

Towards a Contemporary Theology of Business¹

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Introduction

Theology of business tends to be focused on the instrumental value of business. Business is described as an instrument for the mission of God in the world and is focussed primarily on evangelism. This theology is referred to as Business As Mission (BAM) and was formalized through the processes of The Lausanne Committee for World Evangelization in 2004.

Although business does have instrumental value in the purposes of God, it is argued in this paper that business also has intrinsic value because business activity is a direct expression or imitation of the attributes of God that are reflected in humanity, it brings order where otherwise there would be chaos and its many facets create opportunities to glorify God. This instrumental value is independent of whether or not a particular business is a 'Christian' business. To be sure, a number of authors have asserted that business has intrinsic value, but their treatments are often incomplete.

Business is good instrumentally because it is both God's primary mechanism for delivering material blessing via wealth creation and distribution (and redistribution, largely by private welfare, rather than government or social welfare) *and* it provides a mechanism for giving effect to the Great Commission.

Sadly, as is true in every area of human activity, sin enters in and defiles business. A recent high profile example is the Barclays Bank Libor scandal in London. In Australia, there have been convictions and \$2m fines for misleading advertising imposed on Energy Watch Pty Ltd and TPG Internet Pty Ltd. There appears to be little recent detailed theological writing on the problem of sin in business. In this paper sin is addressed, albeit briefly, and so, too, are God's principles for the amelioration of sin in business found in the principles of Sabbath, Jubilee, tithing and offering.

This paper is intended to equip Christians in business to think clearly about purpose and to educate the church about 'business for life'.

Background

'If the traditional Western missionary movement had some flaws this last century, surely one of the most obvious, in hindsight, was its failure to mobilise many Christian business professionals (beyond using their money) for the Great Commission. At the start of a new century and millennium, we can no longer afford this oversight' (Yamamori and Eldred, 2003, p. 7).

'Business, from a Christian viewpoint... is a calling to transformational service for the common good. It is a calling on personal, institutional and structural levels to serve God and participate in his ministry of bettering the lives of others in multiple dimensions' (Wong and Rae, 2011, p. 284).

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'The term *Christian business* is commonly used to refer to either a business that is owned by a Christian or a business managed according to Christian principles. Sometimes it is used to describe a company that is actually involved in some kind of religious work, such as a Christian music company or a Christian bookstore. On the other hand, when I speak of a *Kingdom business* or a *Kingdom company*, I use the term to describe a business that is specifically, consciously, clearly, and intentionally connected to the establishment of Christ's kingdom in this world. In other words, it is directly involved in making disciples of all nations...' (Baer, 2006, pp. 13–14).

'(Business as Mission) is broadly defined as a for-profit commercial business venture that is Christian led, intentionally devoted to being used as an instrument of God's mission (*missio Dei*) to the world, and is operated in a crosscultural environment, either domestic or international' (Johnson, 2009, pp. 27–28).

'But normally God calls us to himself and *leads* us into particular expressions of service appropriate for our gifts and talents through our passions, abilities, and opportunities. And that work we do, whether international business or graphic art, becomes part of the all-embracing summons of God to belong to him... So we can say that working in business is a calling in this general sense: It is one way in which we can do good work in the world and serve our neighbor — these being part of our call' (Stevens, 2006, p. 36 italics in the original).

'... (T)he noble woman exemplifies the creation mandate... in Genesis 1. She unfolds the potential of creation and is a steward of the resources with which God has trusted her. She also builds community through her work, both within her family and more widely through provision and care for the poor. And finally her work is inundated with reverence for God, the third part of the creation mandate' (Stevens, 2012, p. 101).

The quotes above are all from well-known authors in the field of the theology of business and work. The first five all have instrumental connotations. They form the basis of a theology that focuses on business as a means to one or more ends (evangelical/spiritual, social, environmental or some combination of these). Profit is a given in this theology because it is understood as a necessary condition for sustainability of a business (Russell, 2010, p. 36). This is, perhaps, most obvious in the theology of the Business as Mission (BAM) movement that developed in the first decade of this century in by the Lausanne Committee for World Evangelization² and Youth With A Mission³ and is now being expressed as 'Corporate Social Responsibility Plus' or 'CSR+' (Tunehag, 2009, and Adams and Raithatha, 2012). The 'plus' is an additional spiritual bottom line couched in terms of the Great Commission (Matt 28:18–20).⁴

² The 2004 Forum for World Evangelization, held in Thailand, established an Interest Group on BAM and published its findings in Issue Group on Business As Mission (2004). Under the auspices of the Lausanne Movement and World Evangelical Alliance there are currently lively discussions about BAM in the 2nd Global Think Tank on Business as Mission that will provide input for a BAM Global Congress in April 2013 – see <http://bamthinktank.org/history/>.

³ YWAM in Chiang Mai, Thailand, offer short courses in BAM and a Business Discipleship Training School (see <http://www.businessasmission.com/>). YWAM published a best-selling book on BAM in Baer (2006).

