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**TEACHING ENTREPRENEURSHIP  
IN CHRISTIAN PERSPECTIVE**

by

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# **TEACHING ENTREPRENEURSHIP IN CHRISTIAN PERSPECTIVE**

## **INTRODUCTION**

Unemployment is one of the biggest economic and social challenges to the third world countries. According to the ILO (2006) report, in the year 2005, 1 out of 3 young persons was in the labor market. From 1995 to 2005, youth labor dropped 51.6% to 47.3, and from 1995 to 2005, youth unemployment increased 14.8%. Youth unemployment was 50%, and 89% of youth lives in developing countries. 1 out of 11 adults is self employed

Entrepreneurship, according to Professor Nathanael Left quoted by Fajardo (2007), is the capacity for innovation, investment and expansion in new markets, products, and techniques. Entrepreneurs create jobs. In this, we want to look at how Christian colleges and universities can mentor students and address this issue of unemployment.

One of the solutions that Christian colleges and universities could offer is to review the curriculum of secular entrepreneurship and make it more practical by focusing on learning outcomes (ability, knowledge, and Christian values). Students should be taught biblical entrepreneurship; this will help them to know whom they are, and how they can improve their lives and be important people in problem-solving of the society.

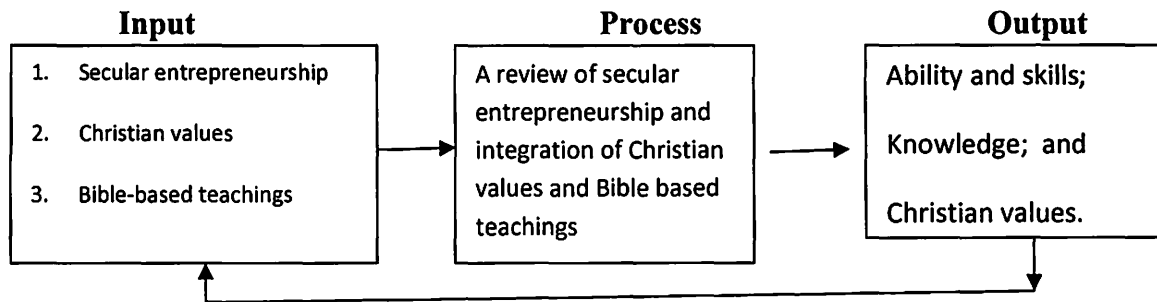
## **WHAT IS CHRISTIAN ENTREPRENEURSHIP?**

Christian Entrepreneurship means biblical entrepreneurship. This involves moral obligations, economic creativity, and productive aspects as well. According to Doug Phillips (2006), the principle of entrepreneurship is rooted on the dominion mandate and the biblical doctrines of work, stewardship, and fruitfulness. Biblical entrepreneurship incorporates principles of biblical patriarchy with its emphasis on multi-generational faithfulness, freedom in Christ, inheritance, jurisdiction, and the household as a vibrant, economically productive, God-ordained unit for cultural transformation. It is impossible to have a full-orbed vision of entrepreneurship without careful consideration for the scriptural doctrine of the family. Phillips also states that any approach to entrepreneurship which is divorced of these considerations inevitably leads to the idolatries of materialism, individualism, and the love of money.

## **STATEMENT OF THE PURPOSE**

The objective of this essay is to reveal that the classroom is not just a place where skills and knowledge can be imparted, but also a place to influence the students to adopt the philosophy and ethics of Christian Entrepreneurship. Lecturers can train students to understand and apply principles of ethical entrepreneurship. The essay will show how a lecturer with technical knowledge and faith can mentor students and shape their world-view, and develop entrepreneurial skills anchored in biblical beliefs and values. It will look into different ways of how to manage money and invest for the future; how to prepare a Christian entrepreneur business plan; and finally consider other requirements necessary for the course that can facilitate the achievement of the expected learning outcome.

