PAUL'S CORPORATE WITNESS IN PHILIPPIANS

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As noted in a previous article, the apostle Paul often ministered with others in his evangelistic efforts. He seldom worked alone. Luke reported in the Book of Acts numerous occasions when Paul served with fellow workers, actively engaging in corporate evangelism.

The Book of Philippians, too, highlights Paul's emphasis on fellowship in evangelism. The themes of unity and witnessing are seen, as Martin observes, in the two words "gospel" (εὐαγγέλιον) and "fellowship" (κοινωνία). In Philippians "gospel" denotes the work of evangelism and "fellowship" points to active partnership in that activity.

At the beginning of this epistle Paul thanked the Philippians for their "partnership in the gospel" (1:5, NIV). He spoke of their "defending and confirming the gospel" with him (v. 7) and about his circumstances that served to advance the gospel (v. 12). He mentioned the brethren who spoke "the word of God" (v. 14), he referred to those who "preach Christ" (vv. 15, 17), and he rejoiced because "Christ is preached" (v. 18). He exhorted the Philippians to

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3 Ibid.
4 All Scripture quotations are from the New International Version, unless noted otherwise.
5 It is not wrong to equate Christ with the gospel. "If we were to sum up the content of the Gospel in a single word, it would be Jesus the Christ" (Gerhard Friedrich, "εὐαγγέλιον κτλ.," Theological Dictionary of the New Testament, ed. Gerhard Kittel and Gerhard Friedrich, trans. and ed. Geoffrey W. Bromiley [Grand Rapids: Eerdmans, 19641, 2:731 [italics his]).
live a life "worthy of the gospel of Christ" and to be "contending as one man for the faith of the gospel" (v. 27).

Believers are to "shine like stars" and to "hold out the word of life" in a "depraved generation" (2:15-16). Paul commended Timothy because he "served with me in the work of the gospel" (v. 22). Euodia and Synteche shared with Paul and others "in the cause of the gospel" (4:3). Near the end of the letter, Paul referred to the time when the gospel was first preached to them (v. 15).

These references reveal that the gospel weighed heavily on the heart of Paul as he wrote this letter. His concern for the propagation of the good news shows up in his use of a number of words in connection with the gospel: "defending" (1:7), "confirming" (v. 7), "advance" (v. 12), "speak" (v. 14), "preach" (κηρύσσω in v. 15; καταγγέλλω in v. 18), "contending for" (v. 27), "hold out" (2:16), "served . . . in the work of" (v. 22), and "contended . . . in the cause of" (4:3).

Concerned for the unity of the Philippian believers, Paul urged them to be "standing firm in one spirit, with one mind [lit., soul] striving together" (1:27, NASB), to be "of the same mind, maintaining the same love, united in spirit, intent on one purpose" (2:2, NASB), and to "live in harmony in the Lord" (4:2, NASB). Recognizing that true humility is the key to unity, Paul cited the example of Jesus Christ (2:5-11). Unity is indeed a major emphasis of this letter. Commenting on Paul's purposes for writing the epistle, Foulkes says, "News brought to him indicated the dangers of divisions and party spirit among the Philippian Christians, and he wanted to exhort them to live and act and witness in the unity of the Spirit." He spoke of the fellowship (κοινωνία) of believers in 1:5 ("your partnership in the gospel") and in 2:1 ("fellowship of the Spirit" [NASB], i.e., fellowship that comes from the Holy Spirit).


PHILIPPIANS 1:5

In this verse Paul spoke of the Philippians' partnership (κοινωνία) with him in furthering the gospel. This was not simply a common enjoyment of the benefits of the gospel. Rather, it denoted an active partnership in propagating the gospel. The Philippians indi-

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sated the reality of their partnership in the gospel not by “a quiet enjoyment of it, but [by] a keen activity in the interest of it.”

*Koinw尼亚* occurs fourteen times in Paul's writings. Before the New Testament era the word signified the “close union and brotherly bond between men,” and the close relationship between God and human beings. Paul used the word in both ways. In both cases the word refers to two or more persons sharing something in common. In 1:5 the idea of partnership (*koinw尼亚*) and gospel propagation (*eिः το एवαγγέλιον*) are linked.

