

BUSINESS WITH GOD



John Wright
The Feast of Tabernacles 2012

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CONTENTS

	Chapter	Page
1	The Industrial Revolution	1
2	Learning to trust God	4
3	A Leap of Faith	6
4	Banking with God	8
5	Divine Judgement	10
6	United Motion Pictures	13
7	Santype International	16
8	Serenissima Travel	18
9	Britannia Theme Park	20
10	Norfolk Farm Machinery	29
11	Conclusion	25
12	The High Calling	28

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Chapter 1 The Industrial Revolution

John Wright's ancestors were Bankers in Nottingham in the eighteenth century. Wright's Bank eventually became part of Lloyds Bank. In 1790 Wright's Bank financed the start of the Butterley Company at Ripley, Derbyshire. Butterley wrought iron, mined coal, made bricks and built railways.

The family were very committed Evangelical Christians worshipping at St Mary's Church, Nottingham, where wall plaques record their presence there. Mrs John Wright in 1776 wrote a legacy to her descendants emphasising the importance of having a relationship with Jesus as Lord and Saviour.

In 1814 the colliery owners met at the Sun Inn, Eastwood. The canal owners made the mistake of thinking they were in canals, rather than transport. As a result they thought they had a monopoly and charged high prices to move the coal to the Leicester market. But the steam engine had been invented.

So the coal owners asked Butterley to build a railway. Butterley rolled wrought iron rails, built steam engines and wagons, an iron bridge over the river Trent, and so got the coal to the Leicester market. They went on to build much of the London Midland Railway and St Pancras Station. It was a huge undertaking in an agrarian economy, but doubtless guided by prayer and helped by providence.

Butterley went on to build iron bridges. They made the Vauxhall Bridge in London, a bridge over the river Irrawaddy, Burma and pumping stations to drain the Dutch marsh land. Sadly they gave up trying to make steel, on which they spent a very great sum of money, just before the Bessemer process overcame the problems.

Francis Wright followed John Wright as Chairman. He was High Sheriff of Derbyshire, knew Wilberforce and the Clapham Sect, and built Osmaston Manor, near Ashbourne. The workmen started the day with prayers. Francis Wright's son Henry became General Secretary of the

Church Missionary Society, to maintain a three hundred year tradition of having Business Men and Missionaries in every generation.

Henry's son Leslie Wright took the company through the first world war, and Leslie's son, Walter was Chairman through the second world war. Butterley was heavily engaged in the war effort. Countless hand grenade cases came out of the Foundry, and the Bridge yard was busy making sections for Mulberry Harbour used in the Normandy landings.

After the war the Labour Government nationalised the coal mines. Walter Wright was President of the Colliery Owners Association and negotiated the terms of the sale. Walter died of lung cancer in 1957 just as his son John Wright started in the company after getting a degree in PPE at Christ Church, Oxford. He started work on the shop floor in the machine shop and foundry, and also in the brick yards. The company had invested in the latest tunnel kilns and was one of the best brick companies in the country.

John went on to be trained at Price Waterhouse, Butterley's Auditors, and later on in 1964 at the four month Programme for Management Development at the Harvard Business School. This was followed by a course on Corporate Planning at the Stanford Research Institute. In 1965 he became Chairman of Butterley Brick Company and Deputy Chairman of the Group. It seemed as if he had a great career before him. He would doubtless become High Sheriff like his ancestors, and play a leading role in the county.

But in 1966, as a bachelor of 32 with an E-type Jaguar, John could not live with his proud, selfish, self-centred, lustful life style. He went to Church every Sunday, but had no idea if God existed. One evening, in his bedroom, he got on his knees and said aloud, 'God, if you exist, please forgive me and change me and make me the person you want me to be. Give me the wisdom to know your will and the courage to do it.' He felt the weight of sin leave him and was filled with joy. He was born again.

Later, in 1974, some of John's respectable Anglican friends got excited about God. They said they had been baptised with the Holy Spirit as at

Pentecost and spoke in languages given by the Holy Spirit. John called a Bishop, who said there were two initiatory experiences into the Christian life, 'Come' and 'Go'. 'Come' is when we ask Jesus to be our Lord and Saviour; 'Go' is when Jesus sends us out in the power of the Spirit to be His witnesses. So John asked his friends to pray for him, with the result that John was also able to pray with the language of the Holy Spirit. This later empowered John to become an Evangelist, which was recognised by his Bishop who put him in the Anglican College of Evangelists.

Placing his life in God's hands brought an immediate piece of divine attention. As Joseph's coat of many colours, the source of his pride, had to be removed, so Butterley had to go. The Board of elderly Directors found John's youthful enthusiasm unacceptable. It was agreed in 1968 that he should leave Butterley to pursue his career elsewhere, assisted by a £5,000 payment for loss of office.

Chapter 2 Learning to trust God

John decided that the direction of the family business should not remain under the control of the existing Board. After his departure from Butterley he went to see Jim Slater, who was rapidly rising as a Corporate Finance star in the City. He was ushered into Jim's office, explained the situation at Butterley, and provided some figures.

'OK, we will do it', said Jim. *'Call your broker and buy whatever stock is available.'* John was fairly shattered at this rapid response, without budgets and Board Meetings. As he left the office Jim took his arm and said, *'Well, smile. It is fun, isn't it?'* James Hanson, later Lord Hanson, was chosen as the purchaser of the company and it was agreed that John would go back as Chief Executive. But the Butterley Board were furious and only agreed to recommend the final bid if John was not employed.

