



## A Significant Matters Case Study



# The New Church Mission Frontier: Economic Missionaries, Impact Investing & Innovation with the Business-Minded

The big story of community and spiritual transformation as well as poverty alleviation around the world could be sitting in church pews today. Could the most effective way for the church to alleviate poverty be to equip and release business people, equip economic missionaries and participate in impact investing, leading to job creation and human flourishing? Meet some of the innovators from SATtalks wrestling with how to make a bigger spiritual and economic impact in the world and how the local church can be better equipped to lead the way.

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**ABOUT SATtalks:** SATtalks is a two-day event AND a collection of videos highlighting the sustainable and transformative work of faith-based organizations.

The event brings world-class presenters together to give their best 18-minute talk about what they're doing and learning, followed by a time for Q&A. All of the talks are videotaped and posted on the SATtalks website ([www.SATtalks.org](http://www.SATtalks.org)) free for all to watch and use. The long-term goal is to accelerate our learning by bringing innovative people with works in progress together to share and learn from each other.

## Poverty Alleviation and Human Flourishing: Both a Responsibility and Opportunity for the Church

What does the outcome of successful church mission work look like? Depending on the decade and denomination, that answer might include stories of unreached people groups to which you sent Bibles, translators and missionaries to share the gospel. The answer might even include the number of people who accepted that message. Perhaps in another iteration of church missions, the answer would also include the number of children sponsored, churches planted, meals served, wells dug, or micro-loans given.

Over decades, the work of church missions has certainly expanded and adapted to embrace a more holistic view of the gospel. As [Tom Bassford](#), President of [Significant Matters](#) says, “Jesus was talking about something real and tangible when He taught us to pray ‘thy kingdom come, thy will be done, on earth as it is in heaven.’ We have always believed the gospel to be the hope for the hereafter, but what if God meant for it to also include the here and now?” Jayson Bradley gives more definition to holistic missions in his article *Whose Job Is It to Take Care of the Poor?* when he writes:

*When God was running a theocracy out in the desert, welfare was baked into His law. Tithes were collected and this was a provision for the Levites, as well as immigrants, widows and orphans. Farmers were not to pick their fields clean so the poor could come through and glean. Every seven years, creditors had to release their neighbor’s debt. Every 50 years all of the wealth that the rich had amassed was redistributed to its original owners. Reading the Pentateuch gives you a real understanding of how particular God was about taking care of the poor.<sup>1</sup>*

With a growing vision of caring for the spiritual, physical and financial well-being of our neighbors and the nations, the question in church missions is shifting from “How should we serve the poor?” to “How can we create the conditions for human flourishing?” In his 2016 SATtalk Michael Miller, research fellow with Acton Institute’s PovertyCure Initiative said:

*When we understand the dignity of the human person endowed with creative capacity and made in the image of God it changes absolutely everything about the way we understand charity, missions, development and the poor. The main question is not how can we solve poverty and what are we going to do to improve our charity. The main question is: what are the foundations that enable people to create prosperity for their own families and for their own communities and then how can we come alongside of them and help?<sup>2</sup>*



See Michael Miller’s  
2015 SATtalk *Charity 1.0* at  
<http://sattalks.org/2015-sat-talks>

Miller is the director/producer of the award-winning and eye-opening documentary *Poverty, Inc.* Drawing from over 200 interviews filmed in 20 countries, *Poverty, Inc.* unearths an uncomfortable side of charity. The film challenges viewers to ask the tough question: “Could I be part of the problem?” With the help of films like [Poverty, Inc.](#) and books such as *Toxic Charity* and *When Helping Hurts*, many churches have come to the painful conclusion that, though their intentions were good, the results of their mission work are not helping in the long-term. The unintended consequences of too much emergency relief and individual betterment, both from the church and secular philanthropy, has actually disempowered the poor, and created systems of dependency and paternalism, not the conditions that promote human flourishing.





As a result, many mission pastors, feeling a need to move beyond these unintended consequences, are exploring new possibilities. They are moving into the realm of community development seeking to help lift whole communities out of poverty. But, is the church being bold enough? Are the incremental steps of moving through a continuum of *emergency relief* to *individual betterment* to *community development* enough? Or does even the notion of “community development” need to be expanded to include, as necessary, something that is both possible and unmistakably needed: job creation.

## A Critical Juncture in Human History and Missions

Jim Clifton, Chairman and CEO of Gallup wrote these words in his 2011 book, *The Coming Jobs War*:

*The primary will of the world is no longer about peace or freedom or even democracy; it is not about having a family, and it is neither about God nor about owning a home or land. The will of the world is first and foremost to have a good job. Everything else comes after that. A good job is a social value. That is a huge sociological shift for humankind. It changes everything about how people lead countries, cities, and organizations.*<sup>3</sup>

His conclusion is not a “hunch” or some kind of intuitive insight on the human condition but rather the early results of the Gallup World Poll that he designed as a way to give the world’s 7 billion citizens a voice in virtually all key global issues. He goes on to write:

*If you were to ask me, from all the world polling Gallup has done for more than 75 years, what would fix the world — what would suddenly create worldwide peace, global wellbeing, and the next extraordinary advancements in human development, I would say the immediate appearance of 1.8 billion jobs.*<sup>4</sup>

If the primary questions the world is asking is “How can I get a job?” what will the church do in response? The best of the “Business as Mission” (BAM) movement is about that very thing. According to the Lausanne Committee for World Evangelism in their Business as Mission paper, “God established the institution and practice of business as a means of fulfilling His creation mandate to steward and care for all of creation. He is releasing the power of business to aid in the task of fulfilling the great commission making disciples of all nations. God longs to be glorified through our business activities.”<sup>5</sup>

Just as the church stepped into other spaces, such as education and medicine, missions is evolving and entering job creation. Bassford says, “At these critical junctures in human history there have always been those whose faith is so bifurcated they will argue the church should stay out of such secular nonsense. I’m glad we didn’t with education and medicine and equally glad we seem to be stepping into this space as well. After all, what is more sustainable and dignity giving than a job whereby people can provide for the needs of their own families?” The question is no longer “should the church be involved in business?” but how.

