

BUSINESS GOD'S WAY

EUROPARTNERS YOUNG PROFESSIONALS TRAINING

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This manual is part 1 of 'Business and Finance God's Way'
You can download part 2 on www.europartners.org

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Bible quotations are taken from the New International
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PREFACE

The goal of this book is to communicate some of the wisdom given to us in the Bible concerning business and finance. The Bible has much to say on the purpose of doing business as a Christian, about relationships with co-workers, customers, and advisors and about our dealing with money.

We will discuss how the Christian in business is called to be radically different from others. Participants will be given principles which they will be able to use to evaluate the many daily decisions and challenges which face today's modern young professional.

You've taken valuable time off from your business or profession, and some of you have made sacrifices to be here—to draw apart and learn from God. We pray that you will experience new insight into the purpose of your business, according to God's Word, and that you will come away with a solid biblical base for operating your business and managing your money on a daily basis.

After the seminar you will have learned how to translate the wise biblical principles into your daily professional life and will have gained precious wisdom about doing business as a Christian.

You will be convinced that the Bible gives us all the information and inspiration you need to work as a Christian in the many difficult situations in the marketplace. Making decisions will not become easier but will be taken from God's perspective, with fresh insight into His will and purpose.

This will contribute significantly to leading a balanced life in which faith in God becomes relevant and meaningful to your career and work. What you gain from this time is only a beginning, and we pray that you will continue to be open to the Word of God and His direction for you, your family, and your business.

This book is intended to introduce you to the principles of operating a business and handling finances, founded on the principles found in God's Word.

The focus of this workshop will be on the basic biblical principles that we should be applying in our business. These principles are essential for us to implement ministry and penetrate our culture as salt and light in the marketplace.

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OWNERSHIP



INTRODUCTION

This study is intended to help you, as a young business leader or young professional, to achieve the following four objectives:

1. TO INTEGRATE PRINCIPLES FROM THE BIBLE INTO YOUR DAILY BUSINESS PRACTICES

God understands that business plays a big part in your life. You spend much of your time and energy at work. The Lord knows your professional life can be a challenge and even a source of conflict at times.

Because the Lord loves and cares for you deeply, He wanted to prepare you for business. Therefore, God graciously provided His business principles in the Bible. They provide insights and principles - a roadmap to guide you in making wise decisions - these include areas such as business organisation, management, planning, marketing and human resources.

Regardless of how different God's thoughts and ways seem to be, the Word of God is as applicable to business today as it has ever been. Isaiah 40:8 reads "The grass withers, the flower fades, but the word of our God will stand forever."

2. TO GROW YOUR COMPANY PROFITABLY

Do the biblical principles of business actually work? Without question they do. However, doing business God's way is not a shortcut to higher profits and fewer difficulties. If you implement biblical principles into your business, from time to time it may cost you money. For example, dishonesty is common, and anyone operating a business in a manner that glorifies Christ will face the challenge to compromise or lose money.

Nevertheless, profitability is an essential part of running a business. Christians need to reject the idea that there is something wrong with honestly making money. Deuteronomy 8:18 says: "You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day". Since the Lord "gives us power to create wealth", one of the objectives is to help you learn how to operate your business in a way that is profitable and creates wealth for all involved in the business. Note the purpose of wealth from the last verse, "to confirm His covenant". I believe this is the enduring relationship with God in which we can enjoy all the promises of God, which never fail!

3. TO GROW IN CHRIST SO THAT YOU WILL BE MORE LIKE HIM AS A BUSINESS LEADER

Jesus is the most powerful leader in history. Becoming like Him is our and God's goal for our life. He predestined us to be conformed to the image of his

Son. (Romans 8:29). This will enable you to be fully human in every part of your life – as a man or woman, a spouse, a parent, a neighbour – and as a business leader.

4. TO BE A MARKETPLACE AMBASSADOR OF CHRIST IN THE MARKETPLACE

As a Christian businessperson or young professional, you have the wonderful privilege of being an ambassador for Christ in the marketplace, representing the Kingdom of God.

“Therefore, we are ambassadors for Christ, God making his appeal through us. We implore you on behalf of Christ, be reconciled to God.” (2 Corinthians 5:20)

Paul is saying that you are an ambassador for Christ. Therefore the right question to ask yourself is what kind of ambassador you are; good or bad? Influential or non-influential?

You are called to reflect Jesus Christ and the Kingdom of God in the way you behave, speak and conduct your professional life, so that you honour and glorify God for who He is, thereby stimulating others to start asking questions about your roots and source.

SO, LET THE JOURNEY BEGIN...

Implementing biblical principles for operating a business is a journey that takes time. Those who have preceded you in this “Business By The Book” study have found it enormously helpful. But it is only the beginning of the journey. It is our hope that, if you are not already, you will become involved in a group of your business peers, maybe even by using this study. Participants of such a group can encourage and counsel one another as they study God’s business principles in more detail and discover how to apply them to real life situations.

You may be facing professional difficulties. It is important to recognise that there is hope! Don’t ever allow a sense of guilt or failure over past mistakes to overwhelm you; rather learn from the experience. The apostle Paul said it this way “forgetting what lies behind and reaching forward to what lies ahead, I press on toward the goal...” (Philippians 3:13-14).

STARTING AND RUNNING A BUSINESS

There are a range of legal entities that may be utilised to run a business. Some engage in their business as a sole trader (or a sole practitioner for those engaged in delivering professional services), partnership (which is often defined as “two or more individuals carrying on in common with a view to profit”), a limited liability partnership (again, often the preserve of those engaged in professional practice), a limited company or a public limited company.

Your business activity may be one whereby you are applying your personal skills and earning an independent income. Often there is minimal trading - buying and selling goods or services - and overheads are generally limited to those costs attributable to your personal business activities. Income from this type of business will reflect your expertise and demand for the service coupled with your ability to charge what you perceive you are worth and how much your client or customer is willing to pay. Typically, there is minimal risk relating to these types of owner-managed businesses - the income derives from the demand for your services and your personal expertise. However, you may be engaged in employing others and selling their expertise while you still buy, sell and trade in goods and/or services.

Your business may be a first-generation business – you started it and you continue to manage it, or it may be a business that you have bought or have become the owner of as a result of a business passing from one generation to the next or from the founder(s) to the managers.

Whatever the legal entity and regardless of how you came into ownership, it is your hard work that has contributed to the development of the business; it may have been your capital and maybe you can even relate to the input of your own blood, sweat and tears.

OWNERSHIP

The Lord owns our possessions and our businesses. “The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.” (Psalm 24:1)

The Lord created all things, and He has delegated the responsibility to take care of it to us. God is still the owner of everything. You could say God is the shareholder and owner and you have been appointed CEO. As a shareholder gives responsibility for the company to his CEO, God also does with all His creation. Therefore, you should behave and act in the best interest of the shareholder and in alignment with the principles, rules and goals He has given you. There is much freedom, but there are also guiding principles you have to follow. Recognising God’s ownership is crucial in everything you do, whether you run a business or lead the life of a young professional.

OUR OWNERSHIP OR HIS LORDSHIP

As Christians we should acknowledge God’s ownership and effectively transfer ownership of our business or professional life to the Lord, as true disciples. “So therefore, any one of you who does not renounce all that he has cannot be my disciple.” (Luke 14:33). Is that easy? Maybe, maybe not, but we must give up any claim to ownership. Sometimes the Lord will test our willingness to give up one of the very possessions that is most important to us.

The most vivid example of this in the Bible is when the Lord instructed Abraham to whom He said, "Take your son, your only son Isaac, whom you love, and go to the land of Moriah, and offer him there as a burnt offering on one of the mountains of which I shall tell you." (Genesis 22:2). When Abraham obeyed, demonstrating his willingness to give up his most valuable possession, God responded with, "Do not lay your hand on the boy or do anything to him, for now I know that you fear God, seeing you have not withheld your son, your only son, from me." (Genesis 22:12).

When we acknowledge God's ownership, every professional decision becomes a spiritual decision. We do have a large degree of freedom to make decisions, based on our experience, wisdom, counsel and the guidance of the Holy Spirit. No longer do we ask, "Lord, what do You want me to do with my business?" The question is restated, "Lord, what do You want me to do with Your business?" How is that for a pressure reliever? God is not distant, but wants to be intimately involved in your personal life and your professional life. He is an approachable shareholder, who loves to give his opinion, advice and direction, if you ask Him. It is to the glory of God that He owns the business and that we serve Him with our God-given talents and abilities. Realising that you are not alone in running your business or following your career, can take away much of the anxiety and burden of managing a business!

LET'S GET PRACTICAL

Consistently recognising God's ownership is difficult. It is easy to believe intellectually that God owns all you have and yet live as if it were not true. Here are a few practical suggestions to help us recognise God's ownership: For the next 30 days, meditate on 1 Chronicles 29:11,12 when you wake up and just before you go to sleep. "Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O Lord, and you are exalted as head above all. Both riches and honour come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all."

Be careful in the use of personal pronouns; consider substituting "the" or "the Lord's" for "my," "mine," and "ours."

Ask the Lord to make you aware of His ownership and help you to relinquish ownership. Pray about this over the next 30 days.

