

Business as a Noble Vocation

Integrating Catholic Social Teaching into Everyday Enterprise

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Welcome & Overview

In a world that often measures success by profit alone, Catholic Social Teaching offers something far richer: a vision of business as a **noble vocation** — a calling that honors God, respects the dignity of every person, and serves the common good. Over the next thirty minutes, we will explore the theological and practical foundations of this vision.

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Benedict XVI on love, truth, and integral development

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John Paul II's landmark encyclical on the free economy

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Real businesses — lessons learned and examples followed

What Is Catholic Social Teaching?

Catholic Social Teaching (CST) is the Church's rich body of doctrine addressing the moral dimensions of economic, political, and social life. Rooted in Scripture and developed through papal encyclicals over more than 130 years — beginning with Leo XIII's *Rerum Novarum* in 1891 — it provides a coherent moral framework for every dimension of human society, including the marketplace.

- ① CST is sometimes called "the Church's best-kept secret." The goal of this session is to change that — at least for those in business.



The Pillars of Catholic Social Teaching

Seven interconnected principles form the moral architecture of CST. Together, they challenge every business leader to ask not only *what* we do, but *how* and *why* we do it.



Human Dignity

Every person is made in the image of God — *imago Dei* — and possesses inherent, non-negotiable worth.



Common Good

Society's conditions must allow every individual and group to flourish, not just the privileged few.



Subsidiarity

Decisions should be made at the lowest competent level — empowering individuals and local communities.



Solidarity

We are our brother's keeper. Global interdependence demands mutual responsibility and care.

Business Is Not a Necessary Evil

A persistent and damaging cultural narrative frames business as morally suspect — driven by greed, exploitative by nature, and redeemed only by charitable giving on the side. Catholic tradition **categorically rejects this view**.

The Catechism affirms that work is a participation in God's ongoing creation. St. John Paul II taught that the entrepreneur who creates genuine value, provides meaningful employment, and meets authentic human needs is doing something **inherently good and worthy of dignity**.

- ✔ Work is not a curse — it is a vocation. The marketplace is not a moral wilderness — it is a mission field.



The Bridge Between Sunday and Monday

One of the most common struggles among Catholic professionals is compartmentalization — keeping faith neatly in one box and professional life in another. CST calls this an **artificial and ultimately self-defeating division**.

The Challenge

Many Catholics live a "Sunday faith" that never touches their Monday decisions — their hiring practices, supplier relationships, marketing ethics, or treatment of employees.

The Invitation

CST invites every professional to become what Vatican II called a "leaven" in the world — not by preaching in the boardroom, but by making every decision through the lens of human dignity and the common good.

