

# An Tobar Nua II: Scaling the Mission

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**ABSTRACT:** Since the first An Tobar Nua case study was published in the *Christian Business Academy Review* in 2017, Kelly and Susan Curry have continued to build the brand within Galway, Ireland, by operating the café, baking their famous cookies, selling books, providing counseling services, and conducting student retreats. Now the Currys feel called to expand the student retreat ministry to all of Ireland, but the business continues to rely heavily on donations from abroad. Are they financially able to grow the business to the scale required to reach the whole country? What strategic financial choices can the Currys make to fund the growth needed to fulfill this new mission?

**KEYWORDS:** business as mission, BAM case study, Christian business case study, An Tobar Nua, Irish missions

## INTRODUCTION

Kelly and Susan Curry come from a traditional American business lifestyle. They met while attending the University of Kentucky, and both graduated from there. While building a family on a steady income and a stable home environment, the Currys felt there was more in life they needed to pursue (Locke, 2017). They felt a call to ministry, specifically in the Republic of Ireland. Relying on knowledge from Kelly's corporate training, they established a U.S.-based charity in 1995 to help fund their ministry and then, in 1996, moved the family to Galway, Ireland (Locke, 2017).

Galway is the third largest city in the Republic of Ireland and has been described as the "most Irish" city ("Ireland: Cities and Legal Towns," 2016). Galway's population is 78.3% Roman Catholic and 2.7% Church of Ireland, with an additional 0.7% identifying as "Christian" (Central Statistics Office, 2017). Despite the high percentage of professing Christians in the city's population, Galway has suffered from significant social problems. From their arrival in Galway, the Currys found significant poverty in the region along with high rates of suicide and alcohol and drug abuse. The Currys' goal in establishing An Tobar Nua was to help the people of Galway (Locke, 2017).

## THE RISE, FALL, AND RESURGENCE OF THE IRISH ECONOMY

After the Currys arrived in Ireland, the country entered a period of solid economic growth. The national unemployment rate dropped below 10% (Unemployment Rate, n.d.), GDP rose 6% in the early 2000s (The World Bank, n.d.), and real property prices rose to match the growth in the Irish economy (Cronin & McQuinn, 2021). This growth was particularly spurred by foreign investment from pharmaceutical and technology firms. However, when the Great Recession hit the United States in 2008, the value of real property in Ireland began to decline and Irish banks, heavily invested in that sector of the economy, began to struggle (Clarke & Hardiman, 2012). The value of real property in Ireland declined so far that the Irish banking system had to be rescued by the government. The government ultimately nationalized the debts of the banks to avoid systemic failure (Clarke & Hardiman, 2012).

The banking crisis strained the resources of the Irish government to the point that it was obliged to request bailout funds from other EU nations in order to continue providing necessary social services for the Irish population. During this time, the Irish national debt rose to 120% of GDP (Central

Statistics Office, 2020). Even during this crisis, the GDP still far outperformed the GNP of Ireland, as was the case pre-2009. The exportation of many Irish products showed in the limited resources available to Irish citizens.

In the last five years, the Irish economy has returned to a growth pattern reminiscent of the Celtic Tiger era of the early 1990s. In 2015, GDP rebounded 25%. The years following showed a very healthy, steady increase in GDP of an average of 5.2% annually (Broom, 2019). The wide GDP to GNP gap also began to close starting in 2015. Over the period 2015-2019, GNP rose approximately 37%, meaning more of the wealth produced in Ireland was being applied to those living in the country rather than being exported. Ireland has also seen an improvement in its unemployment rate. From the end of 2014 to 2019, the Irish unemployment rate fell from 10.7% to 5.7%, which is great news for the workforce and may finally result in upward pressure on wages (Organization for Economic Co-operation and Development, 2020). With the Irish economy back on track and the government no longer in crisis, there is growing political leeway for increases in government spending on fronts such as public education and welfare.

