

THE
ACCIDENTAL
SOCIAL
ENTREPRENEUR

GRANT SMITH

Grant Smith tells it how it is. This is a refreshingly down-to-earth, honest, engaging, moving and amusing account of one Christian's attempt to transform the lives of poor people in East Africa. It is a tale of perseverance, of refusing to be downcast by disappointment or overcome by obstacles. Social enterprise is about making money by doing good: Grant Smith shows how.

RICHARD HIGGINSON
CHAIR, FAITH IN BUSINESS

This incisive exploration of injustice and one man's call to use his skills to help those who need them most is a reminder that each of us has a part to play in turning God's world the right way up. As someone who has seen first-hand the problems that poverty in Africa causes, I welcome Grant Smith's commitment to doing something about it. This is a rallying call to all of us to strive for dignity, equality and justice for all; and a challenge not just to teach a person how to fish, but to equip them to buy the pond.

AMANDA KHOZI MUKWASHI
CEO, CHRISTIAN AID

Have you ever asked yourself what an ordinary working professional or small business owner like yourself can do to make a difference in the face of injustice and poverty? Read Grant's story about doing something – not everything, admittedly, but something quite amazing – and discover the power that business can have to transform the lives of families, communities and nations. With his down-to-earth humour and gripping honesty, Grant tells a story of trial and error, success and failure, through thick and thin. His journey to becoming an accidental entrepreneur will draw you in and inspire you for your own adventure. In Grant's own words, 'God hadn't asked me to become a marine biologist, he asked me to do what I am good at and use it for a bigger end game.' How do you become an accidental social entrepreneur? You say *yes* to God, *no* to injustice and *yes* to putting your business and professional skills to work for God's kingdom work.

JO PLUMMER
*CO-FOUNDER, BUSINESS AS MISSION RESOURCE TEAM AND CO-CHAIR,
BUSINESS AS MISSION GLOBAL*

The Accidental Social Entrepreneur will no doubt be a favourite pick for anyone keen to know the raw, unedited and behind-the-scenes story of entrepreneurs. Grant Smith lets us in on his journey as he seeks to do his part in being a solution to our world, a mandate that behoves each of us. As you read through the book, you meet the real Grant! Fortunately, he does not project himself as Mr Superman. You will read about a man who is genuinely seeking to live his life to the full; a man who diligently seeks to execute his kingdom mandate; a man who works hard to be a solution for the needy and yet not a burden to his friends and networks. A lot of people seek the easy and hassle-free route in helping those in need in society, but not Grant Smith. He does not carry a begging bowl around. In fact, I know him more as a businessman than as part of an NGO personnel. His business acumen is the muscle he uses to propel his charity initiatives at Hand in Hand. You will certainly enjoy Grant's personality and pathos in narrating his stories about working in the African region.

I highly recommend this book, not just to entrepreneurs but to anyone who has been entrusted with leadership. It is real, infused with witty personality and yet carries serious practical business truths. It's loaded with lessons of what has worked and what has not. It lays Grant's journey in entrepreneurship bare, letting us in on all the nitty-gritty aspects of business.

DANIEL KAMAU
CEO, FUSION CAPITAL

This book has to be the most honest and raw account I have ever read of an adventure with God. Grant's account of his experiences mixed with the reality of his thoughts and feelings as he walks through the ups and downs of being a social entrepreneur is a challenge for those of us who wish to venture into this space. His vulnerability and celebration of failure as learning is an encouragement and learning tool for us all.

JOANNE O'CONNOR
DIRECTOR, JUNCTION 42

If you hate reading manuals, then you will love *The Accidental Social Entrepreneur*. Grant Smith describes his unplanned journey into kingdom entrepreneurship in a refreshing ‘I don’t want to put the book down’ style. He is blatantly honest about both his successes and failures. Along his journey, he touches on fundamental truths we should never ignore. He gets to the root causes of poverty to find sustainable solutions and is never satisfied with a box of Band-Aids. From the basics to dealing with corruption, fundraising from unusual institutional investors, working out very big wrinkles and knowing when to stop, his stories are great. The lessons he has learnt along the way are relevant and presented in everyday language.

You will not know you are reading a manual on kingdom-building but you will learn to want to trust God for his faithfulness. Grant’s mantra is to never conclude that God cannot be trusted, and it is a recurring theme in all of his stories. You will retell his stories to your friends – they are worth retelling.

WILLY KOTIUGA

PHD, PROGRAMME DIRECTOR, LAUSANNE GLOBAL WORKPLACE FORUM;
CHAIR, BAKKE GRADUATE UNIVERSITY BOARD OF REGENTS;
FORMER SENIOR DIRECTOR, SNC-LAVALIN

The Accidental Social Entrepreneur is a sober account of the stark realities of the challenge of doing business in Kenya. Grant shares candid stories of both perseverance and failure that the Hand in Hand Group have experienced as they seek to do business justly. Financial failure or success are not the only determinants of a good business.

REVD DR DENNIS TONGOI

FOUNDER AND DIRECTOR (RTD) OF CMS-AFRICA

What a read! I can hear Grant through and through, passionate about making the difference to more than 3,000 Kenyans. This is one person’s story of challenge and hope as Grant makes life count as a Christian. Integrity runs through the pages as he strives to make a sustainable difference to the lives of young people in Kenya. Making life count as an imperfect Christian. Seriously Epic.