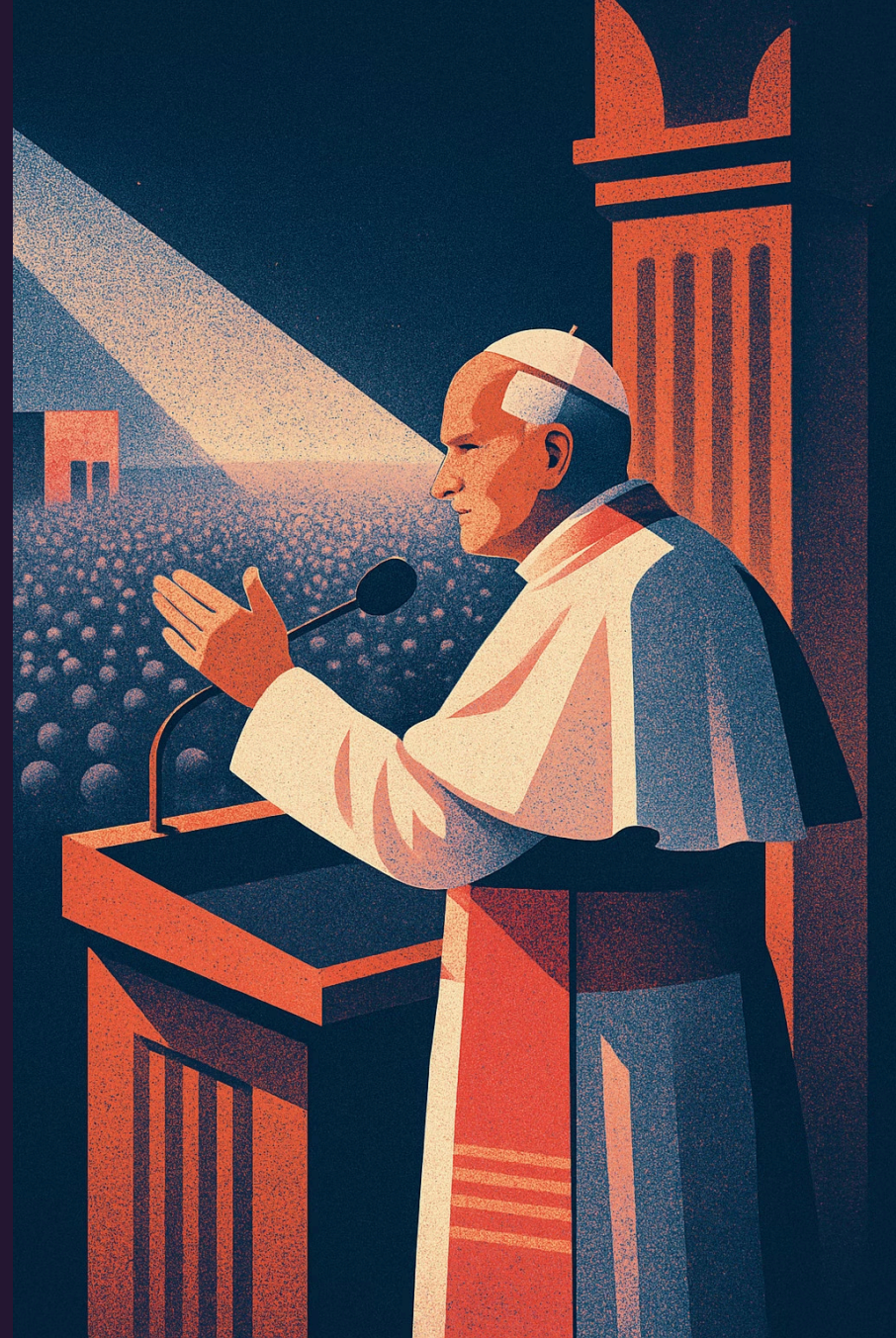
The Promise

Businesses that operate with integrity, treat workers as persons rather than resources, and pursue authentic value creation tend to build stronger cultures, deeper loyalty, and more durable success.

CHAPTER II

Centesimus Annus

John Paul II · 1991 · On the 100th Anniversary of *Rerum Novarum*



The Context of *Centesimus Annus*

The Historical Moment

Published in 1991, just two years after the fall of the Berlin Wall, *Centesimus Annus* addressed a world at an extraordinary moral and economic crossroads. With communism collapsing, John Paul II seized the moment to articulate a genuinely Catholic vision of the free economy.

What John Paul II Saw Clearly

He affirmed that the market economy, when properly ordered, is consistent with human freedom and dignity. But he issued a critical warning: a market unmoored from ethical values becomes a vehicle of exploitation rather than liberation. His encyclical is neither a defense of laissez-faire capitalism nor a call for state control — it charts a **third way**.

The "Subjectivity" of the Firm

One of the most powerful — and often overlooked — contributions of *Centesimus Annus* is its teaching on the **moral subjectivity of the business enterprise**. A company is not merely an economic mechanism; it is a community of persons.

"The purpose of a business firm is not simply to make a profit, but is to be found in its very existence as a community of persons who in various ways are endeavoring to satisfy their basic needs."