## Economic Missionaries: A New Idea

Today, the church has a unique opportunity to illuminate the path to human flourishing as God intended. And there are people seizing this opportunity. Meet [Don Larson](#), an economic missionary in Mozambique. He’s not your typical missionary planting churches, preaching the gospel, starting a health clinic or even creating child-sponsorship programs—although all those things are happening under his umbrella. As an economic missionary, Larson’s focus is on job creation. He is a businessman and the field he saw as ripe

for harvest was a literal one—cashew nuts and the farmers who grow them. That physical harvest is bringing the light of Christ to one of the poorest, most corrupt countries in all of Africa.

“My calling is to prove out a business model that I had developed in a time of prayer and intimacy with God,” says Larson. He calls this business model The Sunshine Approach<sup>6</sup> and describes it as a value-based business where dignity, love and community come together with excellence. Larson explains, “We build food factories in developing nations and sell the products to the finest retailers of the world. Our main focus is to develop an outlet for the crops from small holder farmers and create a market. With the profits, we give back 90% to jump-start the transformation in the local communities where we operate.”



Larson’s first business, [The Sunshine Nut Company](#), positively affects the whole value chain with the love of God, touching lives spiritually, physically and emotionally at a scale and speed the traditional missionary might not fathom. The cashew roasting and packaging factory in Mozambique produces 50 jobs; but the impact doesn’t stop there. “Our company generates the need for 1,000 shelling jobs right up the road, where they remove the cashews from their shell before we roast and package them,” says Larson. All of that activity provides a market for the crops of 50,000 Mozambiquen farmers, who have been exploited for decades. This single company projects it will positively impact the lives of 250,000 families in the next seven years.

See Don Larson’s 2017 SATtalk  
*Economic Missionary Warriors: We  
Will Change the World* at  
<http://sattalks.org/sattalks-2017/>

The nut company hires adult orphans at the factory and equips them to become tomorrow’s business leaders through education and training. They also intend to use the factory as a teaching facility in cooperation with local universities to teach food processing and international food quality requirements. The company works for a quadruple bottom line, striving for financial, environmental, social, and transformational results.

Larson is a self-proclaimed optimist and problem-solver—two necessary attributes if you are going to start a business in a country ranked second worst in the world for doing business and competitiveness. “Starting and running The Sunshine Nut Company is not an easy task. Just about everyone told me it was impossible to do so, but God told me that anything is possible with Him. We are succeeding where everyone said it would fail and we are stopping injustice and corruption by modeling ethical business practices,” he says. Sunshine Nuts is a regular on QVC, selling out in just minutes and can be found on the shelves of retailers like Pomegranate Market, Natural Gourmet, EarthFare and Albertson’s.

This endeavor has not been without obstacles. Wading through the corruption to get permits in a foreign country required wisdom and courage. Standing up for local farmers and developing a market brought on harassment from competitors. Additionally, financing this kind of “missionary endeavor” is challenging. On the one hand, it’s not “business” enough for the traditional investor and, on the other hand, not “charitable” enough for the average church or donor.

“You cannot count on the world to fund these efforts. Which is why the church must support this movement free of greed, full of the Holy Spirit,” says Larson. In his case, he was able to start The Sunshine Nut Company and grow it to where it is today by investing his own life savings. Eventually, however, you need others willing to invest which has led him to a new wave of “impact investing.”

## Impact Investing is Changing the Charitable Landscape



See Aimee Minnich's 2017 SATtalk *Developing a Robust Theology of Business* at <http://sattalks.org/sattalks-2017/>

[The Impact Foundation](#) was created to help donors — who are stewarding charitable capital — invest in businesses that are transforming lives and communities as well as making a profit. [Aimee Minnich](#), CIO, General Counsel and Co-Founder explains, “We are a nonprofit, donor-advised fund. We help people invest in businesses like Don Larson’s Sunshine Nuts, as well as others.”

There is this great debate in impact investing that asks the question: “Is it ok and is it real impact investing to take concessionary returns?” - meaning non-market rate, risk-adjusted returns. Minnich says, “Most people who are proponents of impact investing would say: ‘Absolutely not. You should not have to take concessionary returns. This whole thing will (only) work if investors will make as much as they would make in any other market.’”

But that position misses a couple of key points according to Minnich; “First, it is not a binary choice. The choice is not between charity or investing. There are things in the middle...where there is a return *of* capital, rather than a return *on* capital.” That approach allows a person or a church to invest in something like The Sunshine Nut Company, help it grow and expand and eventually get their investment back to re-invest in another opportunity.

According to Minnich, global poverty will not be addressed in any meaningful way by continuing to do the same things that have always been done. “We are here where we are because there wasn’t anybody willing to sacrifice their 30% Internal Rate of Return (IRR) to jumpstart a new market or help somebody access capital that wouldn’t otherwise be able to access it. The binary choice between charity and 100% whole-hearted capitalistic investment won’t work. If it were going to work, it would have done so already. Somebody, somewhere has to sacrifice some returns,” says Minnich. That is one of the roles impact investing can play and an opportunity for the church to expand its idea of missions to the poor.

Impact Foundation’s core customer is a guy like David, who started and sold a technology company. Minnich explains, “When David sold the company, he was wrestling with the question ‘how much is enough?’ in terms of a financial finish line. David realized he was going to end up with way more than he needed for his own family and lifestyle. So, he set aside a private foundation to give money away.”

But what really gets guys like David excited is not just giving to charity, but places where business can impact people’s lives. “He wanted to invest his private foundation in businesses. Even though the tax code provides a way for that, it’s not super easy to do so with an existing foundation. We helped him invest in a couple of things, one being [PhotoUp](#) — a photo processing business in the Philippines. In addition to providing employment, PhotoUp provides evangelism, discipleship and life skills for their employees,” says Minnich.