## PARADIGM OF THE STUDY



## ACQUIRING CHRISTIAN ENTREPRENEURSHIP PRINCIPLES AND SKILLS

There are several positive characteristics that an entrepreneur must have in order to succeed. According to Fajardo (2007), entrepreneurs should have self-confidence, leadership and creativity. Entrepreneurs have many favorable interdependent characteristics which make them successful and extra-ordinary persons. Usually, goals are achievable if they are based on the abilities, interests and resources of individuals.

The most important entrepreneurial characteristics that Christian colleges and universities should mentor, and develop in students are: Trust in God, Reasonable Risk-taking, Hardworking, Innovative, Leadership, Positive thinker, and Decision maker. Let us briefly review them.

### Trust in God

In Hebrews 13:5, 6 we read, "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' So we say with confidence, 'The Lord is our helper; we should not be afraid. What can man do to me?'"

Secular colleges teach self-confidence as away of developing entrepreneurial skills. Fajardo (2007) states that entrepreneurs have strong faith in their abilities. They believe they can be the best in their field. They do not accept things as they are, because they believe they can do things better. We succeed when we think success. Litton *et al* (1987) defines self-confidence as an attitude which allows individuals to have positive yet realistic views of themselves and their situations. Self-confident people trust their own abilities, have a general sense of control in their lives, and believe that, within reason, they will be able to do what they wish, plan, and expect.

It is true that for an entrepreneur to succeed he should have self-confidence, but Christian colleges teachers should emphasize the trust in God as the source of proper self-confidence. A Christian should have confidence in God because He is the source of all knowledge, wisdom, power, and blessings. The Bible tell the story of Goliath, who was a giant Philistine and a champion warrior, who had great self-confidence in his skills for the battle; but he was defeated by David who was just a young boy, because David had confidence in the Almighty God (1 Samuel 17). The history of Solomon's confidence in God (1 Kings 3, 4, 5, 6, 7, 8, 9 and 10) is also an example.

## **Risk-taker**

According to Fajardo (2007) entrepreneurs avoid low-risk situations, because there are no challenges. They shy away from high-risk situations, because these may not be attainable.

Christian colleges should mentor students to be Christian Risk-takers. The idea is that, as Christians, whatever business we may set up should not be for personal aggrandizement and pride, but to honor God and serve others. Ultimately, our plans and actions should be based on biblical values and allow us to be faithful witnesses for God.

The authors of *The Moorings Bible Studies* (lesson 2) state that risk-taking in Christian service consists in serving God despite the danger of suffering loss. Many young people and adults today think that the purpose of life is to have a good time. For the sake of a good time, they are willing to take enormous risks. Why? Because they value the fleeting pleasures of life more than life itself. That is one of the reasons why teenagers are easily drawn into dangerous sports, reckless driving, drugs, promiscuous sex, and violence. Many of these vices persist into adulthood. Although many people take risks to please themselves, few are interested in taking risks to please and honor God. Certainly there are risks in Christian service. And although this kind of risk may yield no immediate pleasure, God will still bless us.

There are many advantages of becoming an entrepreneur. According to Orcullo (2004), when you are an entrepreneur you have an opportunity to gain control over your own destiny, to reach your full potential, to benefit financially and to contribute to society and be recognized for one's effort. What stops us from taking risks as an entrepreneur? Fear. Fear in itself is not bad, unless it keeps us from doing right. Among the people who will be excluded from the New Jerusalem are the "cowardly" (Rev. 21:8), referring to those who let fear drive them away from believing in Christ. For a Christian also, fear is dangerous. Any fear that keeps us from doing the will of God puts us out of fellowship with him and forfeits his blessing.

What empowers us to overcome fear? Faith. How important is faith? "And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him" (Heb. 11:6).

God asks us to trust His integrity, His character, His compassion, love, wisdom, and righteousness on our behalf. He says, "I have loved you with an everlasting love; I have drawn you with loving-kindness" (Jer. 31:3). "Trust in him at all times, O people; pour out your hearts to him, for God is our refuge" (Psalm 62:8).

