

MEMBER SNAPSHOT



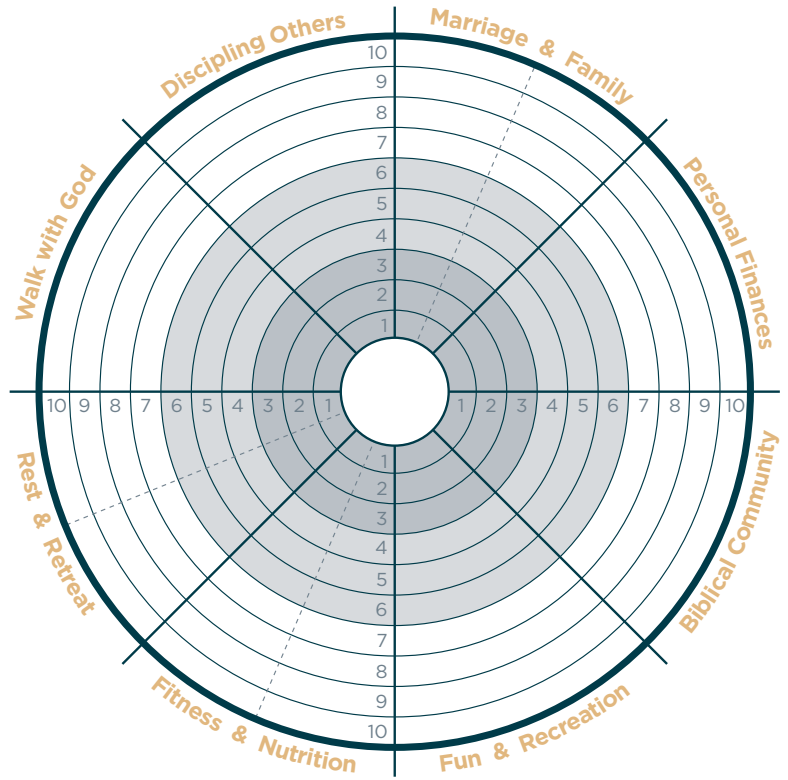
LIFE & LEADERSHIP BALANCE WHEEL

“So then each of us will give an account of himself to God.” —Romans 14:12

Share with the group:

- Your highest areas
- Areas in which you can celebrate improvement
- Your lowest areas
- Areas in which you would like counsel

Big wins and notable events:



5-POINT ALIGNMENT ASSESSMENT

| | Behind Target | On Target | Ahead of Target |
|--|-----------------------|-----------------------|-----------------------|
| Revenue Generation Sales, marketing, product line management, and customer relationships | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Operations Management Product/service supply chain, fulfillment, technology, and administration | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Organizational Development Recruitment, job selection, talent development, talent management, and succession | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Financial Management Goals, projections, metrics, controls, reporting, and cash management | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Ministry Kingdom impact/eternal fruit through the business (e.g., salvations, ministry giving, discipleship) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

“Commit your work to the Lord, and your plans will be established.” —Proverbs 16:3

Application Guide

PRAISE & PRAYER REQUESTS: How can I pray for and serve my peers?

“Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.” —**Philippians 4:6**



SYNC POINTS: What do I need to do or talk about with my team?

- _____
- _____
- _____
- _____
- _____
- _____



DO>TALK: Based on my experience at today’s Forum, what are my most critical To-Dos?

- _____
- _____
- _____
- _____
- _____
- _____

Devotion: Godliness with Contentment

A Biblical Perspective

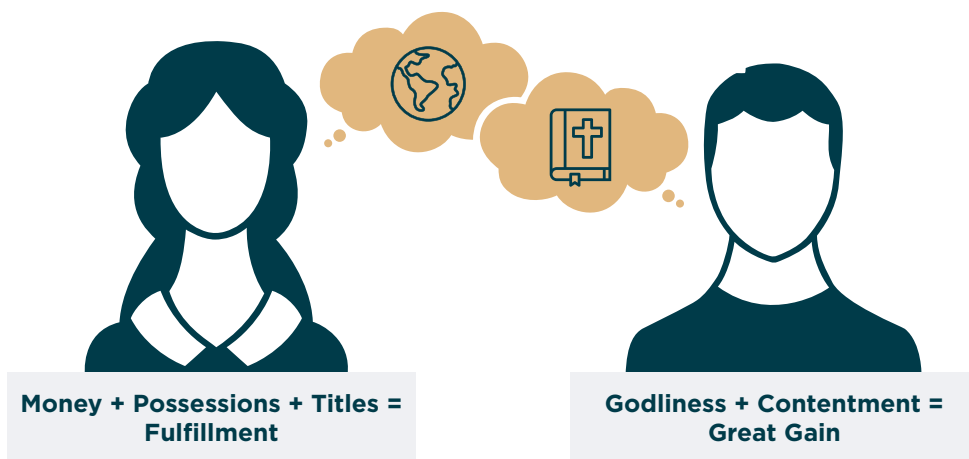
“But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.”

1 Timothy 6:6–8

In his first letter to Timothy, Paul warned against false teachers motivated by the love of money. The allure and pursuit of wealth caused these individuals to become prideful, contentious, and deceived.¹ Paul contrasted false teachers with those pursuing godliness and assured Timothy that combining godliness and contentment would result in “great gain.”

This pursuit runs counter to the claims of secular culture, which tells us money, possessions, titles, and positions lead to ultimate fulfillment. While stuff and status *can* give us a temporary sense of well-being, they are fleeting. They easily lead to a never-ending pursuit of more, which Paul warned can ensnare and ruin us.²

Contrasting Mindsets



Prioritizing eternal rewards over things that do not last seems obvious. Choosing between a life characterized by increasing and lasting “gain” or a life defined by bondage and eventual destruction seems simple. But just because a choice is simple does not mean it is easy.

The world markets to our desire for more. The click of a button delivers the latest and greatest. The things of this world can temporarily fill a void. Therefore, a life of contentment requires a daily—sometimes minute-by-minute—commitment to keep our hearts free from the love of money and what it can provide. But the pursuit of godliness and contentment is worth it because it leads to “great gain” in both this life and the one to come.

