

Every entrepreneur needs key people in their life who inspire them, provide memorable and applicable advice, and relentlessly encourage them about the value of their work. For me, Chris Crane has checked all these boxes, and it is a privilege to endorse *The Social Entrepreneur* from a very personal lens. The authors help you shape a comprehensive plan—one that considers self, family, team, and mission—and most importantly, ask you to consider the direction of the Holy Spirit in your life.

Dave Blanchard, CEO and cofounder of Praxislabs.org

Chris Crane mentored me for over ten years, and I benefited significantly from the experience. In this book, Chris and Lloyd Reeb share their most important ideas to help you rapidly scale your Christian social enterprise. If you are eager to impact more lives, I highly recommend this book!

Peter Greer, president and CEO, HOPE International, and
coauthor of *Mission Drift*

The Social Entrepreneur serves as a compass and a road map for those called to make a difference. As social and business entrepreneurs themselves, Chris Crane and Lloyd Reeb bring decades of wisdom for accelerating and multiplying kingdom impact. They provide a complete guide to help you do the same. If you desire to see 100x sustainable, transformational impact through your enterprise, this book is a must read.

Jim Stollberg and Tom McGehee, co-executive directors,
Halftime Institute

I have known Chris Crane and Lloyd Reeb for over twenty-five years. They bring gifts of experience and wisdom to help develop and grow great social enterprises. When you read *The Social Entrepreneur* and apply its principles, you will benefit more people than you can imagine.

Ken Blanchard, coauthor of *The One Minute Manager*® and
Simple Truths of Leadership

CHRISTOPHER A. CRANE & LLOYD REEB

Foreword by Dave Blanchard, CEO, Praxis Labs



THE SOCIAL ENTREPRENEUR

Seasoned Advice to Multiply Your Impact 100x

The Social Entrepreneur: Seasoned Advice to Multiply Your Impact 100x

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Dedication by Chris and Lloyd

To our mutual mentor, the late Bob Buford, our thanks for guiding us along the path of social entrepreneurship, greater joy, and fruitfulness in our lives.

Dedication by Chris

To Merrill J. Oster, Stephen O. James, and Rod Dammeyer, thank you for your wise advice to make the most of opportunities and avoid pitfalls.

Dedication by Lloyd

To my dad, Ralph A. Reeb Sr., my very earliest mentor, who not only taught us character and business but also timeless wisdom from the ancient Scriptures.

“Still other seed fell on good soil. It came up,
grew and produced a crop, some multiplying
thirty, some sixty, some a hundred times.”

Mark 4:8

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FOREWORD

EVERY ENTREPRENEUR NEEDS key people in their life who inspire them, provide memorable and applicable advice, and relentlessly encourage them about the value of their work. For me, Chris Crane has checked all these boxes, and it is a privilege to endorse *The Social Entrepreneur* from a very personal lens. From the moment I met him on a discovery trip with microfinance pioneer Opportunity International in 2006, to the ten-plus years he has mentored the Christian entrepreneurs we serve at Praxis, to the countless times Chris has told me that our work is so valuable because of its compounding effect on entrepreneurs and those they serve, I have gotten a jolt of energy from Chris's infectious enthusiasm for the work of God in founders, builders, and ventures in the world. You will get a taste of this enthusiasm in the book he's written with his dear friend and leader of leaders, Lloyd Reeb.

You'll also find this to be a guidebook on how to be more than just a leader or an entrepreneur: what we, at Praxis, like to call a redemptive entrepreneur. What is redemptive entrepreneurship? It is the hard but worthy work of following the pattern of creative restoration through sacrifice in our life and work. That is, creating with the knowledge that we are made in the image of our creator God, and then joining Him in making all things new, and ultimately doing this all for His glory on behalf of others. If you are reading this as a Christian, perhaps you are familiar with these general ideas from the Scriptures—but it is worth stopping to note how completely countercultural these narratives are to today's entrepreneurship scene.

