



FROM
HANDOUTS
TO
HANDSHAKES

THE PLACE OF BUSINESS IN ENDING POVERTY

Welcome!



Transformational
Enterprise
Network



Welcome

Alex Lloyd Davies

Lord Michael Hastings



THE PLACE OF BUSINESS IN ENDING POVERTY

This cartoon was drawn by US cartoonist, Bob Minor, in 1925

(fastforward to 2024, guess what ?)

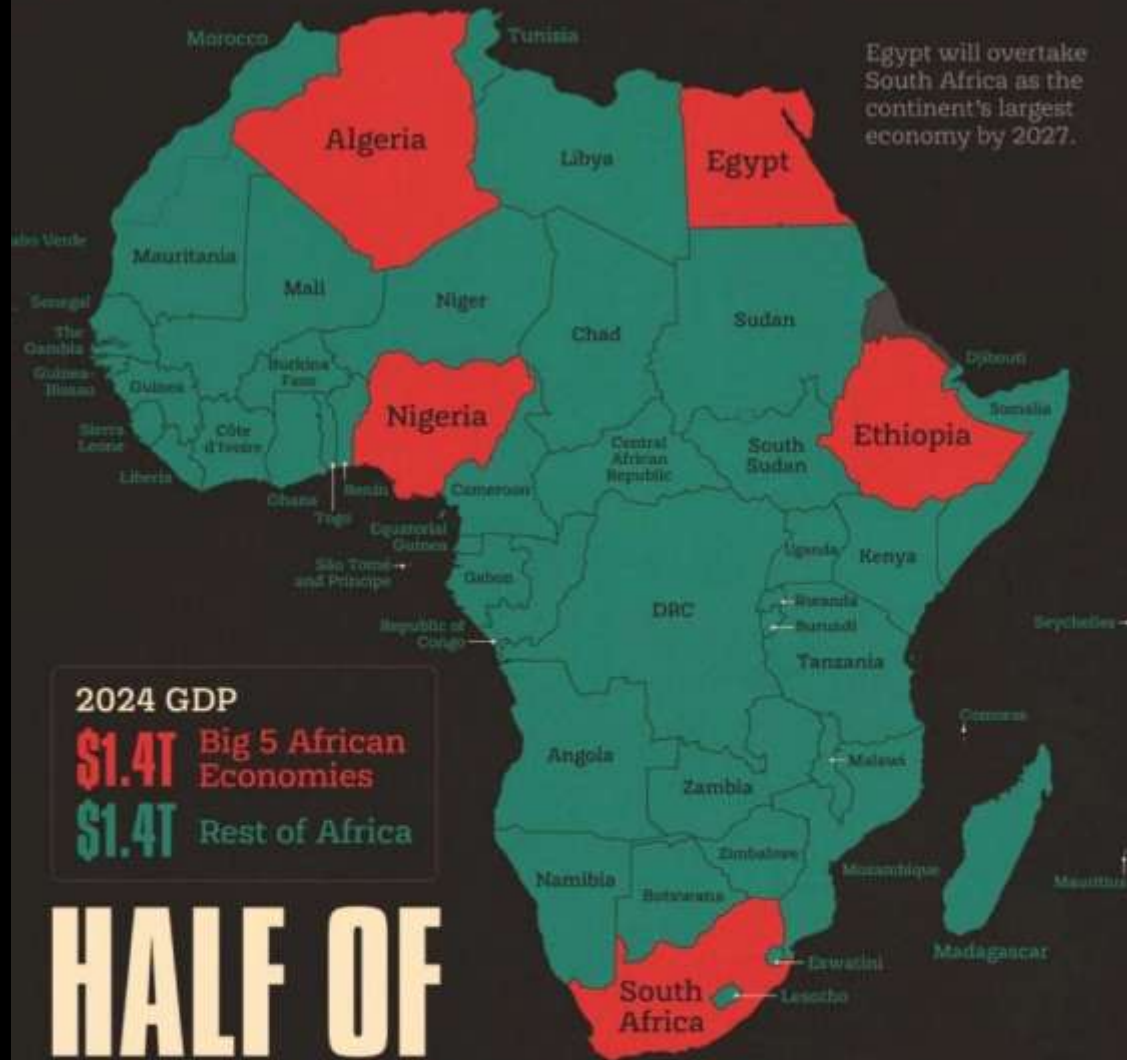


One day they'll wake up

Almost 100 years ago, famous U.S. cartoonist Bob Minor had a realization: Western nations ruled the world because they were rich in money and guns. China, India, and Africa were poor in money and guns, but rich in people. One day, the balance of power would shift. Minor drew this cartoon in 1925. Now, 98 years later, the people of the world are waking up and realizing something has changed.

by Robert Berkeley "Bob" Minor (15 July 1884 - 26 January 1952),





Egypt will overtake South Africa as the continent's largest economy by 2027.

2024 GDP
\$1.4T Big 5 African Economies
\$1.4T Rest of Africa

HALF OF AFRICA'S GDP Comes From These 5 Economies

Figures rounded. Data unavailable for Eritrea and Western Sahara. Source: International Monetary Fund (2024), Bloomberg



ECONOMIC TRAJECTORIES: THE WORLD'S TOP 15 ECONOMIES THROUGH TIME



According to projections from Goldman Sachs, the weight of global GDP will shift substantially towards Asia over the next several decades.

Ranking based on real GDP projections (2021 USD)



Key Note

Peter Heslam, Director, Faith in Business

**FAITH
BUSINESS**



THE PLACE OF BUSINESS IN ENDING POVERTY

A Biblical Basis for Business Solutions to Poverty

‘This is what the LORD says to the exiles:
“Build houses and settle down; plant
gardens and eat what they produce.(...)
And seek the peace and prosperity of the
city to which I have carried you into
exile.”’

