

HOW TO RUN A BUSINESS USING BIBLE PRINCIPLES

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Introduction

We all know about the law of gravity. The mass of the Earth draws everything towards its centre. Gravity reaches across space and hold the planets in their orbits. The sun's gravity holds the solar system in place, and gravity slows the disintegration of the galaxies.

And we know about other laws, such as those that govern solids, liquids and gasses. We can make reliable predictions, based on these laws. We understand the laws of aerodynamics, which as an equation using such variables as speed, air pressure, shape, materials, weight and lift. The laws involving flight are so reliable we can design an aeroplane on paper before we actually see it rise into the sky.

It is exactly the same when it comes to commerce, and the activity involved in running a business. There are laws that operate in the financial area, which are just as reliable as any of the natural laws we already know about, and we can make reliable predictions based on these business laws.

Many people think of the Bible as a book of spiritual advice, but it is far more than this. It contains facts and wisdom about geology, weather, cultures, languages and a myriad of other subjects. It also contains many true statements about economics, and it has a wealth of good advice on how to run a business.

These articles will provide a lead-in for you to follow, should you be interested, on how to run your business along biblical lines.

Part 1 – DILIGENCE.

The Bible says: "Do you see a man diligent in his business? He shall stand before kings; he shall not stand before mean (lowly) men." Proverbs 22:29

The word "diligent" in Hebrew means to be "quick, or skilful, or ready." In other words, when a customer comes in, a good business is quick to respond to them, and ready with the items they want, or skilful in conveying information. Customers like this kind of service. They like to be attended to immediately, or to receive the best attention, and the best information as soon as they request it.

Of course such service is not always possible. There may be insufficient staff, or staff may be occupied, so how can a business overcome these problems. Think of ways to distract, or entertain, or divert your customers while they are waiting. For example, some shops have a TV for people to watch while they wait.

The verse we started with also tells us that if a business is diligent, it will grow, and the idea is intimated that with the growth will come wealth, since the owner of that business will stand with kings. It is probably a common aim of all business owners to obtain wealth, so this proverb provides them with a valuable key to reaching that goal.

It would however be foolish to base an entire business on just one piece of advice. This is why further articles will follow.

A New Testament verse, written by Paul to the Christians, tells them to: “Not (be) slothful in business; (but instead be) fervent in spirit; serving the Lord.” Romans 12:11

Slothfulness is slowness and indolence, and it includes laziness. This is an aspect of business which drives customers away. Who wants a poor job done? Who wants a tradesman to arrive weeks late, or not at all? Who wants a hot meal served cold? A good way to run a business down is to not care about your customers.

The word “fervent” comes from a Greek word which is related to something boiling. Imagine a business bubbling and boiling with energy. People in general love to be in a bustling, busy shop, where the manager or staff are alive and excited. A booming business can be like a self-fulfilling prophecy – you become what you pretend to be.

PART 2 – DILIGENCE (Continued)

Proverbs 27:23 says: “Be diligent to know the state of your flocks, and look well to your herds.” If you read the verses following this opening statement, to get the context, you will find a picture of someone who is always on the alert, always watching every detail, always checking on how the business is running. This is supervision, and evaluation, in practise.

Your business may be very simple, in which case you will not need to put much supervision in, but more complicated businesses need more effort. Check the stock, the sales, the overheads, the staff, wages, insurance and so on. Keep a tally of everything week by week. Do some counting and jot down totals. See if changes can improve performance. Try new things and note the results.

One Internet web manager told us that even the slightest change in the entry point window, on the screen, had quite a large effect on the number of people who stayed to look further. So check your front window, literally. How does your shop look from the road? Is it grey and boring, or bright and exciting? Does your window display attract or repel people?

Getting back to the passage in Proverbs, think of the farmer doing the rounds. As he walks about his farm, he marks the sheep that are not doing well, and he looks at the soil he is sowing into. He estimates the coming weather, and makes changes to suit. He thinks about the market, and considers what might make the most or least money, then he changes his production accordingly.