TIM ROSE

NON-EXECUTIVE DIRECTOR, BAPTIST INSURANCE COMPANY, BIBLE
SOCIETY RESOURCES LTD., VEREIN BAPTIST THEOLOGICAL; CHAIR,
DIOCESE OF CHELMSFORD VINE SCHOOLS TRUST; CHARTERED DIRECTOR,
INSTITUTE OF DIRECTORS AND MANAGING DIRECTOR OF GROWBRIDGE LTD

I have several reasons for why I would commend this book to those seeking to be faithful to God in their Christian living, but I choose to give only three of them. First, the book is highly readable, giving several short life stories that are interesting to follow. Secondly, the book is one flowing, challenging story of the life and faith of Grant Smith relating with several people as he seeks to obey God in serving the needy. Thirdly, I have lived through several of the stories written here, and I very much appreciate the high level of honesty, transparency and vulnerability depicted by Grant. You will be challenged to think and live your faith meaningfully in every circumstance you meet in life.

PROF. TIMOTHY WACHIRA

Grant writes like he lives – with a ‘no-holds barred’ devotion to serving Jesus with his whole life. This book is so important because each page is honest and real and tells the story of what happens when a person wholeheartedly surrenders their life to Jesus. Grant challenges the ‘familiar’ and inspires us all to a deep devotion to Jesus in our daily lives. I dare you to read it!

REVD DENNIS PETHERS

FOUNDER AND INTERNATIONAL PIONEER, THE ROOFTOP MINISTRIES

A must-read for anyone who feels called to combine a life of giving with business. Grant Smith’s adventures in South America and East Africa will both enlighten and entertain you. The good humour, generosity of spirit and simple faith he has shine through in his writing. He doesn’t shy away from the difficulties he has faced, nor take himself too seriously. His impish sense of humour is always with you. I wish more business books were like his.

DR PHIL GOODWIN

EXECUTIVE CHAIRMAN, FUSION CAPITAL

Grant Smith is a passionate man who, in line with his faith, combines risk taking with natural gifting and skills to change lives. His desire to do the will of God is evident, as are the fruits of his kingdom-building life.

PAUL SZKILER

CEO, TRUESTONE IMPACT INVESTMENT MANAGEMENT

You'll hear Grant Smith's voice in these pages. It's authentic, honest and it'll make you smile. More than that, you'll hear his heart. It's the heart of someone who is not only bothered by injustice but is determined to do something about it – through business done well, in a way that makes a social difference but still makes money. In an account that's part business memoir, part theological reflection and part spiritual journey, Grant takes us through the lows and occasional highs of his adventures, all from the perspective that 'Christianity is a way of life, not an insurance policy for what comes next.' If that resonates with you, read on.

ANTONY BILLINGTON
*THEOLOGY ADVISOR, LONDON INSTITUTE FOR CONTEMPORARY
CHRISTIANITY; SENIOR PASTOR, BEACON CHURCH, ASHTON-IN-
MAKERFIELD*

Grant Smith delivers a fun approach to his experiences navigating from the commercial world to traditional charitable missions, and then returning to the commercial world for solutions which traditional charities are unable to provide. Excellent storytelling as multiple failures lead to an outstanding and God-pleasing outcome!

BILL MEIER
PRESIDENT AND CEO, KINGDOM WORKERS

Grant Smith has done an excellent job of bringing forth very confronting issues that are ignored by the media and painting a picture of the problems and poverty people are facing in Africa. Grant shares throughout the book very practical tips about building business for the kingdom and how one idea to create jobs has an amplified positive effect for so many people. I have personally been inspired to think out of the box about how we can help those in need through business.

SARAH-JANE MEESON
FOUNDER, CHRISTIAN WOMEN IN BUSINESS

The Accidental Social Entrepreneur by Grant Smith is a must-read for all Christian business people whether they work in the for-profit or non-profit sector. Grant's journey into social entrepreneurship is genuine and inspiring, and it provides a great example of what it means to be a faithful servant of God. The book is filled with stories that will resonate with many of us. It is full of the wisdom Grant has gained and the lessons he has learned through his experiences of both success and failure.

GENE KIM
EXECUTIVE DIRECTOR, CENTER FOR INTEGRITY IN BUSINESS, SEATTLE
PACIFIC UNIVERSITY

Wow this book is gold! Grant carries the heart of God directly to you. It is challenging, heart-wrenching and thought-provoking. Grant does not just share the principles of wealth creation and the challenges that go with them but the kingdom purposes of God. Grant is a solutionist who radically challenges the 'why' of making money. What is your why?

JANET GRACE SCHIER
AUTHOR OF *TO HELL WITH DEBT! LET'S MAKE MONEY*

Proverbs 29:18 says 'Where there is no vision, the people perish' (KJV)—Grant Smith has a Godly vision, and I trust that those who benefit from it will not perish.

C. RALPH HILTON
RICS CHARTERED BUILDING SURVEYOR

Grant Smith is an intrepid entrepreneur. Not only does he see opportunities where others see problems; he also has the fortitude to see his visions become reality. This book is a testament to the transforming power of whole-life discipleship within testing circumstances.

DR PETER S. HESLAM
TRANSFORMING BUSINESS, UNIVERSITY OF CAMBRIDGE

THE
ACCIDENTAL
SOCIAL
ENTREPRENEUR

THE ACCIDENTAL SOCIAL ENTREPRENEUR

GRANT SMITH



Published in 2019 by
Muddy Pearl, Edinburgh, Scotland.
www.muddypearl.com
books@muddypearl.com

© Grant Smith 2019

Grant Smith has asserted his right under the Copyright,
Designs and Patents Act 1988 to be identified as the author of this work.

All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording, or information storage and retrieval system, without permission in writing from the publisher. The only exception is brief quotations in printed reviews or articles.

