced leadership that learns to fight together, stand together, and discuss in a healthy way—to be led by Biblical principles in leadership development.

If you do business, you must do good business and do it professionally. This cannot only be on the surface, but all the way through. This means you cannot fake it, or hide behind the cloak of a "hidden agenda". If it is done in such a way, you will lose your power to model a good example. Influence without excellence is a poor testimony.

Language learning is something very social and is a tie-in point for teams and teachers where they can immediately relate to young people or students. Relationship, relationship, relationship! Relationships are important and starting points to meet people, both for modeling, discipleship and for creating new initiatives. Be relationship-oriented. Discipleship is important at all levels.

Modeling of a balanced management culture that is based on Biblical principles ensures attention and is followed by others.

Servant leadership is a powerful principle. A servant leader is someone that honours the workers and the call of those who are under his/her care and protects their rights and privileges. Just as Jesus served, one should emphasize the importance of those with leadership responsibilities serving those they lead.

Follow the "heart" and the vision of the national staff, support them in growth and have faith in the new leadership and follow where they lead. The country where the Language Center is based can be the spearhead of the vision and ministry. Be committed to value, trust, training, support, create room for national leaders and release them—they represent not only the future of the church, but the church as it is today.

Have a broad structure and be diverse—basically be a movement—but also integrated as a business. For further explanation, the book *Leadership Without Power* by Max de Pree is recommended.

Provide a service that is held together by shared purpose, vision, values and relationships. Structures must serve the people and God's purposes. First do, then teach: demonstrate the glory of God in everything we do.

There have been some cases of theft and fraud. Security cameras stopped some of this and this also became the basis for discipleship training, both for the staff and students.

The Language Center has also had to terminate two employees who would not comply. Both cases have been beneficial in the long-term.

## **Impact and success**

### ***Social***

- The Language Center has several students who have studied with them who now have positions of influence in the community and city. This opens doors and allows the Language Center and the Kingdom of God to grow.
- The center is a benchmark against corruption. There is widespread corruption in the country, especially with tax inspectors who demanded way too much money. In one situation the staff went and held a lesson for tax inspectors and two of the inspectors were on their knees asking to give back the money that was unlawfully taken.
- It creates job opportunities and new initiatives.
- The leaders model a management culture based on Biblical principles that gains a reputation and is followed by other companies. Students take this with them in their jobs.
- Value and disciple their employees

### ***Economic***

- Gives good salary for their employees.
- Sets a standard for other companies.
- Supports the economy of the community by educating more people to speak English, thus raising the living standard of many through higher salaries.

### ***Spiritual***

- New initiatives among believers, both locals and foreigners
- Warm relationships between staff and students that reflect God's character and love, initially for students and staff but also for their relationships, which includes the entire city.
- New Believers.
- Disciplined staff.
- Modeling servant leadership in relationships.

Many have become Christians through the Language Center: through café visits outside the office or through home visits to/by the employees. Some of those were employed as teachers.

### **Future plans**

The Language Center desires to be open to new visions and let this depend on those working there. They champion new national leaders and follow where they lead. The center would like to create an educational institute in Spain. This could be a good strategy, but this can only be completed if there is someone who feels the call to establish such work.

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\*Names have been changed to protect the company.

# Appendix D – Business Profile: PrismaTeknik

## Product Development and Manufacturing



### Background

#### History

The company has its origins in Elektronikmontering i Gävle AB. The company had major problems with profitability due to increased competition and the fact that Ericsson did not agree to raise the price on the products. The idea to manufacture their own exterior casings for crosswalk boxes was born.

Jan called and was helped by the Swedish Association of the Visually Impaired and major assistance from the supplier, SAPA. Since he succeeded in finding new solutions to make the operation profitable, Jan Lund became a shareholder after much prayer. God gave Jan the thought of immediately getting back SEK 1.8 million after the purchase, which also occurred via a sale of radio exchanges to the Swedish Rescue Services Agency.

#### Business focus

PrismaTeknik has 25 years of experience in the development and manufacturing of unique, high-quality products with advanced and reliable technology. The three product areas are crosswalk signals, crankshaft indicators and push-buttons. Prisma Teknik is a Swedish-owned family company located in Tibro, in southern Sweden, and is active in over 90 markets throughout the world.

#### Faith background

Today, when many have lost their faith—faith in life, faith in God, faith in humanity and faith in what is good—the Prisma group is a company whose employees want to choose faith and purpose above non-belief and chance. It is also thanks to God's grace that they have developed into the successful company they are today. Christian values and God's guidance form the foundation for the Prisma Group's operation. For the owner Jan Lund, the passage of Jeremiah 32, where Jeremiah buys a field under God's instruction has been an important guiding passage.



## **Purpose**

The Prisma Group is committed to meeting customers' needs and for changing Tibro.

## **Values**

*Joy* – Having fun releases energy and creativity. The work within the Prisma Group shall be a source of encouragement for all employees.

*Humility* – They want to listen and learn in every dialogue and be humble towards other's experiences and knowledge.

*Initiative-taking* – here, all employees have the same responsibility and possibility to participate and develop the company and what it offers. Initiative-taking at all levels is their slogan.

*Team spirit* – We always enable creative team cooperation internally so that our customers will get the best possible solutions.

*Generosity* – You become richer through sharing. Today, CSR (Corporate Social Responsibility) is a concept within business. This applies to both Sweden and the rest of the world. The Prisma Group has illustrated this through practical actions over many years.

## **Additional facts and statistics**

- The company had sales of SEK 24 million in 2011 and operating profit/loss was around SEK 1.5 million (M). Developments in recent years have involved decreased sales 2008: SEK 27 M; 2009: SEK 25 M; 2010: SEK 26 M. The operating profit/loss has decreased since 2008: SEK 4.8 M to the 2011 level of SEK 1.4 M.
- The number of employees has increased since 2008: 14 people to 2011: 18 people
- The equity/assets ratio has been stabled at around 55%.
- The company sets aside 10% of sales for the Kingdom of God.

## **BAM Experiences**

The company and its employees, as well as the district of Tibro is supported by prayer. The company has seen a large need for prayers and intercession. That is why they hired intercessors early on. Today there is one full-time position and three part-time positions that solely work with intercession. They pray for the company's operation but also for the influence it has in the Tibro community and other social commitments around the world that the 10% of sales is creating.

Every morning all employees have a breakfast meeting with prayers. They pray for the company's operation, for all employees and their families and also for Tibro and its inhabitants. All employees are not Christian and it is not an absolute requirement and everyone is naturally valued equally.

The company wants increased sales so that 10% of sales can be set aside for the Kingdom of God. Success is measured in operating profit/loss, which creates economic stability.

A new premises was obtained a couple of years ago. It contains a very large meeting area

where the company organises activities for the employees and Tibro's inhabitants every month. This includes everything from debate nights to musical entertainment.

There have been 3,000 visitors to the new premises and the company has been able to tell about the operation and what influence the company wants to have in Tibro.

Many suppliers to the company know that the company is run with God's help and are positive towards this. They often attend, for example, breakfast meeting prayers even though they are not all Christians.

The subsidiary, PrismaCare, works with the social services administration in Tibro as lay welfare workers and relationship counsellors.

### **Conclusion**

The company worships through prayer and is a mix of a pure BAM company and a company, which within the framework of the operation, creates social and spiritual projects. It is very interesting to have so many employees as intercessors. They can focus on the company's operation, employees and their families as well as every other commitment.

### **Business contact information**

Email: [contact@prismateknik.se](mailto:contact@prismateknik.se)

Website: [www.prismateknik.se](http://www.prismateknik.se)



# Appendix E – Business Profile: Rocks ‘n Rivers

## Outdoor Adventure Company



### Background

#### History

Rocks ‘n Rivers was established in March 2007 out of a desire to put Meløy and the district on the map. The owner and founder Anne wanted to see a population growth in the municipality of Meløy by being innovative, offering and creating new services and employment opportunities.

In the summer of 2008 the business had their first large groups visiting from the Netherlands. These groups have only been in the municipality of Meløy. Over the years we have established a good relationship with other local businesses.

