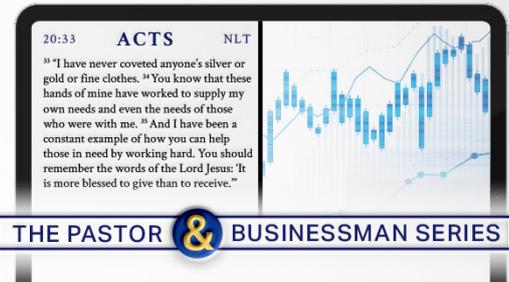


MY JOURNEY TO BECOMING

BOTH A PASTOR & BUSINESSMAN

Best of Both Worlds or Clash of Two Worlds?



My Journey to Becoming BOTH a Pastor and Businessman Best of Both Worlds or Clash of Two Worlds?

- *The story of how I gave up my father's business and then reluctantly took over after a clear divine direction.*
- *The heart, motivation and wisdom to combine both church and business realms.*
- *Perspectives on setting a new benchmark for church leaders and businessmen.*
- *First a Pastor, then a Businessman.*

My Journey

Twice I rejected my father's offer to take over his business. The first time was when I was around 26 years old. I am his only son and was expected to take over the lucrative family business, but God 'interrupted' my life. All my life I had been searching for meaning and purpose; so when I found it in Jesus, I was all in. When I told my dad about my decision to become a pastor, he offered me a million Singapore dollars to stop 'my nonsense'. When I didn't bite, a few days later, he upped the offer to a couple of million plus a bungalow residence of my choice. But no business or amount of money was going to hold me or tempt me. (Looking back, I should have taken the money and become a godly prodigal son... because years later his business would be close to bankruptcy and the money would be gone anyway.)

Pastor Lia and I went on to start Heart of God Church (HOGC). Pioneering a church is hard enough, but building a church with youths is bordering on stupidity. Youths come with empty pockets and even emptier stomachs. They gave their two mites but consumed like the locusts in Old Testament plagues. Buying a guitar or a computer was an exercise of faith and prayer. Pastor Lia gave up her career as a Straits Times journalist to give Bible studies to 9-13-year-olds. She paid out of her diminishing savings to bus the kids in every weekend.



Pastor How with some HOGC youths during their water baptism in the '90s.



Pastor Lia giving Bible studies to 9-13-year-olds.

I felt like the good prodigal son who didn't 'live it up' but still ended up broke. I was the antithetical rich young ruler who did 'give it up', having gone from driving a BMW at 21, to stinging on food. But never did we or our church lack anything. I can proclaim like David, 'I have been young and now I am old, yet I have never seen the godly abandoned or their children begging for bread.' (Psalm 37:25)

I think God 'pitied' two young pastors who had a little mustard seed of faith and a whole lot of insanity. And the church started to breakthrough and grow.

Fourteen years later, I rejected my father a second time. By this time, the church had survived and thrived, while my father's business had declined to near bankruptcy. It owed the bank millions of dollars and the bankers were hounding. Worse, he was just diagnosed with cancer. He asked again if I would take over the business. My first thought was, "Get thee behind me." This must be the last temptation by the devil to distract me from my growing church. Moreover, if I didn't take over when the business was raking in the cash, why would I take over now when it is in debt and close to economic death? Verses such as "Anyone who puts a hand to the plow and then looks back is not fit for the Kingdom of God." (Luke 9:62) echoed in my mind.

Pastor Lia and I told God that if He wanted us to take over the failing business, He had to show us an undeniable sign. Perhaps a burning bush. Truth is—I didn't want any sign from God because I was happy just being a pastor. I didn't want any more disruptions from God. I have since learned that God's hobbies seem to be interruptions and disruptions. He engineered a financial miracle and the business was cleared of all its debts. This is a story I share in my message — "Give Up to Go Up". So with much obedience and also much hesitation, we took over the business.

This is how I became an inadvertent and reluctant businessman. Till today, I am first a pastor, then a businessman. Business is my secondary and ancillary calling.