¹1 Timothy 6:4–5.

²1 Timothy 6:9.



Contentment is one of the most distinguishing traits of the godly person because a godly person has his heart focused on God rather than on possessions or position or power.

—Jerry Bridges, Author of *The Pursuit of Holiness*

We are able to pursue a heart of contentment because we understand that we take *nothing* with us into eternity and that, in Christ, God has given us *everything*.

After the discussion, spend three minutes in silence thanking God for providing everything we need.



What are some of the factors that make contentment difficult for you personally?

We will take nothing earthly into eternity. How does remembering this help foster a heart of contentment?

Business: How Big Is Big Enough?

Sustainable Scaling and the Costs of Growth

As executives, we want to be the best we can be, build profitable businesses, produce outstanding products or services, and grow our revenue. Our success is often measured by the metrics of *bigger* and *better*. But is bigger always better? And, when bigger is better, how big is big enough? Business success can come with huge rewards, but it can also come at a tremendous cost. Wise stewards count the costs before committing to growth.¹



Jesus challenged His disciples to lay down their lives for the sake of the gospel and warned them that it was possible to gain the whole world and yet lose their souls.² God is not opposed to growth. In fact, He encouraged Adam and Eve to be fruitful and multiply and to expand His Kingdom beyond the confines of Eden.³ As we contemplate the topic of business growth, we do so with the goal of building God's Kingdom, not our own.

Is Bigger Always Better?

For most people, the primary sign of business success is increased revenue and profitability year after year. But bigger does not necessarily mean better. In his book *Small Giants*, Bo Burlingham examined 14 companies that have rejected the pressure of endless growth to focus on more important business goals. These goals included excelling at what they do, creating healthy workplaces, caring for customers well, serving their communities, and leading exceptional personal lives.

Leaders of these “small giants” understood the importance of intentionally choosing what type of company they wanted to be, and they had the courage to question typical definitions of success.⁴

¹ Luke 14:28.

² Mark 8:34–37.

³ Genesis 1:28.

⁴ Bo Burlingham, *Small Giants: Companies That Choose to Be Great Instead of Big*. (New York: Penguin Publishing Group, 2016).

Seven Characteristics of Burlingham's Small Giants



Companies had extraordinary relationships with the cities in which they did business and were proactive in “giving back” to their communities.



Owners recognized they had a full range of choices regarding what type of companies they wanted to create.



Leaders cultivated exceptional relationships with customers, clients, and suppliers based on a mutual commitment to deliver on promises.



Leaders overcame the pressure to take paths they did not necessarily want to follow.



Owners designed unique corporate structures, governance models, management systems, and practices because the business was private and closely held.



Leaders had deep emotional attachments to their businesses, their employees, and their customers and suppliers.



Management created unusually personal workplaces in which a broad range of employee needs were met: creative, emotional, spiritual, social, and economic.

This parable sets up the discussion questions that follow. Consider having one of your members read the first story about Jason, the plumber, and a second member read the story about Laura, the company owner, before moving on to the questions.

A Parable of Two Christian Owners

To illustrate, let us consider two Christian business owners.



Jason has owned a mid-sized plumbing business for 15 years. He is good at what he does and has more than enough business. Friends have often suggested he scale and grow, but as Jason considers expansion, he realizes he would need to change his business model and become a manager instead of doing the work himself. While the possibility of growth is enticing, Jason does not sense God calling him to take on the additional stress and pressure. He is content with making a good living, spending time with his wife and three children, giving generously, and staying active in his church.



Laura inherited a large manufacturing and distributing company from her father. Under her tenure, the company has become a national leader with annual sales in excess of \$500 million and facilities in 12 states. With a capable executive leadership team in place, she has a healthy rhythm between her personal and professional life. Laura's marriage is strong, she and her husband are raising two sons, and she is active in her church. Laura and her husband have established a cap on their standard of living in order to give beyond their tithe rather than pursue an extravagant lifestyle.



Which of these businesses is more pleasing to God?

Why do most business owners think “bigger is better”?

**Do you think God has a plan and an ideal size for your company?
What is the ideal business size that will best suit your values,
leadership style, and capabilities?**

Both of these businesses are pleasing to God, and both function in the context of His plan. Size is irrelevant. As the parable of the talents demonstrates in Matthew 25:14-30, it is our faithfulness and obedience in responding to God-given opportunities that matter most.



Finding Purpose Beyond Profit



C12 Member: Alex Melvin, Owner and Chairman

In 2011, Alex Melvin took over Rural King—a third-generation family-owned business that has grown to 135 stores, 8,000 employees, and over \$1 billion in sales under Alex’s leadership. However, a pivotal shift occurred in 2018. Burdened by the emptiness of material success, Alex discovered a greater purpose when the Holy Spirit captured his heart, shifting the trajectory of his life and his business and redefining what success looked like.

Company: Rural King Supply

Employees: 8,000

Industry: Retail

Year Established: 1960

Headquarters: Mattoon, IL

Years in C12: 4

Examining Our Motives and Abilities

Although the world might use revenue and profitability as its primary measures of success, God’s overarching goal for our lives is much bigger than the size of our business. In His economy, work is less important than other vital responsibilities, including our relationship with Him, our relationship with our family, and our role in His Kingdom. If we win at business but lose in the more important areas of life,⁵ we fail in our efforts to make a Kingdom impact beyond corporate success.



Not all success is a gift, particularly if it costs you what is most important.

—Buck Jacobs

Catalysts for growth vary from person to person. Some motivations align with God’s heart and reflect His purposes, while others do not. When we operate within our gifting and calling rather than overextending ourselves, we can experience fulfillment. However, when we continue in roles and activities we are not designed for, burnout often ensues.⁶ Burnout can impact every area of life for us, as well as for our families and our teams. When senior leaders become unhealthy, the entire organization suffers, which means we need to pay attention to red flags or warning signs before we push forward on growth plans.

⁵ See the C12 ministry segment “Redeeming Our Priorities” (June 2022).