In 2009 the company took over Rocks ‘n Rivers guided tours on Engabreen, Svartisen. They also bought 7 kayaks and started giving introductory courses and offering day trips in sea kayaking. In 2011 they started a project in collaboration with the Public Health Advisor in the municipality of Meløy and they provide courses to integrate outdoor adventure in schools and pre-schools. They also began to combine outdoor activities and coaching in partnership with Outback Explorers in the Netherlands.

#### Business focus

Rocks ‘n Rivers is an adventure and activity concept based in Engavågen, in the north of Norway. They organize and lead paddle tours, glacier tours, mountain tours, and cave tours and winter arranged (peak) tours on skis. They are keen to help people in coping with life. Through participation on the trip a person gets to develop himself and his team in communication and (self) management and learn to cooperate with others. There are many exciting days with activities and adventures spiced up with good content.

Anne and her co-workers offer outdoor coaching with follow-up. They work with different issues depending on the needs of the group. The outdoor experience combined with coaching is to give a holistic approach to development and achievement.

Rocks'n Rivers arranges trips for tourists, businesses and leadership groups, schools and individuals.

They serve both local and international markets. The business has been growing through publicity on TV, magazines and newspapers. This has resulted in a growing customer base within the region.

### **Faith background**

Anne has a passion for outdoor activities and also for influencing her community for Christ. Anne has grown up in a conventional, Dutch reformed church, where a steady Biblical foundation was given from early childhood—this made her even more excited to see change in people and see Gods principles lived out in the community and business life. Anne shares, “To me, being a Christian is about doing whatever you do with great passion and devotion. I want to step up and become better, more focused and point out the God who is already present—living my life modeling Christ, changing things around me because He lives within me.”

As a teenager in The Netherlands Anne began to think about how to use outdoor activities for change and influence society and as a result she went to a YWAM Discipleship Training school (DTS) in Norway in 2003 that had a focus on the outdoors. Over the following years she lead outreaches among skiers and snowboarders and took DTS teams out as an outdoor instructor. YWAM's principles and values have shaped Rocks'n Rivers to what it is today, as did the Introduction to Business as Mission (IBAM) course in Thailand in 2008.

Anne realised that building a business was the best way to achieve the dreams she had for using outdoor activities and would allow her to get more in touch with the community, making an impact on the region.

### **Professional background**

Anne has extensive experience as an outdoor educator: she is a glacier guide, alpine instructor and avalanche instructor at Engavågen. She is originally from the Netherlands and speaks Dutch in addition to fluent English and Norwegian. She has gained extensive knowledge about Meløy's natural resources over the years she has lived in Engavågen. What she likes best is to be in nature and to teach this knowledge to others.

Anne has also:

- Studied sports and outdoor activities at the university level.
- Studied practical entrepreneurship and innovation at the college level.
- Worked as an outdoor leader for 13 years, starting in 2000.
- Worked with leadership development from 2011 in the leadership team of YWAM Nordland.

## **Strategy & Vision**

### **Purpose**

Rocks' n Rivers wants to use nature and the outdoors in such a way that it conveys the joy of life and growth in people and bring changes to Nordland.

## Values

- *Self-development*: A desire and ability to see the development of both the participants and guides, including personal growth.
- *Respect*: Respect of individuals through our decisions, execution of instructions, and individual security, self-esteem, feelings and opinions.
- *Serve the community*: By developing products and services that meet actual physical, social and psychological needs.
- *Joy*: Be joyful in all the good that is created. We take pleasure in overcoming obstacles, mastering skills, being in the outdoors.
- *Passion*: Do everything with passion. This involves the need to have faith, wisdom and guidance from God, and this is demonstrated in taking care of each other.
- *Working towards*: Be characterized by courage, overcome the fear of change and promote innovation and creativity.

## Business goals and objectives

- Create positive relationships between the community and the rest of the “world”: bringing economic resources to the area and help developing the tourism industry.
- Provide a safe experience in challenging natural environments.
- Provide new services and work opportunities in Nordland.
- Encouragement in coping with life.
- Equip (young) people and encourage and empower them in leadership and decision-making.
- Be an attractive employer.
- Influence the community by coming with input for projects that take a hold on the social-economical issues in the community.
- Hope in people and in the local communities.

Additional company goals include having more employees and developing the tourism industry:

- That tourists that currently stay for two nights shall stay one additional night.
- That visitors stay at least one night.
- That young people who have summer jobs here come back and live in the municipality.
- Start operations in Sweden and Asia.

Rocks 'n Rivers aims to contribute to a healthy life by promoting public health and standing against inactivity; providing tools and activities with a low threshold for schools and pre-schools. The business also shows community solidarity by providing at least 4 (week or weekend) trips every year for youth up to 25 years of age with behavioral problems and/or kids from impoverished families.

## Additional facts and statistics

Rocks 'n Rivers was established in March 2007 and has been the primary priority of Anne since January 2009. The company won a grant from Innovation Norway and Nordland Business Development.

The business is seasonal, and in the last 2 years the season was extended to partially be winter-based. Peak season: May to November. Off-season: December to February March-April (May) is ski season. Off-season is also dependent on the weather and snow conditions. Rocks 'n Rivers has employed 3 guides when needed during the high season and one of them is available throughout the year.

(all in NOK)	2012	2011	2010	2009
<b>Other</b>	782 customers	No liabilities. Loan payments		Loan: 200.000 NOK
<b>Turnover</b>	566.700 NOK	398.400	294.000	371.000
<b>Profit</b>	325.000 NOK	180.176	74.734	82.139
<b>Equity</b>	405.000 NOK	393.882	254.825	236.000

Figure 1: Financial overview

*(top line = available tour days in the month)*

*(bar = tour days in 2012)*

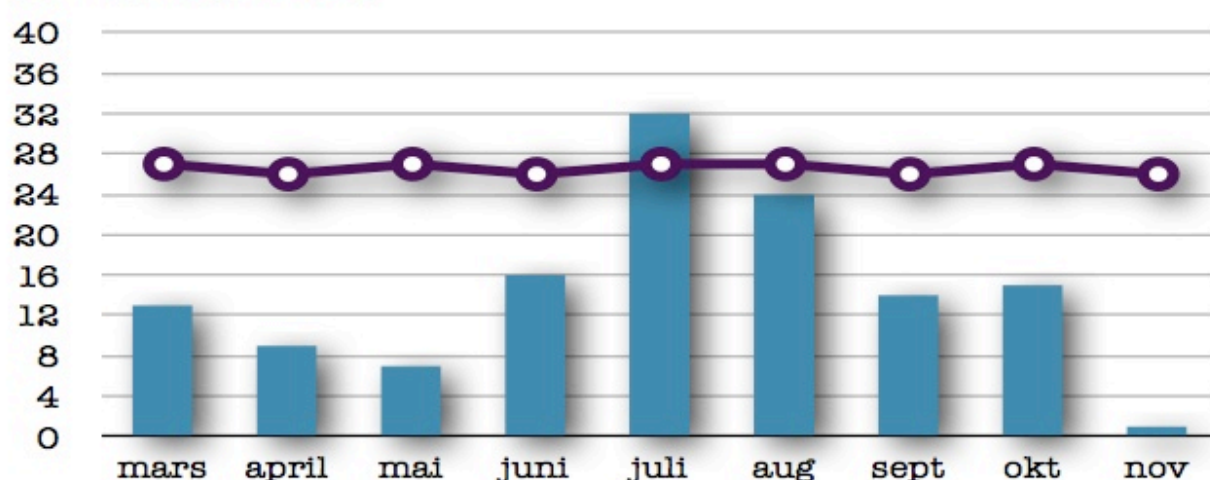


Figure 2: Available tour days in the month

Meløy is a small municipality with approximately 6,600 inhabitants. Many people in the age category 18-40 move away from the community to get a higher education.

In 2011, Meløy gained the status of restructured municipality as a result of job losses related to the industry. In this context it is defined as a commitment to strengthen existing jobs and develop new jobs in the municipality.

## BAM Experiences

Anne realized that a business model might be the best way to achieve the dreams she had for using outdoor activities; it would allow her to get more in touch with the community and make an impact on the region. Becoming a profitable business is nonnegotiable for Rocks 'n Rivers and a primary goal for Anne. In order to be sustainable in the long term, the numbers have to add up.

If failure commercially is possible, than drifting spiritually is possible. Spiritual life is important. Spiritual issues are real and we need to have the capacity and depth to be able to constrain these issues.

