

# PROTEST INVEST

BY RODOLPHO CARRASCO

Christians need to change the way we teach and preach economic justice. Most of us have been to the one-hour workshops where the leader spends the entire hour pointing out injustice, highlighting the negative side of democratic capitalism, cautioning against the misuse of America's superpower status, explaining various ways to protest injustice, and overall emphasizing that the glass is half empty. There is great truth to this perspective, but let's give it half our time. And then let's give the other half to affirming the ideas that can lift people out of poverty—ideas that include free enterprise, long-term investment, societal conditions that encourage prosperity for all, and certain aspects of globalization.

Let's protest and invest. Let's give equal time to each aspect of economic justice—half to the protest, then half to investment strategies that focus on what is possible rather than on who the enemy is.

The problem is that few urban ministers or justice fighters are equipped to teach the second half of the workshop. We've got our protest speech down pat, but we have little data to offer when it comes to teaching how to lift people out of poverty. The typical justice fighter in urban America is often a person of relative or serious privilege who is captivated by a vision of justice. This is wonderful, but too often the focus remains on them and their experience, and they fail to understand—or accept—some basic truths.

Let me cite David Batstone's defense of an instance of child labor, from a June 2003 issue of *SojoMail*, as an example. Batstone shows how, in the light of day, the concept of and

need for "just child labor" emerges out of on-the-ground necessity. In his article, he writes about how a highly respected center for street kids in Lima, Peru, actually puts kids to work. Most American progressives would immediately decry the injustice of child labor, but Batstone wrote the following: "The director of [the center] argues that work does more than put money in kids' pockets—it gives them a discipline otherwise absent in their lives. Placing them in a school—even if that were a viable option—is untenable, says the director. There are no breadwinners at home..."

Batstone makes the case that this particular circumstance of child labor is a blessing. However, if progressives believe that child labor is always bad, they might be moved to protest against the center's practices. Batstone's conclusion is something every justice fighter in America should memorize and apply: "Political progressives need to be careful not to turn their own privilege into a road block for those who are not so lucky."

Are there times when we unwittingly do likewise? When our particular view of justice gets in the way of accomplishing the justice that the poor actually need?

## KNOW YOUR AUDIENCE

As a college student I took part in a small group Bible study. One night I shared that I was no longer interested in returning to my poor East Los Angeles neighborhood immediately after graduation (my long-professed goal). I had grown up with little in the way of resources, and I was feeling the need

to make some money and establish myself first.

One woman in the group cautioned me about the temptations of money. I took her words seriously and questioned the wisdom of my thinking. Later, however, I learned that this woman was sitting on a large inheritance. She was struggling to make sure her financial concerns did not override her obedience to the gospel. She had grown up with investment thinking, and she was striving to learn protest thinking. In her zeal she looked at me but saw herself—and advised me accordingly. But I did not need the same speech she needed. I needed a speech tailored to my life's experiences.

I was a person who knew a lot about justice, about God's heart for the poor, about the need to sacrifice and commit all. My family had been poor, I understood what it was to be poor, and I understood how the poor are often locked out of our systems of prosperity. I didn't need a reminder or admonishment about the protest. I needed to learn more about investment, about the things that would help me break the cycle of poverty in my own family, about how I could establish a financial base through which I might bless others.

Thank God that I did not follow this woman's advice. If I had, I would have continued to close my eyes to the investment side of life. Instead, I continued forward with my hunch about ways that I needed to grow personally. Today, as I steward resources beyond what I ever imagined, I am grateful that I have 15 years of experience in studying and practicing investment principles.

I pray that this woman now understands how to look beyond her own issues to the true plight of other people, and then to practice justice in both spheres. But this caution goes for me as well. Once very poor, I am now, years later, a member of the middle class in the wealthiest nation the world has ever known. I have youth in my community who talk about getting rich and making money. I'm afraid they will lose their spiritual bearings if they overemphasize or glamorize money, if they believe that money can do for them what only God can do. It's been easy for me to speak to these young men in the same way the young woman in college spoke to me, and I've heard their reaction on more than one occasion: "You can say that, but you've got money."

What I believe I need to do instead is to match my words of biblical caution about wealth (protest) with teachings of the principles that will help them rise out of poverty (invest).

This balance of protesting and investing is critical, because the average teen in my community does not believe his life circumstances can change. For example, there are jobs available—tough and low-paying jobs that, when done well, can be springboards to better jobs—but many teens do not believe they can ever rise out of poverty by working hard, saving

their money, keeping away from all sorts of trifling behaviors, and investing wisely.

I spend a lot of time trying to convince them to take the long, persevering road. My list of speeches sounds oh-so-square. Don't spend your money. Start with an old, cheap car. Work two jobs, even three. Get some college. Start a business on the side. This is how people all over America, regardless of ethnicity, get ahead. But it's a hard sell because these principles go against human comfort, and they are especially hard to embed in a young heart. So, extra time and attention are needed to convince poor urban youth that this is the way to go.

