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"To Dispose of Wealth in Works of Charity": Entrepreneurship and Philanthropy in Medieval England

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Abstract

While entrepreneurs are increasingly recognized as important participants in the medieval economy, their philanthropic activities have received less attention compared to those of the gentry and nobility. This article shows the contribution that the study of medieval entrepreneurs can make to broader business history debates surrounding the identity of philanthropists and their beneficiaries, the types of causes they supported, and their impact on wider society. Philanthropic entrepreneurs used the profits of commerce to provide infrastructure, healthcare, and education to their local communities. Their patterns of philanthropy differed from those of gentry, lawyers, and administrators. Support for municipal infrastructure emerges as a distinctive feature of entrepreneurial philanthropy, reflecting a belief in the importance of trade networks and civic reputation.

"To Dispose of Wealth in Works of Charity": Entrepreneurship and Philanthropy in Medieval England

1. Introduction

Entrepreneurs in the middle ages invested the profits of commerce in infrastructure, healthcare, and education for the wider community. Such support boosted economic performance by strengthening the knowledge economy, improving access to markets, and aiding worker productivity. The philanthropy of entrepreneurs complemented the activities of religious institutions and subscription guilds, which have been the focus of much existing research. Entrepreneurs, the evidence shows, engaged in philanthropy to a greater extent than other professions, and exhibited distinctive patterns of giving.

England in the middle ages experienced a commercial revolution often seen as a precursor to the Industrial Revolution. Urbanization intensified through an expansion in the number of towns and in the size of existing towns; new urban institutions emerged to regulate trade while the quantity and quality of manufactured products increased. A service sector of scribal and legal services supported merchants in their interactions with each other and with local and central government, and provided careers for lawyers and administrators. In the countryside, landlords experimented with new cultivation techniques, exploited the natural mineral resources of their landed estates and grazed sheep for the wool trade. England's wool production and strong currency, together with long-distance distribution networks, encouraged overseas trade with the Continent.

Entrepreneurial individuals seized the business opportunities that resulted from commercialization. Opportunities were particularly prevalent in towns, where settlement was encouraged through the provision of infrastructure, institutions, markets, and the ability to buy and sell property. Urban merchants operated owner-managed businesses, or partnerships with family, friends, and trusted business contacts. In rural areas property ownership was concentrated on a knightly class of rural manorial lords, controlling local peasants who possessed varying degrees of self-autonomy.

While entrepreneurs are increasingly recognized as important participants in the medieval economy, their philanthropic activities in the middle ages have received less attention

compared to those of the gentry and nobility.[1] Business history scholarship on philanthropy, meanwhile, has focused on the nineteenth and twentieth centuries rather than the medieval period. This paper redresses these imbalances. For the purposes of this paper an entrepreneur is defined as an individual whose main source of income is profit and who has demonstrated initiative and good judgement in their business dealings. The analysis focuses on successful entrepreneurs who became wealthy through their own initiative, or by building on the achievements of others. It includes both the founders of firms and second-generation entrepreneurs who grew existing businesses by taking advantage of opportunities they discovered for themselves. The analysis therefore allows for the fact that some of the entrepreneur's wealth may have been inherited rather than earned. We focus on entrepreneurs who died between 1300 and 1500.[2]

The article examines philanthropy effected through the foundation, endowment, or support of charitable institutions that benefitted the public as a whole, rather than just family and friends. Gifts could be in money or in kind, or a mixture of the two (e.g. a building together with a financial endowment to support its running expenses). The focus is on the causes supported by philanthropists.[3]

 Philanthropy by entrepreneurs has been considered from a range of disciplinary perspectives and across a number of chronological periods. There are many approaches to philanthropy, including organizational ones, but given the limited development of business organizations in the middle ages, an individual approach is used in this study.[4]

History scholarship debates whether attitudes to philanthropy were altered by the English Reformation of c. 1530-1547. Jordan, using evidence from English wills of 1480-1660, suggested that the Reformation transformed the social attitudes of philanthropists from spiritual (support for religion) to secular (support for the poor).[5] Burgess, drawing on wills from fifteenth-century Bristol, suggested that the Reformation's removal of "belief in and provision for" Purgatory reduced the level of philanthropic support by members of the laity for their local parish.[6] The connection between philanthropy and religion was undoubtedly close during the middle ages. Rosenthal concludes from wills and alienations in mortmain that, in the fourteenth and fifteenth centuries, English nobles were primarily motivated by the desire to obtain prayers from recipients of gifts.[7] Jordan sought to nuance the concept of philanthropic motivation by creating categories of "poor relief, social rehabilitation, municipal betterments, education, and religion."[8]

Social scientists and business historians have also formulated research questions relating to motivation, drawing primarily on evidence from the nineteenth and twentieth

centuries.[9] There are indications that entrepreneurs exhibit distinctive patterns of philanthropy because they identify opportunities for giving during their careers and apply skills developed in business to philanthropic activities.[10] It has been suggested that entrepreneurs have displayed a particular interest in supporting "disadvantaged" groups, their employees, members of their community of origin and, more generally, promoting enterprise development and education. Mechanisms that encourage philanthropy have been examined.[11] Evidence suggests that philanthropic entrepreneurs value both the benefits conferred on the recipients, and the enhanced status accorded to the donor.[12]

This article first examines the types of philanthropy in which entrepreneurs engaged. It then considers whether entrepreneurs supported different types of philanthropy compared to members of other occupations. Finally, the paper compares philanthropy with alternative uses of personal wealth.