Scripture quotations taken from the Holy Bible, New International Version Anglicised. Copyright © 1979, 1984, 2011 Biblica. Used by permission of Hodder & Stoughton Ltd, an Hachette UK company. All rights reserved. 'NIV' is a registered trademark of Biblica UK trademark number 1448790.

Scripture quotations marked (KJV) are from The Authorized (King James) Version. Rights in the Authorized Version in the United Kingdom are vested in the Crown. Reproduced by permission of the Crown's patentee, Cambridge University Press.

British Library Cataloguing in Publication Data

A catalogue record for this book is available from the British Library
ISBN 978-1-910012-50-5

Cover design and typeset in Minion by Revo Creative Ltd, Lancaster
Printed in Great Britain by Bell & Bain Ltd, Glasgow

CONTENTS

Foreword.....	xiii
The bit before the book begins	xvii
Hello	1
1: Pinheads and poverty	11
2: The answer is – I can do something	27
3: We are doing everything we can	39
4: So what makes a good business?.....	55
5: You need help.....	77
6: I've got an idea	101
7: How to choose your people	115
8: Pumps	129
9: The case against Jet Rover Farm.....	143
10: No bribes please, we're pastors.....	161
11: A waste paper bin at Euston Station.....	187
12: Let's build.....	213
13: So where next?	231
14: God can be trusted (but he doesn't half make it hard at times)	243
Appendix	257



FOREWORD

This is a funny book.

Laugh out loud funny in pretty much every chapter.

It is also an inspiring book.

But you don't need to be an entrepreneur, or a businessperson, or a manager, or a leader, or a charity worker or even a Christian, for that matter, to be inspired by it. You just need to be a human being who would like to make the most of what you've been given for the sake of others.

This is not the story of how one extraordinary man struggled against insuperable odds to achieve extraordinary things for thousands of people. Quite the contrary. You don't get to the end of this book and think,

Yup, well, if I was as smart as Grant, as wise as Grant, if I had had Grant's education, Grant's capital, Grant's contacts, well then ...

No, it's an inspiring book because it's the story of how one person took the gifts and skills and relationships God gave him and set out to create as much opportunity for as many people in poverty as he and his wife Sue, and the people they gathered round them, possibly could.

And it's inspiring and funny because it's so refreshingly honest.

Grant is honest about how hard the road has been, how bewildering some of the failures, how mysterious some of the successes, or at least how mysteriously those successes came about. He's honest about the principles he's applied and how they didn't necessarily work. He's honest about his relationship with God, and what he's learned, and what is still a mystery.

The reason this book is funny, inspiring and honest is because that's what Grant is – in a down-to-earth, straight-talking, Scottish kind of way. I've known him for over 20 years. I 'taught' him at Bible college, though whether he learned anything useful from me is yet to be established. When he left, he asked me if I would meet with him for coffee once every 6 months and ask him awkward questions. He would pay for the coffee, I would try to be awkward and he would answer the questions. So I've been tracking Grant and Sue's story for a while now: one moment he's about to build a road from Zanzibar to Cairo and the next he isn't; one moment a development is about to be built and 3 years later it's still about to be built. One time he hasn't been paid for months and has almost no money at all in his personal account. And it's the same the next time too. On that occasion he may have let me pay for the coffee.

Last year I happened to be in Kenya for a conference and I got to meet the team who work for the Hand in Hand charity. I spent a day at the orphanage they support and a day meeting some of the farmer-grandmothers who cultivate micro-plots to keep their orphaned grandchildren alive – with the charity's help. Another day, I stood on the roof of the then not-quite-finished 10-storey CMS Africa building

they'd helped to create, talking to one of the apprentices Grant's team had sponsored and pondering the massive difference the project would make to thousands of people.

Then I stood in a field on the edge of a city slum where a small team feed and teach a group of street children – they've been doing it for years. Afterwards, we went to a modest restaurant where the team who owned the land signed a development agreement with Grant and his Kenyan business partner that would mean housing would be built and that every one of those children, plus many, many more, would get a much better chance to realize their potential.

One thing has, in the end, led to another. And another. But not in a linear way. 1 step forward, 2 steps sideways; 1 step forward, no steps anywhere; 1 step forward, 4 leaps forward ... Indeed, what emerges from this gripping tale is the power of perseverance, the power of a godly passion for the benefit of others, the power of prayerfulness, the power and desire of a great God to work in his ways through his people for the benefit of others.

So, when you get to the end of this book, yes, you will probably think Grant has used his life well – but you are also very likely to ask yourself what God wants you to do with what he's given you. And you are very likely to believe that he might make more of it than you could ever have imagined before.

Mark Greene
LICC
March 2019



THE BIT BEFORE THE BOOK BEGINS

There are many people who I need to say thanks to, but of course as soon as I do that, I will upset those I didn't say it to. You will soon read about the people who have influenced me and helped to get Hand in Hand Group (HiHG) to where it is now, so I won't bother with most of them here. I have actually changed lots of people's names in this book. That is not because I have forgotten them; it's because most people have requested that they remain anonymous. Then I forgot who said what, so decided to change nearly all of them. Then there are the people that have actually helped to transfer my ideas from my laptop into a readable story. Dave has played a large part on that front; Dave is a good friend, a journalist and gave me some valuable advice early on.

Then there is Emma. Emma initially worked for HiH charity and then, as the business grew, moved over to working with me at HiHG. I once read a book called *The Leader Who Had No Title*,¹ and Emma really was an employee with no title. Officially, she was my PA, but that

¹ Robin Sharma, *The Leader Who Had No Title: A Modern Fable on Real Success in Business and in Real Life* (Simon & Schuster: 2010).

doesn't describe either what she did or her input into the business. Emma has read most of this book because she didn't want me upsetting people like I did in my last one. So if you are upset by this one, email Emma – it's her fault, not mine. But Emma, thank you. Since I started writing this book, and as the months have passed, Emma has actually left HiHG and has started walking her own path, but I am so grateful for all of her help.