Anne believes that we can see God's fingerprints in nature and His attributes are being

reflected in what He has made. We can point these things out to people, making them aware of a Creator behind the creation.

Anne can see that Rocks'n Rivers has gained influence in the community over the years. Anne has been invited to come with her views on how to make impact on the youth and has had the opportunity to share on several occasions how to bring solutions to specific social-economical issues. She shares, "In order to make impact and facilitate for growth, we need to create job opportunities and start building in the young generations. For the business this means to engage".

Rocks'n Rivers is perceived as innovative, committed, professional and credible, which in turn makes her worth listening to. "In a small place everyone follows your steps and it is 'easier' to permeate society, opening doors to make an impact", says Anne. Anne has, over the years, received respect for launching a successful small business in such a small town as Engavågen (6600 inhabitants).

### **Lessons learned**

Giving hope to locals, teaching them to start up new ventures or complement the already existing business is key to keep a small place alive. If you cannot push aside many years to implement this, do not start. To gain the trust of people takes many years and to build a whole new community might take a lifetime.

Include an attitude of service, dealing with integrity and working with excellence and skillfulness in your business and life.

Credibility is holistic, doing business well is imperative. People look at our lives and the credibility of our lives as a bundle of things. Credibility is holistic. No matter what we claim for the audience that we are trying to reach, if we do not have business credibility, our personal credibility will be diminished.

### **Impact and success**

Success exists on at least two levels. Partially, the company's total development in economic terms, number of employees, profit and sales, number of groups they have had and so on.

Anne points out that it is also a success that participants have attempted to do something that people have not before dared to do. She states, "Failure can be a success. How you handle failure is vital. A measure of success is how much you're learning. It is about learning what you could not possibly have known beforehand. Knowing where you add the most value to your business and where you are consistently wasting your time. In the end, it is the successful, thriving businesses that lead to the community to grow".

### **Environmental goals**

Clean nature; clean the beaches and nature from trash together with schools and the municipality

### **Spiritual goals**

- Servant leadership: Through conducting an enterprise that is characterised by Biblical principles Rocks'n Rivers wants to change the viewpoint of people and other companies regarding who God is.
- Through outdoor activities, we want to focus on God the Creator. "The whole earth is full of His glory" (Isaiah 6:3). We want to change the way people look at God. The

outdoors gives us a good foundation to confirm and enjoy Gods goodness. When people come to experience the glacier, be out paddling or climbing in a cave, they will get to experience and see that God is good. We want to focus on a God who is already present - and is interested in everyone.

- To be professional, have integrity, wisdom and success

### **Social-economic goals**

- Be innovative: develop tourism industry and through that put Meløy on the experience map as this results in more job opportunities and creates relationships between people.
- Rocks'n Rivers aims to make influence on the marketplace, politicians and institutions, and in the local area. By being a commercial business one provides a comprehensible and reliable role that is easy to relate to.

### **Social influence**

- Motivate and stimulate for growth; including coaching and leadership development. The outdoors smooths social differences, gives increased self-confidence and a sense of belonging. This means that the clients are better equipped to deal with social pressure. Through coaching we can take these learning processes and create solutions that can be placed right into daily life. AdventureCoaching helps to show simple, powerful methods and tools for personal growth, self-management and leadership.
- Contribute to and promote a healthier life. Through the course, "Learning in the outdoors" we aim to contribute to an active process where children and young people learn about life reality. This program has also as a result that the relation between children and between children and adults improves.
- Rocks'n Rivers aims to be a promoter of courage and creativity. It wants to fight against the "Law of Jante"<sup>13</sup>.
- Leadership development for youth (with behavioural problems) is also used as a counteractive against the emigration to the bigger cities.

### **Economic goals**

Rocks 'n Rivers aims to create growth in Nordland by creating new services, facilities and employment opportunities, involving the locals in the business.

Rocks 'n Rivers aims to be sustainable and profitable

### **Business contact information**

Email: [post@rocksnrivers.no](mailto:post@rocksnrivers.no)

Website: [www.rocksnrivers.no](http://www.rocksnrivers.no)

Main Research contact: Anne Leune, founder and Managing Director.

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<sup>13</sup> From Wikipedia – Law of Jante: a pattern of group behaviour towards individuals within Scandinavian communities, which negatively portrays and criticises individual success and achievement as unworthy and inappropriate.



# Appendix F – Organisation Summary: Business Training in Burundi

## Entrepreneurship training as the fourth step for developing the Mission

### Business Training in Burundi

Entrepreneurship training will be established together with the churches in developing countries. The mission from Sweden has been in place since 1935 and now it's time for the countries to develop their own future, to be self-supporting. The mission has developed big churches, very good schools, health care and hospitals. Now it's time for the fourth step: to develop entrepreneurship and enable the churches to take a leading role in the development of the country.



Mission in Burundi  
since 1935



How did it start

Continuing?

Next step?

Mission

Increasing of needs

Country Developing

Churches  
Churches  
Churches  
Churches

Schools  
Medical care  
Universities  
Projects

Knowledge  
Surviving  
Possessions  
Businessman

Result:

900.000 members

All over the country

Potential group

Burundi has today 9 million people and the Pentecostal church has 10% of the population as members.

### Organisation overview

The initiative has been planned for 3 years and will start up during 2013 in Burundi, with cooperation from Sweden and other countries.

As a first step 20 teachers will be educated from every region in Burundi. As the second step these teachers will educate new entrepreneurs in their own region.

There will be different types of products and service coming out from these education programs. The various needs in terms of clean water, solar energy, agriculture, food production and so on in all regions are huge.

In the education we will include good ideas they can implement and also work together with Hauge Micro Finance

### Goals

- During 2013 we will educate at least 20 teachers from all over the country
- During 2013 these teachers will start up at least 1 course in their region
- During 2014 at least 50 companies will start up from these educated entrepreneurs



The results will be:

- A new way of thinking: going from aid-dependent to be aid-independent which means that people can start thinking of development of their skills and knowledge.
- Less corruption because this is one of the keys in the education.
- Economic growth and more social development when people get their own money.
- More taxes to the country which means better health care, schools, roads.

**Organisation contact information**

Email Conny Rudin: [conny.rudin@telia.com](mailto:conny.rudin@telia.com)

# Appendix G – Organisation Profile: Micro grows to SME

## Small Business in a Dhaka Slum



### Background

#### History

What is World Concern? World Concern Bangladesh is a Non-Government Organization (NGO) that has been implementing health, education, economic development and relief and rehabilitation projects since January 1992. The organization was also registered on the September 26, 2007 as the World Concern Bangladesh Trust consisting of Board Members from its donor or partner organizations and respectable Bangladeshi nationals. One main donor organization is Interact Asia, which is the international work in Asia of the Evangelical Free Church, Sweden.

The health care facilities and schools was handed over from Interact Asia (EFK) to World Concern when the organisation was created. WCB is registered as a Trust under the Trust Act of Bangladesh. The board of trustee members are from World Concern, InterAct and reputed nationals from the civil society. WCB is also registered under the NGO Affairs Bureau of Bangladesh Government. The organization is entirely run and managed by Bangladeshi nationals.

#### Organisation focus

One of the most important activities now is the microcredit program and capacity building and organizational development for microcredit program beneficiaries. As of now the number of beneficiaries is more than 10,000 people. The start and the running of the microcredit program and the capacity building is financed from Sweden, via Interact/ Evangelical Free Church and Swedish Mission Council.

#### Faith background

That the first Core Value (see below) is Christ centeredness says most of the driving force of the organisation based in this Muslim country. Most employees are Christian, but there are also some Muslims and Hindus. All meetings start with prayers, all meal times begin with thanks to the Lord.

## **Professional background**

The leader of World Concern, the Country Director, Mr. Prodip Dowa from Bangladesh, has a burning heart for Gods Kingdom to come. He has a University degree and has a special education in social development. He is also a part-time preacher and pastor in a church in the Dhaka slum area.

## **Strategy and Vision**

### **Purpose**

That the deprived people of Bangladesh will become self-reliant, free of exploitation and restored to their dignity through holistic development.

### **Values**

World Concern Bangladesh is an international non-government organization that partners with the people to bring socioeconomic development to the deprived people, so that they are empowered to live in fullness of life.