2.   Methodology

Inspired by Jeremy's study of business leaders and the church in twentieth-century Britain, a multi-stage process was followed.[13] The first step was to create a typology of philanthropy suitable for the medieval period. This step does two things: it distinguishes the different uses of philanthropic resources, and separates philanthropic uses from non-philanthropic uses. The objects of philanthropy are classified as the poor, the young, relief of prisoners, support for employees, social rehabilitation, almshouses, other personal charity, municipal improvements, education, and religion (Table 1). Non-philanthropic uses of resources are categorized in Table 2.

The second step was to identify key sources from which a sample of medieval entrepreneurs could be compiled. Business archives rarely survive for the middle ages but the activities of entrepreneurs can be traced from other sources. These include *Oxford Dictionary of National Biography [ODNB]*, *History of Parliament* (several entrepreneurs were MPs), biographies of famous figures, such as Richard Whittington, and histories of medieval towns. This methodology enabled entrepreneurs to be identified without restricting the sample to civic office holders, guild members or men.

Beginning with the *ODNB*, a key word search was conducted for 'entrepreneur,' 'merchant,' and 'trader' in the full text field of the online edition. Anyone who operated wholly outside of England, who died outside of our chronological period, or did not meet our definition

of an entrepreneur, was excluded. A pool of seventy-one entrepreneurs was generated. Forty-three were then excluded as they did not meet our definition of philanthropy, leaving a pool of twenty eight.[14] The problem of bias in sample selection is always present when dealing with medieval England and care must be taken drawing inferences on the basis of relatively small observed differences.

The use of the *ODNB* may introduce a bias in favor of philanthropy if individuals are included as a result of their fame from philanthropy rather than because of their business activities. The second stage of our methodology was to use additional sources to eliminate source bias and increase our range of observations.[15] This produced a further sixteen people and significantly enhanced the geographical scope of the study.

The third step involved a validation process in which additional information on each of the forty-four entrepreneurs was collected from primary sources such as wills, licences to alienate lands, guild records, civic records, and the records of charities. For each individual, data was collected on dates of birth and death, residence (birth place and subsequent residence if provided), gender, occupation, position as civic office holder (mayor, sheriff, alderman, recorder or bailiff), other family members, philanthropic activities, and alternative uses of wealth. Material culture and literary sources provided insights into the commemoration of philanthropy by subsequent generations.

A distinction was made between bequests during the philanthropist's lifetime and those made after their death. The former involved greater self-sacrifice on the part of the philanthropist, while the latter impacted surviving relatives to a greater extent. We recorded instances where the philanthropist was childless or had heirs they appear to have disinherited.

Finally, two dimensions of comparison were introduced: between philanthropists and non-philanthropists, and between philanthropy undertaken by different occupational groups. A comprehensive comparative study involving all recorded non-philanthropic medieval entrepreneurs is beyond the scope of this paper, but a more limited study can be carried out based on the *ODNB* alone. For this purpose we identified all medieval lawyers, administrators, and gentry listed in the *ODNB*, classified them as philanthropic or non-philanthropic and recorded the causes supported by the philanthropists. The results are summarized in Table 3.

3. Context to philanthropy in medieval England

Philanthropy by entrepreneurs existed alongside, and often in co-operation with, other forms of welfare provision. Religious institutions funded their activities through donations, including land, moveable property and cash, and were important providers of health care and education.[16] Guilds operated on a subscription model, with membership fees funding funeral services and welfare support for sick members and the families of deceased members.[17] Occasionally guilds also supported infrastructure and education projects that benefitted the wider community. Local government used tolls, rents, and other sources of income to fund communal infrastructure (including market places, roads, bridges, and walls), maintain law and order, and support vulnerable groups such as orphans. Although royalty were important patrons of abbeys and the church, the royal exchequer (i.e. central government) rarely provided welfare support during this period, partly because there was not yet a system of regular taxation in place to fund it.

Religious teachings and the responsibilities of citizenship provided interconnected spiritual and secular incentives for philanthropy.[18] A place in heaven could be obtained with greater ease and speed by engaging in the Seven Corporal Acts of Mercy of feeding the hungry, giving drink to the thirsty, visiting the sick, visiting prisoners, clothing the naked, sheltering the homeless (also sometimes known as receiving the stranger), and burying the dead.[19] Recipients could show their gratitude by praying for the soul of the donor, thus reducing the donor's time in purgatory. Reputable merchants also supported their civic communities by trading honestly (for example, by using fair weights and measures), maintaining reasonable prices (not seeking to profit from forestalling, regretting, or other forms of monopoly or speculation), and respecting the assays of bread and ale.[20] Reputation gained in this way could be reinforced through acts of civic philanthropy.[21]

4.   Characteristics of philanthropic entrepreneurs

The entrepreneurs in our sample pursued varied careers: some were mobile, seeking fame and fortune in big cities, but others chose to remain in their birthplace. Ten of the forty-four entrepreneurs originated in London, and all remained there (see Table 4, top line). Thirty–one entrepreneurs originated in English provincial towns, of whom fifteen moved to London and sixteen remained in the provinces, with twelve staying in the town where they were born (Table 4, second line). The four that moved all made a short journey from their place of birth to the nearest major port. Three entrepreneurs migrated from overseas – two from Italy and one

from North-West Germany. Thus while almost half the provincial-born entrepreneurs moved to London, none of the London entrepreneurs moved to the provinces. Altogether twenty-two entrepreneurs moved and twenty-two stayed.