So John found himself receiving yet another £5,000 pay off and joined the ranks of the unemployed. He decided a break was needed to investigate Global Markets. He spent eight months going round the world from Kenya to India, Nepal, Thailand, Singapore, Hong Kong, Japan, Australia, Colombia, Peru, Argentine, Brazil.

On his travels a breaking process was in hand. John was very proud of his ancestry, his business training, his education etc. At Bangkok he had a baptism of tears. He cried all night, recognising his complete sinfulness. He laid everything down and said he would do whatever God told him, even being a road sweeper. Was he not now a slave of Christ?

On his return in August 1969 he was put forward by a Recruitment Consultancy as a candidate to be the next Director General of the Brick Federation. He felt he was bound to get the job, but did not get an interview. He had to learn that God was directing his path.

Finally he was appointed in December 1969 as the Director of New Products, Acquisitions and Planning for Reckitt and Colman's Food Division in Norfolk. He did not know he had been taken on to be the next Managing Director, so tried hard to keep a low profile after being a chief executive in his own family business.

Things seemed to be going well. He bought Sodastream Ltd, a fizzy drink machine company, which had Tom Caxton Beer Kits as a subsidiary. The Food Division rapidly achieved forty per cent of the beer kit market which was a great success. John saw a much bigger potential in Sodastream, which had continuing high margin income from Oxygen bottles and concentrates, but he could not persuade the Food Division Board to back it. It was not a supermarket product. John was to learn that God had other plans for Sodastream.

In July 1971 John was told that he was to leave the Food Division. He surmised that they had correctly diagnosed that he was not a large International Company man, but an entrepreneur who would never be happy in the atmosphere of a large company. So he asked God what he was to do next, even offering to be a Vicar. However the Lord had mercy on the Church of England. They had enough trouble without him.

In all this John was having a further blow to his pride. He thought he was a good business man, but needed to prosper in a non-family business when all success would be seen to have come from merit and not ancestry. He went to Dereham Church one Sunday morning and asked God to speak to him. Nothing came in the hymns, the lessons, the sermon.

But he refused to leave the Church after the service. Kneeling beside a window, he suddenly got the words, 'Look up!' There, on the window, was the sun shining through a golden Unicorn. This was his family crest and symbol of the Butterley Company. He felt God was re-assuring him that his fortunes would revive.

The next Friday, with only a week to go before his departure, a thought came into his mind as he waited in his office for lunch. '*Start a Bank*'. It was so short, foolish and he did not want to do it, that it might possibly be God speaking. Perhaps Wright's Bank at Nottingham was to be re-founded in Norwich. He called a Norwich Solicitor, who thought it was a great idea. So doors began to open for a great adventure.

Chapter 3 A Leap of Faith

At a meeting John had met the late Lord Rank, a Yorkshire Methodist. Rank, Hovis, McDougal Ltd, the flour company, was his family business. He told John how God sends us on impossible missions to test our trust and obedience. If we set out, as Jonah eventually did, on a suicide mission to preach repentance to Nineveh, the Angel of the Lord will go ahead of us and give us favour.

Lord Rank told John that this was what happened when God told him to start a Film Company. He set out, and God opened doors for Christianity to have a foot in the Film Industry. This encouraged John, who began to talk to the Lord about the bank.

'Lord, you can't start banks anymore.'

'Is anything too difficult for me?'

'Lord, I will need some money'

There was no answer to this, but a few days later at a Cocktail Party John overheard a conversation about Scottish American Investment Trust who had financed the start of a Merchant Bank in Edinburgh.

'There you are.' he felt the Lord say.

'But Lord, they are Scottish. You have created Scotsmen not to give.'

'I told my servant Moses to hit a rock to get water. You hit Scotsmen and get money. It is the same principle. Impossible unless I do it.'

It turned out that one Scottish American Director was a Director of Norwich Union. When John met him on a visit to Norwich he discovered that he knew one of John's cousins. So John went up to Charlotte Square, Edinburgh to meet Jackie Shaw-Stuart and his executive team. They asked him some questions.

'How long have you been in banking? Do you know the money market? Is your family well known in Norfolk like the Barclays and Gurneys? Will people trust you with their deposits? Will you mortgage your house and be at risk equally with us?'

John's answer to all these questions was 'No'. He was a stranger in Norfolk, had a rented house and very little money. He felt a complete

fool. But he had forgotten the Angel of the Lord. A few days later he got a letter saying they would back him, provided he had a Banking Partner they approved of within three months.

John was overjoyed. There would be no trouble finding a partner. He told God he could now manage on his own. God laughed. With one week to go before the three months were up, John had no partner in sight.

He decided that, as Drake bowled bowls while the Spanish Fleet sailed up the Channel, he would take time off and visit his sister near Cirencester. He drove down there with a Christian friend who had just been converted, so they talked non-stop.

Driving back to London after seeing his sister, John followed the road he knew well via Oxford. Suddenly he realised they were on a country lane, which was south of the main road, so they would have had to cross oncoming traffic to get there. Then they saw a sign, 'Reading 6 miles'

To their astonishment they realised that, as God moved Philip to Azotus Acts 8:40 after speaking to the Ethiopian Eunuch, so God had moved them forty miles. It was an amazing, supernatural miracle. Then John remembered that his old Rector from Derbyshire, Pat Stacy-Waddy, was Chaplain of Queen Anne's Girl School at Caversham, near Reading.

They called in to have coffee with Pat and his wife, Margaret. John told them he thought God was starting a bank. As they left, John kissed Margaret Stacy- Waddy goodbye. Then, as he was turning to get into the car, he heard her say, '*Christopher is doing very well at the Ionian Bank*'.

