



# *Your Journey Defined*

---

**Willingness and Obedience in the Mandate**

**MAN'S ECONOMY VERSUS GOD'S  
ECONOMY**

# Living By Business By The Book Principles (Obedience)

- ☐ MAN'S ECONOMY VERSUS GOD'S ECONOMY
- ☐ PURPOSE AND STRATEGY OF BUSINESS
- ☐ OWNERSHIP
- ☐ FINANCE
- ☐ PEOPLE MANAGEMENT PRACTICES AND DIVERSITY CHALLENGES
- ☐ ETHICS
- ☐ SUSTAINABLE CORPORATE GOVERNANCE

# THE PROBLEM

- **Poor understanding of Who God really is.**
- **We feel we are OWNERS.**
- **Situational ethics / Pragmatism / Materialism**
- **We freely accept erroneous teachings**
- **Why should we talk about Biblical Principals for Business?**
- **Lack of Biblical understanding to make financial decisions**

# Os Hillman

- ❑ **Surveys reveal that up to 90% of church members believe they are not being taught how to apply the Bible to the complex world of work where they spend 60-70% of their time.**
- ❑ **It is not a question of them being taught the Bible; it is a question of making it relevant to their world.**

# The 8-5 window of opportunity

- ❑ Only 6-12% of people attend church services.
- ❑ Most Christians do not feel equipped and confident to integrate their faith and work to make a kingdom difference.
- ❑ Most churches do not really succeed in equipping and mobilising their members for a life of ministry and transformation in the marketplace

# **The 8-5 window of opportunity**

- ❑ Many fulltime marketplace ministers lack credibility, know-how and support systems**
- ❑ Many Marketplace Ministries only focus mostly on the spiritual side of Christian life, but do not really equip them with a Biblical worldview and skills to face everyday challenges and opportunities. Source: Dr Johann Oostenbrink**

	<b>Man's Economy</b>	<b>God's Economy</b>
<b>1</b>	<b>Our company</b>	His company
<b>2</b>	<b>Performance first</b>	Servant's Heart
<b>3.</b>	<b>How much can I make</b>	How much can I give?
<b>4</b>	<b>Personal success</b>	Helping others achieve
<b>5</b>	<b>Pleasing man</b>	Pleasing God
<b>6</b>	<b>Living in daily fear</b>	Living with hope
<b>7</b>	<b>Short-term gain</b>	Lasting legacy
<b>8.</b>	<b>Uncertainty</b>	Trusting God
<b>9</b>	<b>Profit over principle</b>	Principle over Profit
<b>10</b>	<b>Whatever it takes</b>	Right purpose
<b>11</b>	<b>Stress- crisis</b>	Contentment
<b>12</b>	<b>Anxiety</b>	Patience

	<b>Man's Economy</b>	<b>Money Philosophies</b>	<b>God's Economy</b>
1	<b>Money</b>	<b>Who is the master?</b>	<b>God</b>
2	<b>Money</b>	<b>What is object of affection?</b>	<b>God</b>
3.	<b>All we have is earned/deserved</b>	<b>Why do we have income?</b>	<b>All we have is given to us</b>
4	<b>Live independently</b>	<b>Reason for wealth?</b>	<b>Given to help others</b>
5	<b>Insulate from problems</b>	<b>Purpose of money</b>	<b>Accelerate fulfillment of God's purposes</b>
6	<b>Personal fulfillment/happiness</b>	<b>Purpose</b>	<b>Trustworthy steward</b>
7	<b>Benefit self</b>	<b>Goals</b>	<b>Follow God's will</b>
8.	<b>Achievement</b>	<b>Definition of Success</b>	<b>Faithfulness</b>
9	<b>Temporal rewards</b>	<b>Return on Life energy</b>	<b>Eternal rewards</b>
10	<b>Work/Riches/Power.</b>	<b>Source of Significance</b>	<b>Child of God</b>
11	<b>Significance/security /trust</b>	<b>What drives /impresses</b>	<b>God's glory/Fame</b>
12	<b>Dependent on circumstance</b>	<b>Emotional state</b>	<b>Contentment</b>



## GOD'S ECONOMY

Stewardship  
Holy Spirit  
Work to serve God  
Giving and receiving  
Sowing and reaping  
Abundance  
Contentment and 'enough'  
Generational planning  
Eternal rewards  
Multiplication

1.  
2.  
3.  
4.  
5.  
6.  
7.  
8.  
9.  
10.