Entrepreneurs supported causes connected to communities in which they lived and worked. Support for their birthplace was common. Of those who relocated, twelve supported their career-base destination, but three supported only their birthplace and seven supported both. Hugh Clopton, for example, supported his birthplace of Stratford-upon-Avon, despite moving to London, by funding dowries for two hundred poor local maidens, constructing a stone bridge, and repairing bridges and roads within a 10 mile radius.[22] Richard Russell of York made a bequest "to repay" Durham Priory "fully for the board and lodging I had there in my youth."[23] John Welles III, who moved to London, left 100 shillings for the upkeep of St George Muspole's church, Norwich "in whose holy font I was baptised," as well as bequests to London causes.[24] Three entrepreneurs favored their birthplace entirely over their destination, as exemplified by Tidemann Lemberg who migrated to London from North-West Germany and bequeathed money to religious foundations in Cologne, where he lived from 1352-1359 and again from 1363 until his death.[25]

Medieval entrepreneurs used social networks both to accumulate and dispose of their wealth. Nine per cent of philanthropic entrepreneurs are reported as having acquired capital from their wife. Drew Barantyn's first marriage to the widow of Sir Nicholas Twyford, undoubtedly aided him in accumulating a fortune that was by 1412 worth more than that of Whittington's and the Goldsmith's company, of which he was a member.[26] He invested in an attractive property in London and properties in Oxfordshire, Cambridgeshire, Suffolk, and Buckinghamshire and, at his death, left money for to the poor of the parish of St John Zachery along with substantial bequests to his guild and to family members.

There are indications of the cross-fertilisation of practices amongst members of the same social and trading networks. In London Robert Chichele, Thomas Knolles, Richard Whittington, and William Sevenoak networked together, while Knolles was executor for John Welles III. York's Richard Russell was executor of Blackburn's will while Agnes Forster's husband had connections with Bristol's Canynges family via the shipping trade.[27]

There is some evidence that absence of descendants or unsuitable heirs motivated philanthropy. Twenty per cent of entrepreneurs had no children, including Whittington and William Canynges (Table 5).[28] Others had children but chose to disinherit them. Russell's daughter married well and so did not need to be provided for in his will.[29] Welles III had no biological children and disliked his stepson William Osbarn, specifying that any legacies to

William should be made "null and void" if he harassed, defrauded or tricked the executors in any way.[30] Simon Eyre had a troublesome son who was often imprisoned for debt.[31]

Civic office holding connected an entrepreneur's personal and professional lives and was a characteristic of sixty-six per cent of our sample. Civic office holders were more inclined to support the young, social rehabilitation, almshouses, municipal improvements, and education, while support for the poor, for prisoners, and for hospitals and healthcare was slightly more common amongst non-civic office holders. John Welles III and Stephen Brown exemplify civic officeholders who funded projects to fill gaps in local services. Welles III left legacies to a range of causes, including improvements to a water conduit and "a new boundary marker for my ward of West Cheap."[32] Brown, meanwhile, imported grain during his mayoralty to alleviate the 1438-1439 famine in London.[33] Personal projects from a term of office could be completed by philanthropy. Forster finished her husband's initiative to rebuild and reform Newgate prison, which had burnt down during his mayoralty.[34] Eyre contributed to the redevelopment of the Leadenhall market during his mayoralty, funding some of its construction directly, and bequeathing money to complete his plans.[35]

5. Types of philanthropy

5.1 Municipal infrastructure

We next examine the causes supported by the entrepreneurs. Bequests to road and bridge repairs reflected the importance of internal trading connections.[36] Eastfield's use of inland trade routes may explain his decision to bequeath money for repairs to Wallingford bridge at his death in c. 1446.[37] The timing of the bequest corresponds with a period of decline in Wallingford, attributed to the construction of a bridge at Abingdon by local philanthropic entrepreneurs in 1415-1416. [38] Other entrepreneurs supported infrastructure that encouraged merchants to visit their home town, and helped their colleagues connect with the wider world. Nicholas Blackburn left bequests for repairs to four York bridges while Alice Chestre, who ran a Bristol export business, funded the construction of a new crane for both local and foreign merchants, the tolls from which went to support the town's finances.[39]

Water was used for industrial and domestic purposes and businesses were often accused of polluting and excessively using supplies during their production processes.[40] Monastic houses sometimes allowed civic authorities to utilize conduits they had constructed, but entrepreneurial initiative also helped mitigate problems. [41] Four entrepreneurs, Richard

Whittington, William Eastfield, and John Welles III in London, and William Wilford in Exeter, funded fountains and conduits.[42] Town walls were defensive barriers and toll collection points and were supported by John Crosbie (London) and Willam Soper (Southampton).[43] Southampton's local government was so grateful for Soper's repairs to Watergate, which led from the quay to the town centre, that in 1433 they gave him a hundred year lease on its towers at a token rent and permission to construct a shop nearby.[44]

5.2 Religion

Entrepreneurs came into contact with monasteries through their business dealings and land transactions. William Walworth, an important wool trader with family links in Durham, remitted in his will a debt of 100 marks owed to him by Durham Priory, while John Crosby made a bequest to St Helen's Priory, which owned the land in Bishopgate Street, on which he had built an impressive house.[45] Smaller bequests were more usual, such as that of London pepperer William de Thorneye to the abbot of Thorney (possibly his birthplace) and to the poor living in the abbey and on the surrounding dairy farms.[46] Roger Thornton of Newcastle supported St Michael's Priory, near his house and recently founded by another citizen, and houses across North-East England, including Durham Minster whose lead mines he rented.[47]