⁴ The quadruple bottom line of CSR+ is: sustainable financial profitability, positive social impact, positive environmental impact, and positive spiritual impact (Adams and Raithatha, 2012, p. 39). The CSR component bears little resemblance to the ten elements of the United Nations Global Compact on Corporate Social Responsibility (see <http://www.unglobalcompact.org/>) which, in turn, is not given much exposure in recent

Although the BAM movement is generating much interest, at least among evangelicals, there are some authors who look beyond the instrumental value of business and explore the possibility that it has intrinsic value in the kingdom of God. The last quote above hints at the intrinsic value of business. It is from a chapter in Stevens (2012) entitled 'Entrepreneurial Work — The Businessperson'. The characterisation of business here includes both instrumental value (indicated by the phrases *unfolds the potential of creation* and *builds community* in the quote above) and intrinsic value (indicated by the phrase *inundated with reverence for God*⁵ which characterises business as relationship with God (Stevens, 2012, pp. 18–20).

Other authors have also addressed intrinsic value in business. Two recent contributions are Miller (2008) and Van Duzer (2010). Miller developed a robust case for understanding business as a moral enterprise, based largely on Catholic literature.⁶ The elements of moral enterprise include entrepreneurship and innovation that 'create new opportunities and enable more dignified standards of living', investment which 'help(s) create social cohesion by bearing risk, thus enabling salaried workers to think long term, both economically and socially, and become rooted in their communities', and wealth creation which lifts people out of subsistence, providing opportunity for leisure activity that 'contributes to the cultural good of society' (p. 117). Miller added to these a set of virtues necessary for anyone participating in business that has spillover effects in family and community life. All of these benefits are 'natural' positive externalities, he argues, that are *intrinsic* to the nature of business.

Van Duzer (2010) set himself the task of answering the question, 'Specifically, can we say that business activities—analysing balance sheets, manufacturing products, marketing goods, providing performance reviews—in and of themselves further God's kingdom? Does business have an *intrinsic* as well as *instrumental* purpose?' (p. 25, italics in the original). His answer is an emphatic *yes* based on the twofold role of business in God's creation mandate: to provide the community with goods and services that will enable it to flourish⁷; and to provide opportunities for employees to express their God-given creativity (p. 42).⁸

The intrinsic value of business

Although the term *Business as Mission* has become popular, it is incomplete as a descriptor of the biblical representation of business—what is referred to in the title of this paper, perhaps immodestly, as a contemporary theology of business. BAM focuses on the identity and activity of business. It is impossible to *do* BAM except *through* a BAM business. The term *missional business* is suggested here for a theology⁹ that goes further than BAM, that embraces both intrinsic and instrumental aspects of business and allows for the practice of 'Christian' business in contexts other than BAM businesses.

CSR reference books such as Benn and Bolton (2011) or Crane, *et al* (2008). There is one chapter in the latter that is devoted to spirituality as a basis for CSR.

⁵ On p. 100 Stevens uses the words *affectionate reverence*.

⁶ Miller uses John Paul II's *Centesimus Annus* extensively.

⁷ *Flourish* is used by van Duzer in connection with fulfilling the Edenic blessing of Gen 1:28 both individually and collectively (p. 39).

⁸ Van Duzer defines the instrumental purpose of business as to support the Great Commission either directly by creating a forum for evangelism or indirectly by using profit to support evangelism (p. 24).

⁹ This is a developing area of thinking among Christians in business and business education. Recent contributions include Doty (2011), Stevens (2006, 2012), and Van Duzer (2010).

Business and expression of the *imago Dei*

A theology of business must address the creation mandate which affects both the being and the doing of humans. It must begin from 'in the beginning'. 'Then God said, "Let us make man"¹⁰ in¹¹ Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth." So God created man in His own image; in the image of God He created him: male and female he created them'... Then God saw everything that He had made, and indeed it was very good...' (Gen 1:26–27, 31; see also Gen 5:1–2, Ps 8:3–8).¹² The image or likeness of God (the *imago Dei*) clearly cannot be interpreted in the normal sense because God is Spirit (John 4:24) and making material images of God was expressly forbidden in the Law (Ex 20:4–6). Instead, the image or likeness has traditionally been interpreted in terms of the character of God. God is creative (He thinks), relational (He feels), purposeful (He wills) and moral (He chooses). As God is, so are we. To the extent that business requires or allows the exercise of the *imago Dei*, which God declared to be 'very good' (Gen 1:31), business may be said to be intrinsically good.

In business there are opportunities for people to discover, deploy and develop their creative capacities. This is obvious in many functions and processes in business such as production, research and development, marketing, logistics, strategic and operational planning, change management, budgeting, sales, customer service, human resources management, project management, environmental management and general management. In fact, it is hard to conceive of any kind of work in business that does not require or allow for creativity, except, perhaps, for mundane, repetitive production line work where the operator is unable to perceive her or his creative contribution to the finished product.

There are many opportunities to create meaningful relationships in business. Indeed, meaningful relationships are the essence of business. Kantzer (1989) argued, 'By creation, human beings are social beings, never intended to be alone. Because of our social nature, we are specialized (each person is in one sense unique), interdependent and, therefore, necessarily dependent on exchange. Exchange is built into our very nature. And this *is* business' (p. 24). Stevens (2006) argued along similar lines, '... (B)usiness originates within the ecstatic (outgoing) life of God as Sender, Sent and Sending. God enlisted the first human creatures in that mission by calling them to build community, to unlock the potential of creation, and to fill the earth. Since resources are not evenly spread throughout the globe and human beings are created for interdependence, fulfilling that first call would necessarily involve trade' (p. 204). Miller (2008) observed, 'Business requires individuals to come out of themselves and "collide" with other persons from many different backgrounds and nationalities' (p. 119). Drawing on Covey (1989) he listed a social skill set that individuals develop through these 'collisions', namely adaptation, negotiation, compromise, synergy, empathetic listening and seeking to understand the other. These are all skills associated with the development and maintenance of functional, meaningful relationships.