## **Hardworking**

Proverbs 14:23 points out that, "all hard work brings a profit, but mere talk leads only to poverty". "Lazy hands make a man poor, but diligent hands bring wealth" (Prov. 10:4). "Sluggards do not plow in season; so at harvest time they look but find nothing" (Prov. 20:4). "The cravings of sluggards will be the death of them, because their hands refuse to work" (Prov. 21:25). The Bible tells us that wealth is obtained through hard work, diligence, sacrifice and that failure to do those things will result in poverty. That's not to say that all those who are poor or in

poverty are sluggards or refuse to work, but it does tell us that those kinds of characteristics and flaws will most often lead to poverty.

As Christian we believe that we should work but not destroy our body by hardworking, we should also have enough rest. We are God's temple and God's Spirit lives in us and if anyone destroys God's temple, God will destroy him (1 Corinthians 3:16-17).

### **Innovative**

As Fajardo (2007) confirms, entrepreneurs are creative. They do things in new and different ways. For example, they create new products or services, new methods of production, new markets, and new sources of raw materials. They love to explore the unknown, and to blaze new paths of progress.

1 Kings 6 tells us how Solomon built the temple with very special innovation. One of the qualities ascribed to Solomon is his wisdom. "The whole world sought audience with Solomon to hear the wisdom God had put in his heart" (1 Kings 10:24). He was an innovator and God was the source of his innovation (1 King 3).

Innovation is the ability to see situations from a different perspective, to discover new ways of satisfying a human need, to find a new solution to an old problem. God can help us to be innovative, when we trust in Him and seek to help others. John 14:13-14 says "I will do whatever you ask in my name, so that the son may bring glory to the Father. You may ask me for any thing in my name, and I will do it."

### **Leadership**

According to Fajardo (2007), entrepreneurs are leaders by the very nature of their functions. They are people who are task-oriented, effective planners, organizers and implementers, and they are achievers. Among their essential characteristics are selfless dedication, purpose and vision, courage, enthusiasm, integrity tact, and hard work.

Christian colleges should give assignments and offer opportunities for students to assume responsibilities. They should also provide mentors that will counsel and guide them. Above all, students should be taught Christian values by precept and example, which will make them true leaders. These values are found in the teachings and example of Jesus, who summed them up in Matthew 22: 37-39, "Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love thy neighbor as yourself."

## **TEN CHRISTIAN VALUES AND ATTITUDES**

According to the information provided in the TwoPaths website, there are ten principles for living that are emphasized most strongly in the Bible: Worship only God, Respect all people, Be humble, Be honest, Live a moral life, Be generous with time and money, Practice what you preach/Don't be a hypocrite, Don't hold a grudge, Don't be self-righteous, Forgive others.

***Worship only God.*** One day, a religious leader asked Jesus which of the commandments was most important. "The most important one," answered Jesus, "is this: 'Hear, O Israel, the Lord

our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength” (Mark 12:28-30).

The Hebrews of Old Testament times tended to lapse into worship of pagan deities and statues of animals or other objects, but anything that takes the place of our devotion to God becomes an idol or false god, and that is forbidden by the first of the Ten Commandments (Exodus 20:1-6). Jesus particularly singled out love of wealth as a false god (Matthew 6:24; Luke 16:13), and other Bible passages mention greed, covetousness, arrogance, gluttony and pride as being equivalent to idolatry.

In today's world many things compete against God for our devotion. These are some of the things that can become modern-day idolatry if we let them become too important to us: first, excessive attention to material things such as houses, cars, clothes, jewelry, physical appearance, entertainment, etc.; second, pursuit of wealth, power, fame, pleasure or status; third, excessive devotion to self, job, hobbies, country, ideologies, heroes, leaders, even family.

**Respect all people.** A good leader respects all people. After saying that "To love the Lord our God" is the most important of the commandments, Jesus continued stating that we should "Love our neighbor as ourselves." According to him there is no commandment greater than these (Mark 12:31). The English word "love" has many different meanings, but the Greek word, *agape*, used in the New Testament, is commonly known as "Christian love." It means respect, affection, benevolence, good-will and concern for the welfare of the one loved.

