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 By Rick Boxx

## ASKING THE WRONG QUESTION?

Dan, a budding entrepreneur who was eager to start his career as an independent businessman, called me recently asking for counsel and some assistance. He asked me very directly, “Can you help me apply for, and borrow, all the money I need to start a new business?”

This question did not surprise me. Many entrepreneurs assume that borrowing as much money as possible will prove to be the solution for their funding problems. If there is enough financial capital available to them, they reason, how can they not succeed? However, many years of experience – both as a businessman and as a consultant to other business and professional people – have taught me that if we are willing to pray and seek God’s wisdom, He usually has a better plan than simply trying to pool enough financial resources to pursue our business goals.

In my opinion, Dan was asking me the wrong question. Instead, he should have been seeking answers to two different questions. First, he needed to ask himself, “Does God want me to start this business?” **Proverbs 16:9 states, “In his heart a man plans his course, but the Lord determines his steps.”**

Then, if Dan was able to discern that God indeed was supportive of his plans for a business, the second question he should have been asking was, “God, how do **you** wish to fund this new business?” In starting an enterprise, we typically look to lending institutions, investors, or business partners for obtaining the necessary financial resources. However, the Bible warns against placing our confidence solely in those areas. **Psalm 20:7 teaches, “Some trust in chariots and some in horses, but we trust in the name of the Lord our God.”**

Many times business loans become necessary, but failing to consult with God first, to determine whether He has a better solution, can lead to disaster. In **Jeremiah 33:3 He promises, “Call on Me and I will answer you and show you great and mighty things that you do not know.”** In other words, the Lord may have much better options available, but if we do not ask, we will never know what they are.

Typically we evaluate situations – a new business start, a major setback, or a pressing deadline – based only on what we know and can see. We are admonished to recognize the dangers of being shortsighted, and instead to trust God as our provider. **“Now to him who is able to do**

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Augustine Chow, President

Room 905, Nathan Center, 580G-K, Nathan Road, Kowloon, Hong Kong

TEL.: (852) 2805 1923 Fax (852) 3905 8789 • E-MAIL: enquiry@CBMC.org.hk

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*immeasurably more than all we ask or imagine, according to his power that is at work within us” (Ephesians 3:20).*

We also are assured that the Lord is aware of our needs and will meet them, if we trust Him to do so. **“And my God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19).** Many of us have read this passage, perhaps multiple times. But do we really believe it? If we do, we should act accordingly.

The principle is simple: Whether we are starting or expanding our businesses, the first thing we should do is trust God; it should not be the last thing we do, after we have explored and exhausted all other possibilities. As I have seen and experienced many times, God’s preferred plan will likely save us from the perils and oppressive burdens of too much debt.

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## Reflection/Discussion Questions

1. Do you agree that the young businessman, Dan, was asking the wrong question in requesting help for obtaining as large a loan as possible for his new company? Why or why not?
2. Have you ever taken that approach, whether with your own business, seeking funding for a company you worked for, or even for personal expenditures? If so, how did that turn out? Did substantial indebtedness create any unforeseen problems?
3. Why do you think many people are reluctant to ask questions like, “Does God want me to start this business?” or “God, how do **you** wish to fund this new business?”
4. If you were to pray to God, asking Him to guide you to the best options for funding a business, or even personal needs, do you truly believe He would answer you in a clear, positive way? Explain your answer.

*NOTE: If you have a Bible and would like to read more about this subject, consider the following passages:*

**Proverbs 3:5-6, 16:3, 21:5, 22:7,26-27; Jeremiah 29:11; Matthew 7:7-11**

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 Augustine Chow, President  
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