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Is Rural Enterprise God's Business?

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Enterprise and entrepreneurship are sometimes viewed with suspicion by church leaders and may not be seen as relevant to the rural church. Drawing on biblical understanding and personal experience as a 'kingdom entrepreneur', this paper argues that enterprise is part of scripture, human flourishing, and mission. The paper contends that enterprise is especially important in rural areas and faith centred enterprise can be traced back to Cistercian monasteries and continues today. The mission of the rural church would be enriched by recognising, encouraging and harnessing entrepreneurs, and supporting enterprise creation. The paper is commented upon by two further authors who reflect upon its approach to theology and entrepreneurship.

KEYWORDS enterprise, entrepreneurship, business, mission, risk, rural church

Introduction

'Some people regard private enterprise as a predatory tiger to be shot. Others look on it as a cow they can milk. Not enough people see it as a healthy horse, pulling a sturdy wagon' (Winston Churchill). What sort of animal is rural enterprise? The Arthur Rank Centre offers a resource called Germinate Enterprise, a six session course that can be offered by rural churches to help members of their community explore whether they could run their own business, what business this might be, and whether it is viable. But is this any concern of the rural church? Is private enterprise even consistent with Christian values let alone something we should actively encourage and support?

Understanding enterprise

'Enterprise' is defined as:

- a project or undertaking, especially a bold or complex one;
- a business or company;
- entrepreneurial economic activity.

For the purposes of this paper I shall ignore the first meaning; this is very broad and I assume it is not contested that the church should from time to time be engaged in

bold and/or complex projects. My focus is on entrepreneurial economic activity, whether through a company or in any other legal wrapper, and will use the terms business and enterprise interchangeably in this sense. I take 'entrepreneurial economic activity' to mean businesses owned and managed by the same person or people, rather than big businesses, where ownership and management are (typically and largely) separate and which tend to be located in cities.

There is a close link between the 'enterprise' and 'entrepreneur', the person or people behind an enterprise in any of the senses above. The word is from the French, 'Entreprendre', meaning to do or undertake something. It has come to be particularly associated with founding a business, but Bolton and Thompson defined entrepreneur more widely than economic activity:

A person who habitually creates and innovates to build something of recognised value around perceived opportunities (Bolton & Thompson, 2004, p. 16).

Their definition recognises that one can be an entrepreneurial teacher or church minister, building social or other capital rather than merely financial capital. Volland builds on this taking a specifically Christian perspective:

A visionary who, in partnership with God and others, challenges the status quo by energetically creating and innovating to shape something of Kingdom value. (Volland, 2015, p. 51)

There is a suspicion of enterprise and entrepreneurs in popular culture. Business is not presented favourably by Dickens, Dallas, or Dilbert. *The Apprentice* portrays a culture of greed and individualism. *The Wolf of Wall Street* graphically illustrates the depths of moral vacuum. Much of this suspicion of enterprise arises from confusion between economic thinking (on the mechanism of the marketplace and creation of wealth); and moral thinking (for example on the accumulation of wealth and the exploitation of power). Economic thinking is often traced back to Adam Smith's classic work *An inquiry into the nature and causes of the wealth of nations* (Smith, 1776). However, the phrase itself dates back to the book of Isaiah (60: 5).

Throughout history, successful enterprises have been those that are able to anticipate the needs of the public, and take risks and organise resources in order to meet these needs. Enterprise is an agent of change enabling the economy to adjust to developing needs, desires, and demography. Businesses that are successful in the long-term thrive because they are providing a product or service that their customers want, and doing so in a way that is better, cheaper, faster, or nicer than their competitors. In the process, they create jobs, develop skills in their staff and build self-esteem. All this requires no third party intervention, special government programme, public subsidy, or even specialised education, though governments may attempt to enhance or modify aspects of enterprise in these ways.

When it is working freely with many participants, the marketplace is a highly efficient mechanism for allocating resources. Furthermore, the risk of misallocation is borne by the enterprise not by the government or the public. To illustrate, until recently, food banks in America used a Soviet-style central planning system to match the supply of food from store surpluses to meet growing demand from the poor. If a food bank refused food because it had enough it was moved down a priority list and consequently food banks took food whether they needed it or not. The result was huge waste. The organisers therefore brought in a free market system in

which food banks are allocated a pot of fiat currency each day, which is then used to bid for food. Unspent allocations can be used the next day. Volunteers and donors are delighted with how it works.¹

This economic thinking should be distinct from moral issues that arise when human endeavour is tainted by sin. The entrepreneur, like all of us, is subject to temptation. God commands us to be fruitful and the Bible sees wealth as a blessing, but it is forthright in its condemnation of exploitation, injustice, oppression, hypocrisy, greed, and the love of money.