In the Parable of the Good Samaritan, Jesus made the point that we should extend our Christian love to *all* people of the world, regardless of race, religion, nationality or any other artificial distinction. We must practice that Christian love even toward our enemies! (Matthew 5:43-48)

Jesus' Golden Rule is, "Do unto others as you would have them do unto you." We should not say or do anything unless we can answer "Yes" to the question, "Would I want that said or done to me?" Neither should we fail to do the good things we would expect of others.

**Be humble.** A Christ entrepreneur should be humble. Humility is a quality of being courteously respectful of others. It is the opposite of aggressiveness, arrogance, boastfulness, and vanity. Acting with humility does not in any way deny our own self worth. Rather, it affirms the inherent worth of all persons. Humility is exactly what is needed to live in peace and harmony with all persons. It dissipates anger and heals old wounds. It allows us to see the dignity and worth of all God's people. Humility distinguishes the wise leader from the arrogant power-seeker (Proverbs 17:7, Matthew 20:20-28).

**Be honest.** A Christian entrepreneur as a leader should be honest. Honesty and integrity are very important values throughout the Bible, and any deception to gain an advantage or harm another is prohibited by the Ten Commandments (Exodus 20:16) and other Bible passages. Deception may be by false statements, half-truths, innuendo, or failing to tell the whole truth. It is all too common in advertising, business dealings, politics and everyday life. We must strongly resist the temptation to engage in any form of theft, cheating, deception, innuendo, slander or

gossip. Rationalization is a form of self-deception by which we convince ourselves that sinful actions are justified in order to achieve a good result, but this is really just another form of dishonesty (Galatians 6:7-8, James 1:26, 1 John 1:8). Holiness is in *living* by the commandments, not in achieving an end result (Matthew 4:8-10, 16:26). In biblical teaching, the ends *do not* justify the means.

***Live a moral life.*** “Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body” (1 Corinthians 6:19-20).

Jesus gave a list of actions that constitute immoral uses of the body: evil thoughts, murder, adultery, sexual immorality, theft, false testimony, slander, greed, malice, deceit, lewdness, envy, arrogance and foolishness. The apostle Paul gave similar lists. We often think of morality in terms of sexual sins, but according to Jesus, sins such as slander, greed, deceit, and arrogance are equally immoral. Christian entrepreneurs are leaders, therefore they should live a moral life; by living moral life they will be more successful in their business.

***Be generous with time and money.*** The Bible tells us to share generously with those in need, and good things will come to us in turn. Each of us has something to offer to someone in need. We can give our money and our time to charity, be a friend to someone who is sick or lonely, do volunteer work or choose a service-oriented occupation. We may give unselfishly of our time to our spouse, children or parents.

***Practice what you preach; don't be a hypocrite.*** If there was any group of people that Jesus couldn't stand, it was hypocrites! The Pharisees of Jesus' time were a religious and political party that insisted on very strict observance of biblical laws on tithing, ritual purity and other matters. At the same time, many of them forgot the true spirit and intent of the law and became self-indulgent, self-righteous, snobbish, and greedy. That led Jesus to remarks such as: “Woe to you, teachers of the law and Pharisees, you hypocrites! You are like whitewashed tombs, which look beautiful on the outside but on the inside are full of dead men's bones and everything unclean. In the same way, on the outside you appear to people as righteous but on the inside you are full of hypocrisy and wickedness” (Matthew 23:27-28).

It is not the things we say that really matter; it is the things that we do (Matthew 7:15-20). If we claim to be Christians but do not let Jesus' teachings guide our lives, we are nothing but hypocrites.

***Don't be self-righteous.*** Christian entrepreneurs have self-confidence, but that does mean that they should feel self-righteous. No one is perfect; we are all sinners in one way or another (Romans 3:23). Living a moral life means taking responsibility for controlling our own behavior. If we say or even think we are better than people we consider to be "sinners," we are guilty of the sin of self-righteousness. It is not our right to look down on, criticize, judge, condemn, or try to control other people. Judgment is to be left to God, Jesus said.