Support for parish churches reflected the ties between philanthropic entrepreneurs and their local community. Four members of our sample - Roesia Burford, Robert Chichele, John Hawley, and John Pulteney - founded churches. Chichele donated land in 1428 to the parish of St Stephen Walbrok for the construction of a church and churchyard and in 1429 gave an additional £100 towards its construction.[48] Chichele lived in the parish when he arrived in London and his brother Henry (archbishop of Canterbury and founder of All Souls College Oxford) had been rector there. John Pyel, a London wool and grain merchant and financier, established in his will a college for secular canons in the church of St Peter at his birthplace of Irthlingborough, Northamptonshire.[49] Existing churches were also expanded and decorated. John Tame used his profits from the wool trade to rebuild St Mary's Church in Fairford in the fashionable Perpendicular style from the 1490s onwards, while John Lovekyn funded the rebuilding of St Michael, Crooked Lane, London.[50]

5.3 Almshouses and Hospitals

Almshouse foundation was more popular than religious house foundation and undertaken by four entrepreneurs. Donors benefited from recipients performing elements of the Corporal Acts and by receiving prayers for their soul while vulnerable members of the

population received accommodation. Surviving rules drawn up in 1424 by Richard Whittington's executors for his foundation, for example, specified that residents should pray when rising and retiring, in church services, and in any spare moments for the souls of Whittington and his wife, their parents, and deceased and living members of the royal family.[51]

Hospitals were founded by Henry Tangmere in Cambridge and Roger Thornton in Newcastle.[52] Thornton's foundation of St Katherine's was founded in 1402-1403 to 1412 and continued to be supported and integrated into communal life by his descendants. In 1456 Roger Thornton II permitted the local authorities to make the hospital's hall and kitchen available to newly-weds for their wedding meal, and from 1480 the facilities were used by the merchant adventurers for their court.[53] Existing hospitals were supported by Richard Buckland, Matilda Penne, and Thomas Knolles, with Knolles bequeathing a shop near to existing property owned by the hospital of St Antholin.[54]

5.4 Education

Education became increasingly important for a career in business as the middle ages progressed and a written culture replaced an oral one. School foundation was successfully undertaken by William Sevenoak, and less successfully by the executors of Simon Eyre.[55] During his mayoralty Eyre had added a school and chapel to the new granary under construction at Leadenhall, and appointed teachers of "Latin grammar, writing, and song."[56] The intention was probably to create an equivalent to the royal foundation at Eton, but resistance or lack of funds meant that the endeavour was halted and replaced with a chantry chapel. Tangmere donated houses and land to Corpus Christi College, founded by the town's Guild.[57] In return, Tangmere expected the college to educate his son and arrange daily prayers for his soul and those of his family. Richard Andrew, also of Cambridge, made substantial cash bequests to Queen's College in return for prayers for his soul.[58] Donations to the London Guildhall and Cambridge University library were made by Herrys and Whittington.[59]

5.5 The poor, the young and prisoners

Philanthropists also showed concern for vulnerable members of society by supporting the poor, the young and prisoners. Thomas Knolles, for example, left money to the poor of his parish and his guild as well as "4d to each person incarcerated in the prisons of Newgate, Ludgate, Fleet, Marshalsea, and King's Bench, to pray for my soul" and provided some social rehabilitation for imprisoned debtors by discharging their debts.[60] Whether such bequests provided short-term or long-term alleviation is difficult to judge. John Herrys bequeathed

money for Irish cloth to be made into garments for the poor at his funeral, which they were allowed to keep. Dowries provided to "poor maidens," also funded by entrepreneurs, provided financial security and may have been intended to encourage marriage and prevent prostitution.

5.6 Employees

Support for employees focused on the provision of cash. Vintner and wool trader Richard Russell, for example, left £30 to be distributed amongst the sheep-farmers of the Yorkshire Wolds and Lindsey in Lincolnshire from whom he had purchased wool.[61] The Suffolk clothier Thomas Spring II meanwhile, bequeathed 100 marks (£67) to be distributed to his "spinners, weavers, and fullers."[62] As businesses were smaller in the middle ages, and apprentices resided with their masters, there was probably little demand for the housing and recreational facilities of the kind that industrialist philanthropists later provided for their employees.

6. Comparison with other occupations

Comparison with members of other occupations can inform on the extent to which the features noted above are specific to entrepreneurs. Lawyers, gentry, and administrators were chosen as comparisons, as described above (Table 3).[63] The comparison reveals that entrepreneurs had a greater tendency towards philanthropy than the other occupations. Thirty-nine percent of entrepreneurs were philanthropic, compared to 23 per cent of administrators, 22 per cent of gentry and 19 per cent of lawyers.