### AN TOBAR NUA

The Currys officially opened An Tobar Nua in 1998. Its main source of revenue was a café catering to the working class, students, and medical personnel in the local community. Additions to the property in 2002 and 2005 allowed expansion into new lines of business, such as a bookstore and a small Bible school. Most recently, it has been able to provide a counselling center within its facility (Locke, 2017).

Irish law does not allow for nonprofit companies per se. An Tobar Nua was established as a business unit of a registered Irish charity, Foundation in Christ Ministries<sup>1</sup>. In 2009, the Irish government passed the Charities Act, which provided for more intensive regulation of listed charitable organizations in Ireland. Within the legislation, the requirements for an organization to be considered a charitable association are clearly defined. In the context of An Tobar Nua's business model, it would qualify as a charitable organization (Council on Foundations, 2019). An Tobar Nua determined, nonetheless, to forego structuring as a charitable trust. One of the requirements for being a charitable trust is to maintain a board of directors, appointed by the Irish government, that oversees the decisions of the organization. The founders of An Tobar Nua believed that a government-appointed board overseeing the activities of a religious organization could invite disagreements over how it should conduct its operations. Additionally, the preferential tax

treatment available to charitable trusts would not assist An Tobar Nua's financial position due to its combination of professional management and consistent operating losses. An Tobar Nua is instead structured as a limited guarantee company under Irish law. An Irish limited guarantee company limits the personal liability of its seven subscribers to only €150 if the company were to go bankrupt.

### The Café

At first glance, the An Tobar Nua café menu appears to be heavily focused on drinks and treats. It is able to provide its customers breakfast, lunch, and a choice of desserts, but its specialty comes from a unique addition to the Irish pallet, the American cookie. Prior to An Tobar Nua's appearance in Galway, American cookies were a novelty because the conventional Irish cookie is a more brittle "biscuit." The American cookie is softer with chocolate chips that melt within the dough as they bake. These cookies are made fresh each day in the café kitchen and have become very popular (An Tobar Nua, 2020). Student groups coming into the café for retreats will routinely bring orders for a dozen cookies to take home with them.

The café is staffed by a combination of Irish employees and volunteers who come from all parts of the globe. The baristas are all up to professional standards, and they brew their drinks with high quality coffee beans from Illy Caffé. Within the An Tobar Nua staff, there is a diversity of Catholic and non-Catholic Christian employees. On its website, An Tobar Nua notes that it offers an international staff and management team focused on making An Tobar Nua a place of diversity (An Tobar Nua, 2020). The diversity of Christian traditions alone within the company is a testament to the people of Ireland, who have a long memory of the island's history of conflict between Protestant and Catholic Christians. Through God's provision and careful management, An Tobar Nua has been able to create a team of staff members to pursue their common goal of sharing the Gospel. Everyone who works for An Tobar Nua, whether in the café, bookstore, retreats, or counseling services, all seek to minister to the community of Galway and to Ireland (An Tobar Nua, 2020).

### Other An Tobar Nua Businesses

Through the success of An Tobar Nua's café, other ministry opportunities began to form for the Currys. An Tobar Nua's counseling program is a charity-based service, aiming to make counselling accessible to the community "by removing the barrier of costly therapy" (An Tobar Nua, 2020). It tries to provide support by assisting people in overcoming challenging life events while moving towards healing and positive change in life.

Its counselors are trained under the Irish national standards of practice, as well as under the Irish Association of Christian Counsellors and its ethics code (Foundation in Christian Ministries, 2019). The counselors employ a combination of sound psychological training and Christian ethos. There are currently two full-time counsellors, Megan and Tom. They have continued to deepen their education in the counselling field with Megan recently receiving a master's in family therapeutic skills and Tom a diploma in supervision (Foundation in Christian Ministries, 2019). Tom's diploma allowed An Tobar Nua to take in three counselling interns who are receiving quality work experience under Tom and Megan. As of 2019, An Tobar Nua's counselling service had over 100 clients, including children, adolescents, and couples (Foundation in Christian Ministries, 2019).

