

Multiplication in the Marketplace: Using Business as a Platform to Change Lives and Spread the Gospel

By Jonathan Nolan

Jonathan Nolan (pseudonym) is Dutch and serves as the International Business Director and International Leadership team member of All Nations where he helps disciple makers become self-sustainable and reach the unreached through business. Since 2009, he has started and grown multiple businesses, most of them in online marketing, e-commerce and sales in The Netherlands, Spain and the USA. Besides this, he trains and coaches disciple makers across the world to make disciples and plant churches and see church planting movements ignite among the neglected peoples of the earth

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“This week, my friend, who owns a hotel, came to me and said, ‘I want to follow Jesus!’ I asked him what brought his friend this decision. He answered, ‘Because I see how you are treating your employees and conducting your barbershop.’” This is George, one of our Kenyan church-business planters. He had been talking about Jesus and telling his friend Jesus stories for some time, and now the friend had given his life to the Lord. This is one of the many examples we have seen where the spread of the gospel advances through the marketplace.

In this article, I will share how we use business to make disciples and plant churches among the unreached. I will talk about the challenges we have encountered in church-planting and disciple-making movements, and how we have helped church planters to become self-sustainable and plant

businesses to reach the unreached. I will discuss the biblical foundation, challenges we face in the process, and how we overcome these challenges.

Financial Obstacles for Church Planting Movements

In conversations and encounters with local church planters who work among the unreached in Africa, Asia, and the Middle East, we have seen three basic challenges faced by church-planting and disciple-making movements.

1. Workers are not self-sustainable.

We did a survey in 2012 among our local church planters, asking about the challenges the church planters faced; 90% said there was a problem with finances. It was hard for church planters to put food on the table, send children to school, have money for travel, *and* to do ministry. Most of these leaders are planting churches among the unreached and work in very difficult places. There are few jobs in these difficult places, and if they did take a job, it would take a lot of time, leaving almost no time to do ministry. The church planters have to have a way of supporting themselves.

2. Difficulty in accessing places in the 10-40 window.

Many places in the 10-40 window are resistant and hostile to the gospel. In some of these places, anti-conversion laws make traditional ministry difficult. Conditions in these places can be harsh with significant poverty. It is challenging to come and live among the people and to share the gospel openly.

3. Challenges with outside funding and the traditional way of sending missionaries.

In our experience, a lot of church-planting movements rely on outside funding for daily living and ministry expenses for first and some sec-

ond-generation leaders. When the outside funding falls away, key leaders have a tough time supporting themselves. Sometimes movements stop or slow down because of it. Also, connecting to outsiders for funding is difficult for many local church planters; they don't have the connections to do so.

These obstacles – each related to financial resources – hinder the progress of the gospel and the multiplying of disciples and churches in movements. They also set the stage for an approach that I believe helps address these challenges and lead toward greater progress for the kingdom of God among the unreached.

Bridging the Gap through Kingdom Business

In order to overcome the above challenges, we at Business for Movements have trained more than 6000 church planters and disciple makers and helped them launch and grow around 900 kingdom businesses. This helps them connect with the people they want to reach and become self-sustainable at the same time. In the following section, I explain the biblical foundations of using the marketplace to share the gospel.

Biblical Framework

Our work has significance. God gave Adam and Eve the assignment to go into the world and subdue it, that is, to work in it (Gen 1:26-28). The Hebrew word *avodah* has three different possible meanings when translated into English; it can mean “work, worship or serving.” The interconnectedness of these meanings in the original language points to something that is not obvious to English speakers. If we do business as unto the Lord, it should be as an act of worship to Him as well. This Old Testament idea is supported in the New Testament as well, such as in Col. 3:17, 23: “And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him

Whatever you do, work heartily, as for the Lord and not for men.” Some people I know have called this concept, “work-ship.”

A most natural place for “work-ship” to touch unbelievers is in the midst of the normal marketplace, where people and ideas rub against each other, allowing the beautiful light of the glory of God, in the face of Christ, to shine from our hearts into that of unbelievers (2 Cor. 4:6). By “marketplace,” I mean the place where people buy and sell goods, engage in business, and interact socially. It is a place of economic activity, relational influence, and spiritual opportunity where believers are called to steward resources, live out their faith, and advance the kingdom of God.