Then there is Charity. (It's confusing enough trying to keep your charity separate from your business, without having a lady called Charity working *in* your business!) Suffice to say, Charity has also helped me with this book, and her input has been invaluable. Thank you, Charity.

Then Stephanie of Muddy Pearl who has, in a way, coached me throughout the writing of this book, encouraging me to make the story stronger. As I got to know Stephanie – bit by bit – I realized that we had more in common than the desire to simply publish a book. Stephanie has her own story – obviously, we all do – but hers is a story which, in many ways, is the same as mine. This gave us a mutual understanding of what it is we were trying to tell. Thank you, Stephanie.

Mark – what do I say of him? Mark is the one who encouraged me to write this book and who introduced me to Stephanie. I am sure that without Mark's backing, my script would have never made it to the 'maybe' pile at Muddy Pearl. If you are ever suffering from low self-esteem, just get Mark to introduce you to someone and he will pour out all of your good attributes – some of which you weren't aware you even had. Thanks Mark.

And of course Sue: Sue is my best friend and my wife. I sometimes look at couples and think that one partner is in danger of holding the other back. For us, it's like Sue put me in a rocket launcher and lit the fuse. To say that Sue has changed my life is an understatement. She loves me, she is honest with me, she inspires me, she challenges me and she holds my hand. Without Sue, there would be no Hand in Hand Group and there would be no business. Somebody once said to me,

Sue is quite a risk taker.

I immediately thought it was a pop at her choice to marry me. But he went onto say,

If Sue wasn't a risk taker, she couldn't sleep in the same bed as a risk taker like you every night.

It's a fair point and an important one.

But Sue has an uncomplicated faith, some of which has rubbed off on me. So, thank you, Sue – I love you very much.

And the point of this book? If one of the consequences of reading it is that you become inspired to do something which can make a difference in just one person's life, then it will have been worthwhile. Believe me you can!



HELLO

I am a husband, father, brother, quantity surveyor, trustee, director, cyclist, cook – but I am not a writer. A dangerous place to start in the first paragraph of a book I want you to read. But I have a story.² And now, as I sit at the keyboard, I think I know what it is I am going to tell you ...

This story is about my journey over the last 20 years, during which I have launched 1 charity and several businesses, across 3 continents. To understand my story, you need to know that I am a Christian – and that means everything. But don't misunderstand that statement; I am no 'saint' – I am imperfect and I mess up like everyone else. But to me, Christianity is a way of life, not an insurance policy for what comes next.

My story has taught me that God can be trusted, but he doesn't half make it hard at times. Trusting God is not some fluffy, soft option: at times you really have to grit your teeth and hold on tight. Whatever your religious beliefs may be, at the end of this book I hope that you will see that ordinary people like you and me have been created for a purpose and have the potential to facilitate miracles. Finding that purpose will be the most fulfilling and exhausting experience of your life. And the most fun.

² And, I am told, a quirky sense of humour!



One day, I was on a date with a young lady. We had been for a walk in the park and were making our way back to my Capri 1600L with its black vinyl roof. As we approached the car, this young lady asked me,

Would you ever give up your career and go into Christian ministry?

Now 33 years ago, when I was asked that question, my understanding of Christian ministry was quite different to what it is today. Today, I understand that if we are disciples of Christ, then we are all in Christian ministry. But back then, to me, it meant giving up a well-paid job and becoming poor. I knew I didn't want that and wouldn't choose it. But, you see, I had a problem: my problem was that I knew that if I was truly a spirit-filled Christian, then the answer to that question had to be *Yes*. But I also knew that my real answer was *No*. The problem I now faced was that, up until this point in my life, nobody had asked me the question, and so I hadn't had to answer it. But now the question was asked and it demanded an answer.

And my answer was,

The real answer to your question is, No. But I know that's not the right answer, so I am going to have to go away and think about it.

What happened next was that I married the young lady, with the question unanswered. But I continued to battle with the question. I can remember digging my mother's garden in the springtime; I can remember ramming the fork into the soil, I can remember turning over a clod of mud, and each time I rammed the fork into the soil, asking the question,

Would I give up my career?

And each time as I turned the clod, the answer was,
No.

So I kept digging, hoping that eventually the answer would be, *Yes*, but it kept coming back, *No*. I wrestled with the question for 3 years until eventually, one day, in my heart of hearts, the truthful answer was *Yes*. My mum had the best-dug garden in Essex!!

So what had happened?

Because nothing actually changed at that point. I didn't give up my career, I didn't leave my job and I didn't go into 'ministry'. But fundamentally, something had shifted in my head and I knew that if needed, I *could* give up my career.

And my mum had the best-dug garden in Essex.

In 33 years a lot has happened. I have not changed my career. Yet. But I have, in a way, gone into 'ministry'. And yes, full time.



I had imagined that I might put pen to paper, or fingers to keyboard, when Hand in Hand had become a success. Then Mark, who was one of my lecturers from Bible College and fellow squash player (who always, but always, beat me) told the story about his boss from the large American advertising agency he had once worked at who always said *hello* to the receptionist on his way in to work. This left such an impression that one day this boss was introduced to a secretary who responded,

Oh you're David Warden, you're the one who says, Good Morning to receptionists.