***Don't hold a grudge.*** A Christian entrepreneur is a leader; as such, he or she should not hold a grudge, but learn to forgive and forget. Jesus said there is no place for hatred, holding a

grudge, revenge, retaliation or getting even in the life of a Christian: “You have heard that it was said, 'Eye for eye, and tooth for tooth.' But I tell you, Do not resist an evil person. If someone strikes you on the right cheek, turn to him the other also. And if someone wants to sue you and take your tunic, let him have your cloak as well” (Matthew 5:38-40). “You have heard that it was said, 'Love your neighbor and hate your enemy.' But I tell you: Love your enemies and pray for those who persecute you, that you may be sons of your Father in heaven. He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous. (Matthew 5:43-45)

Bearing a grudge and seeking revenge are never appropriate responses to a perceived wrong. A grudge destroys the grudge-holder with bitterness, and revenge only escalates hostilities. Jesus told us we must reconcile with our adversaries, forgive their transgressions, and let go of the anger that may tempt us to commit an act of revenge.

***Forgive others.*** “If you forgive those who sin against you, your heavenly Father will forgive you. But if you refuse to forgive others, your Father will not forgive your sins” (Matthew 6:14-15). God is merciful and forgives our sins and failings. In the same way, we must be merciful and forgive other people who sin against us or do us harm.

A Christian entrepreneur who embraces the values and embodies the characteristics listed above will be able to create and inspire vision by empowering and energizing people and build team work.

One of the most outstanding examples of leadership in the Bible is Moses. He was a great spiritual leader who embodied the great leadership characteristics listed in the Bible, and the Bible doesn't describe only Moses but every other great leader who followed God, including David, Nehemiah, and the Apostle Paul, to name just a few. Apart from those stated in the Bible, there is also Mahatma Gandhi who was described by historians as a visionary and ethical leader. He succeeded because of his peaceful approach to complex social, economic, and political problems.

## **TWO ADDITIONAL QUALITIES**

### **Christian positive thinking**

Gillespie (2000) warns that, “While many of those who teach ‘Christian’ positive thinking are T.V. personalities with worldwide networks, they incorporate modern humanistic psychology and stress unbiblical ‘powers of the mind.’ By these teachers, faith is conceived as a force that can be used to change health, people, circumstances, status, finances, etc., as well as, bring self-esteem to the one exercising it. But this so-called Christian Positive Thinking is dangerous because it teaches an unscriptural view of faith and substitutes a humanistic faith.”

True Christian positive thinking is based on biblical principles of self-worth and self-esteem. These principles derive from the fundamental teaching that God created humans in His image and the Christ died to rescue humans from their sins. God has given each of us unique abilities to develop and used to serve others. In its essence, Christian positive thinking is faith in God and His promises.



## **Decision-maker**

Steve Hoke (2009) states that “Christian decision-making involves freedom and risk.” Scripture teaches us to confirm God’s moral will (as revealed in the Bible) by following certain indicators that can be described as “wisdom signs.” These signs are specific biblical ways the Holy Spirit guides us in our decision-making.

According to the same author, Christian decision-making can be divided into two categories. The first involves areas that are specifically addressed in the Bible. These are the revealed principles and commands of God, which must be obeyed. Those scriptural guidelines-- both exhortations and prohibitions-- shape the lifestyles as believers.

The second category involves areas where the Bible gives no command or principle to follow. In these situations, it’s the believer’s responsibility to freely choose his or her own course of action within the boundaries of biblical guidelines.

## **MENTORING BUSINESS STUDENTS ON MANAGEMENT OF MONEY AND INVESTMENT**

### **What Can We Do With Money?**

According to the Bible there are fine, good and proper stated things that we can do with money. Here is a list: Further God’s Kingdom, to provide for our own families, help the poor, invest for the future, and enjoy the fruits of labor (Grace Centered Magazine, 2009).

***Further God's Kingdom.*** This is to be taken care of above all else. The Jewish people took 10 percent off the top of their earnings to give to God. We should also give to the church to send missionaries, train teachers and oversee the work of the church (Malachi 3:7-12, 1 Corinthians 9:13-14, 2 Corinthians 9:7). Leviticus 27:30 says “Every tithe of the land, whether of the seed of the Land or of the fruit of the trees, is the Lord’s; it is holy to the Lord”.