John had forgotten that their son was a banker. On the last day of the three months grace the Bank of England and Scottish American confirmed that Christopher would be acceptable as John's partner.

The bank, which was called Fitzwalter Wright Ltd, John's last two names, was founded in 1972. So John discovered that '*No Purpose of God can be thwarted*' Job 42:2. Also that he could, like Jesus, achieve nothing by himself. He had to depend on the Holy Spirit.

Chapter 4 Banking with God

Christopher Stacy-Waddy proved to be a very successful banker. It was a providence that he came to join the Bank. He established good relations with large local companies like Norwich Union, and diverted some of their deposits from the London Market onto the Bank's balance sheet.

After nine months trading the Bank had made a small profit. They then issued ordinary £1 ordinary shares at £10 per share to Anglia Television and Scottish American Investment Trust to strengthen their Balance Sheet.

The Bank then decided that they needed to launch subsidiary companies to invest in property and local companies, but the Bank's capital was needed to protect depositors. So one morning, in the City of London, John called on Banque Belge, as he had heard they were looking for investments.

John was ushered into the presence of Martin Scott, their lending manager. John explained the need to finance two new subsidiaries. Martin asked how much he wanted. Strangely enough John had not thought this far. He was wondering if he should say £100,000, which in 1973 seemed an awful lot of money. To his astonishment he heard himself say £1 million.

Martin Scott did not blink. After he had visited Norwich, the loan was granted and the new subsidiaries were financed. Banque Belge became Shareholders, later increasing their loan to £2 million. The Bank was thus able to buy Sodastream from Reckitt and Colman Food Division for only £15,000, the value of its stock. In their second year the Bank made £168,000 profit and were able to issue £1 ordinary shares to Scottish American, Anglia Television and Banque Belge at £20 per share. Christopher and John were invited to celebratory lunches by their Institutional Shareholders. There was only one problem. The founders had lost control of the company, just as in 1974 the first signs of a property led banking crash were evident.

Eventually about thirty London banks became insolvent. Christopher moved rapidly to establish the Bank's security. He persuaded their Institutional Shareholders that he could call on them for short term loans if he had a cash flow problem. Secondly Christopher offered to repay any deposits before time if depositors were concerned about their safety. No one asked for their money back. The Bank won a vital confidence vote.

The Property and Investment subsidiaries were, however, showing big losses as property lost its value. A Company Doctor was called in who confirmed the situation. While the Bank might trade back into profit in the long run, he said that John and Christopher should leave to reduce overheads.

John was outraged. It was God's Bank and, like Jonah, would come out of the belly of the big fish. Was not Sodastream a huge success? But on the morning of the Board Meeting called to secure his removal, John read that, '*Jesus, even though He was the Son of God, did not count equality with God a thing to be grasped, but humbled himself and accepted death on a Cross. So God has highly exalted Him.*' *Philippians 2:8-9*

So John, with Christopher, resigned in 1975. He was being taught to bless those who persecuted him. There was one proposal that he would be allowed to buy Sodastream for £1 million. But the Institutions could not agree. So God stopped him from becoming very rich. He was, like St Paul, to be kept poor, provided for by God, but making many rich with the Gospel.

To alleviate his troubles John was married to Susan in 1974. She proved to be a great comfort during stressful times, and the Mother of four sons and a daughter, a Biblical sign of blessing as a quiver full.

Chapter 5 Divine Judgement

The Bank did agree to pay John all his Pension Fund contributions. The sum offered, however, proved to be only 50% of what had been promised. John was determined to show up their alleged dishonesty in Court. But after six months of Solicitor's letters, costs were going up and no progress was made.

Again John searched the Bible, only to be reminded again to bless those who rob us. He knew he had to give up the whole Pension, just as St Francis had returned his patrimony, and trust God to keep him. He found great joy in doing this, knowing the best way to preach the Gospel is to show that money has no control over us. The Bank were amazed!

In all this God was very faithful. In 1980 John inherited £15,000. He decided to put it in a Pension Scheme and ask the Holy Spirit to manage it. After all, the only quality needed by a Fund Manager is to know the future. So instead of spreading his investment in many markets and countries, it was always 100% in cash or in one market.

John has kept his email of 31 August 2001 to Barclays Corporate telling them that God had told him to sell everything and be completely liquid. Eleven days later came the twin tower disaster in New York. Likewise John was 100% in cash at the great wind of 1987.

There were, however, testing times. After the wind of 1987 John was in cash until November 1988 when the market started to recover. John was desperate to invest, but no word from the Lord. It was like Saul desperate to sacrifice to keep his army together, but he was not allowed to until Samuel appeared. 1 Samuel 13:8-15.

Saul went ahead and so lost the Kingdom. Trust and obedience is all God requires, but it can be very difficult indeed. As Jesus said, He leads us on a hard way. Eventually God told John to invest in Japan. By the next July Japan had risen 40%.

The outcome was that John achieved a Pension Fund of £246,000 by the year 2000 which was much better than he would have got if the

fund had been invested by professional managers. When we give, God restores good measure, pressed down, running over.

John did not realise in 1975 that his experiences were creating a testimony. He did not know that he would be speaking at dinners of the Full Gospel Business Men in thirty seven countries in the future, when it was essential to show that God was involved in business.

The final drama of the Bank came when the two Institutions who controlled the Bank decided that they would buy Sodastream so as to provide finance for the Investment Subsidiaries. A good idea, but the price offered was half its market value. John arranged for a major company to offer double, as he was still a shareholder in the Investment company. He was told that Sodastream was not for sale, it had already been bought!