Each business is also its own community. Business and competition are usually paired in the mind, but it is important to understand that while markets might be competitive, a business is itself a 'nonmarket' because it is characterised by cooperative rather than competitive relationships among

¹⁰ The Hebrew here makes it clear than 'man' is generic, referring to male and female.

¹¹ The Hebrew preposition can also be translated *as*.

¹² All scriptures quoted in this paper are from the *New King James Bible* (1992).

individuals and departments (Coase, 1937). People who belong to a business cooperate in the cause of a common goal and in so doing develop relationships,¹³ many of which expand beyond the boundaries of the business. Although some elements of relationship are codified in position descriptions, codes of conduct, values statements and organisation charts, there is much that is informal including many aspects of the culture of the business ('the way we do things around here') and the organic emergence of leaders, leadership being associated with personal attributes and behaviour rather than a position in the organisation chart.

People derive purpose in business. Businesses produce goods and services that bless those who buy them. Economists use the word 'utility' in the same sense that theologians use 'blessing'.¹⁴ A Christian finds purpose in blessing others. This gives effect to the second great commandment, 'You shall love your neighbour as yourself' (Mk 12:31, Rom 13:9, cf Lev 19:18). To give a concrete example, a production line worker in a car factory would find purpose in contributing to the safest, best value-for-money car to come off the production line. A university lecturer would find purpose in preparing learning resources that deliver the best possible learning experience and develop assessment tasks that reveal each student's attainment of objectives justly. This is neighbour-love in practice.

In addition to finding purpose in expressing neighbour-love, in business we can give effect to the exhortation in Col 3:17, 23 that whatever we do to do it 'in the name of the Lord' or 'as to the Lord'. Wong and Rae (2011) characterise work as being intrinsically good because it is an altar 'where we bring our gifts, skills and talents to offer up *in service to God*' (p. 46, italics in the original). Arguably, work done in the name of the Lord is an example of what the Bible means by the expression 'good works'.¹⁵ Work is ordained by God (Gen 1:26–28, 2:4–15; Ps 8:6), inspired by God (Is 28:23–29), and for the glory of God (Matt 5:16). The Christian is called to be ready for every good work that circumstances allow (2 Tim 2:21, Tit 3:1) and it is a poor witness when a Christian is 'disqualified for every good work' (Tit 1:15–16).

God is a moral being and humans are moral beings, meaning that they have the capacity (freedom and rationality) to make choices. This is implied by Joshua's challenge to Israel. '*Choose* for yourself this day whom you will serve' (Josh 24:15, italics added), the strong exhortation throughout Proverbs regarding wisdom, learning and knowledge (see, for example, Prov 1:1–7, 2:28–30, 16:16) and is manifest in Jesus (Is 7:14–15). Miller (2008) argued that business provides an incubator for moral development. 'The ability of business to help people "grow up" and become responsible members of society is something almost taken for granted' (p. 118). He suggested that business can be a 'school of virtue' especially with respect to 'prudence' (knowing how much to risk and when and

¹³ Van Duzer (2010) rejects the notion that 'a business exists to "nurture relationships", to "foster community" or words to that effect' on the ground that 'Making community-building a first-order *purpose* of every business stretches the institution of business too far from its fundamental character' (pp. 42–43, fn, italics in the original).

¹⁴ If not in the same sense, then at least analogously.

¹⁵ 'Good works' are often thought of in terms of charity or ministry. However, 'good works' are identified by 'behavior appropriate to the new life in Christ following our entry into it by faith alone', behaviour consistent with a right standard (Biblical ethics governing economic and social relations), a right motive (neighbor-love), and a right aim (God's glory) (Marshall, *et al*, 1996, pp. 1249 and 425). Thus charity, ministry, family and community life, *and* employment in business are all good works when undertaken in a way that is consistent with the new life in Christ.

understanding the long term importance of honesty and trust). He also argued that business imparts competence in collaboration. Both prudence and collaboration are embodied in the choices people make. To the extent that prudence and collaboration in the business context spill over into family and community life, business may be said to be intrinsically good. Perhaps Miller ought to also have noted that because prudence is a manifestation of wisdom¹⁶ and collaboration is a manifestation of neighbour-love it is clear that business is intrinsically good.

