

Faith and Risk

A balancing act for Christian entrepreneurs and business leaders

Brad Askew shares his experience of risky entrepreneur ventures, where listening to God was combined with careful planning, and suggests ways in which we can become more malleable, humble and dependent on God. Sometimes we see in hindsight what God wants.

I am what you might describe as a serial entrepreneur. I run Spring Incubator (springincubator.co.uk), and I am focused on creating innovative new solutions using AI to address old problems. I have also started businesses to help people access legal advice and others that help people manage their finances online, but the thread running through everything is creative problem-solving: sensing what new technologies are making possible, and asking how they might be harnessed for the common good.

At present I have a number of projects underway, including trustee meetings (trusteemeetings.co.uk), designed to make charity governance calmer and simpler — so that trustees (our nation's mostly unsung heroes) can focus on mission rather than administration.

I am also part of the Bristol Spring community (bristolspring.co.uk), where many of these conversations about faith, work, risk and

discernment are shaped in real world practice.¹

What these ventures share is not certainty of success, but a willingness to operate under uncertainty. I hold them lightly. I iterate, pivot, and sometimes abandon ideas altogether. Failure, in this sense, is not a verdict but a signal.

And yet Christian entrepreneurship introduces a further complexity: we are not only interpreting markets and models, but attempting to discern the voice of God in the middle of them. And like those who have gone before us, we learn quickly that God's ways are not always our ways. Discernment is not an alternative to analysing reality; it is the practice of attending to God within reality. That raises one of the most difficult questions in practice: how do we tell the difference between faith and folly while we are still in the middle of the decision? From the outside, they can look almost identical.

Shared lessons from a pub in Bristol

Last autumn, in the warm and slightly chaotic setting of a beer and burger evening at the Gloucester Old Spot pub in Bristol, I invited two founders — Toby Hughes and Paul Taylor — to speak about their journey.

Toby, founder of Wonderborn Studios² (wonderbornstudios.com), and Paul, who has worked closely with him as CEO³, reflected on years of building under pressure, where conviction, uncertainty and practical constraint have had to coexist in real time. What struck me was not polished insight, but something more grounded: a sense that their understanding of faith had been formed not in theory, but in the slow collision between belief and reality.

I am sharing some of those reflections here, together with my own musings.



Photo: tripadvisor

Obedience is success

One of the most striking reframings they offered was also one of the simplest:

“Obedience is success.”

In earlier seasons, success meant growth, revenue, and stability. Like most entrepreneurs, they were measuring progress in numbers, momentum and external validation. But over time — and often through moments of real pressure — that definition began to shift.

There were seasons where cash flow was uncertain, where decisions were difficult, and where the future felt far from guaranteed. In those places, something quietly re-ordered itself. Success was no longer primarily about outcome, but about fidelity: whether they had done what they believed God was asking of them in that moment.

It does not remove pressure, but it changes its shape. The question becomes less about control, and more about attentiveness – to God and everything that is going on in the situation.

Story 1 — The £1 share transfer

Some years ago I co-founded a business in the mortgage sector. Over time I came to feel like an outsider in the management team — the others had all worked together before — and increasingly that I was being

managed out. In prayer, I kept being drawn to two scriptures: Jesus's words that if someone takes your shirt, you give them your coat as well (Matthew 5:40), and the psalmist's call to "seek peace and pursue it" (Psalm 34:14). So I did something that made no commercial sense. I transferred my entire stake in the company for one pound. It felt like obedience — a trust that the Lord, not the shareholding, was my supply. I have since watched many people fight for their rights, often winning, yet living on a permanent battleground. Signing that stock transfer form, I felt only peace. It released me into the next season and preserved relationships that remain healthy to this day.

Faith, “burn-the-boats” thinking, and the pressure to be all-in

Much entrepreneurial culture is shaped by a powerful mythology of total commitment.

I remember reading Richard Branson's book *Screw It, Let's Do It* early in my entrepreneurial journey. Alongside countless start-up stories, it celebrates instinct, courage, and decisive risk-taking. Closely related is the “burn the boats” mentality — the idea that you remove every escape route so that success becomes the only path forward.

It is a powerful narrative. It looks like courage. And sometimes it is. But it also carries a hidden assumption: that the depth of our commitment somehow influences whether reality will reward us.

In Christian language, this becomes more complicated. When ideas of calling, obedience, and “God told me” are added to the mix, it can create a subtle but powerful pressure not to re-evaluate decisions once they have been made.

In that environment, perseverance can slowly stop being wisdom and start becoming entrapment. And yet wisdom requires a distinction we often fail to name: perseverance is not the same as refusal to re-evaluate.

Discernment and the problem of partial sight

At the centre of Christian entrepreneurship is a question that is both simple and difficult to live with: how do we know when something is genuinely faith, and when it is simply our own imagination wearing religious language?

From the outside, there is often no easy way to tell the difference.

Scripture does not resolve this tension with a formula, but with stories that unfold over time. Moses stands at the edge of the Red Sea with an army behind him and no visible way forward (Exodus 14). Abraham raises the knife over Isaac, and only at the final moment does provision appear (Genesis 22). In both cases, clarity comes after obedience, not before it.

Even cultural imagination reflects this shape. Tolkien's world is filled with



The Crossing of the Red Sea

Nicolas Poussin (1632-34)

National Gallery of Victoria, Melbourne, Australia.

moments where hope breaks in only when everything appears lost — not as a predictable mechanism, but as grace arriving beyond human calculation.

