

Christian Entrepreneurs: their Distinctive Role as Careholders

Christoph Stückelberger distinguishes between the Christian entrepreneur and an average entrepreneur. He notes eight characteristics of entrepreneurs, and shows what differences a Christian faith can make to these characteristics. He suggests that Christian entrepreneurs can sometimes put their enterprise, and even their faith, at risk, but that on the other hand many Christian virtues lead to a healthier company.

There are many different definitions of an entrepreneur. Some characteristics appear regularly such as exercising initiative, starting a venture, taking an opportunity, and being the owner or partner of a company. An entrepreneur supplies capital, often risk capital and is a risk taker; he or she monitors, drives and controls the business. According to the economist Joseph Alois Schumpeter (1883–1950), ‘entrepreneurs are not necessarily motivated by profit but regard it as a

standard for measuring achievement or success’. Schumpeter discovered that they greatly value self-reliance, strive for distinction through excellence, are highly optimistic (otherwise nothing would be undertaken), and always favour challenges of medium risk (neither too easy, nor ruinous)¹. I describe an entrepreneur as having eight characteristics. It is of course a typology which is simplified for the purposes of this article, but nevertheless summarises both

mainstream definitions of entrepreneurial behaviour and my own research:

- 1. Innovator:** An entrepreneur develops or attracts new ideas for products and services and provides the means to implement them in production, distribution and recycling.
- 2. Owner:** an entrepreneur invests his or her capital (and the capital of others) and invests his/her own personality in the company. He or



she is the majority shareholder of the enterprise.

3. Decision-maker: an entrepreneur is a leader who takes decisions. He or she prefers the freedom of decision-making instead of executing the decisions of others.

4. Risk-taker: an entrepreneur is willing to take risks in order to pursue the goals. A key element for success is the right balance between being too risky or too cautious.

5. Permanent Runner: an entrepreneur is optimistic in searching again and again for new solutions when challenges and obstacles arise. The entrepreneurial personality shows perseverance and has endurance. He or she is an enduring permanent runner.

6. The Adaptor: an entrepreneur is adaptive when discovering new opportunities or challenges in the market. This needs courage, flexibility, knowledge and farsightedness.

7. Networker: an entrepreneur looks for opportunities of partnerships, networks, alliances, teams and communities to reach the goals. The opposite is a lonely fighter.

8. Profit-maker: an entrepreneur needs to make a profit to make the enterprise sustainable. Some seek maximum profit to become as wealthy as possible; others see profit more as an expression of success and power and look for optimum profit; or they combine maximum profit with maximum philanthropy.

These positive characteristics and virtues can of course turn into negative vices if an entrepreneur becomes selfish; decides without consulting others and without wisdom; changes the strategy all the time and lacks continuity; takes too many risks; is persevering without respecting the personal limits of oneself or employees; and becomes addicted and greedy for profit instead of seeing profit as a means to the goal of producing goods and services for clients and for humanity.

In most of the world religions' holy scriptures, entrepreneurs are not often described as such, but traders and money-lenders ("bankers") feature repeatedly as examples of cheating, corruption and other unfair and fraudulent practices. This is the case for example in Hinduism²; and in Islam, where not only in the Qur'an but also in Al-Ghazali's famous medieval book on ethics, the warning about corruption by traders and the condemnation of usury taken by money lenders are mentioned³. In the New Testament, Zacchaeus is the most famous example of a corrupt customs officer, but then through meeting Jesus became aware of his unethical, exploitative behaviour and radically changed his attitude, by paying back to the customers even more than he had taken in a fraudulent way.

Christian Entrepreneurs' Profile

Christian Entrepreneurs have existed for as long as Christianity has existed. Among the supporters and friends of Jesus and his disciples



Jesus Encounters Zacchaeus (detail). French Picture Bible, ca.1190-1200. The Hague, Koninklijk Bibliotheek.