I shared at the beginning how I had not known that it was God who owned my business. Nevertheless, I had endeavoured to apply Scripture to my business practices and when I learned about God's ownership I spent time looking back over the previous 25 years and thank God that I had conducted my business affairs, at least financially, as though they had belonged to the Lord. I had prayed about the business, I had sought to be as godly as I could in all my

business dealings but if I knew back then what I know today I would have approached a lot of business issues differently. How exciting that I am able to share these truths with you today while you remain in the business arena!

OUR PURPOSE IN BUSINESS

"What is the purpose of being in business?" The usual response of about 80 per cent of people asked, is "to make a profit", to which I respond that making a profit is but an outcome of running a business – the real purpose of a business is to meet [indeed, wherever possible, exceed] the needs of the customer. Profit is one of the outcomes of managing a successful business. If there is an over-emphasis on "making a profit" the business may run the risk of cutting corners, over-pricing and impairing the delivery of a quality service. The result? Maybe the customer looks elsewhere for alternative sources of supply. One good example is the restaurant trade. Restaurateurs know that they live or die by the quality of the food, service and restaurant ambience. There are plenty of restaurants around from which to choose and a successful restaurateur knows that he needs to have a good reputation if diners are to return and recommend the establishment to friends.

However, for the Christian owner there is a higher level of purpose - and that is to glorify God.

Business owners and managers should glorify God in their personal and business lives. I am always aware that as a Christian I represent Jesus Christ in all I do and how I say or do it. I am a marketplace ambassador of Christ. It is a sad fact that I have known a good number of Christians who have not been a good witness – I am always astounded when Christians blaspheme and seek to adopt business practices that are contrary to their faith. Faith is not just for Sundays – it is for life. We are Christ's disciples and we must seek to conduct ourselves and manage His business in a Christ-like manner. Now I am not suggesting that I have always honoured Christ in the marketplace – far from it – but it is essential that we should get the basics of our lives in accordance with the standards required of a Christian. Proverbs 15:3 tells us that "The eyes of the Lord are in every place, keeping watch on the evil and the good." It is important for every believer to know that God is with us, and that He is watching over us.

IS IT OKAY TO MAKE A PROFIT AS A CHRISTIAN?

It certainly is. Contrary to the opinion of some, there is no biblical admonition against making a profit. If a business cannot generate profit it will fail, and its ministry to the employees and customers will cease.

Every Christian in business - employer and employee alike - should work

to profit, but never by sacrificing the other principles of a biblically-based business. For instance, an employer must not maximise profits by under-paying employees or by dishonestly representing products or services to customers.

There are many reasons why businesses fail to earn a profit. Sometimes businesses fail because of a bad economy – construction companies are often the first to suffer in a recession. So there may be other external circumstances – matters beyond the control of a business owner. A business may fail because of a high level of debt that is too great to service because of a lack of profit or poor cash flow, or maybe the line of credit from a lender or supplier is restricted or even withdrawn.

Some businesses fail because they are unable to compete. Some are disorganised. Some are unable to attract good employees. Some do not recognise changes in customer needs.

Wise businesspeople know that even a small change in the external business environment or a bad mistake on pricing or defective service can be the difference between making a profit and incurring a loss. It may have nothing to do with a lack of sales. Rather the profits may be eaten up by overheads or misspent money.

For many years as an adviser to businesses I counselled business owners to separate their business finances from their personal finances. It is important to resist the temptation to draw on business finances when times are good only to find there are inadequate capital resources when times are tough. It is a simple principle that I call the “Joseph” rule - leave profit and cash in the business for the lean times. It is important to manage the business so that it can provide for the owner’s needs. Whatever the legal entity the business owner(s) should receive a salary.

Another trap I have seen owners fall into, especially those new to business, is to buy a new or expensive car on finance. I have only bought a new car once and that was after I had been in business for eight years – and I did not sell it until it had over 100,000 miles on the clock. That was also the last car I bought on finance as I decided that I could save for my next car (a second-hand car with 8,000 miles on the clock) and pay cash - thus eliminating the monthly expense of the car repayment and the interest charge in my profit and loss account.

Many people are driven by pride and greed to grow businesses much faster than they should. They are not content to be profitable – they want to get rich quickly. They expand too rapidly by going deeply into debt or faster than they can develop the necessary infrastructure to sustain a growing enterprise.

The commitment to being profitable means wisely building a business with a solid financial foundation and not allowing greed and presumption to put employees, investors, customers or suppliers at undue risk. It is no sin to fail in business. However, seek to conduct your business in such a way that promotes financial stability.

SUPPORTING THE WORK OF CHRIST

There is no difference between those involved in Christian ministry and Christians in business. Because business is a ministry too. We are called to maintain the earth, being a marketplace ambassador, loving people and serving our customers, our stakeholders and our families. We are called to support creating wellbeing and a good life for everyone. Business can serve these goals, if business is and stays focused on people and God.

A healthy business generates resources and opportunities which serve the Church, the body of Christ. The local church and businesspeople need each other. This is not an accidental relationship - God designed it that way. Paul wrote to the Roman Church “since we have gifts that differ according to the grace given to us, let each exercise them accordingly; if prophecy, according to the proportion of his faith; if service, in his serving...or he who gives, with liberality” (Romans 12:6-8). Then to the Corinthian Church: “God has placed the members, each one of them, in the body just as He desired.... The eye cannot say to the hand, ‘I have no need of you’” (1 Corinthians 12:18, 21).

The first part of this dependent relationship is obvious. Churches and ministries cannot exist without regular, generous giving. Fortunately, the need is not limited to their side of the equation; Christian businesspeople have needs too; to be seen as human beings and to have their personal needs and souls be taken care of. It is important for church leaders to realise that a business person is not an ATM machine or merely a source of resources for the Church. They are ordinary members to be taken care of and with their possibilities they will also be generous to the local Church just like everyone else.

Giving is one of the purposes of Christians in business; it is what God has called and gifted them to do. When business owners recognise that they are strategic in funding the work of Christ, their work takes on eternal significance, next to everything they do in their business out of love to Christ

BEING A MARKETPLACE AMBASSADOR OF CHRIST

The Lord has given you a position of influence in the workplace in order to impact your co-workers, suppliers and even your competitors.

The Lord has appointed you to represent Him and bring His principles, values, love and presence to your workplace. This is a platform for evangelism, for discipleship and for influencing those around you by serving others and then communicating His message through your words and actions. In this sense you are a marketplace ambassador of Christ.

BUILDING ON THE ROCK

What makes a solid foundation that will endure the ups and downs of the changing marketplace? Jesus said “Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock”. (Matthew 7:24,25)

No matter how hard you labour to build your business, if you are not building on the solid foundation of God’s Word, sooner or later the financial rains, floods and winds will expose the inferior foundation.

Psalms 127:1,2 tell us, “Unless the Lord builds the house, those who build it labour in vain. Unless the Lord watches over the city, the watchman stays awake in vain”. This principle is also applicable to business. God’s principles of business are not offered “cafeteria style”. In other words, you cannot choose to implement those you like and ignore the others without suffering the consequences.

If you are faithful to conduct your business the Lord’s way, you please Him and place yourself in a position where He is more able to use you in the lives of others.

CASE STUDY 1. WILL'S DECISION

Will owned a large manufacturing company. Early one morning, Will was greeted at his office door by his plant manager, whose name was John. Without comment, John submitted his resignation, effective immediately. Will was devastated; for the past five years he had been grooming John to become president of his company.

When he questioned John about his reasons for leaving, John refused to discuss them. Will just couldn't understand it. He paid John more than anyone else in the company, including himself. But nothing would change John's mind.

Will asked John to stay at least long enough to hire and train a new plant manager, but John angrily refused. Since John had been such a good friend, Will held a company going-away party and gave John a substantial severance bonus.

Three months later, John's reasons for leaving became apparent: He had opened his own company and copied Will's best-selling product. In time, John's company grew, becoming Will's leading competitor.

Nine years later, Will learned that there was a design problem with one of John's new products and that several lawsuits were being filed against John's company. Now Will had forgiven John years before and prayed for him on a regular basis.

He felt strongly that the Lord wanted him to reach out to John, so he bought one of John's products, tested it, and discovered the problem. Then amazingly, he told his engineers to find a way to fix it. After making and testing the necessary modifications, Will called John and told him how to solve his problem.

Radical Christianity! That's what some would say. Stupidity! That's what others would say.

Only time will tell how John will respond to this act of unconditional Christ-like love. The results are not Will's responsibility. His responsibility, like ours, is to do what the Lord wants him to do.

By now you may be thinking, where did Will learn to operate his business like this? Has he lost his mind? What about the bottom line? But Will's radically different decisions are based on the principles found in the bestselling book of all time—the Bible.

DISCUSSION

1. What does this case say about:
 - Dealing with disappointments with people in business?
 - Treating your employees?
 - Treating your competitors?

2. What was Will's motivation in taking his decisions?

CASE STUDY 2. CARLOS VILHALBA

No one knew Carlos was in deep financial trouble. His debt amounted to 900.000 dollars which was eating up his business like a cancer.

