

## INTERPRENEURSHIP

It is the ability to meet your basic needs without depending on someone else. We see even in the time of Jesus when he fed more than five thousand people, He asked his disciples, give them food, they answered, we don't have anything to give them, but only five loaves of bread... **Matthew 14:15-21 and Mark 10:51-52**. Your faith has cured you.

He went on and explained, it is the ability to produce nearly all things that you need without the help of other people. In this sense, we see clearly that we have to work in order meet our important needs our daily needs. The important question here is what is your contribution to your community? Don't say, what has the community done for me? But rather ask yourself what have I done for the community. Saint Benedict in his Rule has clearly stated the importance of work to the Monk.

### **Financial Sustainability:**

Sustainability is the effort made to survive and to ensure continued existence without compromising on the needs or interests of the future.

Is how organizations/Monasteries use resources to ensure they continue to remain profitable and continue to exist in the long future while having a positive impact on the communities.

**He asked a question; are our communities self-sufficient? If yes, how? If not, why? What should we do now?**

He went on and explained, we have gathered together to remind ourselves of what we know, and what we do in our daily lives on the nourishment of the **BODY** (for there is a **Spiritual** diet, hence there is also **bodily diet**).

Most of our Monasteries and Convents, cannot escape/miss "basic necessities" hence we have to work to meet our basic necessities/needs.

When we are dealing with spiritual matters, we cannot escape the material things (bodily food) even during the time of Jesus when he was teaching, he looked also to the bodily needs i.e. food, **Mt.14:15-21** when he fed five thousand men. That is why people when they see us doing some business, they are astonished, asking themselves many questions, such as "why are monks/nuns involving themselves in business? While they are supposed to be praying only?"

It is not only Benedictines alone who are supposed to pray and work, "**Ora et Labora**" but every human being should pray and work. All of us need to have basic needs, food, shelter, clothes, all these needs are not freely available, it is only by working hard, that one can acquire them, the quality of the above (needs) will depend on how you are working to get them. He commented that most of the time we have been very careful/keen to seek spiritual nourishment, but we are not careful/keen to look for the nourishment of the body, many will be sent for spiritual studies but not for business studies. Many spiritual seminars, retreats are given but rarely do we get seminars on economic matters and entrepreneurship.

In the pursuit of the nutritional needs of the body, in my experience most of us tend to remain more immersed in business, forgetting spiritual matter, we need to balance! Both are needed in man's life.

When Jesus realized that people are looking more for bodily food than spiritual food, he cautioned them by telling them "don't bother yourselves for the perishable food". **John 6:25-27, Mt. 16:5-12**.

Today we are gathered to remind ourselves where we came from in economic matters, where we are and where we are going.

In this reflection we shall discuss **Entrepreneurship** in our daily business/ daily services which we are offering to the people around us, e.g. Workshops, Schools, Health facilities, Spiritual centers and other services we are providing to the people.

### **The meaning of Entrepreneurship.**

The short meaning is to invest in business to get profits. But the longer and more intricate meanings are:

**Entrepreneurship** is the process of identifying, developing and bringing a vision to life, the end result of this process is the creation of a new venture formed in consideration.

See a chance, and share / dare to use it to bring / earn income (for profit).

Entrepreneurship is involved in improving or developing existing assets to bring benefits or income to the surrounding community.

**Entrepreneur** is a person who has the ability to see and evaluate business opportunities and gather various resource and take advantage and initiate appropriate action aiming on profit making.

The Church is one of these entrepreneurs who are required to invest, improve or develop existing assets to bring benefits to the community and bring income to the church itself (the Congregation itself). Properties such as Land (plots), Schools, Hospitals, Spiritual Centers, means of transport (Buses/Lorries) and so on, all these should bring benefits to the community (people we serve) as well as benefits (profit) to us due to the fact that; our daily basic needs depends on what we are doing (the services we offer to others). **The goal** of the entrepreneur is to benefit from his/her investments, however small is! For an entrepreneur to start any business he/she need to have **capital**.

In my opinion the most capital needed by any business person is one's health, any resources (e.g. material stock needed to start with or money). Most of us we think "money" is the first capital we need for starting business.

We are all Entrepreneurs, how are we using the available opportunities/resources?

Most of the time we are thinking of a very huge investment, not thinking what we have at hand and start with it.