Another example of sustainable, transformative business creation is [VerdantFrontiers](#), a holding company in Ethiopia. Their big goal is to create jobs and raise the GDP in that African nation. One of their first projects was a beef processing plant. In Ethiopia, they have more cattle per square mile than any other place in the world, but they are really skinny cattle and there is no market for them. Minnich says, “What VerdantFrontiers decided to do was actually bridge the gap between the Ethiopian cattle and the markets in the middle east that buy a lot of products. So, they opened a beef processing plant. They are buying the Ethiopian cattle, fattening them up, butchering them and selling them to the middle east. A donor/investor wanted to invest his private foundation along with his personal capital in that business. But like I said, that is not easy to do. This person made a grant to us and we did that for him.”

As businesses like VerdantFrontiers, PhotoUp or The Sunshine Nut company are financially successful and start to pay off shareholders, the Impact Foundation will place the money back into the investor’s impact account, where it is available to be re-granted or re-invested as the investor chooses. “It won’t go back to him personally. It will stay charitable, but he can decide what to do with it next. The donor/investor basically gets to use the same dollar twice to have an impact,” says Minnich. In just 20 months, The Impact Foundation has invested \$33M in 40 companies, across 12 impact causes.

In her 2017 SATtalk, [Developing a Robust Theology of Business](#), Minnich suggests the church welcome business people to the table when talking about poverty alleviation and for Christians and the Church to think and act differently about how charitable capital is deployed.

## Wealth Creation WITH the Poor

[Robert Lupton](#), a 40-year veteran community developer in Atlanta and author, sees deal-making and wealth creation as a spiritual gift, though one would rarely hear a sermon preached about it in the local church. In his 2017 SATtalk, [Wealth Creators: The New Missionaries](#), Lupton says:

*The church isn’t quite sure what to do with people like that. There are the wealth creators and then there are the wealth processors. The wealth creators produce all the money that create jobs; the wealth processors set up all the programs and services that are needed to make it a healthy community. It’s a strange thing that wealth creators are kind of looked down on as less spiritual, less compassionate people, and the ones that are running the non-profits tend to be held up as the real sacrificial Christians. Maybe it’s time to revisit our whole concept and theologies of wealth-making. Perhaps it’s time to reinstate a respect for those that have the God-given capacity to create wealth.<sup>7</sup>*



See Robert Lupton’s 2017 SATtalk *Wealth Creators: The New Missionaries* at <http://sattalks.org/sattalks-2017/>

Lupton sees the role of business in the world and the Kingdom of God as critical to moving the needle on poverty and evangelism. “You could send missionaries into a region for the next 100 years and they would never have the impact that one businessperson would have who wanted to run his business successfully under the Lordship of Christ. Wealth creation is the wellspring out of which shalom can flow,” says Lupton.

In his book *Toxic Charity*, Lupton drove home the idea that we cannot *serve* the poor out of poverty. It was his follow-up book, *Charity Detox*, that finished the sentence, so to speak. Lupton wrote, “I have begun to publicly declare that the only thing that will enable the poor to emerge from poverty is a decent job. And the primary creators of decent jobs are businesspeople who believe deeply in the free-enterprise system.”<sup>8</sup>

One of those wealth-creators with the gift of deal-making is a young man named [Justin Carney](#). He believes in the power of business to do good in the world, like many millennials. Carney started his journey into missions very traditionally, but shifted course to a wealth-creation model very quickly. He grew up on a small farm in southern Missouri and in his early 20’s met a missionary who talked about unreached people groups, gave him a book and asked him to pray. “Before I knew it, something weird happened, and God put Iraq on my heart,” says Carney. He signed up with a traditional mission agency and went to Iraq with a group. Their plan was a short-term strategy to build relationships and see where it might lead. The whole traditional mission experience raised more questions than it answered for him, but most importantly, it opened his eyes to possibilities.

On a visit to an Iraqi village, Carney met farmers with great potential who lacked the technology and market to solve the food insecurity happening in their own country. Having an extensive family background in agronomy and working himself on a degree in agriculture, Carney saw opportunity. He started a business to help the farmers access hybrid seed, use different technologies, and teach new ways of marketing their products. The opportunity for spiritual influence within agricultural development came via the trustworthy business relationships formed. Inevitably, the Iraqi farmers ask Carney and his team, “What do you think about God?” Carney says, “We’re the first Westerners that they meet. They want to know about our politics and culture and they want us to know about theirs. As a follower of Jesus, I have the opportunity to engage in that. We say that we follow Jesus and they want to know more.”



See Justin Carney’s 2016 SATtalk  
*Connecting the Least Connected* at  
<http://sattalks.org/sattalks-2016-2/>

But it’s not just millennials putting feet to this idea. Working with [Opportunity International](#) in Nicaragua, Lupton and his ministry [Focused Community Strategies](#), decided to put this idea to a test. Both ministries made a long-term commitment to help create jobs and an economy in a region of Nicaragua where Opportunity International had a strong presence. They discovered a lot of economic potential existed in the areas of agriculture and tourism and so they embarked on a plan to make the most of both opportunities. They purchased land and started a technical school with majors in agriculture and tourism. They recruited an entrepreneur who helped them develop a processing plant for the yucca crops they were growing and little by little, they began to make money.

The students in the tourism track needed a place to hone their skills, so Lupton pulled together some businessmen who caught a vision for this idea and built the [Pacaya Lodge](#), a five-star hotel in a tourist area of Nicaragua. Here the students experience every aspect of operating a hotel and do their internships so that when they graduate, they are ready to move into that market and find a good job.

Lupton admits this kind of “mission work” comes with significant economic risks and that it will probably take three times as long as you expect to become profitable. Pacaya Lodge was a \$4 million project and they hoped it would begin to turn a profit at the end of two years. They have since adjusted to a three-year projection.

Lupton summed up the importance of job and wealth creation: “The bottom line is a country, a neighborhood, will not flourish unless it is economically viable. Those that have the unique ability to create wealth, the job creators in our culture, are businesspeople. As important as our hands-on, high-touch ministries are, the community will not come back to life, the nation will not come back to life, without the personal investment of those gifted by God to create wealth.”