'We must obey God rather than men'. Charles Poërson, *St. Peter Preaching in Jerusalem*, 1642 (detail). Los Angeles County Museum of Art

were wealthy female and male entrepreneurs, mainly traders. Famous examples in the New Testament are the women entrepreneurs Mary Magdalene and Johanna: Mary Magdalene was healed by Jesus from demons (Lk 8:2) and then supported Jesus financially for his living. She was the first person to witness the resurrection of Christ. Johanna, the wife of the finance minister of the ruler Herodias, 'served Jesus and the disciples with her wealth' (Lk 8:15). Throughout church history, Christian entrepreneurs have played a key role in church and society. First, they have been seen as philanthropists, donating to churches, hospitals, monasteries and educational institutions. This was – according to the eminent historian Peter Brown, the main factor in the breakthrough of Christianity in the Roman Empire in the 5th century, after the paradigm shift of Constantine.⁴ Throughout the Middle Ages, but especially in the 19th century (notably post-1880) and early 20th century, Christian entrepreneurs have been a major driving force in philanthropy and in building social institutions in

developing capitalist economies, mainly in the United States and Europe⁵.

Within the eight general characteristics of an entrepreneur, Christian entrepreneurs have some specific motivations and expressions. The following list is not designed to describe any real individual Christian entrepreneur – that is described in various case studies⁶ – but is a list of typical characteristics based on core tenets of Christian faith. This is often different from faith actually put into practice:

1. Innovator: The Christian faith encourages us to be oriented towards the Kingdom of God. This is not a vision of life after death; it is a vision of an ideal, perfect, godly life and society. It cannot be fully attained on earth and is the work of God, but human beings can orient their life towards this vision of justice, peace, freedom and sustainability. This is a strong motivator for innovation and leads to openness towards new solutions beyond the existing ones. Another factor enhancing the innovation creativity of Christian entrepreneurs is their relationship to

authority. When the Apostle Peter was brought to court because of his teaching, he said “We must obey God rather than men” (Acts 5:29). This expresses the inner freedom from authority which leads someone to listen to the own inner voice/ conscience and leads to inner freedom towards authorities such as mainstream trends, herd instincts, political frameworks, peer pressure or family norms.

2. Owner: for the Christian faith, ownership always means stewardship: everything belongs to God, the whole creation, one's own life and all one's possessions. To own a company or assets means they are entrusted to you by God for their responsible use. This is a high responsibility. See below for a discussion about the Christian entrepreneur environment. Ownership is important for a Christian entrepreneur in order to have the power to decide, but with or without ownership, the meaning of stewardship, of being entrusted with responsibility, still applies.

3. Decision-maker: a Christian entrepreneur is a leader who takes

decisions. He or she prefers freedom in decision-making instead of executing the decisions of others, but tries to decide in line with the word of God and the Lord's Prayer: "Your [God's] will be done" (Mt 6:10). Before his death Jesus prayed to God "Not as I will, but as you will" (Mt 26:39).

4. Risk-taker: an entrepreneur is willing to take risks in order to pursue goals. Among Chinese Christian entrepreneurs, a strong emphasis on blessing can be observed: to be conscious of being blessed by God in your business, your investments and your family increases your willingness to take risks. God can then be seen by Christian entrepreneurs as guarantor, security and 'insurance' when taking risks. This attitude, partly coming from the so-called Prosperity Gospel which links God's blessing with financial success, is theologically questionable. Christian faith is not just an insurance deal with God.

A key element in Christian faith is forgiveness. Being forgiven for errors, mistakes and wrong decisions means to get a second chance. This option of the second chance increases the willingness to take risks and responsibilities. If somebody fears to be put in jail or punished by the stock market he or she may be over-cautious. However, the Christian culture of getting a second chance can be abused and become frivolous, it would then be in contradiction to responsible stewardship.

5. Permanent Runner: an entrepreneur is optimistic in searching again and again for new solutions when challenges and obstacles arise: it is the characteristic of endurance. Christian endurance is not based on optimistic interpretation of

facts and figures but in the hope and faith to acquire the necessary God-given energy to pursue the task.

6. The Adaptor: an entrepreneur is adaptive when discovering new opportunities or challenges in the market. A Christian entrepreneur is open to opportunities whenever they arise, independently of location or other borders. The criteria for selection and adaptation lie in our objectives and our values.