⁶ See the C12 business segment “Burnout in Business” (July 2019).



Motives for Growth Reflection

As you contemplate “How big is big enough?” you need to carefully examine your desire for growth. Honestly assess your motives by circling the motivations for business growth that apply to you, regardless of whether you consider them good justifications or not.

| | | |
|---|---|---|
| To fulfill professional goals | To serve customers better | To provide for my family better |
| To leave a legacy business for my family | To bear witness to God’s faithfulness | Because the business is at risk of failure |
| To pursue more ministry opportunities | To gain recognition in the industry | For career advancement |
| Because of external pressure from board members or investors | To provide job security for my team (and myself) | To increase attractiveness for a buyer |
| To gain status with colleagues, neighbors, and friends | To increase our generosity as a business | Because it is fun to win at the game |
| Because we are facing pressure from a new entrant in our market | Because we have to withstand the challenge of increased competition | Because we have been presented with a prime opportunity |
| To gain financial rewards | Fear of failure | Other |



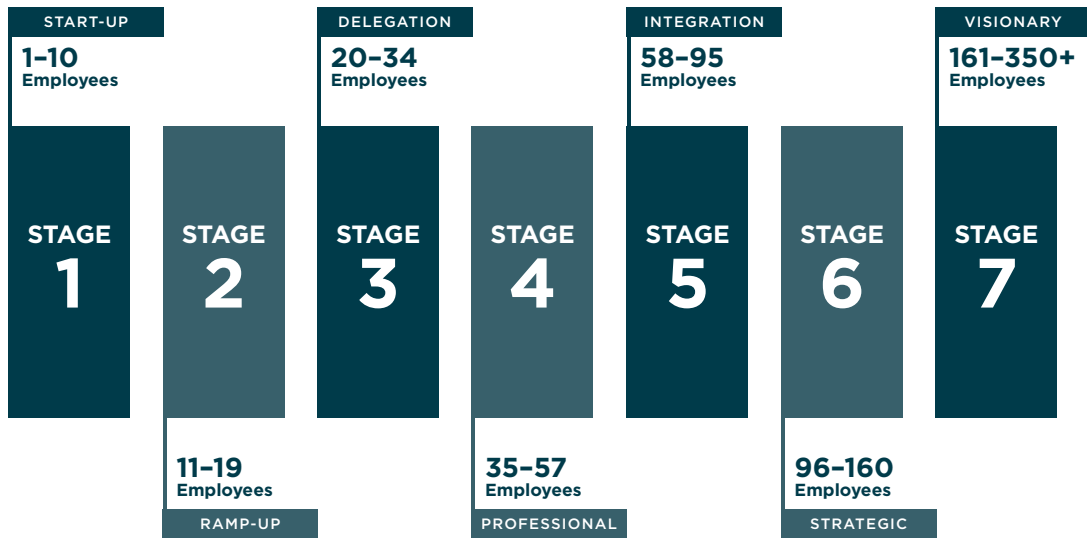
Break into groups of two or three and discuss your top motivations. As you discuss, identify any biblical principles that would support these justifications.

It takes a very different mix of abilities to lead an organization with 10 employees than it does to lead an organization with 100 employees.⁷ Each growth cycle requires different skills and experiences. Expansion also requires us to delegate and allow others to lead and make decisions.⁸ Many owners and managers have difficulty letting go of responsibilities and make the mistake of thinking they can do it all. As our companies grow beyond 100 employees, our focus shifts to providing visionary and strategic leadership for the executive team, empowering strong professional managers, and stimulating innovation.⁹

⁷ Allison Schultz, “The Arc of Growth: What’s Needed as Your Company Goes from Ten to Two Hundred People,” Medium, February 18, 2020, <https://bit.ly/3JdTcuV>.

⁸ Exodus 18:17–23.

⁹ “What Are the Stages of Growth?,” The ReWild Group, accessed January 22, 2024, <https://bit.ly/4aM4hii>.



See **Appendix A** to learn more about each of these growth stages and to determine your business's current stage of growth (page 13).



How have you seen the company's needs and your leadership role change as your company has grown?

Six Steps to Healthy Scaling

If, after defining success and examining our motives, we have determined that God is leading us to pursue growth, we should follow these six steps to scale in a healthy and productive way:¹⁰

- 1. Hire a high-performing staff.** We start by hiring and developing a team of talented, high-performing individuals to help us scale.¹¹ According to Scott Keller of McKinsey & Company, high performers are 400% more productive than the average employee.¹² Resist the temptation simply to hire anyone and go after the cream of the crop instead.
- 2. Establish shared values.** We evaluate our core values and find ways to incorporate them into our processes.¹³ Most small and medium-sized businesses have a culture that reflects the founder's personality and values. When scaling, we need to identify shared organizational values rather than mantras shaped by a few individuals.
- 3. Scale systems and processes.** We invest in systems and processes to serve our team as the company grows.¹⁴ We delegate decision-making to trusted, seasoned leaders, and we take time to onboard new employees properly.

¹⁰ Lauren Landry, "Tips for Scaling Your Business," Harvard Business School, March 7, 2019, <https://bit.ly/43GAZzl>.

¹¹ See the C12 business segment "The Jethro Principle of Talent Development" (April 2023).

¹² Scott Keller, "Attracting and Retaining the Right Talent," McKinsey & Company, November 24, 2017, <https://mck.co/3x3E8wN>.

¹³ See the C12 business segments "Compelling Core Values" (August 2019) and "Advantages of Vertical Alignment" (April 2020).

¹⁴ See the C12 business segment "Scaling for Success" (August 2023).

4. **Watch our speed.** We assess how fast we can and should grow. In the unfettered pursuit of growth, many businesses take on too much debt, choose the wrong partners, overburden staff, or hire the wrong people. We must not let the desire for growth outpace our ability to make wise decisions.¹⁵
5. **Determine our scope.** We clearly identify which area(s) of the business are most ripe for growth. We do not need to grow in all places of the business at once. Sometimes growth is geographical; at other times, it may entail adding products and services. It is easy to lose focus when we scale, so we should be selective about growth options.
6. **Secure adequate financing.** We count the costs of hiring top candidates, building business processes, and creating infrastructure in order to determine whether or not to secure financing to support growth. We cautiously consider taking on debt and identify where we can cut costs.¹⁶

The exercise “To Grow or Not to Grow” is designed to help members consider important questions related to whether, when, and how to grow their businesses. Before moving on to the next section, refer to this exercise in Appendix B and encourage your members to include it as one of their To-Do items after leaving the Forum.