Differences occurred between the causes supported by entrepreneurs and those supported by other professions. Entrepreneurs supported a wider range of causes and showed particularly strong support for municipal improvements, which formed 22 per cent of their total recorded donations, compared to only 2 per cent of those of administrators and none of lawyers and the gentry. John Cobham is a rare example of an administrator who supervised and funded municipal improvements in and around his home county of Kent, including the reconstruction of Rochester Bridge in 1383 and the restoration of Canterbury's walls in 1385.[64]

Education was supported to a greater extent by administrators than entrepreneurs, and also received some support from the gentry. Three administrators, Adam Brome, Hervey Stanton, and Robert Wodelarke, founded the university colleges of Oriel, Oxford, Michaelhouse, Cambridge (which was later absorbed into Trinity), and St Catharine's,

Cambridge respectively, while William Windsor gave a substantial endowment to New College, Oxford.[65] Joan Greyndour used wealth inherited from her parents and her first husband, an administrator, to establish a grammar school in his memory in the Forest of Dean in 1445-1446.[66] The commemorative aspect was reflected in the provision of a chantry on the site. Administrator Thomas Kent and the gentry Cobham family, meanwhile, donated books to Oxford University.[67]

Religion received the highest proportion of donations from lawyers, gentry, and administrators. House and church foundation was more pronounced amongst those groups than amongst entrepreneurs, with three philanthropic administrators and three philanthropic gentry' families undertaking such projects. Administrator Nicholas Cantilupe, having disinherited his son and heir, founded two religious institutions during his lifetime, Beauvale Priory near Nottingham and Cantilupe College in Lincoln Cathedral close.[68] The use of religious patronage to enhance political and social authority has been noted by historians as a feature of these social groups, and this may be reflected in our findings.[69] Donations by Somerset administrator Walter Hungerford (1378-1449), for example, corresponded closely with Henry V's support for the Carthusians and Dominicans.[70] Michael de la Pole, son of the famous entrepreneur William de la Pole, sought a career in administration rather than trade but acted in accordance with his father's wishes to establish a religious house in Hull to commemorate the family.[71]

Comparison of philanthropy before and after death also reveals differences between the groups. Administrators and gentry families made a greater volume of bequests during their life (54 per cent and 71 per cent respectively) compared to entrepreneurs (28 per cent), and lawyers (43 per cent). This difference may have arisen because entrepreneurs retained capital during their life to reinvest in their business, a characteristic noted of Richard Whittington.

7. Comparison between philanthropy and alternative sources of wealth

Entrepreneurs had a range of options available to them to dispose of their wealth, of which philanthropy was only one (Table 2). Sixty-one percent of entrepreneurs recorded in the *ODNB* were not philanthropic, either from choice or necessity. Great Yarmouth merchant John Perbroun, for example, had all his capital invested in his business and paid large amounts of tax.[72]

Table 6 shows that residential improvements and lending at interest were popular alternative uses of wealth for non-philanthropic entrepreneurs. Business gambles were also

popular, and biographies reveal that several entrepreneurs participated in the failed customs schemes organized to finance the Hundred Years War, which may have left little spare money for philanthropy.[73] Family bequests were relatively unpopular and use of wealth for pleasure appears to have been non-existent. Indications are that non-philanthropic entrepreneurs preferred to spend their money in ways that resulted in additional profit (such as interest payments, rental income, and trading privileges). They therefore displayed qualities of acquisitiveness later imputed to early modern entrepreneurs.[74]

Philanthropists also put their wealth to additional uses. Residential improvements were the most popular alternative option for philanthropic entrepreneurs. Roger Thornton, for example invested his money from the wool, cloth and lead trades in at least six properties in London, one of which doubled as a business base in the city, while Chestre built a house on Bristol's High Street in 1472.[75] Philanthropic entrepreneurs were more generous in their support of family members and took fewer business gambles, with the exception of Pyel's involvement in a customs syndicate and Canynges's financing of the unsuccessful 1457 Aegean Sea expedition.[76]

Philanthropic lawyers, administrators, and gentry favored bequests to family, residential improvements and acquiring political influence. Pleasure was not off the agenda for those groups however. Philanthropic lawyer John Heydon invested in residential improvements, supported his family and sought political influence but also reportedly kept a mistress.[77]

8.   Reputation and legacy

Philanthropy provided benefits for donors as well as recipients. Many were commemorated publically, although whether this was their intention from the outset is unclear. Blackburn and Thornton symbolically linked their philanthropy to the Corporal Acts of Mercy and are commemorated in stained glass windows at All Saints Church, York (surviving) and in All Saints church, Newcastle (lost).[78] Others became role models for subsequent generations. Whittington's legend began soon after his death in the 1436 poem *The Libel of English Policy*, where he was described as "having worthiness that pen and paper may not…describe," and was the subject of a widely disseminated play of 1605.[79] The legacy of Canynges philanthropy continued into the nineteenth century and beyond when he was promoted as an ecclesiastical

patron by the parishioners of St Mary Redcliffe church, Bristol, during their 1842-1872 restoration appeal and subsequent appeals from 1927 to the present.[80]

Later commentators sometimes magnified philanthropic gestures by emphasizing, in the absence of detailed evidence, the humble origins of the donors. Sevenoak featured in the poem *The Nine Worthies of London* (1584), which stated his achievements after a humble birth like "a weed, that grew full low."[81] Depicted as a peddler in the play *The Love Sick King* (1655), Thornton's character states that if he makes a fortune he will "comfort the poor, and perhaps build churches."[82] There are hints from commemoration that personal experience of hardship influenced the reinvestment of the rewards of success in philanthropic endeavours.

9.   Conclusion and implications for future research

Medieval entrepreneurs perceived a harmony between self-interest and social interest, our study suggests. They not only supported causes directly connected with religion, but also others, such as municipal infrastructure and education, which enhanced entrepreneurial opportunities more generally. There are indications that philanthropic entrepreneurs identified causes through a combination of experience accumulated during their career, knowledge derived from religious teachings, which emphasized support for the vulnerable, and from periods in civic office, which highlighted gaps in government provision.[83]

Entrepreneurs exhibited distinctive patterns of philanthropy compared to other groups. They were more likely to engage in philanthropy compared to lawyers, administrators, and gentry families, and supported a wider range of causes. There are indications that they applied their business skills to identify and fill gaps in existing provision, rather than operating solely through the existing framework of religious institutions and guilds.[84] Support for municipal infrastructure emerges as a distinctive feature of entrepreneurial philanthropy, reflecting their belief in the importance of trade networks and civic reputation. Reinvestment of wealth by entrepreneurs supplemented the resources of local government and almost certainly improved the overall competitive performance of the recipient town.

