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A CASE STUDY: CHURCH-PLANTING VIA SMALL BUSINESSES IN ZAZALAND (A 10-40 WINDOW COUNTRY)

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Note the names of some places and organizations, and all people in this case study have been changed.

## BACKGROUND & PREPARATION

*In his heart a man plans his course, but the LORD determines his steps.* (Proverbs 16:9) Since the Master first set my heart toward serving Him overseas, the idea of tentmaking was never a goal or desire for me. Like most of us, until 1987 when I read our beloved Christy Wilson's book "Today's Tentmakers," I had no idea what tentmaking was. I confess I was one of those who believed that anyone who was not in full-time professional Christian work was less than wholehearted about their faith.

Looking back, truly the Lord in His grace laid a straight path for me. When I first embarked on my missionary service, tentmaking was not an ambition, nor even a thought I had previously entertained. Yet the Lord provided me with a background balanced in education and experiences for doing church-planting and tentmaking. From the first time I understood Matthew 28:19&20, as a young believer in High School I sensed the Master wanted me to serve among "the lost." I always liked a challenge, so the more lost the better. Thus from the beginning, I was only interested in reaching the unreached, I had no desire to do business.

After high school I attended the University of Oregon where I studied Business Marketing. I did not attend the U. of O. to get a degree, nor did I study marketing because I wanted to do business. I was headed for the mission field from the first day I moved into the dormitory. I went to a secular school simply because I sensed the Lord saying to me that that was where I would learn to do evangelism - out among the harvest. I was there to minister and mature in Christ, not to study. His counsel to me was to "seek and to save what was lost." I did not begin to pursue a degree until my fourth year when the Lord showed me the next step was to join the Overseas Missionary Fellowship and they wanted me to complete a degree. I chose marketing in part because my father was in marketing, and in part because of all the majors being offered, marketing the Gospel seemed to be the closest discipline to evangelism. The fact that Billy Graham's picture was in the collage on the cover of our 301 "Introduction to Business Marketing" course did not hurt either. Though the business training I received was to prove helpful, my point is that it was God's grace rather than my planned objective to study business. I was at the U. of O. to evangelise and disciple, both of which I did with all my heart. The Lord involved me in the Navigators for four years and for two years I helped start and lead a church among the local Chinese community. These ministry efforts resulted in my cramming four years of business studies into five. While at the U. of O. I met my wife. She has a computer background with a Masters in Business Admission.

I had little interest in Bible schools, so when I officially applied to the Overseas Missionary Fellowship during my senior of university, I was discouraged that they required me to do a year of formal Bible study. The OMF recommended Trinity Evangelical Divinity School near Chicago.

TEDS is renowned for its School of World Missions. By 'coincidence' it happened to be just over an hour from my home church. The Lord arranged it so that I was hired as the Youth Minister by my home church even before I began my studies at TEDS. The church's willingness to pay my way through seminary resulted in the OMF encouraging me to stay and get a full Master's of Divinity degree. To be honest, what I learned at TEDS was not all that helpful. Though some of the missiological courses have been useful, the books and materials from my Greek and Hebrew and other pastoral-related courses, have only gathered dust the past twenty some years. The majority of the missiological courses I took were theoretical or designed for working with churches in the USA or overseas and not for reaching the Unreached. However, the unexpected benefit of those three years was the involvement in my home church. I would not trade that experience for anything. Though most of the people there at that time have since moved away from the church, the lessons I learned and the relationships my wife and I built during those three years have proven to be the foundation for our prayer, emotional and financial base. The church remains the one place on earth we can go to rest, and receive encouragement. Several of my closest business confidants are also men whom I first met at the church. Thus, I am a huge advocate for tentmakers building a strong relationship with their sending church before heading overseas.

### TRADITIONAL MISSION ROLE

After graduation from TEDS I was ordained and my wife and I went to Hong Kong. Hong Kong was to be a launching pad for us, as we firmly believed we would ultimately serve in an unreached area of China. In Hong Kong we served as traditional missionaries. After two years of language study, our job was to disciple believers and leaders in a Baptist church. The Lord greatly blessed this time. Dozens came to know the Lord and the church began to grow. The Master also taught us much about language-learning, living overseas and working with Christians cross-culturally. We were able to observe the workings of both the Asian church and a traditional Western mission organisation from the inside. The Master also gave us numerous opportunities to visit inside China. As China began to open up, my wife and I were both pleased and surprised to witness the growth of the church under Communism. Observing the scores of house churches and their vitality, we could not help but ask, "Lord, is China where You really want us?" His answer through the Word and circumstances was a resounding "No!" Hong Kong was our Samaria, we still had further to go.