What I do not need to put extra time and energy into is teaching them about the existence of injustice. They already believe they have to fight for themselves against what they view as a cold, prejudiced system. They know that greedy capitalists often get away with massive, multi-million-dollar crimes, while many poor people are sent to prison for years for relatively minor offenses. This and other anecdotes about economic injustice are easy to come by on the streets of the city, and city youths' hunger for them is great. Some kids have already participated in protests against police and educational administrations, lobbied city councils, marched in demonstrations against war, walked out, sat in, and held the line in union-led strikes.

But from the vantage point of my home, next to a corner store in a black and Latino neighborhood, what I see is a generation carrying picket signs in their hearts but running no businesses, owning no property, creating no wealth, tempted to commit crimes, and doomed to wallow in poverty. The very kids who should be disciplining themselves, saving money,



Illustration by Kyle White

working long hours, practicing how to write a business plan, and learning how to win investor confidence, are instead walking around complaining. They talk about what can't happen and who is against them, preoccupy themselves with endless conspiracy theories, and otherwise squander their God-given time, talent, and opportunities.

Urban youth today know the protest side. They need to be

taught—and to practice—the investment side.

Let's think about it another way: We go into the city and teach a poor kid how to fight for justice, but not how to invest for the future. A better-off kid gets trained to invest, then comes into the city and learns about injustice and how to fight it. The better-off kid is well-rounded because she knows both investment and protest and thus is able to take

# *Empowerment Through Entrepreneurship*

## **Entrenuity teaches urban teens a biblical business model**

BY RUTH GORING

It's noisy in here. In a first-floor room in a Cabrini Green high-rise on Chicago's Near North Side, African-American high-school students twist in their chairs to tease each other. A few lean toward laptop screens, focusing intently. Adult coaches move among the three tables, asking questions and helping the students to stay on task.

The teens are making plans to form their own office-cleaning business, BKC Cleaning Crew. A newsprint list taped to the wall is divided into four quadrants: Management/Operations, Customer Service, Financial, and Marketing. The students at each table form a work group. One group is putting together questions to ask potential clients regarding their work needs and requirements. Another is designing a badge that will bear the company name, the individual worker's name, and a photo. The third group is designing a business card and brochure. The teens take turns getting ID photos taken at one end of the room.

In a separate room, the finance team works with a coach who is teaching them how to figure gross profits. The students work through an example case, multiplying and adding without calculators, reasoning their way together. What are fixed

costs versus variable costs? What does an income statement need to include? What difference does it make to get the decimal point in the right spot?

When the company gets going, Friday will be prep day and Saturday will be cleaning day. BKC Cleaning Crew will be run by the students themselves. They have already put together a list of supplies, a sample calendar, a team organizational chart, a simple uniform design, a contract, and a marketing plan.

Travis, a serious young man in an immaculate white button-down shirt, works on brochure design. It will be an 8.5x11 trifold—six pages. He is visibly pleased when the coach and other group members approve his ideas for cover and contents. Later, as he eats a mac-and-cheese supper served by the coaches, he talks about the T-shirt business he is also starting on his own. A few years ago when he was in middle school, Travis got involved with drugs. In the midst of his troubles, he met Jesus and was transformed.

BKC—Big Kids Club—is an after-school outreach of Moody Church, a downtown congregation. BKC's Wednesday/Thursday youth entrepreneurship program is carried out in

care of herself and her community as she seeks what is right. But no one stands up to teach the poor kid about investment, so that kid grows into an adult who does not know how to take care of herself or her community. Is that just? ■

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*for African-American and Latino youth in Pasadena, Calif. Harambee's junior staff program trains youth in general employment and business skills while they work in the Center's after-school and summer programs. In addition to on-the-job training, junior staffers are involved in Bible study, college prep, field trips, and other activities. Harambee also maintains a computer lab that teaches basic skills in web design and digital video, allowing youth to pursue work in those fields.*

collaboration with Entrenuity, an innovative ministry focused on empowering young people in inner cities.

### Offering hope

“Our goal is values transformation,” says Brian Jenkins, Entrenuity’s founder. “The media tend to focus primarily on the tragic news in urban communities, yet there’s so much more happening and such enormous potential. We want to be involved in God’s work, providing education and opportunity for young people.”

Jenkins grew up in a working-class family in Waukegan, north of Chicago. Wanting their children to have more opportunities than they themselves had enjoyed, Jenkins’ parents cultivated a strong work ethic in him and his sister. “I was just an average student, but they encouraged me to do my best,” he recalls. He majored in English and religion at the University of Iowa and then did several Army ROTC courses.



*Brian Jenkins offers kids business skills, character-building, and hope for economic self-sufficiency.*

Through involvement in the Navigators campus ministry, he found a mentor, Don Davis, who drew Jenkins into his family circle and taught him that “life is about more than yourself.” Davis had a strong understanding of God’s kingdom and helped Jenkins make his way as a committed Christ-follower in a very secular university environment.

