

Talk for CBL 10.11.20 - **An Unexpected Business Journey - "Sliding Doors in Retirement"**

Good morning, It would be easy to feel a fraud in front of such eminent and successful business people but I have had a calling to teach, preach and speak and was invited to talk to you about my life in business and the Christian thread running through it, by Marjorie after she heard my Palm Sunday Sermon about culture shock and prayer. I pray that today may bring blessing and the Lord may help all of us to learn, even as He has taught me, through preparing this talk.

I am going to start with my legal business life story and pass swiftly through teaching. Then we will look at the way the Lord has worked in the education consultancy established two years ago and thirdly at lessons I have learned.

FIRSTLY, Preparation and early years of Work – “Twelve years a Lawyer”

I thought I wanted to be a European Lawyer, hence going to Exeter, which was the first university in the UK to have a European Law Library and Professor. When I went to Exeter, I was painfully thin. Prompted by the Vice-President of the Christian Union I read the Bible privately, and one night in my third year, God revealed himself to me through 1 Corinthians 6:19 *“Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; ²⁰ you were bought at a price. Therefore, honour God with your bodies.”* How kind of the Lord to bring this verse to me, to honour my body as a temple for his Holy Spirit. Anorexia no longer framed my life.

The Lord led me in 1982, after Law School, in Guildford, and Articles in London, to a large firm, as a property solicitor. During this time, a colleague and I ran an Alpha group in the office, and we had eight colleagues become Christians. I burned to be a missionary, but my vicar at St Helen’s, Bishopsgate said he could only see a yellow light. He coveted my presence in the City, as a missionary to colleagues, but he would “pray like mad”, if I really thought I should leave the Law. We know the power of prayer and his prayers must have been answered, at least for a few more years! I am tremendously grateful for the five years I spent at St Helen’s and developed some deep disciplines of daily Bible Study, Prayer and Fasting.

This big firm was an excellent business, with very interesting work. It was very well-organised, so the firm did not have to have people working **on** the business, but working **in** the business [a key feature for my business coach, to whom I will refer again later]. Everybody knew their role, and the procedures. I was privileged to look after two large agricultural estates and have a wide range of private client and commercial property work. At the end of four years, in 1986, in my performance appraisal, my supervising partner, Peter said that while I could stay as long as I liked, he thought I should look for a role in a provincial firm, where I could be a partner. This was sound advice, but I was furious. I am not sure where the Lord was at this point... He allowed me to do what I wanted ... I mention this because I feel performance appraisal is a difficult area. Of course, we are accountable to the Lord and He will judge us, but those in authority at work or even in the church, also have to hold us to account and make judgements about how we are getting on. My sense is that if there is a very good working relationship between employer and employee that the process of appraisal can be very constructive, even if difficult things have to be said. I suspect that Peter had read the One Minute Manager. I very much enjoyed working for him and had not recognised that his advice fitted with the wider plan of the practice.

About the same time, I started to attend St Michael’s Chester Square. My vicar was interested in my call to be a missionary and suggested I go to Uganda, in a team of 12, for a two-week mission around the Diocese of Jinja. It was excellent. Africa ‘got in the blood.’ When I got back, in November 1986, I joined a new commercial practice, where my ambitions could be realised. It was a new, small practice with only 6 partners. I thought it would be very interesting to work with people from different cultures and faiths. We

had Indian, South African Orthodox and Reform Jews and a Muslim. To have a token woman with a sort of Establishment background was exciting news for them and I was made a partner within the year. I was given permission effectively to build my own practice without reference to everyone else. There was no shared vision. Neither were there any shared management structures or processes.