It is worth noting here that the intrinsic value of business exists whether or not the business is a 'Christian business' or a 'business run by Christians'. Business is intrinsically good because in business is expressed the *imago Dei*. Although a Christian business might be more aware than a non-Christian business of God's purpose for business and be more intentional about policies, processes, structure and culture that obviously reflect that purpose, missional business can be practiced by Christians in a very wide range of contexts. One example might be a manager who seeks to create opportunities for staff to discover hitherto unknown creative capacities thereby helping them with personal, professional and possibly career development. Another might be an induction officer who puts effort into integrating new staff members into the workplace community. Yet another might be a manager or employee who models neighbour love within the workplace community¹⁷. A Christian CEO may have the opportunity to influence a whole organisation in a way that enhances the lives of all employees and other stakeholders. One such example is Dennis Bakke who developed 'The Joy at Work Approach' to organisation design, structure and decision-making (see Bakke, 2005)

Other intrinsic attributes of business

Business as a power

The intrinsic value of business is not determined by the expression of the *imago Dei* alone. Business is intrinsically good because it is an institution that brings order to the chaos that would otherwise exist. In the creation record God brought order into an earth 'without form, and void' (Gen 1:2). It might have been in a state of chaos following a great catastrophe, perhaps the fall of Satan (the creation-reconstruction view, see Is 45:18 and Ezek 28:11–19) or it might have simply been unorganised nothingness (a 'void'). The chronological progression of creation itself indicates order—day and night, heaven and earth, vegetation, sun, moon and stars, fauna, and humankind (Gen 1:3–31). At the end of each of the creation days God declared that what He had made was *good*. On the sixth day He declared that all He had made was *very good*. The Hebrew is *tôb* which is good in the broadest possible sense: moral, aesthetic, pleasurable, favourable, a state of well-being or wholeness in a situation or thing. This latter sense is used in Gen 1. It is a similar concept to *shalom*. The Hebrew word is usually translated *peace*, but means much more than that. It has connotations of health, prosperity and wholeness (and restoration of same) in every area of life. Russell (2010) notes that *shalom* 'is more of a worldview where all things function in harmony' (p. 47). God is referred to as *peace* in Judg 6:24 (Hebrew: *YHWH shalom*). The relevance to business is

¹⁶ Students in the author's classes at CHC are often asked, 'If the fear of the Lord is the *beginning* of wisdom, where does the rest come from'? The correct answer is, 'Learning about and practicing missional business'! That, of course is an exaggeration, but the point is that education and employment are important catalysts in the development of wisdom.

¹⁷ The author was once Dean of a faculty of business at a public university with about 120 staff and 11,000 students. At the conclusion of his contract one of the staff, not a Christian, said simply, 'You allowed a lot of healing'. That was the result of a deliberate strategy of implementing godly management practices based on the kind of wisdom in Proverbs and compassion (mixed with an economist's commitment to efficiency).

that business and related institutions, including the market (where and how exchange takes place) bring order to what would otherwise be chaos or nothing. This is eloquently explained in Friedman and Friedman (1980, ch. 1) who used the example of a pencil to illustrate how the price mechanism in a competitive market where people are free to engage in exchange ensures that the activities of thousands of people are coordinated. Without such coordination (order), the pencil would simply not exist.

It may seem incongruous to quote Friedman and Friedman in the context of *shalom*, but the power of business in a free market can be directly linked to *shalom* theology. Firstly, it is noteworthy that the Promised Land was Canaan which literally means *merchant, pedlar or traffic* (in the sense of trade). It was God's intention that His people would inhabit the land that was the meeting point of the world's trading routes and would carry out trade according to His design. It is beyond the scope of this paper to consider in detail God's design for trade, but in summary the Bible reveals God's vision for business activity to occur in a capitalist economic system where private property is clearly defined and enforced, where exchange is voluntary, and where there is basic social welfare and extensive private welfare.¹⁸ A particularly pertinent scripture is Prov 11:24–26, 'There is one who scatters, yet increases more; And there is one who withholds more than is right... The people will curse him who withholds grain, But blessing will be on the head of him who sells it'.

Van Duzer (2010) drew attention to Paul's letter to the Corinthians, in which he says, 'For by Him all things were created... visible and invisible, whether thrones or dominions or principalities or powers. All things were created by Him and for Him... and in Him all things consist' (Col 1:16–17). Van Duzer, drawing on a number of theologians, notes that powers, originally created as 'good' by God, include 'structures, worldviews, institutions and other orders that give shape to the world we live in, or, alternatively, to spiritual forces that inhabit these structures and orders' (p. 145). Business, its structures, and free-market economic systems are or animate 'powers' that maintain order in the earth and allow for the flourishing of humanity.¹⁹ Although Van Duzer does not refer to them, Calvin and other Reformers interpreted work-business as service to God in the ongoing process of ordering the world.

Giving glory to God

The Westminster Shorter Confession begins by asking, 'What is the chief end of man'? The answer is, 'Man's chief end is to glorify God and enjoy Him forever'. Grudem (2003) develops a case that the components of business are 'fundamentally good things that God has given the human race... (I)n every aspect of business there are multiple layers of opportunities to give glory to God...' (pp. 16–

¹⁸ There is no 'manifesto' for a capitalist economy in the Bible, but there are over 2,350 verses on money, possessions and economic activity including 25 on contracts, 19 on economic crimes, 8 on taxation, 15 on Tort law, 14 on slavery, 24 on inheritance and distribution, 25 on social security, and 6 on interest and loans. There are over 450 references to work, although many of them are not uniquely applicable to business and the market.

¹⁹ It is relevant to note here that an alternative translation of Gen 1:26 is, 'Let us make man *as* our image'. If this is the correct translation then, in the light of dominion authority, humankind is representative or symbolic of God's reign, which is associated with *shalom*. Thus business, its structures and free economic systems as 'powers' exercised by humans are intended to symbolize God's reign. In this context Van Duzer (p. 145) quotes Augustine, 'The peace of the celestial city is the perfectly ordered and harmonious enjoyment of God and of one another in God. The peace of all things is the tranquility of order' (Augustine, 2000, *The City of God*, Dods, M trans., Modern Library Paperback Edition, New York, p. 690).