### TRANSITIONING

The Master then directed us toward Zazaland in Asia, to plant churches among the unreached Zaza Muslims. As the OMF did not work in this field, we resigned and joined Frontiers, a mission that focuses exclusively on Muslims. The structure and comforts of a big mission like the OMF were sorely missed at first. Frontiers was new and very unorganised, but Frontiers gave us opportunities to create and risk. They opened up a whole new missiological world for us. Up until this point in our mission careers, our view of missions was limited to what we could see inside "The Box." "The Box" let us know the barriers; defining what we could not do. Now, there were no barriers and many new paradigms. God was free to take all He in had invested into our lives and work through our gifts and abilities.

Making the transition from a traditional missionary role to that of a tentmaker had its special moments. The last words spoken to me by a close friend and mission leader in Hong Kong were, "Tentmakers are not missionaries. You will not plant a church if you go into business!" I found it interesting that when I went to seminary, not one person questioned my laying aside my business background and degree, to work in the church. Yet when I made it clear I was going to lay aside my seminary education to serve in the business community, there were many who said I was wasting God's and others' investment in my life. There were lots of other discouraging moments, all from well-meaning professional Christians, yet these were helpful in that they caused me to check my heart and His voice, ensuring I was walking in His will and not my own. In making the

switch from working with Chinese to Muslims and from a traditional mission agency to a tentmaking agency, we went from rules, guidelines and lots of help, to flexibility, few guidelines and little help. The two key lessons here are that as you pursue tentmaking there will be many voices crying out to you, all well-meaning, both Godly and ungodly. If you do not know God's voice, it is essential that you learn to recognise it before going as a tentmaker. Secondly, if you are afraid to take risks and step into the unknown, tentmaking may not be the best ministry for you. From my studies and experiences I have come to believe that faith and risk are the same, except for the fact that faith has an object other than oneself. If you are not a person of faith, align yourself with a leader who has this gift lest tentmaking become a huge burden to bear.

In 1985, while serving in Hong Kong, a close American friend from our home church had offered my wife and I jobs working for his Widget Company in China. My friend understood the potential of tentmaking, but having never considered that model ourselves, my wife and I had brushed aside his offer. We considered it a compromise to our true calling of serving the Lord. Now, as we contemplated moving into Zazaland we realised there were no missionary visas. We called our friend, the President of Widgets Company and asked if we could open a regional office for him based in Zazaland and not China. We were thrilled when he agreed. We moved into his home and invested several months together at his home and office learning about Widgets and building a plan for reaching the Zazas. We began recruiting a team to go to Zazaland with us, as well as seeking supporters who would stand with us in this new venture. During this time we applied to open a Representative Office for Widgets Company in Zazaland. As we had our financial support raised, we would work on a commission basis, using the Rep Office primarily as a cover or T-5 entry strategy.<sup>1</sup> This seemed to be the easiest and fastest method for getting a visa, learning the culture and starting the ministry. It would be five years later that we would recall that the wide and easy path is not often God's way.

## BEGINNINGS

During our first four years in Zazaland the arrangement of working for Widgets as a Rep Office worked very well. I worked for Widgets on a project basis, meaning that when I worked for Widgets I was busy, but more often than not, I was totally free. I would estimate I worked about thirty hours a month for Widget, leaving the majority of my time free to minister as I pleased. This seemed to be the perfect model. The Master provided six other couples as team members. Each new team member opened a Representative Office of their own similar to the model I had used.

Before moving to Zazaland the team the Lord gathered to us was wary of working for a business, fearful that "we would become entangled in civilian pursuits." (1 Timothy 2:4) We had heard stories of tentmakers who had begun a business with doing ministry in mind, but were now doing only business. We strove to be focused, keeping our eyes on God, not mammon. Our first five years in Zazaland we were based in a relatively poor area called Medina. Soon after establishing ourselves it became clear if our message was to have credibility we needed to encompass our words with actions. The government was disorganised and the enforcement of laws was sporadic. Unemployment was above fifty percent. We considered several ways to help the people; giving aid, providing education, creating jobs. We decided both education and the creation of new jobs would be the most beneficial.