John decided to instruct Counsel, who said it was a clear case of oppression of minority shareholders. John himself would have received £1 million if Sodastream had been sold at the full price. But then came a hard word from the Lord. *'Vengeance is mine, sayeth the Lord.'* John knew he had to lose £10,000 spent on Legal Fees and stop the legal process.

Then came an even harder word. *'Write to every Director of the two Institutions, and tell them I will judge them if they don't repent.'* John knew the Directors thought he was a bit strange. Such a letter would be the joke of the City. That night he could not go to sleep. He decided to open the Bible and if what he read told him to write, he would write.

So John opened his Bible and read, *'Take a scroll and write on it all the words I have spoken to you against Israel and Judah....It may be that Judah will hear all the evil I intend against them that they might repent and turn from their evil way, that I may forgive their iniquity and their sin.'* Jeremiah 36:2

John was amazed at such a specific word from God. He wrote to the Directors, but received no reply except from their Solicitors. They were given six months to repent but failed to do so. Then judgement came. They lost a large amount in the business and had to declare a loss.

Next came personal judgement. One Director dropped down dead; one had a messy public divorce. One, who was a non-executive Director and a friend of John, had received a full explanation. He had a stroke and was a vegetable for the rest of his life. When people rob God's children, the apple of His eyes, they can expect a divine response.

Sodastream was eventually sold to Schweppes for £20 million. The two original Institutional investors increased their equity sixty two times. John had been given 2% of Sodastream which he had sold earlier for £180,000. At last he was free to make another investment, confident that God could provide another winner.

Chapter 6 United Motion Pictures

When John left the Bank, they told him to keep his corporate finance activities. This was a providential blessing. John had been at a lunch party given by Martin Harris, the Partner to whom he had reported at Price Waterhouse. Martin had become head of the Takeover Panel. He introduced John to Talal abu Ghazaleh, a Partner with Price Waterhouse in a joint firm of Accountants in Kuwait.

Arriving in Talal's office in Kuwait, John was given a list of industries that Talal's Clients wanted built in Kuwait. Eventually John achieved deals for Smith's Industries to manufacture car plugs and for MK Electric to manufacture electric plugs.

There were some interesting moments. At one meeting just before signing a deal, the Kuwaiti Client, who was also a Government Minister, asked John about his company, Branch Securities Ltd. What did the company name mean? John was under pressure. If he told the truth, and the Client knew he was a committed Christian, the deal might be lost. But he also knew that God honours those who honour him.

So he replied, *"Branch is the Biblical name in the Old Testament for Jesus. The company's name means, 'There is security in Jesus alone.'"* The Client smiled. *'I am so glad to hear that you fear God. Now I know I can trust you.'*

Soon afterwards, the Deal was completed!

Another near miracle from John's Middle Eastern contacts was an order from Mr Zubaidi, of Lebanon, for £10 million in golden Cedars. He wanted an alternative to English Sovereigns and Krugerrands. John received the design of the Cedar, together with a one ounce gold blank for the coin. John arranged with Birmingham Mint for production, and was just organising insurance when the Lebanese Civil War exploded. Sadly John heard no more from Mr Zubaidi. So he lost another £1 million!

John was wondering where to invest the proceeds of the sale of his Sodastream shares. Andrew Quicke, a Television Journalist and film maker, suggested he should buy United Motion Pictures Ltd, a

Documentary Film maker in Fitzroy Square. It had thirty employees, was well established, and did 40% of its sales to Government Departments.

This led to a meeting with Ron Artus, the Chief Investment Manager at the Prudential. The City hated Film makers who had no idea of costs, getting sandwiches for lunch from Fortnum and Mason. John's banking experience combined with Andrew's film making background made them a perfect team to start a Media Investment Bank.

At the Prudential providence was apparent. John had long been a collector of English Watercolours and knew Agnews well. All round Ron Artus' office were watercolours, many from Agnews. So the conversation went well, and the Prudential brought in Ralph Quartano of the Post Office Pension Fund as a co-investor. An initial £1 million was invested and offices opened in Fitzroy Square.

It seemed as if a new Empire had begun, with no doubt John's portrait on the wall of the Board Room before long. So God did a stripping job to deliver John from worldly ambition. The Government closed their Film Unit who were very expensive. The Unions started a strike just as the Falklands War was starting. United Motion Pictures lost all its Government orders and almost immediately appointed a Receiver. As a consequence John had to resign from the Media Investment Bank.

This was not all. John was told that he had a Melanoma cancer on his arm and had an operation to have it removed. Then he and his wife Susan had been trying to help an alcoholic by having him to stay with them for several months. This poor man got a root of bitterness, invented a silly story, got legal aid and accused John of breaking his word to help him develop a crow scaring device, even when his Consultant said it would not work.

So there were headlines in the local paper. Lay Reader in the Church of England accused of this and that. After ten days in the High Court the Judge said there was no case to answer, and even kindly commented that Mr Wright was a credit to his faith. But the accusation remained – no smoke without fire.

Susan was not pleased with God. She thought He had been too rough with her husband. But God gave John a vision. He was swimming in the sea with

an enormous wave about to hit him. In front was some drift wood. God told John to take hold of the wood which he discovered was the Cross. Then three waves hit him, but the Cross carried him over each one.

