HOW THE GOSPEL SHAPES OUR CALL TO CREATE

WORKBOOK

Session 1 - Our Call to Create

Entrepreneurship can be both a taxing and a rewarding experience for many people. Working for yourself and seeing your dreams come alive is one of the greatest joys for business owners, and God is using Faith Driven Entrepreneurs to bring about his kingdom on Earth as it is in heaven. Through business owners, God can bring order out of chaos, solve problems, seize opportunities, rally against injustice, and create dignity and opportunity for those who interact with startups of all sizes. But the work isn't easy. Stepping into the entrepreneurial venture God has drawn you to requires faith. Find out what it looks like to take a leap, trust God along the way, and let your faith lead your business.

In session one, J.D. talks about the struggle that many Christians who own businesses have when working outside of the church.

REVIEW

J.D. started out the session by pinpointing a certain kind of mindset held by many Christians who want to blend their faith with their business. It's the belief that in order to be a Christian with an enterprise, you have to use awkward names and forced Christian language to get your beliefs across. **What are some ways you've seen this approach displayed in other businesses? Why do you think it's necessary or unnecessary to have your faith displayed in the name of your business?**

J.D. used two Old Testament figures, Bezalel and Oholiab, as an example of what it looks like to excel in the skills God has given you. **How did Bezalel and Oholiab express the fullness of the Spirit? In what ways does their work serve as an example of what it could look like to impact the world outside of the church building?**

Our ability to fulfill our role in the kingdom involves much more than attending church services, paying our tithes, and being a nice person—we're called to use our skills in all spaces of the world, not just the church building. **In what ways can our work as Christian creators provide a purposeful and positive**

influence on our communities and local businesses? Why is it necessary for Christians to fulfill the call to create?

EXPLORE THE PRINCIPLES FURTHER

You're a co-creator with God.

J.D. said that as an entrepreneur, you are a co-creator with God and have a unique call to be a cultural change agent in your community. **In what ways do you believe your work could be a unique gift to the marketplace? How have you seen other business leaders use their unique gifts to empower others?**

Good Versus Perfect

Everything God makes is good, but because he's given us the ability to create and have dominion over the earth, we have the ability to improve the good things and perfect them in the process. **In what ways do you see your business as an instrument that God might use to redeem something that's broken or needs to be improved? What are some businesses you've seen God using this way that serve as a model for you?**

Entrepreneurship Should be Worship

J.D. said, "No more thinking that you're fulfilling your role in the kingdom of God by going to church and putting money in the offering plate. It's time to take your business and your idea and steward it for the glory of God." **In what ways can you relate to this statement? What steps could you take to ensure every area of your business (partnerships, finances, goal setting, etc.) is stewarded for God's glory?**

APPLY WHAT YOU'VE LEARNED

Memorize: Memorize Genesis 1:28, "God blessed them and said to them, 'Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground."

Write it Down: As you go about your week, take note of the projects, plans, or assignments you've been involved in the past year. Write down a few ways that these can be further developed, or if there is room to create more.

Interact: Talk to a few friends who are Christian entrepreneurs and business owners. Discuss some ways that you can hold each other accountable to the gifts and talents you have but haven't acted on. If you don't have that kind of community in your church, you can join the conversation with thousands of entrepreneurs at faithdrivenentrepreneur.org.

Act Differently: Over the next few weeks, take a moment every time you have a new idea to remind yourself that your idea is purposeful. Try saying, "I am a co-creator with God, and this idea can serve as worship."

Session 2 - God Owns My Business

In the last session, J.D. talked to us about the mindset that many Christians in business have when it comes to their desire to remain dedicated to God in the world. In this session, J.D. focuses on the difference between ownership and stewardship and why knowing the difference as a Christian is crucial.

REVIEW

How did J.D. describe the difference between an owner and a steward? Why is it important for us to understand these definitions as entrepreneurs and business owners?

J.D. spent most of the session discussing the idea of God being the owner and his people being stewards of his creation. Even though we all are co-creators, the resources we're using to create belong to God. **How would you describe the way you use your business or skillset to the glory of God?**

J.D. stated that most Christians think like owners. They feel as if they owe God ten percent of their money, their time, or their energy, and the rest belongs to them. In what ways—if at all—have you exhibited this kind of mindset? If you've had this mindset before, what caused it to change?

EXPLORE THE PRINCIPLES FURTHER

God has a purpose for all of our skills. Our skills can be used to make the impact on the world that God desires. **Considering the talents and abilities that God gave you, what do you think God's purpose is for them? As a steward, why do you think God blessed you in the way that he did?**

God owns everything—whether it's our ideas, our energy, or our talents, they all should be exercised in a way that reflects his ownership because they come from him. **In what ways has it been easy or difficult to make business decisions based on how God wants you to steward, rather than how you want? How**

do you react when you hear that God owns it all, considering how hard you've worked for it?

In which ways has the lack or abundance of money shaped your thoughts and desires? How do you process how much of a percentage God gets?

J.D. stated that when we don't steward God's creation correctly, it's as if we are embezzling from him. **How does J.D.'s metaphor impact your mindset about stewardship?**

J.D. quoted 2 Corinthians 9 to show how God increases our seed for sowing. Any increase we receive isn't just for selfish gain but for giving back to the kingdom. **In what ways is giving back a crucial part of Christian entrepreneurship?**

In what ways can you prioritize proper stewardship with the resources you have this week based on what you've learned in this session?

APPLY WHAT YOU'VE LEARNED

Memorize: Commit to memory 2 Corinthians 9:10, "He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness."

Write it Down: As you go about your week, take note of the resources you use. Write down what comes to mind and ask God to reveal how he wants you to steward them.

