For Pastors, Elders, and Christian leaders seeking accountable, sustainable Gospel impact—in South Asia and across the Western church

PROVIA
GLOBAL
Path to Transformation

Church Based Business Accelerator

CBA

Overview + Starter Kit

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Church-Based Business Accelerator (CBA)

For pastors, elders, and Christian leaders seeking accountable, sustainable Gospel impact—in South Asia and across the Western church.

Tagline: Discern • Align • Equip • Accompany • Report

What this document does	What it is not
Explains the CBA model in 3–5 minutes	Not a prosperity framework
Provides a simple pathway to start	Not "business running the church"
Includes safeguards for integrity	Not a replacement for discipleship
Ends with a readiness assessment and next steps	Not a fundraising gimmick

Prepared for: **PROVIA GLOBAL** / Partner Churches & Networks
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1. Why a Church-Based Business Accelerator?

Many church movements experience a painful tension: spiritual growth alongside economic fragility. A Church-Based Business Accelerator (CBA) helps churches move from donor dependency to local sustainability—without compromising apostolic doctrine, integrity, or mission focus.

Three realities we must face

1. Churches need sustainable sending capacity. Gospel workers must be supported with integrity and stability.
2. Entrepreneurs already sit in our congregations. They are problem-solvers with skill, vision, and networks.
3. Pastors want to partner—but need a pathway. The gap is usually design, not desire.

Research note (summary): A large majority of U.S. adults believe healthy partnerships between churches and entrepreneurs can help solve problems; Christian entrepreneurs are even more convinced. Practicing Christian entrepreneurs strongly integrate faith and work and show notable giving patterns.

Source note: Statistics summarized from Barna Group's report produced with Faith Driven Entrepreneur (2025).

2. Apostolic Foundations (Biblical Frame)

The CBA model is grounded in Scripture and apostolic mission patterns—not in worldly ambition. We recover a theology of vocation, stewardship, and benefaction under church oversight.

Biblical anchor	CBA implication
Acts 18:1–4 (Paul's tentmaking)	Work can support mission without shame or compromise.
Matthew 25:14–30 (Stewardship of talents)	Capacity is entrusted by God and must be multiplied faithfully.
Acts 2:44–47; Philippians 4 (community generosity)	Giving and shared responsibility fuel mission and care.
Ephesians 4 (equipping the saints)	Marketplace leaders are part of the church's equipping mandate.

Pastoral guardrails (what we refuse)

- We refuse prosperity distortions (profit-first, manipulation, "sowing for wealth").
- We refuse commercialization of ministry (platforming business interests over the Gospel).
- We refuse confusion of authority (elders shepherd the flock; enterprises are governed with clear boundaries).

3. What Is a CBA?

Definition: A CBA is a church-governed, mission-aligned pathway that identifies and disciples entrepreneurs, equips them to launch or strengthen ethical enterprises, and mobilizes them as benefactors who help fund and expand indigenous mission work.

Outcomes we seek

- More disciples formed in vocation (Sunday–Monday integration).
- Job creation and dignity work in local communities.
- Local mission funding capacity (reduced dependency).
- Stronger apostolic networks (churches, workers, benefactors aligned).

Who CBA is for

- Church networks facing funding fragility (especially in fast-growing movements).
- Western churches seeking credible community impact and marketplace discipleship.
- Entrepreneurs who want their work to become a faithful instrument for Gospel witness and generosity.

4. The CBA Pathway: Discern → Align → Equip → Accompany → Report

Step	Leader focus	Practical outputs (examples)
1. Discern	Identify entrepreneurs/problem-solvers; clarify mission needs	Entrepreneur inventory Community needs map Initial risk scan
2. Align	Establish theology, motives, and governance	CBA charter Oversight team Conflict-of-interest policy
3. Equip	Train skills + stewardship + integrity	Cohort training (8–12 weeks) Business basics + discipleship Mentors assigned
4. Accompany	Coaching during launch/scaling	Monthly reviews Financial discipline Pastoral care for leaders/families
5. Report	Measure fruit with transparency	Dual KPIs (spiritual + economic) Stories of impact Next-cycle improvements

Implementation rhythm (recommended): 90-day pilot for one cohort, then iterate and scale (test → grow → mature → reinvest).

5. What Churches Actually Do (Cohort Model)

A CBA is most effective when it functions as a table—a covenant community of entrepreneurs and leaders—not merely a class. The goal is formation, not information.