Friedrich says *koinw尼亚* in this verse refers not to the Philippians' partnership in spreading the gospel, but to their fellowship in the gospel itself, that is, their fellowship as believers. Lightfoot believes the fellowship includes sympathy with Paul's sufferings, but he does not exclude the possibility of corporate witness. Eadie, however, rejects these ideas for a more general view. "The noun is followed by the genitive of the thing participated in, or with *eिः*, denoting its object. We, therefore, take *koinwnia* in a general sense, and the following clause so closely connected with it, through the nonrepetition of the article, as assigning its end or purpose. Thus understood, it denotes participation, or community of interest in whatever the gospel had for its object." Eadie adds that everyone pertaining to the defense and propagation of the gospel was a matter of concern to the Philippians, and he calls their common participation with Paul "a palpable copartnery in gospel witness." Muller points out that *eिः* with the

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9 It also occurs in Acts 2:42; Hebrews 13:16; and 1 John 1:3 (twice), 6-7.


12 Schattenmann, "*koinwnia*," 1:643.


14 Friedrich, "*eिः एवाग्गेलिंकयα κτλ.*," 2:732.


17 Ibid.
accusative includes the idea of motion, direction, and a "striving towards," thus denoting definite activity in gospel witness.\(^\text{18}\) Hendricksen concurs by referring to the partnership of Philippians 1:5 as "an active participation in gospel activity."\(^\text{19}\) Κοινωνία, then, in this verse refers not only to what believers do for each other, but also what they do together for others.

This partnership in evangelism took place between Paul and the Philippian believers when they were together ("from the first day") and when they were apart ("until now"). Therefore partnership in evangelism does not always involve physical presence. However, even when Paul was apart from them, the believers at Philippi were one with him in the task of evangelism through their prayers (1:19) and gifts (4:15), and by sending Epaphroditus to take care of the apostle's needs and to be his "fellow worker" (2:25). The Philippians, Paul pointed out, sent Epaphroditus not just to take him a financial gift, but also to help him in his ministry as they themselves would have done had it been possible for them to be there.

Since κοινωνία εἰς τὸ εὐαγγέλιον denotes active partnership in gospel witness, Paul's thankfulness expressed in 1:3 takes on greater significance. He was grateful for their partnership in evangelism. Viewing verse 4 as parenthetical,\(^\text{20}\) Paul wrote in verses 3 and 5, "I thank my God . . . because of your partnership in [the furtherance on the gospel]." Lightfoot points out that the "good work" in verse 6 refers to the Philippians' cooperative evangelism with Paul.\(^\text{21}\) On the surface it would seem that the "good work" of verse 6 refers generally to God's work of salvation in the Philippians. However, verse 6 continues the thought of verse 5. This cooperative evangelism, then, was not primarily the idea of Paul or the Philippians; it was a good work begun and continued by God.

PHILIPPIANS 1:7

In this verse Paul wrote of defending and confirming the gospel. Based on his words "in chains" in this same verse, some writers believe this refers to his suffering and defense as a prisoner,

\(^{18}\) Muller, The Epistles of Paul to the Philippians and Philemon, 40.
\(^{20}\) Lightfoot, St. Paul's Epistle to the Philippians, 83; and Muller, The Epistles of Paul to the Philippians and Philemon, 39.
\(^{21}\) Lightfoot, St. Paul's Epistle to the Philippians, 84.
rather than to his preaching ministry.\textsuperscript{22} However, Paul seemed to make a distinction between being "in chains" and defending and confirming the gospel. Seeing this distinction, Eadie points out that this phrase cannot be restricted to suffering, since the speaker's reference to God's grace at the end of the verse refers equally to his \( \delta\pi\lambda\sigma\gamma\iota\sigma \) ("defense") and his \( \delta\epsilon\sigma\mu\omega\iota\sigma \) ("chains").\textsuperscript{23} The phrase "the defense and confirmation of the gospel" clearly refers to evangelistic activity. As Lightfoot points out, "\( \alpha\pi\omega\lambda\sigma\gamma\iota\alpha \) implies the negative or defensive side of Paul's preaching" and "\( \beta\epsilon\beta\alpha\iota\omega\sigma\iota\sigma \) [confirmation] denotes the positive or aggressive side, the direct advancement and establishment of the Gospel."\textsuperscript{24}

