Zambia 2050:

challenging the status quo via business

In this article, **Ken Dickson** shows how economic challenges can be alleviated by churches and businesses working together. Using Zambia as an example, he outlines how one organisation, Zambia 2050, is catalysing change to bring about its big vision of enhancing the wellbeing of the whole country. Their support includes Bible-based business training which they want to scale-up via online courses. The article ends with examples of how those with imaginative ideas, when supported by those with resources, can together effect change.

Challenges

Zambia is a country rich in natural resources, notably in the Copperbelt region in the north-west of Zambia near the border with the Democratic Republic of Congo. Sadly, it is also one of the poorest countries in the world. Economic problems include subsistence living, a limited formal economy and a shortage of jobs – not helped by the recent lay-off of 3,800 workers at Mopani, a major copper mine. Such challenges have been further impacted by COVID-19 and the resultant general economic insecurity. With half the population of Zambia aged under 18 and a high proportion of street children, the country's future looks uncertain.

However, there is hope. It is clear from research that a major factor in relieving poverty is the establishment of financially sustainable businesses that provide employment and trading opportunities. Zambia 2050 seeks to do that. Its ambitious initiative is to develop entrepreneurs and provide business and leadership skills to boost the economic standing of Zambia, while helping to ease the burden of poverty. It does this by challenging people to 'think differently and work together' to improve Zambia's economic, financial and community wellbeing.

Zambia 2050

Zambia 2050 is based in Zambia's second most populous city, Kitwe, in Copperbelt Province. The driving force behind this church-based initiative is a remarkable man, Joseph Mwila, who founded it in 2015¹. With a doctorate in Materials Science from the University of

Manchester and a background in large international businesses, Dr Mwila is a well-connected Christian pastor who works extensively across religious, political and economic divides for the wellbeing of the country.

Joseph and his wife Lilly founded Dayspring Ministries International² in 2002. Through this public benefit organisation, Joseph focuses on church planting, leadership development, education and economic enhancement, while Lilly runs two orphanages and several feeding stations for needy children. They are busy people, called by God. Dr Mwila is clear that if Zambia is to improve economically, change is needed in the quality of leadership throughout society, the quality of business education, and the approach to thinking and helping one another.



Based in Kitwe, but seeking to work across the country, Zambia 2050 is focused on raising the next generation of leaders as well as supporting wouldbe entrepreneurs, especially youngsters, to start businesses. In common with those in other sub-Saharan countries, many Zambians have the aptitude to initiate new ventures, but can lack the skills, tools, and training to succeed. As well as aiming for transformation through godly leaders

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in all sectors of society,
Zambia 2050 encourages
young businesspeople
via mentoring by
seasoned entrepreneurs.
Since the initiative is
church-based, mentees
are in effect discipled in
spiritual matters as well
as equipped for business.

Zambia 2050 has already provided support and encouragement via a nationwide Business

Plan Competition³, an annual conference and my own four-day business course. It is now rolling out other initiatives.

Appropriate support for entrepreneurs

Wherever they are, people always have more awareness of themselves and the local situation than any outside consultant could ever have. Whenever we work in another country, we should never think that 'we' have all the answers, nor seek to impose our ideas on others. Rather, 'we' should aim to help people discover their skills, passions and visions for themselves. When I was invited to run the course in Zambia, I wondered what useful things I could say, given that my experience was in European and American businesses. A wise friend from South Africa advised me "Don't go to 'tell' but to listen. And then support the participants as they work through their ideas."4

The Bible confirms that entrepreneurial activity has existed wherever there have been people⁵. Today, the growing movement of Christians living out their

calling through business activity is often referred to as 'Business as Mission'.

Michael Volland, the Principal of Ridley Hall in Cambridge, has defined a Christian entrepreneur as "a visionary who, in partnership with God and others, challenges the status quo by energetically creating and innovating in order to shape something of kingdom value." This emphasises the two key elements of calling and purpose.

In addition to seeing the big picture, entrepreneurs need to be aware of detailed requirements so that they will seek support from technical experts, leaving themselves free to focus on what they do best: developing the business.

Knowing how to manage a business well is essential. There are many books on being a Christian at work, but I find few explain

technical aspects with reference to biblical principles. This is surprising, given the importance of Richard Leftley's advice: "To succeed in your work, take the principles of business and take God at His word." I attempt to combine these two key elements in my courses which cover practical aspects that participants can apply to their organisations' life, impact and profitability.