Suspicion of enterprise may also result from a practical divide between religious leaders and entrepreneurs, in their experience of market operations, according to Revd Robert Sirico. Church income, he says, comes mainly from congregational giving. Where this does not cover church costs, a reallocation of some form will be required. The focus is on the distribution rather than the creation of wealth.

In the minds of many clergy, economic decisions resemble dividing up a pie ... wealth is seen as a static entity, which means that for someone with a small sliver to increase his or her share of the pie, someone else must necessarily receive a somewhat smaller piece ... Entrepreneurs operate from a very different understanding of money and wealth. They speak of 'making' money, not of 'collecting' it; of producing wealth, not of redistributing it. (Sirico, 2001)

It's God's business

Enterprise permeates the Bible. The first description of God in Scripture is that of creator. A key quality of an entrepreneur, from the above definitions, is someone who habitually and/or energetically creates, someone who builds something new rather than develops an existing project. God's intention at creation was that we co-create with him.

The creative habit of enterprise is the ability to act on insight, so as to bring into reality things not before seen (Bassau, 1998).

The Bible is full of entrepreneurs in the broadest sense, many specifically engaged in entrepreneurial economic activity. Examples include Abraham, Jacob, Joseph, Nehemiah, and Job. Paul was a tentmaker as well as matching Volland's definition of entrepreneur in his apostolic activities. Many that supported the Apostles in the book of Acts were business people, such as Priscilla and Aquila, who operated a tent making business with Paul, and Lydia, a dealer in cloth.

Jesus spent most of his life as a businessman. He probably spent 20 years in the family building/carpentry business, a big enough enterprise to support a family of eight or more. This was no part time hobby. As the eldest son, he would have been prepared to take over from his father, and would have been cutting deals with suppliers and customers. One of the problems he faced at the start of his ministry was that he was recognised as a local tradesman rather than a spiritual leader: 'Isn't this the carpenter?' (Mark 6: 3).

It is no surprise that two-thirds of Jesus' parables had a business, finance, or workplace content as the illustration. Some of these include business concepts we are familiar with today, such as cost estimation (Luke 14: 28-30) and return on investment

described in the parable of the talents (Matthew 25: 14–30). An implication of this parable is that it is not immoral to profit from resources, wit, and labour.

The Bible provides a framework for business activity. In Colossians 1: 16–20 we see an ordered creation, designed by and for Christ, belonging to the body, and serving a purpose, to reconcile all things to himself. Business is a form of servanthood: serving our neighbour by anticipating and responding to need at the risk of the entrepreneur; product quality and excellent customer service are part of that servanthood. Businesses should also demonstrate good stewardship of resources lent to us by God (Deuteronomy 8: 18). Finally, business exists to enable *shalom*. A key purpose of entrepreneurial economic activity is to create wealth, a word that comes from an old English word meaning well-being. Business is therefore about enabling personal and social well-being.

Enterprise is an essential ingredient in human flourishing. Creation of wealth is the only sustainable solution to poverty. Businesses provide: products and services that benefit customers; employment that gives staff financial benefit and self-esteem; trade that benefits other businesses; and profits that can be used for further investment. Businesses can also support peace, by rebuilding relationships across conflict divides (see Banfield, Gündüz, & Killick, 2006). Businesses that are viewed by their owners as part of the Kingdom of God, and those owned by social or philanthropic entrepreneurs of any or no faith, can bring further benefits: they can use resources to benefit local communities, bring social reform, model justice and equality, and directly and intentionally tackle poverty, as later examples will show.

The church therefore has a responsibility to envision and engage the business community, recognising that business is a vocation, an anointed ministry, just as much as any other. It is God's business, and the benefits of greater engagement work both ways.

Is this relevant to rural ministry?

Business should therefore be important to the Church. But it is of particular relevance to rural ministry in the UK for several practical reasons. There is a culture and rootedness of enterprise in rural areas. Self-employment is significantly more common in UK rural areas of England than in urban areas. It is still more common in areas defined as 'sparse rural', where over 25% of those in employment are self-employed (Pateman, 2011). Furthermore, the number of registered businesses per head of population is higher in predominantly rural areas than in predominantly urban areas, reflecting there being more small businesses in rural areas (DEFRA & Benyon, 2013).