Jeremiah 29:4-7.

shalom

farming **is** business

FAITH
BUSINESS

‘Though the fig tree does not bud and there are no grapes on the vines, though the olive crop fails and the fields produce no food...

though there are no sheep in the pen and no cattle in the stalls, yet I will rejoice in the Lord, I will be joyful in God my Saviour' (Habakkuk 3.17-18).

Agriculture in Africa
provides almost **70%** of:

- employment
- GDP

what is business **for**?

FAITH
BUSINESS

‘Business is solely to make money’

Kevin O’Leary (Shark Tank tycoon)

what is business **for**?

what is business **for**?

- constrain the evil of poverty

what is business **for**?

- constrain the evil of poverty
- promote human & environmental flourishing

transformation

liberation

CHRIST & CULTURE



H. RICHARD NIEBUHR

NEW FOREWORD BY MARTIN E. MARTY
NEW PREFACE BY JAMES M. GUSTAFSON AND
WITH AN INTRODUCTORY ESSAY BY THE AUTHOR

FAITH
BUSINESS

Type I – Christ against business

Type 1 – Christ against business

Type 2 – Christ subsumed by business

- Type 1 – Christ against business
- Type 2 – Christ subsumed by business
- Type 3 – Christ subsumes business

- Type 1 – Christ against business
- Type 2 – Christ subsumed by business
- Type 3 – Christ subsumes business
- Type 4 – Christ and business in paradox

- Type 1 – Christ against business
- Type 2 – Christ subsumed by business
- Type 3 – Christ subsumes business
- Type 4 – Christ and business in paradox
- Type 5 – Christ transforms business

Christ **against** business

FAITH
BUSINESS

Focus on distribution

Business theology stifled

Christ **transforms** business

FAITH
BUSINESS

Takes account of the
biblical story

‘It is altogether too likely that the church will marginalize itself in the role of chaplain, picking up the pieces, caring for the bruised, mopping up the damage, but never engaging the engines of transformation themselves, steering, persuading and transforming the transformers’ (Ronald Cole-Turner).

shalom

FAITH
BUSINESS



“Common
grace is the
root
conviction for
all Reformed
people”

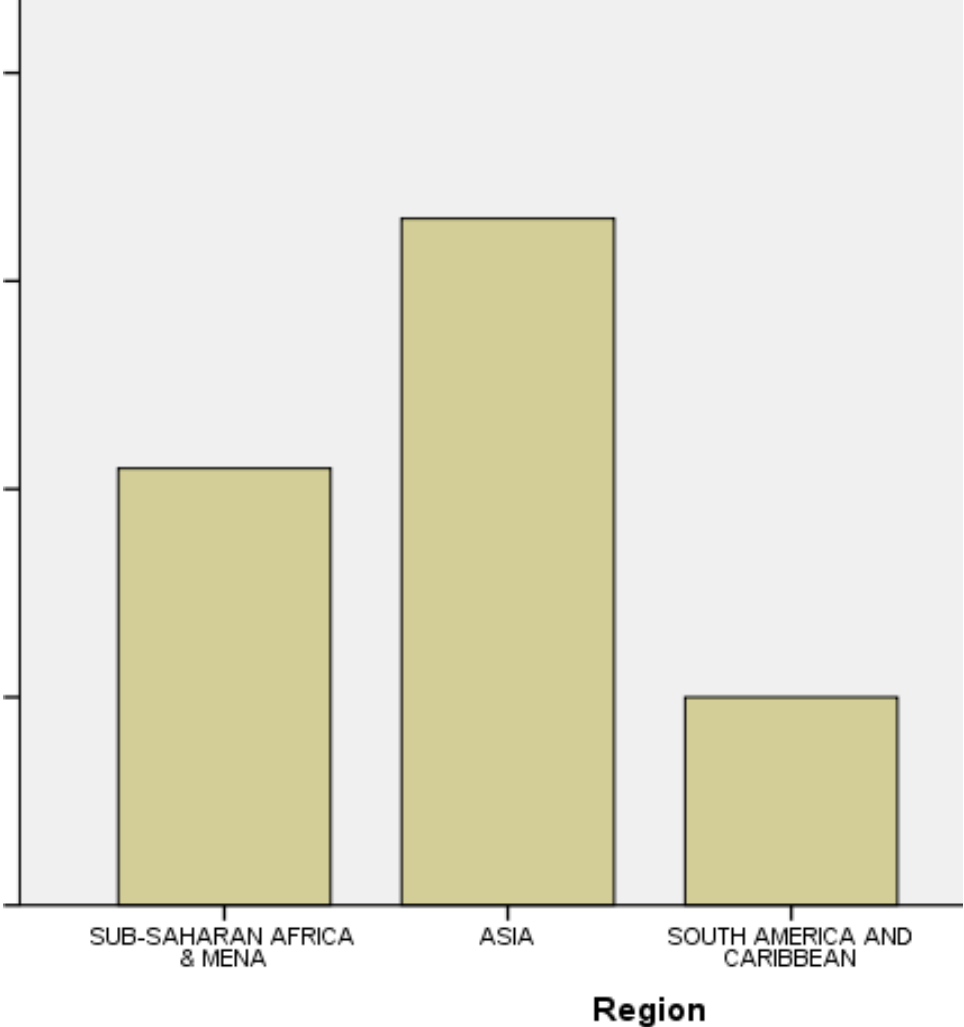


‘The wide, comprehensive,
cosmic meaning of
the gospel’

Global mix



Sample breakdown







what causes
wealth?

half the world
lives on
less than
\$2
per day

what causes
wealth?

