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MARISSA MAREN BARAGAR

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Commissioner | Busana Apparel Group
Indonesia



Born into a multicultural family, with an Irish- and Swedish-American mother and an Indian-Indonesian father, MARISSA BARAGAR has lived over half of her life in Indonesia, where she currently resides with her husband Jared.

Marissa is passionate about using business as a vehicle for shining God's light and truth into the world. At Busana Apparel Group, Marissa develops new business opportunities and drives corporate strategy. The group's factories in Indonesia and Ethiopia employ over 27,000 people, of which 90% are young women around Marissa's age. She is thankful for the opportunity to serve God in this family business, founded by her late father.

Prior to working with Busana Apparel Group in Jakarta, Marissa worked in Barclays Capital's investment banking division in New York. Marissa started her career at Lehman Brothers, where she lived through the firm's collapse in 2008.

Since 2008, Marissa has actively pursued spiritual integration in faith and work. In New York, while attending Redeemer Presbyterian Church, she was a fellow of the 9-month Gotham Fellowship in 2011. In Jakarta, Marissa joined the

6-month Kingdom Entrepreneurship Academy (KEA) in 2014 and subsequently served as a Director of KEA from 2015-2018.

Marissa earned a Bachelor of Science degree magna cum laude from Tufts University with a major in mechanical engineering and a minor in entrepreneurial leadership. She is currently pursuing an Executive Master of Business Administration at the University of Oxford.

THE 321

3 people you admire (outside your immediate family and God)

- Daniel (of the Bible)
- William Tyndale
- Malala Yousafzai

2 things on your bucket list

- Visit Antarctica!
- Grow a business that empowers those who live on less than \$2 per day

1 unique experience that you've had

- Hiking with Komodo dragons in Indonesia

THE KINGDOM ENTREPRENEURSHIP ACADEMY: REINTEGRATING FAITH AND WORK IN INDONESIA

BY MARISSA MAREN BARAGAR

"The Kingdom definition of business? Restoratively serving others in a sustainable way." – Matthew Elsberry, Co-Founder of KEA

A Spiritual Pandemic

The disintegration of faith and work is problem in modern Christianity. The following misconceptions are prevalent amongst Christians today:

COMMON MISCONCEPTION	WRONG REASONING	GOD'S TRUTH
Sunday is the holy day	Sunday is more sacred than Monday through Saturday. Pastors and missionaries do God's work; lawyers and bankers do secular work.	There is no sacred-secular divide. For Abraham Kuyper, there was no inch of creation where Christ did not rule.
Work is a curse	Work is inherently bad. Work is part of the curse God put upon creation.	God established work before the fall. God made people to be His coworkers in managing His creation.
Business yields extra money to give to the church	We work as a means to get money—for living and for tithing to the church.	According to Martin Luther, the purpose of every vocation is to love and serve one's neighbor.

God's View of Faith and Work

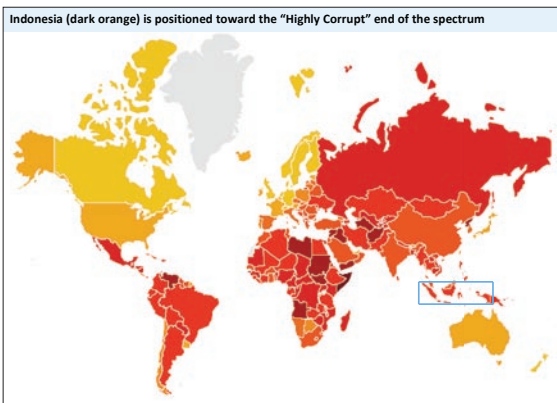
In reality there is no sacred-secular divide.¹ Work was created as inherently good;² work enables gospel transformation.³

While faith and work may seem estranged, "in truth, they share a crucial aim: to see the unseen."⁴

Challenges for Integrating Faith and Work in Indonesia

Indonesia is the world's largest Muslim country, with 87% of its 260 million people following Islam.⁵ Interestingly, 10% of Indonesians are Christian, and Christians own a large number of Indonesia's businesses and conglomerates.