— *Centesimus Annus*, §35

This teaching reframes how every executive, manager, and entrepreneur should think about their company's identity, mission, and obligations. Profit remains necessary — but it is instrumental, not terminal.

Key Teachings of *Centesimus Annus*

Role of the Market

The free market is an effective tool for allocating resources, but it must be embedded in a strong juridical and ethical framework. Markets serve persons — not the reverse.

Dignity of Labor

Workers are not mere factors of production. Their dignity demands just wages, safe conditions, participation in decision-making, and work that allows genuine human development.

The CEO-to-Worker Pay Gap as a Moral Indicator

- In 2023, the average S&P 500 CEO earned 290x the median worker's salary
- CST does not mandate wage equality — but insists no one who works full-time should live in poverty while those at the top accumulate without limit
- Rerum Novarum (1891) already identified this: a just wage is one sufficient for a worker to live in reasonable and frugal comfort
- When compensation becomes detached from contribution and human need, it signals a breakdown in the moral ordering of the firm

The New Forms of Capital

Knowledge, skill, and the capacity for creativity are the decisive resources of modern economies — making education, human formation, and innovation moral priorities, not merely economic ones.

Profit, Property, and the Universal Destination of Goods

Centesimus Annus affirms the right to private property but places it within a larger moral framework: the **universal destination of goods**. The earth's resources are, in their origin, given by God to the whole human family. Private ownership is a legitimate and efficient stewardship of those goods — but never an absolute or unlimited right.

For the business leader, this teaching is profoundly practical. It means asking: *Is our use of capital, land, and resources genuinely serving human flourishing — or merely accumulating wealth for its own sake?*

1

Private property is legitimate

Ownership incentivizes stewardship and enables freedom.

2

But it carries a social mortgage

All ownership exists within an obligation to the broader human community.

3

Accumulation Is Not the Same as Flourishing

Profit serves the firm and its people — but when wealth accumulates beyond any reasonable human purpose, CST names it as a moral failure, not a mark of success.

Centesimus Annus and the Role of the State

John Paul II articulated a careful balance between market freedom and the state's legitimate role in establishing the legal and ethical conditions within which business operates.



No single sector — market, state, or civil society — can fulfill all human needs alone. A healthy economy requires all three to operate with integrity and in proper relationship.



CHAPTER III

Caritas in Veritate

Benedict XVI · 2009 · On Integral Human Development in Charity and Truth

Love and Truth as the Foundation of Economics

Published in the wake of the 2008 global financial crisis, *Caritas in Veritate* offered a diagnosis as much as a prescription. Benedict XVI argued that the crisis was not merely financial — it was **moral and spiritual** at its root.

"Without truth, without trust and love for what is true, there is no social conscience and responsibility, and social action ends up serving private interests and the logic of power."

— *Caritas in Veritate*, §5

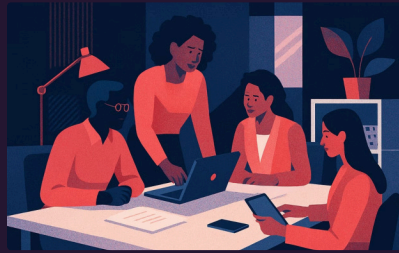
The encyclical's central thesis is radical in its simplicity: authentic development — of individuals, businesses, and societies — can only be built on the twin foundations of **charity** (love) and **truth**. Neither alone is sufficient.

Key Teachings of *Caritas in Veritate*



Integral Human Development

Development must attend to the whole person — body, mind, spirit, and social relationships — and to every person, not only those in wealthy nations.



Logic of Gift

A firm that only does what it is legally obligated to do has already fallen short of its moral calling. The "logic of gift" means going beyond contract — sharing profits, investing in workers, and serving communities not because it is required, but because it is right.



Care for Creation

Environmental stewardship is not optional. The natural world is entrusted to us, and business has a grave responsibility not to despoil creation for short-term gain.