Adam Smith

An Inquiry into
the Nature and Causes of

The Wealth of
Nations



Edited and with an
Introduction, Notes, Marginal Summary, and Index
by EDWIN CANNAN

With a new Preface by George J. Stigler

‘Remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant’
(Deuteronomy 18:18).

spiritual capital

WHSmith
EST • 1792



**Thomas
Cook**



BARCLAYS





Unilever



17 39
GUINNESS
DRAUGHT



<http://www.sapporo-guinness.co.jp/>

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FAITH
BUSINESS

Cadbury





George Cadbury







COMPANY

cum panis

breaking bread together

CORPORATION

corpus

‘body’

CREDIT

credere

‘to believe’ or ‘to trust’



“There is not a single square inch of human existence over which Christ does not proclaim, ‘it is mine!’”

Abraham Kuyper

PETER HESLAM

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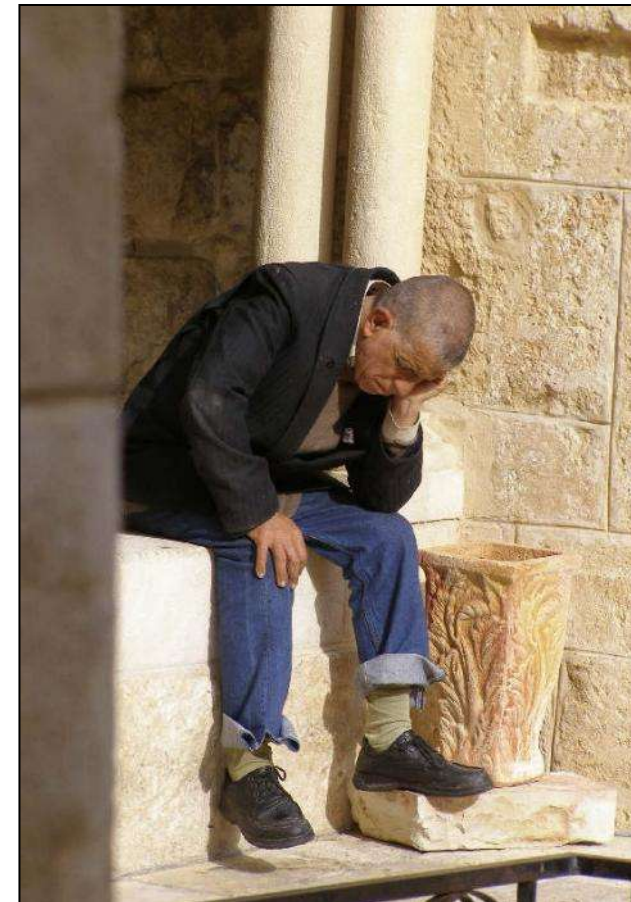
Case Study

Jerry Marshall, TEN / Transcend



The problem

The Palestinian economy suffers from movement restrictions and sporadic border closure leading to high unemployment.



Exploratory
visit,
November
2004



Workshop
February 2005,
exploring how
we might create
“robust jobs”