17). Grudem identifies 11 areas in which business may be said to be ‘fundamentally’ (intrinsically) good. These are summarised in table 1.

Table 1: Giving glory to God (Grudem, 2003)

Aspect of Business	Example of Giving God Glory	Page
Ownership	We imitate God’s sovereignty over the universe by exercising ‘sovereignty’ over the things we own.	19
Productivity	Work is fundamentally good because it was commanded of Adam and Eve before the Fall.	29
Employment	Paying another person for labour is an activity that is uniquely human and allows imitation of the authority that has always existed between the Father and the Son in the Trinity. The employee can seek the good of the employer and <i>vice versa</i> .	32–3
Commercial transactions	Buying and selling distinguish humans from animals and allow us to do good to one another—voluntary commercial transactions benefit both buyer and seller.	35–6
Profit	Profit is an indicator of the good the seller does the buyer and efficiency in use of resources (in subduing the earth).	41–2
Money	Money is a human invention that sets us apart from the animals and allows a huge productivity improvement over barter.	47
(Inequality of Possessions)	There are varying degrees of reward and kinds of stewardship in heaven. Inequality of stewardship (of possessions) in this life is God-given and, therefore, must be good.	51
Competition	Competition tests our abilities and rewards us as we use those abilities in our work and when we improve them. It facilitates good stewardship (efficiency) of resources in businesses.	62–3
Borrowing and lending	Borrowing and lending are activities that set us apart from the animals. Borrowing and lending allow us to ‘rent’ money in a similar way that we ‘rent’ cars, but the financial system allows money to be ‘rented’ many times over, improving stewardship of resources.	71–3
Attitudes of the heart	In producing goods and services for others we can avoid pride and have hearts full of love and humility toward others. In using goods and services ourselves we can have hearts full of thanksgiving to God.	76
Effect on world poverty	The only long-term solution to world poverty is business because business produces goods and jobs.	80–1

The instrumental value of business

The analysis above establishes the case that business is intrinsically good. It has inherent worth. God also uses business as a means to an end. In missional business it is asserted that business (including associated institutions such as the market) is the primary means by which God provides material blessing and, therefore, social justice to people. Deut 28 is often referred to as the ‘blessings and curses’ chapter. It is significant that most of the blessings (Deut 28:1–13) are focused on the business of agricultural production and associated processing of the produce. ‘Mana from heaven’ is not mentioned at all in the blessings, indicating that miracles are not God’s primary means of delivering material blessing. Certainly the original context was family-owned farms, but it is not hard to imagine the context of large enterprises. There were, to be sure, some very large family farming

operations in Old Testament times anyway, e.g. Abraham, Isaac and Jacob all had large households and herds/flocks. Thus, in Old Testament times business was a means of material blessing. It had instrumental value then and it does now.

New Testament Christians are not subject to the law as is made clear in the epistles to the Romans, Galatians, Ephesians and Hebrews. However, Jesus made it clear that the law has not passed away. Rather it has been fulfilled in Him (see Matt 5:17–18) and written in our hearts (see Is 51:7, Rom 2:15, 2 Cor 3:1–3). We receive the blessings of Deuteronomy 28 by faith in Christ through which we obtain grace, not by the obeying the law *per se*. Faith and grace do not make business and work redundant, but give us confidence that through business and work we will experience prosperity which, rightly understood means ‘provision for the day’. This sounds remarkably like Deut 28:1–13 where material blessing is associated with business and work. Work is clearly intended for the New Testament church. This is emphatically clear in 2 Thes 2:10–12 and 1 Tim 5:8 where both temporal and eternal significance is accorded work in terms of providing for oneself and one’s household.

Business and work are not only for material blessing for oneself and one’s household. The needs of others can be met out of one’s prosperity. In Mat 25:31–46 Jesus explains that when judgement comes there will be a separating into sheep and goats based on how people met the needs of the hungry and thirsty, the stranger, the naked, the sick, and the prisoner. All of these classes of people have material needs and no means to satisfy them.²⁰ Clearly all of these are our ‘neighbours’ (see Luke 10:25–37) and Jesus demands of us that out of our prosperity we take care of them. Thus business provides the prosperity out of which the welfare of others is taken care of.²¹ This is private welfare (as opposed to public or social welfare).

There is a third way in which business has instrumental value. Out of our prosperity we sustain the institutional church. 1 Cor 9:13–14 states that those who preach the gospel should live by the gospel. How can they ‘live’ by the gospel if those to whom they preach do not give to them? This is reflected in Paul’s exhortation in Phil 4:14–19 and in 1 Tim 5: 17–18. This scripture can be understood in the light of Numbers 18 where it is prescribed that Aaron and his sons were to have the offerings for their sustenance (but no inheritance in the land) and the Levites were to have the tithes for the operations of the tabernacle (but also no inheritance in the land). We are to sustain those who work in the ministry from our work (Wong and Rae, p. 45). 2 Cor 8 and 9 speak about generosity in giving to church communities suffering lack. Again, this is an example of the instrumental value of business. It is another example of private welfare. In this case giving is in proportion to prosperity.