The Bible promise is that if one is diligent to do these things, one will have: “goats’ milk enough for your food, for the food of your household, and for the maintenance for your maidens.” Which means there will be money and food for your family and servants. Your business will meet all your material needs. But this provision is conditional, and it hinges on whether you do your part properly. Obviously, from this it is easy to see that running a business is not a matter of opening a shop, putting some things into it, and hoping people come and buy. It is an intelligent activity, which involves a lot of planning. It takes foresight, wise decisions and consideration of many factors.

PART 3 – RIGHT PLANNING

A verse which is relevant to the running of a business on Biblical principles is found in Proverbs 16:3 “Commit your works to the LORD, and your thoughts shall be established.”

This verse seems, on first reading, to be round the wrong way. We would feel more comfortable if our thinking came before our doing, but God has reversed the order for a good reason. He wants us to set before Him our plans, or enterprises, and our intentions FIRST. So before we get to the “thinking” part, we have to make it clear what we hope to DO.

To apply this in practical terms, let us imagine we are thinking of starting a business. It is a good idea to begin by describing what we hope to do with that business. So think of what we would expect to do if we opened a shop, for example. Or perhaps a tourist adventure – what service do we intend to provide? What equipment will we need? Where will we provide the service? How many people will work in this enterprise? And so on.

New businesses need to work out the general parameters of the business – site, size, stock, suppliers, type of customers, staff, vehicles, and so on. There are dozens of details which need to be decided on before the doors open. For this to be done properly it is always wise to get advice from other people who already have the experience.

So, having committed your works to the Lord (if you are a Christian who likes to allow God into the equation) but even if you are not, the principle is still good, you then find that your “thoughts will be established.”

In other words, having done the ‘spade work’ and started up, your mind is at ease because you are not charging into something armed only with enthusiasm and hope. Your “thoughts” will be in order, and you will have confidence. Having done the homework, you will now be ready to face the test.

PART 4 – THINKING

In this article we will look briefly at the important role in a business which is played by THOUGHTS. This word is used to describe that inner voice you hear when you are thinking. It is the voice of conscience and self-awareness. Once our thoughts are clear and logical, our lives follow in much the same pattern.

The Bible confirms this principle when it says, in Proverbs 21:5 “The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.” What this means is if we have filled our head with wise information, good, clear thinking, the best facts, and not allowed negative, or foolish thinking in, we will tend to prosper. For example, imagine raising a child totally on comics and stupid cartoons on TV or DVD? Imagine how useless that child would be when it grew up. What we put in is what we get out. Foolish material in produces foolish thoughts. On the other hand, wise input produces wise output. If we feed our mind on wisdom, and good information, when it comes to running a business, we will have one of our greatest assets with us all the time – our clear, positive thoughts. It is the thinking of

managers that either makes or breaks a business. They can either think their way to prosperity, or to want.

For example, during times of recession, many businesses close because the owners are either too inflexible to change with the times, while other businesses thrive because the owners see the recession as an opportunity to seize the new directions they can go. Recessions always result in a booming repair service sector, as more and more people hang on to their goods to avoid buying new replacements. If a shop that sold clothing rounded up several good repairers, and contracted them to work under the umbrella of that business, they could seize a new source of income.

PART 5 – MORALITY

A business cannot run indefinitely if it is based on corrupt practise. Many money-lending businesses have crashed due to this problem. It may seem to be going well for a while, even for several years, but in the end it will come down. This is because God has built moral laws into our world. These moral laws are just as real and powerful as any of the natural laws, such as gravity, and the freezing of water into ice, and energy in sunlight. Anyone who operates a business **MUST** have a good moral framework, or what is known as “ethics” to support every part of that business. The moral laws operate reliably too, and no person is immune from their effects. Grasping them leads to success, ignoring or rejecting them leads to failure. This is why God says, in Isaiah 55:7 “Let the wicked (person) forsake his way, and the unrighteous man his thoughts: and let him return unto the LORD, and he will have mercy upon him; and to our God, for he will abundantly pardon.” Notice it is the “ways”, and also the “thoughts” that God addresses here. The two are linked like two ends of a stick. We are, in some sense, our thoughts, because we cannot purposefully do anything without first thinking about it. Try doing something without thinking... go on. As you read these words you are thinking, and as you plan your next action, you will think as you do so. Purposeful actions always start with thoughts.