## What Can the Church Do in This Space?

Historically, church missions have been about mobilizing money and people toward relief and betterment efforts that provided urgent comfort, care and stability for those in crisis. However, those efforts alone do little to solve core social problems in lasting, sustainable ways. In fact, untethered relief and betterment, in most cases, have left people worse off in the long run. It is an unintended consequence of the good and meaningful work of traditional Church missions and philanthropy as a whole.



In 2005, [Significant Matters](#), a 501c3 nonprofit organization, was formed to help churches and other faith-based organizations move past these unintended consequences. Building off such books as *Toxic Charity* and *When Helping Hurts*, Tom Bassford and Jonathan Bell developed a framework called Missions 3.0 to help churches explore and develop sustainable ways of addressing poverty through mission work.

Bassford believes the church is uniquely designed for this work. He shares:

*Even if I were an atheist I would want to work with the church. And here's why: the church is the largest donor of philanthropic dollars as well as the largest mobilizer of volunteers in the world. No other organization mobilizes and deploys more of these kinds of resources than the church. Not only that, historically speaking, it has always been in the DNA of the church to be the first in and the last to leave in times of crisis and among the most marginalized groups. The church has proven itself to have "staying power." And finally, there is a church on "every corner," so to speak, giving us the greatest distribution network in the world. No other organization has been as consistently and effectively invested in emergency relief and individual betterment than the church. But we have come to the end of what relief and betterment can do for us. What if the church could become as good at delivering true development that is sustainable, as we have at relief and betterment? I'm convinced we can and that to the extent that we do, the world will welcome us with grateful hearts and open arms.<sup>9</sup>*

Working with churches across the country, Significant Matters and the Missions 3.0 framework are helping pastors, mission pastors and their teams take the next steps.

## Missions 3.0 – It's Time for an Upgrade

Church missions, like the software on computers, must upgrade from time to time in order to keep pace. Bassford and his team at Significant Matters call that upgrade Missions 3.0 because it builds on Missions 1.0 and 2.0 work that most churches are already doing well. This Missions 3.0 framework seeks to be a more comprehensive approach, lifting whole communities, not just individuals, out of poverty and into a more just, dignified and self-sustaining way of life. [Jonathan Bell](#) has spent the last 25 years leading churches beyond themselves with firsthand experiences as a mission director. In his 2017 SATtalk, Bell summarized Missions 3.0:



See Jonathan Bell's 2017 SATtalk *Practices of 3.0 Missions* at <http://sattalks.org/g/sattalks-2017/>



*The simplest, most common thing (for churches) to give is money. The time, work, and systems churches use to mobilize **money** we call Missions 1.0. When people are inclined to take the next step, and start giving of themselves, they most often begin giving their time and energy through **volunteering**. The work and systems churches use to mobilize volunteers we call Missions 2.0. While these are both important steps for each of us to take in our own spiritual formation, and they provide critical resources for the church's mission work they also become liabilities when seen as ends unto themselves. We become enamored with how much money we can raise to give away and how many people show up to serve. We think the more we give and the more we serve, the more we help the poor and their communities. Again, we've seen that's not the case. Missions 1.0 and 2.0 needs another level, what we call Missions 3.0 where churches add to their money and volunteers the structures and strategies necessary for sustainable transformation.<sup>10</sup>*





Through SATtalks, Missions 3.0 Workshops, Peer Learning Communities and consulting, Significant Matters is helping churches navigate this missional upgrade. Here are a few resources, paradigms and practical examples for churches ready to make that upgrade.

## Reframing Expectations

In his blog titled *Church Missions and Lasting Change: The Tip of the Iceberg*, Bassford described a church that is helping to lead the way. He wrote: “As with all new ideas, the early versions are championed by visionary leaders in forward-thinking organizations willing to take risks. No person has done more to flesh out the underlying principles of Missions 3.0 than Lynette Fields, and no church has shown a greater commitment to the ‘up front’ costs of trial and error involved in developing new solutions than St Luke’s United Methodist in Orlando.”<sup>11</sup>

As a young theology student in the 1980s, [Lynette Fields](#) first heard the statistic that 1 in 5 children in the United States lives in poverty. That information stirred a holy discontent within her that launched Fields into studying social work in addition to theology. Over twenty years later, another wave of holy discontent has taken root within her and the church where she serves. “In the course of my entire adult life that stat of 1 in 5 hasn’t changed,” laments Fields, “In one of the richest countries in the world, we have not moved the needle in a generation. Yet, we have spent billions of dollars, had millions of volunteer hours, bought hundreds of thousands of Christmas toys and sponsored thousands of food drives.”

As Executive Director of Missions at [St. Luke’s United Methodist Church](#) in Orlando, FL, Fields is now leading the church on a journey to change their transactional community service to one that is focused on community transformation. St. Luke’s goal is to reduce poverty one family and one neighborhood at a time and they are shifting from addressing issues to engaging in specific places.



See Lynette Fields 2017 SATtalk *Mutual Transformation: Moving from Their Journey to Our Journey* <http://sattalks.org/sattalks-2017/>

The specific place that has St. Luke’s attention and dedication is the neighborhood of East Winter Gardens. It is about one square mile with just over 1,600 people from over 500 households. “Forty-three percent of those households earn less than \$25,000 per year,” says Fields. East Winter Gardens community members lead the way with the church listening, empowering and investing where it can. There are currently four areas of focus: Educational Support, Family Economic Stability, Safe and Secure Housing, and Neighborhood Well-Being. St. Luke’s guiding principles for community transformation include:

- If it is not good news for the poor, it is **NOT** the Gospel of Jesus Christ.
- We don’t take God “there” – God is already there.
- Every person has gifts and assets; and needs to be treated with dignity and respect.
- Make poverty personal.
- Long term investment leads to systemic change.
- To truly break the cycle of poverty you must start at birth—prevention.
- A movement of the poor by the poor – it must have grassroots leadership and an invitation for “outsiders” to participate.
- Lead by stepping back.