Classical literature offers a different frame in the *deus ex machina*, where an external force resolves an otherwise impossible situation. But the biblical narrative resists that category. God is not an external device, a Gandolf, brought in to resolve tension at the end of the story. He is already present within it, though often he is only recognised in hindsight.

That distinction matters. It stops us from treating conviction as certainty, or “God told me” as a way of bypassing wisdom, counsel, or time.

Story 2 — The Berkeley Square lease

In my first startup we outgrew our offices four times in two years. With serviced-office costs spiralling, I decided to take a five-year lease on a beautiful Georgian building near the top of Park Street in Bristol, overlooking Berkeley Square. We took paid commercial property advice; everything was arranged and completed; we were due to move our 50 staff in on the Friday. On the Thursday, the landlord simply went quiet. I chased and chased, increasingly

irritated after weeks of all-consuming preparation. The day came and went, contracts unsigned. I felt badly let down. It felt like a closed door. What I could not see was that within six months a single new contract would have made that building far too small, and we would have been trapped. We ended up somewhere far better. I stopped phoning, and chose to trust that the God of Isaiah 22:22 — who opens doors no one can shut, and shuts doors no one can open — might be sovereign even over this small detail of my working life.

Planning, prayer, and living with both

One of the most practical tensions in Christian entrepreneurship is how to hold together disciplined planning and genuine dependence on God.

Toby and Paul describe their approach in very simple terms. They plan carefully, forecast tightly, and take responsibility seriously. But they also pray with directness and honesty about outcomes, even setting practical deadlines in moments of pressure.

It is not a separation between the spiritual and the practical. It is an attempt to refuse that division altogether. In their experience, provision has rarely replaced structure. More often,

it has worked through it. The two are not in competition, but in conversation.

That tension — between planning and prayer — is not something to resolve. It is something to live inside.

Closed doors and the discipline of restraint

Over time, many entrepreneurs discover that not every opportunity needs to be pursued, and not every resistance needs to be overcome.

Earlier in my own experience, there was a tendency to interpret resistance as something to push through. But maturity often brings a quieter wisdom: that sometimes a closed door is simply a closed door. This is not passivity. It is discernment expressed as restraint.

There is a cost to forcing what does not open easily — not only financially or practically, but emotionally and relationally. And sometimes the greater wisdom is found in stepping back without drama, and continuing to walk.

Story 3 — The bank withdrawing facilities

One of the moments of maximum pressure came in the scaling business, where we helped customers who had been treated unlawfully by financial institutions, including the banks. Our



Square Works
Office Coworking Space
Berkeley Square, Bristol
Photo: Tagvenue



scale put us on their radar. One day a letter arrived from a major high-street bank — which I will not name — withdrawing our banking facilities, though we had no overdraft and were very profitable. Others looked likely to follow. It was a below-the-belt move that could have finished us. The next morning I arrived before the staff and went out, as was my habit, onto the balcony — technically a fire escape — beside our thirteenth-floor office, coffee in hand, to pray. I remember thinking that if my uncle were Bill Gates, I would simply phone him: “Uncle Bill, you have contacts and influence. Please help me.” Then came a prompt: bring the whole situation to God in exactly that way. I did. The crisis did not vanish, but I felt a measurable peace — I did not have to hold the future, because he would.

Formation through failure and seeing in part

Some of the most significant breakthroughs I have experienced have come not in moments of clarity or confidence, but after seasons of failure

— sometimes prolonged, sometimes disorienting.

There have been times when I have found myself on my knees, not metaphorically but in reality, saying quite simply: “God, I cannot do this.” And in those moments something shifts. Not immediately in circumstances, but internally — in posture, expectation, and dependence.

As Paul writes, we see in part (1 Corinthians 13:12). Most of what is happening in us, and often around us, is not visible in real time.

Looking back, what once felt like failure often appears differently. Sometimes it was correction, sometimes redirection, and sometimes simply formation — a slow loosening of assumptions we did not realise we were holding so tightly.

Over time, something in us becomes more malleable. Less certain of itself. More open to being shaped. And in hindsight, it often becomes clear that God was doing more behind our backs than in front of our faces.

Conclusion: discerned collaboration, not solitary certainty

Christian entrepreneurship is not a choice between faith and pragmatism. It is a life of ongoing discernment in which both are held together. We plan, test, and act. We also listen, submit, and revise. Rarely do we see the full picture in advance.

The early church captures this posture in a strikingly simple phrase: “It seemed good to the Holy Spirit and to us” (Acts 15:28).

Not unilateral certainty. Not isolated intuition. But a shared process of discernment — where wisdom emerges through conversation, through community, and through attentiveness to God in the midst of ordinary decisions.

That is often what faith looks like in practice: not clarity from above, but clarity forming slowly as we walk forward together in partial sight. 

1. See Brad Askew's article 'Bristol Spring' in FiBQ 24:2, pp.17-19.
2. Toby Hughes is a technology and media entrepreneur best known as founder of Moneyhub, a pioneering Open Banking platform, and Wonderborn Media Group. With a career spanning fintech, media and technology, he has founded, scaled and supported businesses that use innovation and storytelling to create meaningful impact.
3. Paul Taylor is CEO of Willats Trust, Chairman of eXPD8 Field Marketing, and a trusted board adviser and mentor. Passionate about seeing faith shape every area of life, he champions marketplace discipleship and supports leaders through mentoring, governance and strategic business leadership.



Brad is the founder and leader of Bristol Spring. He supports and disciples Christian entrepreneurs to create Kingdom impact. Brad has founded multiple businesses in law and finance, taking four ventures from vision to exit. He is married to Hazel, and they recently celebrated 25 years of marriage. They are members of Woodlands Church in Bristol.