Before my dad passed away, I had the joy of leading him to Christ. The debt cancellation miracle got the business out of ICU, but it was still far from healthy. Another series of divine providence followed and the business was saved. Then God opened the window of heaven, and we began to make a profit. When money came in, I was as shocked as I was in awe of God. And with the profits plus Pastor Lia's insurance payout, we were able to give SG\$1 million to Heart of God Church's Building Fund.



**I am first a pastor,
then a businessman.
Business is my secondary
and ancillary calling.**

Insurance payout? Oh I forgot to mention that Pastor Lia was diagnosed with stage 3 breast cancer in 2012. She has been clear for seven years and counting...

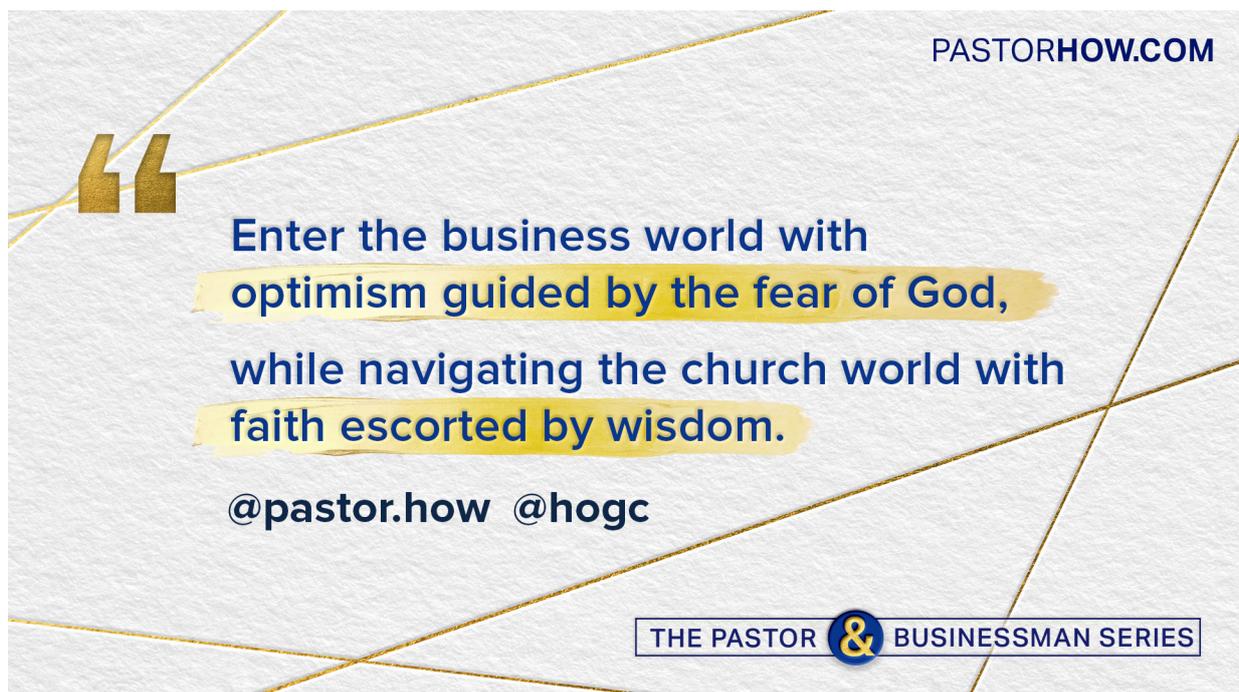
Here, I just want to brag about my wife. It is understandable for people who have had a serious illness to keep money for a rainy day. But Pastor Lia did the opposite. She gave it all away... every cent! She taught us that faith is the opposite of fear. The act of faith is to do the opposite of the act of fear, and she did exactly that.

Best of both worlds or clash of two worlds?