The team also chose to follow the Nevius model of church-planting. We would strive to build a church that was self-instructing, self-governing, self-propagating and self-supporting. We agreed to use the book of Acts as our church-planting manual. We invested time studying together to "adequately prepare ourselves for every good work." When the qualities of Nevius' model were instilled in the group of gathered believers, we would move on to another city.

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<sup>1</sup> See "Tentmaking – A Workable Definition" by Patrick Lai. [www.OPENNetworkers.net](http://www.OPENNetworkers.net)

As a guideline toward 'guarding' our hearts, before we opened our first business we wrote down two criteria for doing business. Firstly, every business needed to be profitable within eighteen months. Secondly, every business needed to create witnessing opportunities. If a business failed at either point, we would shut it down. We were able with relatively little capital to start six small businesses. These businesses were created to employ nationals, providing jobs for those who were out of work. We met with various new believers to learn their skills and experiences. We desired to create businesses which they wanted to operate and had a good chance of succeeding in. No expatriates or team members worked in these businesses apart from the initial period it took to train the national workers. No expatriate received an employment visa to work in these businesses. The initial investment for each of these businesses was less than US\$10,000. In order, we began an English school, a kindergarten, a boat transport company, a taxi service, a thrift store and a grocery store. To this day the kindergarten, and grocery store are doing very well. The English school is doing marginally well, while the boat transport company, taxi service and thrift store, each failed. The kindergarten presently employs six workers, the grocery store four and the English school one. All are nationals of Zazaland. Each of these three businesses has met our criteria of being profitable and creating witnessing opportunities. Today there is a thriving church in Medina of nearly 80 adult believers. The boat transport company and the taxi service were poorly managed. As they were not profitable, after operating for two years we shut them down and swallowed our losses. The thrift store was profitable, but again after three years, we had not seen even one person come to the Lord through that business, so we also shut it down. The nationals were amazed that we would close it as it was a profitable business. However, it made a clear point to the nationals that though making money is important, it is not our primary concern in life. The team believes a successful business is defined not only by the money that is made, but also by the love that is shared. We believe balanced tentmaking involves both spreading the Gospel and operating a profitable, God-glorifying business. To have one without the other is failure. We learn from our failures, but we do not aim to perpetuate them.

After a few years, as Muslims began to believe and be disciplined, the government began to take a keen interest in our activities too. Several times I was invited to the police station to talk about what we were 'really' doing. By our fifth year in Zazaland the Lord had used the team to gather two groups of believers in two separate villages. As the authorities began to probe into our activities, they soon realised we were doing very little business and a lot more evangelism and discipleship. Finally things came to a head. I was taken into custody and interrogated for two days. The authorities told us we were a threat to the stability of the society, contributing nothing to the community. We were given forty-eight hours to pack up and leave. By the time we left Medina, the church was being born and leaders were emerging. Fortunately several of the team members were allowed to remain in the country and continue the work. This is one of many reasons for serving with a team. If one worker needs to leave or is expelled the ministry need not stop. (Acts 17:14)

The experience of being deported was very traumatic for my wife and I. We left Zazaland with our two children and moved to a city on the other side of the border. We spent much of that year soul-searching and seeking the Lord, trying to help as we could from a distance. Nearly every month, we met with the team outside the country. Within a year of our departure the team we had left behind realised it was time to exit. The churches had met the criteria of Nevius' model for exiting. National leaders were in place guiding the church and leading small groups. A pastor was appointed. The team signed the three successful businesses in Medina over to believers we trusted and had trained. The two groups we left behind have grown into solid churches.

Several team members also had concerns for their children's school education. After much prayer, the Lord led some to return to their home country while some of us chose to move to the country of Rahat and the metropolitan city of Shahir, where there is a significant Zaza population. Whereas Zazaland is a typical Third World country, Rahat is more developed and Shahir is a wealthy, Westernized city. We knew the haphazard type of business approach we used in Medina would not work in Shahir.