Paul then linked the Philippian believers with him by stating that in both of these things they were "partakers" (\( \sigma\upsilon\gamma\kappa\omicron\upsilon\nu\nu\omega\omicron\upsilon\zeta \)) with him of God's grace, that is, partners in activities (suffering and evangelism) connected with God's grace. They were "copartakers of his [Paul's] grace in evangelical labor."\textsuperscript{25} That is, they joined with Paul in defending and confirming the gospel, and that joint activity evidenced God's grace.\textsuperscript{26}

\textbf{PHILIPPIANS 1:27–28}

Paul exhorted the Philippians to "stand firm in one spirit . . . for the faith of the gospel." Here again he spoke of united witness. Besides commending these believers for their participation with him in evangelism (v. 5), he urged them to join in the same cause even in his absence.

\( \Sigma\nu\alpha\theta\lambda\epsilon\omega \) (lit., "striving together") is used only twice in the New Testament, and both occurrences are in Philippians (1:27; 4:3). "The unity here envisioned is one of striving or struggling side by side, like gladiators, against a common foe. This struggle, moreover, is not only against a foe, but for the gospel-truth."\textsuperscript{27} In the phrase "for the faith of the gospel" \( \pi\omicron\sigma\tau\iota\zeta \) is objective, denoting the contents of belief (as in Jude 3). This phrase \( \tau\upiota \)

\textsuperscript{22} For example Martin, \textit{The Epistle of Paul to the Philippians}, 63; and Muller, \textit{The Epistles of Paul to the Philippians and Philemon}, 43.
\textsuperscript{23} Eadie, \textit{A Commentary on the Greek Text of the Epistle of Paul to the Philippians}, 14.
\textsuperscript{24} Lightfoot, \textit{St. Paul's Epistle to the Philippians}, 85.
\textsuperscript{25} Eadie, \textit{A Commentary on the Greek Text of the Epistle of Paul to the Philippians}, 14.
\textsuperscript{26} Their suffering resulted directly from evangelism. Paul wrote, "I am in chains for Christ" (1:13) and "I am put here [prison] for the defense of the gospel" (v. 16).
\textsuperscript{27} Hendrickson, \textit{Exposition of Philippians}, 86-87.
πίστει τοῦ εὐαγγελίου, occurring only here in the New Testament (Phil. 1:27), could be translated "with the faith of the gospel? But the idea of "on behalf of the gospel" seems preferable, since the same word for striving (συναγείρω) in 4:3 clearly denotes work for the gospel, as seen by its link with the phrase ἐν τῷ εὐαγγελίῳ.

The words "contending as one man for the faith of the gospel" is part of a long sentence that begins with a command ("conduct yourselves in a manner worthy of the gospel of Christ," v. 27) and ends with a theological statement ("This is a sign to them that they will be destroyed, but that you will be saved—and that by God," v. 28). Both the command and the theological statement relate to the words "contending as one man for the faith of the gospel."

The command "conduct yourselves" (πολιτεύομαι) can be translated, "discharge your obligations as citizens." The Philippians were to act as citizens of the gospel. "The polis of ancient Greece was not merely a place of human habitation, but was the theatre of corporate activity of every kind, in which the individual citizen found scope for the use of all his gifts and the realization of all his potentialities; it was ‘the highest of all fellowships or associations, which embraces all the others and exists for the attainment of the highest of all goods’ (Aristotle, Politics, A. 1252a). The verb (πολιτεύσαι) as used here by Paul rests upon the transfer of these general conceptions to the church, and bears upon the corporate life of the Christian community of Philippi.

The verb πολιτεύσαι "seems always to refer to public duties devolving on a man as a member of a body." Just as a person living in Philippi, a Roman colony, would betray the fact that he is a Roman citizen by his behavior, so a Christian by his conduct should betray the fact that he is a citizen of the gospel. True citizens of the gospel seek to propagate that gospel in the context of unified cooperation with other believers. In effect, Paul was saying that by their behaving as citizens of the gospel he would know (even if he never got back to Philippi) that they would be standing "firm in one spirit" together for the gospel.