SO God tells the wicked to forsake their thoughts as well as their behaviour, because these are both a breach of the moral code, and in the business context, all morally corrupt plans must be abandoned in order to best ensure success.

Part 6 – ACCURATE MEASURES

Deuteronomy 25:13-16 has some very salient wisdom, which is as modern and relevant as today. God commands that all weights and measures be equitable. In other words, when you buy something that claims to be 1 kilogram, it ought to be 1 kilogram, and the same goes for all and every transaction for any and every product. Who could argue with this rule? There is nothing outdated or old fashioned about it. The whole commercial world runs on the assumption that people get fair value for money, and a whole genre of TV feeds off cases where unfair weights and measures have been used.

This is also why many countries have a preserved weight or measure somewhere safe from which all other weights and measures are ascertained. This is why the

world has an atomic clock, and a Greenwich Meantime, and the word tare on trucks, and energy consumption stickers on washing machines, and so on. Any business that does not charge fair price for accurate measures is courting disaster.

PART 7 – PUT GOD FIRST

The Bible commends Solomon the king on his enterprises, which involved both importing and exporting with nations far away from Israel. The queen of Sheba was extremely impressed by the prosperity which marked the king's reign (see 1Kings 10 for more details). We are told, as a footnote to Solomon's reign, that he managed to bring God's Law, at least in large part, to bear on the people of Israel, so it seems that what's good for a whole nation is good for the individual businesses within its border. The principles of God's Law, even when practiced in part, are still valid today and always will be valid.

The sad reality of the present situation is that as nations adopt God's Law in part, they are blessed only in part. The principles, like aerodynamics, are capable of lifting us higher, but too many people overload their lives with immoral baggage, so we never quite get the flight we hope for.

It is also clear that God ranks financial and material blessing as something to be pleased with. It is not a sin, as some saints have suggested, being rich. In the Bible wealth is frequently held up as evidence of God's blessing, and a thing to be comfortable with. The only downside of wealth is the possibility that complacency can lead to pride, and the sin of forgetting God. Like a certain Babylonian king who said "My hand brought me all this wealth!" punishment will follow, as surely as night follows day.

When goods are imported, they usually go to an importer's warehouse, from which they are sold to retailers, and then to customers, so there is always a marking up of the price at each step. If possible, it pays for a business to do the importing direct from the country, but this usually involves a large outlay, however, once the goods have arrived, the business can make an even larger fair profit. On the other hand, exporting is part of the manufacturing side of business, and involves many difficulties. One has to buy materials, pay staff, and find overseas customers. But it happens. If you can produce something people want at a fair price, your business will work, and if it were too difficult, which it isn't, hardly anyone would bother to try. Take a tip from Solomon: put God first, obey God's Law, and expect to see things take off.

PART 8 – PRINCIPLE OF SABBATH

In Old Testament days, the Ten Commandments were held up as vital rules for Israel, and indeed through them the intention was that they would become the guiding rules for all the world. There is no serious dispute about any of the ten rules, which are a summary of the whole Law – some 600 small laws altogether – because all the rules except one are built in to every normal human being. All races and cultures hold to the idea that it is right to worship a god, to show love and respect to

others, to honour parents, to tell the truth, to not steal or be greedy and so on. The only one out of the ten that is not reinforced or endorsed is the keeping of the Sabbath, which meant not just one day in seven, but land rest every seventh year, and also financial rest every 50 years.

However, despite the wider principles of Sabbath, the smaller principle of having a rest is crucial to health and happiness. Most people know about taking a break, or running off for a holiday, or resting up at least at the end of each busy day, so the Sabbath law is still kept, though in a multitude of different ways. Part of a healthy lifestyle has to include recreation. Humans are not built to be machines. We need variety, amusement, distraction and entertainment. We need avenues to be creative. A break is an important factor in running a business, because it refreshes the manager and staff and there are some studies which show that regular resting can extend one's lifespan.

