

# BUSINESS BY THE BOOK WORKSHOP

Summary Presentation

STUDENT



CROWN FINANCIAL MINISTRIES

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# BUSINESS BY THE BOOK WORKSHOP

1. Business school textbooks, once filled with biblical \_\_\_\_\_, have given way to the \_\_\_\_\_ of the bottom line.
2. Although God does call \_\_\_\_\_ people out of business, He calls \_\_\_\_\_ to serve Him in business, where they can influence their customers, vendors, employees, and competitors for Christ.
3. Doing business God's way is not a shortcut to more profits and fewer difficulties. From time to time it may cost you money. But honest profit, earned in a way that glorifies God, is \_\_\_\_\_ to your business. Isaiah 48:17 says, "*I am the Lord your God, who teaches you to \_\_\_\_\_, who leads you in the way you should go.*"
4. Psalm 24:1 tells us that "*The earth is the Lord's, and \_\_\_\_\_ it contains.*" This is one of many Scriptures that identify the Lord as the owner of everything. After creating all things, He never transferred the \_\_\_\_\_ of His creation to people. Recognizing God's ownership is foundational to making Jesus Christ the Lord of our businesses. He is the owner of \_\_\_\_\_ business, large or small, public or private.
5. Although we are incapable of comprehending how His sovereignty encompasses our free will, we are clearly told that He is in \_\_\_\_\_. 1 Chronicles 29:11 says, "*We adore you as being in control of \_\_\_\_\_*" (TLB). And Psalm 135:6 reads, "*Whatever the Lord pleases, He does, in heaven and in earth.*"
6. When business men and women understand that they are \_\_\_\_\_ in funding the work of Christ, their work takes on \_\_\_\_\_ significance.
7. All Christians who serve in leadership should demonstrate the characteristics of a \_\_\_\_\_ leader: encouraging others, wanting the best for others and empowering others. There is no place for the proud or power-hungry.

8. As a leader, one of your key responsibilities is to communicate the vision continually so that everyone, down to the \_\_\_\_\_ person, has a clear picture of what you stand for and what you want to accomplish.
9. A common characteristic of great companies is that they invest heavily in \_\_\_\_\_. One motivation of a Christ-like business leader is to develop people and make them better employees—for the company’s sake as well as for their own.
10. In the long run, workers never benefit from decisions that significantly damage the company’s \_\_\_\_\_.
11. Seek counsel to secure insight that will aid you in going beyond \_\_\_\_\_ decisions to optimal decisions. It’s not the counselor’s role to make the decision; you retain that responsibility.
12. Whenever you feel hurried or pressured or you experience a sense of confusion concerning a decision, discipline yourself to go to a quiet place that will allow you to \_\_\_\_\_ prayerfully for His still, small voice. The world around you screams, “Hurry!” but the Lord tells you to \_\_\_\_\_.
13. Avoid \_\_\_\_\_ borrowing. Much borrowing is based on the presumption that the future is predictable. We plan for our job to continue or our business to be profitable. James 4:13–14 cautions us against \_\_\_\_\_.
14. There are two potential dangers associated with the use of business debt. The first is that the easy solution of borrowing may keep you from doing the hard creative thinking that could result in a much \_\_\_\_\_ solution.
15. The second peril of debt can be even more deadly than the first: it can allow you to \_\_\_\_\_ necessary decisions. Often a business that is in financial trouble because of poor management or other problems will sustain itself by borrowing instead of resolving the \_\_\_\_\_ problems.

16. Unless you are paid in full every time you sell your products, you are in the \_\_\_\_\_ business. The Bible doesn't prohibit extending credit, but we should do it in a way that is both honoring to God and consistent with biblical principles.
17. Since you are committed to pay your creditors whether or not your debtors pay you, think carefully about how much credit you extend and to whom. Let these two principles be your guide:
  - a. Limit your lending to those who are \_\_\_\_\_ in repaying.
  - b. Do not extend credit to those who will be \_\_\_\_\_ by it.
18. The profitability of your business determines the extent to which it \_\_\_\_\_ give. Your own sense of vision and purpose determines the level at which it \_\_\_\_\_ give.
19. So, how much should you give? To answer this question, first give yourself to the Lord. Submit yourself to Him. Earnestly seek His will for you in this area, asking Him to help you obey Christ's leading. For many of us, the tithe should be the \_\_\_\_\_ of our giving, not the \_\_\_\_\_ of our giving.
20. The earlier you establish a good hiring policy, the sooner your company will benefit from having the \_\_\_\_\_ people in positions where they can add the most value.
21. We encourage a 90-day \_\_\_\_\_ \_\_\_\_\_ for new employees. During this time, they can be evaluated for job performance and compatibility.
22. Pray for the Lord's direction. If prayer could have been unnecessary for anyone, surely it would have been unnecessary for Jesus Christ, the sinless Son of God. However, it was one of the dominant \_\_\_\_\_ of His life and a frequent theme in His teaching.
23. Look for people upon whom the \_\_\_\_\_ of God rests. Genesis 39:5 says that "*The Lord blessed the Egyptian's house on account of Joseph; thus the Lord's blessing was upon all that he owned, in the house and in the field.*"
24. If you have been diligent to correct problems and employees are unable or unwilling to respond positively, you are doing them a disservice by \_\_\_\_\_ them. If they have made poor career choices, the sooner they make a change, the sooner they can \_\_\_\_\_.