Recommended cohort structure (8-12 weeks)

- Weekly gathering (90 minutes)
- Scripture + prayer (15 min)
- Case or skill module (30 min)
- Peer review / problem-solving (30 min)
- Commitments + accountability (15 min)

Sample modules

4. Apostolic stewardship & integrity
5. Calling, motive, and mission alignment
6. Problem discovery: serving real community needs
7. Simple business model + pricing + cash flow
8. Hiring & dignity work (justice, care, compliance)
9. Risk, resilience, and wise decision-making
10. Generosity: benefaction pathways without manipulation
11. Launch plan + measurement + reporting

6. Funding & Sustainability Options (Choose Wisely)

Multiple funding models are possible. We recommend starting small and building trust through transparency and consistent reporting.

Model	Use when	Key safeguards
Benefactor Capitalization Fund	Local benefactors can seed mission-aligned ventures	Separate fund accounts; board approval; clear eligibility; quarterly reports
Microfinance / cooperative pool	Many small needs; high community participation	Small ticket sizes; strict repayment rules; pastoral non-interference in lending decisions
Strategic collections for projects	Defined mission projects needing targeted support	Time-bound; designated purpose; published outcomes; independent review
Business-as-Mission (BAM) pilots	Teams can operate ethical enterprises linked to mission	No coercion; fair wages; legal compliance; spiritual oversight; profit ≠ ministry success

Pastoral note: The goal is not "church-owned businesses." The goal is disciple-made entrepreneurs and mission-aligned enterprises that strengthen the church's sending capacity with integrity.

7. Governance & Integrity (Non-Negotiables)

The credibility of a CBA rises or falls on integrity. Strong governance protects the Gospel witness and builds trust with the congregation and partners.

Minimum governance package

- Written CBA charter (purpose, boundaries, decision rights)
- Oversight team (elders + finance competence + marketplace competence)
- Conflict-of-interest (COI) disclosure for leaders and entrepreneurs
- Clear separation of accounts (church general fund vs. CBA funds vs. enterprise funds)
- Transparent reporting cadence (monthly internal, quarterly public summary)
- Risk policy (defaults, failure protocol, pastoral care response)

Common pitfalls to avoid

- Treating entrepreneurs as donors first and disciples second.
- Blurring authority lines (pastors making lending or investment decisions alone).
- Launching large funds before trust and reporting habits exist.
- Measuring only money instead of spiritual fruit and community impact.
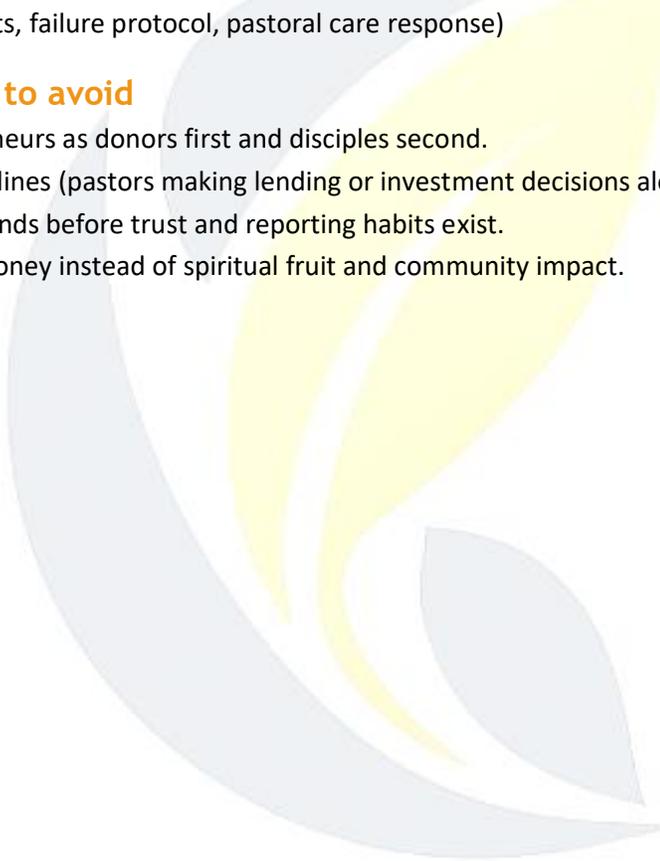
8. Measuring Fruit: Dual KPIs (Spiritual + Economic)

Apostolic work must be measured in ways that honor Scripture: fruit, faithfulness, and multiplication—alongside practical sustainability.