Then came the thought, *'I am your buoyancy.'* John realised that it is God who holds us up as we go through difficulties, and that the waves represented the Court Case, Cancer and Business collapse. Then the Lord spoke again. *'Look behind you.'* John saw the waves hit the beach and become nothing. Then came the thought, *'Everything that comes against you is an impostor.'* He realised then that Satan is allowed to attack God's servants, as he attacked Job, but always for a good purpose and a good outcome.

For two years from 1982 to 1984 John was unemployed with five children in a rented house. They saw money come in astonishing ways. Once John felt that God wanted them to go to a Convention in Australia, but they need £2,000 for travel expenses. On the morning they had to pay for the airline tickets John got a call. A friend said that God had told her to send £2,000 without knowing what it was for!

After eighteen months, in November 1983, John went away to fast and pray. He felt God say He would restore John in his Jubilee or fiftieth year. This was the next year, so John leapt and danced on a walk imagining sending £5,000 to lots of needy people he knew. Suddenly he thought of a friend going out into the mission field. *'Send it now'* was the clear command.

Providentially John had just received £10,000 from a family trust. But he did not want to give away half. However Susan persuaded him to do so. *'God has kept us so far'*, she said, *'and will continue to do so.'* So a Bank sent an anonymous cheque. Later they heard that this was the exact amount needed by their friend to pay fees and get equipment to go to Pakistan.

Then they had to wait, to see what God would do, comforted by Habakkuk who wrote, *'If the vision tarries, wait for it. It will surely happen.'* Habakkuk 2:3.

Chapter 7 Santype International

Jubilee starts on the tenth day of the seventh month. On the twelfth July 1984, just after his fiftieth birthday, John bought Santype International Ltd, a typesetter at Salisbury. It had fixed assets of £150,000, net current assets of £225,000 and was expected to make a small profit of some £30,000 in the year ending on 31 August. John bought all this for £5,000, providentially the same amount he had been told to give away.

After the deal was done, John asked Blackwell Press, who sold the company, why it was so cheap? They explained that 40% of sales went to USA. So when the dollar rate went against them, the company would fail and cost about £500,000 for redundancies, etc. They thought Santype was a poisoned chalice. In fact, after stopping Sunday working and tithing profits, Santype made £176,000 profit in its first full year.

There were many adventures. Cancelling Sunday working stopped people earning double time. The Unions threatened to strike. So John and his partner, Dillon Harris, who lived nearby, asked God what to do. *'Pay double time all week'* was the astonishing reply. As labour was forty five per cent of costs, the Harvard Business School would not have approved!

Obedience in foolishness is one of the great lessons in the Christian life. So double time for overtime was paid all week. Immediately the heavens opened and poured out an abundant blessing, as promised in Malachi 3:10-11. A publisher closed down its typesetting department and gave Santype their Journals. A competitor moved to another typesetting system and sold their machines at scrap value. A Salisbury competitor closed down and their skilled labour came to Santype.

Every week, it seemed, there was a miracle of grace. There were two unsatisfactory managers. Normally they would have been asked to leave, at great cost and bad gossip in the Industry. So God was asked, if they would not change, to move them. Within three months they had both moved to other jobs.

Success brought cash flow problems, so they asked God for help. NatWest Bank in New York received their income from American Clients and sent a weekly payment to Barclays, Oxford who were Santype's bankers. But the NatWest computer glitched, forgot to debit amounts sent, and gave Santype \$130,000 too much.

NatWest apologised and gave Santype an interest free loan until repaid from further receipts. Later, John preached at the NatWest annual service at St Margaret's, Lothbury. He told their Directors that they should advertise as *The Miracle Bank!*

Nor was the dollar rate a problem even though it moved between \$1.52 and \$2.08 to the pound. John had learnt from his pension fund that God knows the future. So John was able to deal on the foreign exchange market and make profits. One year the Barclays, Oxford manager asked John how he was so successful. John explained that he had an advisor. 'Ah, yes', said the manager, 'someone from the City?' Eventually John explained it was the Holy Spirit. The manager laughed and admitted, 'I should not have asked.'

Eventually the typesetting industry went to low wage economies and Santype was sold to an Indian Company. But the company had been a marvellous providence to pay school fees for five children just when it was needed.

Chapter 8 Serenissima Travel

One of John's friends, Serena Fass, started an up market travel company in 1975 called Serenissima Travel. John persuaded a wealthy mutual friend to provide the first £10,000 and become Chairman. The company developed a hugely loyal group of customers, but losses were made. Eventually the Chairman became a Cabinet Minister and so had to resign. He asked John to take over and sell the company.

The only company likely to buy was Voyages Jules Vernes owned by Philip Morell. John went to see him and agreed a price of £270,000 to take over the staff, offices and mailing list. It seemed to be a good deal for just the goodwill.

At the completion meeting at a leading London Solicitor's offices all the papers were laid out on a big Board Room table. Then the telephone rang. It was Philip Morell's secretary. Mr Morell was not coming. The deal was cancelled!

The Partner of the Solicitors blew his top with frustration after all the work that had been done. But John said, *'This must be from God. He will have something better.'* This made the Partner, if possible, more furious. His junior solicitor began to smile. He was a Christian and understood what John was saying. *'All things work together for good for those who love God and are called to His purposes.'* Romans 8:28.

Serenissima had taken on a bright young Managing Director to try to improve matters and make the company more saleable. But Philip Morell offered him a job at Voyages Jules Vernes and he resigned. The situation was terrible.

Eventually John went to meet Philip Morell again to see what he would pay. Philip was in his office with his Group Managing Director. John had flu at the time with a high temperature. He listened to a conversation which ended when he heard that he should pay Voyages Jules Verne to take over the liabilities of Serenissima. John replied that he was going home to bed.