The BHAG:
Palestinians and
potential Israeli
partners, Tel Aviv
July 2006

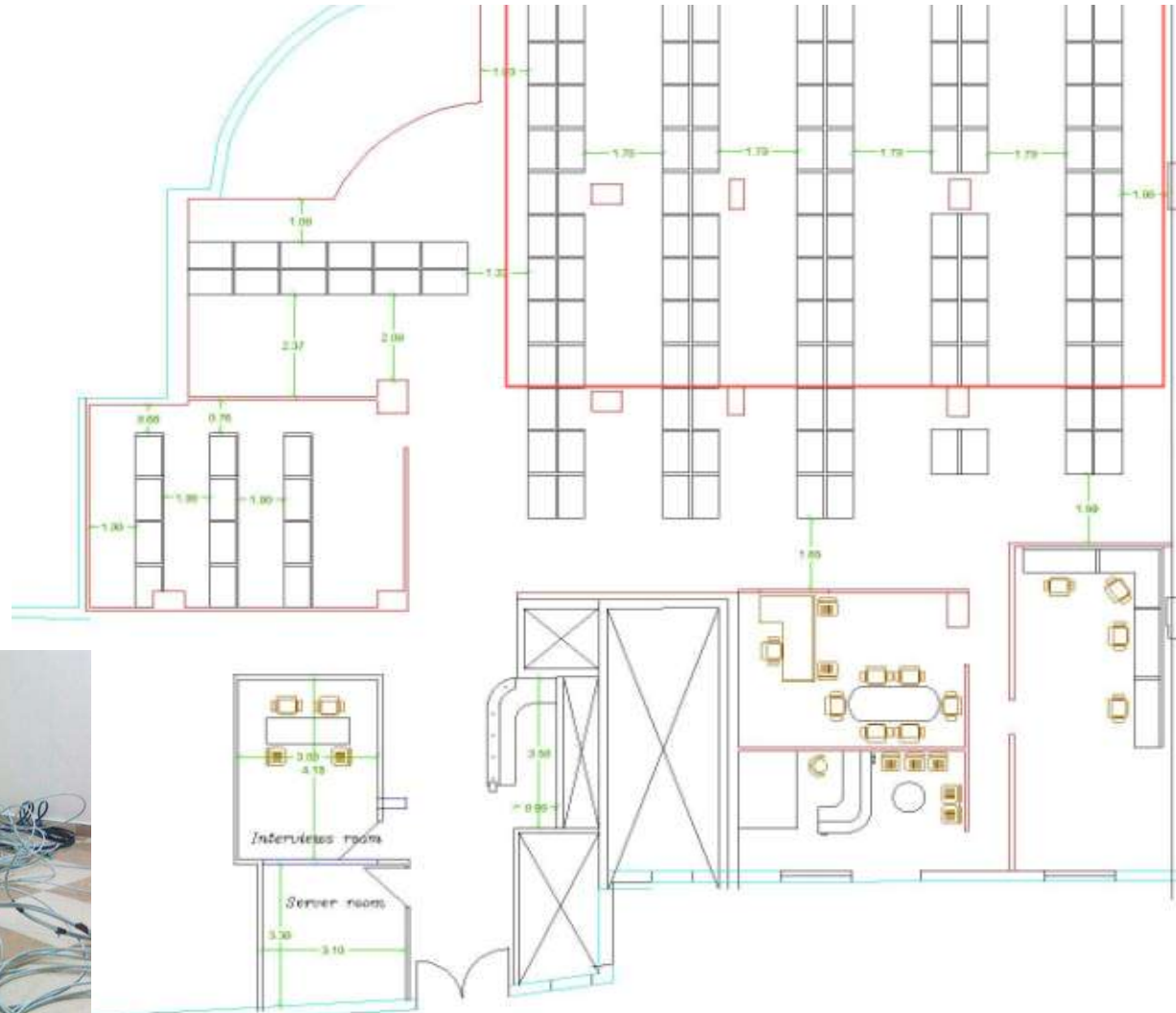




Finally...
breakthrough



New centre takes shape



First recruits, April 2012



This transcends political barriers and limitations. I really love that. I am the eldest daughter in the family and I am my family's hope... I love it because it makes me feel renewed every day because I learn about other cultures and it helps my English come to life."

Yaman Qaraqe







What is God saying to you?

And what are you going to do about it?

Possible steps:

- Join TEN! Gatherings / small group / retreat
- Come on an Expo trip to Burundi in November



tencommunity.net

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Special eco-cup offer, today only!

Case Study

Karen Davies, Purple Shoots





Empowering Dreams Enriching communities



www.purpleshoots.org

Case Study

Simon Levell, MiKashBoks





MiKashBoks

Gateway to financial services for the
informal sector

2026

Two journeys



The Problem

Informal sector workers are not well served by traditional finance



Meet Grace. She runs a market stall in Freetown

- Pays to hold her cash
- Expensive and unsafe
- Can't get credit
- Has no financial profile

The informal market is huge

80%

Estimated contribution of the informal sector to sub-Saharan Africa's labour force¹

60%

Estimated contribution of the informal sector to sub-Saharan Africa's economy²

They may not have bank accounts - but most informal sector workers have a phone!

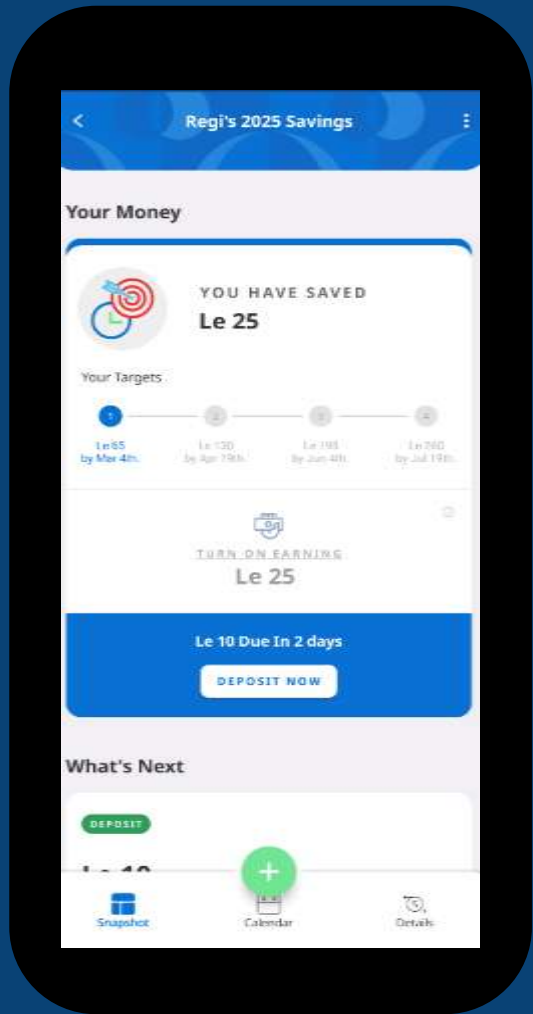
¹ Source: <https://www.undp.org/africa/events/informal-economy-africa-which-way-forward>

² Source: Journal of Public and International Affairs, Sep 2023

Our Solution

A Gateway to Formal Finance

- **Save securely from your phone**
- **Build a credit profile**
- **Seamless access to financial services**



MiKashboks - providing the bridge

Informal workers

- Convenience
- Financial Profile
- Access to services



Formal Financial Sector (Banks, MFIs, etc)