He signed up for a financial seminar and at the end of the day went home shocked. He had never heard the word of God applied to his life and his business in such a relevant way. He realised that he was not being a good manager of the blessings God entrusted to him. He made a decision that he was going to change the way he managed his business.

In a restaurant, his friend tried to probe for the spiritual roots of the problem. He asked Carlos about his assets and liabilities. He owned a very large empty building in Guatemala City; and it was fully paid for but completely empty. Carlos said that this was a very special building; for him it was the fulfilment of a dream. Carlos explained that when he was a little boy his family was extremely poor. Carlos was a little Shoe Shiner with Big Dreams! When cleaning the shoes of a rich businessman, he would say to himself, 'Carlos, one day you too will have your own Factory!' That huge empty building was the fulfilment of his dream, that one day he will have his own Factory. There was only one problem. The building had been sitting empty for several years now and all of his attempts to start production in his Factory had failed.

The next day at the seminar was going to be a life changing experience for Carlos. The topic of the night was ownership and stewardship.

The trainer explained that God owns it all through passages like Psalm 24:1 or first Chronicles 29:11,12. Even though this may sound familiar, saying that God owns it all is much easier than living it and surrendering to God, allowing Him to be in control and trusting in His provision. This is one of the hardest things to do in life; switching from acting like an owner to acting like a manager. This is one of the true signs of maturity in a Christian. Emotional detachment to finances is a critical step to make in our journey to financial healing.

Carlos went home that night, walked straight to his bedroom and fell on his knees before the Lord. He suddenly realised that he had surrendered everything to the Lord except one thing, his dream. He had dedicated his life, his home, his wife, his family and a lot of other things but Carlos was still holding on to the dream of being Factory owner. The emotional attachment to his dream was not allowing him to behave like an administrator of God's possessions. Carlos fell to the ground and surrendered to God what he considered the most precious possession he had in life - his childhood dream.

The following week, Carlos called a meeting with all of his creditors explaining to them that he owned a very large building in Guatemala City. The building was completely empty and that he was ready to sell that building, which was valued at 1.1 million dollars. He told its creditors he was willing to give it to them in exchange for all his debts. They didn't know what to say but after some deliberation they

accepted the exchange and Carlos was set free from the bondage of debt.

Some months later, his country went through a major economic crisis which allowed Carlos not only to make money due to his good cash position, but also to purchase the business of some competitors. Carlos financial success did not lie in his ability to make smart financial decisions. He would say without reservation that the secret was the life changing experience in realising that he must behave each day as a trustee of God's possessions, acting as an administrator and manager and that God must be the absolute owner of everything. Even to the point of owning his most cherished dreams!

DISCUSSION

Describe the business problem facing Carlos.

1.

2.

3.

4.

Describe the spiritual problems facing Carlos.

1.

2.

3.

4.

TRANSFERRING OWNERSHIP

Do you remember the last time that you signed over the deed or title of something that you owned? The last time you sold a car, you signed over the car title. When you sold your last house, you signed over the deed at closing. Have you ever sold a business or a commercial property? With a property we may do that quite casually and be glad to get rid of the debt and make some cash. Kent Humphreys tells of the time when, in 1997, he signed over ownership of the distribution firm which his family had owned for 38 years. "It took me about 45 minutes to sign papers on two or three long tables. The next day I was still CEO, but someone else owned the firm. I then had a stewardship position, I still felt responsible and wanted to succeed, but a huge burden was lifted from my shoulders. I was no longer ultimately responsible for the debt, the livelihood of four hundred families, and the final decision. I was accountable to the owner to run it properly."

I remember a meeting of twelve business owners in Kuala Lumpur, Malaysia, in which they signed over the deed to their businesses to Jesus Christ. It was a special privilege for me to be there. Four local pastors were also present. Each company owner read the deed and signed it. The pastors prayed for each business steward individually. Then we prayed, laid hands on the pastors, and commissioned them to be involved in the equipping of each CEO to run their business for Christ. Finally, the pastors prayed for the group of leaders as a whole that their actions would impact the companies, the city, and the nation. We had two witnesses sign each deed and took photos to help remind all involved.

These leaders were involved in the first three groups of Leading a Company for Christ in Malaysia. Each group met for three hours a week. Many of them will now help convene or facilitate another eight-week group or a group that will meet for the next year. Do you realize what an impact this will make on these business leaders? Just as I did in 1997, they assumed the role of CEO as stewards, no longer owners. Every decision must be made in the best interest of the owner, Jesus Christ. They must be obedient stewards and be honest and faithful CEO's. However, Christ is the owner and He will make the final major decisions. That takes the pressure off. All we have to do is submit to His vision, mission, principles, and leadership.

If you feel led to do the same as these Malaysian leaders, just adapt the form below. You can also do this if you do not own a company yourself. In this case you have your career to surrender. I suggest that you have your spouse, pastor, fellow group members, and key employees attend the ceremony. Have witnesses sign the deed with you. Make sure that your peers hold you accountable.

DEDICATION OF BUSINESS

I the legal owner/part-owner of solemnly declare before everyone present and before all Heaven and Earth that I on this day willingly deed the ownership of this company over to the Almighty God, the creator of all things.

I believe that God, my heavenly Father desires that all things be reconciled back to Him through His Son Jesus Christ. As of today, I acknowledge that God is the rightful owner of and I am merely His steward looking after His resources.

Therefore, I now repent of all the past wrong doings done by; it's owners, officers and employees and ask you God to forgive us and cleanse us by the blood of your son Jesus Christ. God, I ask you to redeem, all its assets and reputation so that it can be used to bring glory and honour to your name.

I desire to be a Priest in this company and pledge to lead this company for Christ to the best of my ability. I will do everything in my capacity as to honour you in all the practices and dealings of

I now dedicate, all its assets to you for the advancement of your Kingdom.

Help me God to carry out all that I pledge to do, in Jesus name. Amen.

Signed by

.....
(Name)

.....
(Date)

Witnessed by:

.....
(Name)

.....
(Date)

.....
(Name)

.....
(Date)

2 IN PARTNERSHIP WITH THE OWNER!



God owns my business or career, and has called me to manage the business or career as His partner.

In the development of the business or career, both God and I each have a unique role to play. He is working to realise His purposes through me.

When Job lost everything, he looked at his wife and said: “The Lord gave and the Lord has taken away; may the name of the Lord be praised” (Job 1:21).

How could Job respond that way to his situation? Because Job understood that he was only a manager of God’s plan, and that God was the true owner of all things under his care, even his own children. The biblical example of Job helps us understand a key principle of financial health, the concept of “stewardship.”

It is very important to realise that I can never do what only God can do. And also, that He will not do what I am supposed to do! I have heard it said that if I do everything ‘in the natural’ – God will do the supernatural!

GOD’S PART

What a privilege to be a co-worker with God in His enterprise! He is a pro-active God, taking full part in the affairs of man. He is not distant or far off but remains with us throughout our life with Him. Failing to realise God’s part and His wish to be allowed to do it, leads to a self-centred way of doing business, independent from Him.

One of the best things I ever did was to dedicate my business to God. I then discovered that I had a new source of assets, which enabled me to do things I would never have thought possible! So, what are some of God’s responsibilities which we can leave Him to get on with!

HE IS IN CONTROL

Besides being Creator and Owner, God is ultimately in control of every event. In Scripture, we read: “We adore you as being in control of everything” (1 Chronicles 29:11, TLB). “Whatever the Lord pleases, He does, in heaven and in earth” (Psalm 135:6). In the book of Daniel, King Nebuchadnezzar stated: “I praised the Most High; I honoured and glorified Him who lives forever.... He does as He pleases with the powers of heaven and the peoples of the earth. No one can hold back His hand or say to him: ‘What have you done?’” (Daniel 4:34-35, NIV).

The Lord is also in control of difficult events. “I am the Lord, and there is no other, the One forming light and creating darkness, causing well-being and creating calamity; I am the Lord who does all these” (Isaiah 45:6-7).

It’s important for us to realize that our heavenly Father uses even seemingly devastating circumstances for ultimate good in the lives of the godly. “We know

that God causes all things to work together for good to those who love God, to those who are called according to His purpose" (Romans 8:28). The Lord allows difficult circumstances to enter our lives for at least five reasons: (1) to develop our character, to conform to the image and likeness of Christ, (2) to accomplish His intentions, and (3) to lovingly discipline us when needed. (4) To test and to know where our heart is, and (5) for other reasons, we don't know, to teach us a certain lesson.

Ultimately, we don't know the answer to every question, but we trust God and know He is trustworthy, faithful and always present and involved, although we cannot always explain it. In addition to this, we need to recognize that there is also brokenness and sin in the world.

HE IS OUR PROVIDER

The Lord promises to provide for our needs. "Seek first His kingdom and His righteousness, and all these things [food and clothing] shall be given to you" (Matthew 6:33, NIV). In seeking his Kingdom, by practising his will and following the principles God gave to us, we will find the right way to turn to God and receive his favour. In seeking the Kingdom, our needs and desires will change. David experienced this, "Delight yourself in the Lord, and he will give you the desires of your heart." (Psalm 37:4) I take this to mean that God will put the right desires into my heart.