The next morning Philip Morell called John. He said, *'John, I don't want to pay anything for the business, but how about me giving you*

ten percent of our equity?' John was stunned. He knew this was worth at least £1 million.

So Serenissima was sold to Voyages Jules Verne. Over the next ten years dividends of £1.6 million were received. Then Voyages Jules Verne was sold to Kuoni and a further £2 million was received.

It was an astonishing example of God saying, '*When you are weak you are strong.*' Because it is when we are weak, and give up, that God's grace can prevail.

Chapter 9 Britannia Theme Park

In 1984 John had a call from Pat Kellard, a highly successful Christian Entrepreneur. Pat had a brother, Peter, who was building a Theme Park in Derbyshire in partnership with the County Council. Pat asked if John, as he came from Derbyshire, would give Peter some advice?

John met Peter and found him to be a charming, open character with some success in Theme Parks at Bournemouth. Peter was not then a Christian, but later was converted. It turned out that Britannia Park was being built by a reservoir where John used to fish as a boy, and that John was Patron of the local Church.

Peter asked John if he would be the non-executive Chairman of the Operating Company, as he was well known in Derbyshire. The Park was being built by the Holding Company. There was no investment, no risk, and a small welcome salary as John was unemployed. When John prayed about it he kept getting, *'I will take you back to the land of your Fathers.'*

Unfortunately there was a local election and Labour took over the County Council from the Conservatives. Peter Kellard said that the new Council Chairman asked for a lease on better terms for the Council. Peter could not give this, as the lease was security for the Bank Loan from Samuel Montague.

The outcome was that the Council became 'Hostile Partners'. They delayed planning permission for two and a half years and the Britannia Park holding company had to call in a Receiver.

But not before Peter Kellard had sued the Council and they were found guilty of breach of contract. The amount of damages, which the Judge said would be substantial, was to be decided at a later quantum hearing.

All the Receiver had to do was to sell the park, expertly valued at £8.5 million with one bidder, and collect the damages which would be at least £4 million, being the increase in building costs. So assets of £12.5 million would easily pay off the debts of about £6 million.

To everyone's astonishment the Receiver sold the Park back to the Council for £2 million, and gave up the claim for damages for only

£100,000. Assets of £12.5 million were reduced to £2.1 million! So Peter Kellard sued the Receiver, the Bank and the Council for conspiracy to defraud the Creditors.

The outcome was that the Police were called in to answer a complaint. The longest, continuous Criminal Trial in the Guinness Book of Records followed. It lasted for seventeen months in Nottingham.

Although John was a non- executive Chairman of the subsidiary company operating Britannia Park, he was arrested with all the Directors of the Holding Company. Twenty eight charges were made including trading while insolvent and getting money under false pretences.

The Roskill Commission asked Professor Baddeley of the Medical Research Council to research the reliability of Jury verdicts in long fraud trials. His conclusion was that after six weeks only fifteen per cent of the Jury would remember or comprehend the evidence. The Jury had eight mostly elderly ladies and three men.

At the end of the trial John was found guilty, with other charges, of carrying on the trade of the Holding Company when allegedly insolvent. He was not a Director, never attended a Board Meeting, was not paid by the Holding Company and Peter Kellard had said in Court that he was not involved.

Outside the Court Mr Baldwin, the leader of the Crown Prosecution Service, ran up to John. Even though he was not allowed to talk to John, he said, *'Mr Wright, I don't know what to say. I am very sorry. When this happens to most people they disappear without trace, but you won't.'*

So John had three months in prison. Although a deep shock for John and his family, it was wonderful fishing for an Evangelist. John published six *Letters from Prison*, with an introduction by the Director General of the Prison Service. The Letters, available from Branch Press Ltd., tell how the Holy Spirit converted and healed many of the prisoners.

The Appeal Court said that although the Judge had summed up in John's favour, although the trial was too long, they could not upset a Jury verdict. They then gave ten reasons to justify the Jury verdict. They were all errors of fact. They did, however ask the House of Lords to hear an appeal due to the length of the trial. Most unusually, the House of Lords refused.

The remaining solution was to ask the Home Secretary to return the case to the Appeal Court because of the errors of fact. The Home Secretary replied ten months later, saying he could not interfere with the course of justice. John was then considering going to the European Court when God stopped him. He was told to do nothing, but to leave vindication to God on the Third Day.

John asked God for a word from the Bible to confirm a tough decision. He was told to close his eyes, open the Bible, and put his finger on a verse. He did so and began to read about the Sanhedrin who said to Pilate, *'Set a guard upon the tomb and seal it until the third day.'* Matthew 27:64. John realised he was to sit in a tomb under ten feet of Judicial Concrete until God brought him out. He then asked God for a word on resurrection to keep his faith alive. He closed his eyes again, put his finger on a verse, and read, *"And King Nebuchadnezzar said, 'Shadrach, Meshac and Abed Nego, come out, come here!'"* Daniel 3:26.

Chapter 10 Norfolk Farm Machinery

In September 1995 Santype had been sold and John, aged sixty one, was out of a job. But he was introduced to Steve Kittle, a former Agricultural Machinery Regional Manager, who had taken on a Dealership in Norfolk. His backer wanted to withdraw and Steve needed someone to provide finance.

Steve was also a Christian, so it did look as if God was providing another business like Santype. John asked for confirmation from God. One lunch time he turned on the television, something he had never done before nor since. He saw a film of Judy Garland buying a tractor at the Dealers, and then driving it down the high street to the applause of neighbours. John then asked for a word from the Bible. He was given a passage in the Gospels about the sower that went forth to sow.