7. Networker: an entrepreneur looks for opportunities of partnerships, networks, alliances, teams and communities to reach the goals. A Christian entrepreneur is community-oriented and network-oriented, since he or she does not see their own company as an isolated entity, but as part of society and communities. However, it does not exclude taking lonely decisions where necessary.

8. Profit-maker: an entrepreneur needs to make a profit to make the enterprise sustainable. Christian

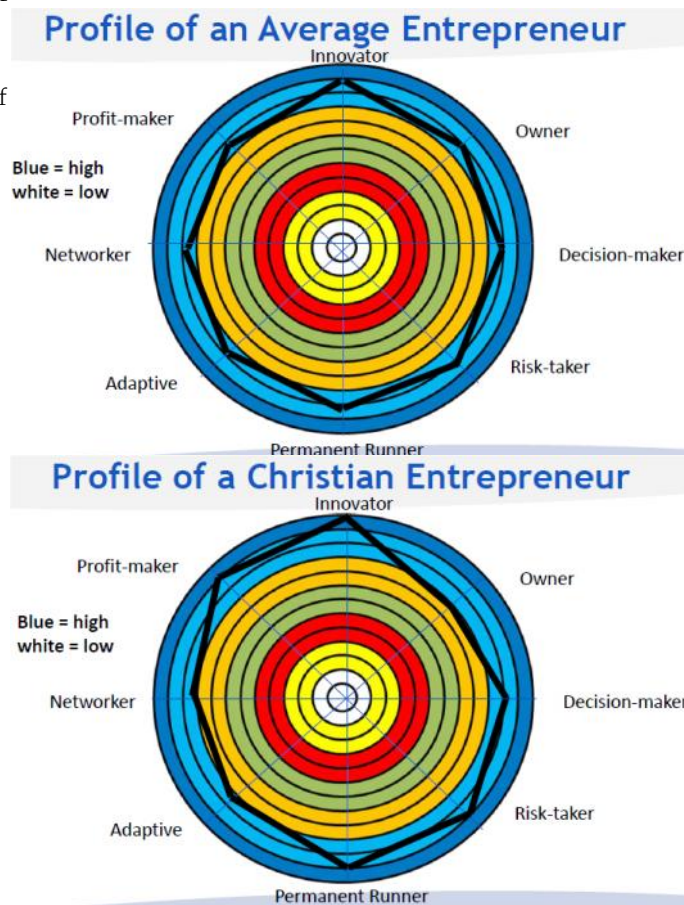
entrepreneurs seek optimum profits based on honest business, innovation, market opportunities and high-performance of products and services but not based on monopoly advantages, unfair competition, breaking the rules or exploitative practices. According to a study in China, Christian entrepreneurs are well above average in using philanthropy and charity to share part of corporate benefits and wealth. Buddhists are second and Confucians third⁷. As a diagram, the comparison of the two profiles looks as below. It is of course stereotyped at this general level, but it can be used also as a profiling method for an individual entrepreneur:

Christian Entrepreneurs as Stewards and 'Careholders'

The Christian view of an entrepreneur is to be a good steward for people and the planet: to be not only a shareholder but 'careholder', caring for all entrusted to them. The manager who manages 'guesthouse earth' on behalf of the owner has a

special responsibility⁸. One biblical description is that of a good steward as a good manager. An entrepreneur in a secular perspective is the head and the owner. *An entrepreneur in the Christian perspective is the steward and manager, just as God is the entrepreneur as the creator of creation!* The clearest expression of this is found in the Gospel of Luke 12:42-48:

Who then is the faithful and wise steward, whom his master will set over his household, to give them their portion of food at the proper time? Blessed is that servant whom his master when he comes will find so doing. Truly, I say to you, he will set him over all his possessions. But if



that servant says to himself, 'My master is delayed in coming' and begins to beat the menservants and the maidservants, and to eat and drink and get drunk, the master of that servant will come on a day when he does not expect him and at an hour he does not know, and will punish him, and put him with the unfaithful. ... Every one to whom much is given, of him will much be required; and of him to whom men commit much they will demand the more.

The Greek word for 'steward' or manager in this text is 'oikonomos', the housekeeper who keeps the house in order, the administrator and manager who cares for the economy of the household and for all people living and working in this community, the prime servant.