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28 Eadie, A Commentary on the Greek Text of the Epistle of Paul to the Philippians, 74.
31 Lightfoot, St. Paul's Epistle to the Philippians, 105.
32 In Philippians 3:20 Paul reinforced this idea by pointing out that "our citizenship [πολίτευμα] is in heaven."
The theological statement points back to what Paul already had said. Their united and courageous witness (v. 27) evidenced their saving relationship with the Lord (v. 28). The phrase "and that by God" shows that the apostle's exhortation to show their gospel citizenship by united, courageous witness was God's will. Some commentators say ΤΟΥΤΟ ἀπὸ ΘΕΟῦ refers only to "salvation" (σωτηρίας), whereas others say it refers to the word "sign" (Ενδειξίας). However, both of these words are feminine, whereas ΤΟΥΤΟ is neuter. Thus ΤΟΥΤΟ refers not to "salvation" or "sign" but to the fact of their courageous witness and its results.

PHILIPPIANS 2:14–16

These verses also indicate the importance of unified witness. Paul pleaded for unity between believers ("do everything without complaining or arguing") in order to carry out an effective witness "in which you shine like stars . . . as you hold out the word of life"). This appeal for unity is so that (ἵνα) they will be effective witnesses—"blameless and pure . . . without fault" in an evil world in which they are to "shine like stars," holding forth God's word (v. 15). By their unity they could "present an unbroken front in their conflict for the faith."36

As stars, believers are to dispel spiritual darkness by enlightening the hearts of the unsaved. They are to hold out or hold forth the word of life (λόγον ζωῆς), an expression the believers would clearly understand as a reference to the gospel.

34 Lightfoot, St. Paul's Epistle to the Philippians, 106.
37 Beare, A Commentary on the Epistle to the Philippians, 92.
38 ἐπέχοντες can also be translated "hold fast" as in the New American Standard Bible. However, the force of the prefix ἐπ-, the use of the word in nonbiblical literature (Homer, Iliad 9.489; 22.494), and the immediate context (in which it is linked with the shining stars) make "hold out" (in the sense of "to offer") preferable. See Lightfoot, St. Paul's Epistle to the Philippians, 118; Eadie, A Commentary on the Greek Text of the Epistle of Paul to the Philippians, 143-44; and Muller, The Epistles of Paul to thePhilippians and Philemon, 94.
PHILIPPIANS 2:22
In Philippians 2:22 Paul said that Timothy was like "a son with his father" who had "served with me in the work of the gospel." Εἰς τὸ εὐαγγέλιον ("in the gospel") clearly denotes evangelistic proclamation, as it does in 1:5 and 4:3. In 1 Thessalonians 3:2 Paul called Timothy "our brother and God's fellow worker in spreading the gospel of Christ [ἐν τῷ εὐαγγελίῳ τοῦ Χριστοῦ]." By using the father-son image, Paul was not saying Timothy was subordinate to him. (Paul did not say Timothy served him, but that Timothy served with him.) Paul and Timothy were partners together in the business of the gospel. Also Timothy's intimate union with Paul in gospel witness was proof of his worth as a Christian worker ("Timothy has proved himself").

PHILIPPIANS 2:25-30
In 2:25–30 Paul commended Epaphroditus for his partnership in the work of the Lord. Epaphroditus was Paul's "fellow worker" (συνεργός) and "fellow soldier" (συστρατιώτης). συνεργός refers "to a work or achievement which is more or less equally divided among fellow-workers. . . . Their assistance in proclaiming the gospel means they share with the apostle the burden of the ministry of reconciliation."41 However, did not Epaphroditus come to minister to Paul, rather than with Paul, since he is called the one "whom you sent to take care of my needs"? While it is true that Epaphroditus ministered to Paul, the terms "brother," "fellow worker," and "fellow soldier" reveal that he was involved in joint ministry with Paul. These three words are arranged in an ascending scale, denoting "common sympathy, common work, common danger and toil and suffering."42