The popularity of the café for Galway's student population has led to an emphasis within An Tobar Nua on ministry to that demographic. As a result, An Tobar Nua's youth outreach has seen significant growth over the past six years. The café ministry has implemented a Games Club, which gives Galway's youth a safe place to socialize and have fun. The program runs three days a week and attracts dozens of students (An Tobar Nua Retreats, 2020). This program allows for interaction between the staff and students to initiate deeper conversation about spirituality and other programs that An Tobar Nua has to offer. Its entry level Youth Alpha and upper level NUA programs give Galway's youth a space to ask questions about who Jesus is, what spirituality means, how to read the Bible and to gain different perspectives on Christianity. In 2020, both programs saw a combined turnout of over 120 students looking to deepen their faith (Foundation in Christian Ministries, 2019).

An Tobar Nua, along with its café, counseling, retreats, youth groups, and bookstore, provides a small Scripture school. Emmaus Scripture School is an ecumenical interdenominational Bible school. Its goal is to help students better understand Scripture. It combines a professional and educational environment where students can study Scripture and establishes "in-depth study programs" (An Tobar Nua, 2020). The scripture school even offers college credit for its courses through American universities, giving Galway citizens an added incentive to study in its classes (Locke, 2017).

### **An Tobar Nua Retreats**

After establishing itself through its café, An Tobar Nua began to offer full-day retreats for local schools in 2011. Its focus is to develop students by encouraging faith in an interactive, relatable, and fun way (Curry, 2016). The Currys want young people to know and understand the meaning, value, and purpose of their lives. Through the retreats,

teens can express their own thoughts and views among one another in a safe and open environment.

The retreat services of An Tobar Nua proved to be an effective tool for reaching Galway students. In 2011, An Tobar Nua had one retreat team that worked exclusively in Galway (Curry, 2014). The retreats absorbed substantial resources, but they were offered to local school districts at no cost and only a request for donations, meaning they were typically conducted at a substantial loss. The retreat programs consist of biblical stories, worship music, informational video clips, games, and related activities. An Tobar Nua designed a program that would provide a fun, yet thought-provoking and faith-building ministry to help the community's youth (Curry, 2014). One of the ministry's main goals is to engage students in conversations about the meaning of life, ethical issues, and how the teachings of the Bible can be an answer to some of life's hardest questions. With the high levels of drug and alcohol abuse in Galway, the founders believed it would be important to establish a source of hope for those who are struggling and to identify that hope with Christ (An Tobar Nua Retreats, 2020). The Currys developed a menu of retreat offerings that are provided to potential school districts, including sessions on bullying, drug abuse, the values of sexual abstinence, and the Gospel. School administrators could then choose the focus of the sessions provided to their students. Administrators would occasionally request that presentations be provided on a secular, or non-Christian, basis, but this request was always denied. The An Tobar Nua Retreat's Christian focus was non-negotiable.

At the time of An Tobar Nua's founding, 21% of Galway's population was under the age of 14 (Locke, 2017). In focusing on the younger generation, the Currys believed they could begin to slowly change the sense of hopelessness they had felt when they first moved to the city. In 2014, the secondary school retreats reached almost 1,200 students in 59 events (Curry, 2014). This showed a great interest in the ministry An Tobar Nua was offering, but would pale in comparison to what was coming.

Over the next five years, An Tobar Nua's retreats would gain recognition for the work they were doing across the Republic of Ireland. Requests began to come in from other communities and school districts for An Tobar Nua's retreat services. The demand was driven in part by a unique educational requirement of the Irish Ministry of Education that students in Irish schools must receive at least 300 hours in "Well Being," often delivered in schools' Religious Education programs. Many school districts were ill-equipped to meet this requirement with their own staff and were eager to outsource the religious instruction, particularly if it could be provided free or at a reduced cost. Among potential pro-

viders of religious instruction, An Tobar Nua differentiated itself by securing “Appendix I” certification, available from the Education Ministry to identify organizations whose programs were approved for providing some or all of the required 300 hours of religious instruction. As of 2020, An Tobar Nua Retreats was the only Christian retreat service in the country that had received this certification. By 2020, An Tobar Nua had expanded its retreat services outside of Galway. As of the close of the year, it had five different retreat teams operating throughout Ireland (Foundation in Christian Ministries, 2020). An Tobar Nua offers retreats in the regions of Connaught, Leinster, Munster, Ulster, and in the city of Dublin<sup>2</sup> (An Tobar Nua Retreats, 2020).