There were not many Christian lawyers about, so when I went around the big churches in London with my visiting card, the clergy were delighted to know about me and passed on my contact details. I introduced over 100 clients to the firm, in a year. After a weekend in prayer, I gave the Senior Partner a structural plan for the practice. He was delighted and it was in place within three months. I trained an excellent secretary and was getting so much done that they gave me a second secretary. I trained a blind articulated clerk, having worked with an excellent blind solicitor when I was in articles. The firm expanded and my fee income was 8th out of 22. I was the blue-eyed girl and a success. On reflection, the Lord clearly allowed me... perhaps even enabled me to work in this practice, to do very good work, to be a witness. But...

I was asked by Gerry, another partner, if I would take £250,000 in a suitcase to Manchester. I naïvely refused saying we should surely use telegraphic transfer, but I am sure this request was a ruse to see if I would be involved in their fraudulent activity. Over night the atmosphere changed. I was sent to Coventry. I was not invited to partners meetings or given copies of the minutes. Over a weekend all the files of work that I had not introduced were removed from my filing cabinet. I was given some very onerous deals with difficult clients to deal with and short deadlines. So, I was working late into the night. I lost a stone in about 6 weeks.

My vicar said we should pray about my future. A few weeks later, I was invited by him to come to a meeting on 9 December 1988. There were seven or so young people who were going to Uganda in January and they needed some cultural orientation. So, I duly went to the Vicarage. A Ugandan came to the house whom no one had met, to join in the cultural orientation and in the coffee-break came up to me to ask if I knew a lawyer who could come to Uganda and help set up a Law Centre. He was a lawyer who went on to work in the Ministry of Justice. This was my personal invitation. God's rescue plan! I learned afterwards that Gerry went to prison for 8 years for a £66m mortgage fraud and the firm folded. I was never picked up by the Fraud Squad or the Law Society.

But I went to Uganda in January 1999, where the healing took place. The culture shock was significant, but the reverse culture was even greater when I came back. I am happy to answer questions about Culture Shock at the end.

We were teaching at 8 schools each week, doing missions with Scripture Union to FE colleges around the country and leading the Sunday school of 300 little people at Namirembe Cathedral. I gave a Bible Reading on the Hospital Radio in Mengo each Wednesday evening. I lived with another girl and a couple of boys at the home of the Bishop of Namirembe. He was a true evangelist. *"He looked to the Lord and was radiant. His face was never ashamed."* He would be up at 4.00am to pray, welcoming guests from 7.00 am, then out visiting, doing baptisms, confirmations, ordinations, going round the schools, hospitals and slums where people were dying in their hundreds from HIV/AIDS and we were incredibly blessed to go with him. At 9.30 each evening, the household of 20 would gather for prayer in the large sitting room. Most nights we sang "What a friend we have in Jesus." Or "nothing is impossible to God."

Africa is different: relationships are paramount. Generous hospitality is given, even by the poorest. Perhaps there were half a dozen meals over the six months when we did not have visitors. As they said, "the English have watches but the Africans have time". No one had diaries or mobile phones or computers. Guests would turn up. There was always food, a listening ear and prayer. I mention this at some length, as it deeply affected me and shaped the way I related to children in the classroom, colleagues, family, friends

and now clients in my business. Sometimes time keeping has been an issue for me, but I have wanted everyone to know that if they are with me, they have my undivided attention and care. This seemed to me to be the way Jesus related to people as he walked around Galilee.

I returned to London to start my fourth job in the Law. Before I had gone to Uganda, one of the partners had read a paper I had written on Shared Ownership Housing, which he thought was rather good, so we met and he agreed to take me on when I returned. I had a great time for three years. Being a partner was no longer an issue. I had to work out how to be a missionary.

I don't know if you remember, but in 1992, there was a financial crisis and the bottom dropped out of the property market. I was made redundant, on 9 March 1992 but able to continue working until August. It was also 9 March I completed the sale of my house. How amazing that I was, so to speak to be stripped, so I could be free to teach. The Lord in his mercy found me a place for teacher training, in Cambridge, but the placement was made at the eleventh hour in my last week at this firm of solicitors.