Business is also a vehicle for the Great Commission of Matthew 28:18–20 and there are several approaches possible. Both Stevens (2006, p. 80) and Russell (2010, pp. 22–23) use the taxonomy suggested by Bang (1998), although Russell adds two further categories. Business may be involved in the Great Commission on the following levels: business *for* mission (funding mission with business profit), mission *in* business (evangelising employees), business *as a platform for* mission (using work as a means of channelling mission throughout the world), business *in* missions (using business to proclaim Christ in cross-cultural settings usually with a focus on unevangelised parts of the

²⁰ Visiting the sick and the prisoner would have entailed more than fellowship because food, clothing and other sustenance was not provided and this is so today in many countries.

²¹ See also Eph 4:28.

world—the ‘10/40 window’), and business *as* mission or BAM (using business to express the mission of God in the world). Rundle and Steffen (2003) define Great Commission businesses in terms of intentionality of witness and the *missio Dei* being their strategic mission. In all instances business is an instrument for mission in one way or another. BAM is the most comprehensive because God’s mission in the world is to ‘let His kingdom come on earth as it is in heaven’ (Matt 6:10). That there is a ‘now but not yet’ character about the kingdom that is recognised widely by theologians. That there is a ‘now’ element to the kingdom motivates BAM businesses to minister in four areas of brokenness – creation (the environmental sphere), relationships (the social sphere), abundance (the economic sphere) and spiritual (the fractured relationship between humans and God. Business is instrumental in God’s mission in the world²².

The problem of sin

This paper has focused to this point on developing the thesis that business is good, both intrinsically and instrumentally. Yet business is often seen as evil. The corporate greed exposed in the finance and banking industry by the Global Financial Crisis has certainly damaged the reputation of big banks. One bank in the news recently was Barclays with revelations about unethical and potentially illegal activities in manipulating the Libor and scandals associated with mis-selling payment protection insurance and interest rate swaps and now allegations about rigging electricity prices in California.²³ Lloyds Bank, too, was embroiled in the Libor manipulation and insurance mis-selling.²⁴ In Australia the HIH collapse that eventually led to a royal commission, will be remembered by many.²⁵ In Australia more recently there have been \$2m fines for misleading advertising imposed on Energy Watch Pty Ltd and TPG Internet Pty Ltd.²⁶ Bad things happen in business. As discussed above, Grudem (2003) defends the intrinsic value of business on the basis that it provides many opportunities to glorify God, but he also emphasises the fact that it provides many temptations to sin.

Three main areas of sin in business

There are three main areas of sin that can be identified in business. These are corporate greed, consumerism and unconstrained freedom. Sin is a problem because it defiles what is intended by God to be good. Sin defiles business just as sin defiles marriage, government, the church and every other area of human activity. We cannot deal with sin in business by rejecting the institution of business although the church has a history of doing so.²⁷ In this the church has been illogical and

²² The BAM literature is not always clear about this mission, but virtually all authors address the ‘now but not yet’ kingdom of God. Wright (2006, 2010) wrote extensively about the mission and included comment about how BAM contributes in 2010, ch. 15.

²³ ‘Barclays Fights US Watchdog’s £290m Penalty’, *London Evening Standard*, 1 Nov 2012. Downloaded from <http://www.standard.co.uk/news/politics/barclays-fights-us-watchdogs-290m-penalty-8273763.html> , 3 Nov 2012.

²⁴ ‘Lloyds Takes Fresh £1bn charge on PPI Mis-selling Scandal’, *Financial News*, 2 Nov 2012. Downloaded from <http://www.efinancialnews.com/digest/2012-11-02/lloyds-takes-fresh-charge-on-ppi-mis-selling> , 3 Nov 2012.

²⁵ Details may be found at <http://www.hihroyalcom.gov.au/>.

²⁶ Details about these and many other instances of corporate misdemeanor can be found on the Australian Competition & Consumer Commission’s (ACCC) web site at <http://www.accc.gov.au/content/index.phtml/itemId/2328>.

²⁷ See Guinness (1998, chs 4 and 5) and Knapp (2012) for a historical summary going back as far as Eusebius in the early 4th century. Augustine famously wrote, ‘Business is in itself evil’ (quoted in Chewning, Eby and Roels, 1990, p. 4), although as VanderVeen and Porter (2001) argued, his conclusion reflected his conviction that most work was corrupted by sin.

inconsistent—for instance, the church does not reject the institution of marriage because sin defiles it, nor does it reject itself because sin defiles it. Far from rejecting an institution because of sin the church should be working for its redemption.