That simple, regular action obviously stood out because others did not say *Good Morning* to the receptionist. This has always stuck with me, and although I don't work for a large American advertising agency, I always say *hello* to the receptionist, the car park attendant, the cleaners, absolutely everyone – because I know that if Jesus were here, he would definitely say *hello* at the very least. Mark no longer works in a New York skyscraper with a receptionist, but he will still say *hello* to the cashier in a supermarket: by name, noticing their badge, and will ask them about their day. All of that to introduce Mark, who has now become my mentor.

Then, Mark said to me,

Hand in Hand will never be a success in your eyes, because there will always be more that can be done, so the book will never get written.

And he's obviously right. Because when I come to the conclusion that we are a success, it would suggest that the job is complete, and for the Christian, that can never be the case. At least not until the Lord returns. So where are we now?

Hand in Hand is a UK charity working in Africa. We support orphanages, a project for grandmothers and orphans, a vocational training centre and various other projects. The charity touches about 3,000 lives a year in various shapes and forms.

To help us do this, supporters in both the UK and Kenya give between £300k–400k year on year. Even during a double-dip recession (some say it's a triple dip, some say it's more than a dip; it's a nose dive heading for disaster). Dip or dive, this level of income has somehow been maintained and, in fact, shows signs of growing.

Is that success? I ask myself.

Not yet, I answer.

But that's 3,000 people who, in one way or another, are being supported to improve their lives through education or are assisted in their physical and spiritual needs, I argue.

But there are so many more, I remind myself.

*More orphans, more grandmothers and more than 60% of the population of Nairobi living in slums.*³

There is more need than our dedicated supporters can begin to support.

Our aim for these 3,000 people – at least – is to enable them to become independent. And more than that, it is to give them the foundation to provide for themselves and to have happy, fulfilling lives which in turn support others less fortunate than they eventually become.

This means that the grandchildren of the grandmothers we are currently supporting, and the orphans in the orphanage and the students at the schools and vocational centre, when they grow up and leave school and the vocational centre or even university, will need jobs. Jobs that are fairly paid, with reasonable conditions and hours, and a future.

And so there is the business – or businesses, to be precise – which are more difficult to explain. How is success measured? The number of products sold? The number of satisfied customers? The profit made? The number of people employed? These are all valid indicators, and if, say, we looked at the number of people employed – which

³ Kibera Facts & Information, <https://www.kibera.org.uk/facts-info/> (Accessed 4 February 2019).

currently is somewhere in the region of 200 – you may not say we were much of a success. However, if we were to measure success by access to finance, this would be a different story, which I am coming to. Maybe the best way to explain it is the way I explained it to a potential investor a year or so ago.

Let's call him Jimmy.

I kind of got off on the wrong foot with Jimmy; a mix up over a phone call, if the truth be known, a note in the diary that I would ring on a certain day at a certain time, without being completely clear what I was going to say. At the start of our first ever conversation, Jimmy picks up on this and is ready to hang up on me there and then. But somehow we pull through and so I go to visit him in his rather ordinary offices above a shop on the high street.

After the usual pleasantries, Jimmy starts to question me. I give my answers cautiously, not really knowing his agenda. Jimmy asks me,

Why should I invest in your company? The houses you are building will end up getting built by someone, what makes you any different?

My response,

Because we take a child from a slum who has never known her father, whose mother died of preventable causes, who had no access to education or tools to equip her for the future, and we support that child through education and into university. Through our business we are now employing her as a quantity surveyor to build homes for the growing Kenyan middle class, which I am asking you to finance.

Jimmy's response,

That's interesting: when your back is against the wall your true heart emerges. Why didn't you tell me that when you walked through the door? You're a 'transformational development company'.

My response,

Because we haven't got there yet.

This is effectively where the Hand in Hand Group – a charity and businesses in relationship with each other – wants to end up. If you ask me what success looks like, it looks like a slum girl becoming the CEO of the largest building contractor in Kenya. It looks like an orphaned boy being given the opportunity to study agriculture and becoming a farm manager. It looks like a child, whose parents couldn't bring her up, being given the opportunity to learn a practical skill like plumbing and being properly paid for the value she adds to the houses we build. It looks like that same child then being able to afford her own home, bringing up her own children and enjoying a life in which she is not worrying every single hour of every single day about whether she and her family will eat tomorrow. It will look like Hand in Hand Group growing so large within Africa that our competitors will have to change their employment criteria if they are to keep their staff. The need for charity will be reduced because, instead of poorly-paid construction workers and farm workers coming to the charity for support for their children's school fees, they will pay those fees themselves because they are earning sufficient money to afford them. And no person working for Hand in Hand will be forced to live in a tin shed with no

water, electricity, sewerage or dignity, fighting off the threat of pneumonia every time it rains because it gets so cold and damp that their lungs can't cope.

Yes, that is a 'transformational development company' but we are not there yet. As God gives us enthusiasm, strength, perseverance, finance and sheer doggedness, that is where we will end up.

DISASTERS AND ENTHUSIASM

Churchill is believed to have said that,

Success is the ability to move from one failure to another without loss of enthusiasm.

Let me tell you now that we have had our failures, and we have had our disasters. There was the company we set up to sell second-hand agricultural and earth-moving machinery to East Africa. Tendered for millions of pounds of work, we sold 1 JCB at cost and 2 excavators that we never got paid for (although we do have 7 acres of land somewhere in the Rift Valley if we can ever find them). There were the Joint Venture companies we set up to build roads across Africa; our UK partner pulled out on the day of tender submissions. Yes, we have had our disasters and as sure as night follows day, there will be more to come. But we still have our enthusiasm!