#### *Core Values:*

- Christ Centeredness
- Integrity
- Service
- Professionalism

## **Objectives of the organisation**

- To generate income and employment of the poor by creating and enhancing economic opportunities and engaging them in meaningful work.
- To alleviate the sufferings of disaster-affected people and save their lives; and assist them for their rehabilitation.
- To improve the health status of the most vulnerable groups of the community by providing both curative and preventive health care services, education and training.
- To increase the awareness of community people about their rights and responsibilities, so that they can involve themselves in social advocacy.

### **Main activities:**

- Facilitate the groups and provide them all sorts of technical support.
- Reform and assist to activate the existing inactive groups.
- Assist and provide technical support to micro credit staff and to form new groups & reform old groups.
- Raising community awareness through rally, meeting & discussion.
- Form community, union and local level federations and strengthen their capacity through training.
- Ensure regular group meetings and assist to maintain all documentation of the groups.

Organize training for community people, group & federation leaders as well as staff of the organization on group dynamics, development communication, leadership, project planning and management and to raise awareness on the issues like clean water & sanitation, gender, HIV/AIDS, environment, human rights, women's rights, children's right, good governance and democracy, advocacy, etc.



Prodip Dowa and staff in an 'Inspiration Day' activity

### **Additional facts and statistics**

World Concern Bangladesh has around 330 full time employed and many part-time workers and volunteers.

The annual operating budget of WCB is approximately US \$1.0 million in FY 2012 and presently it has about 2.0 million dollars in the revolving loan funds of its three microcredit programs.

The organization wants to show Gods Kingdom in practice. Help the extreme poor to help themselves by starting their own small businesses. Helping the businesses to grow, employing staff. World Concern is also trying to improve the health through mother and child clinics, health advice, etc. This was started by Interact several years ago. They are also supporting schools for around 2000 children. This is also supported and started by Interact (Barnhjälpen) and has also got some support from Swedish Radio/TV: Barnhjälpen-Världens Barn. All this is a combined part of the capacity building, making the people who are running these growing small businesses are self-supporting in a rather short time.

### **Organisation contact information**

World Concern Bangladesh (WCB)  
 Email: [prodipd@securenym.net](mailto:prodipd@securenym.net)  
 Contact: Mr. Prodip Dowa, Country Director

## **Appendix H – Story: Dolly Begum Brings Hope for Others**

Dolly Begum is proof that even a simple sewing machine can change one's life. Dolly is from Bhairab sub-district in Kishoreganj in central Bangladesh. She is from a big family, with five sisters and two brothers, which made it difficult for her parents to cope financially. They could not afford to send Dolly and her siblings to school and arranged Dolly's marriage when she was 15 to avoid paying a large dowry.

This marriage was to an older man, 20 years older than Dolly. After a month of marriage, her husband began demanding a huge dowry of Tk 100,000 (US\$1235) from Dolly and her family. When she couldn't pay it, he abused her physically and mentally and threatened to divorce her if her family didn't pay. Eventually Dolly left her husband and returned to her parent's home, despairing at her now powerless position in the community.

There was an RDRS group (a Bangladeshi NGO) operating in Dolly's village and, the field organiser for the area, Sumi, heard of her situation. She visited Dolly's home and suggested she meet with the members of Konika's Womens Group and think about beginning a tailoring business. She was welcomed into the group in December 2009 and began saving Tk 100 (US\$1.20) every month at the meetings. She also took a short course in tailoring at a local public training centre.

After two months of group membership, Dolly received a loan of Tk 5000 (US\$61), which she used to buy a sewing machine and fabric. She sewed *berkas*, (the outer robe that some Muslim women wear) and earned Tk 7500 (\$93) from their sale. Dolly went on to take a second loan to buy two more sewing machines and employ some local women to work with her. She has just recently taken a third loan to expand her business further and is currently earning Tk 8000 (US\$100) profit per month. She is enthusiastic about her business and committed to developing it so she can provide more employment opportunities for poor women in her community.

Dolly's position in her family and the community has completely changed. She is contributing significantly to her family's income and is respected in her area as a hard working businesswoman. Her only regret is that she never attended school. However, she is determined that her younger brothers and sisters will have the opportunities she didn't have and is using her income for their education. She is grateful to the RDRS Bangladesh Project for giving her the chance to make these changes in her and her siblings' lives. She is a role model to poor and socially excluded women, and inspires them that with their own effort they can also transform their circumstances.



# Appendix I – Article: BAM in Near Places

By Anne Maria Leune – Nordic Regional Group and Near Places Issue Group

Business is designed to an institution in our society—based on relationships—that equip individuals and communities to grow and develop.

We are building viable, sustainable and profitable businesses that have the perspective and purpose to influence society for Gods Kingdom. This leads to a spiritual, economical and social transformation of people and societies – to Gods honor.

Near places is entirely subjective to context. The needs and opportunities near you might not apply to me where I am. For instance, for a national Christian business person living in the 10/40 window, their near places opportunities will look quite different. However, what we model is what we will multiply. Even when we are going cross-culturally to geographically far places, what we want to see multiplied among national Christian business people is missional impact into both their near and far places.

## The opportunity

We don't have to journey far to encounter economic, social, emotional, physical and spiritual needs. We are surrounded by needs that business can address in near places. Business as Mission is about total integration of business and mission to intentionally meet needs. God has given us mandates that will direct us to love and serve others, use our creativity and hard work to steward creation and to go out and make disciples of all nations, all in the service of God and for His Glory.

Today's society is multicultural: we do not need to travel far in order to work with unreached people groups. They come to us and we have the possibility to work with them. For instance, as many of the Islamic countries are still closed and are hard to penetrate as Christians, there arises an opportunity to work with them in our own country, as they come from the East to work in the West.

By working in *small places*, you have a direct influence on the families situated in your town and the surrounding places. This is just because everyone knows everyone, and everyone is affected by each other. You will also be measured—checked on—to make sure you live the way you talk!

The community relates to business and there is a opportunity to influence through having an understandable and credible role.

## Examples of needs in the Nordic region:

### Emotional:

- Marginalized groups.
- Identity building in individuals and families.
- By engaging in the local community with innovative, untraditional and new methods we “blow a positive wind”.
- Increasing loneliness.
- Suppression by the unwritten “Jante law” that says, ‘Don't think you are somebody....’ According to Wikipedia, *Janteloven* is a pattern of group behaviour towards individuals within Scandinavian communities, which negatively portrays and

criticises individual success and achievement as unworthy and inappropriate.

**Physical:**

- Having meaningful jobs and lives.
- Upcoming health problems in a post-modern culture.

**Economic:**

- Poverty and bad living conditions for immigrants, especially in the city.
- Bad living conditions following generation upon generation.
- Emigration from rural places to urban places.
- Population aging in rural places.

**Social:**

- Unreached sub-cultures such as skaters, extreme sport practitioners;
- Minorities.
- Small places are often easier to penetrate and influence.

**Spiritual:**

- Post-modern culture with few witnesses

**Key values**

- Professionalism
- Model: do first, teach afterwards.
- Integrity: being relationship oriented
- Wisdom
- Success

**Conclusion**

Find out what the key needs in the community are, how you can meet these and simultaneously be sustainable.

“Successful, thriving businesses leads to local communities that grow. Growing and thriving communities give us the opportunity to influence people.”



# Appendix J – Article: Measuring BAM Enterprises

By Jenny Jakobsson – Nordic Regional Group

## Background

It is troublesome to measure the Kingdom of God, and I don't think it can be measured according to human principles. Therefore the focus in this report is on the effects of the Kingdom and how to ensure the effects are healthy, vivid and growing. The underpinning factors for the effect are found in Galatians 5:22-23: *But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness faithfulness, gentleness and self-control. Against such things there is no law.* These fruits ought to be the effects, trademarks and signature of a business as mission (BAM) enterprise.

The following suggestions are chosen because they are well known and accepted, although adopted to a very limited extent, and aligned with the Kingdom approach, principles and values.

## How to measure?

This report is about an approach to measuring how to add value. I would like to propose that BAM enterprises adopt an existing standard. The ISO 26000 (SIS standard), where 102 countries have agreed on a standard for Corporate Social Responsibility (CSR) in business, is the most standardized of the reporting systems. There are others like Global Compact (UN) and the Global Reporting Initiative (GRI), but the ISO 26000 has potential be the most adopted standard. ISO 26000 is built on a system of self-declaration and in Sweden it will be possible to get a national certificate. This standard is built on values, ethical norms and a commitment to have CSR as a management idea, integrated in all parts of the business units. It is promoted top-down, and is part of the company's values and vision. There are guidelines how to impact the staff and society and all other stakeholders.