John asked his friend, who had been involved in Serenissima and Santype, to provide the funding. So Norfolk Farm Machinery (NFM) was launched with two Depots at Attleborough and North Walsham. They had a major tractor franchise and farming seemed to have a future with the growing world food shortage.

However, disaster struck when the tractor manufacturer launched a new range before they were fully developed. They lost half their market share due to continuous breakdowns. As a result heavy losses were made and the company should have closed down. But John's backer, very kindly, decided to continue his support, funded the losses, and looked forward to a better tractor winning back the lost market share.

There were two mega dealers in Norfolk and four smaller dealers like NFM. John realised that smaller dealers could not survive. This was confirmed when one dealer closed down and NFM got an important tractor franchise from them.

Then a merger was arranged with Randell Agriculture, an old family business who had two excellent tillage franchises. Steve Kittle was also delighted to get William Randell as Sales Director. William was twenty years younger and well liked in the farming community. He was to become a great support for Steve and brought in high margin tillage.

A further increase in sales came from the acquisition of a Depot near Fakenham. John believed that they should pay the former Franchisees

their own valuation of the assets. He did not believe it was fair to use his power, as the only buyer, to beat down prices. As a result sales increased from £3 million in 1995 to £13 million in 2011.

This meant that past losses of up to £300,000 pa had been changed into a small profit. Steve had trained some excellent young salesmen, one of whom had won the prize as the best European salesman. Then in August 2011 an order was achieved for twenty five tractors costing over £3 million with a profit of £180,000. At last Randell NFM Ltd, as it was now called, could see its way to make £200,000 pa.

There was only one problem. The Banking crisis! As tractors now cost up to £250,000, some more capital was needed. A Norfolk Farmer bought 10% of the company for £150,000, valuing the business at £1.5 million. But as fast as new capital was raised, the Bank reduced the overdraft by a similar amount, even though they were risk free with an undoubted guarantee.

This meant that the tractor supplier decided to move the franchise to a better financed dealer. Two local dealers were keen to get the business, but only one was allowed to bid by the franchisor. They bought what they wanted at their own valuation and paid £1 for £13 million sales and staff. The outcome was that over £1 million was lost, the shareholders got nothing, and John was left with a large personal debt he could not repay. Even the great tractor order was reduced to 15 tractors, and little profit came from it due to another dealer offering them at cost.

But Christians are called to bless those who persecute them, and not to ask for the return of what has been lost. They are called to forgive, which means not letting anyone know what has been done to them. They have to leave any vengeance to God. John knew from past experience that this is what happens.

Judgement has already started with the Bank who had massive computer problems, lost up to £1.9 billion in a collapsed Spanish property company, found the sale of branches collapse, and then heavy fines over the valuation of the London Inter-Bank Lending rate (Libor).

The mills of God grind slow, but they grind exceedingly fine.

Chapter 11 Conclusion

If one listened only to some teaching on prosperity, one might imagine that, if we all walked in the righteousness of Abraham, we would all be millionaires.

But the fact is that, while there are a few people God has used to be His bankers, most Christians are not very wealthy, especially in developing countries. Indeed, St Francis made poverty a part of his calling, to show his detachment from the world and all its false values.

So why has God allowed John to be robbed so many times so as to apparently end his business career with a large deficit? God promises, like an earthly father, to provide for our needs. John has experienced this, especially during his two years of unemployment. But God also promises to give us wealth to hand down to our children. *The reward for humility and the fear of the Lord is riches and honour and life. Proverbs 22:4.* This promise seems to have failed so far.

Of course, the real blessing of God is more than wealth. It is a faithful spouse, a quiver full of five children who love God, good health, a nice home, and ministry to build His kingdom. Also to have His joy in bad times as well as in good times. All this John has had in abundance, with testings.

Of course John made mistakes. But he also learned that obedience to God is more important than money. Businessmen need to hear this. It was so well illustrated in the loss of £1 million when Sodastream was taken away at half price. But what a testimony of Divine Judgement followed.

There were also lessons to be learned from experience. A constant aim of the Holy Spirit is to forge humility in our souls, because God listens to the man who is humble and trembles at His word. *Isaiah 66:2.*

John had to learn to forgive. When John resigned from the Bank he had to forgive and bless those who persecuted him, to ask God to bless them, and not to let anyone else know at the time what they had done to him.

John also learned to hear from God when he asked the Holy Spirit to manage his pension fund with such spectacular results. He also had to learn to seek God's wisdom when the Santype Union threatened a strike. Then he needed the courage to be obedient in apparent foolishness.

The strange thing was the number of times God separated John from wealth. He lost Butterley, he lost the Bank, he lost the film company, he lost the sale of Sodastream at a fair price, he lost the Lebanese golden Cedars, he lost Santype once school fees were paid, he lost the tractor business. All these losses seemed to be thrust upon him. He was tithing, he was not knowingly sinning. What went wrong, when God talks about giving wealth?

Perhaps Jesus' comment after John the Baptist was beheaded is relevant. *'Blessed is he who is not offended in me.'* God's ways are not our ways. The High Calling, in chapter 12, describes one insight like this. *'Others may be allowed to succeed in making money, or have a legacy left to them, but it is likely that God will keep you poor, because He wants you to have something far better than gold, namely, a helpless dependence on Him, that He may have the privilege of supplying your needs day by day out of an unseen treasury.'*

It can also be said that God has not finished with John yet. Jesus knows the last chapter and laughs. Psalm 2. John's life is working together for good, because God *'makes the wrath of men to praise Him'*. Psalm 76:10. Crucifixions become resurrections. John believes that God will vindicate him in the Britannia Park Trial by some supernatural means. He just has to wait !