We had learned that short cuts, “the wide and easy path,” were not the way God does things. We realised that if we were going to have a viable ministry, we needed a viable reason for being in the community. Our experience and my interaction with tentmakers around the 10-40 Window has led us to the conclusion that if we are adding value to the society in the form of education, creating jobs, bringing in capital, or enhancing people’s lives, it is unlikely we will be deported for doing evangelism and church-planting. And if we are deported, we will most likely receive at least one clear warning first. The lesson here is that residing as a student or having a ‘cover’ job is suitable when starting out, but if we become successful in evangelism and begin gathering believers into a church, sooner or later we will be found out. At that time, if the government is hostile and we are not contributing anything of value to the society, the government will deport us. After one year we felt we had the Lord’s mind for a long-term entry strategy that would bless people in many ways, especially with the Gospel.

## STARTING OVER

Whereas the population of Medina was nearly 100% Zaza Muslim, Shahir on the other hand was barely 20% Zaza. This caused us to research the needs of the Zaza community in Shahir. Our initial forays into Rahat showed us that the best businesses for meeting our two criteria would be in the education and service areas. Having set up an English school in Medina, and having two trained teachers on the team, we decided to register an English language school. However, we also had two couples who would soon be joining the team who had computer backgrounds. These couples did not wish to teach English, but preferred to write or teach programming. We compromised, deciding to do both. To that end we wrote up a thorough business plan. We borrowed ideas from other tentmaking businessmen we had talked with, as well as researched our competitors, and met with some key government officials of Rahat. The plan took about two months to write up. During this time, by faith some of us moved into Shahir, living on tourist visas. The other team members took leave (furlough) returning to their home countries.

As a team we listed our priorities for ministry and work. In addition to our church-planting objectives and the two criteria for operating a business, we placed a high value on community. We believe Muslims need a community to move into when they choose to follow Jesus. Thus, we need to model for them what that community looks like. Living together would draw unwarranted attention to ourselves, so our community lifestyle would have to flow out of our work place. We wrote up a team manual, which clearly states the team’s Principles and Practices. The Team Manual includes our strategy and goals for operating both the business and the ministry. We emphasise accountability in character, family life, and devotional life, as well as work and ministry. We outlined our Zaza language objectives, contextualisation and bonding strategies, defined what a team is, and the qualities desired in team members. Our doctrinal positions, standard of living, security procedures, and exit strategy, among other things, are also outlined in the Team Manual. Much prayer and seeking His will went into the Team Manual. This manual became the team “business plan”, incorporating both our business ventures and ministry outreach as a major foundation stone in God’s working through us here in Shahir. This Team Manual has continued to serve as our guiding light in times of difficulty. In the past 6 years the team has grown to 20 adults; only one couple has had to be asked to leave the team due to personal character issues. No one has quit the team in Shahir yet.

As a team, we committed ourselves to training new team members on the field. Rather than see new team members trained by others back home, who do not understand our unique objectives, we train people ourselves. We also require each new team member to be commissioned by their home church and raise at least 75% of their estimated financial support. All new team members are screened and hired by the team leader, in addition to any help another organisation or mission in the home country may provide. New team members are invited to join us only if they make a minimum five-year commitment. We agree that in hiring both expatriates and nationals, we place a higher value on character than competence, as we believe that competence flows out of our character. As a team, we know we can teach competence; whether that competence is in

doing office work or socialising in the coffee shop, in teaching English, or teaching the plan of salvation in the Zaza language. Teaching character, however, is much more difficult than teaching business or ministry skills.

## THE LAUNCH

Once the Business Plan was finished we submitted the first draft to several wealthy Christian friends and businessmen. We asked for their input and made adjustments based on their feedback. Once the third draft was complete we moved ahead, submitting the plans for the business to both venture capitalists (all Christian) and the government for approval. Here we hit our first major roadblock. The Rahat government does not consider teaching computers to be education. They have two different departments, one for business, and one for education. Training in programming is considered business and not education. This forced us to write another business plan for a trading and services company, which we named Titan. Titan's Articles of Incorporation are intentionally broad. Computer services is just one of the portfolio of businesses Titan provides.