In Matthew 28:18–20, Jesus calls us to go into the whole world and make disciples of all the nations. The people of these very nations are the same ones which Christians could regularly spend time with in the marketplace. When you look at Jesus, we see he spent most of his time in the public, “business” world – what I am calling the marketplace. Before he started his public ministry, he did carpentry (Mark 6:3).

During his public ministry, Jesus had 132 public appearances, 122 of which were in the marketplace (as defined above). Also, of the 54 parables Jesus taught, 45 of them had a marketplace context. Jesus was bringing the word and the power of the kingdom of God IN the marketplace.

The ministry of Jesus was quite naturally in and around the markets of Israel on a regular basis, since these bazaars were part of his everyday life, but Scripture also contains some more direct examples of what I am calling “marketplace ministry.” One remarkable example is Lydia, a seller of purple cloth in Philippi. Her business success allowed her to host Paul and his companions, providing a base for ministry. Through her hospitality, her household became believers (Acts 16:14–15).

In addition, Paul’s use of business as a platform for ministry is a compelling example of integrating faith with real, physical work. There is some debate as to what exactly Luke meant when he called Paul a “tentmaker” (Acts 18:3). Was it making actual tents from wool and/or

leather, or leatherwork in general? The difference matters little, since both were hard physical labor, and both were quite portable which allowed him to move around the Roman world without suspicion. More importantly, both allowed Paul to support himself financially while spreading the gospel, ensuring he was not a burden to those he ministered to (Acts 18:1-3). This approach allowed him to demonstrate integrity, diligence, and humility, which bolstered his message (1 Corinthians 9; 1 Thess. 1:9-12).

In Thessalonica, Paul worked tirelessly to support himself while preaching. He reminded the Thessalonians, “You yourselves know how you ought to follow our example. We were not idle when we were with you On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you” (2 Thess. 3:7-8). His example reinforced his message, showing that the gospel brings transformation not only in words but also in work ethic and lifestyle.

In Ephesus, Paul taught daily in the lecture hall of Tyrannus for two years (Acts 19:9-10). The Western text (an ancient manuscript on which the King James translation is based) includes an additional line that says Paul would be there and teach from eleven in the morning until four in the afternoon. This is quite plausible, given that midday hours are the hottest of the day, when people would escape the sun; Paul may have worked in the morning hours as well as later in the afternoon, making tents (Acts 20:35). His business likely facilitated connections with both Jews and Gentiles in the bustling commercial hub, enabling the word of the Lord to spread widely throughout Asia Minor.

Paul’s dual role as a tentmaker and evangelist exemplifies how business can be a strategic entry point for disciple-making, integrating work and ministry to glorify God and advance His kingdom. With this biblical framework in mind, I now turn to outline our approach to multiplying kingdom businesses for sustainable disciple-making and church-planting movements.

Business for Movements

The Business for Movements strategy helps church planters start kingdom businesses to reach the unreached. The strategy follows a



five-day consultation called Pioneer Business Planting. The goal is to extend the reach of the gospel while creating financial sustainability for church planters and other leaders/believers. The intended outcome of the consultation is a viable, legitimate business that provides a product or service that does not currently exist in the region in order to serve the local community through meeting physical, social, and spiritual needs without competing with other local businesses, thus being a light simply by adding value through the business.

Each consultation is customized to the needs of the participants through facilitating conversation, active listening, storytelling, and hands-on experiential learning through activity-based exercises. The consultation is very interactive with an emphasis on experience-based learning (games and activities) and storytelling (graphic curriculum).

The first two days focus on fundamental mindsets, such as:

1. God is the owner of our business; we are his stewards
2. Work is worship
3. The sacred/secular divide
4. How to use business as a means to extend the gospel.

The last three days are focused on the following key topics:

1. The process of business planting
2. How to find a good business idea
3. Leadership
4. Problem-solving skills
5. How to write a business plan
6. Funding
7. Ethics in business
8. Customers
9. Marketing
10. Budgeting and many more elements of starting a business.

After the consultation, the students are able to develop and write business plans, now having the tools and knowledge to start a business. For example, one team reached a community of religious extremists. How? By starting a barbershop in the area which did not yet have one and which the people wanted.

After the Pioneer Business Planting Consultation, the participants start researching their communities. Through regular one-on-one and group coaching meetings, an experienced coach will help the

participants develop their Business Model Canvas, business budget, business plan and church-planting plan. This coach also encourages and gives timely advice on how to start and grow the business and their network of churches.