The next 27 years – The Great Debaters

I was a Religious Studies teacher in four schools – two state and two independent schools. You had to have a business mindset in a fee-paying school, and I gave, from my experience, what I could to the schools – talking about Management structures, Marketing and Human Resources issues. I loved being a teacher, particularly of the Gospels, Philosophy and Ethics and I was a missionary, but to my own people. I realised that Uganda was so Christianised, and our young people had little knowledge of Jesus. So, I asked the Lord to place me in each school where I worked. My chief objective was to present religious ideas, to teach children how to think and write in an articulate and well-structured way. They became Great Debaters. I wanted openness and great mutual respect. Children may not have become Christians there and then, but they have come back to me since, to say how they came to faith, and how I had started them on that journey.

SECONDLY The last two years – Pilgrim's Progress

Two years ago, the Lord led me to retire from teaching. I was 60, but not able to take my state pension for another 6 years. I also wanted my teachers' pension to accumulate for longer. Clearly, I would need some income. My initial thought was to do some tutoring. However, on a wonderful walk with some great friends from Exeter, I was encouraged by one – Mark - to find out about a small education consultancy in London. His niece was working there. It was impressive in offering a range of services to parents in London. I thought I should sign up as one of their tutors, but he said "No! No! Set up something like this consultancy to serve Oxfordshire."

I have to confess that this seemed exciting and realistic and felt like a call from God. My journey had begun with a call. I will draw a parallel with Abram whom God called from Ur to Haran. Then, because he had got stuck in Haran, he was called again from Haran to the Promised Land. Abram was obedient in making the journey. He did not know anything about his destination. He was aware of there being one God who was living and active, who communicated with him and lead him. He had to be open to be guided each step of the way. I could see more parallels for myself, to make the journey, to take steps in faith, not knowing where the parents would come from or what I would need to do to support them. I certainly do not have a clear idea of where the business is going or where it will end up! However, I have been aware of God's presence and leading at each step of the journey.

Setting up the business, an education consultancy with the name Paths to Learning, required much more planning, structure, expense and advice than I realised. I had much to learn and many connections to make, so went to a number of breakfasts with BNI and B4 and found some great local professional advisers

to support me. James has been a trusted and wise daily counsellor and recommended a CRM App. It took me hours to understand and build the Dubsado CRM App but I think it looks so professional! Other professional advisers seemed to cross my path at just the right time. I thanked the Lord for his provision.

So much to do to set up a business and how do you find out about it?

1. Formation of the company - August 2018
2. CRM – Dubsado
3. Research
4. Business plan
5. Website launched - January 2019
6. Logo and Branding
7. Marketing
8. Ts and Cs
9. Legal advice on Visas
10. Translators
11. Advertising on Google
12. Accountant
13. Virtual Assistant
14. Tutoring
15. Partners or associates