So I found myself in the peculiar position of being both a pastor and a businessman. I am now responsible for the business of my father, who was now in heaven, and my heavenly Father's business. How do I wisely navigate these two juxtaposing worlds? Traditionally, it has always been easier and simpler to keep the secular and sacred separate. Then you don't have to deal with the negative perception. There is a prevailing sentiment that business and church are a suspicious mix. And I totally understand that. Unfortunately, there are bad hats in the church world who perpetuate this attitude. One pastor said to me, "It used to be that 9 out of 10 people think that Christians are bad. Now 10 out of 9 think that pastors are bad."

I take it as a challenge that all the more we need to raise the standard of the office of a pastor and debunk the misconception that 'all' pastors are bad. There are many many good, godly, sincere pastors with integrity.

So in this current climate, my solution is to **enter the business world with optimism guided by the fear of God, while navigating the church world with faith escorted by wisdom.** In other words, if I were to combine both realms—**internally**, my heart and motivations must be ruled by the fear of God. **Externally**, my words and deeds must be protected by caution and precautions. It is time to live out Jesus' exhortation to be innocent as doves but wise as serpents.



Wisdom — caution and precautions

The last 10 years have been interesting, seeing different people's reactions. While most have been positively influenced and inspired by my entrepreneurial spirit, there is a minority on both ends of the spectrum. On one end, ***there will always be doubters who view me as a wolf among sheep. I thank God that they are limited to cynics who do not know me personally and restricted to the internet, where anonymity ferments cruelty.***

On the other end, there are those who were so 'inspired' by me that they also wanted to start their own businesses. However, the problem was that they wanted to make money off church members. I had to point out to them a BIG difference — ***I make money from the world to give to church. I don't make money from church members so that I can enjoy the world!***
Never make money off church members.
Never monetize the church.

I recall that 2,000 years ago, some people tried to commercialize the church, and Jesus came back with a whip and turned over tables in the temple.



My advice to pastors is this: Never misuse or abuse relationships. Relationship is the bridge where discipleship, truth and love can walk across. Don't burn that bridge. Relationships are precious. Don't leverage it for unrighteous mammon. MLM (multi-level marketing) or any form of direct sales is not an appropriate business for pastors or Christian leaders. It puts church members in the awkward position of having to give 'obligatory support' or face the uncomfortable pressure of having to reject their spiritual leaders.

In my business, we have a policy that we will not outrightly sell or promote our products to church members. If they want to buy our products, they have to buy them from retail stores/online like anyone else. Neither do I put products or brands on my official social media (@pastor.how).

Yet at the same time, I don't hide the fact that I am a businessman. Being in business is a part of my life and ministry. Whether onstage or offstage, I endeavor to be a role model Christian businessman, inspire entrepreneurship, bring vocational relevance to my ministry and add value to the operational aspects of our church.



Great minds think alike, but great teams don't.

Part of having wisdom and precautions is also having the right people on the Board and Executive Leadership Team (ELT). Great minds think alike, but great teams don't. In other words, a great team must be bold to speak and comfortable to have differing views and even disagree. I am deliberate not to surround myself with people who are 'Yes men and women'. I especially appreciate the mavericks on our Board and ELT who don't toe the line. As the Bible says, good and safe decisions come from a multitude of counselors. My only expectation is that we all share the same Vision and Values.

Aside from these precautions, the Bible teaches us to "abstain from all appearances of evil" (1 Thess 5:22). The last thing I want is to stumble anyone or bring reproach to the church. Being always conscious that I wear two hats, I also have to ensure that our church has good corporate governance and that there are no conflicts of interest between the church and my business. I am painstakingly strict that no money moves from HOGC to my business. In fact, ***money only flows in one direction—my business donates and gives to Heart of God Church. That's the one and only way!***

To date, aside from Pastor Lia and I giving SG\$1 million to the church's Building Fund, my business has donated products worth close to SG\$80,000 to HOGC for the renovation of the premises. Pastor Lia and I consider it a privilege to be able to give to HOGC. And aside from financially blessing the church, we also find other ways to benefit HOGC through the business.

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THE PASTOR & BUSINESSMAN SERIES

My heart and motivations must be ruled by the fear of God

Having the right heart — priority, purpose, essence

While it is vital to build in stringent corporate governance, independent audits, and conflict of interest policies, etc., the crux of the matter still lies in the heart. The ancient wisdom of Proverbs 4:23 is never more true when it comes to business: “Above all else, guard your heart, for everything you do flows from it.”