There are four characteristics in the text which distinguish the responsible and the irresponsible manager.

1. The good manager recognises that he is not the proprietor of the house or the shareholder of the company

but responsible for maintaining and developing it in the name of the owner.

2. The faithful steward cares for the people under his or her responsibility! He or she gives food, wages and social security at the proper time (v. 42).


3. The good leader has a solid work ethic. He/she works hard for the well-being of the collaborators and therefore serves as a good example.

4. The wise servant acts in a responsible, accountable way at every moment of his or her life because he/she knows that the 'master' could come and inspect at any time. Business ethics and one's response to God are fully integrated in one's daily life⁹.

The parable shows in a very simple and convincing way the meaning of responsibility. It means to respond to somebody (the word 'responsibility' comes from 'response') - the manager to the owner, the Christian to God. A bad leader wants to be autonomous, that means 'independent' from all

responsibility towards others except himself or herself. And by getting drunk the manager loses personal control. He or she is controlled by greed for money and power. Good stewards are not autonomous but theonomous; they derive their responsibility, respect and dignity from their dependency on God. And the more responsibly they act, the more responsibilities they are given and can manage (v. 48).

The responsible leader as a 'careholder' holds responsibility and cares for values, goods and for people who are entrusted to him or her. Acting as 'careholder' (caretaker) includes non-violent caring for human and non-human beings. St. Paul's vision of the *Cosmic Christ* (Col 1:15-20; 1 Cor 15:20-28; Eph 1:3-10) means that violence against nature leads to the "Wounded Cosmic Christ"¹⁰. Christians do not respect the Cosmic Christ if they violate his body with environmental destruction.

The steward and 'careholder' can be summarized by six virtues: *caring, protecting, guiding, ordering, serving, and sharing.* 

1 <http://www.businessdictionary.com/definition/entrepreneur.html>.

2 Gurcharan Das, *The Difficulty of Being Good: On the Subtle Art of Dharma*, New Delhi: Penguin, 2009

3 E.g. Erlaubtes und Verbotenes Gut. Das 14. Buch von Al-Gazali's Hauptwerk, in Hans Bauer: *Islamische Ethik. Al-Gazali's Hauptwerk*, 1922, Reprint 2000 Georg Olms Verlag Zürich, p. 6, 149 et al.

4 Peter Brown, *Through the Eye of a Needle. Wealth, the Fall of Rome, and the Making of Christianity in the West, 350-550 AD*, Oxford 2012 (tbc), pp.72-90.

5 See Christoph Stückelberger & Vanessa Wang, Faith at Work, *Directory of Associations of Christian Entrepreneurs and Workers*, Geneva: Globethics.net, 2017, 22-28. Free download <http://gafoundation.world/en/programmes/programme-1/project-3-publications-on-entrepreneurship>

6 E.g. Richard Higginson & Kina Robertshaw, *A Voice to be Heard: Christian entrepreneurs living out their faith*, IVP, 2017; Joy Kooi-Chin Tong, *Overseas Chinese Christian Entrepreneurs in Modern China. A Case Study of the Influence of Christian Ethics on Business Life*, Anthem Press, 2013.

7 E.g. studies of Prof. Gao Shing, CASS Beijing.

8 See more in Stückelberger, Christoph/ Mugambi, J.N.K (eds.): *Responsible Leadership. Global and Contextual Perspectives*, Globethics.net Series No. 1, Geneva: Globethics.net, 2007. Download for free from www.globethics.net/web/guest/library.

9 For responsible, corruption-free management of resources see Stückelberger, Christoph: *Corruption-free Churches are Possible. Experiences, Values, Solutions*, Globethics.net Series No 3, Geneva: Globethics.net, 2010. Download for free from Oct 2010 from www.globethics.net/web/guest/library.

10 Nalkara, Benny, Pauline Cosmic Christology and Indian Eco-Spirituality, in Chackalackal, Saju (ed.), *New Horizons of Indian Christian Living*, Bengaluru: Vidyavanam Publications, 2009, 253-270 (264-266). The author shows that the Pauline Christology of the Cosmic Christ is central for Christian eco-spirituality and ethics.



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