

THE 5 C'S OF BUSINESS

Building a Business with Biblical Principles

"Commit to the LORD whatever you do, and he will establish your plans."
- Proverbs 16:3

A successful Christian business is not built only on a great product or service. It is built on character, clarity, customers, culture, and consistency.

1 C
CHARACTER
Who I am

2 C
CLARITY
Where I'm going

3 C
CUSTOMER
Who I'm serving

4 C
CULTURE
How we treat people

5 C
CONSISTENCY
How we execute

CHRIST
Why we do it

1 C

CHARACTER

Who you are determines how you lead.

In business, skills can get you started, but **character determines how far you can go.**

BIBLICAL PRINCIPLE

"A good name is more desirable than great riches; to be esteemed is better than silver or gold." - Proverbs 22:1

God cares about our character because character determines how we handle money, power, success, pressure, and people.

BIBLICAL STORY - JOSEPH

Joseph is an excellent example of character in leadership. Joseph experienced betrayal, slavery, false accusations, and imprisonment. Yet he continued to demonstrate integrity.

When Joseph was tempted by Potiphar's wife, he refused.

"How then could I do such a wicked thing and sin against God?" - Genesis 39:9

Joseph understood something important: **His character mattered more than his opportunity.**

He could have said: *"Nobody will know."* Instead, he chose integrity.

Eventually, Joseph became second in command over Egypt.

BUSINESS APPLICATION

As a Christian business owner:

- Keep your word.
- Be honest with customers.
- Pay employees correctly.
- Don't manipulate financial statements.
- Don't deceive customers.
- Don't take advantage of people.
- Admit your mistakes.
- Do the right thing when nobody is watching.

BUSINESS QUESTION

Would I make the same business decision if Jesus were sitting in the room?

CHARACTER PROTECTS THE BUSINESS WHEN PRESSURE TESTS THE BUSINESS.

2 C

CLARITY

Know where you are going.

Many businesses fail because the owner has passion but no clear direction.

You need clarity about:

- Your mission
- Your customers
- Your product
- Your services
- Your values
- Your goals
- Your financial targets
- Your growth strategy

BIBLICAL PRINCIPLE

"Where there is no vision, the people perish." - Proverbs 29:18

Where are we going?

Why are we going there?

How will we get there?

BIBLICAL STORY - NEHEMIAH

Nehemiah provides a powerful leadership example. When he heard that Jerusalem's walls were destroyed, he didn't simply become emotional.

He **prayed, investigated, planned, communicated, and acted.**

"Let us start rebuilding." - Nehemiah 2:18

He had a clear vision. He also communicated that vision to the people.

"Come, let us rebuild the wall of Jerusalem." - Nehemiah 2:17

The people understood the assignment.

BUSINESS APPLICATION

Your employees should know:

What do we do?

Why do we do it?

Who do we serve?

What does success look like?

Create a simple business statement:

"We exist to _____ by providing _____ to _____ so that _____."

Example: "We exist to help Chicago families achieve financial confidence by providing accessible financial education and services so they can build a stronger future."

BUSINESS QUESTION

Can your employees explain your company's purpose in 30 seconds?

CLARITY CREATES ALIGNMENT.

3 C

CUSTOMER

Serve people, don't simply sell to people.

A Christian business should understand that customers are not simply transactions.

They are people created in God's image.

BIBLICAL PRINCIPLE

Jesus gave us the Golden Rule:

"Do to others as you would have them do to you." - Luke 6:31

This is one of the greatest customer-service principles ever written.

How would I want to be treated?

Then treat your customers that way.

BIBLICAL STORY - THE GOOD SAMARITAN

Jesus tells the story of a man who was attacked and left on the side of the road.

Several people saw him but continued walking. Then a Samaritan stopped.

- Saw the need.
- Stopped.
- Took care of him.
- Used his resources.
- Paid for his care.
- Followed up.

Jesus asked: **"Which of these three do you think was a neighbor?"**

The answer was the one who showed mercy.

BUSINESS APPLICATION

SEE	Understand the customer's problem.
STOP	Give them your attention.
SERVE	Provide a solution.

SOLVE	Don't just explain the problem - help solve it.
FOLLOW UP	Make sure the customer is satisfied.