The Pillars of Business Success

I enjoy helping people establish businesses with a social impact. In recent years I have used my experience to develop a training course, 'The Pillars of Business Success', known as POBS.

To meet its objectives, a business needs to have:

- a clear and realistic strategy;
- appropriate financial resources, controls and systems; and
- the right management team and business processes.

I call these 'the pillars of business success' – not because they guarantee success but because I have never seen a successful business that does not focus on these three elements. I have, though, seen the failure of many that do not. The pillars themselves are built on firm foundations. These include vision and planning as well as personal foundations relating to traits and character.

The course encourages participants to understand and adopt the view "Whatever you do, work at it wholeheartedly as though you were doing it for the Lord and not merely for people." (Col 3:23 ISV). POBS emphasises actions and behaviours that will help participants reach their objective with their values and integrity intact.

Because Zambia is an overtly 'Christian' nation, incorporating a Christian dimension into the course material is not a problem. Key business principles and practices are discussed by reference to biblical examples, as well as to contemporary business writers and entrepreneurs. For example:

- Modern approaches to business and behaviour are compared with ancient 'words of wisdom' found in the Bible, as encouraged by Proverbs (eg 4:7, 3:5-6, 24:3-4).
- References in the Bible to entrepreneurs and their traits (including those highlighted by Proverbs 31) help participants compare and contrast modern role models.
- 2 Kings 12, the story of money collection for the temple repairs, provides insight into the three pillars of strategy, finance and management as well as the foundational topic of integrity.
- Participants are encouraged to discern God's calling before establishing their businesses.
- Planning in business is discussed with reference to parables about the Kingdom of God. These offer lots

of practical advice about business development as well as spiritual growth.

- The Bible contains many references to various concepts of accounting and financial management⁹. Some of these are mentioned during the course in relation to financial and management accounting, stewardship, performance measurement, internal control, budgeting, project management and taxation.
- Biblical principles relevant to negotiation, communication, integrity and justice are also mentioned, as is advice on pay, honour, lending and borrowing.
- The importance of prayer and the supernatural power of the Holy Spirit are mentioned with reference to my own business life and that of others such as George Muller and J Gunnar Olson.

How participants benefitted

- Those attending POBS Zambia came from varied backgrounds with differing levels of business expertise.
- Participants included two boys from the church orphanage, one of whom decided that he wanted to set up a business in the market cutting

keys. Both boys learnt much from the subjects discussed and from mixing with established businesspeople.

- A pastor from a remote region whose bee–keeping enterprise will be used to fund rural education reported in the final session that he had successfully negotiated finance for his business by using what he had learned on the course.
- One lady said she was now motivated to establish a school for the disabled, something that was relatively unique in Zambia where disabled children, like her son, tend to be kept at home. Knowing from my other work the importance of integrating disabled people in society, I saw this as massively beneficial but also challenging.
- For some, the course provided them with the opportunity to practice presentation skills for the first time while others expressed enthusiasm in using the planning tools as a framework to think about concepts and possibilities.
- Several participants explained that the course had helped them to realise why previous enterprises had failed and what was now required to be more successful and benefit their family and community.

These stories indicate the relevance and benefits of the course and its potential to impact society.

Developments since POBS

The local District Commissioner attended on the final afternoon to hear the participants' presentations. Impressed by what he heard, he later accepted the position of Patron of Zambia 2050 and is encouraging the Government to work with the project to stimulate the economy. This illustrates how church leaders and Christians in business can build relationships with politicians and influence policy.

Following the course, a POBS WhatsApp group was established and since then many other local entrepreneurs have joined. Through easy networking, these businesspeople help mentor one another, provide business advice and offer and seek skills, products and services. Recent discussions have confirmed the members' desire for more training.

While continuing to provide face-to-face training, the aim is now to scale up the offering for a wider audience with much of the training taking place online supported by some local tutoring. Much of the existing course material (comprising videos, presentations and workbooks) is suitable for online use.



A key objective is to provide a complete basic introduction to developing good viable businesses with social impact, based on biblical principles. The contextualised online training modules will be available for individual study or group participation.