I was invited to lunch by one of our investors at a fancy hotel in Nairobi. Let's call this investor Paul. Paul comes across as a very laid-back character, but don't be fooled

by this outward appearance. Paul is taking in everything you say, analyzing and processing it. Paul has worked with the big financial institutions in the UK and has since set up his own private equity fund. He is supposedly retired, but is clearly too young for that – not ready for the pipe and slippers by the fireplace, walking the dog or doing the crossword.

Paul had actually delayed his onward journey by a day – not just any day, but a Saturday – to have lunch with me. I know I can be entertaining, but somehow I knew that entertainment was not the purpose of our meeting. We commenced by talking about the weather, and the menu and other general small talk that neither of us were really interested in, but which is always said out of politeness or something, I'm not sure what.

So I said,

Pleasant as the conversation is, I know you didn't ask me here today to discuss the weather or the menu, or, come to that, to buy me a nice lunch. What did you want to tell me?

Paul basically had 2 points to make:

1. He completely believed in Hand in Hand's ability to make the current projects they were financing a success. This was more a reassuring statement than a newsflash.
2. They were prepared to back Hand in Hand financially for it to become the biggest contractor in Kenya, if that is where we wanted to go.

And the problem with that?

When I lie in bed at night and think about the fact that

Hand in Hand are not the biggest contractor in Kenya, I certainly can't use the excuse that we didn't have access to finance.



CHAPTER 1

PINHEADS AND POVERTY

or

WHY I STARTED A CHARITY

20 years ago I started a charity. There were many reasons at the time. I can't remember them all now, but here is one: injustice bothers me.

I have come to the conclusion that the world is full of some complete pinheads. Children at school who are spiteful bullies, carjackers, people who will pick your pocket at any opportunity, people who drive big expensive cars and, because they drive big expensive cars, think they can push little cars out of the way, people who throw a small tip at a poor person, pastors who steal the tithes of the poor, drug dealers who lead young children into addiction, pimps who profit from good-looking girls, factory owners who pay their workers 50p a day so that they can make themselves millions, fly tippers, people who come home from holiday and laugh about how cheap everything was, gossips,

politicians, people who wear designer sunglasses and don't take them off indoors, people who shout into their phones, people who put down their wives when they're in public, people who order far too much food in Indian restaurants and waddle home, people who throw rubbish out of their car window, racists ... the list is endless.

Of course, there are obviously exceptions to every rule, and I do have to confess that I have thrown rubbish out my car window – but only apple cores. You see, my logic is that if you are on a rural road and you chuck an apple core out of the window, you could either feed a hungry mouse and her family, or at worst, it will decompose and do the environment some good. So one day, as I was travelling along a dual carriageway, I finished eating my apple and felt it was better to throw the core out of the passenger side, because if I threw it into the centre reservation the hungry mouse may get killed crossing the road. So I opened the passenger window (I could do that because I have a big expensive car and can open the passenger window with the touch of a button), and once the window was open, I projected the core in a kerbside direction hoping it would reach the undergrowth. Unfortunately, I hadn't opened the passenger window; I had opened the driver's window. And consequently, as I threw the core with great force, it splattered on the closed window and promptly bounced back at me, although now separated into 100 (approximately: I didn't actually count them) smaller pieces.

I'm sure there is a moral to this story, although I haven't worked out what it is.

But why are people like that?

Why is the child a bully? Is it to get attention because they don't get enough at home? Why do some men rape innocent girls? Is it because they themselves were abused as children? Why do husbands put down their wives in public? Is it because they themselves are constantly humiliated at work? Because of a bully? Who is seeking attention?

I don't know.

Basically, I'm guilty of judging at the point of contact, instead of trying to understand the person.

WE ARE ALL 'SOMEBODY'

I was staying in a moderately priced hotel at an African beach resort, enjoying a quiet drink by the pool with Sue. You could hear the gentle lapping of the waves and very little else. Suddenly, the peace was shattered by a gentleman from another part of the world, supposedly talking to his family, but addressing everybody within a half-mile radius,

We will have a party and it will be one hell of a party, and anybody who is somebody will be there.

As much as I didn't want to listen to this character it was unavoidable. I kept thinking to myself,

I bet the pool attendant won't be there, and he is somebody.

And I bet the waiter won't be there, and he is somebody.

In fact, I doubt I will be there, and I know that I am somebody.

So are we all 'somebody'? Somebody who, at our core, just wants to be loved, and when we don't get love, we have to demand it in other ways?

THE POVERTY PROBLEM

Let us turn our attention to why some African women have a large number of children, causing us in the West to say,

Well, if she can't feed them all, she shouldn't have them.

Let me introduce a poor African man – let's say he's a carpenter, and let's call him Darren. Darren comes along and meets a poor African girl – let's call her Joy. Darren meets Joy, Darren tells Joy he loves her, one thing leads to another and Joy becomes pregnant. On hearing that Joy is pregnant, Darren disappears, because he either can't afford, or doesn't want to afford, the cost of bringing up a child. So Darren's a pinhead.

But what about Joy? Why didn't she protect herself? Perhaps it is because some women gain their significance from having children? Why might she think like that?

Joy is one of 15 other children.

Joy wasn't sent to school and so can't gain a sense of significance through education.

Joy has no self-esteem.

And there are probably at least 10 more reasons which I am unaware of.

Joy now has 1, maybe 2, maybe 3 children. And each time, it is because a man has told her that he loves her; and each time, she prays that it is true; and each time, he legs it once he has got what he wants and is faced with responsibility.

So what does Joy have to do to survive? One of her options is to sell sex, because she knows there is plenty of demand for this. For a few quid a go, Joy can make some

money to feed the family that Darren, or John or Rory should be helping to finance. We criticize Joy and take the moral high ground, horrified that a young mother, with young children, is selling sex behind the curtain separating her from her children in order to feed those children.