See **Appendix B** for the “To Grow or Not to Grow” exercise designed to determine if and when to grow and how to prepare for growth (page 15).



If you are considering growing your company, which of these six steps do you need to address before proceeding?

Which steps have you already taken in an effort to prepare your business and your staff for future growth?



Buffalo Culture Conversation

Buffalo leaders protect the herd.

Do we see signs of burnout in one another?

Are other areas of our lives (such as our relationship with God and our families) suffering as a result of pursuing growth?



During your CEO/key player sync meeting, discuss the following questions:

- Do we all agree on whether it is time to grow?
- Do we all agree on what is needed to grow?
- Do we all agree on how we want to grow?

¹⁵ See the C12 business segment “Identifying Choke Points and Maximizing Throughput” (April 2022).

¹⁶ See the C12 ministry segment “Kingdom-Driven Growth” (August 2022) and the C12 business segment “Driving Topline Growth” (July 2022).

Pursuing a Rightsized Business Rather than a Supersized One

So how big is big enough? There is no one-size-fits-all answer to this question. If we are living in God's will and He has entrusted us with a small but healthy business, we may be big enough. If He has confirmed His call for us to grow, we have His blessing to move forward.

Our ultimate goal is not to have the largest business; it is to please God and resist the temptation to gain the whole world at the expense of our souls.¹⁷ There is a particular business size that is right for each of us—a size that allows us to accomplish God's plans and purposes.¹⁸ Our task is to determine God's will in this season of our lives. Ultimately, this entails being *who* God made us to be and doing *what* He wants us to do in the *timing* that aligns with His will.¹⁹

DO>talk



Priorities are what we do. Everything else is just *talk*.

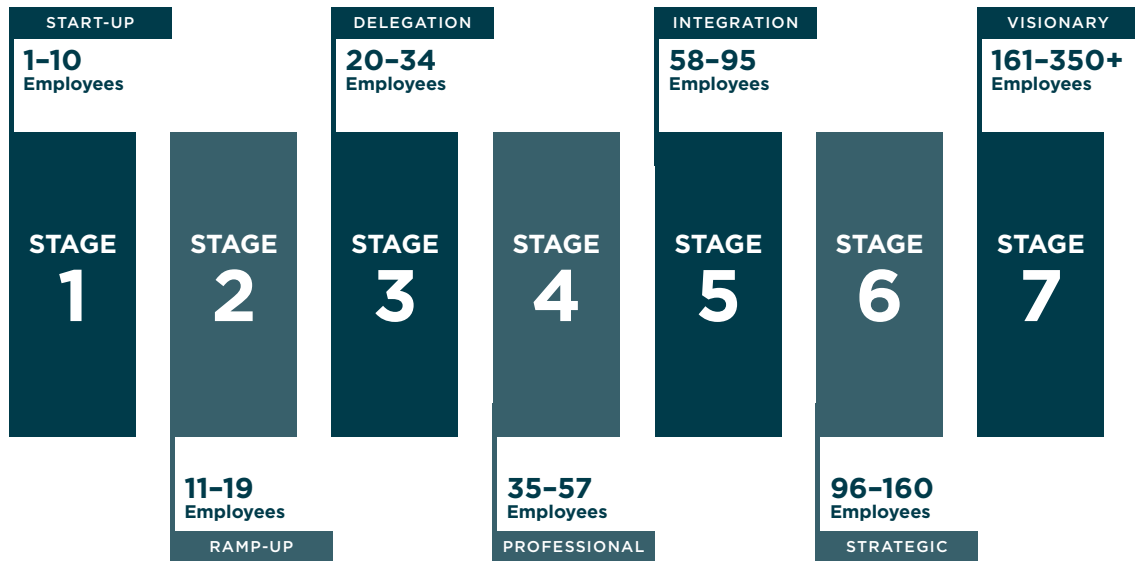
Record your To-Dos at the bottom of page 2 and in the C12 App.

¹⁷ Mark 8:36.

¹⁸ To meditate on God's plans and purposes, see Proverbs 19:21, Jeremiah 29:11, Romans 8:28, Ephesians 2:10, Philippians 2:13, 2 Thessalonians 1:11, and 2 Timothy 1:9.

¹⁹ See the C12 business segment "How Big Is Big Enough?" (April 2012).

Stages of Business Growth²⁰



STAGE 1: START-UP (1-10 Employees)

Companies in this stage are fueled by passion and guts. It is not simple to envision a company that has not existed before and to transform that vision into a living reality.

STAGE 2: RAMP-UP (11-19 Employees)

In this stage, survival is quickly replaced with growth as the top priority. The business owner is starting to worry about the sufficiency of revenue, the management of their growing staff, and many other issues that can arise as a company begins to ramp up.

STAGE 3: DELEGATION (20-34 Employees)

In this stage, the leader is no longer entirely in control of the day-to-day work of the organization. Work and decision-making authority must now be delegated.

STAGE 4: PROFESSIONAL (35-57 Employees)

In this stage, the CEO must invest time and money into either hiring or training strong professional managers. Having a competent management team in place will help the company through this stage of complexity and set it up for future success.

STAGE 5: INTEGRATION (58-95 Employees)

In this stage, the CEO must turn the independent group of Stage 4 managers into a harmonious, synergistic team.

STAGE 6: STRATEGIC (96-160 Employees)

In this stage, the risk of not seeing the larger strategic picture could cause the “too little, too late” syndrome. The planning horizon must go beyond a year in order to compete in the marketplace.

STAGE 7: VISIONARY (161-350 Employees)

In this stage, the CEO’s mission is to improve performance by stimulating higher levels of innovation and employee authorship. It is the growth stage wherein the CEO makes an internal, entrepreneurial “call to arms.”