***Provide for our own families.*** The Bible teaches that we are expected to provide for our own families. Once we’ve done that, we can help others and, in fact, we should work toward being in a financial state where we can help other families but each person should make sure that he/she provides for his/her immediate family first and work outward from there (1 Timothy 5:8, Proverbs 13:22).

***Help the poor.*** A Chinese saying states, “Give a man a fish, you feed him for a day. Teach a man to fish and you feed him for a lifetime.” Christian colleges should teach students to be kind to the poor, but show them that one of the best ways of helping them is to train them to be self-sufficient. Training may be better than giving something like money depending on the situation. Either way, the Bible tells us to help the poor; to be “kind” to the poor (Proverbs 19:17, 21:13, 29:7).

***Invest for our future.*** It is wrong to depend on the resources of others especially if we’re able-bodied enough to do something to earn an income. And as we are earning, we should be

planning for a day that will probably come when we aren't able to work as hard or as long. The Bible speaks well of those who leave an inheritance to their children, but not of those who live off of their children. We should plan and save for the future (Proverbs 13:22, 21:20, 27:18, 31:25, Ecclesiastes 11:2, Luke 19:12-26).

*Enjoy the fruits of our labor.* The Bible doesn't condemn enjoying the results of your work. In fact, we read about feasting and celebrations in the Bible after a time of work and production. The first miracle of Jesus was to turn water to wine at a feast of a wealthy man. The Bible says there is a time to "laugh," to "dance," and to have "peace" (Ecclesiastes 3:1-8; also see Proverbs 13:25, 14:24, 15:6, 31:31).

### **What the Bible Says About Debt**

In Proverbs 22:7 we read that "the borrower is slave to the lender." The Bible never speaks well of debt. Debt is an anchor around our necks that prevents us from restful nights and lessens our ability to invest for the future. "One person pretends to be rich, yet has nothing; another pretends to be poor but has great wealth" (Proverbs 13:7; also see Proverbs 12:9).

Debt is a temptation because it allows us to have what we can't afford. Yet we pay a larger price for it than someone who can afford it. For example, if someone pays cash for a car, they don't pay the interest payments that someone would pay who borrows money. So the person who can afford the brand new car pays less for it than the person who can't. The person who can't afford it in the first place "pretends to be wealthy" but digs themselves a deeper hole in which they are able to afford even less because of the burden of debt. Debt is indeed deceptive and prevents us from becoming financially stable or wealthy.

As Proverbs points out, it is many times the wealthy who don't buy the latest and greatest gadgets or live in large, expensive houses. But because they have saved, invested wisely and avoided debt they are able to survive and even thrive during a bad economic time or in unforeseen hardships (see Proverbs 13:8).

## **PREPARATION OF A CHRISTIAN BUSINESS PLAN**

### **Christian Investment**

God is the perfect partner for any Christian investment program. Any investment program ought to be based around multiplying assets that God supplies, as pointed out in the parable of the stewards in Luke 19:12-24. The seeds we retain then bring in a greater harvest the next time. As we show our faithfulness, He will give us even more. Our responsibility is to return it to His work. (Roger Sorensen, 2003)

### **Christian Reasons for Investing**

God's prerequisite for investing is centered on our attitudes. Money can be used for the comfort and convenience of our families and to provide the needs of others. It can be used to spread the Gospel or used for destructive purposes. If misused, such as by the rich young ruler

recorded in Matthew 19:16-30, money can be an object of devotion and idolatry. Love of money has separated families and shattered friendships, even broken up countless marriages.

Christians must assess why they want to invest and how the surplus from the investments will be used, in the light of God's principles. God does not condemn prosperity, but hates the evil attitudes that often accompany prosperity. These attitudes include greed, covetousness, and pride. Since ultimately attitude will determine how an investment surplus is used, it is vital to discover what attitudes God wants us to have about money.