The sin of corporate greed is unleashed when profit becomes the sole purpose of business, its *raison d'être*. The corporation as an institutional arrangement emerged as a legal entity around the mid-19th century and became increasingly influential from the early 20th century. Its status as a separate legal entity, limited liability for its owners, freely transferrable parcels of ownership in the form of shares, separation of owners and managers²⁸ and hierarchical organisation structure separated owners and managers (on the selling side of an exchange) from customers/clients (on the buying side of exchange). Thus it became harder to perceive the exchange *relationship* between buyer and seller which all too easily transitioned to a mere *transaction* between the corporation and the market. It is not surprising that there was debate in the academic literature and among professional managers about the proper goals of business during the first half of the 20th century. This debate focused particularly on case law in the United States and revolved around 'profit alone' versus 'profit plus social responsibility'. The 'profit alone' perspective became well-entrenched from about the middle of the 20th century when the idea of natural selection became part of the discourse of economics. Fama and Jensen introduced their seminal paper, 'Separation of Ownership and Control' with, 'Absent fiat, the form of organization that survives in an activity is the one that delivers the product demanded by the customers at the lowest price while covering costs' (p. 301). There is no mention of relationship here. Milton Friedman popularised the 'profit alone' mantra in an article published in the *New York Times Magazine* on 13 September 1970 with the title, 'The Social Responsibility of Business is to Increase its Profits'. It is noteworthy, of course, that the debate of the early 20th century has been echoed in the early 21st century in the guise of the Corporate Social Responsibility (CSR).²⁹

It is highly significant that Carr (1968) proposed that the worlds of faith and business be separated. His thesis was that bluffing, by which he meant lying, cheating, withholding information and exaggeration, was acceptable in business because business was like a poker game, the object of which is to end up with as much of the other players' money as possible. He argued that the ethics of business were different to the ethics of religion and that these could not be reconciled. Anyone in business who tried to reconcile the two would end up with an ulcer or nervous tic!³⁰ It is not difficult at all to understand how the ideas of natural selection and dualism between private and corporate morality formed the foundation of a worldview in which profit was supreme. The words of Jesus come readily to mind here: 'You cannot serve God and mammon' (Mt 6:24, Lk 16:13)³¹ and 'For what will it profit a man if he gains the whole world, and loses his own soul?' (Mk 8:36).

The second area of sin in business is consumerism. The Bible calls this *gluttony* and condemns it (Deut 21:18–21; Prov 23:4–5, 19–20). For the purposes of this paper consumerism is defined as a societal attribute identifiable by a preference for the temporal over the eternal (and short term over

²⁸ Management 'science' that modeled employees as 'human machines' first appeared as an academic and applied discipline in the early 20th century and was focused on the corporation.

²⁹ This paragraph draws heavily on Bretsen (2008) and Moon, Orlitzky and Whelan (eds.) 2010.

³⁰ Carr's ideas were popularised in an article in the influential Harvard Business Review in January 1968. The book was published in July of that year.

³¹ Mammon means 'money', 'wealth', 'profit'.

the long term), for the private interest over the common good, and acquisition as an end in itself over acquisition for the purposes of satisfying a need or want.³² This leads to consumption-led economic growth, often financed by consumer debt, at the expense of long-term investment (e.g. in education or infrastructure), negative spillover effects from high volume industrial production (e.g. pollution, deforestation, displacement of indigenous communities), and a personal identity crisis (e.g. when identity is defined ‘what I have’ rather than by ‘who I am’). When consumerism is rampant, the purpose of business is corrupted and it focuses on the *creation* of needs. According to Barber (2007) consumerism has replaced the Protestant ethic with an ‘infantilist ethos’. ‘Marketers and merchandisers are self-consciously chasing a youthful commercial constituency sufficiently padded in its pocket book to be a very attractive market, yet sufficiently unformed in its tastes to be vulnerable to conscious corporate manipulation via advertising, marketing and branding. At the same time (they) are seeking to encourage adult regression, hoping to re-kindle in grown-ups the tastes and habits of children so that they can sell globally the relatively useless cornucopia of games, gadgets and myriad consumer goods for which there is no discernible “need market” other than the one created by capitalism’s own frantic imperative to sell’ (p. 7). This sounds remarkably like idolatry. In this form of idolatry personal identity is defined by acquisition of ‘things’ rather than relationship with Jesus and with one another. The Bible clearly warns against the folly of acquisition for its own sake (see Ps 62:10, Ecc 5:10) and Jesus prayed that Christians would be one with God through Him and with one another (see Jn 17:15–23). Humans were never designed by God to define their identity by acquisition, but by their relationship with one another and with Himself through Jesus.

The third area of sin is more subtle but has been exposed and addressed by Guinness (2012), primarily with respect to the United States. His thesis was that negative freedom—freedom from interference or constraint external to the person—has become such a strong motivation in ‘Western consumer societies’ that it has completely supplanted positive freedom—‘freedom for excellence by whatever vision and ideals define that excellence’ (p. 61). The latter, he argued, depends on virtue (pp. 108–9). Today, ‘people confuse freedom with choice, as they are dazzled daily by an ever-expanding array of external choices in consumer goods and lifestyle options. But the pursuit of (negative) freedom has led to a surfeit of choices and a scarcity of meaning and value—a point at which choice itself, rather than the content of any choice, has become the heart of freedom. The result is that modern people value choice rather than good choice’ (p. 60). Unconstrained negative freedom in the business arena has led to strong support for unfettered markets underpinned by negative freedom and private virtue has receded into the background or disappeared altogether. From time to time governments try to enforce virtue by fiat. We see the result in volumes of legislation and expenditures on regulation. Guinness said it cannot be done.³³ His solution was to find a balance between negative and positive freedom and this requires virtue.

³² The latter has been diagnosed as ‘affluenza’. ‘Affluence tends to affluenza when the accumulation of material wealth becomes an end in itself and especially when people begin to measure their own worth and that of others in purely material terms’ (Harper and Jones, 2008, p. 161). Hirsch (1977), coined the term ‘positional good’ to describe a good or service, the value of which is determined by how much of it its possessor has relative to other people. Positional goods are a symptom of affluenza.