Building together

Since my visit to Kitwe, I have been involved with a UK-based church network group which provides prayer, practical and financial support for Dr Mwila's various activities. With the assistance of his church and work contacts, one person raised enough funds to build a school!¹⁰ An experienced teacher from the UK is now leading Dayspring Academy whose resources are available after school time for business courses.

Zambia 2050's latest programme, the 'Arise Zambia' initiative, provides an opportunity for government, church, business and local communities to work together to reduce poverty in Zambia. The well-received vision of Arise Zambia is "... to raise the next generation of leaders and wealth creators in Zambia who will think differently and work together. The initiative is an integrated

model for economic, spiritual and social transformation regenerating the whole person thereby impacting their work, service and ministry to their community and the Nation."¹¹

In conjunction with partner organisations, the Arise Zambia initiative involves taking on apprentices

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for residential training programmes lasting up to two years. Through this programme, apprentices will get the opportunity not only to become successful farmers and gain knowledge about agribusiness, but also to become mature followers of Christ. This project was made possible by financial support

from an American group of Christian turkey farmers and practical help from Ebenezer Africa¹², a Christian group in Zimbabwe focused on similar activities.

This major agricultural training initiative spearheaded by Zambia 2050 quickly attracted national interest. Zambia 2050 is now working closely with the Government of Zambia through its Ministry of National Guidance

and Religious Affairs to roll out the programme in several centres.

During the COVID-19 pandemic Dr Mwila was one of three senior church leaders in Kitwe tasked by all the churches in that city to develop a church response to the pandemic and the ensuing economic impact on the poor.

In support of the latter challenge, I am currently seeking funding to help progress the ambitious and exciting plans for online courses. If any readers of FiBQ can point me in the direction of organisations that might support Zambia 2050, I should be delighted to hear from them!

Through its schemes with local and national reach, Zambia 2050 is an excellent example of how a small dedicated group doing God's will can begin to have an impact way beyond its size. It illustrates how churches and business acting together might help to overcome social and economic challenges and thereby change the status quo.

- 1 Dr Mwila (see https://tinyurl.com/ycmrnchf) oversees more than 40 churches in Zambia and surrounding countries that are part of the ChristCentral family of churches (https://christcentralchurches.org/). He is a regular speaker at conferences in Africa and UK. I first met him in 2016 at a church service in Manchester where he mentioned his vision for Zambia.
- 2 See www.Zambia2050.org.
- 3 For details of the inaugural Business Plan Competition and Conference, see https://tinyurl.com/y8s8fonm.
- 4 A view expanded upon by Andy McCullough in his book Global Humility: Attitudes for Mission, Malcolm Down Publishing, 2017.
- 5 For an overview of entrepreneurship in the Bible see Richard Higginson and Kina Robertshaw, A Voice to be Heard: Christian entrepreneurs living out their faith, IVP, 2017, ch.2.
- 6 For an excellent overview and series of case studies, see Gea Gort and Mats Tunehag, BAM Global Movement: Business as Mission concepts and stories, Hendrickson Publishers, 2018. For my review of Gort and Tunehag's book, see Ken Dickson, 'Book Review: BAM Global Movement', Faith in Business Quarterly volume 20.2, 2020, pp 9-10), available at https://fibq.org/.
- 7 Michael Volland, The Minister as Entrepreneur: Leading and Growing the Church in an Age of Rapid Change, SPCK, 2015, p.3.
- 8 Comment made at 'Making a difference: Christian Impact on the Business World', the 2017 Faith In Business Conference. Richard is the CEO of MicroEnsure which was founded following an influential trip to Zambia in 2001 and which now helps more than 40m customers. (see https://microensure.com/game-changers-interview-richard-leftley/).
- 9 See references in, for example, Robert L Hagerman, 'Accounting in the Bible', Accounting Historians Journal vol 7, no 2, 1980, pp71-76.
- ${\tt 10} \quad {\tt See https://supportdayspringacademy.com/.} \\$
- 11 "Arise Zambia!" launch document, 2020, p2.
- 12 See https://ebenezerafrica.org/.



Ken Dickson founded Axiom-e Limited (www.axiom-e.co.uk) through which he works as 'The Financial Doctor'.

Via international talks and courses, which emphasise Bible-based principles for business, Ken equips the next generation of entrepreneurs in the UK and Africa to benefit their communities.

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