39 Timothy was a member of Paul's evangelistic team in the apostle's second and third missionary journeys (Acts 16:3; 19:22). Apart from Philip (Acts 21:8), Timothy is the only person called an "evangelist" in the New Testament (2 Tim. 4:5).
40 The word συνεργός appears thirteen times in the New Testament; twelve of these occurrences are in Paul's writings (Rom. 16:3, 9, 21; 1 Cor. 3:9; 2 Cor. 1:24; 8:23; Phil. 2:25; 4:3; Col. 4:11; 1 Thess. 3:2; Phile. 1, 24), and the other is in 3 John 8. The word means "helper or fellow worker" and often referred to those who helped in spreading the gospel. The word συστρατιώτης appears only twice in the New Testament (Phil. 2:25; Phile. 2). It means "comrade in arms," and is used figuratively "of those who devote themselves to the service of the gospel" (Walter Bauer, William F. Arndt, and F. Wilbur Gingrich, A Greek-English Lexicon of the New Testament and Other Early Christian Literature, 2d ed., rev. F. Wilbur Gingrich and Frederick W. Danker [Chicago: University of Chicago Press, 1979], 795).
42 Lightfoot, St. Paul's Epistle to the Philippians, 123.
The fact that Epaphroditus almost died for the work of Christ indicates this involvement in service. At the end of this passage Paul wrote that Epaphroditus risked his life "to make up for the help\(^{43}\) you could not give me" (v. 30). Since the Philippian believers were helping Paul through their prayers (1:19) and gifts (4:18), the help they could not give may have been the "partnership in the gospel" which Paul had experienced with them in Philippi "from the first day" (1:5).

PHILIPPIANS 4:3
In this verse the apostle mentioned three examples of corporate activity, at least one of which involves evangelism. They are (a) the person Paul called his "loyal yokefellow" who worked with Paul, (b) the "yokefellow's" help to Euodia and Syntyche, and (c) Euodia and Syntyche, who contended at Paul's side in the cause of the gospel, along with Clement and Paul's other associates.

Paul addressed someone whom he called σύζυγος, an adjective denoting "yoked together," which is used here as a noun.\(^{44}\) This expression clearly portrays the idea of working together, "a person who pulls well in a harness for two."\(^{45}\)

Paul then asked this "loyal yokefellow" to "help" Euodia and Syntyche. In the middle voice with the dative of a person the word "help" (συλλαμβάνω) occurs only here and in Luke 5:7.\(^{46}\) In the latter verse the word describes fishermen who were helping each other bring in a net of fish. Perhaps Paul was asking this comrade to engage in gospel activity with these women. However, more likely Paul was asking him to help these women resolve their differences. These women had previously engaged in joint

\(^{43}\) The word used here is λειτουργία, "service as a priest." Paul equated such service with the preaching of the gospel when he said that God gave him grace "to be a minister [λειτουργόν] of Jesus Christ to the Gentiles with the priestly duty of proclaiming the gospel of God" (Rom. 15:16).


\(^{45}\) Hendrickson, *Exposition of Philippians*, 191. Bruce believes Paul was addressing Luke, who seems to have stayed in Philippi for the seven years separating the first "we" passage of Acts (16:17) from the second (20:5). If so, Paul used the word "yokefellow" to describe one with whom he had engaged in evangelistic activity (16:13). See F. F. Bruce, "Synzygus," in *The New Bible Dictionary*, ed. J. D. Douglas (Grand Rapids: Eerdmans, 1962), 1229.

\(^{46}\) The word συλλαμβάνω in the active voice occurs often in the Gospels and Acts and means "to seize." However, in the middle voice with the dative of a person it means "to take hold of together, to support, aid, help" (Bauer, Arndt, and Gingrich, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 784).
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Evangelistic activity with the apostle Paul; they "contended at my side" (συνήθλησάν). The effectiveness of any continuing witness by these women would be hampered unless their differences were settled. Therefore Paul's plea for unity should be seen not only as an end in itself, but also as a means to effective witness.

"Contended at my side" translates συναθλέω, which occurs only here and in 1:27. In both cases it denotes corporate activity in the spread of the gospel. Here again ἐν τῷ εὐαγγελίῳ, a phrase noted earlier, signifies gospel proclamation. There is no reason to believe these women did not play an active partnership role in gospel witness with the apostle Paul. The Book of Acts reveals that women of the Hellenistic culture to which Paul ministered played a prominent role in society (see, e.g., Acts 16:13; 17:4; 12). "If Macedonia produced perhaps the most competent group of men the world had yet seen, the women were in all respects the men's counterparts; they played a large part in [business] affairs, received envoys and obtained concessions for them from their husbands, built temples, founded cities, engaged mercenaries, commanded armies, held fortresses, and acted on occasion as regents or even co-rulers."47

The command to Paul's "yokefellow" to help restore Euodia and Synteche's broken unity suggests that he wanted to see them restored to the corporate witness in which they once had been engaged.