Spiritual KPIs (examples)	Economic / Sustainability KPIs (examples)
New disciples formed in vocation	Jobs created/retained
Households strengthened	Revenue stability of pilot ventures
Leaders trained and released	Loan repayment rate (if microfinance)
Churches planted/strengthened	% mission costs locally funded
Mission workers supported without dependency	Funds reinvested into training/mission

Reporting principle: Share stories, not just spreadsheets—while still providing clear numbers. The goal is trust, learning, and continuous improvement.

9. CBA Readiness Assessment (10-minute scorecard)

Score each item 0–2 (0 = not in place, 1 = partial, 2 = strong). Total score and follow the guidance. For a standalone printable version, use the separate 2-page Readiness Assessment PDF.

- Apostolic alignment: leadership agrees CBA serves mission (not profit).
- Governance: an oversight team is identified (elders + finance + marketplace).
- Financial integrity: separation of accounts is feasible and understood.
- Entrepreneur inventory: we can name 5–20 potential entrepreneurs/problem-solvers.
- Discipleship integration: cohort includes Scripture, prayer, accountability.
- Mentorship: at least 2 mentors are available (business + spiritual).
- Pilot scope: we can start small (2–3 ventures) with clear criteria.
- Risk posture: we accept some ventures may fail and have a response plan.
- Reporting: we can report monthly and summarize quarterly with transparency.
- Mission pathway: outcomes connect to sending workers / supporting mission.
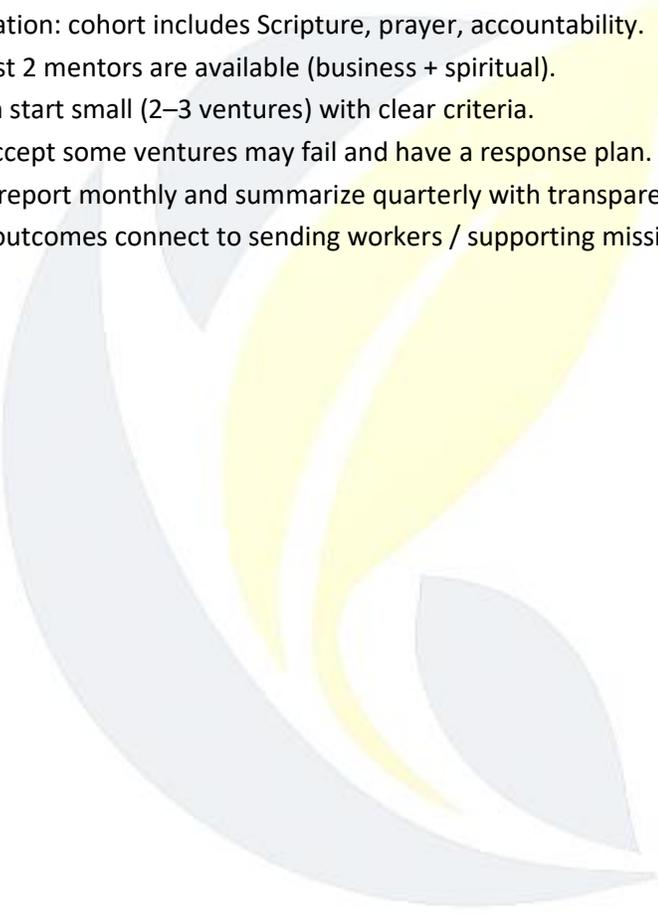
10. Next Steps (Simple Path to Start)

Recommended path:

12. Complete the readiness assessment.
13. Book a readiness call (30 minutes) to review score and context.
14. Select a pilot cohort (8–12 weeks) and assign mentors.
15. Launch 2–3 pilot ventures with clear criteria and governance.
16. Report quarterly and iterate for the next cohort (scale with learning).

What to prepare for a readiness call

- Names of 3–5 potential entrepreneurs to invite
- A short description of your mission funding challenge
- Your existing governance/finance structure
- 1–2 community problems you want to address

Source notes

This overview is aligned to the doctoral project proposal 'Catalysts for the Kingdom: Entrepreneurial Benefactors in Missional Expansion' (CBA framework; apostolic/tentmaking foundations). Research insights summarized from Barna Group's report 'Entrepreneurs: Untapped Problem-Solvers in the Church' (2025), produced with Faith Driven Entrepreneur.

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