³³ Calvin tried it in Geneva and was eventually expelled from the city in 1538. An example from his *Ordinances for the Supervision of Churches in the Country*: ‘If anyone sings songs that are unworthy, dissolute or outrageous, or spin wildly round in the dance, or the like, he is to be imprisoned for three days, and then sent

Antidotes to sin

Sin is a problem, but there are antidotes and they may be applied to all three areas of sin noted above. These are outlined below in no particular order of importance or effectiveness.

Although the Bible clearly supports capitalism (with welfare for the poor and needy) there are limits placed on business, work and the market. In the Old Testament there is law concerning rest (the Sabbath day and the Sabbath year) and restoration (the Year of Jubilee). The Sabbath day was a day of rest from work (Ex 20:8–11, Deut 5:12–15) and was a holy day³⁴ for the whole household, including servants, and working animals. Business was to cease on the Sabbath. It was a day to reflect on God as creator of the universe (Ex 20:11) and redeemer from slavery (Deut 5:15). Far from being a restriction, the Sabbath brought freedom to a people who had previously been enslaved. Every seven years there was to be a rest from production, the Sabbath year (Lev 25:3–7). This Sabbath had an environmental purpose which is well-understood today (fallowing the land), but it also developed virtue in the people who had to forgo their produce in year 6 of the cycle to feed themselves in year 7 when the land was fallowed, and in year 8 when new crops were growing. Every 50 years there was to be a Year of Jubilee when Israelite (not foreign) slave-servants were to be given their freedom and (most) real property was to be restored to its original owner (Lev 25:8–55). In the year of Jubilee a ‘level playing field’ was restored.³⁵ Taken together, the effect of these was to diminish the importance of business/work in the life of the people and strengthen relationship between the people and God and with each other. The Sabbath day and year and Year of Jubilee militated against greed and consumerism and required the exercise of virtue (at the very least the virtues of prudence and justice).

Arguably, the tithes and the system of offerings would have had the same effect. The tithe was integral to the Law of Moses in Lev 25:30–32 and its fundamental purposes were to cultivate relationship with God (as a holy offering) and to build or celebrate relationships within community (see Deut 12:5–7, 14:22–29).³⁶ A community that practices tithes and offering would surely build a culture of relationship around money (profit), thus eliminating or at least reducing the risk that business be reduced to impersonal transactions.

There has been much debate among Christians regarding the place of the Sabbath and tithing for the New Testament church. It is well beyond the scope of this paper to review the extensive theological and popular literature. Suffice to acknowledge that significant differences in denominational doctrines have emerged from the debate. In the context of this paper two observations are relevant. First, with respect to the Sabbath, at the very least the New Testament Sabbath-rest described in

to the consistory’ (quoted in Clendenin, 2009). Legislatures often follow Calvin’s example, currently in the areas of banking and corporate governance following the Global Financial Crisis which exposed the folly of negative freedom unbalanced by positive freedom. Hirsch (1977) was possibly the first to note that the decline of morality associated with falling church attendance meant that governments had to fill the gap and legislate.

³⁴ See also Ex 31:13–17 and 35:2–3, Lev 23:3. There were also other holy days with Sabbath-rests in the seventh month each year.

³⁵ This was definitely not a kind of socialism. In Lev 25 it is plain that if land was sold it was to be at a price determined by its productive capacity between the time of sale and the Year of Jubilee, effectively its net present value. The same principle applied to any Israelite who became poor and was forced to sell himself to another Israelite (brother).

³⁶ Tithing was common in the east at the time of the law. Tithes were essentially protection money. Jacob probably had this understanding when he made an offer to God to tithe in return for His blessing (Gen 28:20–22).

Heb 3:18–4:11 can be understood as a state of being (or way of living) in which a Christian is always conscious of relationship with God. Thus the New Testament Sabbath-rest is an antidote to sin. Second, there has also been much debate about tithing although it is well-established doctrine in some denominations and the Pentecostal ‘movements’. Whatever one’s perspective, it is arguable that Jesus set the New Testament standard when he said simply, ‘It is more blessed to give than to receive’ (Acts 20:35)³⁷. Whether or not giving occurs according to the Old Testament pattern the words of Jesus are unambiguous and would not have been lost on his audience (the elders of the church in Ephesus where Paul taught in the synagogue among other places). This approach to life certainly takes the focus from greed and consumerism which is self-directed and places it on generosity which is other-directed.

Conclusion

Business is good, sin is bad. These few words sum up the theme of this paper. Too often business is thought of as being bad, yet when theology is brought to bear on thinking it is readily apparent that business is both intrinsically and instrumentally good in the kingdom of God. In business is expressed the *imago Dei*. Business and the market bring order into chaos and can be considered either to be or to animate ‘powers’. Business also offers many opportunities to glorify God. Instrumentally, business is God’s primary means of delivering material blessing upon which is based prosperity and social justice. Business also facilitates the *missio Dei*. However, business is marred by sin. This is common to all institutions and endeavours in which human beings engage. Sin does not render business evil, but requires an antidote. There are antidotes to sin in business that can readily be found in the Bible and this paper has identified them. The church as a whole could try practising them.

³⁷ Although this is the *only* record of this saying in the whole of the New Testament.

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