There are biblically sound reasons for investing, and there are unscriptural reasons for investing. If you are investing for the wrong reasons it's like a fireman having his ladder leaning against the wrong building. No matter how high he climbs, the people he wants to rescue are in a different building.

Roger Sorensen (2003) suggested three biblical sound Christian reasons for investing: ***Multiply to give more.*** The parable of the talents recorded in Luke 19:12-26 tells us that God entrusts wealth to some of his stewards so that it will multiply and be available to him at a later date. ***Meet future family needs.*** The indication throughout God's Word is that the heads of families should provide for their own (1 Timothy 5:8). Good planning requires laying aside some of the surplus for future needs. ***Further the Gospel.*** If the Church will ever to break out of the borrowing habit, Christians who invest must maintain some surpluses and be willing to give to legitimate needs.

Sorensen (2003) also suggests four biblical unsound reasons for investing: ***Greed*** is the desire to have more while demanding only the best (1 Timothy 6:9). ***Envy*** is the desire to achieve based on other people's successes (Psalm 73:3). ***Pride*** is the desire to be elevated because of material achievements (1 Timothy 6:17). ***Ignorance*** is following the counsel of misguided people.

Once a Christian has accepted that the purpose of investing is to serve God better, the crucial decision is how much to invest. Much prayer is necessary and a plan for the use and the distribution of the potential surplus must be made before the money becomes available. Set goals and pray about each goal before attempting to do any investing.

## **Christian Business Plan**

Christian colleges should mentor students on how to develop a Christian Business Plan that includes two key ingredients: "Christians in the Workplace" and "True Success".

**Christians in the workplace.** The Bible says "Exhort servants to be obedient to their own masters, and to please them well in all things; not answering again; not stealing, but showing all good fidelity; that they may adorn the doctrine of God our Savior in all things (Titus 2:9-10). These verses show in capsule form the principles which are to govern the everyday life of a Christian who is an employee and who wants to be a witness for Christ on the job.

Christians should operate on grace principles. They should be gracious. They should give evidence of the fruit of the Holy Spirit. They should apply Bible techniques such as "faith-rest,

walking in fellowship, occupation with Christ, to make it through each day producing divine good". Christians will do their jobs as Christ himself were their boss. They should do more than a day's work for a day's pay. They should be the first to arrive and the last to leave. They should take sick leave only when they are sick. They should not cheat. They should work diligently, cheerfully, enthusiastically, without complaining.

A Christian will be modest, self-effacing, supportive of others, cooperative. He will be conscious of the fact that he is there to be used by the Lord, not only as an employee, but also as a witness for Christ. The believer's personal life, social life, family life should be happy and stable so that they enhance his work life rather than hinder him on the job.

**True success.** Students should be taught true success. In I Timothy 6:17-19 Paul is instructing Timothy to tell those in Ephesus who have wealth not to flaunt it. By flaunting it, he knew they would be inclined to think more of it than they should. They could easily reach a point where the wealth game became more important to them than God.

Paul understood human nature and recognized that an arrogant person with money had great potential to create jealousy and disharmony among their fellow believers, and diverting their attention from God to the challenge of accumulating wealth. Instead of harmonious love and cooperation in the church, there would be a jealous contest to outdo one another.

Wallen (2001) confirms that God provides everything for our enjoyment. If we are placing our hope in something temporary and fleeting, we will be disappointed when it's gone. But if we merely accept wealth as a momentary measure of enjoyment from God, when it's gone, we won't be disconcerted by it's absence. It'll be like a pleasant walk in the park. We'll enjoy it while we're doing it, remember it when it's over, and make plans to do it again when the time is right, and conditions are pleasant. But we don't go home weeping and lamenting the fact that the walk is over, or become depressed about going home or moving on to other things. This is how we are to view wealth. It's a moment of pleasure that God has provided a mere respite from other aspects of life. But it is not something to hold onto as though our very life depended on it.