Globalization: Gift and Responsibility

Benedict's Challenge to Global Business

Caritas in Veritate is perhaps the most direct papal engagement with the realities of globalized capitalism. Benedict acknowledged that globalization has lifted millions from poverty — a genuine good. But he warned that without moral governance, it concentrates power, destroys local cultures, and reduces human beings to economic units in a global supply chain.

What This Means for Leaders

- Supply chain ethics are not optional — those who make our goods matter morally.
- Tax avoidance strategies that deprive poor nations of revenue are a justice issue, not merely a legal one.
- Offshoring decisions must weigh community impact, not only cost savings.
- Global businesses have an opportunity — and obligation — to be agents of authentic development.

The "Economy of Communion" Vision

One of the most visionary concepts to emerge from the tradition shaped by *Caritas in Veritate* is the **Economy of Communion** — a model in which businesses deliberately divide profits among three purposes.





CHAPTER IV

When Business Loses Its Moral Compass

Case Studies in the Failure of Business Ethics

Case Study: Enron Corporation



The Failure

Enron's collapse in 2001 stands as one of the most spectacular moral failures in modern corporate history. Executives used complex financial structures to hide billions in debt, artificially inflate stock prices, and deceive shareholders, employees, and regulators — all while publicly proclaiming their commitment to integrity. Over 20,000 employees lost their jobs and retirement savings overnight.

The CST Diagnosis

- **Human dignity violated:** Employees were treated as expendable — their futures sacrificed for executive enrichment.
- **Truth abandoned:** Systematic deception violates *Caritas in Veritate's* demand for truth as the foundation of economic life.
- **Common good destroyed:** Thousands of families, investors, and communities suffered the consequences of unchecked greed.

Case Study: Lafarge – Financing Terror for Profit

In April 2026, the Paris Criminal Court found Lafarge guilty of financing terrorism. The company paid over €5.5 million to ISIS to keep its Syria plant operating, in what became the first corporate conviction for terrorist financing. Former CEO Bruno Lafont was sentenced to six years in prison.

The Failure

- Paid ISIS and other jihadist groups to keep the plant running
- Used ISIS-branded travel documents for drivers
- Hid payments from regulators and shareholders
- Syrian workers were left in danger while others were evacuated

The CST Diagnosis

- **Human dignity violated:** Workers were exposed to violence for profit.
- **Solidarity betrayed:** Distance never cancels moral responsibility.
- **Truth abandoned:** Payments were concealed from the public.
- **Complicity in evil:** Financing ISIS harmed the common good.

The Landmark Significance

- Corporations can be held criminally accountable
- No business pressure justifies complicity in evil
- Human rights cannot be traded for profit
- The moral law has no conflict-zone exemption

Case Study: Fast Fashion and Supply Chain Exploitation

The fast fashion industry offers a structural example of how entire business models can be built on the violation of CST principles — not through individual moral failures, but through a system designed to externalize costs onto the most vulnerable.

The Rana Plaza Disaster (2013)

The collapse of a garment factory in Bangladesh killed over 1,100 workers producing clothing for Western brands. Warning signs had been ignored because halting production was deemed too costly. Workers' lives were, in effect, valued below production schedules.

Brands sourcing from Rana Plaza included:

- Benetton
- Primark
- Walmart
- Mango
- The Children's Place
- KiK
- Dress Barn

The CST Indictment

Centesimus Annus is explicit: a business model that depends on poverty wages, dangerous conditions, and the exploitation of regulatory gaps in developing nations violates the dignity of the worker and the principle of solidarity. Geographic distance does not dissolve moral responsibility.

The Consumer Dimension

Caritas in Veritate reminds us that consumption is also a moral act. Every purchasing decision either reinforces or resists systems of exploitation. Catholic professionals have a particular responsibility to examine the supply chains they support — both personally and institutionally.

Case Study: Predatory Lending and the 2008 Crisis

The 2008 financial crisis — the very context in which Benedict XVI wrote *Caritas in Veritate* — was driven in significant part by mortgage lenders and financial institutions that deliberately marketed complex, high-risk loans to vulnerable borrowers, many of whom lacked the financial literacy to understand the terms.