The same Lord who fed manna to the children of Israel during their 40 years of wandering in the wilderness, and who satisfied the hunger of 5,000 with only five loaves and two fish has promised to meet all of our needs. This is the same Lord who told Elijah, "I have commanded the ravens to provide for you.... The ravens brought him bread and meat in the morning and bread and meat in the evening" (1 Kings 17:4, 6).

He is our provider and will provide our needs. "My God will meet all your needs according to his glorious riches in Christ Jesus". Philippians 4:19.

THE RESULT OF OUR WORK IS UP TO HIM

If we will succeed or fail, if we achieve our goals or not, in the end it is up to God. We have the responsibility to work with the right motivation and reasons. We also have the responsibility to work with all our strength, all our might and in an excellent way.

If we fail or we do not meet the expectations or our goals, we have the responsibility to check everything and see if we missed something, didn't do something well or if we could do some things over. If we did everything we could we should then let it go and leave it to God.

If the results do not match the expected outcome we should always ask God why and what it is He want us to learn. When things go wrong or we do not succeed, we build experience and wisdom.

If the meet the expected outcome we should thank Him in the knowledge of 1 Chronicles 29:12. "Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all."

A nice summary of this can be found in Ecclesiastes 11:1-6.

"Ship your grain across the sea; after many days you may receive a return. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land. If clouds are full of water, they pour rain on the earth. Whether a tree falls to the south or to the north, in the place where it falls, there it will lie. Whoever watches the wind will not plant; whoever looks at the clouds will not reap. As you do not know the path of the wind, or how the body is formed in a mother's womb, so you cannot understand the work of God, the Maker of all things. Sow your seed in the morning, and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well."

HE IS MY EMPLOYER

My skills and talents have come from the Lord and He has given me these gifts to do the work He has planned for me to do. "And every skilled person to whom the Lord has given skill and ability to know how to carry out all the work" (Exodus 36:1). As my employer He controls promotion and advancement, based on the way I faithfully carry out His directions. "No one from the east or the west or from the desert can exalt a man. But it is God who judges: he brings one down, he exalts another" (Psalm 75:6-7). As my employer He is very concerned with my character and uses my work to build character. As the carpenter builds the building, so the building builds the carpenter! As his employee, I must work hard and effectively in carrying out His wishes. "Diligent hands will rule, but laziness ends in slave labour" (Proverbs 12:24).

GOD IS BOTH PREDICTABLE AND UNPREDICTABLE

God is totally predictable in His faithfulness to provide for our needs. What we can't predict is how He will provide. He uses different and often surprising means to care for us. He might meet our current need through an increase in income or an unexpected gift. On the other hand, He might choose to provide an opportunity to stretch limited resources through money-saving purchases. Then again, He might meet our needs through some circumstance that we couldn't even imagine right now. Regardless of how He chooses to provide for our needs, He is completely reliable.

Charles Allen tells a story that illustrates this. As World War II was drawing to a close, the Allied armies gathered up many orphans and placed them in camps where they were well-fed. But despite excellent care, the orphans were afraid and slept poorly.

Finally, a doctor came up with a solution. When the children were put to bed, he gave each of them a piece of bread to hold. Any hungry children could get more to eat, but when they were finished, they would still have this piece of bread just to hold—not to eat. This practice produced wonderful results. The children went to bed knowing instinctively they would have food to eat the next day, and that simple guarantee gave them restful sleep.

Similarly, the Lord has given us His guarantee—our “piece of bread”. As we cling to His promises of provision, we can relax and be content. “My God shall meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19, NIV).

SUMMARY OF GOD'S PART

The Lord did not design people to shoulder the responsibilities that only He can carry. Jesus said, “Come to Me, all who are weary and heavy-laden, and I will give you rest. Take My yoke upon you.... For My yoke is easy, and My burden is light” (Matthew 11:28-30). Come to Me! God has assumed the burdens of ownership, control, and provision. For this reason, His yoke is easy and we can rest and enjoy the peace of God—if we only will.

For most of us, the primary problem is failing to consistently recognize God's part. Our culture believes that God plays no part in financial matters, and you may have, in some measure, been influenced by that view.

Another reason for this difficulty is that God has chosen to be invisible. Anything that is “out of sight” tends to become “out of mind”. This easily gets you out of the habit of recognizing His ownership, control, and provision.

After learning God's part, you might wonder whether He's left any responsibilities for us. The simple answer is YES. The Lord has given us great responsibility.

OUR PART

The word that best describes our part is stewardship. A steward is a manager of someone else's stuff. The Lord has given us the authority to be stewards. “You made him ruler over the works of your [the Lord's] hands; you put everything under his feet” (Psalm 8:6, NIV).

Our responsibility is summed up in this verse: “It is required of stewards that one be found faithful” (1 Corinthians 4:2). Before we can be faithful, however, we have to grasp what we're required to do. Just as the purchaser of a complicated piece of machinery studies the manufacturer's manual to learn how to operate it, we need to examine the Creator's handbook—the Bible—to determine how He wants us to handle His possessions.

As we begin to study our responsibilities, it's important to remember that God loves and cares for us deeply. He is a God of mercy and grace. He has given us these principles because He wants the best for us. Most people discover areas in which they have not been faithful. Don't become discouraged. Simply seek to apply faithfully what you learn.

Now, let's examine two important elements of our responsibility.

BE FAITHFUL WITH WHAT WE ARE GIVEN

We are to be faithful regardless of how much God entrusts to us—whether it's a fortune or a handful of coins. The parable of the talents (a talent was a sum of money) illustrates this. “It will be like a man on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent” (Matthew 25:14-15, NIV).

When the owner returned, he held each one responsible for faithfully managing his money. The owner praised the faithful servant who received five talents: “Well done, good and faithful servant. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master” (Matthew 25:21).

Interestingly, the servant who had been given two talents received the identical reward as the one who had been given five (see Matthew 25:23). The Lord rewards faithfulness, regardless of the amount over which we are responsible.

We are required to be faithful whether we are given much or little. As someone

once said, "It's not what I would do if a million euros were my lot; it's what I am doing with the ten euros I've got."

CARRY OUT THE OWNERS INSTRUCTIONS

We have been given an extensive and exhaustive set of principles, rules and laws to follow. "All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the servant of God may be thoroughly equipped for every good work." (2 Timothy 3:16, 17). This means we have to read, study and learn what the Lord has to say about conducting our business His way from His Word.

The key word is faithfulness – faithful in carrying out His instructions. One of the most sobering principles (and sometimes frightening to me) is the fact that the extent to which the Lord will trust me with more responsibility and even with what God called 'the true riches' are dependent on the extent to which I am faithful. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10-12). It is like we are constantly being watched and our performance evaluated! If we are seen to be faithful (not successful, or efficient ...) then we will be given more responsibility and more resources!

HOW GOD GUIDES

He guides us by using six beacons. If all these six beacons speak the same message you can go ahead freely, remembering that there is no good and wrong in every decision you make if you do it seriously and intentionally with the Lord. Due to Romans 8:28 we know that in all things God works for the good of those who love Him.

These six beacons are prayer, the Bible, inner peace, our reasoning capability, counsellors and circumstances.

1. THE BIBLE

The Bible provides the greatest test of them all. Nothing should be in conflict with what is laid down in God's Word. His Word provides a test that is objective and pure. This does not refer to any text or verse in particular, but to the principles that run through the Bible. We realise that each Bible text can be used separately (see for instance 2 Timothy 3:16-17). But because the Bible

does not always give ready-made answers to dilemmas of everyday life, it is important that the following five beacons are aligned with the Bible.

2. PRAYER

When we seek out God's help in making the right decision, it is important that we enter into prayer. Praying does not mean only asking God for help, but also means listening to God. What thoughts do we receive while we are praying? Some people even receive dreams, words and images. When entering into prayer it is important not to focus on the problem or the difficult issue that we face, but to first focus on God.

3. PEACE WITH GOD IN OUR CONSCIENCE

Do we feel at peace with the thoughts and signs that we receive, or is there confusion or doubt? Be wary of attributing your own desires to God. Test your conscience. The church father Augustine once called this 'a kind of silent clamour of truth ringing inside'.

4. COMMON SENSE, RATIO AND LOGIC

God created us and gave us abilities to think and use our common sense (2 Timothy 2:7). So, the decision we make must match common sense, ratio and logic.

If we abandon common sense then we get ourselves in absurd situations. John Wesley, the father of Methodism, said that God usually guided him by presenting reasons to his mind for acting in a certain way.

5. COUNSELLORS, WISE, GODLY PEOPLE

These are spiritual counsellors who have wisdom and insight. These people can, at times, be annoying and say critical things; they hold a mirror to our lives, sometimes able to look straight into our hearts and point out our 'false' motives. It is good to surround yourself with these kinds of people, mature Christians, who are wise and have proven their walk with God. Make sure that you have a number of these people in your council, on your board, in your circle of friends and also among your work colleagues. Do not forget your partner, if you have one. Your partner knows you well and often accounts for 50% of God's wisdom in your life.