There were another two additional snags for the English School. For a private school to get approval from the government the school's facilities must be in place, ready to operate. This meant we needed to buy/rent the property and complete the remodelling, all before we could even submit the plan to teach a class! Also, private schools are required to submit their entire teaching curriculum for every course for approval. These roadblocks naturally turned us to prayer. The teachers got busy working on the curriculum for every course they could imagine teaching, while I began seeking funds to buy property. The Lord brought the recession along just in time. The Lord enabled us to purchase two units in a new building at just US\$500 above the landed market price. We obtained the money for the purchase of the property via three sources; firstly, my wife and I cashed in our retirement fund, secondly, a friend invested US\$60,000 (he is a full, but silent partner with me) and finally, we were granted a bank loan of US\$80,000. This was adequate to purchase the property and remodel it, plus pay salaries and expenses for the first eight months of operations. Our business plan estimated that we would not make a profit until the 11th month, but we trusted our income from the first eight months to be enough to carry us through the 9<sup>th</sup>, 10<sup>th</sup> and 11<sup>th</sup> months. We were on a very tight budget. Each step was taken with prayer.

According to our Team Manual, the team desired to work together as a community. To justify our relationships with one another we decided we would utilise adjacent office space to house both businesses. In this way if people asked why we knew each other, we would have a logical answer.

We agreed that all of the new team members would not be allowed to work for either business until they had completed at least eight months of full-time language study. Eight months study is a long enough period for a person to engage in daily conversation and learn to share their testimony. After this initial period of full-time study, every team member continues language study under the supervision of a team language co-ordinator until they are able to read the daily newspaper and adequately share their faith in the Zaza language.

After the initial year of culture and language-learning each team member is expected to work forty to fifty hours a week for their entire second year on the field. Each team member has a job contract and is paid a regular salary. The expatriate team member salaries are set at five to ten percent above the competitive market rate for national workers rather than at expatriate salary levels. However, team members do raise financial support. This is required for several reasons. Firstly it keeps them fully missionary in the eyes of their sending churches, and it also forces them to be kept accountable to ministry goals. Finally, it provides a regular fixed income, enabling team members to free up valuable ministry time and keep their office hours within a reasonable limit. The team members donate their salary to a common "Team Fund." This Team Fund is managed

by the team. The Team Fund is used primarily in four ways. Firstly, for team members who are low on support, these funds are used to supplement their income. Secondly, the funds provide the basis of start-up capital for future businesses, as the team expands its sphere of ministry to other locations in Rahat. Thirdly, the Team Fund is used to pay for team ministry expenses. Fourthly, at least a third is disbursed for special ministry projects, including the support of local and international charities.

Working full-time during this second year accomplishes four objectives. Firstly, it brings new team members into the heart of the business. National co-workers recognise the expatriates are not just learning the language but are integrally involved in the business. This period establishes their working identity in the community; it earns them respect. Team members set up a routine and are fully involved in the business.

Secondly, each team member's contribution to the business must add value to the business or school. They add value by creating more services, or classes, which in turn increases our customers/students. The objective is for each team member's contribution to the business to increase additional revenue to a point equivalent to a national's salary. When this happens, we then hire a qualified national to do the team member's job. The national who is hired is trained to take over twenty to thirty hours of the team member's job. Naturally we create other work for the national to ensure we are receiving full work for the full wages paid. The team members become the new national employee's supervisor, and as 'the boss' the team members can come and go as they please. Now the team member's job only requires fifteen to thirty hours of work a week. This gives the team members greater control and flexibility over their time. Usually this passing of work to a national takes place during the team member's third year on the field. The team members may choose to continue working inside the office or to spend more time outside of the office with people. Many become part-time employees, though some continue to work and be paid a full salary. It is an individual decision. We realize the Master has differing priorities for each member of the team.

Thirdly, as we are an employee (team) run business, team members have a high morale which carries over into the lives and work of the national workers. When motivation runs low, we stimulate one another to try harder. A minimum of one-third of the profits is utilised for team vacations, team training, our children's education and blessing other ministries. Such giving to Christian and local non-Christian agencies encourages our national workers too. Co-workers know they are working for something more than just a paycheque.

Fourthly, working full-time during the second year creates natural witnessing opportunities. When team members finish their language studies and begin working in the office, they become fully a part of 'the community'. Often this is recognised in the eyes of the nationals through questions the team members are asked. The national workers are clearly watching and at times testing us. Nationals will often ask several team members the same question about our beliefs and practices. Hearing similar answers reinforces our witness. The nationals have told us they are encouraged to see us sacrificing for one another and the community at large. Not once have we heard of our collective Christian witness spoken of in a negative way.