In Nehemiah chapter 13 Nehemiah himself ordered that the gates of the city be shut on the evening before the Sabbath, to prevent trade and commerce during the day of rest. He would not be a popular man in many of today's cities, which have businesses that remain open 24/7! However, modern businesses could overcome the problem of resting by rotating staff, and many of them do. Even our trade unions have rules protecting workers from exploitation in the form of over work, or unreasonable hours. To compensate for the lack of rest some workers are paid double, or triple time.

And let us not forget that the Sabbath day was not designed entirely for Israelites to go running off to their own pursuits. The day was given partly as a token of God's love for Mankind, in which they were to acknowledge Him as their Creator, and devote some of the day to worship and thanks. This spiritual aspect of the Sabbath is entirely missing from many businesses, whose only goal seems to be self-elevation and material gain.

PART 9 – HONESTY

Is it possible for an atheist to do well in business? Of course it is. It is overwhelmingly possible for a person of any philosophical or religious persuasion to do immensely well at business. It would be utterly absurd to suggest that only Christians should prosper in their commercial enterprises.

This is because, as article 1 explains, the laws of business are neutral. They are like natural laws. They work regardless of who uses them.

Just as any amateur can steer a car along a road without understanding how it works, any normal person can operate a business, if they know what basic things they need to do. Understanding the rules is not essential or even necessary. Psalm 37 is a good example of what we just said. In this Psalm the writer is complaining about rich people. He sees how wicked people "bring their plans to pass", they are "rich", they are well armed, they have "great power" and they "spread themselves like a green tree", and they are always well fed and happy, but all through the Psalm the writer also notes that the wicked have their day. They will not last.

If you take time to read the Psalm for yourself, you will also notice that the “righteous” person continues to what is right regardless of what the wicked person does.

The righteous person “delights in the Lord”, and is content with “a little” and never has to “beg for bread” and continues to be generous, and even after death the righteous looks forward to a resurrection, following which he will “inherit the earth.” Applied to today, these words encourage those who run businesses (and of course everyone who doesn’t) to do what is right regardless of those around them who are corrupt. This is the challenge to Christian managers. Suppose the car sale yard down the street charges too much for poor quality vehicles, the Christian sale yard must charge a lower, and fairer price, even though it reduces the profit margin. Anyone who has seen ‘Flywheel’ the movie will know what we are talking about here. Business practice must be open and honest. This includes advertising. For example, a while ago I heard an apology on a Christian radio station. A large and extravagant claim had been made for some product, and the apology was for exaggeration, which was “too much like the world” and bordered on lying. Businesses that make claims ought to make realistic and honest claims, not misleading and inflated claims. Just sticking the word “Quality” on something means very little. Customers want to know what they are buying, and many appreciate it when the faults are also pointed out. Keep it open, keep it honest and God will smile on your business.

PART 10 – MOTIVES

A fundamental question we should ask if we are thinking of starting a business is “Why am I doing this?”

There will be many answers, and some of them may come in as first equal. The following possible reasons for starting a business, below, are not listed in any particular order:

To obtain wealth (to get rich)

To provide for family

To beat the neighbours (status)

To pay the bills

To continue with an inheritance

Psalm 39 has some good advice for business people. “Lord, make me to know my end, and what is the measure of my days, that I may know how frail I am.” In other words all things are temporary, everything passes. Is it worth your one short life to labour that one short life away for a business? Surely there are other better things in life to do, besides this? Life is short. Is every precious second we live worth spending on something as temporary as making money, buying and selling, and paying bills? “Surely they busy themselves in vain. (They) heap up riches and do not know who will gather them.”

Ecclesiastes 2:20 says: “For there is a man whose labour is in wisdom, and in knowledge, and in equity (or skill); yet to a man that has not laboured therein shall he leave it for his portion. This also is vanity and a great evil.” Or, as the proverb goes, “You can’t take it with you!”