By and large, we are much more likely to celebrate the creator than the Creator, much more likely to choose profit over purpose. We are

used to the Exploitative Way, to gain any advantage, to prevail, to win the spoils. Exploitative actors often approach the venture with a zero-sum “I win, you lose” mentality. The motivating force behind the Exploitative Way is fundamentally self- or tribe-centered—to win and control. Of course, even in the work of social entrepreneurship we often see an underlying motive of self-elevation that truncates how much (if anything) we are willing to sacrifice for the good of others. We are surrounded by the Exploitative Way, we all fall naturally into it, and we are always trying to escape its effects on ourselves.

The Ethical Way is another path widely accepted as the maximal reasonable expectation of the individual or corporation. After all, the narrative goes, “We are here to succeed. But let us do that while being noble as we ‘do things right’—doing no harm, keeping the rules, playing fair, solving problems, and adding value.” Ethical actors pursue “win-win” whenever they can. The motivating force behind the Ethical Way is to be good and do good, which can often also be self- or tribe-centered. This is, by and large, good. We expect the Ethical Way of ourselves and of those around us, and we are grateful when we encounter it, yet we sometimes fall short.

But there is more for us here, modeled in the life of Jesus. The Redemptive Way pursues the idea, as the authors write, that the gospel is the answer to everything. Through our work as entrepreneurs, we can truly bless others, take part in the renewal of culture, and die to self so others can flourish. Redemptive actors pursue a “when I sacrifice, we all win” approach with the agency and resources available to them. The motivating force behind the Redemptive Way is fundamentally other-centered: to love and serve. This is both the countercultural struggle and the meaningful opportunity to live out our faith in action. While society rarely expects to encounter the Redemptive Way, whenever we do, we’re changed.

Of course, it can also be just as likely that in our vocations we embrace the status quo, the reliable job, the standard paycheck—knowing there is risk for us to take, but often we are not willing to take it.

But entrepreneurship directs our agency and resources toward organizational creation, innovation, and risk, and Chris and Lloyd will help you understand this, understanding whether you are truly a founder, and if this is the time for you to take on this next assignment from the Lord. The authors are mindful of considering a comprehensive plan—one that considers self, family, team, and mission—and most importantly, asks you to consider the direction of the Holy Spirit in your life.

This journey from the exploitative to the ethical to the redemptive, which is both linear and daily at times, is the path from pure self-interested success to the meaningful life of significance—a journey both of your authors have taken themselves as well as guided hundreds of others on. I trust that you'll benefit from their accumulated wisdom as you seek this life of meaningful risk and holy adventure for yourself.

— Dave Blanchard, CEO and cofounder of Praxis, praxislabs.org

INTRODUCTION

SOCIAL ENTREPRENEURS TRANSFORM the lives of hundreds of millions of people, combining creative ideas with compassionate hearts, using their unique abilities to turn ideas into action. Their work might involve microfinance programs that help disadvantaged people work their way out of poverty or provide justice to widows in Africa by protecting them from forced marriages and having their homes taken away. Some are multiplying financially sustainable healthcare clinics to provide medical services and pharmaceuticals in emerging nations to people who otherwise would not be able to access them. Others help propel the growth of low-fee, financially sustainable independent schools that offer quality education at affordable prices to children of the working poor. One social entrepreneur we have mentored has grown a call center business employing more than five hundred visually impaired adults who have found both meaning and community in this friendly work environment. By building houses, drilling wells, or championing a myriad of other enterprises for disadvantaged persons, these leaders dramatically change people's lives economically, socially, physically, educationally, and sometimes, spiritually.

The world needs more social entrepreneurs. Billions of additional people's lives can be transformed through innovative social enterprises founded upon the tried-and-true principles in this book. We encourage you to start on your own social entrepreneur journey and know the profound joy of helping people change their lives for the better.

Although Chris and Lloyd each have more than twenty years of social entrepreneur experience and incorporate their Christian faith into their work, this book contains important advice for any social

entrepreneur. If you are not coming from a faith perspective, we hope you will not be put off by references to the Bible and Jesus, but rather use our advice to greatly multiply the number of people you impact whether you share our faith or not.

