

## Christians get down to business

**Lizzy Millar** meets Bridget Adams, who has started a Christian equivalent of Dragons' Den to help faithful entrepreneurs to set up shop



COULD the Revd Dr Bridget Adams (*above*) be Watford's answer to Deborah Meaden and Hilary Devey? Viewers of the BBC TV programme *Dragons' Den* will be familiar with the inquisitorial skills of the two entrepreneurs.

Dr Adams, Assistant Curate at St James's, Bushey, is helping to put would-be business start-ups through their paces in Lion's Den, a Christian-based version of the scheme.

The origins of the initiative go back to the time when Dr Adams decided to resign from her job as a business consultant for the laser industry, and take the cloth. Some 20 years earlier, Dr Adams, a physics graduate, had started out as a scientist at government laboratories before moving into the hi-tech business-sector, eventually climbing to director level.

Raised as a Christian, Dr Adams did not consider ordination until she was in her 40s, when, she says, she rediscovered her faith. Initially, in 2000, she trained as a licensed lay minister. Three years later, by then a mother of three, she decided finally to leave her business career to train for ordination.

But she did not forget her background when she went on the ministry course.

Studying theology sparked her interest in supporting start-ups, and it was further ignited when she was appointed — while still training — as the Watford Town Centre Chaplaincy's business chaplain. During this time, she also wrote a book, *Christ in the Marketplace: Developing an authentically Christian model for business chaplaincy* (THP Publishing, 2008).

While she was engaged with this, she met the founders of a networking club for Christian businesspeople, Entrepreneurs Inspired. The aim was to exchange information and advice, and to offer pastoral support and friendship to people in commerce.

In 2007, Dr Adams and business collaborators set up "The Hub" in Watford as an office space and resource centre for Christians in business. A year later, Entrepreneurs Inspired evolved into the Kingdom Business School. It was from this scheme that the idea for the Lion's Den emerged, as a "product" of the school. Dr Adams is joined in the den by Gavin Francis (*below*), who runs a financial consultancy business, and by Paul Wilson, who operates a combined retail gift-shop, café, and spa in Watford town centre.

Aspiring entrepreneurs present their business plans to the panellists, who vet the viability of the project and offer free coaching — what they call "incubation" — in return.

Their motive is to help to model what they believe is a biblically inspired system for wealth creation and distribution through small businesses. They want to break down what they perceive as a secular-sacred divide by encouraging Christians to think about creating wealth, besides distributing it.

"As the US economist Susan Lee once said: 'Economists want to make the pie larger, while theologians want to divide the pie,'" Dr Adams says. "Because of this, many theologians pick the wealth-distribution parts and discard the wealth-creation parts. They assume there can be work without incentives, enterprise without income inequality, and investment without market-rates of return.

"But picking and choosing isn't an option. Capitalism is an integrated system. And it's this integration that creates the wealth-making, which is the basis for wealth-sharing."

Dr Adams goes on to say that a lack of integration has led to an assumption that God is only interested in us giving money away, but not in the "unworthy" task of actually making it in the first place.

"Of course, distribution matters," she says. "We want to see a fair and just society. But profit is not a dirty word. Profit is what is there is to be shared."

She continues: "If it is business that shapes the world, then why can't we, the Church, work in and through business to shape it for good and for God? Shaping it for good brings justice and relief from poverty for the world's poor, and the dignity of useful labour for all those who want it. Shaping it for God brings 'life in all its fullness', a life reconnected with the one who made us and loves us. And all of that is good news."

THE Lion's Den scheme is available through the Kingdom Business School, which acts as a virtual resource centre for Christians who feel called to do business. To qualify for enrolment, entrepreneurs must be practising Christians who are operating as sole traders or company directors.

Crucially, candidates must demonstrate that they can deliver "a quadruple bottom line" in their business plan. In other words, their business must not only be profitable, sustainable, and ethical, but also have a fourth, additional quality.

"The deal-breaker is: can the company deliver a product or service that has a lasting spiritual impact?" Dr Adams says. "These goals can be reached in a number of ways. For example, creating local employment has a positive social impact. Hiring people who are otherwise at risk — of being lured into the sex trade, for example — has even greater social impact. Fair-trade businesses can demonstrate an environmental impact as well as a social one."

If a business offers only the triple — profitable, sustainable, and ethical — bottom line, it may be simply on a par with a secular firm, Dr Adams says. It is the quadruple line that makes it distinct.

“The spiritual impact can be on employees, or on clients, or the surrounding community. But, beyond that, a spiritual bottom line must speak to people of meaning and purpose, which people are hungry for. Whereas the social and environmental bottom lines are about good news, and that is important, it is the spiritual bottom line that speaks of good news for eternity, and not just for this time.” SINCE its conception, Dr Adams has coached nearly a dozen people who are about to start, or are already running profitable businesses that demonstrate a quadruple bottom line. Her fellow den-member, Mr Francis, was originally mentored through the initiative, whereas Mr Wilson already had his business up and running by that stage.

Dr Adams is currently writing a book with Manoj Raithatha, a Christian property-developer, *Building the Kingdom through Business*, which is due to be released early next year.

“The Kingdom isn’t always about numbers,” Dr Adams explains.

“It’s [about] more qualitative rather than quantitative things — like lives being touched, excitement being generated, sometimes lives being restored, and, ultimately, people coming to know the King.