Through this growth in demand for retreat services, in just the first months of 2020 before COVID-19 limited the ability of students to gather, An Tobar Nua conducted 289 retreats through which almost 14,000 students were reached by four retreat teams. In the course of these retreats, approximately 10,000 students made faith commitments, indicating that the retreats were extraordinarily effective at ministering to students (Foundation in Christian Ministries, 2020). The retreat program has proven itself as a popular and effective ministry with a growing customer base, but the Currys worried whether their current approach represented a sustainable business model.

### IRISH EDUCATIONAL SYSTEM

The success of An Tobar Nua Retreats is heavily dependent on the Irish school system, not only because its target demographic is there, but because the schools are the channel An Tobar Nua uses to reach them. The education system in Ireland consists of primary, secondary, third-level and, if a student chooses to continue, higher education. Most children at the age of six begin attending a privately owned, faith-based primary school. At the secondary level, the educational options become much more varied. Secondary level education can include a voluntary secondary school, a community school, comprehensive school, or vocational and community college education (Citizens Information, 2019b).

The voluntary school system includes privately owned and managed educational systems under the leadership of independent boards of governors. Vocational schools and community colleges are completely owned by the local government Education and Training Board. They are largely funded by the Department of Education and Skills. The aim of vocational and community colleges is to help students develop in both academic and practical subjects. Community and comprehensive schools provide a broad curriculum to all adolescents within the Irish community.

They can provide a range of both forms of academic and vocational subjects within their school system (Citizens Information, 2019a).

It is within the secondary educational level that children begin to go into grade systems, or cycles, at the age of 12. The first is a junior cycle and consists of a three-year period after which a certification exam is administered. Following the junior cycle, students take a transition year where they can experience various educational inputs and may actively work. The senior cycle begins between the ages of 15 and 18 (National Council for Curriculum and Assessment, 2020). It is within the last two years of the senior cycle where a student may choose one of three programs, all of which end in a state exam (Citizens Information Board, 2019b).

The Irish government announced in 2020 that the budget for the 2021 school systems would see a substantial increase. A major program of reinvestment is planned for the primary and post primary school system. The Irish government’s reported focus for investing is to continue the growth in capital investment for new school buildings and to meet the demand to improve the educational system (Government of Ireland Department of Education, 2020).

### FINANCIAL POSITION

As was the case in 2014, An Tobar Nua’s lifeline for continued operations has been the charitable contributions it receives through Foundation In Christ Ministries, primarily from the United States. Though revenues have almost doubled since 2014, expenditures have done the same. Operational expenditures have reached almost €900,000 while operating income is only €217,000. If it were not for the donors assisting in the ministry, it is clear that An Tobar Nua would be in financial distress quickly. In 2014, contributions from Foundation In Christ Ministries totaled approximately €420,000 (Locke, 2017). In 2019, An Tobar Nua saw more than a 100% increase in its charitable contributions to €880,000<sup>3</sup>. This influx of cash from donors indicates a trust in An Tobar Nua’s work and ministry, but it does not come without a cost. The Currys must devote more and more effort to fundraising outside of Ireland if they want to sustain this level of contributions. Would it be possible for the retreat operations of the ministry to become profitable and put less strain on the need for charitable fundraising?

### POSSIBLE STRATEGIC ALTERNATIVES

As with any business operation, there are different strategies An Tobar Nua can undertake to improve the



financial performance of its retreats. One strategy would be to increase operating revenue by raising the price of its services. A second strategy would be to decrease the direct costs associated with the retreats. Through impacting revenues, expenses, or both, An Tobar Nua might be able to see improved operating results, which could make the business self-sustaining, or at least allow its operations to scale up without increasing its dependence on donations.