Then Joy gets HIV, and we feel some pity for her; but we also demand,

Why didn't you protect yourself?

But when it's a choice between a loaf of bread or a piece of protective rubber, and it's a case of 'either/or', what would you choose? So, instead, we ask Joy,

Why did you take the risk?

And Joy says,

If I don't sell sex, I'll have no money and I will definitely starve to death. If I do sell sex, I may become HIV positive, I may get aids and I may die. The odds are better selling sex than not selling sex.

So:

- you have a poor man who wants sex, but can't afford to support a child,
- you have a poor woman who desperately wants love and significance, and is prepared to take a risk,
- you have a young mother with no way of feeding her child,
- you have a prostitute,
- you have an AIDS victim who dies,
- you have 3 orphaned children,
- you have a grandmother left with the responsibility of bringing up 3 children,

- you have 3 children whose grandmother can't afford their education,
- you have 3 prostitutes in the making.

If you could change one thing

If you could change one reaction in the chain, what would be the impact?

- Give Joy a good education, then maybe Joy would find her only significance isn't in having children?
- Make condoms available for free, then maybe Joy wouldn't get pregnant and would be protected from other infections?
- Teach moral values so that Darren only has sex with Joy once they are married and they are committed to each other for life? (Only I think the Western world has led the way in demonstrating that's highly unlikely to work.)
- Establish an efficient welfare state, providing for as many children as Joy can produce, so that people could beat the system, sitting on their bottoms for the rest of their lives, dependent on handout after handout – but at least Joy wouldn't have to sell sex.

Or:

- Ensure Darren gets paid properly for being a carpenter, and ensure that Joy also has work that pays properly.

THINK ABOUT WHY

Part of the problem in Kenya is that business owners can get away with paying very low wages – not because there is no money in construction, but because of supply and demand. In Kenya, there is such a ready supply of unskilled or semi-skilled labour that wages are very low.

This is part of a wider problem, and when a supermarket chain sells 3 tailored shirts for £4 RRP, how much do you think anyone involved in the production of those shirts gets paid? When you are paying £2 for a cup of coffee in a coffee shop, think about the farmer, who probably only gets paid 40p per kilo – and that's even for a coffee that is billed as 'Fairtrade'. Where did the rest of the money go between the coffee shop and the farmer?



Let's just pause there ...

Because you might think that I am against Fairtrade; I am certainly not. I know a business that sells dried fruit and that works with their supply chain to increase the farmers' yield and to promise a fair price at harvest time, when most people are trying to knock the price down. I can remember when Fairtrade goods only took up one shelf in the supermarket; now there are aisles and aisles of Fairtrade. In 2016, £158m was paid in premiums to Fairtrade producers around the world – that simply means you and I paying a tiny bit more to enhance the income of the producer.⁴ So please don't stop buying Fairtrade; please do buy Fairtrade products. But you and I know we can always do more.

⁴ <http://www.fairtrade.org.uk/What-is-Fairtrade/What-Fairtrade-does/Fairtrade-Premium> (Accessed 27 March 2019).

Pause over!



So next time you get off the plane from some beautiful beach resort, and the food and drinks and ice creams were so cheap, and you are telling your friends what a great holiday you had, and your nose is peeling from the sun, and you are laden with Duty Free goodies, and you have posted your favourite poolside photos of you drinking your 3rd cocktail of the day on Facebook and you tell your friends what a great resort it was, and that everything was so cheap ...

Think about why.

And in case you are struggling for an answer, it is so cheap because of the pathetic wages of:

- the farmers producing the food,
- the waiters serving you the food,
- the management looking after you,
- the cleaners making your bed,
- the gardener making your poolside look idyllic,
- the pool attendants saving you from catching killer diseases whilst swimming,
- the security guard protecting your fake watches that you buy from China, which are produced in a sweatshop in Beijing where workers are paid little more than 50p a day.

More equal than others

Basically, sometimes we are aware of our selfishness and lack of concern for the poor, and other times we are just downright ignorant. Both are surely inexcusable. Aren't they?

You see, the problem possibly is that we believe that we are all equal, it's just that some are more equal than others. And as much as we try to ignore it or deny it, our wealth does affect how people treat us. Therefore, money is not only important because it allows us to buy the essentials of life, but because it also creates our standing in society. You see, we are not all equal.

But surely, you might ask, don't we all start out as equal when we come out of the womb? Well no, not even there. I was born with a reasonably good brain and very good looks, I was born in a politically stable country, I had access to a fantastic education which enabled me to develop my brain – I even studied at university for free, which tells you how old I am! As a child, I never missed a meal or wondered whether I was going to get dinner that night; dinner was simply always there – it wasn't a miracle, it was life. Since reaching adulthood, I have never been out of work. I think I have only had one day off sick in my employed life, and even then I called the office only to find that nobody was there because the snow had been so heavy that everyone else had decided to stay home that day too.

But what if I had been born with a far more limited brain and ugly? What if the country I was born in was at war? What if my parents had to pay for my education and they couldn't afford it? What if university was completely

unreachable? What if my dinner wasn't there every evening? What if employment was only running at 65%? Would my life be different?

Would it be different? It would be unrecognizable!

Do I have the right to look down on the poor, to dismiss the ugly, to scorn the single mum, to judge the prostitute, to wallow in my luxury, to be self-centred, to ignore the disadvantaged in order to consume my wealth and throw a few coins at the destitute?