You can also access many resources mentioned in this book at our portal website, thesocialentrepreneur.org/tools, and through Ardent Mentoring, which Chris and Lloyd cofounded with Ryan King and Steve Soars in 2021 as a community of Christian mentors to serve qualified social entrepreneurs of any faith or no faith. Ardent Mentoring considers the stage of your organization, track record, vision, strategy, revenue, and staff level and seeks to match you with a mentor with the proper expertise.

Part 1 of the book is all about you and enhancing your abilities as an entrepreneur. Part 2 is about building a world-class team on a start-up budget, and Part 3 contains detailed, practical advice on the most critical issues you will face as an entrepreneur.

At thesocialentrepreneur.org/tools, you can download the “100x Social Entrepreneur Road Map”—an Excel template for you not only to capture your most valuable learning from this book but also to create simple action steps. You can build a one-page plan for your success.



PART 1

THE SOCIAL ENTREPRENEUR



THE CASE FOR GOSPEL-CENTERED SOCIAL ENTREPRENEURSHIP

S **SEAN AND JANET** Lambert are social entrepreneurs who cofounded Youth With A Mission (YWAM) San Diego/Baja in 1991. Their mission was to share the gospel and build small homes just south of Tijuana for impoverished families living in terrible conditions—in shacks with leaky roofs and dirt floors that cause everything and everyone to become wet and muddy when it rains. The roofs are often blue plastic tarps that collapse into the house if enough rain falls. In that area, three to six children often live with their parent(s). Sickness is very common. The new small homes, about the size of a two-car garage in a typical American home, are life-transforming for the recipients.

After building two hundred homes, Sean phoned Chris for advice, sounding very stressed. He was seriously thinking about quitting. His enterprise was out of money. Hard pressed, Sean had been covering the negative cash flow from operations by charging a large amount of ministry expenses on his personal credit cards, which were now far overextended. The ministry would likely close its doors. Sean was losing sleep while worrying and searching for solutions.

This news saddened me. My wife and I loved Sean and Janet and the trips we had made with them with our son to build homes. I asked basic economic questions regarding supply and demand. Sean explained that he had no shortage of excited church groups willing to pay to come

build homes. He was operating at full capacity, sometimes turning away groups or having to schedule them far into the future. Sean said, “My holy grail is low prices and great service.” I asked if any group ever said the prices were too high. Sean proudly said no because his prices were much lower compared to other ministries building homes with groups.

My nearly twenty years of experience as an entrepreneur had taught me that losing money when you have more demand than you can handle

“IN A FEW MONTHS YOU WILL BE OUT OF BUSINESS, AND THEN EVERYONE WILL BE DISAPPOINTED.”

means your prices are too low. I recommended that Sean immediately increase his prices by 50 percent and then in twelve months increase them by an additional 50 percent. Sean was very reluctant; he was afraid that higher prices would disappoint builder groups and they would stop coming. But I said, “If you do not raise prices, in a few months you

will be out of business, and then everyone will be disappointed.” Worse, many poor families would never receive a home.

After our conversation, Sean did some cost accounting and found he was charging far less than even his variable costs. He lost money on every house! He took the advice to charge more, and groups kept coming, as many as he could handle. Soon the enterprise had positive cash flow to pay off debt and reinvest to make the homes better for those receiving them and offer attractive new features for builder groups. He was now able to accommodate more staff to accommodate more groups to come and build even more homes for the poor.

Later, I brought my company employees to build homes with Sean, and I encouraged friends who owned companies to do the same. Employees were so moved by the experience that I helped organize annual groups consisting of twenty business owners and sixty of their family members to come and build. Many of those CEOs then brought teams of their employees to build for multiple years. These company groups were willing to pay even higher prices for better accommodations and food.

Eventually I encouraged Sean to form a board of directors made up of both ministry leaders and business leaders. I became the first chairman. Several of the CEOs with strong governance experience, who had built homes for the poor, were willing to serve on the board.