As in normal life of any person, when he/she wants to do anything he/she should consider three (3) main things:

- Planning/Budget
- Implementing the plans
- Assessing/evaluating

NB: Why do most of our projects or activities fail?

We don't plan before starting the business.

We don't implement according to the plan (We have to do our work **at the Right Time, At the Right place** and in the **Right Manner or way**).

We don't evaluate / assess our business, this complies with writing reports on what we have been being doing, so as to know whether we are making profit or loss. Counting the cost. If in our production we do not calculate these costs honestly, it is very likely to sell our products at a high price, hence our products will have no customers, or sell them at low prices, hence getting loss, as a results we will fail to pay the above mentioned costs, such as salaries, electricity bills and water, etc.

**Another challenge** for our daily life, is the scarcity of funds/money, most of the time money is not enough, and we don't know how to budget with the little funds we have.

Most of the time, we spend more money in things which are **WANTS**, forgetting those which are **NEEDS**.

**Needs** are those things which we cannot go without, such as, Food, Shelter, Clothes etc.

**Wants** are those things which we can go without them, such as phones and other luxurious things, we don't do our things according to priority, most of the time we put first priority **on wants** instead of putting first priority **on needs**.

**Here are some questions that were given to the participants to discuss in groups:**

*Why most of our projects in our communities seems not doing better or not bringing profit?*

*What are the challenges? What should we do? Give suggestions.*

Below are some the answers that the novices gave in their group sharing.

Poor Management skills.

Poor administration

Poor records (Financial records)

Lack of skilled personnel

Lack of a sense of belonging, a don't care attitude

Wasteful of resources.

Poor planning on the available resources.

Unfaithfulness

Sometimes no appreciation on the work well done.

*What are the challenges?*

Disunity in our communities (among the members of our community)

Untrusted worthiness (some of our brothers/sisters)

Communication between one department and the other, between one brother/sister with another brother/sister (Poor communication)

Working under fear/fear of the authorities

Negative competition.

Tribalism-Nepotism.

**What should we do?**

We should be responsible for making our resources to be productive.

We should be faithful in our responsibilities which we are given by the community.

We should educate our brothers/sisters for a particular job assigned.

We should do marketing of our products.

Making proper accountability on the job you are assigned.

Setting clear /good plans for the resources available.

Making evaluation, time to time on our projects/departments to see whether they are making profit or not.

Keeping proper accounts and records.

Cooperation among ourselves, department with another department.

We should calculate the cost for our products.

Appreciation /encouragement to one another.

Young brothers/sisters should be freely to express their talents and ideas.

**He also gave some explanation on how to write a report and gave them two types of written reports.**

Question. What is a report? It is an explanation or information on something, event or work that has been done.

For us as entrepreneurs, the report will be a description of the income and expenditure. It is more mathematical than words.

The report should be short, self-sufficient and realistic.

There are two types of reports for us (Religious Monks):

- Cash and services report of our workshops.
- Trip or traveling report.

For us (Monks) in our workshops and jobs it is enough to have only two books for the report:

1. Cash book. **Cash book** is the book which records all **CASH** transactions only, being cash received and cash paid out.
2. Bills Book. **Bills book** is the book which records all services given out by one department/workshop to another department without paying cash immediately.  
Bills are written as the list (amount) of items supplied with its monetary value.

### **a) How to write a report for Workshop?**

There are many ways of writing a report based on the type of workshop/department.

One way of writing a report of department is as follows:

#### **-REPORT FOR A WORKSHOP**

(Name it): .....

Number of employees:

- Full-time staff
- Short-term staff (workers).....

Revenue and expenditure: - Revenue per year in KS /Gush. ....

Yearly expenditure in Ksh/. Ugsh .....

The remaining assets (Stock) in the workshop (if any) quantity and in value .....

Number of assets you have if available e.g. workshop's car, etc.

Next year's budget

The challenges you faced this during the year.

Expectations / plans for the coming year.

Significance or importance of Workshops report writing:

The report helps one to know the income and expenditure for Workshop.

The report supports in the evaluation of the Workshop if there are profits or profitless (loss).

The report supports planning for the future of the Workshop.

The report helps to develop a plan for the next period (Preparing the budget).

### **b) Trip or journey/traveling report.**

When a monk needs to travel he/she writes a list of needs (money) for his travel, so when he comes back he/she should write down a report on how he/she used the money he/she was given for his/her trip, accompanied with receipts and bus tickets of his/her expenses.