25. We should lean more toward forgiveness than seeking retribution for sins against us. In business, we believe this means that we should \_\_\_\_\_ people who are repentant for their misconduct and show evidence of truly wishing to \_\_\_\_\_. This does not mean \_\_\_\_\_ or simply tolerating dishonesty; that becomes an unintentional encouragement of it. Proverbs 29:12 teaches that “*If a ruler pays attention to falsehood, all his ministers become \_\_\_\_\_.*”
26. The Lord is \_\_\_\_\_ about paying a fair wage. In Malachi 3:5 we read, “*I will draw near to you for judgment; and I will be a swift witness against . . . those who oppress the wage earner in his wages . . . ’ says the Lord.*”
27. “*Do not be yoked together with unbelievers*” (2 Corinthians 6:14 NIV). The logic behind the prohibition is to avoid conflicting \_\_\_\_\_. Many Christians enter partnerships with nonbelievers because of economic necessity—not biblical principle. When such partnerships survive, it is often because the Christians have learned to \_\_\_\_\_ and are not committed to applying God’s principles to their business.
28. Amos 3:3 underscores the need to agree on basic core values, “*Do two walk together unless they have \_\_\_\_\_ to do so?*” (NIV). Core values are the basic principles by which you operate—the values you will not \_\_\_\_\_ under any circumstance.
29. Regardless of your marketing method, however, the best long-term strategy is to confine your marketing promises to the \_\_\_\_\_ \_\_\_\_\_ and then deliver what you promised.
30. Hundreds of verses in the Bible communicate the Lord’s desire for us to be completely \_\_\_\_\_. For instance, Proverbs 20:23 reads, “*The Lord loathes all cheating and dishonesty*” (TLB).
31. Make a covenant not to be dishonest in your marketing or sales or any other part of your business. It could be stated as simply as this: Regardless of the consequences, I commit to always obey the Lord and do the right thing. Living out this commitment will not be easy, but remembering these principles will assist you:
- God is more interested in developing my \_\_\_\_\_ than my comfort.
  - I will face challenging circumstances in which my commitment to honesty will be tested.

- God is the One who ultimately provides for and \_\_\_\_\_ us.
  - My responsibility is to conduct my business faithfully in ways that please the Lord, \_\_\_\_\_ Him for provision.
32. We are to plan, but we must recognize that the Lord has ultimate \_\_\_\_\_ over the outcome. Proverbs 16:9 reads, “*The mind of a man plans his way, but the Lord directs his steps.*”
33. We are to submit totally to the Lord and participate in His training program. In 1 Timothy 4:7, the apostle Paul instructed the younger Timothy to “\_\_\_\_\_ yourself for the purpose of godliness.” Think of spiritual disciplines as spiritual exercises that take effort to begin but then actually become a \_\_\_\_\_.
34. The biblical approach to business planning begins with an acknowledgment of \_\_\_\_\_ role. Proverbs 3:5-6 reads, “*Trust in the Lord with all your heart, and do not lean on your own understanding. In \_\_\_\_\_ your ways acknowledge Him, and He will make your paths straight.*”
35. Business people often make the mistake of not designing a system of \_\_\_\_\_ to help the organization remain focused on implementing the business plan. Throughout Scripture, God is revealed as One who holds people accountable.
36. You may want to start sharing Christ with your employees, vendors and customers. But first be sure that you treat employees with \_\_\_\_\_, pay your vendors \_\_\_\_\_, and provide a good product and service to your customers. Once you demonstrate that Christ is working in your own life, then consider trying ideas that others have found effective.

**Note:** If you desire to participate in additional studies to learn what the Lord says about how to handle money, including spending, saving, investing, giving, getting out of debt, and much more, please contact your local church or Crown Financial Ministries at [Crown.org](http://Crown.org) or call 800-722-1976.

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ANSWER KEY



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1. Business school textbooks, once filled with biblical principles, have given way to the pragmatics of the bottom line.
2. Although God does call some people out of business, He calls most to serve Him in business, where they can influence their customers, vendors, employees, and competitors for Christ.
3. Doing business God's way is not a shortcut to more profits and fewer difficulties. From time to time it may cost you money. But honest profit, earned in a way that glorifies God, is essential to your business. Isaiah 48:17 says, "*I am the Lord your God, who teaches you to profit, who leads you in the way you should go.*"
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5. Although we are incapable of comprehending how His sovereignty encompasses our free will, we are clearly told that He is in control. 1 Chronicles 29:11 says, "*We adore you as being in control of everything*" (TLB). And Psalm 135:6 reads, "*Whatever the Lord pleases, He does, in heaven and in earth.*"
6. When business men and women understand that they are strategic in funding the work of Christ, their work takes on eternal significance.
7. All Christians who serve in leadership should demonstrate the characteristics of a servant leader: encouraging others, wanting the best for others and empowering others. There is no place for the proud or power-hungry.

8. As a leader, one of your key responsibilities is to communicate the vision continually so that everyone, down to the newest person, has a clear picture of what you stand for and what you want to accomplish.
9. A common characteristic of great companies is that they invest heavily in training. One motivation of a Christ-like business leader is to develop people and make them better employees—for the company's sake as well as for their own.
10. In the long run, workers never benefit from decisions that significantly damage the company's profitability.
11. Seek counsel to secure insight that will aid you in going beyond good decisions to optimal decisions. It's not the counselor's role to make the decision; you retain that responsibility.
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