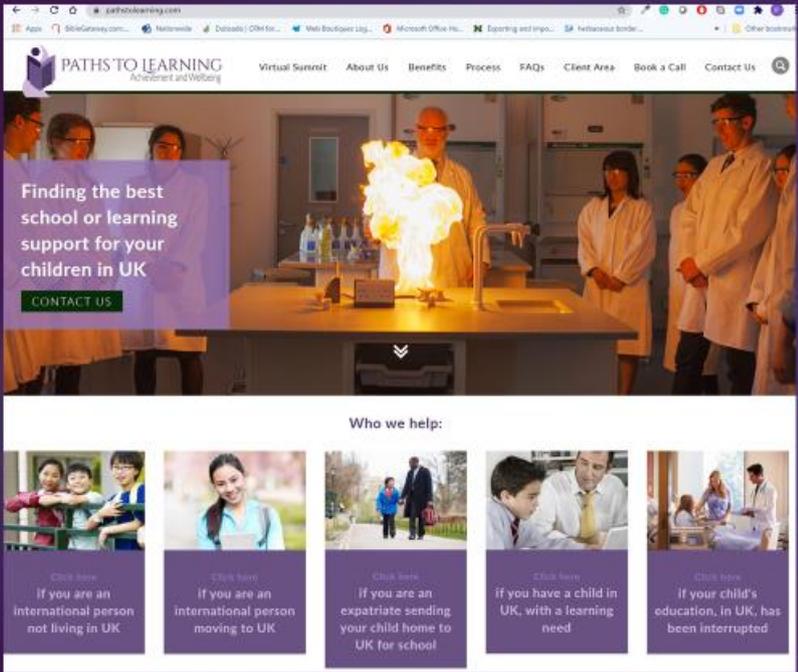


Paths to Learning – an Education Consultancy



I visited schools, attended education conferences, stood outside the dining rooms with my banner over lunches at the Science Park in Oxford, Milton Park and Harwell Campus. I joined the Society of Education Consultants, The Tutors’ Association, the Council of British International Schools and LinkedIn. Having saved quite a bit of money in my last couple of years at school I was able to live on and use savings.

My first USP was to help international and expatriate parents and guardians to find the best schools for their children in the UK. The exciting thing was that I placed children from Singapore, China, Egypt, Mexico and Venezuela in both state and independent schools.