Triple bottom line (TBL) is a way to describe the measuring of the financial result, the impact on the staff and impact on society. If the company adopts ISO 26000 this would be included (Papmehl, 2002). The foundation for measuring is to have a starting point and then measure the difference or improvement regularly (yearly) of the impact on important stakeholders, and how the term prosperity is defined and changed.

## Effects

The effects of a BAM company can be created and measured according to existing standards. It would be a great testimony if BAM companies took ISO 26000 very seriously. The effects would be seen by the way a BAM company bothers to adopt CSR and be persistent to develop it. Since ISO 26000 is very complex all parts of the company would be involved and all stakeholders will be affected. The fact that the BAM company adopts a standard and the way they do it will have a great impact on the society, and not the least on the business society.

Shared value is about creating value not only for the company itself, but about creating value for its suppliers, distributors and customers as well. Shared value (Porter and Kramer, 2011) can be created in three ways:

1. By re-conceiving products and markets
2. By redefining productivity in the value chain
3. By enabling local cluster development

## **Leadership aspects**

There are many leadership models and leadership skills. We all have different personalities and view leadership differently. Having the approach of servant leadership (Trompenaas and Voerman, 2011) as a model, would be a great help. This approach was first presented by Robert Greenleaf in the early 1970s, and has spread to be adopted in some very large companies. Combining Christian faith and this model would probably give a very good example how to lead people.

## **How to maintain quality and obtain continuous improvement?**

When donors or investors make sure that quality and goals are met, they require an external person to control the quality, the process and the end goal. The companies are accountable to an external person, who has the mission to guide and help the company to do its very best and achieve the end goal in the best way. This would be obtained in BAM company owners and leaders if they always have a business coach or mentor to be accountable to. The purpose of this mentor would include questions about how the company meets the fruits of Galatians 5:22-23.

## **Conclusion:**

- Guiding star would be Galatians 5:22-23
- Adopting ISO 26000
- Consider shared value as a business strategy (whenever it is possible)
- Consider leadership models and approaches
- Engage with a professional coach or mentor for accountability

## **Next step**

If the group acknowledges this way to measure a BAM company, than further deeper explanations and tools would have to be provided. There is a lot of information in the references and I have only used references that I consider would add value to the person who would like to adopt and practice what is suggested in this report.

## **References:**

SIS Standard ISO 26000:2010

Papmehl, A, 2002, Beyond the GAAP, *CMA Management* July/August 2002

Porter, M. E., and Kramer, M, 2011, Creating Sheared value, *Harvard Business Review*, Jan-Feb 2011

Trompenaas, F., and Voerman, E., *Servant Leadership across cultures*, (2009) Infinite Ideas Ltd, Oxford, UK

# **Appendix K – Article: Kingdom Business in the Market Place**

## **A People Called to Kingdom Business in the Market Place By Fredrik Ekholm – Nordic Regional Group**

### **The challenge in the world**

Today we are living in times of change, and the changes and challenges are accelerating very fast. If we look at the global arena, things are shifting very fast, but God is also doing “new things”. We can see the rise of the East; China and the nations in the east. The so called BRIC countries are growing into world economic dominance.

In the Arab nations we observe severe effects of the Arab Spring, and we see the younger generation challenging the authorities. We also see a lot of war, conflict and turbulence. What comes next? One of the big challenges and present problems are the lack of jobs for many people, especially the young generation. This is also one of the roots of the turbulence, anarchy and riots. This can be seen in the Arab world but also increasingly in Africa.

Even Europe, the EU and USA, among others, face enormous challenges and shakings related to finance. The increase of earth quakes, floods, rain, cold and heat records are more and more extreme. Many leaders, scientists and economy experts are thinking what is about to happen and what is to expect next. We also think about Israel and the hatred and threats they are experiencing. But we know that they, as God’s covenant people, play a specific role in God’s plan and purpose.

At the same time as the above mentioned, we hear reports and the most incredible stories of what God is doing in these troubled parts of the world; stories of both great suffering and great breakthrough. Many people find Christ, some in totally supernatural ways.

In the midst of these troubled times, it’s easy for us to become paralyzed and believe that we cannot do much. Instead, let us see this time of globalization as a great time with new opportunities. The Bible speaks about these times, so let us not be surprised.

Now is the time to be bold, to possess and connect with the living God and not stand back. Joseph in Genesis is a great example. He came up with a solution, and made good preparations for the seven poor years to come. He had a relation with God and God answered him and gave him strategies for that challenging time.

### **Take responsibility but don’t reach for power**

God chose people to bring his plan to fulfillment, not just Joseph, but also Noah, Moses, Abraham and all the other heroes of our faith. As a Christian, I feel that we also need to take responsibility, individually and in groups or networks, not only for our own lives, but for people around us in our cities and nations. As the great commission says, go to all the world!

An example is Nehemiah and Daniel. They took the burden of the sin of their nations and confessed it before the Lord as their own sin. As God’s people, I think we are called to the marketplace; we have both a mandate of authority and a responsibility before God in

our nations and the nations God calls us to serve and impact. If we serve with a humble heart, God is willing to equip us to be a channel for his power, for example in the sphere of business life.

Let us take responsibility before God and be his ambassadors and transmit his love and salvation.

If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land. *2 Chronicles 7:14*

This is one dimension that comes to my mind. Maybe you are thinking that you are not ready or prepared for this level. I feel the same, but let's focus on bigger things than ourselves and reach for higher levels. When we are faithful in small things, doors will open and step by step God will set us over greater things.

### **Your working / business life is a call from God**

I want to start by saying that I see our profession and work or business as a true call from God. Even in this area we are God's servants, so let's be faithful ones. I have met so many business people believing that their work is not important in God's eyes. In other words, to be a company owner, entrepreneur or to handle money is "dirty" or "worldly", something in which God is not interested. Let me say that there is no separation between spiritual and secular when it comes to reflecting God's Kingdom on earth.

We are his servants in all and my entrepreneurship is my holy call. Yeshua speaks about finances in the parable of the talents (Matt. 25) and calls us to multiply what he gives us. Yes! I feel that this especially applies to the secular realm.

I am very bold in involving God in my daily work, praying for help and guidance. The book of Proverbs (16:3) says, "Commit to the Lord whatever you do and He will establish your plans".

I have met so many business people in my own country and all over the world, that don't understand this dimension and therefore don't connect to God's possibilities. Without revelation about this, we are not involving God and letting him guide our daily business life through prayer.

So, when you become aware of that you are serving the living God in your work, with the gifts and talents He has given you (everything is a gift from God), then you can give Him the honour and thanks. If we in some way reflect His life we can thank Him.

There are many people, who think they are in a wrong position before God, because they are not working for God, they see their normal, "Secular" job as not so godly. But know this; we are in a full-time ministry for the Kingdom of God, even through the difficulties of living in this earthly realm.

I have even seen some good working-life professionals leave their job trying to be Pastors—and not being very successful in that. The anointing doesn't follow them, because their call is to the marketplace and that's where the anointing will manifest.

This is why I would like to get BAM-people and Christian entrepreneurs to connect, and wholeheartedly submit their lives, including daily business, to God, so he can be glorified through our activities.

When we, as global people in the Kingdom of God, are united in our hearts and minds to serve the King, nations and people, God's Kingdom will expand.

We also need to understand that we are in covenant with the living God, who has all the answers for a time such as this. Our actions will be seen as an outward manifestation of an inward walk in faith.

Let's hope to see more BAM-people live a purpose-driven life, understanding their calling as professionals and be a people that know how business and the Kingdom relate. The greatest challenge for us in business is to realize the Kingdom of God dimension.

### **Next Generation**

I have an interesting assignment and a great challenge in arranging Next Generation conferences in my city. We have had three of these international International Chamber of Commerce (ICCC) conferences and they usually last for 8-10 days and gather young people from 20-30 nations. The themes of these events have been about maximizing your potential, entering God's purpose for your working life and many other important subjects led by 10-15 experienced Christian business people.