The most effective checks and balances are not external but internal.

Every decision, strategy and policy must be sifted through a set of self-imposed rules called biblical values.

Every goal and objective must transcend mere profits and achieve a divine purpose. Even the process must be glorifying to God and the ends should not justify the means.

Here is an example. We were once offered the distributorship of a popular gaming brand. It had potential for good sales but we declined. Because it is in conflict with our vision and values for youths. How can I possibly challenge youths to reduce gaming and at the same time be supplying them their gaming equipment? There is no dichotomy between my business and ministry. There must be consistency and integrity across both.

Here’s another self-imposed rule in our business. We have a unique staff travel policy for my business: we never send a male and female staff together for business trips. If it has to be in that configuration, then we will ‘waste’ flight and hotel expenses to send a chaperon on the trip. Neither do we send staff alone for trips. We always have a brother’s keeper accompanying them. These policies do not make sense economically, nor are they industry norms, but they are examples of self-imposed rules based on biblical values of wisdom and accountability.

Although business is not obviously ‘spiritual’, I am acutely aware that one day I will have to give an account to my Master.

My heart and motivations must be ruled by the fear of God.

My priority is the church—my business is secondary and complementary.

Use the business to build/bleed the church. Don’t use the church to build/bleed your business.

My purpose is Christ—the profits are for His purpose and His people.

My essence is Christ-likeness—I am first a Christian, then a businessman.

If you’re interested to know my philosophy about money, read my article ‘My Answer to Prosperity Theology: Contentment, Simplicity & Generosity.’

My motivations — bless other pastors, church and my team

One part of the business that gives Pastor Lia and me immense joy is giving away our products. The running joke between me and our CEO is that he needs to make money faster than I can give away.

I know how it feels to be a pastor struggling with personal finances. I remember the early days when my budget only covered my ‘needs’. Indulging in the non-essential realm of ‘wants’ was as rare as summer snow. So now, I am really happy to be able to bless pastors with our products. During Strong Church Hong Kong 2019 — HOGC’s pastors’ conference in Hong Kong — our business gave away over SG\$11,000 worth of consumer electronics to 40 pastors. They probably don’t ‘need’ it, but Pastor Lia and I are just happy to bring some snow to their tumultuous summer heated up with protests. We are humbled to play a small part in bringing the hope of Christ to the pastors and churches in the city.

Altogether, just in the last 4.5 years, our business has given away over SG\$400,000 worth of products to bless churches and pastors around the world.

Aside from financially giving to HOGC’s building fund, Pastor Lia’s and my other motivation for having a business is to support our pastors and staff. Honestly, I would prefer to give more to the leaders who build HOGC than to put our resources into the rent of the church. In my view, paying rent falls under the expense column while supporting leaders goes up on the asset column.

When I took over the business, one of the revelations that impacted me most was from Acts 20:33–35 (NLT). Paul proclaimed:

³³ “I have never coveted anyone’s silver or gold or fine clothes.

³⁴ You know that these hands of mine have worked to supply my own needs and even the needs of those who were with me.

³⁵ And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: ‘It is more blessed to give than to receive.’ ”

On my deathbed, I want to be able to proclaim to the world that as a pastor, “I have never coveted anyone’s silver or gold or fine clothes.”

And that “I have worked to supply my own needs and even the needs of those who were with me.”

My business will take care of my own needs and also “those who were with me”—my team. I am now propelled by this motivation—to have a profitable business that can financially support the HOGC staff team. Because they are more than just employees. They are family. Pastor Lia and I treat the staff like our spiritual sons and daughters. Our happiest times in business are when Pastor Lia and I can give to our team. We have contributed to some who were buying their first car. At times, we would also extend to them interest-free loans, etc. Truly, ‘It is more blessed to give than to receive.’