We knew from experience that the office could be used to build relationships and live out the life of Christ. We were also aware that open sharing of the Gospel would have to be done outside of the office. The authorities have closed businesses that aggressively share the Gospel on site. So to keep from being implicated in any way for doing illegal evangelism, each team member does their verbal evangelism outside the walls of the businesses. Of course this takes time, but due to the flexibility of our schedules we have the time.

Naturally we located the school in the Zaza area of the city of Shahir. Nonetheless, we knew many of our students would not be Zaza. To attract Zaza students we advertise in the Zaza language paper and nearby Zaza suburbs. To our joy, the students who take classes at the school have been thirty-fifty percent Zaza, well above the demographic percentage for the city.

On the other hand, as expected, the majority of Titan's customers (ninety percent) have been non-Zaza. Nonetheless, those team members working for Titan have established good Zaza friends in their neighbourhoods and by meeting friends through clubs and coffee shops around town.

Both the English school and Titan have proceeded to develop along the lines projected in the business plan. The English school took about ten months longer than expected to reach profitability, while Titan was profitable nearly a year ahead of schedule. The profits from Titan have been used to cover the small losses of the school (less than US\$700 a month) during these months. This has been an additional blessing of opening two businesses. The two (Titan and the school) are able to share facilities as well as administrative support. Since Titan exceeded our projected revenue estimates, Titan's funds have been available (as interest free loans) to help the school.

## SURPRISES

Once we were underway, one problem we encountered centred on salaries. The team members all agreed to accept salaries similar to what nationals are paid. However, most team members desired to pay our nationals five to ten percent above the national industry average. The team felt this was a good testimony and would help to keep quality employees. In the beginning this policy made it harder to get out of the red. To cover for delayed income, one team member went without a salary for nearly 6 months. Team members also loaned the school approximately US\$8,000 to meet our additional expenses during the slow early months. Team members who had little business experience had what I call the "mission mentality" of doing business - meaning bigger is better. They were inclined to spend their budgets believing that this was the way to get more money. Yes, you have to spend money to make money, but they did not grasp the fact if there is little coming in, then little is able to go out. By the end of the fourth month we had to have a meeting to correct this mentality. We gave the leaders their budgets for the rest of year, telling them if they wanted to spend more than that amount, it would have to come out of their own pocket. This greatly curtailed spending!

The biggest surprise of the English school was the interest shown by citizens from countries other than Rahat (Yemen, Saudi Arabia, etc.) in coming to study at our school. These 'international students' study intensively at the school, and their classes are very profitable for us. As a result we have altered our business plan to intentionally recruit these students. We have set up a website in a variety of languages and hired recruiters to promote our programs abroad. We have also rented two nearby apartments, one to house men and the other women. The rental money from these apartments is an additional source of income.

## LIFE & WORK

As the team leader and owner of the businesses, I have turned the daily operations of the English School and Titan over to two other team members. I meet with each director weekly, or more frequently if necessary. Nationals now head some of the divisions within each business, meaning a few team members work under nationals. In the office we practice the policy of aggressively showing God's love to one another. We not only live out our faith - we talk about it. We daily seek opportunities to give credit to God, whether it is for the weather, a new client, or the healing of a headache. This has led many staff to ask questions about our beliefs. We cannot legally initiate evangelistic discussions, but there is no law against loving people and answering their questions. Our Zaza staff has learned that we will pray at the start of meetings and meals. We visit our staff in their homes and invite them to ours. We give bonuses as often as is appropriate. We stress to everyone, both staff and clients, that our bottom-line is their success and happiness, not simply making money. We involve our local staff in giving to charitable projects, even encouraging them to suggest worthy charities to give to. We believe money is a tool for

witnessing, nothing more. One slogan we promote is “We Bless Others for God Has Blessed Us.” We stress professionalism and value character while promoting a family mentality that gives responsibility and ownership to those who work hard. We set the example in service. I have a smaller office than my national division heads. The expatriate team members and I may be seen cleaning the floor or furniture as often as we might ask others to do it. When a national staff has an urgent matter that requires them to go home, it is natural for one of the team members to cover for them.