Another purpose has been to help young people to be passionate for Christ and to make them aware that God wants to use them in every level of life, because God has a purpose and he wants us to impact society and the Market Place.

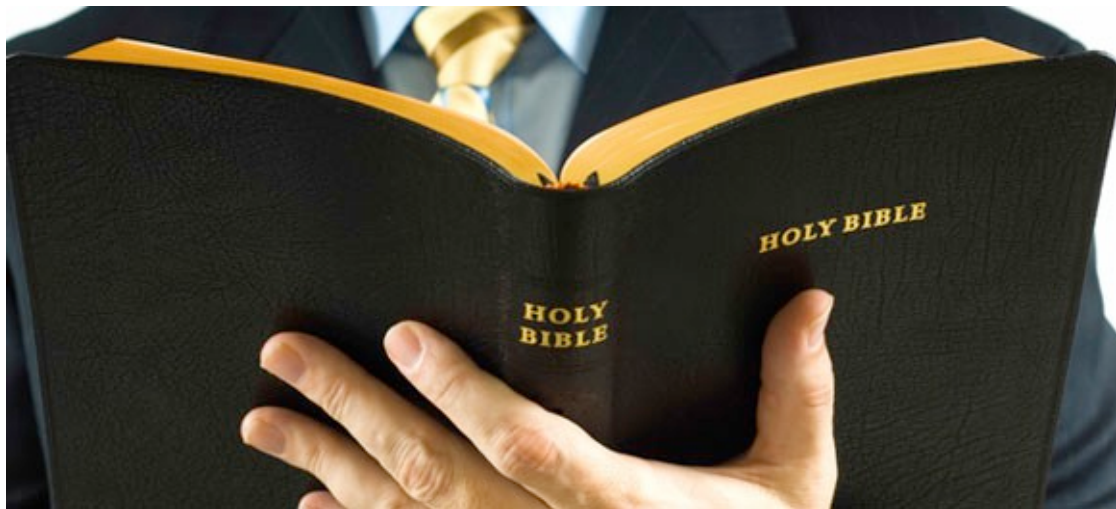
As a result of these conferences, we have seen new visions being born, new relations being created and people taking new directions and many changed lives. Therefore I want to encourage us to focus on getting strategies how to impact the younger generations and how to connect them with BAM.

### **Generous lifestyle**

To make these things a reality, we need generous people. We need people who are willing to use their knowledge and professional skills, experiences, contacts and even financial resources to expand the Kingdom of God here on earth. We need people who want to serve different people, folk groups and nations, people who can create jobs and people who step outside the box and go beyond their comfort zone and use their resources for God. God needs you and me.

# Appendix L – Article: Matthew 25 according to the “BAM Bible”

By Håkan Sandberg – Nordic Regional Group



## Introduction

Both in Isaiah 58 and in Matthew 25 God is sharing what is close to His heart, what he cares for; the orphan, the widow, the homeless, the sick or the captives, whether in prison or in some sort of slavery, and all in need for the basics. As followers of Jesus we want to engage in meeting those needs in our time. What could that look like in today's situation and how could we try to meet those needs in a sustainable and holistic way through business? Reading Matthew 25, through modern business glasses, could sound something like this:

## Matt 25:31-40

31) When the Son of Man comes in his glory, and all the angels with him, he will sit on his throne in heavenly glory. 32) All the nations will be gathered before him, and he will separate the people one from another as the shepherd separates the sheep from the goats. 33) He will put the sheep on his right and the goats on his left.

34) Then the King will say to those on his right, 'Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world.

35) For I was hungry and you gave me... *a job so that I could feed my family.*

*...I was thirsty and you gave me... training and you invested in my company so that I could install running water in many houses in our village. And when I did, I got the opportunity to tell them about the living water Jesus gave me.*

*...I was a stranger and you... employed me in your construction firm. When I had worked with you for some years and learned a lot, you helped me to start my own company to build small simple module houses together with homeless people, some of them which I later on employed in my growing construction firm.*

36) I needed clothes and... *both I and my neighbors were freezing. You taught us how to*



*sew clothes and employed us in your textile industry. Now we have clothes to keep warm and many in our country use the clothes with our brand.*

*...I was sick and you... gave me a job at your plant producing hygiene equipment. You encouraged me to study medicine part time and gave me a scholarship so that I could manage my studies. I was invited as a part owner in the company and now I, together with my colleagues, are responsible for the company's CSR project where we utilise our medical competence together with our own products, to fight diseases and doing prevention work in the whole region.*

*...I was in prison and you... taught me entrepreneurship and helped me start my own company when I was released. Your investment in me gave me my dignity back and I found Jesus in the process. When I got the opportunity to start my own social enterprise, it gave me a second chance, in a society where no one wants to employ and ex-convict. I can now support myself and have employed some of my friends. At the same time I am paying back to society by solving social problems with the business principles and the tools you taught me.*

37) Then the righteous will answer him, 'Lord, when did we see you hungry and fed you, or thirsty and give you something to drink? 38) When did we see you a stranger and invite you in, or needing clothes and clothe you? 39) When did we see you sick or in prison and go to visit you?

40) The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.'



# Appendix M – Article: BAM bridging the Digital Gap

## Strategic ideas for Building Companies with Open Source

By Rainer Lytz – Nordic Regional Group

### Job to be done?: Start new businesses in the developing world!

Free and Open Source Software is a universal tool for bridging the digital gap in the developing world:

1. It is available for any IT problem that has to be solved. [www.sf.net](http://www.sf.net)
2. Reusable code developed in other countries
3. It is free and available
4. It is legal
5. It saves development time
6. It is possible to translate to any language
7. It is possible and legal to commercialize
8. It is cost effective when starting new business

### Ten Business Opportunities

In order to give the developing world affordable and legal tools, proprietary software starting from Windows and MS Office should be avoided since they are costly and not really necessary. They are widely copied and used in an illegal way in the developing world and BAM should not engage in such activity.

Here you can find 10 examples of business opportunities with Free and Open Source Software. There is a 1000 other alternatives and possibilities. However, I hope this will be enough to challenge your imagination:

#### **1. Ubuntu desktop + Open Office + PortableApps for the desktop**

The Ubuntu desktop <http://www.ubuntu.com/> can easily be installed on any computer. (Ubuntu is a Linux distribution developed in South Africa) If you have a Windows computer you can easily download Ubuntu and make dual boot partitions with both Windows and Ubuntu. Ubuntu is translated into 29 languages. Usually you should not notice an operating system. It just makes other programs work at your computer. Internet would not work today if Free and Open Source programs like Linux, Apache, MySQL and PHP (LAMP) were removed.

For the office suit (Word, Excel and Power Point) there are several non commercial alternatives but OpenOffice <http://www.openoffice.org/> is translated into several languages already. (Here you can check what languages: <http://wiki.openoffice.org/wiki/Languages> and it is possible to add new languages).

With PortableApps you have all necessary computer programs on an USB memory stick: <http://portableapps.com/> This makes every PC feel like your own. You can use your favorite FOSS everywhere. Carry your bookmarks and settings. Edit your documents, photos and more. Free and no time limits. No registration required. No malware.

BAM Application: BAM can pay xxx USD to an IT student to translate OpenOffice into some local language if this is seen necessary. (This is extremely expensive and hardly possible with commercial solutions).

PortableApps can be copied to any USB memory and sold with a small provision in developing countries.

## **2. Xen for virtual servers**

Virtualization of servers means one server hardware can be divided into 10-50 virtual servers with the use of <http://www.xen.org/> depending on the hardware capacity. Dividing servers in this way saves both electricity and Internet bandwidth.

BAM Application: If a BAM company wants to start a server hotel this knowledge is essential. It is possible to sell server capacity from Europe/USA to Africa and other parts of the world due to fast Internet in Africa and better power supply and inexpensive Internet bandwidth in the developed world.

## **3. Drupal for home pages**

Drupal for home pages. This is only one example. There are thousands of different open source homepage generators and they have different strengths and capabilities. Today, not many pay for the homepage software. You sell the product and use a free and open tool.

XAMPP is an integrated server package of Apache, MySQL, PHP and Perl (the AMPP in XAMPP) that all run from a removable drive. Everything is pre-configured and ready to go just by unzipping or installing it. This device can be used when writing new home pages. Home pages for companies can easily be hosted anywhere.