Personal and family circumstances influenced philanthropy. Support from a wealthy wife was valuable. Absence of descendants or unsuitable heirs encouraged investment in the wider community. Relocation from a provincial birthplace in search of better opportunities was fairly common, but many successful 'movers' continued to support their birthplace.

Entrepreneurs had other opportunities to dispose of their wealth, including through residential improvements, business gambles and family bequests. Yet, despite that, many chose to use the profits of trade to support both current residents and future generations of their wider community. Entrepreneurs made significant philanthropic contributions to the provision of infrastructure, healthcare and education. Future research would benefit from supplementing the qualitative analysis with quantitative analysis, particularly by engaging with the unresolved debates surrounding Jordan's calculations of monetary values of donations.[85]

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[1] Mark Casson and Catherine Casson, *The Entrepreneur in History: From Medieval Merchant to Modern Business Leader* (Basingstoke, 2013).

[2] For extended gentry families the number of members results in less precision on death dates, and so we include some where the dynasty was finishing in or just after 1500.

[3] Previous work on philanthropy has often been based on wills and testaments, as described below, and assigned monetary values to the donations. These sources do not survive for many of the individuals in our study, and so information on their activities is derived from a wider range of records in which monetary values are rarely reported.

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[8] Jordan, *Philanthropy*.

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[11] R. Bekkers and P. Wiepking, "A Literature Review of Empirical Studies of Philanthropy: Eight Mechanisms that Drive Charitable Giving," *Nonprofit and Voluntary Sector Quarterly* 40 (2011): 924-73.

[12] Maclean et al., "Identity."

[13] Jeremy, *Capitalists*.

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[58]   Cooper, *Annals*: 216; Rubin, *Charity*: 280.

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[60]   Alsford, "Wills"; Heath, *Grocers*: 205-8; History of Parliament; Pamela Nightingale, "Knolles, Thomas (*d.* 1435),"*ODNB*.

[61]   Alsford, "Pious."

[62]   Phillipp R. Schofield, "Spring Family (*per. c.*1400–*c.*1550)," *ODNB*.

[63]   Philanthropic lawyers are John Heydon (d. 1479) William Yelverton (d. c. 1477), Richard Newton (d. 1448), William Hankeford (d. 1423), Richard Bank (d. 1415), William [i] of the Stourton family (d. 1413), Henry Green (d. 1369), John Stonor (d. 1351), Geoffrey Scrope (d. 1340), the Catesby family (finished c. 1500). Philanthropic administrators are Richard Ravenser (d. 1386), William of Carleton (d. c. 1311), John Benstede (d. 1323), John Thorpe (d. 1324), Robert Clitheroe (d. 1334), Hugh Despenser the younger (d. 1326), Hervey Stanton (d. 1327), Adam Brome (d. 1332), Henry Cliffe (d. 1334), Geoffrey Scrope (d. 1340), Thomas Baumburgh (d. 1340), Roger Wodehouse (d. 1346), Nicholas Cantilupe (d. 1355), Robert of Sadyngton (d. c. 1361) Ralph Neville (d. 1367), Ralph Stafford (d. 1372), Stourton family (f. c. 1485), William Windsor (d. 1384), Neil Loring (d. c. 1386), Michael de la Pole (d. c. 1389), John Newenham (d. 1390), Richard Scrope (d. c. 1403), John Cobham (d. 1408), John Rochford (d. c. 1410), Henry Scrope (d. c. 1415), Thomas Camoys (d. 1420/1), John Pelham (d. 1429), Richard Buckland (d. 1436), Thomas Lisieux (d. 1456), Walter Hungerford (d. 1449), Ralph Cromwell (d. 1456), Thomas Kent (d. 1469), John Tiptoft (d. 1470), John Wenlock (d. 1471), Ralph Boteler (d. 1473), Robert Wodelarke (d. c. 1481), Joan Greyndour (d. c. 1485), Thomas Burgh (d. c. 1496). Philanthropic gentry families are Kyme (f. c, 1380), d'Abenon (f. 1400), de Dive (f. 1310), Bek (f. c. 1350), Chaworth (f. c. 1521), Dinham (f; c. 1500), Cobham (f. c. 1530), Abberbury (f. c. 1475), Catesby (f. 1505), Stourton (f. c. 1485), Culpeper (f. c. 1540).

[64]   Rosamund Allen, "Cobham, John, third Baron Cobham of Cobham (*c.*1320–1408)," *ODNB*.

[65]   Jeremy Catto, "Brome, Adam (*d.* 1332)," *ODNB*; Paul Brand, "Stanton , Hervey (c.1260–1327)," *ODNB*; J. H. Baker, "Wodelarke, Robert (*d.* 1481?)," *ODNB*; Philomena Connolly, "Windsor, William, Baron Windsor (1322x8–1384)," *ODNB*.

[66]   Nicholas Orme, "Greyndour , Joan (*c.*1400–1485)," *ODNB*.