Taking this transformational approach has led to a number of changes in their congregation, not just the community. Fields shares, “You can’t have community transformation without congregational



transformation. For the most part, we had been previously helping a group of unknown poor people. We needed training.” That training has come from [Bridges Out of Poverty](#) and the [Circles® USA](#) organizations. Both have helped the congregation uncover assumptions about the causes of people living in poverty and the hidden rules between classes. “It also helped us reflect on our own biases, so we can better understand and communicate with people from diverse backgrounds. It changed us in the process. Their journey became our journey.”<sup>12</sup>

Their work in the East Winter Garden community has begun to show that a church can be the catalyst for long-term, sustainable change within a community. Bassford says, “They (St. Luke’s) are showing the value and importance of training volunteers differently, in order to reframe their roles and expectations. The result has been volunteers willing to participate in efforts which demand a deeper commitment but produce more lasting results in the lives of everyone involved. They are showing that collaboration is both a necessity and an *art* that can be learned by groups working together across socio-economic lines and that individual dignity is the bedrock on which everything either rises or falls.”

All of which has served to reframe the expectations of missions in the church, one of the core practices of Missions 3.0. Jonathan Bell describes it this way:

*Churches that are moving beyond charity are finding ways to **establish sustainability as the end goal of their mission efforts**. They're finding that (doing so) helps shift the emphasis, even subtly, from how wonderful we are to how capable others are and how successful they are becoming. While reframing expectations may involve rewriting official statements of purpose and vision, it usually begins with someone simply stirring the pot, asking different questions, and gently fanning the flames of holy discontent... We're finding this practice is less about critical mass and more about critical yeast. It only takes a few people... sometimes only one... infusing the rest of the loaf, passing out “Toxic Charity” and other books to people who are asking the same questions. (They) keep sending people links to SATtalks, PovertyCure and others to reshape the conversations in their church and reframe the church's expectation of missions.<sup>13</sup>*

According to Bassford, it’s in this first practice of reframing expectations that launches a congregation into changing the DNA of their church. And it’s in the fourth practice, which Bell and Bassford call “Cultivating Innovation” that a church captures the interest and imagination of the business-minded in ways that help them write new stories for missions.

## Cultivating Innovation

By reframing expectations, this journey has taken St. Luke’s into new areas of economic missions requiring them to think innovatively and tap into the gifts and talents of their business-minded congregants. Their goals in the area of Family Economic Stability are to improve household income and financial stability; reduce household debt; and increase financial and housing assets for low-income families. The church provides weekly support through the Circles® USA program, a transformational approach that partners volunteers and community leaders with families wanting to take steps out of poverty. Fields reports, “In our first two classes of Circle Leader graduates, we have seen a 51% increase in household income from our graduates and a 79% decrease in debt.”

Additionally, St. Luke’s has started participating in the [Cost of Poverty Experience](#), a three-hour workshop. “Through this, it really started to sink in that it costs more to be poor. Interest rates from predatory lenders

can create deep holes. We wanted to dismantle this obstacle many of our Circle Leaders were facing. We knew many were limited by their debt,” says Fields. Could a church come up with some real “financial tools” to not only combat predatory lending but also help the people in their Circles program establish credit?

The first part of that solution was relatively simple. They established a benevolent fund that their Circle Leaders could tap into rather than go to one of the predatory lenders. The fund was not a “hand-out” but rather a loan that had to be repaid. However, because the fund was with the church and not a bank it wouldn’t be recognized by any bank or credit scoring entity.

What St. Luke’s needed next was a bank willing to help them create a legitimate credit restoration loan program. After a year of searching, they found the right bank. As a church, they put \$25,000 into a mutual fund at that bank to serve as security for the loans they would make to their Circles clients. Along with Circle Leaders advising them, the church set the criteria that, once met, would allow Circle Leaders to qualify for a loan with 4.5% interest rate.



At St. Luke’s, each Circle consists of individuals working to become more economically stable and are called Circle Leaders. Circle leaders are matched with two or three middle or upper/middle income individuals called Allies. Each Circle Leader sets and achieves goals unique to their own needs and skills with the help and friendship of their Allies. Allies learn about the realities of poverty and barriers that exist for families.

Shalayna was one of the first Circle Leaders to utilize this loan. Together with a loan officer, she decided it was better to buy a new car instead of paying the high cost of repairs for her old one. When she went to the car dealer and they gave her the interest and payment schedule for financing, Shalayna told them “My bank tells me you are ripping me off!” In the end, she qualified for a single digit interest rate, the lowest she had ever had in her life. Fields says, “If you had told me three years ago that I would have tears in my eyes hearing about debt to income ratio, I would have said you were crazy, but I did hearing Shalayna tell me her story when she stopped by our St. Luke’s field office in her neighborhood.”

Reflecting on the impact that St Luke’s is having, Bassford writes, “They have created space to cultivate innovation while inviting entrepreneurs and business-minded people to use their gifts for problem-solving. It is making a real and lasting difference in the lives of people from St Luke’s as well as families living in East Winter Gardens. But, it’s even more than that. The cumulative effect is changing the quality of life in the neighborhood. East Winter Garden is becoming the kind of place people would want to live and not leave!”<sup>14</sup>

## Funding Long-Term Vision & Impact

St. Luke’s long-term impact on families and an entire neighborhood doesn’t come easy and requires financial investments. It is a longer, more involved process requiring what Nicola Crosta calls “Impact Philanthropy” and it stands in contrast to the current trend that he identifies as “Impulse Philanthropy.”

In his article *Think Before You Give: Impact vs Impulse Philanthropy*, Crosta notes that giving, in general, is on the rise around the world. That should be good news, but is all the extra giving having an impact? Crosta argues that two very distinct ways of giving have emerged. He labels them Impact Philanthropy and Impulse Philanthropy. He writes, “Impact Philanthropy is focused on results. Impulse philanthropy is driven by the recognition that the individual or corporate donor expects from it.” Impulse philanthropy is often driven by what Crosta calls the “good news machine.” He writes, “It [impulse philanthropy] is determined by communications’ imperatives which often leads to supporting the most ‘appealing’ NGOs, typically the largest ones (with recognized brands) or those that excel in communications/marketing. As a result, funding doesn’t necessarily target the most impactful or innovative organizations.”<sup>15</sup>

A church looking to make a shift towards community transformation and human flourishing must wrestle with the differences between these two types of giving. Both impact and impulse philanthropy can be effective to some extent, as many people start giving through impulse opportunities which are short-term and project-based. However, which one is the prevailing strategy and most often communicated within the church? Consider your last congregational campaign or communication during the holidays. Christmas trees with angels to adopt or shoeboxes to fill make for good stories, but what’s the message being sent to the congregation? Easy-give, feel-good type philanthropy perpetuates a mindset and usually limits what can be done for long-term impact. Crosta notes that with impulse philanthropy, “communication tends to be focused on the donor itself, often celebrating its generosity and overstating his/her impact.”

