SESSION 3

BIBLICAL STEWARDSHIP:
MONEY, INVESTMENT & RESOURCES

Main Question:
How should a Christian business owner manage money?

Money is not evil.

The Bible says:

> **"The love of money is a root of all kinds of evil." - 1 Timothy 6:10**

The problem is not money. The problem is when **money becomes our master.**

Jesus said:

> **"You cannot serve both God and money." - Matthew 6:24**

Money should be our servant, not our master.

1. GOD EXPECTS US TO BE GOOD STEWARDS

Jesus taught:

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

God cares about how we manage what He gives us. That includes:

- Revenue
- Profit
- Cash
- Inventory
- Equipment
- Property
- Investments
- Time
- Intellectual property
- Relationships
- Opportunities

2. CREATE A FINANCIAL PLAN

The Bible teaches planning.

> **"The plans of the diligent lead to profit as surely as haste leads to poverty." - Proverbs 21:5**

A Christian business owner should know:

Revenue
How much are we producing?

Expenses
Where is our money going?

Profit
Is the business financially sustainable?

Cash Flow
Do we have enough liquidity to operate?

Debt
Are we borrowing responsibly?

Taxes
Are we planning and complying appropriately?

Reserves
Do we have money available for unexpected challenges?

Investment
Are we putting resources toward future growth?

3. COUNT THE COST BEFORE YOU BUILD

Jesus said:

> **"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost?" - Luke 14:28**

Before opening another location, purchasing equipment, hiring additional staff, borrowing money, or launching a new product:

Count the cost.

Ask:

- What will this cost?
- What is the expected return?
- Can we afford it?
- What happens if revenue is lower than expected?
- What is the worst-case scenario?
- Does this decision align with our mission?
- Have we prayed?
- Have we sought wise counsel?

4. SEEK WISE COUNSEL

Business owners should not make every decision alone.

> **"Plans fail for lack of counsel, but with many advisers they succeed." - Proverbs 15:22**

Build a circle of trusted advisors. This may include:

- CPA
- Attorney
- Banker
- Insurance professional
- Financial advisor
- Industry mentor
- Business coach
- Experienced entrepreneur

Faith does not eliminate the need for professional expertise.

Wisdom uses both prayer and good counsel.

5. DEBT AND BORROWING

The Bible teaches us to be careful with debt.

> **"The borrower is slave to the lender." - Proverbs 22:7**

Debt is not automatically sinful, but it creates obligations.

Before borrowing, ask:

Why are we borrowing?

Will this debt create productive capacity or simply increase consumption?

Can we realistically repay it?

What happens if revenue decreases?

Borrowing should support a sound business strategy rather than cover an unsustainable business model.

6. INVESTING FOR THE FUTURE

Jesus told the parable of the talents in Matthew 25. The servants were given resources and expected to manage them faithfully.

> **"You have been faithful with a few things; I will put you in charge of many things." - Matthew 25:21**

The principle:

God expects us to multiply what He entrusts to us.

Business investment may include:

- Employees
- Technology
- Equipment
- Marketing
- Training

- Real estate
- New products
- Expansion
- Research and development

But investment should be accompanied by wisdom.

> **"The prudent see danger and take refuge." - Proverbs 27:12**

7. ALLOCATING RESOURCES

A Christian business owner should establish priorities. One possible framework is:

1. OPERATE
Pay necessary business expenses.

2. PROTECT
Maintain appropriate reserves and insurance.

3. DEVELOP
Invest in people and training.

4. GROW
Invest in profitable opportunities.

5. GIVE
Practice generosity.

6. REWARD
Create appropriate opportunities for owners and employees to benefit from success.

The exact allocation will vary by business.

The biblical principle is:
Manage resources intentionally rather than emotionally.

8. GENEROSITY

Generosity is part of biblical stewardship.

> **"It is more blessed to give than to receive." - Acts 20:35**

And:

> **"Whoever is kind to the poor lends to the LORD, and he will reward them for what they have done." - Proverbs 19:17**

Christian business owners can use business success to bless:

- Churches
- Community organizations
- Families in need
- Schools
- Nonprofits

- Missions
- Employees experiencing hardship
- Community development

Generosity should not be used as a marketing gimmick.

Give because God has blessed you to become a blessing.

9. SUCCESS IS NOT ONLY MEASURED BY MONEY

Ask yourself:

Financially:
Is the business profitable?

Operationally:
Is it efficient?

Professionally:
Are we delivering excellence?

Relationally:
Are people being treated well?

Spiritually:
Does the business reflect biblical values?

Socially:
Are we making our community better?

Personally:
Is the business destroying my family, health, or relationship with God?

Jesus said:

> **"What good is it for someone to gain the whole world, yet forfeit their soul?" - Mark 8:36**

Don't build a successful business and lose your family in the process.

SESSION 3 DISCUSSION

1. How are you currently managing business resources?
2. What financial area needs greater discipline?
3. Are you investing enough in your people?
4. Is your debt helping or hurting your business?
5. How does generosity fit into your business plan?
6. What does financial success mean to you?

SESSION 3 ACTION STEP

Create a basic **Business Stewardship Plan**:

Income -> Expenses -> Reserves -> Investment -> Growth -> Generosity

Pray over every category.