²⁰ “What Are the Stages of Growth?,” The ReWild Group.

To Grow or Not to Grow

To determine if and when to grow, we must ask more questions than simply, “How big is big enough?” We also need to prepare well prior to pursuing growth. Take a few minutes to complete the following exercise:

Questions/Things to Consider

My God-given purpose is:

My primary motives for growth are:

In what ways do my purpose and motives align?

Indications God is calling me to grow at this time:

Indications God is calling me to delay growth at this time:

These areas of my life are flourishing, and I am honoring God in them:

I need to focus more on these areas of life prior to growing:

What business size allows me to flourish and honor God the most?

What are the positive results of growth that could affect my team's personal and professional lives?

What are the negative consequences of growth that could affect my team's personal and professional lives?

What business size is sustainable long-term?

What will growth do to our debt position?

Which systems and processes need to be put in place to accommodate growth?

Which staffing changes need to be made in order to scale successfully?

Which responsibilities and decisions need to be delegated as we grow?

In Psalm 139, David invites God to search his heart and mind to align his motives and intentions with God's heart. As you review your answers to the above questions, prayerfully issue the same invitation to God.

Ask the Holy Spirit to draw your attention to the questions that excite you to pursue growth and the questions that give you pause about whether now is the right time.

Ministry: The Generous Life

Participating in the Father's Joy

As recorded in Genesis 1 and 2, God commanded the first humans to care for the Garden of Eden and everything in it. This command is often called the “creation mandate.” Through this command, God shared the day-to-day management of the garden with Adam and Eve. They were to view themselves as caretakers of creation on behalf of God. The creation mandate extends to us as we steward the resources God entrusts to us.

This stewardship is built on the reality that everything belongs to God. We cannot claim ownership of our money, possessions, resources, or abilities. We are called to steward them according to God's purposes and in alignment with His priorities. Although He gives us the freedom to act and make decisions, we do so on His behalf.¹



God commands us to be stewards over everything He blesses us with. Everything. That means our time, talents, treasure, relationships, jobs and, yes, stuff. It's all God's, and He trusts us with it.

—Dave Ramsey, Author and Radio Host²

When we have abundant resources, we can be tempted to believe our hard work and determination single-handedly caused the increase. But in actuality, even the ability to think, create, achieve, and work hard is a result of God's grace in our lives.³ Without this grace, we lack the ability to build wealth. But as our resources increase, so do our responsibilities as stewards.⁴

The Problem of Affluenza

Influenza has killed millions of people over time. Affluenza has ruined more Christians than just about any other vice of abundance.

—Alan Barnhart, C12 Member and CEO of Barnhart Crane & Rigging⁵

There are pitfalls to living in a time and place of abundance.⁶ While the world tells us to build storehouses for ourselves and enjoy the excess of our labor, God warns us against storing up excessive wealth for our own pleasure and instead

Pastor and author John Ortberg has an impactful illustration that draws similarities between life and the game of Monopoly. We have included a link to a four-minute video in footnote 6. Consider encouraging your members to watch this video on their own to reinforce this concept.

¹ Generous Giving is a C12 Business as a Mission Resource Organization that offers weekend retreats called a *Journey of Generosity*, which are designed to help like-minded individuals explore living with biblical generosity in marriage, business, ministry, and all other areas of life. You can find more information about these events on the Generous Giving website (generousgiving.org/events/jog).

² “What Is Stewardship?,” Ramsey Solutions, February 21, 2022, <https://bit.ly/3TZXBqe>.

³ Deuteronomy 8:17-18; 1 Corinthians 4:7.

⁴ Luke 12:48b.

⁵ See Alan Barnhart's talk “Building a GREAT Business for a GREATER Purpose” from the 2013 C12 Marketplace Leaders Conference (<https://bit.ly/3UFDBuB>).

⁶ This short video featuring the teaching of John Ortberg, draws similarities between life and the game of Monopoly. In the game of Monopoly, you can become the master of the board and achieve victory. But what happens at the end of the game? It all goes back in the box (<https://bit.ly/4cOfec1>).

commands us to use our wealth to care for others.⁷ If we follow the way of the world rather than the way of Jesus, we risk catching “affluenza.”

af-flu-en-za

Definition: extreme materialism and consumerism associated with the pursuit of wealth and success and resulting in a life of chronic dissatisfaction, debt, overwork, stress, and impaired relationships⁸

Material blessings may lure us into a money trap of acquiring and spending, but pursuing a simpler lifestyle can help us find true contentment in what God has already given us.



As stewards of the blessings entrusted to us, we have another driver to challenge the secular quest for acquisition—our faith. Faith points us to the God who provides abundantly, both today and in the future. When we are aware of the dangers of affluence and greed, we can guard our hearts and prevent the love of money from controlling us.⁹ One of the ways we guard ourselves against the temptation of greed is to give joyfully from a generous heart.

Because it is sometimes easier to discuss this topic in smaller groups, you may want to break members into groups of two or three to discuss these questions. Use your best judgment based on your knowledge of the members in your Forum.



Are the biblical concepts of stewardship or generosity hard or easy for you? Why is that?

In what ways have you seen warning signs of “affluenza” or the dangers of wealth manifest in your own life?

⁷ Matthew 6:19–20.

⁸ Merriam-Webster, s.v. “affluenza (n.),” accessed March 20, 2024, <https://bit.ly/3TOppOj>.

⁹ Proverbs 23:4–5; 1 Timothy 6:9–11; Hebrews 13:5.

Blessed to Be a Blessing

In the Old Testament, God not only blessed Abraham but promised to bless the world through him.¹⁰ The same principle applies to us. God blesses us to make us a blessing. When God gives us financial wealth, He anticipates us using this wealth to show His love to others and to help advance His Kingdom on Earth.

Fast Facts: Global Poverty¹¹



720 million people live on less than **\$2.15 a day**.



593 million children are experiencing multidimensional poverty.



1.2 billion people in 111 developing countries live in multidimensional poverty.