Establishing the first USP

Finding the best school or learning support for your children in UK

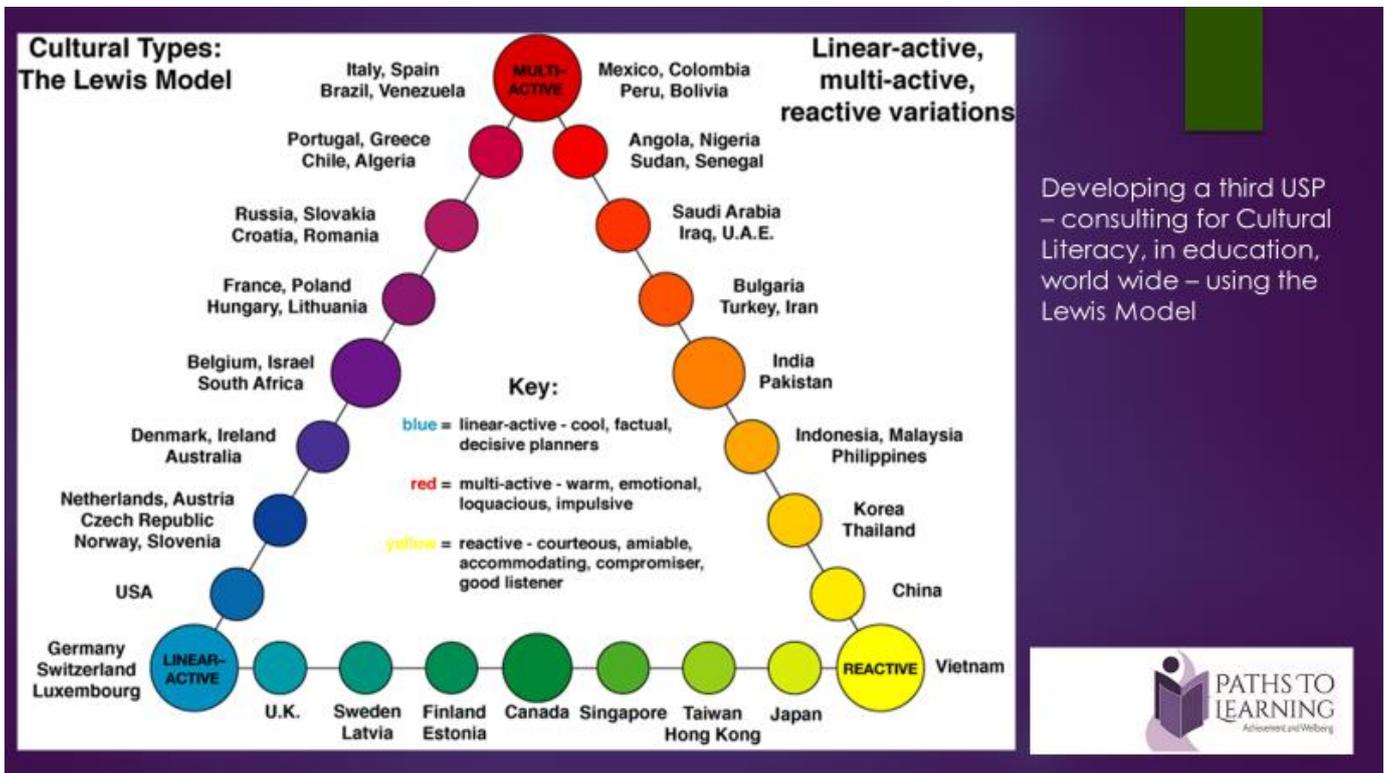


My second USP emerged: in conjunction with Plum Trees Consulting – to help young people discover their SuperPowers. This consultancy was set up by a Christian with an interest in Psychology to help people with their careers, and to advise on team effectiveness. I had consulted him in 1991 before going into teaching and again in 1999 to and about becoming a head teacher. He noted that one of my skills is starting up new enterprises. Here I am almost 30 years on doing just that! His vision was to help people to discover and then be what God had made them to be...

Education systems in other parts of the world do not have parity with a British education. This is not only a matter of lesson content, but the way children learn. It is difficult to know what a child can really do if he has only sat in a classroom taking dictated notes and remembered them! In order to sell the child to the school I asked the child to look back over his life and list the activities and experiences which had been enjoyable, satisfying or fulfilling and and write them up online with the Plumtrees Analysis. We could then give the school a Report, and the child was able to talk about the SuperPowers demonstrated in these achievements. The added bonus was to discover the Kryptonite Factors which would make learning at school or working in business very difficult. We are now gathering all the results of all the Analyses as we would love to get a doctoral candidate to validate the process and see how it can be used globally. Also, I have someone interested in creating an App for use by university students.

My emerging 3rd USP relates to culture. My researcher, Richard – another Christian who had been looking at trends in the movement of international children to schools in the UK and on different cultures urged me to attend a residential course for a week, on understanding culture for business. So, I did. It was superb. Models have been devised which are mainly used in business, but this one is simple and works in an education context too:

The Lewis Model is shown in this triangular diagram



Developing a third USP – consulting for Cultural Literacy, in education, world wide – using the Lewis Model



Along each of the axes lie the names of different countries that combine the attributes of those at the end of each axis to a greater or lesser degree. So Indian and Pakistani parents will be a combination of Re-active and Multi-Active. Extensive research over decades has enabled this Model to be refined. There are detailed chapters which describe each country’s communication styles and behaviours. Lewis used the names of nations rather than ethnic groups for the sake of simplicity. He acknowledges that there may be significant ethnic groups in any nation eg the Kurds in Iraq, Turkey and Syria. The Model is like a ladder that helps us up to a place of understanding, then we can kick it away. It has served its purpose as a tool. The ladder helps us to look at national prototypes.

I planned to bring this Model to Guardians, Teachers of International pupils, pupils coming into boarding schools this academic year and Freshers coming into university. Culture is but one aspect of identity, a deep-rooted influence in our being. If culture was not understood it could lead to racism. All my training courses had to be laid aside – what was to be done?

James thought it would be really good to run a Virtual Summit – I did not know such a thing existed, but why not! I signed up for a course which had a 90-day plan with tips on software and marketing strategies.

As I was only broadcasting 20 pre-recorded talks I did not need to have information for affiliates or sponsors. My audience was school leaders, teachers, guardians, relocation and education agents.