Once the business plan has been tested and found viable, the next phase is raising the capital to start. We encourage people to find funds locally through a bank, micro-finance institutions, a savings group, personal savings, loans from friends and family, etc. We also set up local Faith Funds to start the businesses.

Faith Funds

A Faith Fund is a local or regional fund that is locally governed by a team of church planters, pastors and seasoned businessmen or women. The people on the governance team are picked carefully based on character and experience, as they are responsible for managing, stewarding and multiplying the funds.

The money in the fund will be used to give out loans to start kingdom businesses. These loans will be paid back, with interest, by which the fund grows and more businesses will be started. The money is NOT intended for ministry purposes. These are the requirements for the businesses in which the the Faith Funds invest:

1. The business should be locally led.
2. The business helps spread the reach of the gospel and the planting of churches.
3. There is a written business plan in place, including a budget that proves it to be viable.

To fund these businesses, we start small. People need to save at least 10% of the money they want to borrow.

The governance teams of the Faith Funds are coached and mentored by a global team of mature businesspeople and church planters. The participants start the business, and our team provides ongoing business

coaching. Generally, we coach people 6 months to a year in regular one-on-one and group coaching sessions, both online and with visits on the ground to see the businesses. If and when the business grows, new products and services can be added. In other cases, it is best to start new, different businesses in that area to reach the unreached.

Besides the Pioneer Business Planting training, we also conduct Disciple Making Movement trainings for five days, where we teach people to share their faith, find people of peace, make disciples and multiply new house churches. In the locations where we work, we generally do both Pioneer Business Planting trainings and Disciple Making Movement trainings.

Overcoming Challenges to Integrating Work with Ministry

One of the greatest challenges local church planters face when starting a kingdom business is the perception that they will not have enough time to do ministry. This mindset often stems from the “sacred-secular” divide, which is the belief that work and ministry are separate rather than intertwined. However, the Bible presents a **holistic view where work and ministry seamlessly coexist**, each reinforcing the other (Colossians 3:23-24).

For example, as mentioned above, Paul supported himself financially through tentmaking while actively preaching and planting churches (Acts 18:3). Paul uses himself as an example of not being a burden to the churches (1 Thess. 2:9, 2 Thess. 3:8). He didn’t see manual labor as beneath his calling – it was an integrated part of his mission. Acts 18 describes Aquila and Priscilla as tentmakers, but also as powerful ministry leaders who taught Apollos more accurately about Jesus (Acts 18:26). They combined business ownership with deep theological impact in the early church. We see the same with Bezalel and Oholiab: God filled them with his Spirit for skilled work in building the tabernacle. Their craftsmanship is described as Spirit-empowered ministry (Exodus 31:1-5).

Work with one's hands can be as sacred as preaching the Word when done for God's purposes.

The business IS the ministry. When done to glorify God, it will bring Him worship. Through business, businesspeople/church planters can encounter people they would normally never encounter. One of our church planters told me: "Since I am running a kingdom business, I have met more people in 3 years than the 15 years before when I was a pastor."

Importantly, **doing business as a team**, rather than as a solo effort, can lighten the load and allow for greater focus on ministry, as the responsibility and opportunities are shared among partners. In our work, we see many husbands and wives work together in their businesses. Offering their separate giftings and talents, they each contribute to the business. For example, a church planter couple from an African country run a bakery. She handles the finances and he goes out to talk to the customers.

Additionally, it's crucial to recognize that **not every business fits every person**. Choosing the right business is like sowing a seed in good soil—it requires prayer, wisdom, and understanding of one's gifts, calling, and the local context (Matt. 13:8). A poorly-matched business can drain energy and distract from ministry, but a well-suited enterprise can flourish and multiply both spiritual and economic impact. To find a good business idea, we challenge the people to find the overlap between these 3 options:

1. **Market research** – We invite people to go out into the community and ask the question: What product or service would you like to have that is not available here? This question helps to see if there is a demand for the product or service.
2. **Giftings** – Considering the giftings, talents and experiences a person has.
3. **Resources** – Look for the resources that are already available. Most people want to start a business that requires a lot of capital to start. Unfortunately, if you don't have access to this, it can be demotivating. It's better to start with another business that requires less capital

to start. For example, one participant in our training wanted to start a spices shop. To get started, he wanted to buy spices in bulk and rent out a shop. This required a lot of capital to get started. We encouraged him to go to restaurants and ask what kind of spices they wanted. From there he could buy small amounts of spices, sell to these restaurants and test if the business would work without having to invest a lot of money. If the business did well, he could reinvest and scale up the business.