An Tobar Nua's retreats are currently offered to school districts throughout five regions in Ireland. With the assumption that the same volume of students could be reached per month as in early 2020, along with the addition of the fifth team, the capacity of An Tobar Nua Retreats would approach 105,000 students annually. There are roughly 200,000 secondary school students within the Republic of Ireland (Department of Education and Skills, 2020). An Tobar Nua Retreats could theoretically reach the entirety of the secondary school demographic with 10 teams.

Currently, the retreats are offered for no cost, although An Tobar Nua has a recommended donation of €10 per student in order to cover the cost of meals provided in a day-long program. However, An Tobar Nua does not always receive donations and sometimes receives donations that leave it at a deficit for the costs associated with a retreat. Given the current Irish economic and political environment, including proposed increases in education funding, An Tobar Nua could consider switching to a fee-based pricing model and begin charging for its retreat events. In terms of 2020's retreat attendees, if An Tobar Nua charged a flat fee of €10 per student, that would have produced a gross income of approximately €140,000. An Tobar Nua could also adjust its prices higher or lower than €10, seeking to find the optimum revenue generating price. The resulting increase in revenue would cut into the current €700,000 deficit. Taking this approach could certainly come with a cost. Increasing the price of its services would likely cause some schools to be hesitant to allocate funding toward a religious instruction retreat program. Other school district programs might take priority, and An Tobar Nua could lose some of its school clients and, in turn, miss the opportunity to reach those schools' students.

Another option for the retreat business would be to decrease costs associated with its operations. If An Tobar Nua could begin to cut the costs in running its retreat events, its deficit would begin to shrink. From the beginning of An Tobar Nua's history, expatriates were often brought in as volunteers to assist with the ministry's café and bookstore. In 2014, the staff was around 50/50 Irish employees to volunteers, which dramatically limited personnel costs (Locke, 2017). If An Tobar Nua were to put that personnel policy into practice with the retreats, costs would

be reduced. The expenses of one retreat team is around €135,000 annually. If the retreat teams were to bring in more volunteers and displace some of their Irish employees, each retreat team could cut costs between €30,000 and €60,000, and potentially more. (The remaining operating expense includes the cost of housing and other miscellaneous expenses for the retreat teams' operations.) This strategy could involve some risk of losing touch with the Irish students. Bringing in volunteers from other countries could produce a cultural disconnect in which the Irish students fail to relate to the leaders of the retreats. Volunteers are also generally limited to a term of three years by Irish law, and increased reliance on volunteers would increase the average turnover rate among the staff. Increased turnover could be expected to decrease overall effectiveness and increase the expenses required for training.

Kelly and Susan Curry have made it clear that An Tobar Nua is not a corporation looking to maximize profits. It is a ministry first and foremost, and it is crucial that nothing inhibits An Tobar Nua's ministry goals. However, in 1 Corinthians 9:14 Paul stated, "Even so the Lord has commanded that those who preach the gospel should live from the gospel." With this in mind, if the possibility arises to produce an increase in the ministry's operating profitability, it would allow the funds donated to the organization to be redeployed to further An Tobar Nua's other work.

## INSTRUCTOR NOTES

1. Based on An Tobar Nua's current throughput rate for its retreats, students should be able to calculate various adjustments An Tobar Nua might make to its retreat business to establish profitability. Using more expatriate volunteers as retreat employees and a 10-team model, pro forma expenses would decrease from €1.35 million to as little as €750,000 annually.
2. The potential increases in school funding made possible by the improving Irish economy could allow for An Tobar Nua Retreats to begin charging for its services rather than recommending a donation. A flat fee of €10 per student, under the 10-team model, would allow the retreats to generate up to €2 million in revenue per annum.
3. The establishment of both strategic changes could allow An Tobar Nua Retreats to produce an annual contribution to overhead of €1.25 million. It is certainly foreseeable that instituting charges (at any level) would shrink An Tobar Nua's market opportunity. Estimating how large the market for An Tobar Nua Retreats would be if it were to charge €10 per

student, or various other fee levels, provides an opportunity for students to develop break-even scenarios.