BAM Application: If BAM finds a skilled homepage carpenter in the developing world he can create business and help other doing business. Just choose a tool of your preference and stick to it.

## **4. ZoneMinder for web-based surveillance systems**

ZoneMinder <http://www.zoneminder.com/> , is a web-based surveillance system easy to commercialize!

This is maybe the best example of easily creating business in the developing world. You just need cameras connected to a laptop computer. These cameras can store video streams on a laptop and the customer can log into it and watch his own cameras and their history. The video streaming starts only when there is movement in the picture and the cameras can see in the dark if such cameras are required. Using black and white cameras are preferred due to bandwidth and hard disk concerns. Some cameras can get their electricity via the USB cable and don't need external electricity. This way you have an internal Uninterrupted Power Supply (UPS) in the laptop for some hours if the electricity is gone. One ZoneMinder server installation can typically serve 40 cameras.

BAM Application: Selling surveillance system for a few dollars per camera and month can become good business in the long run.

## **5. OpenMeetings for web conferences and virtual classrooms.**

OpenMeetings is an Open Source project developed in Germany by Sebastian Wagner. <http://incubator.apache.org/openmeetings/>. Open Meetings has identical capabilities to Adobe Connect Pro. It can be used for streaming conferences to thousands of followers. It can be used for normal conferences with tens of participants and hundreds of simultaneous conferences on the same server. It can be used for virtual classrooms for entire universities combined with Moodle.

BAM Application: The developer Sebastian Wagner is positive to tailoring and commercializing his software under other brands and he is a very skill full programmer. Adobe Connect Pro licenses are extremely expensive to buy and is simply not an alternative in the developing world. The need for web conferences are growing in the developing world and this is a capable tool that just has to be installed on a remote server and you can sell user accounts anywhere in the world to that server installation.

#### **6. Moodle for E-learning platforms**

Moodle as E-learning platform. <https://moodle.org/>. Moodle (or Sakai) is usually used in universities for interaction between teachers and students. This server platform can be installed anywhere and sold to universities in the developing world. If you combine Moodle with OpenMeetings (or Kaltura) you get the ultimate e-learning platform with integrated teaching on-line or on demand.

BAM Application: A team of salesmen could sell Moodle services to local universities in the developing world.

#### **7. Zimbra for Open Source web mail servers**

Zimbra is an Open Source webmail server. <http://www.zimbra.com/downloads/os-downloads.html>. One server installation can serve thousands of customers. Zimbra has successfully been commercialized in many IT companies in Finland. They use the Open Source version in order to test the mail server capabilities and in some cases they buy the business edition later since maintenance is easier in the business edition. In Zimbra you can store your own file in your own Zimbra account and this can serve as an affordable backup of your documents.

BAM Application: Server can be located anywhere and customers can be companies in the developing world that do not want to use Hotmail or Gmail and think Microsoft solutions are too expensive.

#### **8. Kaltura for video platforms**

Kaltura <http://www.kaltura.org/> is an Israeli solution for video platforms. Kaltura provides the world's first and only Open Source On-line Video Platform. Over 150,000 web publishers, media companies, enterprises, educational institutions and service providers use Kaltura's flexible platform. Using Kaltura open source edition is smart and for free.

BAM Application: For specific needs this video platform can be commercialized.

#### **9. SchoolTool for school administration**

The SchoolTool project <http://www.schooltool.org/> was initiated in 2000 by Mark Shuttleworth, more known as the second self-funded space tourist and also the founder of Ubuntu Foundation. The project's vision is for a common information systems platform for school administration from California to Calcutta. SchoolTool is an open source, web based student information system designed for schools in the developing world, with strong support for translation, localization and automated deployment and updates via the Ubuntu Linux installer and package management system.

BAM Application: Doing business with SchoolTool is possible

#### **10. Vtiger for Customer Relation Management (CRM)**

Vtiger for Customer Relation Management (CRM). Vtiger CRM is a free, fully-featured open source CRM solution with low-cost, reliable product support ideal for small and

medium businesses. Vtiger CRM is a widely used product with thousands of users in dozens of countries. It has a vibrant community of users driving the product forward, and contributing to its development. Over 2 million copies of Vtiger CRM have been downloaded to date.

BAM: Applying CRM in any business.

## **How Can This Be Done?**

### ***First step: Training centers***

Students from the developing world should learn how to install software they can start their own businesses with. This idea is universally applicable but it has to start somewhere.

Concrete example: Vaasa University of Applied Sciences [www.puv.fi](http://www.puv.fi) has about 300 African students plus students from other parts of the world. Some of them are studying in the IT department and some of them are active in the local pentecostal congregation [www.sion.fi](http://www.sion.fi)

In a previous project ( [www.openkvarken.fi](http://www.openkvarken.fi) ) I was in charge of, I voluntarily involved 10 African students since they had difficulties in getting practical training in local IT companies. I trained them in installing and using some of the 10 programs mentioned above and many of them found out they could return to their countries of origin and start IT businesses with the free tools they learned to manage.

A three person team, one project manager/teacher and two technicians, could train 30-50 IT-students annually from the developing world.

### ***Second step: Creating Business Incubators***

Helping the trained students developing their businesses in business incubators in the developed world would be an important part of the training center. The incubator could temporarily offer hosting services for new businesses in the developing world and solve programming and installation problems.

## **Why?: Theoretical discussion**

Computers are here to stay – we better take control of the philosophy behind them!

The Nordic countries have contributed to the coming paradigm shift in the philosophy behind computer programs with the operating system Linux and the database MySQL.

### ***Understand the philosophy behind computer programs***

What is a Source Code? When you write a computer program you use a program language like C++, Fortran, etc. In order to enable the computer to understand the instructions you have written in the programming language you have to compile it to binary code (since the computer only understands 0 or 1). When the source code has been compiled to binary code it is nearly impossible to get the source code back.

### ***If there is Open Source there has to be Closed Source code***

When you install a program in your computer it is always in compiled binary form. If you want to check how the program is written, or make changes in it, you need the source code and then compile it again. In the early years of computing it was self evident to give the customer the source code so he could change the performance of the program.

Nowadays, nearly nobody ask for the source code since the programs are very complex. By not giving access to the source code some IT companies have become very rich. They have locked in their customers to their software.

### ***Open Source is a philosophy***

There is a lack of knowledge of Open Source being a *philosophy* and not a technology or one that is implemented in technology by consciously choosing an *open license*. This lack of understanding is hindering development. We at the Nordic Regional Group see the great potential in the philosophy of Open Source when it comes to cooperating for developing cost effective codes to the public sector and sharing these codes with the developing world.

### **Open Source and the developed world**

When it comes to the developed world there needs to be stricter guidelines for open standards, open formats and the possibility to reuse codes when it comes to procurements in the public sector. The requirement for openness, interoperability and platform independence should be self-evident in all public procurements. The general insight is that the public sector could save large sums in software purchases by requiring access to the source code. This is not a question of technology, but the explicit choice of an open license. It is a mystery to us what really prevents the public sector from stepping into openness. For most IT vendors, Open Source is nothing scary nor retarding, but a natural part of software development. Most vendors have already transferred from selling licenses to selling their development time. What is needed now is a raw model for hosting and developing source codes for the public sector.

This is where the Triple Helix—where Universities cooperate with the public sector and IT companies—comes in handy. Universities can play a more active role by educating the IT students in the open source mindset and how to cooperate in Open Source Communities. Perhaps the next recession will be the catalyst needed for the public sector in the developed world for taking advantage of the economic benefits of collaboration by sharing source codes.

BAM Application: Commercialize good products to start new competitive businesses.

### **Open Source and the developing world**

Fiber backbone (fast Internet) already present in most developing countries. Universities and IT studies are present in all developing countries. The enormous digital gap between the developed and the developing world has to be bridged.

Open Source Software is a tool for closing the digital gap in the developing countries. It is a universal key to transforming the IT sector and cutting cost for the public sector in the developed world. Innovation will move into the Open Source domain in the future

BAM Application: Starting new businesses worldwide in the developing world. There is the possibility for:

- Enormous business opportunities.
- Coordinating IT business in a specific field in many countries.
- Sharing best practices.