This relatively high level of entrepreneurial activity arises in part from particular rural needs. In particular, the decline in agricultural employment, to under 1% of the workforce in 2011 from 5% in 1951 (Office for National Statistics, 2013) and the paucity of other rural employment, where there are fewer jobs per person of working age (Pateman, 2011). Other drivers include hidden poverty; and the distance, cost and/or lack of public transport to urban places of employment.

The level of rural enterprise may also be a result of opportunity: the availability of land, buildings, and equipment; the growth of rural leisure and tourism; and perhaps

the growing availability reasonable rural internet access, though there is still far to go. Finally, the culture of enterprise may be part of a rural spirit of independence and self-reliance.

Examples of faith centred enterprise

Cistercian monasteries provide a clear early example of rural enterprise arising from need, opportunity, and a culture of self-sufficiency within a faith framework. Given a constitution that required time to be devoted to prayer, contemplation, and worship as well as work, the time left for farming was limited. Monasteries were therefore motivated to increase productivity in order to cover costs and aid the poor. This was achieved through the early and frequent use of mills and experimentation with plants, soils, and breeding stocks (Ekeland, Tollison, Anderson, Hébert, & Davidson, 1996).

There are many examples of Victorian Christian Industrialists who followed twin goals of commercial success and social responsibility (Bradley, 1987). Most were non-conformists who were not permitted to join the most prestigious universities and career paths. While some (such as Andrew Carnegie) were ruthless business men who then gave away their fortune, others (George Cadbury, Titus Salt, William Lever, Jeremiah, and Caroline Coleman) used their businesses to improve the living conditions for their workers. All were innovators in some way. George Palmer introduced a different type of biscuit product and efficient manufacture. Jesse Boot improved the efficiency of retail distribution through pre-packing and reduced the cost of medicines and toiletries. The Colemans, William Lever, Joseph Rowntree, and George Cadbury used branding and packaging to assure quality and prevent fraud. Innovations in employee care included education, sickness, and accident insurance, welfare payments, profit sharing, and pensions.

Perhaps one of the last in this tradition was J. Arthur Rank, founder of the Arthur Rank Centre, which supports rural churches and their communities. He used the strength of his father's milling business (which became Rank Hovis McDougall), and profits from Rank Xerox, to communicate the gospel through the then new medium of film. To facilitate this he developed a film production and distribution business employing 65,000 at its peak. He also gave generously to the Methodist Church.

A common factor for these enterprises is that they were owned and managed by the same person or family. In the twentieth century, most of these and other large companies were listed on the stock exchange. Ownership and control were separated and managers felt obliged to focus on 'shareholder value'. Besides, welfare was increasingly picked up by the voluntary and public sector. This led to a mismatch between narrow corporate objectives and broader human objectives. People of any or no faith are interested in more than just money, most recognising that once basic needs are met, joy comes from relationships and fulfilment. As nations become wealthier and technology increases transparency, corporate goals will and have already broadened. Employees, customers, and the community expect more and companies need to show genuine corporate responsibility to recruit the best employees and to retain customers.

Meanwhile, the tradition of Kingdom-focussed enterprise continues. My own contribution has been to co-found a call centre and software development business

in Bethlehem. Called 'Transcend' because we attempt to transcend the separation wall, the company uses the strength of the language, IT, and hospitality skills in the region to create jobs and skills. Services include bi-lingual English/Arabic sales, technical support, and customer research services, generating 'invisible' exports delivered over the Internet through high capacity fibre optic connectivity, unaffected by restrictions on the movement of physical products. The business is modelling integrity and gender quality, building national capacity (as up-skilled staff move to other employment) and reaching out across the divide, employing 80 staff and serving clients in Israel, Palestine, Europe, and the USA.²

The initiatives of Christians have helped create a new asset class, known as 'Impact Investment'. Rather than a negative investment screen, where some companies in certain sectors are excluded from ethical investment, impact investors seek opportunities in 'Triple Bottom Line' businesses that are both financially sustainable – not dependent on donations – and also have a social and an environmental 'bottom line'.

A good example is Kuzuko Game Reserve and lodges, in Eastern Cape Province, the poorest in South Africa. The region has an unemployment rate of 70%. A vision of British/Malaysian Christian Dr Kim Tan, the project combines conservation, job creation, and social transformation. Twenty-two farms covering 39,000 acres were bought. Seventy kilometres of solar powered electrified fencing were erected by a team of 70 who were then helped to set up their own fencing business. In clearing the land, 230 km of old farm fencing, 41 windmills, 15 farm buildings, 18 artificial water reservoirs, and 20 tons of metal were dismantled and removed. Working in conjunction with South African National Parks, a programme was embarked upon to re-stock the area with game that was indigenous but long since lost, including elephants, black rhinos, mountain zebras, buffaloes, and wild dogs.