Some of our HOGC staff team



Some of our business staff team

Setting a new standard

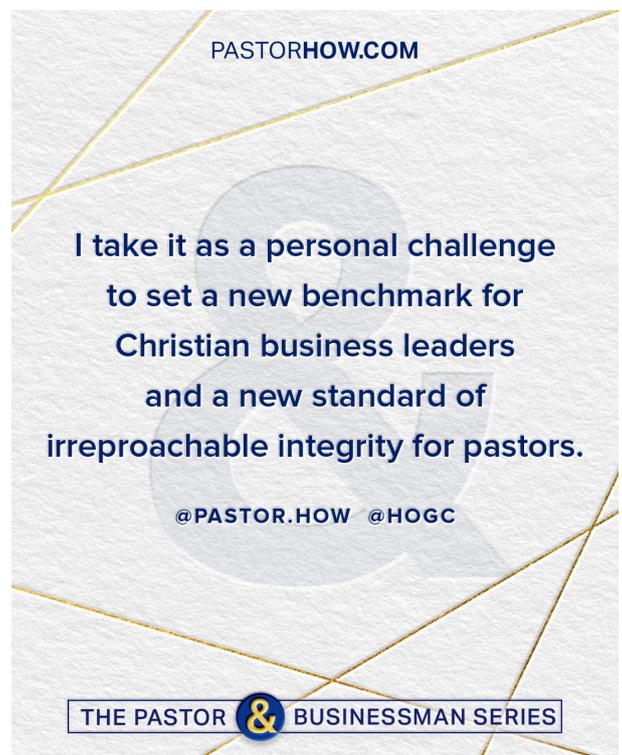
Well, now you have the lowdown on life as a pastor and a businessman. Because of what happened with some megachurch pastors and the subsequent negative mainstream and alternative media coverage, the verdict has been that pastors are guilty until proven innocent. A pastor friend of mine recently joked that “90% of pastors give the rest of us a bad name.” This is certainly an exaggeration, but it does give an insight into the entrenched attitude towards pastors in Singapore.

When I entered the business world, I was as unprepared as the dinosaurs were for meteors. But after 10 years of making mistakes, learning and experimenting, I am able to combine both realms with more anticipation than trepidation.

If you are a pastor already in business or thinking about getting into business, here’s my tip—understand the pervasive atmosphere in Singapore, but don’t back down from obeying God. If you think God has called you to a dual anointing, then ask Him for wisdom. If you are a business owner who has overtly expressed that you are a Christian business, then you need to be a godly testimony too. ***I take it as a personal challenge to set a new benchmark for Christian business leaders and a new standard of irreproachable integrity for pastors.*** If you want your ministry and life to be a part of the business world, then you must be even more set apart... externally and internally.

In Jesus’ time, people wanted a king without the cross. In our time, people want the cross without the King. Sadly, this can also be said for some ‘Christian businesses’.

Some Christians want a business, without the cross. Their business is so separate from their spiritual life and Christian values that it is not in obedience and submission to the cross. Their mantra is “Business is business”. Their business is purely for personal profit. It is so self-centric that it is bankrupt of any divine purpose and spiritual significance.



There are also some businessmen who want the cross, without the King.

They use the cross in their business for endorsement and association, to lower the guard of other Christians.

These opportunists attach the cross to their business for marketing, networking, negotiating and closing deals.

They use the cross like a co-branding advertising campaign.

They use the gospel like a movie for product placement marketing.

So they brandish the cross when advantageous, but as for the King...?

Hmmmm... maybe just pay Him a visit on Sunday... when convenient.

My prayer and dream is that my business will inspire a new generation of businesses in HOGC that will manifest both the cross and the King.



HOGC Cross Stage

The Pastor & Businessman Series by Pastor How

was launched in 2019.

In this 6-part article and video series, we take a look at the interplay between ministry and business.

Could there be a sweet spot between the sacred and secular?

Many pastors miss their business and many business people would also love to pastor.

Can you have the best of both worlds, or will it always be a clash of two worlds?

Receive unique insights from Pastor How—a pastor and businessman himself—and others who successfully live out this dual calling.



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