[67]   Roger Virgoe, "Kent, Thomas (*b.* in or before 1410, *d.* 1469)," *ODNB*; Linda Clark, Peter Fleming, "Cobham family (*per. c.*1250–*c.*1530)," *ODNB*.

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Appendix 1

Sample of 44 entrepreneurs

Name, dates of birth and death	Location	Occupation	Office holder	Surviving children	Sources
Richard Andrew d. c. 1459	Cambridge	Spicer	Y		Cooper; *HP*; Rubin.
Drew Barantyn c. 1350-1415	1.Chalgrove, Oxon 2.London	Goldsmith and financier	N	N	*ODNB*; *HP*; Reddaway and Walker; TNA.
Nicholas Blackburn d. c. 1432	1.Richmond, Yorkshire 2.York	Merchant	Y	Y	Alsford, "Testaments"
Stephen Brown Early 14th century	London	Grocer	Y		Heath: 223-4.
William Browne d. 1489	Stamford, Lincolnshire	Draper	Y	Y	*ODNB*
Richard Buckland d. 1436	1.Devon 2.London	Fishmonger and ship owner	N	Y	Furnivall: 104–8
Roesia Burford d. 1329	London and possibly also Oxford	Daughter of merchant, pepperer and former mayor and wife of a wool exporter	N	Y	*ODNB*
William Canynges 1402-1474	Bristol	1. Cloth trader; 2. Ship-owner; 3. Priest	Y	N	*ODNB*
Alice Chestre d. 1485	Bristol	Widow of Henry Chestre (draper) and business woman	N	Y	*ODNB*
Robert Chichele d. 1438	1.Northamp-tonshire 2.London	Grocer	Y	N	*HP*; Heath: 208-11; Alsford, "Wills".
Hugh Clopton c. 1440-1496	1.Stratford-upon-Avon 2.London	Merchant	Y	N	*ODNB*
John Crosby d. 1479	London	Grocer and wool exporter	Y	Y	*ODNB*; Heath: 229-34.
William Eastfield d. 1446	1.Tickhill, Yorkshire 2.London	Mercer	Y	Y	*ODNB*
Simon Eyre c. 1395-1458	1.Brandon, Suffolk 2.London	Cloth middleman	Y	Y	*ODNB*
Agnes Forster d. 1484	1.Kent 2.London	Widow of ship owner and merchant	N	Y	*ODNB*
Richard Gage d. 1444	Salisbury	Draper	Y		Crittall: 124-29; 132-36.
Richard Garner d. in or after 1415	1.Piedmont, Italy 2.London	Vintner	N		*ODNB*
John Hawley the elder c.1350-1408	Dartmouth	Merchant and pirate	Y	Y	*ODNB*; *HP*

John Herrys d. 1423	Cambridge	Merchant	Y		Palmer; Rubin.
Thomas Knolles d. 1435	London	Grocer	Y	Y	*ODNB*; *HP*; Heath, Alsford, "Wills"
Tidemann Lemberg 1310-1386	1.North-West Germany 2.England 3.Cologne	Banker and international trader	N		*ODNB*
William Littlebury (alias Horn) Fifteenth century	London	Salter	Y		Kingsford
John Lovekyn d. 1368	1.Kingston-upon-Thames Surrey 2.London	Stock fishmonger; Pepperer; Draper	Y	Y	*ODNB*; Sharpe, *Wills: Part 2*
John Maunche d. 1465	1.Venice 2.London	Distributor of imports	N		*ODNB*
Matilda Penne d. 1392/3	London	Widow of skinner	N	N	*ODNB*; Veale
John Philipot d. 1384	London	Wool exporter and mercer	Y	Y	*ODNB*
Thomas Pope d. 1400	Gloucester	Import and export trader via Bristol	Y		*HP*
John Pulteney d. 1349	1.Leicester-shire 2.London	Merchant	Y	Y	*ODNB*
John Pyel c. 1315-1382	1.Irthling-borough, Northants 2.London	Merchant	Y	Y	*ODNB*; O'Connor; *HP*
Richard Russell d. 1435	1.Durham 2.York	Vintner and wool trader	Y	Y	HP; Alsford "Pious"
Isabelle Sayer d. 1473	London	Silkwoman	N		*ODNB*
William Sevenoak d. 1432	1.Kent 2.London	Grocer	Y	N	*ODNB*; *HP*; Heath: 213-21.
William Soper Pre 1410-1458/9	1.Winchester 2.Southampton	Wine importer and ship owner	Y	N	*ODNB*; *HP*; Alsford, "Southampton"
Thomas Spring I d. 1440	Lavenham, Suffolk	Clothier		Y	*ODNB*
Thomas Spring II d. 1486	Lavenham, Suffolk	Clothier		Y	*ODNB*
John Tame c. 1430- 1500	1.Fairford, Gloucester-shire 2.Cirencester 3.London	Wool merchant		Y	Herbert; Munn
Henry Tangmere d. 1361	Cambridge	Metal trader and money trader			Cooper; Roach
William de Thorneye d. c. 1349	1.Whaplode, Lincolnshire 2.London	Pepperer	N	Y	Sharpe, *Wills: Part 1*; Salzman

Roger Thornton d. 1430	1.Witton, Northumber-land 2.Newcastle-upon-Tyne	Merchant	Y	Y	*HP*; Hodgson; MacKenzie; Maxwell Lyte.
Henry Waleys d. 1302	1.Chepstow, Monmouth shire 2.London	Vintner	Y	Y	*ODNB*
William Walworth d. 1386?	London	Fishmonger	Y	N	*ODNB*
John Welles III d. 1442	1.Norwich 2.London	Merchant and banker	Y	Y	*HP*; Heath: 213-3; Alsford, "Wills"
Richard Whittington c. 1350-1423	1.Pauntley, Gloucster-shire 2.London	Mercer and money lender	Y	N	*ODNB*; *HP*; Alsford, "Whittington"
William Wilford d. 1413	Exeter	Merchant	Y	Y	*ODNB*; *HP*

Notes:

Civic office holder=mayor, sheriff, recorder, alderman or bailiff

ODNB=Oxford Dictionary of National Biography

HP=History of Parliament

Crittall=Elizabeth Crittall, ed., *A History of the County of Wiltshire: Volume 6* (London, 1962).