In partnership with Legacy Hotels, a leading hotel group in Southern Africa, luxury lodges were built. It is estimated that every ten foreign tourists create one local job. Food and craft for the shop are sourced locally. Most of the 30 core staff on the reserve and 80 employed by the Lodge had not been in permanent employment before. Pay is above the minimum wage, high quality staff housing was built and staff receive a profit share and life and unemployment insurance. Child care is offered and a school is supported. Training is provided as well as guidance on life skills and counselling for those with alcohol dependency.

The project has been a catalyst for eco-tourism and investment in the region and the Kuzuko management team has been directly involved in starting new enterprises with local partners. According to the Mayor of the Blue Crane Route Municipality, Kuzuko has been the most significant contributor to the economy in the district in recent years. Kuzuko in local Xhosa means 'place of glory'.

Closer to home, David and Di Harper have diversified and developed Top Barn Farm, Worcester.³ It was a traditional family farm, but had always been open to people, with pick your own fruit, a Caravan Club site, and fishing pools. Over the last 20 years, further diversification has included developing the farm buildings into a Business Centre comprising over 60 units from 20 to 370 square metres, with a mix of office accommodation, light industrial, and storage units. The lake has been developed into a sports facility and three care farming projects use the land and beautiful countryside to help people to develop their potential and to improve

their lifestyle. These projects are run by The Good Soil Company, a social enterprise company guaranteed by Top Barn Trust. There is a farm shop, café, play area, and farm park. This and similar farm-based enterprises elsewhere provide employment, social care, education, and other community benefits.

Entrepreneurs, enterprise, and the church: potential for symbiosis

These biblical and modern examples show that enterprise is one of the ways that God's people can bless our local communities. God calls and anoints entrepreneurs for this marketplace ministry.

These entrepreneurs need the church as a place of spiritual refreshment, teaching, and accountability. More than most, entrepreneurs are handling money, which has the potential for good as a means of exchange and store of value, but it can also have a dark spiritual power with the potential of addiction. I needed to learn to defile money (by giving it away) before I could possess money without being possessed by it. Business people may also be exposed to other temptations and therefore must be part of an accountability structure (I have an accountability partner and I am part of a 'huddle' leadership accountability group).

In many situations it may also be appropriate for a Christian-led enterprise to be accountable to the Church. This can be formal or informal. A social enterprise I helped found, the Churches Initiative in Training, Employment, and Enterprise Ltd, was deliberately set up as a ministry of the churches in the area, and a board of Trustees/Directors established to oversee the initiative on behalf of the church. When I established a for-profit business with two other Christians we still considered the business to be part of the church and made ourselves, the Board of Directors, accountable to our three church leaders, meeting with them every six months.

The church is enriched by entrepreneurs. The early church was a risk taking church: Stephen, Philip, and Peter boldly proclaimed the Gospel to new groups; Paul embarked on dangerous missionary journeys; members of the church sold their possessions, sharing all they had. As the church has developed as an institution, we have become (in the main) risk adverse. According to Volland:

The church's faithful and effective response to Jesus' Great Commission requires the contribution of entrepreneurs ... Entrepreneurship is a gift of God to his church ... when this potential is recognized, nurtured and give space to breathe, an innovative approach to mission is often the result ... (Volland, 2015, p. 2)

He adds that the Five Marks of Mission requires courage to take risks, ability to spot opportunities, energy to be creative, innovation and vision, to proclaim the faith afresh in each generation. These are the particular characteristics of the entrepreneur.

How might the rural church engage with enterprise and entrepreneurs?

Church engagement with enterprise and entrepreneurs does not come naturally. As Volland points out, entrepreneurship is not part of the corporate ethos of the church and is undervalued. There may be low demands on church members and low levels

of discipleship; fear, tiredness, confusion about purpose; and the sheer weight of day to day tasks can make engagement seem difficult, though this in itself may create opportunities and benefits from engagement. There are three broad areas where the church could, and I believe should, be engaged to mutual benefit.

The first area is to *identify, encourage, support, and harness entrepreneurs*. As noted above, there can be a suspicion of enterprise and those with an entrepreneurial vocation. Counter this by running a study or sermon series on entrepreneurs in the Bible. Identify the entrepreneurs in your multi-church group, talk to them, give them space and celebrate them. Take a 'low control and high accountability' approach, giving entrepreneurs the freedom they seek within a structure of accountability. Select and commission 'recognised mission entrepreneurs'. Involve entrepreneurs in strategy development including income development and missional use of buildings.