## MAN'S ECONOMY

Personal property  
Mammon  
Work for an income  
Buying and selling  
Getting and keeping  
Scarcity  
Progress and 'more'  
Short-term gain  
Temporal rewards  
%-age growth

# God's economy vs Man's economy

- ❑ *You are not your own; you were bought at a price. Therefore honor God with your bodies. (1 Corinthians 6:20)*
- ❑ *"Finally, be strong in the Lord and in the strength of his might. Put on the whole armor of God, that you may be able to stand against the schemes of the devil." (Ephesians 6:10)*
- ❑ *"But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.." (Deuteronomy 8:18)*
- ❑ *"So I gave you a land on which you did not toil and cities you did not build; and you live in them and eat from vineyards and olive groves that you did not plant" (Josh 24:13)*

# God's economy vs Man's economy

- ❑ *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 enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (2 Corinthians 9:10,11)*
- ❑ *I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. (Philippians 4:11,12)*

# God's economy vs Man's economy

- ❑ *"After all, children should not have to save up for their parents, but parents for their children. .  
(12 Cor. 12:14b) "A good person leaves an inheritance for their children's children.." (Pr. 13:22a)*
- ❑ *"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:19,20)*
- ❑ *And Elisha said to her, "What shall I do for you? Tell me; what have you in your house?"*
- ❑ *2 Kings 4:2*

# God's economy vs Man's economy

- ❑ *"The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money." (Mat. 25:16-18)*

# God's economy vs Man's economy

## 1. Stewardship

- ☐ All belongs to God, therefore I am a manager of his assets
- ☐ Therefore, I need to ask him how he wants them used.
- ☐ God gets the reward (glory)
- ☐ I have held many things in my hands and lost them all, but whatever I have placed in God's hands, that I still possess. Martin Luther

## Private property

- ☐ It is mine and I can do with it whatever I like!
- ☐ Accountable to no-one
- ☐ I get to use the rewards
- ☐ As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? (Ecc 5:11)

# God's economy vs Man's economy

## 2. Holy Spirit

- ☐ Money will not solve financial problems
- ☐ Fin problems are an outside indicator of an inside spiritual condition
- ☐ Gives us ` wisdom from above

## Mammon

- ☐ Financial decisions led by money motives – disorder, debt
- ☐ Money first, people last
- ☐ Gives us worldly wisdom
- ☐ Whoever loves money never has enough; Whoever loves wealth is never satisfied with their income. This too is meaningless. (Ecc 5:10)

# God's economy vs Man's economy

## 3. Work to serve God

- ☐ He is my Boss
- ☐ I am to make him look good in the eyes of others
- ☐ He is my provider
- ☐ He will advance me in his time
- ☐ He uses circumstances for good
- ☐ Work is worship
- ☐ God provides income

## Work for an income

- ☐ Money focused, lose focus on people
- ☐ Take the job which pays most, not which fits best
- ☐ Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is **meaningless**. (Eccl 5:10)
- ☐ Work for money



# God's economy vs Man's economy

## 4. Giving & receiving

- ❑ *Peace*
- ❑ *Giving introduces people to grace – strengthens relationships*
- ❑ *The Holy Spirit aids these covenantal dealings*
- ❑ *God is our provider*
- ❑ *Grace is receiving what we do not deserve or have worked for – see Joshua 24:13*