By embracing a kingdom perspective, church planters can see their business not as competition for their ministry time but as an integral part of God's work, where the sacred and the secular beautifully merge. A final story provides a concrete picture of what this looks like in action.

From Homeless to Transforming Communities: Gibson's Journey of Faith, Business, and Impact

After losing his father and being rejected by his stepfather, Gibson from Malawi became homeless with only a set of clothes. But when Christians took him in, everything changed. He found hope in Jesus, igniting a passion to not only share the gospel but to empower others through economic renewal.

Starting with a borrowed shaving machine, Gibson opened a barber shop, hiring someone to work while he focused on spreading the gospel. This balance of business and ministry grew into a lifelong calling. Through church-planting training in Capetown, South Africa, Gibson and his wife saw lives transformed, including a barren woman conceiving after prayer. Returning to Malawi, they established Multiply, a printing business that became the foundation for their growing ventures.

Today, Gibson operates several businesses that serve as pillars of transformation for his community:

1. **Printing Business (Multiply)** – supports schools with printing exams, CVs, and stationery. It provides jobs and skill-building opportunities for youth.
2. **Grocery Shop** – supplies affordable essentials, ensuring families can access daily necessities.
3. **Truck Business** – transports goods, creating reliable logistics for local businesses and farmers.
4. **Mango Business** – employs seasonal workers during harvests, helping families earn extra income.
5. **Goat Farming** – offers opportunities for breeding and selling livestock, teaching sustainable practices.
6. **Rental Properties** – provides safe, affordable housing for families, allowing them to redirect savings toward school fees and food.

The effect on the community has been profound. Parents can now afford to send their children to school and buy nutritious food, thanks to job opportunities created by Gibson's businesses. Families learn the value of saving, budgeting, and investing, changing generational mindsets about poverty and dependence.

Gibson also trains others through Pioneer Business Planting (PBP), teaching sustainable entrepreneurship grounded in faith. One trainee started a restaurant and grocery store, which now supports his family and discipled others. Another, a former imam, came to faith through Gibson's mentoring and now shares the gospel within his community.

With over 100 house churches planted, Gibson's vision is thriving. His businesses are not just income sources but platforms for discipleship, mentorship, and community transformation. For example, Gibson has a manager Assan for his printing business. Assan was a former Muslim, but through conversations and prayer he came to Christ. Gibson gave him a job but also discipled Assan by giving advice about marriage and his family. Now Assan is Christ's light in the print shop. He shares his faith with people that come into the shop.

By integrating faith and entrepreneurship, Gibson is helping families break free from poverty, instilling hope, and creating lasting impact in Malawi. This is more than a personal journey – it is the multiplication of hope, faith, and opportunity, one family and one community at a time. Can you imagine a world of not just one “Gibson” but thousands throughout the world’s most unreached peoples?

Conclusion

Integrating business with church planting is not only biblically grounded, it is also practically effective in reaching the unreached. Traditional models often leave church planters financially dependent and restricted in access, especially in resistant regions. With the Business for Movements (B4M) approach, we equip local leaders to launch sustainable, kingdom businesses that provide financial stability and open doors for making disciples and planting churches where traditional ministry is not possible.

The biblical foundation is clear: from Jesus’ presence in the marketplace to Paul’s tentmaking and Lydia’s hospitality, work and ministry were never separate. There is no sacred-secular divide. Modern day practitioners, like Gibson in Malawi, reflect this same integration—demonstrating that business can transform entire communities both spiritually and economically.

Through the Pioneer Business Planting consultation, ongoing coaching, and Faith Funds, church planters are empowered to serve their communities with excellence, share the gospel through everyday interactions, and multiply disciples and churches. The marketplace becomes a mission field; the business becomes the ministry.

The vision is compelling: thousands of local believers, just like Gibson, living out their faith through business—bringing hope, dignity, and the gospel to the most unreached corners of the world. This is multiplication from the ground up—sustainable, scalable, and Spirit-led.

Questions for Conversation

1. What specific challenges in frontier church planting do kingdom businesses help address? What kind of kingdom businesses could open doors in your own context?
2. Reflect on the author's biblical reflections on work and kingdom business. Which are the most helpful insights? What additional thoughts, or pushback, do you have?
3. What are the obstacles to starting kingdom businesses in your community? What new ideas does this article stimulate for you which might be applicable in your context?