# **Appendix N – Article: Building a sustainable missional enterprise**

## **Towards sustainability using The Natural Step framework for Sustainable Development**

**By Nils Lindh - Nordic Regional Group**

When starting or expanding a missional enterprise we need to be clear on where we are heading. In this process we need to go through strategic planning process that takes hold of all the important issues, including: how to build and sustain the business and how to make sure that it has a positive impact in the community, region and nation.

There are a few questions we can ask:

1. What is the business model? How is it sustained? What are the financial expectations?
2. What impact other than being able to sustain itself do we desire for the enterprise?
  - a. Social – who does the business serve? Does it empower people by providing dignifying jobs, being a good procurer towards suppliers, exemplifying good leadership?
  - b. What's the environmental impact? How is this managed?

In the pursuit to answer these questions one can make use of The Natural Step's framework for strategic planning towards sustainability. The Natural Step (TNS) is an international NGO, originally from Sweden that has helped many corporates, municipalities, regions etc in the process of working strategically with the issues of sustainability.

In general it is based on a method called "back-casting"; you place your enterprise in a desired future. You then use a creative process to come up with a scenario that would picture your business as successful from all aspects; financially, socially and environmentally. For a missional enterprise it would also describe the aspects of God's desire for his Kingdom. Peace and righteousness are keywords for His kingdom. It also includes how these values can expand beyond the enterprise and the constant awareness one needs to have on the financial aspects.

### **Four principles for sustainability**

The TNS framework provides understanding of how a sustainable future could be describes, especially regarding the environmental aspects. The sustainability principles are as follows.

To become a enterprise/society we must:

1. Eliminate our contribution to the progressive buildup of substances extracted from the Earth's crust (for example, heavy metals and fossil fuels).
2. Eliminate our contribution to the progressive buildup of chemicals and compounds produced by society (for example, dioxins, PCBs, and DDT).
3. Eliminate our contribution to the progressive physical degradation and destruction of nature and natural processes (for example, over harvesting forests and paving over critical wildlife habitat).



4. Eliminate our contribution to conditions that undermine people's capacity to meet their basic human needs (for example, unsafe working conditions and wages not enough to live on).

These basic principles might seem to imply that we must rid society of all materials extracted from the earth and all substances produced by society and that we never should disturb a natural landscape. But that's not what they mean. The problem is not that we extract heavy metals, or use produce chemicals that are long-lasting and dangerous, disturb natural processes and use the nature, or even temporarily interfere with people's capacity to meet their basic needs. It is, rather, that our current way of operating business and society has developed so that substances extracted from the earth and produced by society continues to build up in natural systems and we systematically disturb and destroy nature, and in order to run the system we systematically undermine ability of millions of people to live full lives where all their basic needs are met.

So, when we develop our enterprises we need to take these principles into consideration and include a comprehensive understanding of sustainability into our vision. When we are sustainable we are successful!

## **Building your business through back-casting**

### ***Setting a vision***

#### **How would your enterprise look like when it is truly sustainable?**

The TNS general principles mentioned above guides the process of coming up with a realistic vision of how a successful sustainable business could look like. The underpinning factors for the effect are found in Galatians 5:22-23 *But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness faithfulness, gentleness and self-control. Against such things there is no law.* These fruits ought to be the effects, trademarks and signature of a BAM enterprise.

The understanding of what is sustainable and what is not is like setting boundaries within which we have a freedom to act. Having this knowledge often inspires creativity and innovation. How are you inspired by knowing the boundaries of sustainability, within which you have a freedom to act? What is your vision for a sustainable missional enterprise? What would be the key achievements of this enterprise? How would you describe the values guiding these achievements?

### ***Back-casting***

#### **How do you reach your vision?**

Developing your business through back-casting is a very strategic way of working.

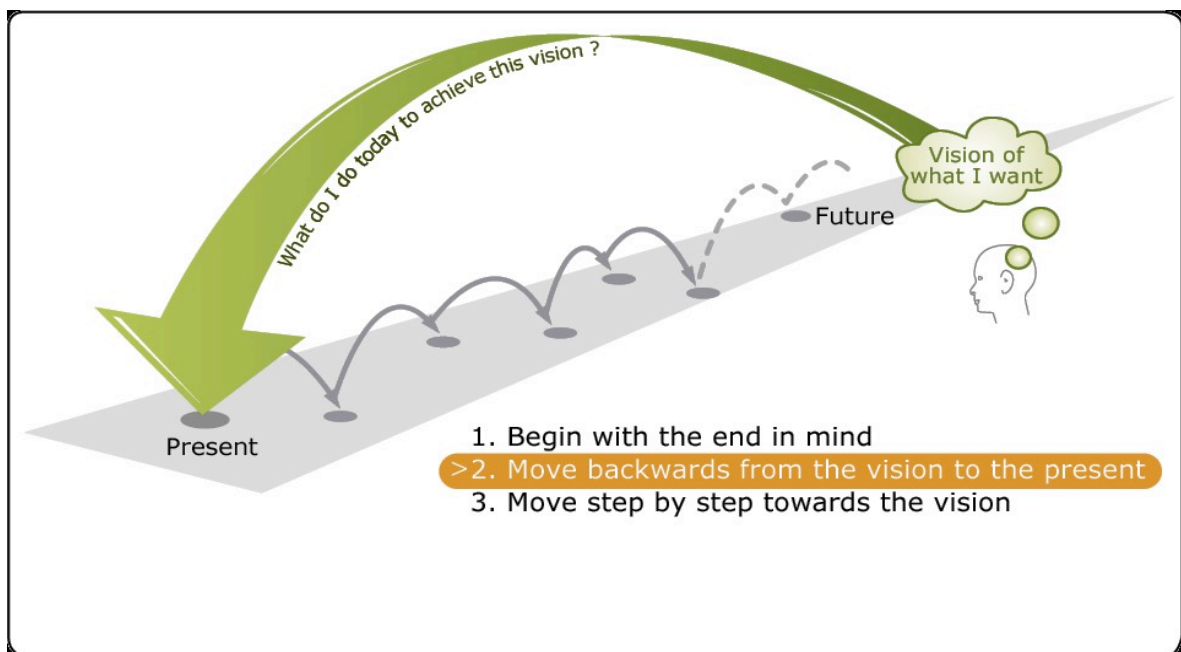
1. You start in a desired future state /outcome, your vision.
2. Then you look at the current reality you (or the industry at current) are in. Describe it by doing e.g. a SWOT analysis, look at the input needed for the business as material, energy, services, finance, staff, skill etc. Then also look at the output visible in society through jobs, purchasing power, taxes value adding services and products, skills and knowledge etc. What waste and negative impact does the enterprise have. List stakeholders and their stakes towards the business. How could their demands an behavior change in a future of higher awareness of the sustainability issue and/or how do their demands conserve what is unsustainable. What can be done?



3. Looking at the vision and the current reality. What are the major gaps to work on to create a sustainable business?
4. Starting up a business. How should the business design look like to be as sustainable as possible and still be possible to run with a profit? It is better to start as right as possible. Be as creative as possible. Gather a group for a brainstorming session, invite stakeholder to an open space forum.
5. Developing an already existing business. What steps can we take to take it in a sustainable direction? Gather a group for a brainstorming session, invite stakeholder to an open space forum.
6. When looking at the design of a new business or choosing measures to take in an already existing one there are three guiding strategic questions
  - a. Does it take us in the right direction?
  - b. Is it a flexible platform? Can it be developed further or is it a dead end?
  - c. Is it profitable?

This process prioritises the measures that move the enterprise towards sustainability fastest, while optimising flexibility as well as maximising social, ecological and economic returns.

7. Choose measures and steps to take and put it into a one or two year operational business plan. Assign who is responsible, timeframe, resources (or a process of finding resources).



For more information please refer to [www.thenaturalstep.org](http://www.thenaturalstep.org) and <http://www.thenaturalstep.org/en/applying-framework> .

You can also read a more detailed summary in supporting materials prepared by Nils Lindh for this report, download at: <http://bamthinktank.org/wp-content/uploads/2013/12/The-Natural-Step-Supporting-Materials.pdf>

For a case on using TNS framework on Nike: [http://www.thenaturalstep.org/sites/all/files/Nike%20Case%20Study\\_Jan2009.pdf](http://www.thenaturalstep.org/sites/all/files/Nike%20Case%20Study_Jan2009.pdf)