However, corruption is prevalent and doing business is not always easy in Indonesia. In 2017, Indonesia was still seen as highly corrupt by Transparency International with a rank of 96 among 180 countries.⁶



In 2018, the World Bank's ease of doing business rated Indonesia at 72 out of 190 countries, but key activities like starting a business was as low as 144 and enforcing contracts as low as 145.⁷



In short, doing business in Indonesia is not easy. In addition, if you're a Christian operating with misconceptions about faith and work, then seeing gospel transformation is nearly impossible.

A dangerous inhibitor of gospel transformation is the Christian who compromises on doing good, godly work. When non-Christian

neighbors see evil and corrupt practices of Christian businesses, then they are filled with confusion at best and hatred at worst.

A Solution?

In 2014, the Kingdom Entrepreneurship Academy (KEA) was launched in Jakarta as a para-church ministry with a mission to “build and equip a community of Christ-centered business leaders who restoratively serve others in a sustainable way.”⁸

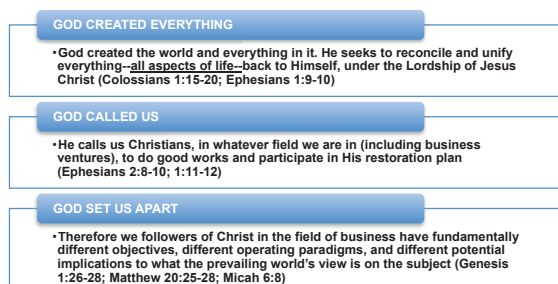
For three consecutive years, KEA disciplined a cumulative total of 36 entrepreneurs and intrapreneurs through a six-month intensive training of what it means to do business God’s way, within the context of Indonesia.

The curriculum embedded biblical principles into every building block of business:



For academy graduates, the six-month journey enabled them to build Christ-centered business plans to launch a new venture, division, or product.

Every gathering was infused with KEA’s core beliefs of doing business God’s way:

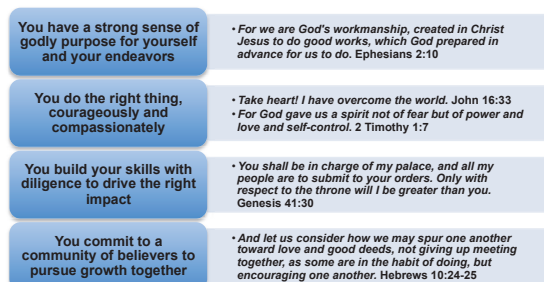


These core beliefs undergirded a fundamentally different worldview, with different objectives and a different operating paradigm for business.

DIFFERENT OBJECTIVES		
STEWARDSHIP God created the world and everything in it. Everything belongs to Him and He never transferred the ownership to anyone. He is the true owner and we are the stewards. <i>Psalm 24:1; Ecclesiastes 5:15</i>	RESTORATION God created the work as part His original design for Creation before the fall. He seeks to reconcile and unify everything—all aspects of life—back to Himself, under the Lordship of Jesus Christ. <i>Genesis 1:26-28; Colossians 1:15-20</i>	DISCIPLESHIP God calls us Christians, in whatever field we are in (including business ventures), to do good works and participate in His restoration plan. We are to make disciples of all nations. <i>Ephesians 2:8-10; Matthew 16:24</i>



The expectations of KEA Disciples were simple yet profound:



Most importantly, KEA established a community of Christian believers who genuinely desire to integrate their faith into every square inch of their work.

A Community of Growing Believers

After three cohorts of disciples were trained through the academy, there were questions of “What’s next?” for the KEA graduates. Many churches and pastors in Jakarta still lacked the ability to teach and equip businesspeople in allowing the gospel to empower their work, and people were looking for ways to continue their journey of integrating faith and work.