6. CIRCUMSTANCES AND EVENTS

Do circumstances and events confirm our choices? We read that Joseph and Moses arrived at Pharaoh's court through a series of different events and were given the opportunity there to learn much and be a blessing to those around them. We also read that certain doors were closed to Paul and others were opened to him.

OUR JOINT MISSION

The purpose of a business is to glorify God. The purpose of a Christian in business is to let people see the way we do business, how we react in the many different, difficult circumstances in business, how we make the many tough decisions we need to take, how we react under adversity; and the result should be that God will be lifted up, glorified. It's all about His reputation in the marketplace! "You are the light of the world. A town built on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven"(Matthew 5:14-16).

The way in which this purpose can be carried out was explained by Jesus, who described His mission – to serve and set people free. "For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many." (Mark 10:45)

As we are followers of Jesus, our mission, therefore, is exactly the same. This consists of two components. On the one hand serving people with goods and services which meet genuine needs and on the other hand, giving our life to show people how Jesus can set them free to live a life which is pleasing to God and which will help them to be all God wants them to be.

In business terms, we can explain this as adding value for the Owner and Stakeholders!



"The only justifiable goal of an organization is the creation of added value. That could be by creating something which was not there before, or if it was, to make it better, cheaper or more accessible. A successful company is one which continually adds value. When a business stops creating added value, it will cease to exist." Charles Handy

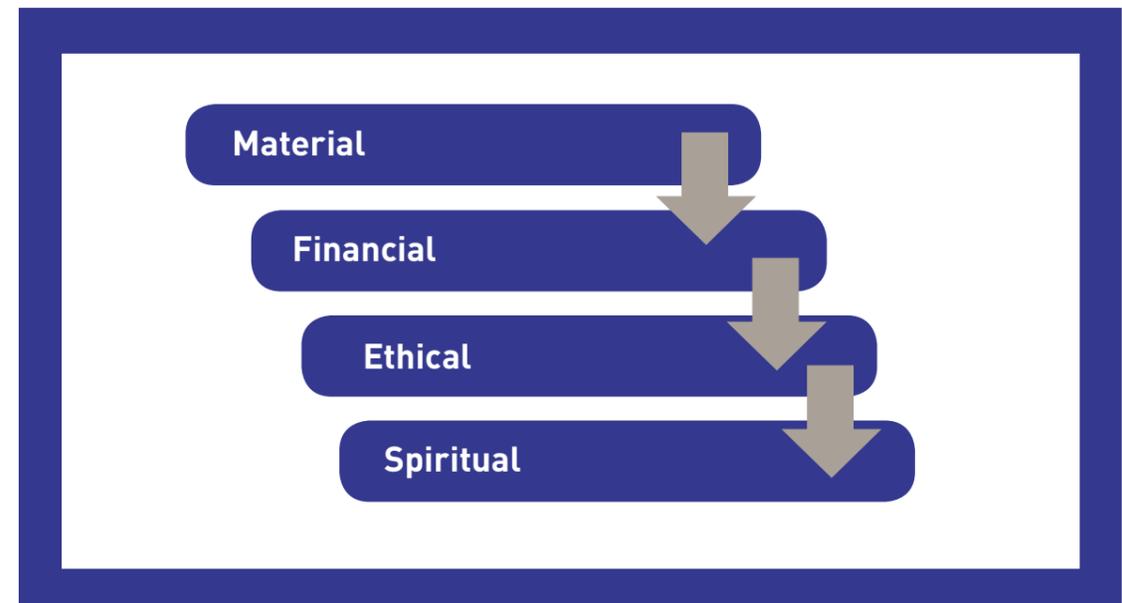
You want to add value for all the company's 'stakeholders'- all who have a vested interest in the growth of the business. Who are your stakeholders?

- Employees
- Customers
- Suppliers
- Community
- Owners (shareholders)

A company or career which glorifies God adds financial, material, ethical and spiritual value for all interested parties.

As a delegated manager of Gods company, you should realise that fundamentally, God is the major 'shareholder and owner of the enterprise' in your business or career. He works actively in your business or career, He is the goal of all that is undertaken and the Source of all that you need and He is the Sustainer!

As Owner, God wants your life to pursue eternal goals, adding true value. Have you set ethical goals or even spiritual goals for your company or career?



GOD'S RESULT AREAS

The Owner is looking for performance and wants results in six areas, or functions of doing business. Results in these six functions will all work together to ensure that God is glorified through all that you undertake!

An overview of the six areas in which God is looking for results, with 2 Corinthians 9:10 as a metaphor, using the analogy of an agricultural enterprise.

"Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many thanks to God." (2 Corinthians 9:10-12)

1. Profit – capital (Seed)
2. Provision of needs (Bread for food)
3. Products (store of seed to sell)
4. Integrity (harvest of righteousness)
5. Investing in God's Kingdom (your generosity)
6. Illumination (resulting in thanksgiving to God)

1. MAKING A PROFIT WHICH WILL SUSTAIN THE BUSINESS AND PROVIDE CONTINUITY AND A RETURN FOR THE STAKEHOLDERS

"You shall remember the Lord your God For it is He who gives you power to create wealth that he may confirm His covenant which He swore to your fathers as at this day... (Deuteronomy 8:18)

Making a profit is not the goal of a company but it is essential for the continuity and health of a business. Are the administrative procedures effective and do you receive timely information about the profitability of your products and projects?

2. DELIVERING A PRODUCT OR SERVICE WHICH GLORIFIES GOD

"They knew that they were naked, and they sewed fig leaves together and made aprons. And the Lord God made for Adam and his wife garments of skins and clothed them" (Genesis 3:7,21). Probably, this is the first product man made as recorded in the Bible. God seriously improved their product and showed them how to make fur coats! People evaluate us partly from the way they experience our products or services; their quality, effectiveness, value. What is their experience with your products? How can this be improved?

3. PROVIDING THE NEEDS OF PEOPLE DEPENDENT UPON THE COMPANY FOR THEIR LIVELIHOOD

"Who then is the faithful and wise servant whom his master has set over his household to give them their food at the proper time?" (Matthew 24:45) God uses the company to meet the needs of its 'stakeholders'. Does your company pay its employees well and according to their contribution? Does your company pay employees and suppliers on time and fully?

4. ILLUMINATING, SHEDDING LIGHT ON GOD WHO OWNS, SUSTAINS AND PROVIDES FOR THE BUSINESS, SO THAT PEOPLE MAY SEE HIM AS HE REALLY IS

"... to open their eyes that they may turn from darkness to light and from the power of Satan to God that they may receive forgiveness of sins and a place among those who are sanctified by faith in me" (Acts 26:18).

What activities can you develop to tell people around the company about who God is?

5. DOING BUSINESS IN INTEGRITY – THAT ALL YOUR BUSINESS TRANSACTIONS TRULY REFLECT YOUR FAITH.

"Do all things without questioning that you may be blameless and innocent children of God without blemish in the midst of a crooked and perverse generation among whom you shine as lights in the world holding fast the word of life" (Philippians 2:14).

The Biblical term 'discipleship' means to be a learner. Everyone in and around a business can start learning about what God has to say about making decisions according to biblical principles and how God can lead them with His wisdom. How are you communicating biblical principles in your management? Do you have a Code of Ethics based on biblical principles to help you?

6. GLORIFYING GOD BY INVESTING PART OF THE PROCEEDS FROM THE BUSINESS IN KINGDOM BUSINESS.

"Honour the Lord with your wealth and with the best part of everything your land produces. Then he will fill your barns with grain, and your vats will overflow with the finest wine. (Proverbs 3:9,10)

How can you use the profits and infrastructure of the business for the Kingdom of God? How can you do this if you make more money in your career than you need for daily living?

CASE STUDY – THE POWER OF ONE

Watch the video 15:18 minutes.

DISCUSSION

- **Discuss lessons learned from Graham Power. How did Graham explain these lessons learned?**
 1. The company belonging to God
 2. The company as your mission field
 3. Prayer in business
 4. Source of assets
 5. Directing resources to meeting needs, material, spiritual, social
- **Discuss in what way the decisions of Graham Power affect each of the six result areas.**
 1. Profit
 2. Provision
 3. Product
 4. Illumination
 5. Integrity
 6. Investment

A SELF ASSESSMENT

As a leader you should recognise that what the people in the company need most is your personal holiness. This means being set apart for everything that God wants to accomplish through your business or career. As Owner, God is not an absent, disinterested shareholder! He is an active co-worker, fully involved in every aspect of your business or career. All of His activity is directed through you!

Can you identify and see the activity of God in and through you and your life in business?

CONCLUSIONS

Here are six major decisions that can start a movement of God in your career and business.

1. Dedicate your business or career to the Lord
2. Understand that your job is your ministry
3. Incorporate intercession into your company
4. Learn to hear the voice of the Lord in the marketplace
5. Embrace Gods vision for your company or career
6. Transform your environment

3

EXCELLENCE IN BUSINESS



INTRODUCTION TO BUSINESS EXCELLENCE

In this study we visit Mark Mitchell's car dealerships which are based in north Cheshire. As you will see, Mark operates dealerships for Lexus, Skoda and Mazda and has built up a business that has gained many business awards that recognise the excellence of the service offered by the Mitchell Group. In some respects, Mark's story is a familiar one – an early grounding in business at home from selling hamsters accompanied by a playground marketplace teeming with potential customers. With production overheads covered by his parents in the form of electricity, Mark embarked on a hobby that was to give him the drive and motivation to develop his entrepreneurial genes. The result today is a trio of dealerships which the three car manufacturers point to as being leaders in their field.