## Buying & selling

- ❑ *Stress*
- ❑ *Can lead to manipulating people*
- ❑ *"It also forced all people, great and small, rich and poor, free and slave, to receive a mark on their right hands or on their foreheads, so that they could not buy or sell unless they had the mark, which is the name of the beast ..." (Revelation 13:16)*
- ❑ *Judas, Ahab, Simon,*

# God's economy vs Man's economy

## 6. Abundance

- ☐ A society's wealth is determined not by the supply of physical resources, which are supposedly limited, but by human ingenuity, which constantly redefines what counts as a resource in the first place.
- ☐ God has abundant, renewable resources
- ☐ God gives is creativity to tap into his abundant resources

## Scarcity

- ☐ Scarcity leads to poverty
- ☐ Jesus takes first poverty out of people, then people out of poverty.
- ☐ Scarcity leads to using up resources

# God's economy vs Man's economy

## Contentment and enough

- ❑ "To whom a little is not enough, nothing is enough"
- ❑ Benefits:
  - ❑ A larger purpose larger than own needs
  - ❑ Good stewardship
  - ❑ Internal yardstick for fulfilment
- ❑ "Godliness with contentment is great gain" (1 Tim 6)

## Progress and more

- ❑ The cultivation and expansion of needs ... is the antithesis of freedom. Every increase of needs tends to increase one's dependence on outside forces over which one cannot exercise control." E.F. Schumacher

# God's economy vs Man's economy

## Generational planning

- ☐ Training your successors
- ☐ Importance of family time
- ☐ **Blessings for the family**  
(Prov20,7)  
«The righteous lead blameless lives blessed are their children after them.»

## Short-term gain

- ☐ Using people
- ☐ Work comes first
- ☐ Broken families (Prov15,27)  
«The greedy bring ruin to their households, but the one who hates bribes will live.»

# God's economy vs Man's economy

## Generational planning

- ☐ Training your successors
- ☐ Importance of family time
- ☐ **Blessings for the family**  
(Prov20,7)  
«The righteous lead blameless lives blessed are their children after them.»

## Short-term gain

- ☐ Using people
- ☐ Work comes first
- ☐ Broken families (Prov15,27)  
«The greedy bring ruin to their households, but the one who hates bribes will live.»

# God's economy vs Man's economy

## Eternal rewards

- ☐ Eternity starts now
- ☐ Treasures in heaven?
- ☐ Prosperity ... for a purpose
- ☐ Reward of good stewardship?  
= More responsibility! (Parable of the talents)
- ☐ Will be held accountable for our stewardship

## Temporal gain

- ☐ Short-lived
- ☐ No fulfilment
- ☐ Pressure for performance
- ☐ Reward – now ...
- ☐ Will also be held accountable!

# God's economy vs Man's economy

## Multiplication

- ☐ In God's economy
  - ☐ People (other life)
  - ☐ Products through work
  - ☐ Ideas, information
  - ☐ money

## %-age growth

- ☐ Multiplication only
  - ☐ Gambling
  - ☐ Dishonesty to increase yield

# God's economy vs Man's economy

## Asset based

- ☐ God always works with what we have (2 Kings 4:2)
- ☐ He promises to help us gain wealth (Deut 18:8)
- ☐ With assets we can bless others

## Debt based

- ☐ Debt removes freedom and enslaves (Prov 22:7)
- ☐ Not paying back is sinful (Ps 37:21)