**The money left should be returned to the treasurer. NB: When purchasing something, ask for a receipt for official use - especially for revenue authorities (KRA or URA).**

**Importance of Trip or journey/traveling report:**

- It reduces unnecessary expenditure
- It helps to know/estimate the cost of another traveler who does not know how much money can be requested for the same trip.
- It provides discipline in the expenditure of community funds.

***When are the reports given? They are given at any time when the one who has given you the job needs (Luke 16: 1-8).***

***Challenge: do we give reports to those who have given us work? If no, why?***

## **HOW CAN WE BE SUCCESSFUL IN OUR BUSINESS AS ENTREPRENEURS?**

In the World outlook, a Church person / Monk/Sister is not understood to say he/she is doing “business” it looks like it is not allowed for the church people to do business! But they forget that a church person he/she has to eat, to wear clothes, to get medication to travel, etc., how will he/she manage to acquire all these if he/she does not do business? RB. 57: 4-8 in doing our business, we church people we should not be like the merchants of Jerusalem; Mt. 21: 12-13

As Entrepreneurs, we should first do investment.

Investment is setting up a capital (money) for a particular project with the aim of getting profit.

Church members as entrepreneurs we have invested in the following aspect (mentioning few of them):

1. Human Resource/
2. Health (Hospitals, Health Care Centers, Dispensary).
3. Education (schools, Vocational Training Colleges etc.)
4. Land
5. Spiritual centers (Retreat center)
4. Means of transport (Buses, trucks etc.)
5. Different workshops (Garage, Carpentry etc.)
6. Restaurants / Hotel
7. Guest houses/Hostels etc.
8. Farming.

These sectors should provide services to the people and provide us with profit that will sustain us.

How can we be successfully economically as entrepreneurs using our available resources such as:

- Land - Schools and Colleges.
- Spiritual Center- Workshops.
- Health Centers and Dispensary / Hospitals
- Means of transport etc.

**RB 48: 1 – 2**, tells us about the work of everyday by saying “Laziness is the enemy of the soul; therefore, in special times brothers should do manual works....”

If the needs of a place or poverty demand that, they themselves gather the harvest, they should not be sad, since they show that they are true monks they are living depending the work of their hands, as they did our Fathers and the apostles...” (**RB 48:7-9**). Also **2Thes.3: 6 - 12** “Brothers and sisters, we command you in the name of our Lord Jesus Christ to keep away from those who are lazy and who do not follow the instructions we gave you.

You know that you have to follow our example. When we were with you we were not lazy, we didn't eat for someone food without paying. We worked hard and labor day and night so that we would not be a burden to any of you.

We did this not because we do not have the right to be helped by you, but because we wanted to give you an example. When we were with you, we were telling you, that if anyone would not work, neither should he/she eat.... In the name of our Lord Jesus Christ we command and admonish those people to be disciplined and to work for their own benefit/ interests..." This confirms the fact that "the services we offer should help us to sustain our life and give us our daily bread."

So in that sense we who are followers of Jesus Christ as they were the first apostles, we should work to get our food and other needs for ourselves, and not to be burdensome to our fellow brothers.

### **SCHOOLS:**

Schools should bring revenue through teacher's salaries which are paid to a monk/Sister as any other normal teacher, and his/her salary should go to his/her Monastery/Convent.

To arrange a percentage of collections of fees (1% to 2%) per year, should be given to the owner of the school (Convent/ Monastery concern).

Likewise for those providing service in the Hospital as a Physician or a nurse.

### **OUR WORKSHOPS/INDUSTRIES**

In our workshops, we often forget to pay Salaries / wages to ourselves, as a results we measure profit looking the raw materials used, salaries to other workers without counting the salary of the brother /sister who is working in that workshop.

Our workshops should allocate a certain % of income with the aim of saving for the future development of the workshop.

Our products from workshops the prices should be considerable not too low or too high, because there is a danger of aiming to get high profit at a shorter time. **RB 57: 1, 4-6** warn us: "But if any one of them becomes conceited because of his knowledge of his craft, which is apparently bringing profit to the monastery, he is to be taken away from his craft, nor is he to come back to it unless, after he has shown humility, the Abbot gives him a new permission. Always remember Ananias and Saphira let them and all those who lied in the things of the Monastery perhaps find death in the soul as they did in the body."

### **MEANS OF TRANSPORT**

Transportation facilities, for themselves are already business, (i.e. trucks, buses) these should be managed properly because those who drive and collect the revenues are often outside people, without proper management, we will be sharing their income.