### ENDNOTES

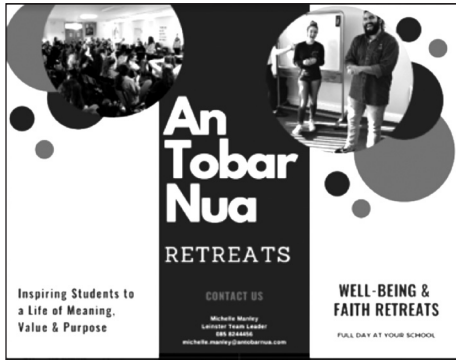
- <sup>1</sup> For more on the formation and structure of An Tobar Nua, see “An Tobar Nua A Strategic Mix of Mission and Business” 2017 <https://cbfa-cbar.org/index.php/cbar/article/view/449>.
- <sup>2</sup> See Appendix A
- <sup>3</sup> See Appendix B.

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## APPENDIX A: STUDENT DISCUSSION QUESTIONS

1. What pricing structure would you implement to allow An Tobar Nua to grow its retreat business without bankrupting the company?
2. What staffing model would you implement at An Tobar Nua for the retreat business? Would any operational adjustments be required for your strategy?
3. What other changes could you implement within An Tobar Nua to help improve its financial ability to expand its operations?
4. What other methods could An Tobar Nua use to become more financially sustainable in its retreat business?



## APPENDIX B

**Foundation in Christ Ministries:1 COR 3:11 CLG**  
**STATEMENT OF FINANCIAL POSITION**

as at 31 January 2020

	Notes	2020 €	2019 €
<b>Non-Current Assets</b>			
Property, plant and equipment	6	2,550,194	2,598,744
<b>Current Assets</b>			
Inventories	7	23,185	27,610
Cash and cash equivalents		101,374	68,235
		124,559	95,845
<b>Payables: Amounts falling due within one year</b>	8	(48,074)	(36,356)
<b>Net Current Assets</b>		76,485	59,489
<b>Total Assets less Current Liabilities</b>		2,626,679	2,658,233
<b>Reserves</b>			
Income statement		2,626,679	2,658,233
<b>Members' Funds</b>		2,626,679	2,658,233

The financial statements have been prepared in accordance with the small companies' regime.

Approved by the board on \_\_\_\_\_ and signed on its behalf by:

\_\_\_\_\_  
 Rev. Kelly Curry  
 Director

\_\_\_\_\_  
 Susan Curry  
 Director



# Foundation in Christ Ministries:1 COR 3:11 CLG **INCOME STATEMENT**

for the financial year ended 31 January 2020

	Notes	2020 €	2019 €
Income		1,101,467	913,374
Expenditure		(1,133,021)	(964,939)
Deficit before interest		(31,554)	(51,565)
Finance income		-	66
Deficit for the financial year		(31,554)	(51,499)
Total comprehensive income		(31,554)	(51,499)

Approved by the board on \_\_\_\_\_ and signed on its behalf by:

\_\_\_\_\_  
Rev. Kelly Curry  
Director

\_\_\_\_\_  
Susan Curry  
Director

# Foundation in Christ Ministries:1 COR 3:11 CLG **NOTES TO THE FINANCIAL STATEMENTS**

for the financial year ended 31 January 2020

continued

<b>11. OTHER INCOME</b>	<b>2020 €</b>	<b>2019 €</b>
Schools income	60,275	28,842
Contributions received from connected party	883,300	690,927
	<b>943,575</b>	<b>719,769</b>

## **12. RELATED PARTY TRANSACTIONS**

During the year, Foundation in Christ Ministries:1 COR 3:11 CLG received contributions amounting to €883,300 (2019: €690,927) from Street Corner Ministries Inc., a company incorporated in the US. Both companies have a common director.

CBAR