Through the diligent and heroic efforts of Janet and Sean Lambert and their now 220 full-time staff, YWAM San Diego/Baja in 30 years has built over 7500 homes for impoverished families in 24 countries. All these families have the gospel explained to them in a culturally sensitive manner and are given a chance to receive Jesus. Tens of thousands of Americans, Canadians, Germans, Norwegians, and other nationalities have volunteered their labor and paid for building materials to construct homes. YWAM now owns property totaling 18 acres in Tijuana and Ensenada, from which more than 20 YWAM ministries serve the material, social, educational, emotional, and spiritual needs of disadvantaged families. Donors, almost all businesspeople who have built homes with YWAM, have funded approximately \$20 million of buildings, all of which are debt-free. Most of those buildings accommodate staff and builder groups. Sean says that without the trajectory-changing advice on the phone call with Chris, he would have quit, and thousands of families never would have received homes.

That is what 100x social entrepreneurship advice looks like. In Mark 4:20 Jesus told a story about a farmer planting seed, and some of the seed fell on various kinds of poor soil that did not produce a crop. He likened us to soil into which He planted seeds of His grace and mercy. Then Jesus shared His vision that our lives could be extraordinary soil: “Others, like seed sown on *good soil*, hear the word, accept it, and produce a crop—some thirty, some sixty, some a hundred times what was sown.” So Jesus gave us the exciting vision that our lives could be the soil through which He produces thirty, sixty, or a hundredfold.

Sean says he is already at 30x, and he continues building an increasing number of homes for the poor every year. He will pass 100x during his lifetime. In the same way that the Lord gave me the privilege of advising Sean, we desire to help you move to 30x or 60x or 100x impact.

DEFINITION OF SOCIAL ENTREPRENEUR

We believe thousands of talented Christian leaders desire to use their talent, education, and passion to build new, innovative enterprises that run with the effectiveness of a business for the purpose of ministry. These leaders are social entrepreneurs. In addition to having been long-time for-profit entrepreneurs, each of us has been a social entrepreneur for more than twenty years. We have learned the nuances of how marketplace principles play out in the social sector to create sustainable, efficient enterprises that scale.

Defining terms early is always helpful. Two experts in the field offer good definitions:

“Social entrepreneurship addresses social problems or needs that are unmet by private markets or governments.”¹

“Social enterprises are private organizations dedicated to solving social problems, serving the disadvantaged, and providing socially important goods that were not, in their judgment, adequately provided by public agencies or private markets.”²

Our definition, based on our personal experience, our research, and those we have mentored, is:

Social entrepreneurship is the work of using free market principles to address human needs (physical, emotional, social, educational, and spiritual) in innovative, scalable ways that exceed the impact a traditional nonprofit or for-profit or government agency can or would achieve. A social entrepreneur is an impassioned individual dedicated to serving disadvantaged people with long-term, often financially sustainable, solutions.

These people use their entrepreneurial skills and experience to balance revenue and expenses with their desired human transformation to maximize the long-term impact. Further, Christian social entrepreneurs expand the definition to sharing the good news of Jesus Christ in a culturally sensitive manner whenever they reasonably can in their work. These are great aims, but the first challenge social entrepreneurs face, we've found, is gaining seasoned, readily accessible advice for the unique challenges and decisions they face as they start and scale their enterprises.

MENTORING CAN MULTIPLY YOUR IMPACT IMMENSELY!

The great joy of mentoring Sean and many others demonstrates that mentoring makes a huge difference in the long-term effectiveness of Christian social entrepreneurs. Social entrepreneurs have great enthusiasm and big visions, but they often lack the expertise to make the most of their opportunities. Mentors add that expertise.

In addition to offering advice, mentors open doors among their contacts to allow social entrepreneurs to scale much more rapidly than they would otherwise. Mentoring helps social entrepreneurs transform 5x, 10x, and even 100x more lives.

We hope this book blesses you so you can bless many others by increasing your impact in a similar way. We offer advice for those critical decision-making junctures and inflection points. These are the times when making good decisions will make the most of big opportunities. And we want to help you avoid the many pitfalls that can set your progress back years or even sink you. The advice in this book and the resources to which we link (at the end of the book), combined with our team of seasoned mentors, will help you multiply your impact by leveraging your unique style of entrepreneurial leadership and aligning with the power of the gospel.