I had problems

- over May, I began with a recommended App – but could not list speakers in chronological order on the timetable and would send out 3 emails to prompt attendees with a link to each talk and separately to each Q and A session. So, attendees would receive over 100 emails and would not which email related to which speaker....
- over June, quickly trying to redeem the situation and with some advertising already happening I began to create a new website using a different App. However, the App would only collect money with Stripe Connect in dollars and if paid into an American Bank in America. So, on the Saturday before the Summit I recreated the Website, offering attendance for free

- Membership of an organisation with a mailing list of 55,000
- Email distributors would not distribute emails from this mailing list as I seemed to fall foul of GDPR.

There were probably three points over May and June where I wanted to give up, but I was reminded in prayer that this was God's summit, I was his steward, I must honour the speakers and keep going. I have wondered if the Lord did not allow this to be as widely broadcast as I had planned, because of the death of George Floyd at the end of May. The virtual summit could so easily have been hijacked by anti-racist campaigners who were not really aware of what our messages were, namely

- to acknowledge and celebrate different cultures,
- to help international children to celebrate their heritage culture and
- to inform host children about the cultures of the international children in their midst so the overarching aim was to help one and all to be culturally literate and respectful of difference.

About £12,000 was paid out. What I have learned here is how to manage difficulties and if unresolved to get my money back! After much prayer, I wrote careful factual emails a few days after the problems had arisen, explaining my loss in measured terms. Money was repaid by three of four organisations and I am praying the fourth will similarly repay me. The membership organisation has been very helpful and I am hoping to work with it on the next phase.

There were 20 brilliant speakers, mainly from schools, on three themes

1. Understanding Culture for Leadership, Management and Marketing of a school
2. Understanding Culture and all aspects of the Curriculum – Academic and Extra-Curriculum
3. Understanding Culture and all aspects of Pastoral Care

The tragedy was that I only had 24 attendees – not the 1,000s I had hoped for...

THIRD PART - LESSONS LEARNED: to illustrate God's presence and leading:

1. the business is a gift from God which uses the skills and experiences he has given me to serve people especially from other countries. I am his steward. God is omniscient. We laughed about this in the CBL coffee mornings but the technical problems seemed unsearchable to me. And I just wondered if God really was omniscient in relation to ICT...
2. Regular planning has been important even when things do not go according to plan! I feel so blessed to have met Andrew Cussons from Action Coach and to have enjoyed his personal wisdom, guidance, humour, perspective, experience ... I have attended two of his Kingdom 90 planning days. Planning is a tool for monitoring progress and keeping an eye on balancing working *in* the business and *on* the business. It is very helpful for keeping an eye on finance and relationships and pacing the different objectives over the 90 days.
3. When things have not gone according to plan I have waited and prayed. I am learning to trust: **Isaiah 50 verse 7** - *Because the Sovereign LORD helps me, I will not be disgraced. Therefore, have I set my face like flint, and I know I will not be put to shame. ⁸He who vindicates me is near.*

Discussion points

1. What advice would you give to a Christian setting up a new business? *I hope this is particularly helpful post- COVID*

- If your business is not yours but God's what differences arise in relation to planning, budgeting, recruiting and managing staff and anything else you may think of. What would it mean to be a compassionate boss in the business you lead?
- If you were making a 90-day plan for the business what three priorities would you address?
- What can you celebrate as success milestones in the last 90 days of the business? How will you celebrate with your colleagues?
- If you are working with people from other cultures, what sensitivities have you needed to be aware of, in order to have business success?

A title for your Life Overview - you might like to use a film or book title!

Special events or holidays									
Where I lived									
Where I learned and worked									
Decade	1980s	1990s	2000s	2010s	2020s	2030s			
World events that affected me									

Take a large piece of paper. Copy this chart.

Fill in the Boxes

Insert above the boxes all those experiences and people who have blessed you; and below the boxes the experiences that were difficult or painful.

Insert verses in the clouds that spoke into your life.

I created such a chart following treatment for cancer and found the Lord revealed many significant things for example how the painful and joyful things were sometimes juxtaposed!