In one year, just after the technical ending of the 2008-2009 recession when many businesses were struggling, Mark's dealerships managed to gain 2,000 new customers. Mark also tells us that he acquires ideas and inspiration from an in-depth study of the strategies companies who achieve a listing in the Sunday Times "100 best companies to work for" ranking employers. So, what can we learn from him and his business practices?

BACKGROUND TO THE MITCHELL GROUP

With £100 share capital and a £10,000 overdraft, the company opened for business in February 1990 at a new Elf Oil service station in Warrington. Mark and founder employee Neil Crowden developed three further locations over the subsequent three years and purchased the company's first freehold service station in 1993.

A keen interest in four-wheel drive vehicles led to the clear focus on specialist vehicles in the mid-1990s. Personal recommendation and close attention to detail fuelled the significant growth of the business, resulting in national recognition and appointment as a Mitsubishi dealer in 1997.

Years later a desire to acquire a premium brand prompted timely discussions with Lexus GB that resulted in the company being appointed a dealer for Chester and the North Wales market. In February 2001, the company opened one of the UK's largest car retail facility on four and a half acres at Cheshire Oaks.

Skoda joined the company's portfolio of dealerships in September 2001 and was followed by Mazda joining the Mitchell Group. The company now employs over 100 staff and enjoys a multi-million-pound turnover.

IMPROVING CUSTOMER SERVICE

Mark is totally committed to improving customer service. This involves ensuring that the customer experience from beginning to end is an exceptional one. As you drive towards the Mitchell Group dealerships you will find all 300 or so cars gleaming and parked in perfectly formed lines. From initial enquiry via delivery to their after sales commitment, the customer experience is exemplary from beginning to end.

You may recall Mark uses the concept of kaizen. Kaizen is Japanese for 'improvement', or 'change for the better'. The application of kaizen in the marketplace leads business managers to continually improve all functions with the involvement of all employees. By improving standardised activities and processes, kaizen aims to eliminate waste and inefficiency. One devotee of kaizen is Horst Schulze, the founder of the Ritz Carlton global hotel chain. During the years when Horst was establishing the hotel chain he was totally committed to building the business so that there would be zero process defects. The result? A hotel chain that is regarded as the best chain in the world.

In most cases the ideas emanating from the application of kaizen do not represent major changes – they are generally ideas for incremental improvement; evolution as opposed to revolution. While a western philosophy is 'if it ain't broke, don't fix it' the kaizen philosophy is to 'do it better, make it better, improve it even if it isn't broken, because if we don't, we can't compete with those who do.'

Who can help you improve? Ask those involved with the business. Start with customers; hotels do this all the time with their bedroom questionnaires. What is the most personal approach – can you seek feedback personally? Remember to thank customers for their willingness to help you and take due note of their feedback. Ask yourself the tough questions – what isn't working? How can we improve? Ask your staff – where can we improve? Observe others. What do other businesses do better or differently?

How can you improve customer retention? How else can you serve customers? Do your customers recommend you more than the industry average? What else can you give customers that costs you little but gives them added value?

Could you write to your customers and thank them for their business? If your letter is a standard one, remember Mark's approach is to personalise the letter with a personal PS.

Look at your systems and processes in other areas of your business – what is broken or doesn't work as well as you would like? What goes on in your business that results in inefficiency or in costs that sap profitability.

Technology. Would a hardware or software upgrade bring value to staff and customers – and how? How can technology improve efficiency? Do staff need additional IT training?

People are often one of the most important assets of the business. Employees appreciate being valued and consulted with as well as being well remunerated. Mark talked about the activities that are organised by the Mitchell Group; did his example give you any ideas for social activities?

Mark makes himself personally available to his staff so that they can approach him with any issues they may have. How accessible are you? Do you have an open door policy?

How can your staff improve? Do you have regular appraisals? Do employees know what is expected of them? Do they know how they are going to develop and progress within the organisation?

Do you ever take your staff offsite for a team meeting? Going offsite and setting time aside from the normal daily routine provides an opportunity for staff to engage with improving the business. But remember when problem solving, it is always important to focus on fixing processes rather than people. Invariably it is usually the [lack of] systems or their failure rather than the people. All too often managers focus on 'dealing with so and so' - an approach which often results in people feeling put out or put on. Ask questions such as: "How can we improve? What could we do differently?"

Mark has built his three dealerships, so they are recognised as being industry leaders – all three car manufacturers regard the Mitchell Group as a centre of excellence. Customers attest to their satisfaction by returning time and time again. Staff value being a Mitchell Group employee – as Mark tells it, "we are an employer of choice". How has this happened? There is no simple answer, but any answer must surely include the owner's commitment to continuous improvement. It also includes Mark's drive to be the best. Yes, Mark is driven but he is also highly regarded by everyone in the company as he moves from one employee to another and from one situation to another. But at the end of the day, as he returns home he is first and foremost dad and husband. The business has its boundaries and he keeps to those boundaries.

YOU AND THE BUSINESS

What does your work-life balance look like? Notwithstanding the reality that many business owners and professionals have always worked long hours, the demand for income today and savings for tomorrow serves to increase household financial pressures. The work-life balance is eroded with a greater devotion to work and less to home and family. Work is so capable of absorbing hours and with it the balance that is so necessary to maintain and build relationships and for the business owner or manager to set personal time aside. Care needs to be taken and discipline exercised if work is not to become all too consuming. Maybe you think it's already too late? Then maybe it is time for your work to pay you back time, not just money.

Also think about your body and mind. Excess of anything leads to consequences. Stress. Weight increase/decrease. Character changes. A lack of time set aside for exercise. Relationships deteriorate. Marriages fail – spouses may no longer understand each other as once they used to. Present at home but absent in mind? It is all too easy for the mind to be consumed with work. It is so easy for the mind to default to thinking about business when you are not working.

Does any of this sound familiar? What changes do you need to make? How many times have you tried before but failed? You may want to look into your 'House of Support' in the booklet from last year. Chapter 4, my life house, from the booklet 'Discover your calling and destiny as a leader'.

ACCOUNTABILITY

Mark Mitchell highlights the accountability partners he has in his life and the value he places on their friendship and counsel. If work-life balance is an area you feel needs to be addressed and you don't believe you can make it on your own, ask yourself to whom are you accountable.

Being in business can be a lonely journey: concern about losing customers, margins under pressure, cashflow going in the wrong direction; bad debts; bank pressure; technology problems; staff or contractor problems; staff with problems and so on. Similarly if you are a young professional: the challenges and stress factors in your daily job can become a burden.

There are too many challenges and problems for you to bear the burdens of business alone. You might be helping and encouraging others, listening to their problems and giving your wisdom and understanding, but what about you? Who is there that you can turn to? Not everyone has the staff around them that

Mark Mitchell does. However, even though he has over 100 staff, the business has no HR manager. Mark makes himself available to his staff, to listen to their problems and to let the staff know he cares. So, who listens to you? Who do you know that can give support and wise counsel?

Being in business can be an isolating experience. You network with so many people, but you might still feel lonely. It is an often quoted saying that life is too short to make all the mistakes. Find others who can help you, give you counsel or just be a sounding board.

Where to start? At home! Your spouse is or should be someone who you should turn to. Someone who can at least listen to you. And if you have no spouse, your closest friend may take this place.

Work has the ability to drive a wedge between couples – it also has the ability to draw them together. It provides your home a financial support system and should be used as a platform for deepening the marital bonds, not loosening them. "But..." - please no buts! Home and family are important – yes, you go to work to find fulfilment, but you also go to earn money to maintain the household and bring security. Security of your spouse and children – not just financially but also emotionally - is an awesome responsibility.

Who else? Networking groups. Friends. Others in your industry. Those others you know in business. How can others help? By listening and being an encouragement. By providing good counsel. By their personal support. By their contacts. An accountability partner can help you uncover the answers and solutions to problems.

"Accountability breeds response-ability" is a famous quote by Stephen R. Covey. Consider starting a CBMC business and life support group.

WHAT ARE YOU MONITORING?

It is important to identify what you are managing in the business. Mark Mitchell's business is not a small one, yet he manages to monitor the key numbers that really make a difference to his business.

When Mark visits his dealerships, typically, his first three visits are often to the service reception desks where he enquires how many service hours remained unsold that day. The staff know that this is part of Mark's daily routine and know that this is an area he is expecting them to monitor and manage.

During his three quarterly staff dealerships meetings the assembled team

listens avidly to the reports on a wide range of numbers including new cars sold, used cars sold, service hours sold, individual mechanic performances, sales of parts, sales of tyres and so on. The business thrives on setting targets and celebrating performance.