- Reach
- Risk mitigation
- Servicing

Business model - complete financial ecosystem

Saving

Spread on interest on deposits



Marketplace

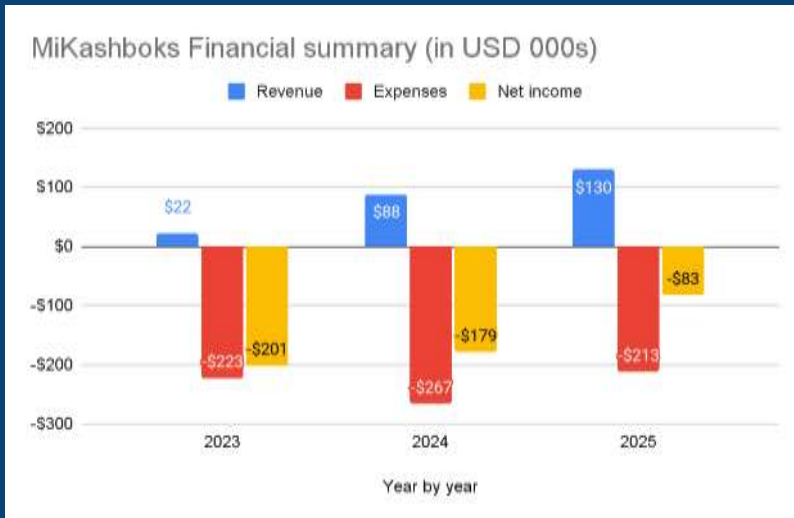
Commission from vendors

Financial services

Commission from financial institutions

Current status

Financial



Users

28,000 registered users
3,500 active users

Markets



AI + Whatsapp = the game changer?

New WhatsApp bot overcomes the major challenges to adoption

Literacy

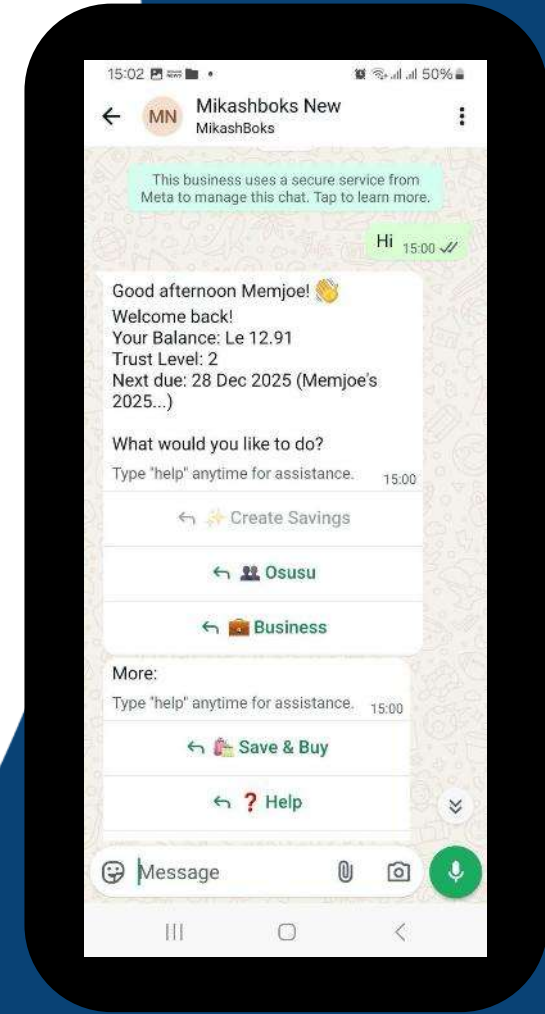
Users can speak instructions in local dialect

Digital adoption

Everyone uses Whatsapp

Financial literacy

AI financial assistant





Thank You



Sponsor highlights



Refreshment break



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Interview: How can we best harness AI in micro business start-ups?

Jerry Marshall, Diana Dwamena



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Table discussion and plenary:

How can we best harness AI?

- Where do you find AI most helpful?
- What resources or apps do you recommend?
- Any reflections on what Diana has said?

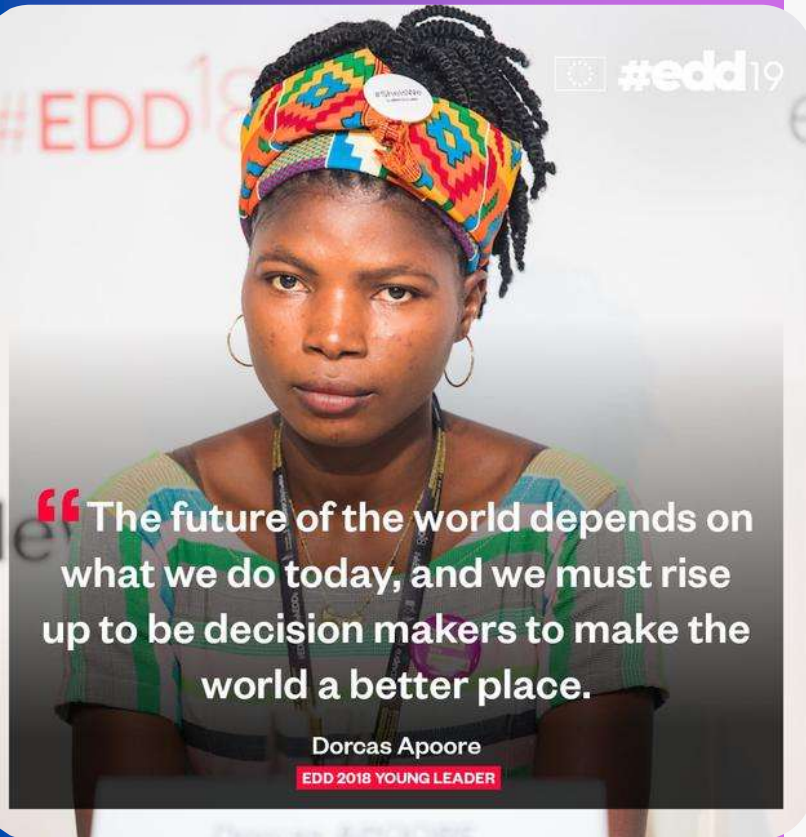
See tencommunity.net/resources/ai



Case Study

Dorcas Apoore, Asige





Reflective Talk The Journey Behind ASIGE

Isaiah 40:31 (renewed strength)

*Prepared by
Dorcas Apoore
Founder, ASIGE*

*Presented by
Dr Yee-Li Lee
Trustee, ASIGE*

DORCAS APOORE



- **Social Entrepreneur:** Visionary Founder and CEO of ASIGE.
- **Global Scholar:** University of Edinburgh and MasterCard Foundation Alumna.
- **Economic Impact:** Empowering 450+ women artisans in Northern Ghana.
- **Policy Leader:** World Bank S4YE and European Development Days Fellow
- **Fair Trade Advocate:** Driving international market access through the WFTO.