Key offenders included:

- Countrywide Financial
- Ameriquest Mortgage
- New Century Financial
- Washington Mutual
- IndyMac
- Lehman Brothers (via BNC Mortgage)
- Citigroup (via CitiFinancial)
- Wells Fargo Financial

When the bubble burst, millions of families lost their homes. The institutions that had engineered the crisis received government bailouts; ordinary families received foreclosure notices. This is the "logic of power" Benedict warned against — economic life unmoored from truth, solidarity, and concern for the common good.



⚠ The financial sector, CST teaches, must serve the real economy — not extract from it. Finance is instrumental; the human person is the end.



CHAPTER V

Business Done Right

Case Studies in the Spirit of Catholic Social Teaching

Case Study: Mondragon Cooperative Corporation



A Living Experiment in CST

Founded in 1956 in the Basque region of Spain by Father José María Arizmendiarieta — a Catholic priest — the Mondragon Corporation is one of the world's most remarkable demonstrations of CST principles in action. Today it is a federation of worker cooperatives with over 80,000 employee-owners across manufacturing, retail, education, and finance.

CST Principles in Practice

- **Subsidiarity:** Workers govern their own enterprises democratically.
- **Solidarity:** Pay ratios between highest and lowest earners are constitutionally limited.
- **Human dignity:** Worker-owners participate in profit and governance — not merely as labor, but as persons.

Case Study: Edwins – Second Chances as a Business Model

Founded in 2007 by Brandon Chrostowski in Cleveland, Ohio, Edwins Leadership & Restaurant Institute is an upscale French restaurant staffed almost entirely by formerly incarcerated men and women. It was featured in the Oscar-nominated documentary *Knife Skills* (2017).

The Model

- Trains formerly incarcerated people in French cuisine and hospitality.
- Provides housing, legal aid, medical care, clothing, and literacy support.
- Graduates about 75 students each year.
- Many alumni move into culinary careers nationwide.

CST Principles in Action

- **Human dignity:** A fair future for all, regardless of past.
- **Preferential option for the poor:** Focus on the most marginalized.
- **Solidarity:** Built on genuine investment and accompaniment.
- **Common good:** Reduces recidivism and restores productive life.

The Lesson for Business Leaders

- Edwins shows the “logic of gift” can work as a business strategy.
- Excellence and compassion can reinforce each other.
- Human dignity can be a foundation for performance.

Case Study: Thistle Farms – Love as a Business Strategy

Founded in Nashville by Becca Stevens, Thistle Farms employs women survivors of trafficking and addiction. It offers a free two-year residential program funded by the sale of natural body care products.

The Model

- 2 years of free housing, therapy, healthcare, and legal support
- Women work in candles, body care, and home products
- \$1-for-\$1 savings match for graduates
- Self-sustaining model with no federal funding

CST Principles in Action

- **Human dignity:** Every woman has irreducible worth
- **Preferential option for the poor:** Focuses on survivors most abandoned
- **Solidarity:** Women heal, govern, and work together
- **Stewardship:** Natural ingredients reflect care for people and creation

The Lesson for Business Leaders

Thistle Farms shows that a business can be excellent, profitable, and redemptive. Love heals is not a slogan; it is the operating model. For Catholic leaders, it proves the preferential option for the poor can be enterprise at its best.

Case Study: Chobani – Business as Solidarity

Hamdi Ulukaya, the founder of Chobani, built one of America's most successful food companies while making a series of decisions that directly reflect CST principles — often under significant pressure to do otherwise.

Hiring Refugees

Chobani has made a deliberate and sustained commitment to hiring refugees and immigrants — often in communities where they face significant barriers to employment — treating solidarity as a business value, not merely a PR strategy.