What are some of the defining factors of the more desirable impact philanthropy? Here’s what Crosta highlights in his research. Impact Philanthropy opts for...

- Multi-year, unrestricted support providing predictable funding with flexibility in its use
- Monitoring and evaluation where both donor and implementing organizations learn from successful and failed efforts
- Communication that is evidence-based and focused
- Donors that fully understand what they support in smart and thoughtful ways

Crosta is not the only one talking this way. In 2011, the Stanford Social Innovation Review (SSIR) published an article on collective impact that described a type of collaboration that could actually move the needle on some of the most intractable and complex social problems. Noting the success of a number of Collective Impact initiatives around the country, SSIR made the following observations about funding:

*Collective impact requires instead that funders support a long-term process of social change without identifying any particular solution in advance. They must be willing to let grantees steer the work and have the patience to stay with an initiative for years, recognizing that social change can come from the gradual improvement of an entire system over time, not just from a single breakthrough by an individual organization.*

*This requires a fundamental change in how funders see their role, from funding organizations to leading a long-term process of social change. It is no longer enough to fund an innovative solution created by a single nonprofit or to build that organization’s capacity. Instead, funders must help create and sustain the collective processes, measurement reporting systems, and community leadership that enable cross-sector coalitions to arise and thrive.*<sup>16</sup>

Mario Morino echoes these thoughts in his book, *Leap of Reason: Managing to Outcomes in an Era of Scarcity*. He writes, “Public funders—and eventually private funders as well—will migrate away from organizations with stirring stories alone, toward well-managed organizations that can also demonstrate meaningful, lasting impact.”<sup>17</sup>

All this takes leadership, and leadership comes with a cost. Morino goes on to write, “To make the leap to managing to outcomes, nonprofits need creative funders willing to think big with them—not just pester them for more information on results. They need funders who understand that making the leap requires more than program funding, and more than the typical ‘capacity-building’ grant. They need funders who are willing to make multi-year investments in helping nonprofit leaders strengthen their management muscle and rigor.”<sup>18</sup>

A church that is looking towards a five, 25 or 50-year impact asks different questions and looks towards long-term sources for funding mission and capital endeavors. Looking again at the example of St Luke’s, this is a church willing to ask hard questions and plan for a long-term investment. Fields shares that the funds for St. Luke’s community transformation endeavors were a result of an extensive appreciative inquiry of the congregation speaking into the visioning process back in 2010. Several world-changing ideas were put forth to transform the church from attractional to missional. “Unlike anything we had done before, we raised money for all the world-changing ideas under one campaign. Instead of doing a separate campaign for the building and leaving the big idea of community transformation on its own, or spinning it off as a separate nonprofit, we raised the money for building and community transformation at the same time,” says Fields.

Bassford concludes, “St Luke’s is one of the best examples of a Missions 3.0 church we have and we use it as a model for other churches involved in our Peer Learning Communities. It would be a mistake to think that what they are doing is only possible for big, wealthy churches. In fact, their willingness to invest heavily in the early work of the Missions 3.0 framework is exactly what was needed to make it accessible to the vast majority of other churches and one of the most significant contributions any church its size could make to the future of church missions in our world.”<sup>19</sup>

## Promote and Participate in Endowments and Impact Investing

In addition to capital campaigns, such as St. Luke’s, another way of growing funds for long-term impact is the growth or implementation of church endowment funds. An endowment fund is an established investment fund that makes consistent withdrawals from invested capital. Churches, university and hospitals have long histories of managing and utilizing such funds, but with the rise of impulse-style philanthropy, promoting this kind of stable, long-term funding solution can get lost in the noise.

According to the PEER Network<sup>20</sup>, which provides a nationwide forum for dialogue on endowments in Presbyterian churches, a successful church endowment program is one where the endowment is

1. affirmed by the clergy, lay leadership and congregation;
2. managed in a social and fiduciary responsible manner;
3. increasing in size through bequests.

PEER also suggest churches address three critical areas as they relate to endowments: Theology, Management and Development, meaning:

- The church leaders and congregation have a theological and philanthropic understanding of endowments and their uses, and communicate this to the congregation.
- The church has established sound and well-understood investment policies.
- Development programs are in place and functioning.

If a church does have an endowment fund, where are those funds invested? Is there a way to even further maximize impact? Not only can a church use withdrawals of the invested capital for sustainable transformation, the investments themselves can be managed in such a way as to advance sustainable, transformative and even gospel-centered solutions to poverty. This brings us full circle—back to impact investing.

Choosing to manage investment funds, whether they be personal, corporate or an endowment, in a way that aligns to moral values is not new. In his TEDxFargo 2017 talk, Kevin Peterson of New Hampshire Charitable Foundation gives credit to the church for developing some of the early forms of thoughtful investing. “For several years, the Methodist Church has advised its member not to invest in companies involved in weapons, tobacco or alcohol. It is probably the earliest form in investment screening,” he says.<sup>21</sup>

In fact, as early as 1971, Rev. Elliot Corbett and fellow United Methodist minister Rev. Luther Tyson introduced Pax World Fund, the first broadly diversified, publicly available mutual fund to use ethical as well as financial screens in its investment decisions. The Fund modeled an innovative vision of peace that reached far beyond the mere avoidance of war: it not only excluded war-related businesses but sought companies that provided life-enhancing goods and services such as food, housing, and health care. The Fund’s concept of “socially responsible investing” also encompassed environmental stewardship and fair employment practices. At the time of Corbett’s death in 2003, the Fund had reached over \$1 billion in assets, and nearly 200 funds had followed in Pax World’s footsteps.<sup>22</sup>

What if the church and her members worried less about what they were against funding and looked closer at what they could and should align their investments to? Peterson says, “What if additional profit also meant common good advanced, like more housing built, more local food grown or more jobs created? That is the idea behind impact investing. It is the intentional marriage of profit and values.”

