# Richard Higginson interviews Martin Clark

#### Martin, you're Development Director for a firm called Citylife. What sort of social enterprise is that?

It's a national social investment charity based in Cambridge. We are trying to reinvent finance so that people can make ethical investments in local communities. So we issue bonds that finance affordable housing and job creation in Britain's inner cities. We have  $\pounds 300,000$  a year turnover and have issued  $\pounds 10$ m. bonds in ten years.

We also run buildings for other people to set up social enterprises, and provide a social enterprise service for Cambridgeshire. Our hope is that social accounting will become as standard as we already consider financial accounting – throughout the corporate world as well as the third sector.

#### That's one of your dreams. What other business plans do you have for the future?

My vision is that wherever you live or whatever worthy cause you support, you can do so through one of our bonds. I want people to be able to subscribe to bonds online safely. My concern is that we're able to meet the demand. We run a tight operation but we're nothing if not ambitious – I believe we punch above our weight!

I also want to see social enterprise centres established all over the country: incubators where resources are shared and ideas sparked. Locally, I want to see us make a real difference creating employment in Cambridge and Cambridgeshire.

### How would you define social enterprise?

I would say it's any business trading for a social purpose. By social purpose I mean the main goal is to address a social problem. Another way of describing social enterprise is that it's a charitably motivated organisation using business approaches and methods to achieve its mission. It's part of a gradual move away from aid, gifts and grants, which tend to produce an attitude of dependency, to trade as a more lasting way of improving people's situations.

A social entrepreneur is an initiator. They may do other things as well – they may be effective for instance in leveraging public money – but they get social enterprises going.



Martin Clark is **Development** Director of **Citylife and author** of The Social Entrepreneur Revolution, recently published by Marshall Cavendish. Like Richard Higginson, he attends St Philip's Church in Cambridge. **Richard tracked** Martin down at the Cambridge Blue and interviewed him over a drink.



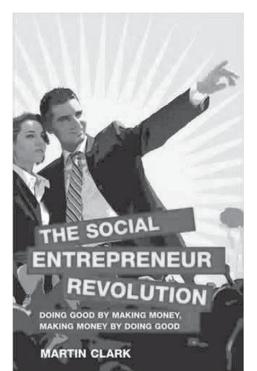


## How well do you feel the phrase social enterprise is understood at present?

It's still poorly understood. Maybe one in four people understand it. Part of my mission is to communicate the idea better.

#### Is there a danger that in calling some companies social enterprises, we make perfectly reputable commercial enterprises which perform a valuable social function feel inferior or excluded?

I think that where people respond like that it's a rather defensive reaction – it suggests companies that are uneasy about their social impact. I see social enterprise as a challenge to everyone to raise their game. In other words, organisations that prioritise social over financial goals are a challenge to others to shift their priorities. There are some exciting examples of fully commercial enterprises beginning to adopt social



enterprise methods.

You've written a book called *The Social Entrepreneur Revolution.* Is 'revolution' a bit grandiose for what is going on – is the movement really that influential?

Possibly. Hopefully it's not a violent revolution! But there are a lot of exciting developments happening. At the launch for my book I mentioned ten signs of the revolution.

They included Cambridge University teaching a Masters degree in Social Enterprise, banks developing loan products for social enterprises, the government putting in huge amounts of money to encourage young people to be social entrepreneurs, the government encouraging social enterprises to bid for contracts in the public sphere...There is a culture change going on. Young people are becoming more idealistic, schools are building the subject into the curriculum, and 'celebrity social entrepreneurs' like Jamie Oliver are emerging.

### Is there anything you'd like to tell us about your book?

I wanted to write something that popularises the idea of being a social entrepreneur. The book challenges businesspeople to start something. It also encourages people in the charity world to be more businesslike. It's addressing a wide audience. The book includes a methodology to help you work out where you are, and has lots of questionnaires and exercises.

### What has been the response to it?

People who read it have said they find it inspiring. It's been reviewed in *The Ecologist, Social Enterprise* magazine, Federation of Small Business magazine – all positive reviews.

#### Which social entrepreneur has had the biggest influence on you? Or can I ask: who's your favourite?

There are three who stand out. I think the world's most inspiring social entrepreneur is Muhammad Yunus, founder of the Grameen Bank in Bangladesh. Against a hostile cultural background he invented micro-finance, focussed on lending to women, and took it worldwide. I find him inspiring both to read and to listen to. Then there's Andrew Mawson, now Lord Mawson. He had the idea of healthy living centres, based round his church in Bromley-by-Bow, and put it into action. Third, Craig Dearden-Phillips, who set up Speaking Up here in Cambridge. He admits he didn't have an entrepreneurial bone in his body but he was committed to giving people with disabilities a voice – and that led to him becoming a social enterprise ambassador.

#### That leads me to ask: can anyone be a social entrepreneur?

Well, some unlikely people can be – Craig is an example. The key requirement is to be passionate about solving a particular problem. There is a continuum of abilities needed to be a social entrepreneur, but I think everyone can be a little more socially enterprising. So I guess my answer is not everyone, maybe, but lots of people!

## What advice would you give to someone wanting to get started as a social entrepreneur?

Read my book! In particular, read the 'beer mat' chapter about jotting down your key ideas. Then you need to gather together a small team with a shared vision and complementary abilities. Finding a mentor is important.

### What part has your Christian faith played in all this?

Lots! I can honestly say that I felt inspired while writing the book. The thing that has kept me going during the last 12 years is my belief that God wanted me to be using this particular approach - that Citylife has a role in demonstrating God's love for the world. I see what I do as the



Andrew Mawson

outworking of the relational<sup>1</sup> principles that I find in the Bible. There again, the Bible is full of entrepreneurial people. God is a God of action and change. I like the fact that in Matthew 25, the parables of the talents and the sheep and the goats are juxtaposed. So when I ask: how can I help people in need most effectively - how can I be in a position, for example, to offer not just one cup of water to an individual - the use of talents comes into play. The means you learn from one parable help in meeting the ends of the other parable.

## Finally, what do you see as the role of the Church in relation to social enterprise?

The Church is very often like a social enterprise – or at any rate it's a spiritual enterprise which is trying to grow and balance different priorities. It needs to be businesslike in delivering its mission.

I would like to see churches specifically encouraging social enterprises as a model, not just the old-fashioned charity approach. We have buildings, people with money and people with business experience. Put those together effectively, and we could be nurturing a lot more social action in our communities with real impact.

#### Thank you Martin.

#### Note

 Martin used to work for the Relationships Foundation at the Jubilee Centre – an organisation that promotes 'relational' principles.