The second area is to *encourage enterprise creation*. As noted above, the Arthur Rank Centre has launched a resource called Germinate Enterprise, a six session course that can be offered by rural churches help members of their community explore whether they could run their own business, what business this might be, and whether it is viable. This resource is a way to: tackle hidden rural poverty; retain working age and young people in our villages; assist farm diversification; take advantage of high speed rural broadband as this becomes available; benefit existing businesses (through the 'Multiplier effect'); and use business skills within congregations.

The materials – workbook, session plan, visual aids, business plan, and cash flow templates, local advertising poster/flyer – are designed for any church or community group to deliver. The hope is that interested people within a church either gather two or three people together to work through the material; or facilitate a larger programme for a group of churches. There are also follow up 'Beer Mat Mentoring' materials, to support informal mentoring groups for aspiring entrepreneurs. This has proved a low barrier way for unchurched people – especially men – to connect to the church. Germinate Enterprise is based on material originally developed for Africa then re-written for a UK rural context.⁴ The original material continues to be delivered, for example in Malawi, following an International Rural Church Association conference. The course was delivered to 50 pastors and others, to enable them to generate an income to support their ministry. Other UK resources includes excellent material from Village SOS, especially a book called '*How to create a successful community enterprise*';⁵ also from the Plunkett Foundation⁶ and Social Enterprise UK.⁷

The third area is *direct involvement*. Some churches have chosen to be directly involved in creating enterprises and employment. This can be spectacularly successful, but there are two major hazards. The first hazard is over dependence on public funding. In the 1980s, Buckhaven Parish church in Scotland was the largest employer in the town. With unemployment of up to 40% in some parts of Levenmouth, Buckhaven Parish Church Agency was formed to try to regenerate the area. It rapidly brought new prosperity to the community and at one time the scheme employed almost 1000 people in operations ranging from a community theatre to a building firm. Unfortunately it was dependent on government schemes and went into voluntary liquidation in 1991 when a funding contract was not renewed.⁸

The second hazard is minimal results from significant effort, sometimes from a lack of entrepreneurship or conflict with social goals. Setting up a business normally requires considerable effort, initially with little or negative return. As owner/manager, I can choose not to pay myself in the early months and years, and work whatever hours are needed. But a church wanting to pay a living wage from the outset and avoid a zero hour contract may find they never get to break even. Trinity Print in Meriden, established by the local Anglican minister, is a case in point. While it was a successful business, it employed no more than two staff (one part time) and required significant oversight, impacting core church ministry.

Nevertheless, direct involvement in enterprise creation can be successful. For example, Eden Softplay is a large 4-tier soft play frame with a separate toddler area, comfortable seating area, and café facilities, situated in the building of St Saviour's Church in Nottingham. It is owned by the church, achieving social aims and generating significant income.⁹

Cafés and community shops run by churches in high street locations can also be successful enterprises. When the shop closed in the village of Buckland Brewer, for example, the local church became pioneers and created the first community shop hosted by a Methodist church. The new venture is very successful and the church are now looking at ways to complement the shop with other community initiatives.¹⁰ Their tips for success include: make sure the project fits within your mission plan or vision and that it is supported by the congregation; research the market; seek advice and keep the community informed.

Conclusion

Biblical and empirical evidence suggests it is time for the rural church to overcome any natural caution and engage with enterprise. If we identify and encourage entrepreneurs we may well find fresh approaches to mission and could generate new income streams and new ways to connect with our communities. If we assist in establishing businesses we can help create employment, tackle poverty, and enable our communities to thrive. Both the church and local enterprise would be enriched.

Enterprise is indeed a healthy horse and the rural church should be leading it.

Notes

- 1 MarginalRevolution.com quoted in *MoneyWeek*, 13 November 2015.
- 2 www.transcendsupport.com.
- 3 www.topbarn.co.uk.
- 4 www.reconxile.org.
- 5 www.villagesos.org.uk/in-your-area/england.
- 6 www.plunkett.co.uk.
- 7 www.socialenterprise.org.uk.
- 8 *Herald Scotland*, 22 February 1994.
- 9 www.edensoftplay.co.uk.
- 10 www.arthurrankcentre.org.uk/publications-and-resources/stories-of-rural-hope/item/9284-buckland-brewer-community-shop.

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