Employee Ownership

In 2016, Ulukaya gave full-time employees stakes in the company worth up to 10% of Chobani's value at IPO — estimated at hundreds of millions of dollars. He described it as "the right thing to do" for people who built the company.

Wages and Dignity

Chobani moved well above minimum wage standards, offering competitive pay, benefits, and career development — affirming that workers are persons with families and futures, not simply units of production cost.

Case Study: Patagonia – Stewardship of Creation

A Business That Takes Creation Care Seriously

Patagonia, the outdoor apparel company, offers one of the most sustained corporate commitments to environmental stewardship in American business. While not an explicitly Catholic enterprise, its practices closely mirror the CST imperative — powerfully articulated in *Caritas in Veritate* and later in *Laudato Si'* — that care for creation is not optional.

- Donates 1% of total sales — not profits — to environmental causes
- Actively campaigns against overconsumption ("Don't Buy This Jacket")
- In 2022, founder Yvon Chouinard transferred ownership of the entire company to a charitable trust dedicated to fighting climate change

✓ The universal destination of goods, taken seriously, can look like giving away your company.



Comparing the Paths

The contrast between businesses that honor CST principles and those that abandon them reveals a consistent pattern — not merely moral, but practical.

Dimension	CST-Aligned Business	CST-Violating Business
View of workers	Persons with dignity; participants in the mission	Factors of production; costs to be minimized
View of profit	Instrument for mission and development	Ultimate end; justifies any means
View of community	Stakeholder deserving genuine care	Externality to be managed or ignored
Long-term culture	Trust, loyalty, resilience, purpose	Fear, turnover, legal exposure, collapse
View of creation	Entrusted gift; stewarded carefully	Resource to extract; cost to externalize

Practical Application: Questions for Your Monday Morning

Catholic Social Teaching is not merely academic. It is meant to be lived — in every meeting, every contract, every hiring decision. Here are five questions every Catholic business leader can ask regularly to close the gap between Sunday worship and Monday decisions.

1 Does this decision honor the dignity of every person it affects?

Employees, customers, suppliers, competitors — all are made in the image of God.

2 Does this serve the common good, or only our bottom line?

Profit is legitimate; exploitation is not. Where is the line in this specific decision?

3 Are we exercising subsidiarity — empowering people closest to the work?

Centralized control without trust undermines human development and organizational health.

4 Is our use of resources consistent with our stewardship of creation?

Environmental costs are real costs — even when accounting systems don't capture them.

Key Takeaways

Business Is a Vocation

Entrepreneurship, leadership, and commerce are genuinely noble callings when ordered toward human flourishing.

CST Provides a Coherent Framework

Human dignity, the common good, subsidiarity, and solidarity are not platitudes — they are actionable principles that transform organizations.

Centesimus Annus Affirms Markets – With Conditions

Free enterprise, ordered by ethics and law, is consistent with Catholic vision. But markets need moral culture to function justly.

Caritas in Veritate Demands Integral Vision

Love and truth together — not profit alone — must be the foundation of economic life in a globalized world.

Examples Exist – and Inspire

Mondragon, Chobani, Patagonia, and Catholic health systems show that CST principles are not idealistic fantasies — they are viable business strategies.

Recommended Resources

Primary Sources

- *Rerum Novarum* — Leo XIII (1891): The founding document of CST
- *Centesimus Annus* — John Paul II (1991): Essential reading for every business leader
- *Caritas in Veritate* — Benedict XVI (2009): The moral theology of globalized economy
- *Laudato Si'* — Francis (2015): Creation, ecology, and integral ecology
- *Laudate Deum* — Francis (2023): A follow-up call to action on the climate

For Further Study

- *Vocation of the Business Leader* — Pontifical Council for Justice and Peace (2012): Practical synthesis of CST for executives
- *Catholic Social Teaching and the Market Economy* — Philip Booth, ed.
- *The Economy of Communion* — Luigino Bruni
- USCCB Compendium of the Social Doctrine of the Church
- Acton Institute — *Religion and Liberty* journal