There are many ways we let our lights shine in the office. Most of the situations are not planned. As a team we regularly discuss with one another what we are sharing with our national employees and friends. To give one example, after discussing the concept of grace with our office manager over lunch, I could tell she did not understand what I was sharing. The concept was too foreign for her. At the end of the month I gave her a \$100 bonus. As I often give her bonuses there was no surprise in that. However, the amount was more than normal and unlike previous bonuses I had given, she had done nothing special to deserve that bonus. As expected, she asked me, “Mr. Lai, why did you give me a bonus?” I replied as I often do, “You tell me.” (I want her to know when I notice her extra efforts.) Usually she can guess, but as I had hoped she replied, “I have no idea, I cannot think what I did to deserve this.” I then reminded her of our conversation about grace the week before. I smiled and readily agreed she did not deserve this bonus, even as we do not deserve the gift of eternal life God so freely gives us. She now has a better understanding of the concept of grace.

In teaching English, we regularly have opportunities to share about our Christian holidays. In teaching about Easter, two students asked to know more. Knowing our policy of not witnessing in the classroom, the teacher (a team member) directed the students to another team member who was free. This team member invited them for a cup of coffee and shared the Gospel with them. We regularly have parties for the staff and use these times to share some aspect of our personal relationship with God. There are many similar examples of ways the Master is using us to touch hearts and challenge wrong perceptions of Himself.

Having a solid, mature, committed team is also essential. To that end I invest much of my time interacting with potential team members before they come to the field. We have a thorough team manual which I walk them through to ensure they understand what their role and involvement will be at the different stages of the business, the church-planting ministry and our team life. Once on the field the team meets weekly for worship or Bible study. The men meet biweekly for training. The women meet monthly. We have group social outings approximately once a month. Sometimes we bring Zaza friends to these socials, sometimes we do not. My wife and I attempt to meet with each couple or single on the team once a month. These accountability times are opportunities to pray and discuss frankly both personal and ministry issues we are struggling with.

## BENEFITS & BLESSINGS

God has greatly blessed both the English School and Titan. These two businesses have created a total of eight full-time and sixteen part-time jobs for nationals. In addition we have created seven paid positions and three volunteer positions (jobs which provide an identity but where no salary is paid or visa is given), which are filled by team members.

The English school has made a profit six out of the past twelve months. The registration of students, as we had anticipated, is very seasonal. This forces us to maximise our classes and teachers to meet the needs of the market. Over the past year the school has a net gain of just over US\$1000. This is not the kind of revenue which attracts major investors, but as our objectives from the beginning have been broader than just financial gains, we are satisfied with where we are at.

Titan has been profitable since its third month, averaging a net profit of US\$2,000/month. Thus, Titan's total net profit for the year is well over US\$25,000. We are currently expanding Titan's portfolio of services to create more jobs for nationals and visas for expatriate team members.

As part of keeping our eyes fixed on Jesus we strive to keep the profits in circulation. We believe this is wise as it blesses others and minimises what we pay in taxes to the government. As a team we agree there is nothing wrong with others working for the purpose of making money, but we agree this is not the primary reason why Jesus brought us overseas. Thus by giving generously to bless others we believe we are not only obeying Him in giving (Acts 20:35), but also exalting Him in seeking His heavenly reward before earthly luxuries, (Matthew 6:24, Luke 8:14, Proverbs 30:7-8) and providing a witness to others. (Matthew 10:8, Luke 6:30)

The businesses have been key in creating opportunities to share with both co-workers and clients. To date one Zaza in Shahir has believed and many of our Zaza friends have moved from -6 or -5 on the Engel Scale to -3 or even -2. Much seed has been sown. We are keeping our eyes focused on the Perfecter of our faith, expecting a breakthrough any day now. The businesses provide the credibility, viability and respect needed to maintain a consistent long-term presence. To date we have not received any warning about our evangelistic practices from the government. One team member was visited by the government security officers because of some materials sent to him via the post. Fortunately that situation affected none of the other team members. Normally materials "at risk" are sent to a safe address in a nearby country and hand carried to us. Other than this instance, since moving to Shahir we have not had any problems with the government.

The team members who lead each business do make it a priority to make contact with the key government officials at least twice a year to update them of our business activities. We send these officials appropriate cards, pictures of their visits to our facilities and government-approved gifts during festive seasons. These are open and legal efforts to build good and godly relationships with the authorities. On two occasions we have shared our beliefs with these officials.

## EVALUATION OF EFFECTIVENESS

In considering what the team has accomplished we need to first declare whatever we have accomplished has been done by God's grace. We took His ideas and implemented His plans. Jesus truly gets all the Glory!