37 million people were living in poverty in the United States in 2021.



11.1 million of those were children.



Although we are called to bless others in material ways, generosity is not just a practical matter. It is a spiritual discipline that can act as a barometer of our spiritual health. When we exercise generosity, we demonstrate our faith by entrusting our current situation and our future to God. Generosity forces us into a place of dependency rather than self-sufficiency. It is a proper response to God's radical generosity in our own lives and reflects our gratitude for all He has given us. As a result, we not only help others experience joy, but we experience it ourselves as we partner with God through the act of giving. God loves a cheerful giver.¹²



See **Appendix C** to complete a generosity checkup. Consider inviting your spouse or close family members to complete this exercise as well (page 23).



True Stories from C12 CEOs

A C12 CEO and his family have a “Kingdom Account” in which they deposit \$1,000 a month. Each family member has a debit card tied to this account, which they use to bless others spontaneously as they feel led by the Holy Spirit. The family has had this account for more than 25 years. They have yet to “outgive God” and have each been blessed through the act of giving.

A C12 business owner in South Africa realized pride was motivating him in business and harming his personal and professional life. After repenting of pride, he felt compelled to give God control of the business. He donated 51% of the company's shares to a nonprofit he founded. This nonprofit makes it possible for students trapped in systemic poverty to receive a high-quality education, which changes their lives forever.

¹⁰ Genesis 12:1-3.

¹¹ Andrea Peer, “Global Poverty: Facts, FAQs, and How to Help,” World Vision, last updated April 4, 2023, <https://bit.ly/43y29si>.

¹² 2 Corinthians 9:6-7.

A C12 business owner¹³ and his wife decided to limit their lifestyle so they could become a “supply line” to fund multiple global ministries. Although financial advisors have called their giving extravagant, they have seen God provide for their needs and grow their business beyond what they ever dreamed. The more the business grows, the more their year-over-year giving increases.

Developing a Family Stewardship Plan

Generosity is not a solo endeavor. Radical generosity can significantly impact others, particularly our families. When we include our spouses, our children/grandchildren, or our extended families in our generosity plans, we experience collective joy.

God may call us to limit our lifestyles and cap spending in substantial ways. We might decide to limit the size of our homes, the frequency of vacations, and the size of our retirement funds. Because these decisions have far-reaching implications, we want to include those affected by our decisions in the process. With that in mind, we can use the following questions to help foster conversations about developing a giving plan:

Questions to Discuss When Setting Spending/Lifestyle Limits

What is our lifestyle limit? What does this include?

What is our retirement savings plan? When do we plan to replace our income with assets? How much do we need to save to get there?

What type of vacations will we take? What will the level of luxury be? What is our vacation spending cap?

Will we ever have consumer/nonmortgage debt?

What if someone offers us a compelling amount for the business that will accelerate our progress toward financial independence? What if the sale would jeopardize the ministry efforts of the business?

What if we inherit a significant amount of money? How will we handle inheritance for our children/grandchildren if they are grown and established?

What will the maximum value of a home purchase be? Will we ever buy a second home?

¹³ John Davenport, a C12 member from Winston-Salem, North Carolina, won C12’s Bob Mack hero award in 2023. A documentary about his generosity story was produced by Gospel Patrons and will be released in Fall 2024. Watch the trailer at <https://bit.ly/49U1vXp>.

Phases of Generosity

The journey from first hearing about the concept of charitable giving to living a life characterized by radical generosity is just that—a journey. It is an important aspect of our spiritual lives because it forces us to overcome our fears, respond with obedience, and entrust ourselves and our wealth to God. As a general rule, there are three phases that God invites a giver to experience:¹⁴

Phase One: How Much Do I Give?

Spiritual Journey

The giver heeds Jesus's call to generosity and uses money as a tool to serve the needs of others.

Transformation

The giver moves from accumulation to generosity and from consumerism to philanthropy, experiencing the exhilaration of giving and a new sense of making an impact.

Giving Habits

The quantity of personal dollars given increases and is oftentimes sacrificial.

Phase Two: How Much Do I Keep?

Spiritual Journey

The giver experiences a conversion and changes the question from "How much can I give?" to "How much should I keep?"

Transformation

The giver moves from generous giving and making an impact to experiencing true contentment. As personal giving drastically increases, personal consumption decreases as well.

Giving Habits

The giver decides to set a ceiling on what they need to live on and gives away anything they earn above that ceiling.

Phase Three: Am I Willing to Give Up Control?

Spiritual Journey

The giver is not only generous with money but also willing to let go of power or control, and God's work through others becomes more tangible and real.

Transformation

The giver moves from contentment and sacrifice to self-forgetfulness. Money has finally lost its power, and security is now found in the reality of God's good provision and enduring presence.

Giving Habits

The giver gives away equity in their business or decision-making power in their family foundations, and wealth is given at both personal and business levels.



Which of these three phases most accurately reflects where you are in your journey of generosity?

What is holding you back from moving to the next phase?

Who do you know that is in Phase Three of their journey, and what have you learned from them?

¹⁴ "From Giving Money to Relinquishing Power: The Three Phases of Generosity," *Jeff Haanen* (blog), July 22, 2021, <https://bit.ly/4ahhVtO>.

Results of Generosity

Grounded in biblical teachings, generosity is a transformative force that aligns believers with God's divine purpose. By embracing the spirit of generosity, we actively participate in the ongoing work of God's Kingdom, becoming conduits of His love and blessings to a world in need.¹⁵

Generosity can:



Foster community among believers.



Break down barriers between individuals with diverse backgrounds.



Cultivate contentment and gratitude.



Help us experience the joy of giving.



Break the corrosive power of greed and scarcity.



Make us more like Jesus, the ultimate giver.



Open doors of opportunity for others.



Allow us to participate in bringing God's Kingdom to earth.



Empower vocational ministry in our communities and around the world.



Remind us of God's abundant blessings.



Foster a deep appreciation for the richness of life beyond possessions.



Align our lives with God's divine purpose for humanity.



Buffalo Culture Conversation

Buffalo leaders are always moving.