In the case of United Methodists, this tradition continues with a denominational partnership with [FINCA](#) International, a global leader in micro-lending that has not only been on the cutting edge of developing metrics for measuring social impact and performance but is also leveraging its micro-lending network to create impact investment opportunities supplying other critical services to marginalized populations: energy, education, health, sanitation and water. In her 2015 SATtalk [Soledad Gompf](#) describes their business model as “one that combines donations with commercial capital and investment capital. For every dollar that I can get from a donation, I can mobilize 40 cents of investment capital, and that \$1.40 can be leveraged five times with commercial capital. That rotates three times in our system serving many, many millions of people. That is really when you're talking about sustainability and scalability.”



See Soledad Gompf’s 2015 SATtalk *From Outputs to Outcomes* at <http://sattalks.org/2015-sat-talks/>

Finding the right business venture or stock to invest in can seem like finding a needle in a haystack, but working with proven, business-minded partners like FINCA and The Impact Foundation eliminates much of the guesswork. And the good news is, impact investing is on the rise. According to Forbes Magazine, sustainable, responsible and impact investing assets have expanded to \$8.72 trillion in the U.S.—a 33% increase from 2014. “That’s a significant portion of total assets under management,” writes Anne Field. The report also notes that the number one reason for this rise is that investors are asking for it. Eight-five percent of the money managers surveyed reported that it was client demand driving the impact investing strategy.<sup>23</sup>

That’s exactly how Impact Foundation got its start: donor requests. Prior to founding Impact Foundation, Aimee Minnich served as President and General Counsel for the National Christian Foundation, Heartland, where she designed and implemented the foundation’s Missional Investing Program to allow the investment of donor-advised funds in social impact companies. Imagine the impact if more church endowments and even individual Christian wealth creators took a deeper look at their investment opportunities and decisions, seeking both financial and social impact.

## Make Room for the Business-Minded, Especially Millennials

Whether it is incubating and launching companies, like Don Larson or Justin Carney, incubating ideas for credit reparation loans like St. Luke’s in Orlando, or launching a social investment fund like Rev. Corbett, how can the church cultivate more economic mission innovation? Rick Rusaw, lead pastor of LifeBridge Church in Longmont, Colorado and co-author of the book, *The Externally Focused Church* has a long history of working with highly-driven business-minded people in the church who want to make a difference in their community. Rusaw has made the observation that business people tend to share the following four characteristics:

- They think in terms of sustainable solutions.
- They tend to be problem-solvers.
- They move fast.
- They know multiplication (how to scale).

Rusaw works to create onramps for men and women who are wired like this to bring their a-game to the table. Together Rusaw and business-minded men and women have helped launch ministries like [The Pearl Group](#), focusing on single parents in the community and [America Kids Belong](#), aimed at ending the foster care and adoption crisis in the United States. These are ministry ventures focused on sustainably solving problems and equipping families for future success. He also helped form a London-based company a few years ago to bring banking to the unbanked in the developing world. According to Bassford, “These are the kinds of ideas business people love to give themselves to.”



Don Larson’s Sunshine Approach model has a quadruple bottom line: financial, environmental, social and transformational.

Unfortunately, engaging business people and their skills as Rusaw has doesn’t seem to be normative for many churches. Business owner, [Grady Hawley](#) spoke at SATtalks 2015 about business leaders and their experience with church missions. Hawley notes that it is most common for church staff and leaders to see the business community as simply financial donors. “I know a lot of marketplace people that are asked for donations on a pretty regular basis, and they know that these asks are going to probably come again and again, maybe month after month, maybe even year after year with no foreseeable end in sight,” he says.

This cycle of solicitations can create donor fatigue and rarely captures the imagination and best abilities of some of the most capable minds in the church. When it comes to sustainable solutions like job creation, business start-ups and homeownership, it’s the business-minded who know how to navigate those waters but, as Hawley laments, “They don’t necessarily feel like their voice can be heard, or maybe the way that they get things done isn’t the traditional way of getting things done inside the church, and they struggle with that. If we’re going to start tackling a lot of these larger community development and job creation type initiatives, we have to combine the efforts of marketplace people and ministry people.”<sup>24</sup>

John Quinn is one of those businessmen whose voice wasn't heard. Quinn's church was doing mission work in Guatemala. After multiple heart-felt and meaningful mission-trips in which they brought shoes to give away and carried out other traditional church related activities he and other business-minded people concluded: "Our history of giving was not making the long-term impact that we had hoped."

In his 2014 SATtalk, [Partnering for Sustainable Communities](#), Quinn talks about his journey from working with his church in Guatemala to the founding of a community development organization in that same country called [The Sinapi Foundation](#).<sup>25</sup> Quinn admits trying to work with their church to develop a more long-term, sustainable approach to the work. In the end, Quinn says, "It became clear our church was focused on the old mission thinking—more event- and activity-driven, less outcome focused. Ventures such as (The Sinapi Foundation) would be subject to consensus, church government and changing budget priorities." These business-minded leaders felt there was no other option but to strike out on their own.



See John Quinn's 2014 SATtalk *Partnering for Sustainable Communities* at <http://sattalks.org/2014-sat-talks/>

Still deeply involved in his church and even in the church's mission work, Quinn was not able to find an outlet for his greatest gifts and expertise. He went on to say, "God calls us to serve with our gifts of time and money. Implicit in that is serving with our brains. There's a great number of vibrant retirees available as well as service-minded millennials who want to make a difference in the world."