None of the above is meant to be a criticism of business. The point being made is that to make a business the sole focus of our energy is futile. This brings in the aspect of controlling the size of your business. If you are too successful, you may have no choice but to work 24/7 just maintaining the business. It is much better to work out how much income you need, and control the size of your business to meet your needs. Besides, the larger a business is, the larger the bills it generates, so in the end you may make no more than a far smaller business, without the extra stress. For example, a giant supermarket, with dozens of staff, and huge outlays on insurance, rates and so on, may make no more or less than a home-based business which runs out of a modified garage. In order for the supermarket to survive, it needs a river of customers, and fleets of trucks supplying the shelves. The comparatively tiny home-business needs only a fraction of this, so overall profit, in proportion, is actually higher than the mega-supermarket sprawling across the neighbourhood. Examine your motives. Consider your purposes. Get your priorities right. Aim for quality of life, rather than quantity. Life is short; make the most of it while it lasts.

PART 11 – KINGDOM THINKING

There are two kingdoms in this world. One kingdom is guided by the Spirit of God; the other kingdom is driven by Satan. Whose kingdom do you serve? Psalm 10 tells us about the second kingdom. “The wicked boasts of his heart’s desire; he blesses the greedy, and renounces the Lord.” Compare this to the first kingdom, as represented in Psalm 112: “A good man deals graciously and lends, he will guide his affairs with discretion.”

The contrast is illustrated many times through the Bible, and in clear terms. We either live for the true God and behave like Him, or we follow our base nature, and reflect the repulsive qualities of the fallen angel Lucifer. As C.S. Lewis put it, at any given moment we are either changing into the likeness of Jesus, or we are changing into the likeness of a demon from hell. We cannot sit in the middle. When it comes to running a business, we have the same two choices. We can either run things on kingdom principles, or the very opposite. We can be generous and gracious or greedy and rude. We can dodge tax, and take money ‘under the table’ or declare everything, and pay our dues, even though it hurts. The Lord knows which way we are going and which kingdom we serve.

Of course, running a business does not give us an absolute guarantee of success, because there are many factors in life which we cannot always anticipate, such as war, fire, flood, tornado, earthquake, national collapse, and so on. We live in a world which is fallen, and which bears the troubles of sin and its effects. But even in this, we should not see adverse conditions as an ‘excuse’ to give up, or as a ‘reason’ to be like everybody else. There is such a thing as personal integrity. The poor man who is forced to be a slave to a despot can still hold his head up, because he knows he is not like the despot.

A handy proverb says: “The harder I work, the luckier I get!” Ecclesiastes says “For a dream comes through much activity.” When we apply ourselves to an enterprise, and work hard and diligently, we tend to attract success. We have a “dream”, and

imagine great things. We find that as we generate the energy, we draw in other people, who help and support what we are doing. A business is greatly strengthened when it has many friends.

One kingdom model presents a person who is lazy, scheming, proud, greedy, materialistic, driven. The other model presents honesty, love, graciousness, genuine interest in customers, generosity and so on. Both models are capable of great success, but only one model pleases the Lord, and generates integrity.

PART 12 – LABOUR or LUXURY

“The sleep of a labouring man is sweet, whether he eats little or much: but the abundance of the rich will not suffer him to sleep.” Ecclesiastes 5:12
A business is a great responsibility. It requires a lot of time, and thought. It requires maintenance, planning and overseeing. Every aspect has to be monitored and adjustments need to be made regularly. Yet the Bible says a labouring man sleeps well. This is because the “labouring man” is an employee. All he has to worry about is one small part of the job. It’s the boss who has to do all the worrying! So the Bible may be suggesting that it is better to be an employee than an employer, simply because an employee has less to worry about.

In the verse preceding this one, the Bible also points out that “When goods increase, they increase that eat them...” So the more we have, the more we spend. The more comes in, the more goes out. This is a law of business. It is also a law of Nature. If an insect population increases, the bird population will increase to match it. This is why it is vital to sort out how large or small you want your business to be, because the size determines the income and outgoings, the work load, the tax, the stress, the expenses, and all the other factors connected to the business. One very good example of a person who ran a business intelligently, is in Proverbs 31, although this person is called “a virtuous wife” and may be more of an ideal, rather than any particular woman.

Look at what this “virtuous wife” does. She seems to be almost superhuman! She works with her hands to make clothes, she provides (grows) food, she buys and sells land, she spins, she weaves, she gives to the poor, she makes tapestries, she sells clothes as well, and she stays up all night working as well as all day. One almost feels exhausted reading about her, but the principle is clear. She is industrious, diligent, and savvy. She controls her business and her aim in life is not to amass wealth, but to provide for her family.