In 2017, KEA launched inter-congregational community groups to gather every Saturday morning. The aim was to give Christian businesspeople “the spiritual fuel, fellowship, and accountability necessary to live out their Christian faith in the worldly marketplace.” Through teaching, testimonies, and small groups, KEA created a safe space for people to wrestle through the difficulties and celebrate the joys of doing God-honoring business in Indonesia. Through KEA, gospel transformation continued to penetrate the city of Jakarta in powerful and life-changing ways.

How KEA Impacted My Life in Jakarta

My first job out of college was at Lehman Brothers in New York City. I loved New York, but the wonder of Wall Street quickly faded. I told God I would move anywhere in the world so long as He gave me a husband to accompany me.

God had a slightly different plan.

He sent me to Jakarta in 2012 as a single woman, and it was tough.

I had lived in Jakarta for 12 formative years of my childhood. I knew the language. I had over 100 relatives there. Still, I felt very alone and alien when I first moved back.

Most single people lived with their immediate families in Jakarta, but my mother and brother were in the U.S. Most Indonesian business people ascribed to a culture of doing business based on relationships with elastic timelines and optional rule-following, while I was used to a meritocracy where timeliness and following rules were core requirements.

My public life maintained an acceptable front; but my private life was filled with confusion, sadness, fear, and anger toward God.

Then KEA came along. In 2014, I joined the first cohort. Hope filled my heart again. Meeting every week with like-minded, Christ-following people was a breath of fresh air in the midst of my world that felt polluted and chaotic. Foundational teachings of the Bible renewed my mind and powerful testimonies convicted my heart. My life was deeply and forever changed.

In addition, God in His grace did provide a wonderful husband with whom I could journey onward.

Personal Transformation Precedes Business Transformation

Through the KEA community, God has taught me three invaluable life lessons that have shaped me profoundly. The overarching theme across all these lessons is that personal transformation precedes business transformation.

1. Grounding ourselves in God’s Word gives us a VISION of what it looks like to do business God’s way.
2. Surrounding ourselves with authentic believers who share their stories gives us COURAGE by inspiring us to act in ways that honor Christ.
3. Building a habit of confession and repentance gives us the POWER to change by inviting the Holy Spirit to restore and renew us.

Each lesson was used by God’s Spirit to convict me personally, to challenge my old perspective, and to change my ways. Here are the specific ways God used KEA to shape me in these areas:

1. God’s Word: Learning what God’s Word says about stewardship was a game changer.

Working in a family business founded by my late father, I carried the burden of fixing all that was broken. I felt overwhelmed by the heavy weight of leading the company into a bright future.

When I learned that Scripture repeatedly reinforced that everything was made by God and still belongs to Him, I was surprised by joy! I found freedom in the truth that the business actually belonged to God. I found the weights lifted off my shoulders as I accepted that while I did my part, God was doing His part too. I had a role to play in influencing stakeholders and

standing for biblical values, but ultimately it was God's responsibility to set the context and orchestrate whatever outcome He wanted.

"Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything." (1 Chronicles 29:11).

2. Authentic Testimonies: Hearing stories of Christians negotiating with creative solutions broadened my perspective for addressing bribery and extortion.

Dealing with local authorities in Indonesia, the pressure to bribe is a regular, sometimes daily, struggle. In our garment factories, our core business is importing fabric to sew clothing that is exported to global markets, and every order requires approvals from customs and tax officials. In 2017 we executed over 22,000 purchase orders. So for local tax officials, our factories present prime opportunities to create delays and challenges they hope will be resolved with grease money.

Hearing the testimony of how one Indonesian businessman addressed a situation of extortion provided me great hope. He offered an alternative to the local authorities: instead of paying money, his company would commit to investing in projects that would help the local community. The local authorities agreed. After all, if their voters benefited under their leadership, then their image was protected. For the Christian businessman, he had replaced the potential exchange of grease money with the practice of corporate responsibility.

"I will praise you to all my brothers; I will stand up before the congregation and testify of the wonderful things you have done." (Psalm 22:22)

3. Confession and Repentance: Having a safe space to admit my sinful attitudes helped me turn back to God for healing and wholeness.