PHILIPPIANS 4:21

Paul's statement, "The brothers who are with me send greetings," seems at first glance to be a salutation from the Christian community in Rome. However, in the next verse Paul sent greetings from "all the saints." Thus a distinction is made between "the brothers" and "the saints." This distinction can be seen elsewhere in the New Testament. "The churches in the province of Asia send you greetings. Aquila and Priscilla greet you warmly in the Lord, and so does the church that meets at their house. All the brothers here send you greetings" (1 Cor. 16:19-20). "Peace to the brothers, and love with faith from God the Father and the Lord Jesus Christ. Grace to all who love our Lord Jesus Christ" (Eph. 6:23-24). "Give my greetings to the brothers at Laodicea, and to Nympha and the church in her house" (Col. 4:15).

"From such passages one may regard it as probable that when used in the plural with the article, 'the brothers' in Pauline litera-

ture fairly consistently refers to a relatively limited group of workers, some of whom have the Christian mission and/or ministry as their primary occupation.”48 Ellis also notes that "the brothers" in 2 Corinthians 9:3, 5 and 3 John 3, 5, 10 were traveling workers, probably preachers or teachers associated with or led by an elder.49 Thus "the brothers" in Philippians 4:21 may well refer to workers engaged in evangelism. In this particular instance, Paul pointed out that they were "with me," in keeping with his common practice of evangelizing in company with others.

SUMMARY

Paul's letter to the Philippians demonstrates the importance of unity in the propagation of the gospel.

Philippians includes three clear cases of others who worked together with the apostle Paul in evangelism: the Philippian believers (1:3–6), Timothy (2:22), and Euodia and Syntyche (4:3). Also there is evidence that Paul worked together in evangelism with Epaphroditus (2:25-30), Clement and other fellow workers (4:3), and "the brothers" (4:21).

In connection with the passages studied in Philippians, the following observations can be made: Paul thanked God for corporate witness (1:3–5). Paul said God is the Initiator and Perfecter of corporate witness (1:6). Corporate witness is a token of God's grace (1:7). Corporate witness characterizes those who are "citizens of the gospel" (1:27). Twice Paul urged unity in the context of gospel witness (2:14–16; 4:3). Involvement in corporate witness demonstrates that Christian workers have been tried and stood the test (2:22). Paul said to welcome and honor the person who worked together with him in corporate witness (2:25–30).

Although in varying degrees, these passages all show the importance of working together in evangelism. This points up the value of the missions principle that evangelistic work be carried out with co-workers and not in isolation.

49 Ibid.

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Well, Paul tells the church in Philippi that their fearless unity amidst persecution is a clear sign to them [unbelievers] of their destruction (Phil 1:28). When our lives together are divisive, unloving, selfish, and fearful, Christ and Christians look about as believable as the tooth fairy. The church’s corporate witness is one of the missing concepts of twenty-first century Christianity. I speak specifically of evangelical Christianity in North America, which has adopted the autonomous individual as the primary focus of attention and has minimized ecclesiology for decades. Of course, the corporate witness of the church also suffers when the congregation is in any way unclear about its convictions and commitment to the gospel. Police in the Philippines get a licence to kill. A shirtless Filipino man arrives at a police station on June 8 after being apprehended during a crackdown in Manila. Newly elected President Rodrigo Duterte, a swaggering populist who promised to solve the problems of drugs and crime by giving the police a licence to kill, has done just that. (Associated Press). In the Philippines, where the power of the people to sweep away dictatorship was so heartening, the people used their hard-won right to vote in June to elect a man of breathtaking vulgarity, narcissism and casual violence as president for the 500+ Investors in Philippines and 158 countries, 950+ industries. Investment Capacity ranging from PHP 150 K - 2.6 Bn. Pre-screened Profiles. Verified Contact Details. View Requirements of Investors in Philippines. Join our 856,000+ Member Network Today to Sell or Finance your Business in Philippines. Investors in Philippines - Sell or Finance your Business in Philippines. 500+ Investors in Philippines as on August 2019. Find Investors in Philippines and 158 countries, 950+ industries with Investment Capacity ranging from PHP 150 thousand - 2.6 billion. Sell or Finance your Business in Philippines by sending your business proposal to pre-screened Investors in Philippines with verified contact details and background information and investment requirements.