Furnivall=Frederick J. Furnivall, ed., *The Fifty Earliest English Wills in the Court of Probate, London* (London, 1882).

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Roach=J. P. C Roach ed. *A History of the County of Cambridge and the Isle of Ely: Volume 3* (London, 1959).

Blank cell means no information available. Thomas Spring I and II do not appear in the *ODNB* using our search terms.

Sources: See table.

Table 1

Categories of giving

Municipal improvements	Building, improvement, maintenance and repair of streets, bridges, town walls, town gates; wells; water fountains; water conduits, grain stores, market buildings, prisons; public lavatories; harbour cranes; boundary markers; river dredging, embankment, and diversion; donations towards 'common profit' of the town; local famine relief; loan chests for citizens
Religion	Foundation and financial support of religious orders or religious houses; building, construction, maintenance and repair of churches; cancelling of debts to a religious house. Excludes prayers for the soul of the donor that do not benefit the wider community
Hospitals	Foundation and financial support of hospitals; sponsorship of medical facilities, e.g. beds, clothing; support for lepers, and for the sick
Education	Loan chests and scholarships for students; places at university; foundation and support of libraries, colleges, and schools.
Almshouses	Foundation and financial support of almshouses
The poor	Support for the poor, both individually and collectively, either through gifts or facilities
The young	Gifts for maidens, and for young people in poverty
Relief of prisoners	Payments and other gifts to prisoners; money to prisons; improvements to the care of prisoners
Support for employees	Support for workers, apprentices and servants
Social rehabilitation	Support and reform for prostitutes, the destitute, criminals, and debtors; discharge of debts for imprisoned debtors
Charity generally	Unspecified support for 'charity'

Table 2

Alternative uses of funds

Category	*Examples*
Family bequests	Leaving wealth for daughter's dowry, widow's maintenance, younger sons to enter a profession
Lending at interest	Investing in friend's business schemes, developing a merchant banking business,
Residential improvements	Building a new house or extending an existing one, creating a property portfolio
Political influence	Seeking political advancement at court or in the county (sheriff) through acquisition of large landed estates, provision of lavish entertainment, or other conspicuous consumption
Business gamble	Taking a big business gamble that potential rivals lack the financial resources to undertake (e.g. financing speculative voyages of discovery; participation in customs syndicates)
Pleasure	Gambling for amusement, sports, keeping mistresses

Table 3

Comparison by occupation in the Oxford Dictionary of National Biography

Occupation	Total	Philanthropic	Non philanthropic	Percentage philanthropic
Entrepreneur (using search term entrepreneur or merchant or trader)	71	28	43	39%
Lawyer	52	10	42	19%
Administrator	167	38	129	23%
Gentry	49 families	11 families	38 families	22%
All 4 occupations	339	87	252	26%

Table 4

Locations of entrepreneurial activity

Place of birth or early career	Place of main career before death		
	London	Provincial town	ROW TOTAL
London	London 'stayers' = 10	London leavers = 0	Total originating in London = 10
Provincial town	Provincial movers to London = 15	Provincial 'stayers' = 12 Movers between provincial towns = 4	Total originating in the provinces = 31
Overseas	London immigrants = 3	Provincial immigrants = 0	Total immigrants from overseas = 3
COLUMN TOTAL	Total of London–based entrepreneurs = 28	Total of provincial based entrepreneurs = 16	Total number of entrepreneurs = 44

Table 5

Factors in philanthropy

Factors (not mutually exclusive)	Number of cases	Percentage of all 44 entrepreneurs
No children	9	20%
Inheritance from wife	4	9%
Other identified inheritance	5	11%
Civic office-holder	29	66%

Table 6

Alternative uses of wealth by philanthropic individuals or families

	Number of people who use wealth in alternative ways	Family bequests	Lending out at interest	Residential improvements	Political influence	Business gamble	Pleasure	Total number of alternative uses
All philanthropic entrepreneurs	29	14 (29%)	6 (13%)	16 (35%)	8 (17%)	2 (4%)	0 (0%)	46
ODNB philanthropic entrepreneurs	21	9 (27%)	4 (12%)	12 (36%)	6 (18%)	2 (6%)	0 (0%)	33
ODNB non-philanthropic entrepreneurs	29	4 (9%)	13 (28%)	14 (30%)	8 (17%)	8 (17%)	0 (0%)	47
ODNB lawyers	7	3 (30%)	0 (0%)	1 (10%)	5 (50%)	0 (0%)	1 (10%)	10
ODNB administrators	23	10 (33%)	0 (0%)	11 (37%)	9 (30%)	0 (0%)	0 (0%)	30
ODNB gentry	7	1 (13%)	0 (0%)	3 (38%)	4 (50%)	0 (0%)	0 (0%)	8
Total	87	27	17	41	32	10	1	128