You can manage any business by managing five or fewer numbers – the key is to determine which numbers to manage, who has responsibility for each number and what action is planned to move the numbers in the required direction. It is important not to only focus on any numbers that appear in the balance sheet or profit and loss account. Often the best numbers to manage are those that drive the key numbers in those two financial statements.

Mark personally focuses on managing daily the bank balance, debtors and stock levels, but he also monitors and keeps in close contact with the staff and ensures they are all managing their numbers.

Why is this important? Financial statements are limited as they only summarize the results for a specific period. It is the daily, weekly and monthly management of the business Key Performance Indicators (KPI) numbers that lead to a profitable enterprise.

Think about what is still missing. Could you develop a KPI plan and monitor something that is missing from your business? For example, a hotel with 10 rooms could potentially sell 3,600 room nights in a year. If they focus on managing the gap between room nights sold and the 3,600, they could develop a range of strategies to sell the unsold nights that if not sold are lost forever. Similarly, if a restaurant has 15 tables they might be expected to turn over one and a half times in an evening. Thus, the restaurant has the potential for serving 22 covers a night and if the restaurant is open six days a week for 52 weeks the potential number of covers is then 6,864. As with the hotel owner, the restaurant owner can then focus on what to do to reduce the number of unsold covers. Having decided which numbers you are going to manage make sure that your targets and actual numbers are clearly visible. Keep them posted and updated on a big chart on the wall. This reminds you about what is important. It also reminds everyone in your team what you are monitoring and managing.

DISCUSSION QUESTIONS

1. What did you find most interesting in watching the story of Mark and the Mitchell Group?
2. How could the staff management in your company be improved?
3. What are the KPIs in your company and how often are they being monitored?
4. How many hours do you work each week?
5. What would you like to stop doing?
6. What could you do to improve customer service?
7. Do you have an accountability partner? Would you join an accountability group or network?
8. What do you think about Mark's application of his faith in the business?
9. How do you view Mark's decision to not open for business on Sundays?
10. How do you feel about applying a portion of profit to good causes?
11. What does success look like?
12. How do you celebrate success?
13. What does "business excellence" convey to you in the context of your work?
14. How do you keep in contact with customers?
15. Do you know what your competitors are doing?

4 MINISTRY IN BUSINESS



For years, people have been talking about the need for companies to strive for a triple bottom line, sometimes called the “three pillars of sustainability” or “components of sustainable development,” as mentioned in a UN resolution of 2005. I read in the Economist, “...companies should be preparing three different (and quite separate) bottom lines. One is the traditional measure of corporate profit—the “bottom line” of the profit and loss account. The second is the bottom line of a company’s “people account”—a measure in some shape or form of how socially responsible an organization has been throughout its operations. The third is the bottom line of the company’s “planet” account—a measure of how environmentally responsible it has been.”

We have suggested here that the purpose of work and, by extension, the organizations in which we do that work, is to bring glory to God by producing more flourishing in his creation.

From the very beginning (Gen 1:28), we were told that our job description was to fill the earth with God’s images and subdue it. Theologian Wayne Grudem writes that the Hebrew word translated subdue in Gen. 1:28 means “to make the earth useful for human beings’ benefit and enjoyment.”

For humans to truly flourish, they need their physical, social, and spiritual needs met. However, in man’s fall from grace, our ability to meet these three needs was severely handicapped.

- Our relationship with the Creator God was broken, affecting our spiritual well-being.
- Our relationship with one another was broken, making it difficult to embrace the social interdependence we were designed to enjoy.
- And finally, providing for our physical needs became more difficult because of our broken relationship with the creation (Gen. 3:17-19).

It is only through the redemptive work of Christ on our behalf that these relationships are repaired and we are once again equipped to fulfil our original calling.

Therefore, as believers, we should see the triple bottom line differently—through the lens of biblical redemption. We would suggest that as believers, we are called to work for a somewhat different triple bottom line: one that produces economic (physical), social, and spiritual returns. This is true for each of us individually and it should be true of the organizations that God has given some of us the privilege of building, growing, and operating.

As Christians, we need to be about providing examples in our economy that go beyond the financial bottom line—yes. But we also need to be about glorifying God and serving the common good; a new and improved “triple bottom line.”

THREE BOTTOM LINES

As we learned earlier, there are three bottom lines in business: economic, social, and spiritual.

ECONOMIC BOTTOM LINE

In the 'parable of the talents', Jesus commended the two men who made profits from their trading. "The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.'

"His master replied, 'Well done, good and faithful servant!'" (Matthew 25:20,21)

If a business cannot produce a profit, it will not be able to grow, hire employees, or pay vendors, and ultimately it will fail.

Every follower of Christ in business should work to generate profits, but never by compromising God's way of operating a business. For example, never improve the financial bottom line by marketing dishonestly or taking unfair advantage of employees.

There are many reasons why businesses are unprofitable- fierce competition, lack of skilled employees, onerous government regulations, insufficient capital, ineffective administration, changes in the business climate; the list goes on and on.

Other businesses never reach their potential because they are saddled with too much debt, or they try to grow faster than they can develop competent leadership. Some companies suffer because an owner's compensation and lifestyle are more than the business can afford.

A commitment to operating a profitable business begins by carefully building a solid financial foundation. "Steady plodding brings prosperity." (Proverbs 21:5, TLB).

SOCIAL BOTTOM LINE

The social bottom line occurs when the business leverages its financial resources and influence to meet social needs. Assess the needs of your community or the world. Is there a creative way your company can help solve problems and be a blessing to others?

First Southern Bancorp's home office is located in Stanford, Kentucky, a small rural community. As in many cities, the downtown area was declining rapidly because it was losing business to large retailers on the outskirts of town. The leadership of the bank became committed to revitalizing Stanford. They started by buying a vacant building next to their bank and completely restoring it. They became the catalyst for a stunning transformation of their town that took place over the next three decades. New retail businesses, a world-class restaurant, and a growing number of renovated buildings anchor the quaint downtown.

Tourists are discovering Stanford, and the area is thriving. Ask the Lord to reveal to you how your business can develop a healthy social bottom line.

SPIRITUAL BOTTOM LINE

The spiritual bottom line takes place when a portion of the business's profits are given to help fund the work of God, and people use their business platform to influence others for Christ.

Generosity should characterize Christians in business. Often, the Lord has entrusted them with the spiritual gift of giving. When business men and women understand that they are strategic in funding the work of Christ, their work takes on eternal significance. The Lord also has given you an opportunity to influence your employees or co-workers, vendors, customers, and competitors by living for Christ in your company. Someone recently described businesspeople as the "new clergy" because fewer and fewer people are attending church. Think of your business as a platform for serving and caring for others through your words and actions. As you genuinely love others in the workplace, you will have opportunities to introduce them to the Saviour and help them grow in their faith.

YOUR BUSINESS AS YOUR PULPIT

In his book *God Owns My Business*, Stanley Tam writes, "Although I believe in the application of good principles in business, I place far more confidence in the conviction that I have a call from God. I am convinced that His purpose for me is in the business world. My business is my pulpit."

God strategically places His children everywhere. Many believe that only the missionary or pastor is truly spiritual, but this is not true. Your work is your ministry. The businessperson or young professional is in a position to influence people for Christ who would rarely consider attending a church.

Robert Gilmour "R.G." LeTourneau was 14 years old when he dropped out of the sixth grade. A decade later, he and his wife were broke and heavily in debt from a failed automobile dealership. His sister, a missionary, challenged him to make a real difference for Christ. LeTourneau was confused and felt guilty because he thought that he would have to become a missionary and give up what he wanted to do – move dirt. Finally, he yielded his will to the Lord and prayed, "Lord, if you'll help me, I'll do anything you want me to do." LeTourneau knew his prayer was answered because he was overcome with joy. The next day, he met with his pastor to seek direction. After praying together for some time, the pastor finally said, "R.G., the Lord needs preachers and missionaries, but God needs businessmen too." LeTourneau was stunned. If God needed businessmen, he could easily find a better one than a dirt mover buried under a mountain of debt.

Finally, he reasoned, "Well, if that's what God wants me to be, I'll be His businessman." From that day on, he was in business with God. LeTourneau began to tinker with earth-moving machinery and proved to be extraordinarily innovative. He started manufacturing heavy construction machinery, and the company became enormously successful. In 1935, at the suggestion of his wife, they decided to give 90 percent of the company's profits to the Lord. LeTourneau explained this decision: "It's not how much of my money I give to God, but how much of God's money I keep for myself." During World War II, his company built 70 percent of all earth-moving equipment used by the Allies. He registered more than 300 patents, and there is not a piece of heavy construction equipment manufactured today that did not find its origin on R.G. LeTourneau's drawing table.

CASE STUDY – PETE OCHS

Pete Ochs, the founder of Capital III, is an entrepreneur with manufacturing, real estate, energy, and education companies in the US and Latin America.

Pete named the company Capital III because of his conviction that businesses should have a triple bottom line: economic, social, and spiritual. The economic bottom line is created by operating a profitable enterprise. The social bottom line occurs when the business leverages its financial resources to creatively meet social needs. And the spiritual bottom line materializes when the company intentionally uses its platform to influence its employees, vendors, and customers for Christ.