The same author states that true happiness and true success for the Christian is found by following the commandment to put our hope in God. If we wake up every morning of our life with our hopes and dreams for today built around our God, instead of setting out to become successful by the world's standards, and we set out to build a relationship with God the Father, this is true success. This is the only true success that exists in the Christian's world. The success can be experience by acting justly; lovingly mercifully; and walking humbly with our God.

## **OTHER REQUIREMENTS OF THE COURSE**

The following initiatives can be used in Christian colleges and universities to make sure that the learning outcome of future Christian entrepreneurs is achieved: Emphasis on doing rather than knowing; problem solving; real projects; and inductive thinking. This will be done by creating a Christian Fund for disabled people, organizing meaningful field trips, provision of an externship, and preparation of a feasibility study.

***Christian Fund for disabled people.*** Students who will take part in this project, under the mentorship of a teacher, will bring together some disabled people in one association

(cooperative) and study for them some business projects and look for them funds to finance the project that even can employ them. A budget will be prepared with resources obtained from a collection of funds, contributions from the university, a church or a philanthropic agency such as the Adventist Development and Relief Agency.

The purposes of this initiative are:

***For students***

- To apply their theory of entrepreneurship
- To mentor students to learn to be kind, merciful, and generous toward those in need

***For the university as a Christian institution***

- To minister the spiritual and practical needs of the disabled
- To connect those affected by a disability with a Bible-teaching church
- To raise disability awareness in the church and the community
- To train students in disability ministry, equipping them to meet the spiritual and practical needs of the disabled
- Decreasing unemployment
- Helping disabled people

***Field trip to a small or medium enterprise.*** This will help students to understand more theories they got from their learning, by asking questions of entrepreneurs, and the understand the really meaning of their studies. Students together with their teachers should visit the associations (cooperatives) of disabled people they set already in previous years, see their problems, and advise them.

***Externship in small or medium enterprise.*** An externship is an opportunity for a student to engage in practice-based learning by actively participating in a field of interest. It is very similar to an internship, but is generally of a shorter duration. Externships also tend to be less extensive than internships, and students may not receive academic credit for them. Typically, the student's supervisor must submit an evaluation, and the student must also demonstrate what he or she learned during the externship.

Students will have externship in Small and Medium Enterprise especially in those associations (cooperatives) of disabled people that were financed by them.

***To prepare a feasibility study.*** This studies are preliminary investigations into the potential benefits associated with undertaking a specific activity or project. The main purpose of the feasibility study is to consider all factors associated with the project, and determine if the investment of time and other resources will yield a desirable result. While considered a preliminary study, it is not unusual for a feasibility study to be highly detailed.

The Christian feasibility study will be different from the secular by its objectives. While the main objective of the secular feasibility is to have profit (in terms of money), and make the

business grow, Christian feasibility study should not be only to have a profit (in terms of money), and make the business grow, but also to be a witness Jesus Christ, help others and to practice tithing.

As Christian we are called to full-time ministry. God has prepared a generation of Joshua's who are hungry for a tangible expression of their purpose (ministry) and receptive to the revelation of God's Spirit Who will escort them (theology). The result is fruitful people naturally liberated into their passion for work, their compassion for people, and their love for the Lord Jesus. They have permission to dream (faith) and they are innovative, self-starters who see their dreams realized (works). (<http://www.releasing-kings.com>).

An important part of gaining prosperity or riches as the Bible teaches is that to continue receiving the blessings of God the Christian entrepreneur must fulfill their commitment by tithing.

When we select God as our partner and follow His principles, our lives and our business initiatives will be blessed. We will accomplish great things when we embrace the truth of the Scriptures for our business venture. As a result of our partnership with God, we will have freedom from debt. And God will show us ways to innovate our business by creating new streams of revenue.

## CONCLUSION

Being rich or being poor is a matter of God's will and providence, and He will give us only what we are capable of handling. In His eternal plan, He has decided to use our individual talents to maintain our family, help others, and support His work. One day we must all stand before God and give an account of what we have done with His resources.

If Christian colleges and universities will teach and mentor students in faithful entrepreneurship, they will graduate with the ability, knowledge, and Christian values that will help them find fulfilling jobs and become leaders in their communities.

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