LEGAL STRUCTURE

A social enterprise can be for profit, not-for-profit, or an L3C (low profit, limited liability corporation); it also may be large or small, local, national, or global. It generally serves significantly disadvantaged people. Regardless of the organization's structure, some key success factors are essential to get right. Beginning with the most important ingredient, which is you—the entrepreneurial leader.

LEVERAGE

If you want to be the soil that produces a hundredfold, and change the world in a lasting way, you must find ways to gain leverage; in other words, you must bring in resources that allow you to accomplish far more than you ever could on your own. “Enterprise leverage” is an offshoot of the traditional definition of “leverage”—the mechanical advantage or power gained by using a lever. “Enterprise leverage” is the power to act or to influence people, events, and decisions. In business we leverage banks’ and investors’ money to make more money than we could using just our own money. We leverage the talent of our employees to produce value that exceeds what we could produce on our own.

We believe *entrepreneurial leadership* is where leverage is maximized. If you feel called as an entrepreneur to use that ability to change the world, rather than primarily for your own benefit, we believe your leadership is key to multiplying impact.

That being said, the gospel is the most powerful leverage for transforming lives. Few things in this world last, so imagine if you could invest your life in something that was guaranteed to last. Gospel-centered entrepreneurial leadership will align your work with the power of the Spirit of God, which will produce lasting results when everything else around you is temporary. This is exactly what Paul prayed would happen in the lives of the leaders he addressed in 2 Thessalonians 1:11–12: “[We] pray that our God will make you fit for what he’s called you to be, pray that he’ll fill your good ideas and

acts of faith with his own energy so that it all amounts to something” (MSG). When your best ideas and courageous entrepreneurial efforts are empowered by the Spirit of God, imagine what the eternal results will be.

Isn't that what we all want? We want to know our work and our lives made an impact that outlasted us, or at least “amounts to something.” We believe long-lasting and profound transformation involves helping people discover a relationship with Jesus Christ. We may play one small role in their journey, show compassion, model Jesus, or make the message come alive for them. When we center our lives and work around encouraging others toward Christ, we move toward making an eternal impact.

THE KEY TO LEVERAGING TRANSFORMATION

Our friend and mentor Bob Buford, a successful social entrepreneur and the author of the book *Halftime*, taught us that the entrepreneurial-style leader is where leverage *begins*. Bob is a great example of someone who invested his time, social capital, and money in such a way as to produce 100x impact in other people's lives. “Life change” was his measure. But to get 100x return on life, he needed leverage.

“THE
ENTREPRENEURIAL-
STYLE LEADER IS
WHERE LEVERAGE
BEGINS.”
– BOB BUFORD

Peter Drucker, perhaps the greatest author ever on management, was a mentor to Bob over many years, and he turned Bob's attention toward investing in entrepreneurs. Specifically, Drucker championed a new kind of entrepreneur, the social entrepreneur, and challenged Bob to find and inspire such people. This is an excerpt from what Peter Drucker wrote to Bob in January of 1989 at the start of Bob's social entrepreneurship adventure:

“The reason you are important, Bob, is not that you have money.
The reason is that you have thought through an entrepreneurial

role. You are a pioneer. You are establishing something terribly important, and that is a NEW form of entrepreneurship that is focused on the contribution of the individual, not on the contribution of money.

Bob experienced firsthand Peter Drucker's willingness to "invest" in him because he was an entrepreneurial leader. Bob believed you should invest in the leader first and the strategy second. If you get the right leader, then the leader will fix the strategy.

INVEST IN
THE LEADER
FIRST AND
THE STRATEGY
SECOND.

Entrepreneurs are often driven by an opportunity they believe they must pursue. They are willing to take risks that most of us avoid. Innovations have great growth potential but almost always require an entrepreneur to blossom. Bob looked for talented social entrepreneurs, people focused passionately on helping others as well as achieving financial sustainability, who wanted to bring God's blessings to others for four reasons. We believe these four reasons are instructive for all entrepreneurial leaders:

1. They are willing to risk money, time, and their reputation on ideas that have high potential of return.
2. They have the essential ability to cast the vision, build and inspire a team, and garner momentum.
3. They don't require that all the answers, systems, or processes are in place before they get started.
4. They will persevere through those inevitable times when their venture is on the brink of failure. They will power through when others abandon them; when peers, experts, and those they serve are critical of them; when misguided governments or ill-willed people attempt to shut down their operations; and when they encounter virtually every other intimidating obstacle.