John was also comforted, after the loss of the tractor franchise, by the experience of David at Ziklag told in 1 Samuel 30. David had been chased by Saul in the wilderness for many years. One day he returned from a raid to Ziklag where he and his men lived. They found the village burnt and all the women and children and flocks carried off by the Amalekites.

David strengthened himself in the Lord, even though his men talked of stoning him. God sent him after the Amalekites and all were recovered unharmed, together with much additional wealth. Soon

after this David became King of Judah. John hoped that the loss of the tractors was his 'Ziklag'.

To give him faith to be patient, God had given John a vision ten years before. He saw a computer screen with a black message box and white letters flashing at him, 'Tsiang Fu'. It came back three times. John asked his son David, who publishes Christian Books in Beijing, if this was Chinese?

The answer came back that it is the Mandarin blessing given to a man in old age. It means that when we submit to someone and subject something, we are conformed to their image. John took this to mean that when we submit to Christ and subdue the flesh we are conformed to His image.

Chapter 12 The High Calling

If God has called you to be really like Jesus, He will draw you to a life of crucifixion and humility. He will put upon you such demands of obedience that you will not be able to follow other people or measure yourself by other Christians. In many ways He will seem to let other good people do things which He will not let you do.

Other Christians and ministers, who seem religious and useful, may push themselves, pull wires and work schemes to carry out their plans, which you cannot do. If you attempt it, you will meet such failure and rebuke from the Lord as to make you sorely penitent.

Others may boast of themselves, of their work, of their success, of their writings, but the Holy Spirit will not allow you to do any such thing. If you begin, He will lead you into some deep mortification that will make you despise yourself and all your good works.

Others may be allowed to succeed in making money, or have a legacy left to them, but it is likely God will keep you poor, because he wants you to have something far better than gold, namely, a helpless dependence on Him, that He may have the privilege of supplying your needs day by day out of an unseen treasury.

The Lord may let others be honoured and put forward, and keep you hidden in obscurity, because He wants to produce some choice fragrant fruit for His coming glory, which can only be produced in the shade. He may let others be great, but keep you small. He may let others do work for Him and get the credit for it, but He will make you work and toil on without knowing how much you are doing. Then to make your work still more precious, He may let others get the credit for the work which you have done, thus making your reward ten times greater when Jesus comes.

The Holy Spirit will put a strict watch over you, with a jealous love, and will rebuke you for little words and feelings, or for wasting your time, which other Christians never seem distressed over. So make up your mind that God is an infinite Sovereign, and has a right to do as He pleases with His own. He may not explain to you a thousand

things which puzzle your reason in His dealings with you, but if you absolutely sell yourself to be his love slave, He will wrap you up in a jealous love and bestow you many blessings which come only to those who are in the inner circle.

Settle it forever, then, that you are to deal directly with the Holy Spirit, and that He is to have the privilege of tying your tongue, or chaining your hands, or closing your eyes, in ways that He does not seem to use with others. Now, when you are so possessed with the Living God that you are in your secret heart pleased and delighted over this peculiar, personal, private, jealous guardianship and management of the Holy Spirit over your life, you will have found the vestibule of heaven.

This is the story of an able, well-educated, outgoing, flamboyant, bold, risk-taking man of the world who, under the mighty hand of God, has been made a humble, unsung hero of faith and a faithful, useful, willing and devoted servant of his wonderful Master.

It is a word of inspiration and encouragement to those with eyes to see.

I just rejoiced in the spiritual insights of Chapter 12 - not at all what human nature wants to hear!

I join my prayers with yours that it may be used of God to bring others to the foot of the Cross and so into the kingdom of heaven.

Rev. John Belham
Church of England

‘This is such a wonderful story, written in your inimitable style with such gusto, humour and humility. As an MBA myself, I have always wondered how on earth you managed to start a bank, when you had no banking experience. But my own quite extensive experience of miracles is nothing to yours, as your story reminds me.’

Robin Hirsch MBA
Finance Director

Thank you for sending me Business with God. I read it just after Christmas and laughed out loud several times at your humour while rejoicing in your humility and obedience to the Lord. I love the story line and the Christian message. Somehow I feel the story is not over yet!

Jonathan Aitken
Author and Journalist

Thank you for the humbling experience of being invited to comment on the life walk of a brother in Christ like John.

My first reaction on reading of his journey was joy. A deep heart joy at encountering a reaffirmation that God, all knowing, ever faithful, really is always there beside us in the materialistic 21st century - no matter what comes our way.

Secondly the pleasure of glimpsing the heart of one who truly seeks to walk and war and love his way through life just as David, Moses and Abraham did in a intimacy with God.

No wonder his wife loves him and is devoted to him! Every woman longs to be loved by a man seeking to live his life totally in the place where God calls him – *‘The place where his deep gladness and the worlds deep hunger meet’* – to paraphrase Frederich Buechner.

His children also are privileged to have a father like John. One who considers it *“an honour to be wounded in the service of the Lord”* (Rick Joyner)

After all, the only safe place in this world at war is where John seeks to walk, close to God’s heart – in total intimacy with his Lord, in total dependence and total obedience.

Be encouraged John. He is pleased with you.

Pastor Peter B Jones.
Assembly of God & Master’s Degree in Engineering Science



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