All of these mentioned above, some of our communities have shown that they are not source (sources) of income for the community because:

Those who have been entrusted to supervise these workshops/departments, they have been left as personal/private belongings / they feel like their own, so a Superior cannot interfere with or know the profitability of the workshop.

No evaluation at all, to know the benefit (profit) or loss of the project.

As a result little profit obtained, as long as one person only knows, the majority uses it to develop outsiders (employees and relatives ) instead of going to monasteries / house where daily essential requirements for him are obtained (e.g. food, shelter, medical etc.)

Most of our workshops or departments often do not have control of the superior.

***Challenges: In your opinion, in the above-mentioned sectors we run, are we actually investing?***

#### **SUMMARY:**

In order for these resources we have mentioned: Schools, Technical Colleges, Spiritual Centers, Garages / Industry, Hospitals Centers, Human Recourse, Land and transport agencies to be source of income, there should be:

Close supervision by the authorized monks and the General Superior of the community.

Regular evaluation for quality service, income and its expenditure.

Number and employee contracts should be carefully monitored. Most of the employment posts we offer are of a brotherly/relative relation or with a vision that I want to help him/her without looking at his/her ability to work, as a result the productivity is low, and so we are getting loss.

Setting up a savings mechanism (such as tax) of those sectors.

NB: Due to global economic crisis, its impact is upon us who are religious people who we are in the same world with high economic crisis. The situation we are not sure if it will vanish, it will continue, which I hope so, therefore we should start going to alternative investments and re-checking the ones we have which are facing a lot of challenges to improve the operations, otherwise our situation will be worse. Saving for future is one way of thinking for future.

#### **How to save:**

1. Open Bank account of the specific purpose for our units/workshops.
2. To register and make contribution for NSSF for our monks in favor of getting NSSF pension in the future when we become older.
3. Buying shares in banks and other recognized companies, don't look for agencies which emerges as mushroom business and declaring that they offer substantial benefits in the short term.
4. Making investment, e.g. Rental properties, creating venues for meetings and ceremonies.
5. Investment in major projects by borrowing money in the banks, we Church people have (securities) but most of them are not valued by professionals.

NB: These loans should not be a private /individual loan, should be discussed by the community and the community should decide where the money should be invested for the benefits of the whole community.

6. Planting trees: Sometimes our communities have some plots/land unutilized, make use of it, in the future you will enjoy its fruits, instead of leaving the land idle while every year the community pays land rent to the Government.

7. Novices with their Novice Masters /Novice Mistress should create a productive project for their subsistence.

#### ***The challenge for us:***

***The same Project / Business done by a person who is not a monk/sister (Religious community) appears to bring benefits?***

***What do we miss in the same project/business?***

All we have discussed, from day one onward we have to change our way of thinking and doing things, everyone has to start a new; we should examine ourselves that we are part and parcel of the community, what is my contribution to the community?

## **CONCLUSION:**

From now onwards, we should start planning before starting/implementing any projects/business.

From now onwards, we should implement our Projects/business as the plan with the commitment and trust for the Community.

Let us evaluate our projects/businesses to know the advantages or disadvantages by writing down our Income and Expenditure, finally reporting when applicable.

Everyone should know that the Community has invested in him; by educating, giving such seminars, by offering various services, so you have to re-pay to the community by offering good services to your brothers and sisters. Your brothers and your relatives are the members / colleagues of your Community; you have to work for the Community.

As we have seen that, all of us we are entitled to work, to do business, the concept of “Religious” are not supposed to deal with business will be wiped up in our minds, taking in our mind that, all of us need to have the basic needs no matter who you are; a Priest, Brother or Sister those essential needs can be acquired / we can get them by working hard/ doing business.” ***No free lunch in economy***”.

Also as we are all Entrepreneurs, we have to use the available resources/ opportunities so as to create new venture for our life, don't think of big capital. Brother used this expression in Kiswahili, “**Mtaji wa masikini ni nguvu zake mwenyewe**” (**The capital of a poor man/woman is his/her energy**), meaning that we have to start working with what we have at hand. Planning, doing/implementing according to the plans and evaluating our work are the key factors for development/from there we will know whether the project we are doing is profitable or not, also by evaluation we can know where to change or not.

Finally, I wish you success in your spiritual matters and business as a good entrepreneur in your communities more effective and the Church at large.

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