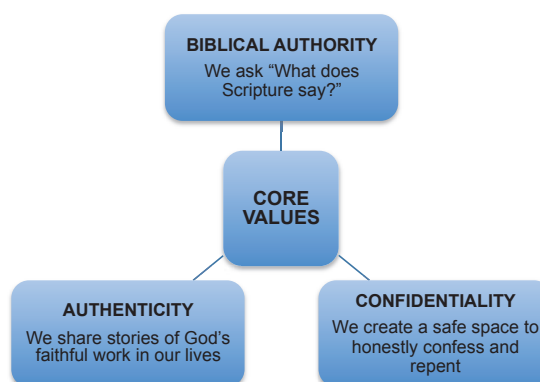
Indonesia's volcanoes are among the most active in the Pacific Ring of Fire.⁹ Volcanic eruptions are not irregular phenomena. One day as my colleague was traveling near an active volcano, the thought crossed my mind that if the volcano exploded, then my life would be easier. It wasn't until we gathered for corporate confession in the KEA community that God showed me how much bitterness I had been harboring and how evil it was to think so lightly of my colleague's precious life.

The reality was that I had been hurt over and over again by my colleague—by the business decisions I felt had drastic consequences on our company and on me personally. I had stuffed the anger but a deep root of bitterness had grown in my heart. Through the power of confession, God broke my heart over this and I was able to genuinely care for this person again and have compassion on him. Only God can turn our hearts in an about-face. Repentance truly brings healing and wholeness.

"Repent, then, and turn to God, so that your sins may be wiped out, that times of refreshing may come from the Lord." (Acts 3:19)

Remembering Core Values

These three lessons are a direct reflection of KEA's core values, which are articulated and reinforced at every gathering.



Conclusion

In Matthew 6:10, Jesus taught His disciples how to pray by saying, "Your Kingdom come, Your will be done, on EARTH as it is in heaven." Jesus understood that the corrupt, inefficient, and oppressive systems in world needed to be

restored to look like heaven. "In everything Jesus did, He sought to bring heaven to earth. This is the chief duty of an entrepreneur."¹⁰

KEA has played an incredible role in God's movement of gospel transformation in the city of Jakarta. The true leader of KEA has and always will be Jesus Himself.

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- ¹ Hugh Whelchel, The Institute for Faith, Work and Economics, "When Will the Church Overcome the Sacred-Secular Divide?" (8 December 2016, <https://tifwe.org/overcoming-the-sacred-secular-divide/>).
 - ² Thomas Nelson, In the Workplace, "Is Work A Curse? Theology of Work" (<http://www.intheworkplace.com/apps/articles/default.asp?articleid=12802&columnid=1935>).
 - ³ Gene Edward Veith, The Gospel Coalition, "The Purpose of Work" (8 October 2012, <https://www.thegospelcoalition.org/article/the-purpose-of-work/>).
 - ⁴ Center for Faith and Work, "What/Why" (2015, <https://faithandwork.com/about/1-what-why>).
 - ⁵ The World Factbook, "Indonesia" (9 April 2018, <https://www.cia.gov/library/publications/the-world-factbook/geos/id.html>).
 - ⁶ Transparency International, "Corruption Perceptions Index 2017" (21 February 2018, https://www.transparency.org/news/feature/corruption_perceptions_index_2017).
 - ⁷ Doing Business, The World Bank. "East of Doing Business in Indonesia." <http://www.doingbusiness.org/data/exploreeconomies/indonesia>.
 - ⁸ Kingdom Entrepreneurship Academy, "About" (<http://www.entpath.com/about/>).
 - ⁹ Aditia Maruli Radja, "RI sits on Pacific 'Ring of Fire': Official." Antara News (18 March 2011, <https://en.antaranews.com/news/69302/ri-sits-on-pacific-ring-of-fire--official>).
 - ¹⁰ Kingdom Entrepreneurship Academy, "About" (<http://www.entpath.com/about/>).