YEE-LI LEE



- Consultant to University of Edinburgh
- Chartered Engineer
- Background in Manufacturing, Operations and Research
- Advise and support ASIGE on production efficiency, business development and fundraising

Discovering the “Why” Connecting Purpose with Vision



- Lifelong passion for bringing joy and creating impact : Exodus 14:14
- Purpose: Empower women and youth through sustainable enterprise
- Origin: University research
- 2017: ASIGE officially launched
- Vision: Community-focused, sustainable change



Mission Behind the Venture

- Global brand for ethically made, sustainable products
- Operations in Ghana and the UK
- Products sold in international markets
- Impact: Employment, skills training & economic empowerment
- Purpose is central to our profit model : John 3:16

Innovating Through Challenges Resilience Over Resources



- Self-Confidence: Learning & adapting
- Positive Thinking: Focus on possibilities, not limitations
- Resilience: Survived grant rejections, financial hardship.

Staying Lean & Adaptable

- Started with personal funds
- Learned from rejections
- Stayed agile and scaled with purpose
- Built resilience that fuels long-term sustainability



Making Impact Practical Social & Environmental Responsibility

- 100% natural materials (straw, dyes, ethical leather)
- Sustainable livelihoods & eco-friendly practices
- Provided sanitary pads to 9000+ girls to support education
- 450+ women & youth employed across 7 communities in Ghana



Straw



Sanitary pads Session



At work

What Makes ASIGE Different Brand Differentiation Through Inclusion & Quality

- Dependent on God Plans, Jeremiah 29:11
- Collaborative design with students
- Custom products tailored to market needs
- On-time delivery, fair wages, and support systems





Standing Out in a Crowded Market Innovation as a Growth Strategy

- Daring to be different John 10:30
- Builds credibility and attracts partners
- Drives visibility and customer loyalty



Advice to Fellow Founders Mindsets for Innovation and Impact

- Progress over perfection
- Stay curious, keep learning
- Ask: "How can I serve better?" Philippians 2:3–8
- Choose long-term impact over short-term gain



Words of Encouragement Stay Grounded. Stay Focused.

- The journey will test you
- Remember your “why God created you and why you are doing this”
- True impact is about what you give, not what you gain
- Trust the process, keep moving forward Psalm 37:7–9

Closing Thoughts From Passion to Purpose

- ASIGE started as a simple idea
- Grew into a global social enterprise
- One bold decision can change lives
- Lead with purpose. Build with courage.





THANK YOU

Thessalonians 5:16-18

"Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus."

Website: www.asige.org

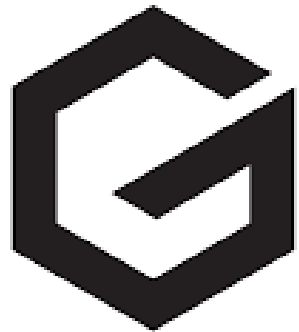
Instagram: ASIGE GHANA

LinkedIn: ASIGE

Twitter: Dorcas Apoore

Case Study

Matt Parfitt, Grace Enterprises



GRACEENTERPRISES



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Grace Enterprises

Life-changing jobs



The problem:

long term unemployment



Business live
UK jobs market 'on the turn' as unemployment rises; 'terrifying' increase in mortgage arrears - as it happened



Rise in long-term unemployment risks blighting young people's lives

The solution:

become an employer



Kenya 2006









GRACE ENTERPRISES

2017



 **Radiant
Cleaners**

2022



 **JUBILEE
EVENTS**

2023



**HALF
THE STORY**

2026



...we're working
on it!

LIFE-CHANGING JOBS





LIFE-CHANGING JOBS



HALF THE STORY



LIFE-CHANGING JOBS...





LIFE-CHANGING BISCUITS!



AUTUMN 2025





It's not about the biscuit.

Or the cleaning.

Or the marquee.

Or the next thing...

“I came from a background of homelessness and addiction... I couldn't keep down a job until I was unemployable.

These guys employed me and my life changed...

They have enabled me to hold down a job, break away from addiction and live independently.”

A Grace Enterprises employee





“I didn't believe I could get a job until my conviction was spent ... this job has been a positive stepping stone for me.”

A Grace Enterprises employee



**Watch Heather's
inspirational story**





Get in touch



Matt Parfitt 

Matt@GraceEnterprises.co.uk

linktr.ee/graceents



Case Study

Alex Lloyd Davies, Just Earth



JUST EARTH FARM SCHOOL & KINGDOM LIFE PROGRAM



PARTNERSHIP & LOCATION

JUST EARTH partners
with RURAL CHURCHES
to host the program.