Many of us can write big checks. How do we evaluate whether our giving is adequate and pleasing to God?

Blessings upon Blessings

Remember, generosity is not solely about financial giving; it is also about the condition of our hearts and willingness to surrender everything in our lives, including our finances, to God. Regular self-reflection and a commitment to aligning our actions with biblical principles will contribute to our growth in generosity.

Proverbs 11:25 affirms, "Whoever brings blessing will be enriched, and one who waters will himself be watered." While some see generosity as sacrificial on the part of the giver, a biblical understanding of generosity acknowledges that we receive in return the blessings of joy, satisfaction, and purpose.



Priorities are what we do. Everything else is just talk.

Record your To-Dos at the bottom of page 2 and in the C12 App.

¹⁵ "100 Bible Verses about Generosity," OpenBible.info, accessed March 16, 2024, <https://bit.ly/4923U1W>.

Generosity Checkup: A Reflective Exercise C

This exercise aims to help you reflect on your generosity and giving practices. Find a quiet and comfortable place where you can focus without distractions. Begin with a short prayer, inviting God's presence and guidance into this reflection.

Scripture Reading: Read relevant passages that emphasize generosity and giving. Choose passages that resonate with you. Take time to meditate on their meaning. Some suggestions include:

- Luke 6:38
- 2 Corinthians 9:7
- Proverbs 11:24-25

Reflection Questions:

- How do you define generosity in your life?

- In what ways have you been generous recently (e.g., with time, money, resources, or talents)?

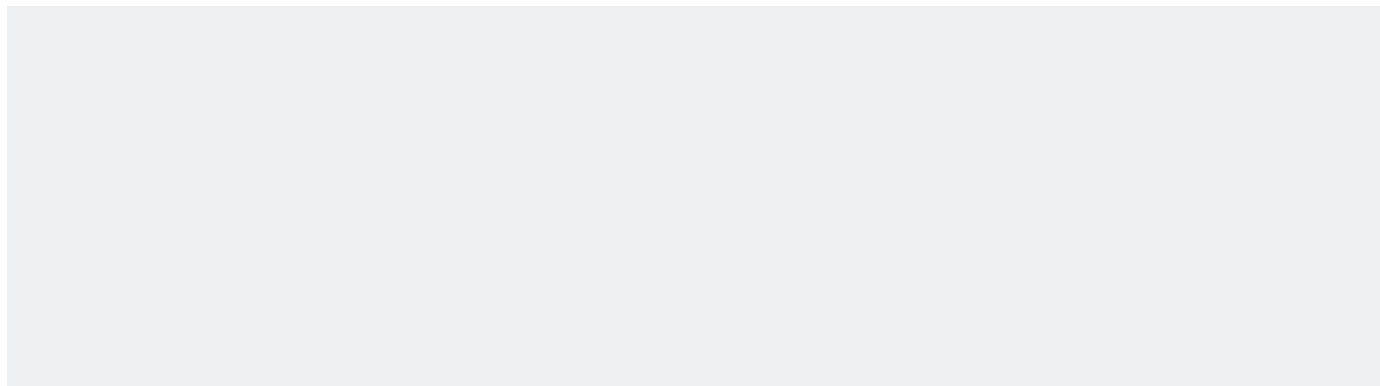
- Are there areas of your life in which you struggle with generosity? Why?

- Are your giving habits consistent with your beliefs and values as a follower of Jesus?

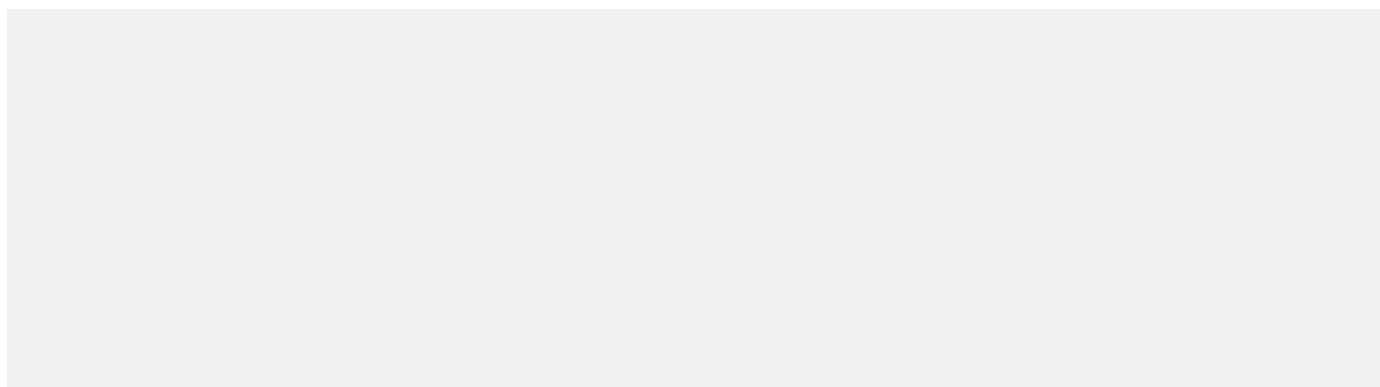
- How do you feel after giving? Do you feel joyful and fulfilled or burdened?

- Are there opportunities for you to be more generous on a daily basis?