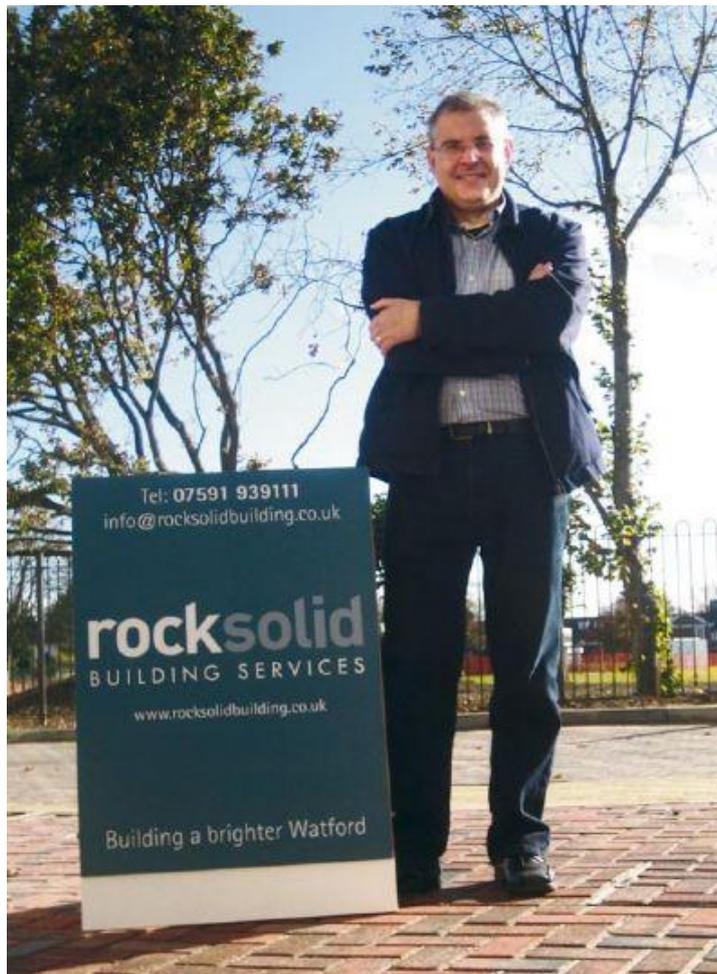
“Jesus put it starkly, in terms of worshipping God or Mammon. So, who does your business glorify — the true and living God, or the god of money? Then you know who your bottom line is for.”

<http://workplaceinspired.com/kingdom-business-school>

### Living the dream

For Jon Barber, it started with a dream. He dreamt that he was standing on a ledge at a building site wearing a hard hat, among a group of tradesmen who were all singing worship songs. That was in 2008, when he was working for Hitachi as a sales manager for the Eastern European and China markets. A year later, Mr Barber, aged 47, was made redundant. When he had flashbacks of the dream, he took it as divine instruction to change career.

“On a practical level, I’ve always liked doing DIY and home improvements,” he said. “I’ve been a Christian all my life, and felt that the church wasn’t doing enough to attract working men. I thought I could bring the Church to them by setting an



example to non-Christians on the building site. The two went hand in hand.”

In 2008, Mr Barber registered Rock Solid Building as a limited company. As he was not a tradesman himself, it took him another 12 months before he could find suitable sub-contractors and begin trading. It was during this time that he learnt, through a friend, about the Kingdom Business School.

“I went along to the Lion’s Den, and presented my pitch, and told them about my dream,” he said. “Their support has been invaluable, as I had never before set up a company right from scratch. Beyond the normal nuts and bolts of setting up a company, the Lions helped me sharpen and realise my vision for setting up Rock Solid.”

Mr Barber says that he has been able to use his experience as a manager at Hitachi to work effectively as a project manager for his team of tradesmen, who carry out a full range of home improvements such as paving, plastering, bricklaying, and roofing.

He feels that he has become something of a father-figure to many of his sub-contractors. Asked if he laid down any Christian rules, he says: “You’ve got to be realistic. For example, if someone hammers their thumb by mistake, the likelihood is they’re going to swear out loud, but this is usually followed by a ‘Sorry, Jon.’”

He says that business has been steady since he set up shop, but he is not resting on his laurels. “We still have to do a good job, and make a profit, but it’s about Christians setting a good example in the workplace so that non-Christians can come to experience the abundant life in Christ.”

<http://www.rocksolidbuilding.co.uk>

### **Making a model**

In 2010, aged 43, Gavin Francis set up Worthstone Ltd with the support and coaching of the Lion’s Den. Worthstone is a business in the financial-services market whose mission is to “champion the impact-investment sector to the retail market through independent financial advisers [IFAs]”.

Impact investment raises capital that, in addition to making a financial profit, is deployed in enterprises that have a positive social or environmental outcome. For example, providing capital for a hotel that employs a large quota of homeless people, in order to equip them with the skills they need to get back into the workforce, could be raised by selling bonds.

Mr Francis says that the investor wants to make a financial return on his or her money while also addressing a social need in a way that will have a lasting effect.



Traditionally, impact investors were either wealthy individuals, investment banks, or charitable trusts. But Mr Francis is keen to extend this particular “asset class” to the retail investor through independent financial advisers. He is using his background and relationships as a sales manager to IFAs to discuss how this could be done.

“It’s about trying to build a model of justice and intentional social responsibility into the financial marketplace.” In effect, his quadruple bottom line rests on his ability to invite IFAs to offer impact investments to their retail clients as an integral part of their investment portfolio.

“Impact investment has started to be recognised as a driving force for change,” Mr Francis says. “And, in doing so, this enables the financial-services industry to claim its place in society as a means of supporting and empowering social and economic progress.”

Worthstone Ltd is currently undertaking research on impact investment, with the support of more than 100 IFAs. The findings will be made public in April next year.

Since establishing his business, Mr Francis has graduated from being a mentee at the Lion’s Den to being a trustee of the Kingdom Business School. The coaching helped to spur him into action, he says, and helped him to imagine a world where banking was synonymous with empowerment, fairness, and progress.

<http://worthstone.buzzr.com>