PARTICIPANTS



30-40 LOCAL
SMALLHOLDER FARMERS
(approx. 0.5 - 2 acres each)

2-YEAR JOURNEY

IMPROVING CROPS

Increase Core Crops & Diversify for Better Nutrition

STEWARDSHIP LAND

Look After Soil & Plant Trees for the Environment

BLESSING COMMUNITY

Proceeds from Demonstration Plots support Widows & Orphans

SHARING KNOWLEDGE

Telling neighbours what they are learning

SPIRITUAL GROWTH

MOST IMPORTANTLY:
Learn about Jesus & the Hope & Healing He Offers.

Transforming lives and growing prosperous futures





JUST EARTH IMPACT SO FAR

**HUNDREDS
HEALED**



**NEW LAY LEADERS
IN THE CHURCH**



**245
FARM SCHOOLS
DELIVERED**



**Strengthening
Church & Faith**



**275,000
TREES PLANTED**



In Kenya, Uganda,
Haiti and the DRC

**5,520
FARMERS TRAINED**



**126,000
NEIGHBOURS HELPED**



Just Earth



alexlloydavies@justearth.org
www.justearth.org

Sponsor highlights



Lunch break

Bates
Wells



christian
aid

FAITH
BUSINESS

Just Earth



MUSANA



sinap's

tearfund



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transformational
SME

Resources and opportunities

1 Samuel Williams, Resilient Futures Fund

2 TEN, tencommunity.net/resources

3 Stephen Doel, Faith in Business





christian aid

Resilient Futures Fund

Investing in enterprises today for a climate-resilient tomorrow



WE BELIEVE IN
GETTING AFFORDABLE
CAPITAL INTO
THE HANDS OF THOSE
WHO
NEED IT

WE BELIEVE IN
GETTING AFFORDABLE
CAPITAL INTO
THE HANDS OF THOSE
WHO
NEED IT

**THAT 'DEVELOPMENT'
STOPS
CONTROLLING
AND
CAN START...
DEVELOPING**

WE DO THIS **SO THAT**
BY 'DEVELOPMENT'
PARTNERING **STOPS**
WITH FUND **CONTROLLING**
MANAGERS **AND**
AND DIRECT **CAN START...**
INVESTMENTS **DEVELOPING**

WE DO THIS SO THAT
BY ENTERPRISES THAT CAN
PARTNERING MAKE A
WITH FUND DIFFERENCE
MANAGERS HAVE WHAT THEY
AND DIRECT NEED TO MAKE
INVESTMENTS A DIFFERENCE

E-Mobility for Jobs and Clean

Air:

BaaS e-mobility startup is reducing CO₂ emissions and creating thousands of jobs by deploying electric motorcycles and solar-powered battery swap stations.





Clean Cooking for Health and Savings:

Fuel-efficient stoves, cutting million's tonnes of carbon and saving families in fuel costs.

The result: A safer, greener way to cook.

Reforestation Uganda, Reviving Livelihoods:

Million's of trees planted through a nursery hub model that gives local farmers access with no upfront costs, blending reforestation with rural income generation at community level.





Avocado Oil, Grown Sustainably:

Rain-fed, eco-friendly avocado processing.

The result: more income for farmers, less waste, and stronger regional supply chains.

Match Funding and Long-Term Growth

Research indicates that each £1 invested in resilience can yield multiple pounds in social and economic benefits. £1 can yield £12 in social, economic and environmental gains, and certain community interventions show even higher returns (up to £3–£45 in value per £1).

For every £1 donated in our philanthropic foundation year will be matched by Christian Aid;

coupled with our targeted annual return of circa 7%, every pound at the end of year 1 will be worth a targeted £2.14 with a social return on investment value of over £24.

Every £1000 can deliver £24,000 of impact value for people and the planet



Join Us.



resilientfutures@christian-aid.org



Resources and opportunities

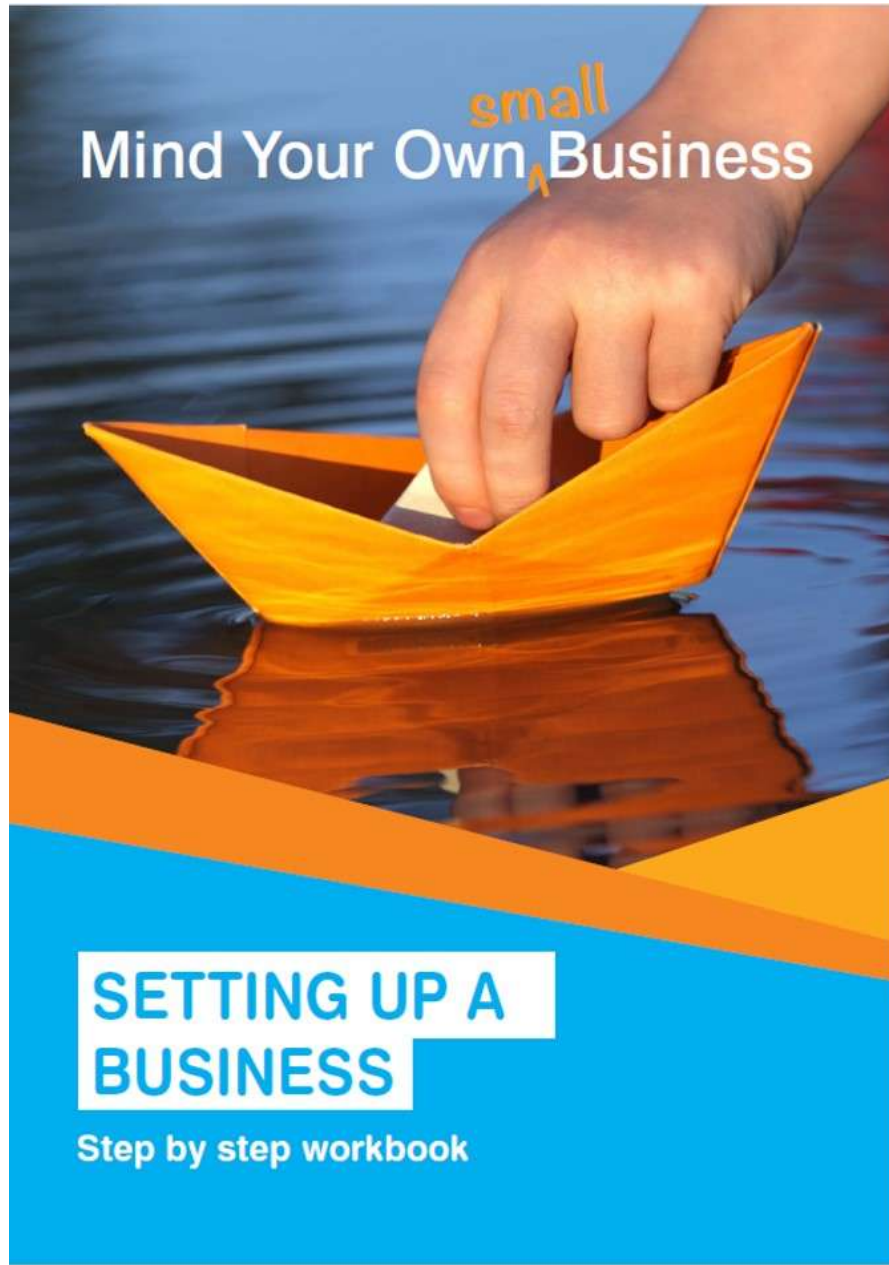
1 *Samuel Williams, Resilient Futures Fund*