## God's Economy

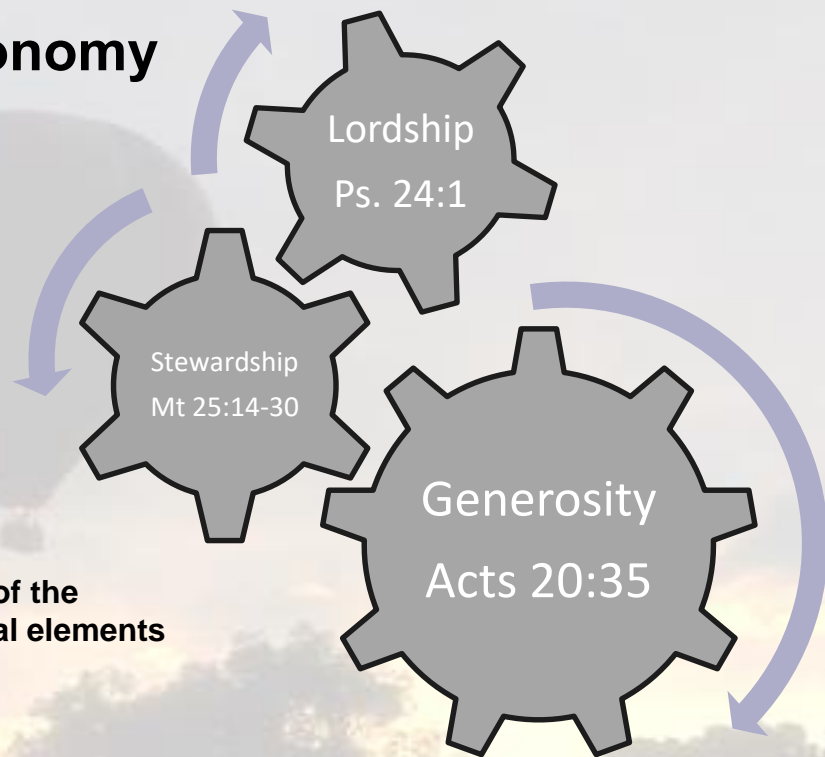
Stewardship  
Holy Spirit  
Work to serve God  
Giving and receiving  
Sowing and reaping  
Abundance  
Contentment and 'enough'  
Generational planning  
Eternal rewards  
Multiplication

1.  
2.  
3.  
4.  
5.  
6.  
7.  
8.  
9.  
10.

## Man's Economy

Personal property  
Mammon  
Work for an income  
Buying and selling  
Getting and keeping  
Scarcity  
Progress and 'more'  
Short-term gain  
Temporal rewards  
%-age growth

# Enjoying God's Economy



**A divine integration of the  
mystery of 3 essential elements**

# Enjoying God's Economy

❑ **Lordship of Christ:** Ps 24:1 "The earth is the Lord's and everything in it!" Lord of my business ... money is not Lord ... if my focus is on money, I am serving the wrong god! If my financial decisions are taken on a financial basis only ... then I serve the wrong god.

# Enjoying God's Economy

- ❑ **Stewardship:** Mt 25:23 ""His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'"
- ❑ Goal is not to make better or wiser managers of money! But to learn to use money for Gods purposes! (May mean losing!)

# Enjoying God's Economy

- ❑ **Generosity:** Acts 20:25 "In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.'"
- ❑ Barnabas understood this ... selling land ... Ananias didn't ... coupled with the spirit of mammon ...
- ❑ The principle moving force is the Lordship of Christ. Acknowledging and practising this, keeps the wheels moving!
- ❑ Stewardship is the test of discipleship ... and generosity is the test of stewardship ...

# Acknowledgements

- ❑ We owe thanks to our three chief consultants: **The Father, The Son, and The Holy Spirit**
- ❑ I am also indebted to the wisdom and writings of Howard Dayton, Bruce Witt, Peter Briscoe, dr Andres Panasuik, Dr Nathan Mellor, Chuck Bentley, Dr Jan Strydom, Prof Rampersad, Stephen Covey, Jim Dismore, Gallup Institute, Christo Nell, John Maxwell, Half Time Management Institute, Dr Anthony D' Souza, Brent Johnson, Haggai Faculty over the years Prof. Arthur Dhanaraj.
- ❑ Great support from my wife Mariene and the three sons, two daughters in law and four grand children and admin support from Lynette Barnard