And in the New Testament there is mention of a woman called Lydia, “a seller of purple”. We assume that she gathered the murex shellfish, and extracted the purple dye, which she then marketed for a reasonable profit. She became a Christian and we assume she carried on with her business, but now as a Christian businesswoman.

But contrast these two women with the one we find in Revelation 18. This final woman is a symbol, but her activities are common to corrupt business people. She was motivated by greed, and she amassed great wealth, through dishonest and immoral practises. She “lived luxuriously” and loved money and pride and prestige

more than she loved righteousness. As a result God brings her down. She “she glorified herself” and lived in a sensual, materialistic way. The Bible describes some of her commercial pursuits: “The merchandise of gold, and silver, and precious stones, and of pearls, and fine linen, and purple, and silk, and scarlet, and all manner vessels of ivory, and all manner vessels of most precious wood, and of brass, and iron, and marble, and cinnamon, and odours, and ointments, and frankincense, and wine, and oil, and fine flour, and wheat, and beasts, and sheep, and horses, and chariots, and slaves, and souls of men.”

She was undoubtedly a very wealthy person, and her business was an enormous success, but God brought her down. She was building her business on the wrong principles. She was a citizen of the other kingdom, so despite a time of prosperity, in the end she crashed.

This should be a warning to all that run a business.

PART 13 – JESUS IS THE END RESULT

The Bible is not the only place you will find the Ten Commandments. They appear in different forms and in different words in every culture and race of Mankind. They have been codified as far back as written history goes.

In some cases the rules are modified, but the principles remain much the same: There is a God to be worshipped, parents and elders are to be respected, murder, adultery, theft and lying are wrong, and greed is evil. The only exception is the law of the Sabbath, which was not endorsed by Jesus, but it is common practice for people to seek a time of rest if they work hard.

Applied to a business, a manager and staff would benefit greatly if they put God, the true God, at the head of their lives. Instead of seeking personal gain, the priority would be to please God. Jesus commanded that people should love God, love their neighbour, and love themselves. This, He said, was the first and greatest commandment. When you think of the probable results involved in obeying this command, the logical outflow would be a blessing on everyone – if everyone obeyed it. When customers come in to a shop they like to feel respected, loved, appreciated. In some cases, this is the determining advantage one business has over another. What business would run successfully if it included regular murders, sexual misconduct, theft, and lying? How could a business survive if the manager wanted only the massing of personal wealth or power. This is the kind of behaviour common to military dictatorships, rather than good government.

God’s word is universal. It works for all people, all cultures, at all times. It was given to mankind for two reasons. First, to give us a framework in which to live, just as a set of rules allows a sports team to play. The boundaries define the limits, but within those limits the players have a lot of freedom. The rules protect and govern the game, and if kept, the game is considered enjoyable. The second reason God gave us the Ten Rules is to show us how difficult it is for any of us to meet the standard of righteousness which would qualify any of us to enter God’s Kingdom. Many people can keep many of the Ten Commandments, but not one person has ever kept all of them perfectly. We all slip up, at one time or another, in childhood, in youth, or during

day to day living. And if we should think for a moment that we might be 'good enough' for God, we find that the bar is raised even higher by Jesus. He said murder is equivalent to hating, and lust is equivalent to adultery. Our thoughts condemn us just as heartily as our words and actions – in God's sight.

But the Ten Commandments were not given to discourage us. They are a signpost, with ten words, all pointing to the death of Jesus Christ. There the one who gave the Law, took the penalty for our breach of the Law. Because Jesus died, and rose again, any who trust and obey Jesus receive eternal life and complete forgiveness. Following that, God gives His own Spirit to believers, to help them obey His rules, not only in letter, but also in the deeper way, in the spirit. If the manager and staff are Christians, real Spirit-led Christians, and the Bible is their guide in every aspect of their lives, they can expect success, and prosperity, as a general rule, and not as an exception. Biblical business principles, linked to committed Christ trusters, is a winning combination.