Bassford identified the following four things that business-minded people would like to find in their church missions work in his 2017 SATtalk, [Missions for the Business-Minded](#):

- **Meaningful on-ramps.** When you have somebody in your church who's saying, "I want to make a difference," what they're asking for are meaningful on-ramps; in other words, a way to use their a-game to make a difference in the world.
- **A plan to act.** They don't want to be in meetings that go on and on about vision and metaphors. They're looking to develop a strategy with action plans and then to execute.
- **A team that can deliver.** The business-minded person is thinking "team" from day one. They're not thinking, "How can I do all of this on my own?" They're asking, "How do I become part of a team?" What they're looking for in our ideas is a team that can deliver and a part for them to play.
- **A continuum that's sustainable.** Business-minded people do not want to invest significant energy in something that, by itself, is never going to lead to sustainable change. They are willing to invest anywhere in the continuum of relief, betterment, and development that makes sense if they can see that the whole continuum is there.<sup>26</sup>

Through the new volunteering opportunities that East Winter Gardens provides, St. Luke's business people in Orlando are seeing things differently and acting accordingly. Fields says, "One of our volunteers, after he spent months working every week in the classroom, said he cared much more about the decisions being made in our state capital now that he had a front row seat in the classroom. Grace, a small business owner, shared in worship that the relationships she made as a volunteer changed the way she worked with her own employees."

Churches willing to create this kind of space within their mission work will find more and more business people willing to invest not just their money but their time and talent as well. Likewise, they will begin to discover a whole generation of young people, millennials, already predisposed to the idea that business and mission can go together. Bassford, who sees engaging young entrepreneurs as mission critical, writes:



*We have to create the space for young men and women like Justin Carney to figure out how they can engage their gifts and skills in the world and support them with our mission's budgets. Then quite frankly, we need to get out of their way! What do I or other pastors know about in-country value chains or food security? God has put in our midst young men and women who are not wrestling with dualistic thinking where business is one thing and ministry is something else. There are a lot of church leaders talking about millennials and asking about ways to 'attract' them back to the church. I don't think that generation is looking for a more relevant worship service or another small group strategy to build "community" nearly as much as they are looking for a way to make a lasting difference. They are ready now and I believe they will do it with or without the support of their church. I, for one, think it should be with.<sup>27</sup>*



See Tom Bassford's 2017 SATtalk *Missions for the Business-Minded* at <http://sattalks.org/sattalks-2017/>

Engaging the younger, business-minded millennial is new territory for many pastors, as the church has typically looked to “half-timers” for solutions. Half-timers<sup>28</sup> are those who have spent the first half of their life creating “success” and the second half creating “significance.” While this might have made sense to a lot of Baby-Boomers, it’s not the way of millennials. Aimee Minnich explains:

*In my generation and younger, we're not going to have a half-time experience. The half-time experience of our parents has been we're going to make a lot of money, and be really successful, and climb the corporate ladder. Then one day, we're going to wake up and go, "Oh, my gosh. My kids are grown, and I don't know them. Maybe I should think about how to do something that might be significant in the world."*

*We're graduating saying, "I want both. I want both of them right now. Why can't I have both of them?"... "The things that we love the most and the people that we look up to the most are all products of corporations. We expect that business is the means to disseminate an idea. That means if we love Jesus, we expect that we're going to go to work in a company, and that's going to be the means of disseminating the gospel around the world."<sup>29</sup>*

## That the world may know...

How does wealth creation, economic innovation and community transformation connect people to the gospel? In their book, *To Transform a City*, Swanson and Williams write:

*For some believers, the key to transformation is “saving the lost,” and transformation is the trickle-down effect that comes after preaching and proclamation. Others suggest that we start by “serving the least of these” and emphasize deeds of mercy toward those in need. Jesus didn't operate from an either-or approach to ministry. The incarnational message of Jesus was made manifest through word and deed. He would both show and tell, and his words clarified his deeds while his deeds verified the truth of his words. When Jesus was once asked for his credentials by the disciples of John the Baptist, he responded, "Go back and report to John what you have seen and heard..."<sup>30</sup>*

Human flourishing is the common ground in which the sacred and the secular can unite. Community transformation through economic impact can illuminate the beauty and credibility of the full gospel of Christ—by word and deed. Don Larson’s ability and dedication to create a market and value for the people of Mozambique through cashews is shining a light on the gospel. Sunshine Nuts has allowed him to speak

into the lives of the local people, the church and world leaders, sharing his faith testimony to non-Christians and Christians alike. Larson shares, “The mandate is to go and make disciples. Through Sunshine Nuts, we are finding this being accomplished in ways we never imagined. I shared my testimony of faith when I was asked to speak at the World Economic Forum in Africa for four straight years. I've also shared at the Nobel Peace Prize Forum, two TED talks, to various governments, twice at the European Economic Summit, to NGOs, Business as Mission conferences, universities, and many other gatherings.”

Could the transmission of the gospel be advanced in greater measure if the church looked to economic missionaries, job creation, innovation and the next generation as a catalyst? Aimee Minnich says:

*How many people around the globe have access to a bottle of Coca-Cola vs. scripture? 94% of the world's population recognizes that little red and white logo. Corporations have eclipsed our churches in influencing culture. We've just missed the opportunity...Let's pray for the next generation of kids, because they're grabbing hold of these ideas at an early age. They've already been influenced by the secular companies that are 10 years ahead of (the Church) in this conversation. They actually believe in the power of business to do good in the world. Let's pray that these kids who are graduating from business school have a deep biblical understanding and... that they have mentors who can help them not just navigate a spreadsheet but understand scripture in deep and unique ways.<sup>31</sup>*

With innovation and boldness in partnership with business, the local church has the opportunity to advance the gospel and influence culture in new and transformative, gospel-centered ways.

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**Significant Matters** is a Christian-based nonprofit organization committed to helping the church and faith-based organizations tackle societal issues in sustainable ways. Through our Missions 3.0 Workshops, Peer Learning Communities and consulting we help churches move missions beyond helping that hurts and connect them to a network of peers, partners and resources to help.



For more information about Significant Matters see [www.significantmatters.com](http://www.significantmatters.com) or [www.SATtalks.org](http://www.SATtalks.org). Email to [tom@significantmatters.com](mailto:tom@significantmatters.com). 12480 S Black Bob Rd | Olathe, KS | 66062 | 816-419-3291

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