Pete realized that the glue to ensure the businesses would remain focused on accomplishing the triple bottom line were Capital III's Vision, Mission, and Values:

Our Vision is to help change the world through entrepreneurship. Our Mission is to be an absolutely trusted business. Our Values are to honour God by serving people, pursuing excellence, and stewarding resources.

In 2009, Capital III bought a bankrupt manufacturing business located in a small rural community. Their biggest dilemma was how to hire enough workers in a town with a very small labour force. To compound the problem, they needed employees that would work a completely flexible schedule - from 20 to 40 hours a week - depending entirely on the volume of business.

Pete and his leadership team prayed and sought the Lord's direction. They were led to try something completely out of the box. They approached the local state-operated correctional facility about utilizing the prison population as the labour force. Inmates were earning only about 70 cents an hour, and Capital III could pay them a starting salary of about \$10 an hour. Approximately thirty percent of their wage would be used to reimburse the state for their room and board. The rest they could spend, save, or send to help support their families.

This creative solution has accomplished all three bottom lines:

Economic: Because the labour force is flexible, the company is able to control and reduce its labour costs, meet the just-in-time demands of its customers, and reduce inventories, all of which contribute to the profitability of the business. The company also doesn't need to compensate the work force with paid vacation time! Inmates can earn up to \$100 per day, compared to \$7 while working for the state.

Social: The state and taxpayers benefit because a portion of what the prisoners earn defrays the cost of room and board. Prisoners are motivated to behave well while in prison, because anyone involved with a disciplinary problem is not eligible to work for Capital III. The prisoners also learn marketable skills that will help them earn a living once they are released from prison. Interestingly, the inmates have chosen to send a majority of what they receive in salary to help support their families.

Spiritual: Capital III is committed to treating the work force with respect and to help them in practical ways. They are helping to build a spiritual life centre at the prison, in which life skill classes and Bible studies are conducted. Capital III also has been instrumental in starting a seminary inside the prison. The business also provides periodic meals and get-togethers for the workers and their families. Every two weeks, Capital III provides motivational and inspirational programmes for its workers. In short, the workers have been valued and loved. This has influenced many to consider Christ as their Saviour.

Pete Ochs has a big vision. He is praying for the Lord to replicate this model of valuing people and creating economic, social, and spiritual capital in businesses across America and around the world.

Peter & Cathy Ochs are generous people and run a generous business. Peter says that generosity can be best described using an acronym L-I-F-E. Using Labour - Influence - Finances - Experience to benefit others.

DISCUSSION QUESTIONS

1. How is the triple bottom line demonstrated in the Capital III?
2. Discuss the four areas of generosity. L-I-F-E. How can these be applied in your business?

CASE STUDY: GARY & CATH GRANT

Watch the video: 9'50

Gary Grant calls himself "The Entertainer." He is managing director and founder of this chain of stores across the UK. The chain of stores is called "The Entertainer". And is UK's largest independent toy retailer, operating 149 stores with revenues of over GBP 140 million, employing between 1500 and 2000 people, depending on the season. Gary Grant left school with one O-level, in maths, and opened his first toy shop at the age of 23. He had been sacked from his job in a bike shop and with his wife, Cath, managed to borrow enough money to buy a failing toy shop in Amersham. Gary found Christ in 1991. He had been invited to a men's breakfast at his local church on a Saturday. Nothing specific happened, but "it all fell into place". By the end of that weekend, his life was "turned completely upside down". He describes himself as a "charismatic evangelical" and admits his business is run on Biblical principles. "You cannot be a Christian on Sundays without this filtering through to the week ahead.

He also decided not to stock some toys, including Harry Potter and Halloween merchandise. "I have to feel comfortable with what we sell" Gary says. On The Entertainer's website, the 'Playground Rules' set out the company vision and values: "We want all our products to inspire and delight children. If we wouldn't be happy for our own children to play with a product, then you won't find it on our shelves." A verse in the Bible says, 'avoid every appearance of evil'. Gary says, "I know I can trust God with the money. I have to do what I feel comfortable doing because I am accountable for my life. My Christian faith is not a rule book forced upon me. It's all about choices," he says.

"Faith is a living, daily thing. Considering 'What does God want me to do?' is as important Monday to Friday as on a Sunday."

Looking back to when he became a Christian at 33, Gary says, 'Why didn't somebody tell me about Jesus earlier?'

CLOSED ON SUNDAYS

Gary will not allow his stores to open on Sundays because of his faith. He said: "We don't trade on Sundays, any Sundays of the year, and as Christmas Eve 2017 falls on a Sunday, we will be closed for what will be the second largest trading day of the year. As a Christian, I believe in families. And just being around for our children and our grandchildren, being able to have one day that we can meet together, we can eat together and stay together as a family, I think is very important. I know that if I do what I do with the right motive with the right intention, that I can rely on the fact that God will honour that.

In 1995, when Sunday trading became legal, God challenged me: 'Are you going to give up Sunday trading?' Keeping the Sabbath holy is one of the 10 commandments,

so I felt that I shouldn't be opening the doors on a Sunday. For many of our 1,700 staff, they say that the fact that they can have a day off with the family on a Sunday is really important to them, regardless of what they believe." Mr Grant estimated his stores could take around 1.5 percent of their annual turnover if they opened on Christmas Eve.

He said: "I wrestled with this concept of Sundays. I really felt the Lord was saying to me, 'Gary – just be closed on a Sunday'."

Mr Grant said: "People have said: 'What, even with Christmas Eve being a Sunday, you're closed?' And I say, 'well, what's the difference? The principle is a day of rest. A good number of the staff, from now until Christmas, may well be working six days a week, and long days. They have given their all, and they need a break. And on a seven day cycle, that's what Sundays are."

"This business will never open on a Sunday whilst I'm a shareholder... If this business ever needs for its survival to trade on a Sunday, it's up for sale," said Gary Grant, the founder.

PRAYER IN BUSINESS

Most businessmen pray for their rivals to come a cropper – not hold a prayer meeting when they do. But when a major retailer, Woolworths, went bust in 2009 there was little celebration at the headquarters of toy retailer The Entertainer, which stood to cash in on its demise. Instead, owner Gary Grant called in the local vicar. "Last year I prayed more about my business than I have ever done and in October, for the first time, I felt God say to me 'you need to call the staff together,'" he says. "I said 'God, you're mad, I'm not doing that' – because you can have a personal conversation with God – I got to work on Monday morning and I heard God ask me again, 'are you going to call the staff together?'" He emailed workers inviting them to a "time of reflection". "Ye of little faith," he joked. "I thought six or so would come along and sit with me and pray for Woolworths and the 28,000 people potentially losing their jobs. I got six chairs out and went to get more and when I came back there were 30 people in the room. It was very moving."

In February 2018, the giant toy retailer, and Gary Grant's main competitor Toys R Us went into administration in the UK. Gary says the real loss in Toys R Us going into administration is the personal one for the workers.

He said: "I am praying that those people are able to find new employment, I hope that they finish well with their current employment. What we don't need is getting into debt in between jobs... so I really pray that these people can transition from this current role into a new role."

GIVING IN BUSINESS

As well as giving away 10% of profits, The Entertainer staff are encouraged to join a payroll giving scheme to give to a charity of their choice.

EUROPARTNERS

EUROPARTNERS IS A MOVEMENT OF BUSINESS LEADERS AND (YOUNG) PROFESSIONALS WHO DESIRE TO HELP THEIR FRIENDS AND PEERS TO CONNECT TO JESUS CHRIST

OUR DREAM

It is our dream that all business leaders, -owners and (young) professionals accept Jesus Christ as their Lord and Saviour. Moreover, that they will reflect Jesus Christ and the kingdom of God in the way they behave, speak and do business, so that all people will honour and glorify God for who He is.

OUR STRATEGY

We mobilize and train Christian business leaders, -owners and (young) professionals to be an ambassador of Christ in their everyday life. We do this according to 2 Corinthians 5:20: "As Christian businesspeople we are marketplace ambassadors of Christ. God is making His appeal through us; to beg the world on behalf of Christ, to be reconciled to God."

OUR ACTIVITIES

- **Resources and training programs** to help businesspeople and (young) professionals grow spiritually and reflect the Kingdom in the way they do business.
- **An Annual Conference** where businesspeople, (young) professionals and ministry leaders can meet for friendship and encouragement. It is a place of inspiration, reflection and training.
- **The Young Professionals Academy** to equip and inspire young professionals to become a marketplace ambassador and a ministry leader in their nation. With mid-weeks or weekend meetings, trainings and a mentoring program.
- **Personal support and coaching** of business leaders and their teams on spiritual growth and achieving their goals in the best possible way.
- **CBMC training and support** to start a national CBMC ministry based on teams, prayer, leadership, evangelism and discipleship.
- **Event support** with a network of volunteers, professionals, speakers and businesspeople that can serve the various national ministries in outreach and in reaching businesspeople and (young) professionals in their nation.

TARGET GROUPS OF EUROPARTNERS

We focus on business leaders, business owners, (young) professionals and ministry leaders in business.

More information: www.europartners.org

Europartners is part of the CBMC movement





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