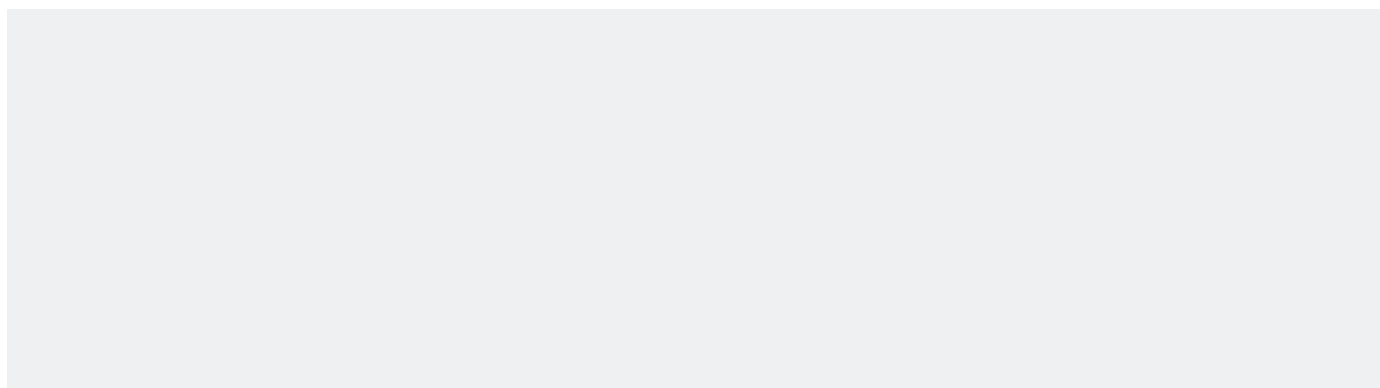
Journaling: Take time to write down your thoughts, insights, and feelings regarding your generosity and giving. Be honest and open with yourself as you reflect on these questions.



Action Plan: Based on your reflections, develop a plan to enhance your generosity and giving habits. Set specific goals to guide your generosity journey.



Prayer: Close your reflection with a prayer expressing gratitude for your resources and asking for strength and guidance to live a life of generosity.



Follow-Up: Periodically revisit your reflections and action plan to assess your progress and make any necessary adjustments.

Remember, generosity is not just about giving money; it is about giving of yourself—your time, talents, and resources—in a way that reflects the love and compassion of Christ.

ADDITIONAL RESOURCES

Devotion: Godliness with Contentment

Scripture:

1 Timothy 6:4–9

Books:

The Pursuit of Holiness, by Jerry Bridges

The Contentment Journal, by Rachel Cruze

When Your Way Isn't Working: Finding Purpose and Contentment through Deep Connection with Jesus, by Kyle Idleman

Business: Growth Challenges: How Big Is Big Enough?

Scriptures:

Genesis 1:28; Exodus 18:17–23; Psalm 139; Proverbs 19:21; Jeremiah 29:11; Matthew 25:14–30; Mark 8:34–37; Luke 14:28; Romans 8:28; Ephesians 2:10; Philippians 2:13; 2 Thessalonians 1:11; 2 Timothy 1:9

Articles:

“The Arc of Growth: What’s Needed as Your Company Goes from Ten to Two Hundred People” – Medium

“Tips for Scaling Your Business” – Harvard Business School

“Attracting and Retaining the Right Talent” – McKinsey & Company

Books:

Small Giants: Companies That Choose to Be Great Instead of Big, by Bo Burlingham

Predictable Success: Getting Your Organization on the Growth Track—and Keeping It There, by Les McKeown

It Is Not Your Business to Succeed: Your Role in Leadership When You Can't Control Your Outcomes, by Brandon West

What Got You Here Won't Get You There, by Marshall Goldsmith

Videos:

“Finding Purpose Beyond Profit” – Alex Melvin (C12 YouTube)

Previous C12 Segments:

“Scaling for Success” – August 2023, Business

“Preparing for Economic Uncertainty” – November 2022, Business

“Kingdom-Driven Growth” – August 2022, Ministry

“Identifying Choke Points and Maximizing Throughput” – April 2022, Business

“Winning When Everyone Is Losing” – February 2020, Business

Ministry: The Generous Life

Scriptures:

Genesis 12:1–3; Deuteronomy 8:17–18; Proverbs 11:25, 23:4–5; Matthew 6:19–20; Luke 10:25–37, 12:48b; Acts 2:44–45; 1 Corinthians 4:7; 2 Corinthians 9:6–7; 1 Timothy 6:9–11; Hebrews 13:5

(Resources continue on the next page.)

Books:

The Treasure Principle Bible Study: Unlocking the Secret of Joyful Giving, by Brian Smith and Randy Alcorn

God and Money: How We Discovered True Riches at Harvard Business School, by John Cortines and Gregory Baumer

Leverage: Using Temporal Wealth for Eternal Gain, by Kenneth Boa and Russ Crosson

Giving It All Away . . . and Getting It All Back Again: The Way of Living Generously, by David Green and Bill High

Gospel Patrons: People Whose Generosity Changed the World, by John Rinehart

Mover of Men and Mountains, by R. G. LeTourneau

They Said It Couldn't Be Done, but Formally and Legally . . . God Owns My Business, by Stanley Tam

Giving Is the Good Life: The Unexpected Path to Purpose and Joy, by Randy Alcorn

Videos:

“2013 C12 Leaders Conference Keynote” – Alan Barnhart

“The Monopoly of Life—It All Goes Back in the Box” – John Ortberg

“Financial Finish Line” – John Cortines and Greg Baumer (Generous Giving, C12 Strategic Alliance Organization)

“A Wider Lens to Giving” – Casey DeLoach (Generous Giving, C12 Strategic Alliance Organization)

“The Gospel, Grace, and Giving” – Tim Keller

Previous C12 Segments:

“Stewarding Our Father’s Portfolio” – July 2017, Ministry

“A Word of Encouragement from C12’s Founder” – April 2017, Ministry

Monthly Thematic Resources

Readitfor.me Summaries:

The audio summaries listed below are available to C12 members at no cost and can be played in the C12 App (Curriculum > June 2024).

Small Giants: Companies That Choose to Be Great Instead of Big, by Bo Burlingham

Necessary Endings: The Employees, Businesses, and Relationships That All of Us Have to Give Up in Order to Move Forward, by Henry Cloud

How the Mighty Fall: And Why Some Companies Never Give In, by Jim Collins

RightNow Media @ Work (rightnowmedia.org/atwork):

Relevant videos and materials are curated monthly and are available on RightNow Media @ Work, including the following:

“Expert Ownership: Mastering Small Business” – video series by David and Jason Benham

“Joyfully Generous” – video series by Andy Crouch, Francis Chan, Jessica Kim, and Casey Crawford

“The Brave New World of Business” – video series by Steve Reinemund