Hungry to deepen his theological understanding, Jenkins enrolled at Wheaton College Graduate School and earned a master’s degree in theology in 1993. In subsequent work with Chicago-based ministry Inner City Impact and involvement in Lawndale Community Church, he met young people interested in learning how to start a business. Mastering a task as simple as writing a business memo was exciting for them—they could produce something concrete and useful.

Intrigued by the possibilities, Jenkins joined the National Foundation for Teaching Entrepreneurship and worked in its Chicago division for five years. When he and a colleague, Duane Moyer, wanted to start a faith-based program, however, NFTE was not interested. So Jenkins and Moyer joined forces in July 1999 to birth Entrenuity, a nonprofit aiming not only to give teens practical business training but also to build “godly character” and instill hope. Jenkins continues as its president.

### Keeping God first

One Entrenuity success story is D&S Snacks and Catering. Its founders, Delano Taylor and Stephan Hall, were sixth-graders when they joined an after-school Entrenuity program at Roseland Christian School. Placing third in a business-plan contest, they saved their \$150 prize money and added earnings from summer jobs. In the fall they began selling snacks at a table during lunch hour and after school. In January they were able to buy a vending machine; the next year their earnings more than doubled, and they added a second machine. The following year they had three machines and were making \$20,000 a year.

Stephan and Delano’s success owes as much to their parents, school, and community as it does to their own initiative.



*A lot to learn: Chicago teens pore over the business plan for the cleaning company they're launching*

Their parents helped them find a vending-machine supplier and took them regularly to get supplies, given that the boys were too young to drive. They have also taken charge of considerable paperwork. One of the mothers went through Entrenuity training herself in order to become a coach for other young entrepreneurs. School administrators gave the boys vending space, while community members visiting the school provided enthusiastic patronage.

The young business owners have been eager to give back. When they moved on to high school, they were happy to hire their younger sisters to run the business. They have donated bottled water and granola bars for Roseland's walkathon benefit and have looked for ways to share with and support other kids in the training program. The hard work of growing a business has taught them long-term thinking. Rather than spend all their earnings on teen consumer items, they tithe, invest in the business, and help buy family groceries.

By now clearly accustomed to being looked up to as a role model, Delano (who will be a high-school junior in the fall) says he would urge other young people "to keep God first in your life, to stay in school, to not let anyone put you down or say you can't make your goal. Strive to make your idea work."

### Extending the vision

Entrenuity, like D&S, is growing. Besides the program at Cabrini Green, training projects are currently thriving at Bowen High School, Chicago Vocational Career Academy, Westlawn Gospel Church's Youthnet, and the Young Men's Educational Network. A community-based bank, ShoreBank, has gotten involved. Through the Illinois Institute for Entrepreneurship in Education, a major project has also been launched at South Shore High School.

Staff has expanded as well. Having worked with Entrenuity for two years, Lisha McKinley has recently become the organization's full-time program director. A few years ago, a

semester program with Taylor University took McKinley to the South Side of Chicago, where she met, lived, and worked with Bosnians, African Americans, Asians, Puerto Ricans, and foreign students—an experience that ended up transforming her life. She became enchanted with the depth and diversity of the city. Today her work with Entrenuity fulfills her passion for people by allowing her to see them explore and achieve.

Through Entrenuity's teacher-training and curriculum resources, ministries in other U.S. cities are being equipped. Jenkins and his wife, Jenai, were invited to Campinas, Brazil, in 2002 to do training with staff and once-homeless children housed at Hope Unlimited Ministry. Possibilities for similar projects in Fiji and Kenya are in the works, and last March a group of Filipino educators arrived in Chicago to learn about Entrenuity programs and exchange ideas.

Asked if transferring his curriculum to another cultural context has ever been difficult, Jenkins laughs. One basic assumption embedded in the simulation game he uses in training is that the safe place for one's money is a bank. Unexpectedly, Brazilian participants in the game became upset when given this option. Jenkins learned that in recent Brazilian history, the government had frozen citizens' bank-held assets and made use of them. For budding entrepreneurs in Brazil, banks seem very unsafe.

Despite such differences in experience, however, many commonalities exist among urban young people around the world. A belief Jenkins has often had to challenge is "You can't be a Christian and a business owner." Again, this has been based on bad experiences with business owners who manipulate and take advantage of people. Jenkins delights in showing another way to do business, one based on trust, integrity, and "loving your competition." True wealth, he says, is rooted in nurturing community relationships, becoming an advocate for others, and witnessing their success. ■

Brian Jenkins and his team offer one-to-three-day facilitator-training programs to equip others to provide entrepreneurship education to young people. There are also Creating True Wealth and Business Ventures curriculum materials, which use hands-on experiences and group projects to teach business skills and ethics, life skills, and a biblical worldview. Learn more by contacting Entrenuity at 503 S. Oak Park Avenue, Suite 211, Oak Park, IL 60304, tel. 888-568-3350 / fax: 708-660-0146 / [info@entrenuity.com](mailto:info@entrenuity.com) / [www.entrenuity.com](http://www.entrenuity.com)

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