2 **TEN, tencommunity.net/resources**

3 *Stephen Doel, Faith in Business*



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...simply amazing! Such a wealth of knowledge communicated easily

...excellent, comprehensive, easily understood and up to date



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- Gatherings / small group / retreat
- Expo trip to Burundi in November
- Free eco-mug!



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Resources and opportunities

1 *Samuel Williams, Resilient Futures Fund*

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Resources and opportunities

Contributions from the floor





Welcome to the Faith in Business

2026 Cambridge Leadership Retreat

Power and Influence

in

Responsible Leadership



Hot topics panel

1 How do we create a redemptive enterprise? Stephen Hunt, Carsis Consulting

2 How can we help entrepreneurs go beyond micro-enterprise? Sas Conradie, Tearfund

3 How do we minimise power imbalances? Sylvie Bracquiné, Sinapis



THE PLACE OF BUSINESS IN ENDING POVERTY

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THE PLACE OF BUSINESS IN ENDING POVERTY

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THE PLACE OF BUSINESS IN ENDING POVERTY

AMEDI 2026: The Africa Micro Enterprise Development Initiative

Building a thriving ecosystem of skilled, financially empowered, and digitally connected micro-enterprises.

Launching 2026 | Tearfund



The Economic Engine is Stalling



80%

of jobs in Africa are created by MSMEs. They represent 90% of all businesses.

The Opportunity

- **Demographic Dividend:** Empowering the 'Youth Bulge' through vocational development and digital skills.
- **Women's Leadership:** Transforming women from subsistence farmers to economic drivers in sectors like cassava, palm oil, and retail.

Takeaway: We cannot fix African economies without fixing the micro-enterprise ecosystem.

The Structural Barrier: The 'Missing Middle'



Access to Finance:
Lack of credit history and prohibitive interest rates.

Infrastructure:
Weak linkages to formal institutions and supply chains; fuel shortages.

Market Volatility:
Low resilience to climate shocks and price fluctuations.

The Tearfund Difference: 'Software' Before 'Hardware'

Poverty is not just a lack of assets; it is a 'poverty of identity.'
We address **mindset** before injecting capital.



Heart (The Software)

Spiritual and social needs.
Transforming mindsets from dependency to self-reliance through Church and Community Transformation (CCT).



Head (The Software)

Business skills, financial literacy, and digital training.



Hands (The Hardware)

Financial capital, revolving loans, and market access.

Key Insight:

This holistic approach reduces default rates and ensures long-term commitment because the community is socially and spiritually invested before the first dollar is lent.

The Financial & Market Ecosystem



The Sustainability Model: Building to Leave



A Holistic Ecosystem Approach

A 'Whole-of-Society' intervention where human capability meets market opportunity.





Powering a sustainable, resilient, and inclusive economy.

Ephraim Tsegay

ephraim.tsegay@tearfund.org | +250 791 346 274

Dr. Sas Conradie

sas.conradie@tearfund.org | +44 7729404594

tearfund

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THE PLACE OF BUSINESS IN ENDING POVERTY

Hot topics panel: table discussion

1 How do we create a redemptive enterprise?

2 How can we help entrepreneurs go beyond micro-enterprise?

3 How do we minimise power imbalances?

Plus regional discussion tables

Refreshments will be available



Hot topics panel: plenary

- 1 How do we create a redemptive enterprise?*
- 2 How can we help entrepreneurs go beyond micro-enterprise?*
- 3 How do we minimise power imbalances?*



Next steps?

What is God saying to you and what are you going to do about it?

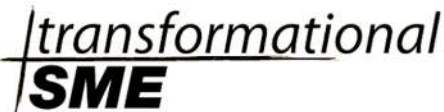


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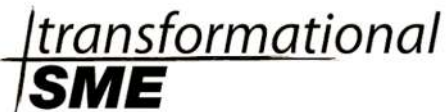
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Closing
remarks
and prayer



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Thank you
for coming!



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