BUSINESS QUESTION

Are we selling products, or are we solving problems?

WHEN YOU SERVE PEOPLE WELL, BUSINESS FOLLOWS.

4 C

CULTURE

Your culture is what happens when the owner isn't in the room.

A business can have beautiful mission statements and impressive marketing, but culture is demonstrated by how people actually behave.

BIBLICAL PRINCIPLE

"Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves." - Philippians 2:3

Christian business culture should include:

- Respect
- Humility
- Excellence
- Accountability
- Teamwork
- Integrity
- Encouragement
- Service

BIBLICAL STORY - JESUS WASHES THE DISCIPLES' FEET

Jesus had all authority. Yet He took a towel and washed His disciples' feet.

"I have set you an example that you should do as I have done for you." - John 13:15

The greatest leader in the room became the greatest servant in the room.

That is radically different from the world's definition of leadership.

BUSINESS APPLICATION

Do I create fear or trust?

Do employees feel valued?

Do people feel safe telling me the truth?

Do I develop people or simply use people?

Do I celebrate success?

Do I hold people accountable?

CULTURE EXERCISE

Ask your employees anonymously:

- 1 What do we do well?
- 2 What should we improve?
- 3 Do you feel valued?
- 4 Do you trust leadership?
- 5 What would make this a better place to work?

**CULTURE IS NOT WHAT YOU SAY. CULTURE IS WHAT YOU CONSISTENTLY
DEMONSTRATE.**

5 C

CONSISTENCY

Small things done consistently create great results.

Many businesses don't fail because they have a bad idea.

They fail because they lack consistency.

You need consistency in:

- Customer service
- Marketing
- Sales
- Financial management
- Employee training
- Quality control
- Communication
- Follow-up
- Leadership

BIBLICAL PRINCIPLE

"Whoever can be trusted with very little can also be trusted with much." - Luke 16:10

God values faithfulness.

BIBLICAL STORY - DANIEL

Daniel demonstrated consistency throughout his life.

When he was promoted, he remained faithful. When he faced opposition, he remained faithful. When a law was created against prayer, Daniel continued his practice.

"Three times a day he got down on his knees and prayed." - Daniel 6:10

Daniel didn't suddenly become faithful when the crisis arrived.

He had already built a consistent life.

His consistency prepared him for his crisis.

BUSINESS APPLICATION

Don't wait until business is struggling to become disciplined. **Build systems now.**

EVERY DAY

- Check financial numbers.
- Communicate with your team.
- Follow up with customers.
- Review priorities.

EVERY WEEK

- Team meeting.
- Sales review.
- Customer-service review.
- Employee coaching.

EVERY MONTH

- Profit-and-loss review.
- Budget review.
- Goals.
- Employee development.
- Strategic planning.

EVERY QUARTER

- Business strategy.
- Growth opportunities.
- Risk assessment.
- Leadership development.

CONSISTENCY TURNS VALUES INTO RESULTS.

THE 5 C'S AT A GLANCE

Character	Who are we?	Proverbs 22:1
Clarity	Where are we going?	Proverbs 29:18
Customer	Who are we serving?	Luke 6:31
Culture	How do we treat people?	Philippians 2:3
Consistency	How do we execute?	Luke 16:10

THE 5 C'S CHRISTIAN BUSINESS MODEL

CHARACTER

Who I am

CLARITY

Where I'm going

CUSTOMER

Who I'm serving

CULTURE

How we treat people

CONSISTENCY

How we execute

AND ULTIMATELY

CHRIST

Why we do it

"And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus."
- Colossians 3:17

FINAL CHALLENGE FOR CHRISTIAN BUSINESS OWNERS

1. CHARACTER

Can people trust me?

2. CLARITY

Does my team know where we're going?

3. CUSTOMER

Are we truly serving people?

4. CULTURE

Are people better because they work with us?

5. CONSISTENCY

Are we doing the right things repeatedly?

Then ask the most important question:

CHRIST

Does the way I run my business reflect Jesus?

Because at the end of the day, our goal is not simply to build a **successful business**.

Our goal is to build a business that is successful, sustainable, ethical, people-centered, and faithful to God.

"Whatever you do, work at it with all your heart, as working for the Lord." - Colossians 3:23