I am not 'somebody' because I drive a Range Rover (which I don't). I'm not 'somebody' because I live in a nice house (which I do). I'm not 'somebody' because I'm a good public speaker (which I am). I'm not 'somebody' because I can afford to go to the Caribbean for my holiday (which I can). I'm not 'somebody' because I can fly first class (which I can't). I'm not 'somebody' because I eat in fancy restaurants (which I can). I'm not 'somebody' because I have a fat bank account (which I don't). I'm not 'somebody' because I have a yacht (which I don't). I know I have privilege, but that does not make me 'somebody'.

I am 'somebody' because God made me special. I am 'somebody' because God loves me. I am 'somebody' because when God made me, God thought,

Perfect: I'm not going to make another one like that!

I am 'somebody' because my wife loves me so much that she has given me the support to go and do things that most people can only dream about. I am 'somebody' because my friends have encouraged me to go for it.

We read in Colossians that there is no:

*Gentile or Jew,
Circumcised or uncircumcised,
Barbarian, Scythian, slave or free ...⁵*

I know you really shouldn't add to the Bible, because then it removes our understanding of the 'inspired word of God', but I am going to add a little more. There is no:

*Rich or poor,
Male or female,
Land Cruiser driver or Corolla driver,
Lawyer or mason,
English or French,
Educated or uneducated,
Prostitute or pastor,
Catholic or Pentecostal,
Sophisticated or unsophisticated.*

There is no wrong side of the tracks. And now back to the Bible: 'but Christ is all, and is in all'.

All that matters is Christ. Christ can live in anybody of any background, colour, tribe, race, family tree, class, language. All these are completely irrelevant to Christ. Whatever our natural or engineered differences, Christ unites us all by one Spirit into the unity of kingdom, where kingdom is God's purposes fulfilled on earth.

⁵ Colossians 3:11.

You see, my Bible teaches that we are all the same, but few of us really believe it – even the people who claim to live by the Bible’s guidelines and rules. We are actually all the same, with different skills and abilities, but skills and abilities nonetheless. And just because my skill or ability might be better paid than yours, that doesn’t make me any better than you.

AND THE ANSWER IS ...

Where does all this leave us? Because we still have pinheads in the world – and plenty of them – but we are the way we are for all kinds of reasons, most of which we never see. In all honesty, we probably can’t do anything about it now. Because, regardless of everything I have just said, the majority of the world won’t read this book (something I have to come to terms with), and even if some of the pinheads do read it – if *you* are one of those pinheads – your history, my history, is so ingrained that it is very, very hard to change.

But the truth is, I can do something about me. I can do something about my attitude, about my responses, about my ignorance, about my responsibility. Do I wear clothes that are made in a sweatshop in Beijing? I have absolutely no idea, but probably I do. Will I stop now that I have been made aware of it? I would love to, but I don’t know how. OK, the 3 shirts for £4 are pretty obvious, but sometimes we can pay lots of cash for clothes made under the same conditions, and be completely unaware. How do I take a stand?

Do I judge the prostitute (I'm sure I have) or am I prepared to do anything to help her?

Can my attitude to other people change?

Can I own up to my responsibility?

Will I have compassion for the orphaned child?

Do I tip my waiters enough on holiday?

Will I buy Fairtrade?

Will I ... ?

And the answer is,

I can do something.

SO DO WE REALLY CARE?

If I can't remember the root of my sense of injustice, I am aware of the things that fuelled it. Like the Rwandan slaughter in the nineties. At that time, as a family, we sponsored a Rwandan girl called Muja through her education. We had a standing order with our bank for £15 a month and at night, after we had told our children a bedtime story, we would pray and encourage the children to pray for Muja. We used to get letters from Muja once every 3 months and we received a new photo each year. Then the crisis came, and we lost touch with Muja for about a year and a half. We didn't know if she was alive or dead and,

Did we really care?

That sounds harsh; but I began to wonder whether, if we swapped Vicky (my daughter) with Muja, and if it was Vicky

who lived in Rwanda whilst this genocide was happening, would we simply send £15 per month and pray? No, we would not. We would be trying everything we could think of to get her out of Rwanda; we would have been knocking on Margaret Thatcher's door, shouting about it, asking how we can, as a civilized nation, stand by and do nothing; we would have been campaigning for Vicky. To be honest, we probably wouldn't have slept at night and our efforts would have been completely focused on saving Vicky's life.

But what had Muja done to deserve being born in Rwanda, in an unstable country, dragged into a war which she knew nothing about? And what had Vicky done to deserve being born into a stable country, living in peace and harmony with not a worry in the world (at that age)? Answer:

Nothing.

Neither of them had done anything. As that slowly sunk in and I considered my own privileged life, which I had likewise done nothing to deserve, I had to conclude,

That's not fair.

But surely there is something I can do about it, and possibly we all get there at certain points in our thought processes, but conclude that the task is too big and ask what difference one individual can make. But what about the story of the little boy on the beach, who helped the starfish back into the sea so that they wouldn't die? He knew he wouldn't be able to save all of the starfish – that there were too many starfish for him to make any real difference. But he knew that he would make a difference to those starfish he *did* manage to save. There is something that we can do, but it's

often a grain of sand in a desert of problems and it all feels so overwhelming.

But I can do something.

People react to injustice differently. Some get angry. Some write posts on Facebook. Some get politicized.

I started a charity: Hand in Hand.



POINTS TO PONDER

- Never buy 3 shirts for £4; somebody is being exploited somewhere.
- Always tip the waiter generously; the likelihood is that they get paid significantly less than you.
- Never wear your sunglasses inside, you look ridiculous.
- Always remember everyone is somebody, and they might not be special to you, but they are always special to God.
- Never become a pinhead.