In serving our Master and studying His instructions I am keenly aware that in evaluating any tentmaking venture, a balanced perspective dictates that we do not emphasise either financial profits or evangelistic fruits at the expense of the other. We are now a full two years into the English school and three years into the Titan business. Measuring ourselves against our initial financial objectives, after two years the English school is 'barely' profitable. We are currently working toward making adjustments in both our marketing and advertising schemes, as well as adjusting our staff hours with the hopes of increasing both our cash flow and profitability. Evangelistically speaking the staff have created numerous opportunities to witness through both their works and words. Thus, I would rate the English school at this point a mild success.

By anyone's standards, Titan is a profitable business. Titan played a role in bringing one Zaza to Himself and is continuing to provide other opportunities to witness to His glory. Titan has recently committed itself to expanding into other nearby countries. To date, I would rate Titan as successful. However, success is a process, not an achievement. Thus, we cannot remain still nor bask in the limelight. We acknowledge and thank our Saviour and Master for His grace and provision.

## CONCLUDING COMMENTS

Striving for balance in working and ministering inside the office and working and ministering outside the office is a constant struggle. I find every person has different opinions and different callings. Each person answers differently the questions of the 'why's and 'how's of what God would have them to accomplish as His Ambassador to Zazas through their job. Though all the team members who have visas through the businesses are paid a salary, we strive over time to reduce the actual hours which they are required to be in the office. Being supported by the home church gives team members the option of not having to work. Having control over their time grants team members the flexibility to choose the amount of time they wish to invest inside or outside of the office.

Before coming to the field, I interview each team member extensively so that I understand their calling, goals and expectations. It is my objective to help each person achieve what God is bringing them overseas to do. Naturally I wish for the candidate to understand us better too. God works through His people. It is both Biblical and a common business practice to invest in people.

I cannot underscore enough this ingredient for building successful experiences for team members. Too often the traditional missionary approach is to have one set of labourers recruiting candidates (new team members) back home, another set providing training, still someone else serving as a field supervisor. Each of these influencers in the candidate's calling have only a second or sometimes a fourth hand knowledge of what is actually happening on the field where they will be assigned. Often new workers receive information about their future ministry which is out of date or plain wrong. Many businesses which work in teams involve the team leader in the selection of the people they are going to work with. The lesson here is that by clarifying potential team members' expectations about work and ministry before they come to the field we enhance their chances of success. This is best done by having potential new workers go to the field and meet with those they will be actually be working with.

The research being done by the OPEN Network<sup>2</sup> is showing that before going overseas, most T-2, T-3 and T-4 tentmakers expect to invest more time doing evangelism and disciple-making than in their tentmaking job. However, after arriving overseas the reality is that they spend a greater amount of their time at their job, than in evangelism and discipleship. We can talk about balance and doing evangelism within business, or through business, or business as evangelism, but if we are honest with ourselves, it is all semantics. The real issue before God is not how we define things, it is the quality of the tentmaker's life. As leaders we are accountable to God for those we lead. (Hebrews 13:17) We need to ask the hard questions of both others and ourselves. Is the tentmaker maturing in Christ and productive in both his/her job and the ministry?

As the team leader I believe it is my role to minimise adverse conditions so that each team member can live and work under as favourable circumstances as possible. As the team leader my desire is to have each team member working as many hours as they desire to work and not as much as I want them to work. We find it difficult to limit a team member's working hours during their first two years on the field. However, by their third year, team members who wish to reduce their hours in the office may do so by adding enough value to the company that we can replace them with a national assistant. The assistant we hire to work with them can take over most of duties of their position. Some team members want to work full-time, some wish to work only a few hours a week. Clearly there are differing views on what is credible and has integrity. My personal opinion is not to judge the team members, but in grace enable and allow each to do as they are led by the Lord. This means I must come alongside them to hear what the Lord is telling them to do and then holding them to His directions for them. By giving team members as much flexibility as they need, morale is high and they need little encouragement to develop relationships and do evangelism within the Zaza community.

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<sup>2</sup> For details visit [www.OPENNetworkers.net](http://www.OPENNetworkers.net)

For the team, the businesses, the churches and Zazas whom we have grown to dearly love over the past 14 years, my wife and I give all credit and praise to Jesus.