If you have the above four attributes, you have the potential to be a social entrepreneur who will impact millions of lives!

Not everyone is wired to be an entrepreneur. Strong professional managers are great assets and invaluable to entrepreneurs, but Bob believed entrepreneurs are where leverage *begins*. Before Bob went to heaven in 2019, Lloyd partnered with him for more than twenty years in founding and growing what today is the global movement known as the Halftime Institute. In addition, Bob was instrumental in the creation of the Drucker Institute. These social movements he started still impact a compounding number of people around the world. Thus, Bob's impact continues. Bob was primarily motivated by the teachings of Jesus, as are we. That said, if you are not a Jesus follower, we applaud your desire to give back and hope you will draw from this book as much value as possible while taking our faith language in stride.

STAYING GOSPEL-CENTERED WITHOUT BEING OBNOXIOUS

If your work is going to have lasting, profound impact beyond just this life, it must be gospel-centered. Because all the grace that flows through us to bless others comes from the gospel—that is where the power is. But that doesn't mean your organization needs to communicate the central message of the gospel at every turn. That would be unwise and counterproductive. On the other hand, you miss an important eternal opportunity if you think, *We are doing good things to help people, so it is okay if we never share the message of God's love and forgiveness through Jesus*. Your challenge as the leader is to find the best balance for your unique calling and mission.

We believe to remain gospel-centered means:

You and your team operate from the central belief that Jesus' death for our sins and resurrection is good news and that He is the only source of living hope for everyone you serve.

Gospel-centered social entrepreneurship is about building a countercultural organization for the common good. On the surface your organization might look much like any compassionate or cause-driven service organization, but the core of it must be firmly grounded in the truth that the only hope for mankind is the cross of Jesus, His resurrection, salvation through grace, and His love for us. That Jesus is the ultimate answer to everyone's pain and emptiness is a belief we live out daily as social entrepreneurs.

As Tim Keller teaches, the gospel is the good news, and it is historical, factual, and not just good advice for living a better life. Tim defines it this way: "There's a big difference between advice and news. . . . Advice is counsel about something to do, and it hasn't happened yet, but you can do it. . . . News is a report about something that has happened. You can't do anything about [it]. It's been done for you, and all you can do is respond to it."³ So gospel-centered work is rooted in something that has already been done for the world. It's not something you have to fight for because it's already done.

Also, the gospel is not about laws and regulations. Followers of Jesus are messengers, not advisors. If we are truly gospel-centered, then through our work our community will know we love them and that we genuinely seek the welfare of those we serve. The broader community may dislike our views on family, sexuality, and an ultimate truth source, but they will love how we bring openhanded compassion, healing, education, and financial help to those in need.

The gospel is the core solution to every problem. Hebrews 13:21 says He will "equip you with all you need for doing his will. May he produce in you, through the power of Jesus Christ, every good thing" (NLT). People struggle to transform their own lives, but the good news of the gospel is transformational.

GOSPEL + ENTREPRENEURSHIP = ETERNAL IMPACT

As social entrepreneurs, we move into the pain and despair of this world with hope for eternity. We may or may not be celebrated for our good

works in this life, and we even could be persecuted for our core belief that the only real hope for people is the gospel. Yet the Bible challenges us to work in such a way that our culture sees our good deeds and glorifies God. We are strangers in the world, sojourners—not tourists or citizens. We seek the welfare of the community, but we share the good news as historic truth, not mere advice.

While some will always object to the gospel, we offer no benefit by being overbearing. Being a gospel-centered social entrepreneur is to bring God's love and grace to the deepest needs in our world in effective ways that make the work sustainable, sharing the good news of God's love and sacrifice in winsome ways. And there are many creative ways to go about this as well as many kinds of social entrepreneurs. So let's begin with who you are.