Explore the Joy of Generosity: This sessions video was created by our friends at Generous Giving (<u>generousgiving.org</u>). Generosity is central to our Christian faith: "For God so loved the world that he gave." By exploring generosity together, we find joy and pursue lives of purpose. We never tell you how to be generous. We simply celebrate generosity together through stories, teachings, and conversations.

Pray: Pray and thank God for the resources he's given you. Ask him to continually reveal the ways in which you could use these resources to give him glory.

Interact: Talk to a few friends who are Christian entrepreneurs and business owners. Discuss some ways that you can hold each other accountable to the gifts and talents you have but haven't acted on. If you don't have that kind of community in your church, you can join the conversation with thousands of entrepreneurs at faithdrivenentrepreneur.org.

Act Differently: Determine where you could possibly improve your stewardship of God's resources in your life and business. In what areas can you grow to be a better steward of the resources, influence, or skills you have?

Session 3 - Don't Worship Work

In session two, we learned about the importance of understanding our role as stewards in our work. As Christian entrepreneurs, we must remember that God owns everything we have access to and that he calls us to use our talents to steward his creation well. In this session, J.D. talks about how to be content with what we have and the importance of never making work an idol.

REVIEW

J.D. gave a list of grim statistics concerning entrepreneurs and what they are likely to experience more than others due to their work—they're twice as likely to suffer from depression, six times as likely to suffer from ADHD, and three times more likely to suffer from substance abuse. **What do you believe are some of the reasons behind those statistics? In what ways have you dealt with any of the issues that J.D. mentioned?**

Dealing with the risks of entrepreneurship can be hard sometimes. But since success isn't guaranteed in this life, all we can do is take wise risks and try to live a balanced life. What could taking a healthy or wise risk look like for you? What does it look like to approach difficult entrepreneurial decisions knowing that success isn't guaranteed?

J.D. talked about the reasons King Solomon wrote the book of Ecclesiastes. Solomon's wealth of knowledge allowed him to see the world differently. **After hearing about King Solomon's perspective, how would you summarize his four principles?**

The book of Ecclesiastes shows us that no matter who we are, we're subject to the same ebb and flow of unfortunate events like everyone else. What are some ways that you can remain faithful to God in the midst of business troubles?

EXPLORE THE PRINCIPLES FURTHER

Pleasure Will Disappoint Us

Solomon had everything he could have ever wanted. But in the end, it all felt empty because pleasure isn't permanent. **How have you been disappointed by** a certain pleasure? What are some ways that Christians in business can strive for success without pleasure being the ultimate goal?

J.D. reminded us that the apostle Paul said godliness with contentment is great gain. In what ways has contentment been beneficial to you and your work life? As an entrepreneur, what are some ways you can work hard toward your goals while keeping a content heart?

Business Wisdom Can Let You Down

J.D. summed up this principle by saying, "Sometimes you'll do everything right and someone less qualified than you succeeds, or someone stabs you in the back that you didn't see coming." As a Christian, how do you typically respond when you feel cheated out of an opportunity for success? What could it look like for Christians in business to respond graciously when things don't work in their favor?

Worldly Justice Eventually Lets You Down

Faulty justice systems can make life feel meaningless. **How have you seen good** actions go unrewarded in your entrepreneurship journey? In what ways can keeping your eyes on Jesus help with the stress of this particular principle?

The Fruit of Our Labor Crumbles

We have a natural tendency to want to hold on to what we've created. Having to give away something we've spent so much time building can be hard for anyone. If you've built a business from the ground up, how would you feel if it were given to someone else to run in the future? In what ways could "letting go" of what you started reveal pride?

J.D. ended the session by saying, "Be excellent at your work, but don't turn your work into a god. Don't serve your work, but use your work to serve God." **What**

are some practical steps you can take to ensure that your work doesn't become an idol? What could serving God through excellent work look like for you in this season?

APPLY WHAT YOU'VE LEARNED

Memorize: This week, memorize 1 Timothy 6:6–8. "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that."

Write it Down: Take a moment to reflect on the things that make your work satisfying and write down why you're thankful for them in this season.

Interact: As you reflect on the statistics J.D. gave about the mental and emotional toll many entrepreneurs face, interact with fellow employees or business partners this week and ask about their mental health. Commit to pray for each other.

Act Differently: Work on being more vocal with your family, friends, and coworkers about the struggles you face as an entrepreneur. Ask them to pray for you and keep you accountable when you feel discontent.

Session 4 - Excellence Matters

In the previous session, we discussed how easy it can be to make an idol out of our work when we struggle with discontentment. But if we focus on allowing our work to serve God and not the other way around, we can better appreciate the moment we're in.

In this session, J.D shows us how we should serve God through excellent work and reflect the love of Christ with those who do business with us.

REVIEW

J.D. mentioned how some people are wary of working with Christian businesses because those businesses don't often have the best service or level of excellence. In what ways have you seen this idea to be true or untrue? How are you striving to lead or grow your business in a way that proves this idea to be wrong?

J.D. discussed how our quality of work should reflect the fact that we are working hard to please the Lord. Why is it so crucial for Christians to do excellent work in their field? In what ways does our quality of work have a positive or negative impact on the unbelievers that surround us?

As entrepreneurs, it's easy to want to work hard for recognition by others. But as J.D. stated, our lives ought to be lived in a way where people ask about our motivations. In what ways can working for the Lord have an impact on our desire to be recognized and praised by others? What could working for others' recognition do to our example as a Christian?

EXPLORE THE PRINCIPLES FURTHER

Doing something with excellence means we've put in all possible effort to make sure that none of our work was overlooked or finished in laziness.

Excellent work isn't just about the outcome, but also about our abilities. God is watching us as we use our talents, skills, and abilities to do our work with purpose. In what ways does the quality of work you've done recently reflect the God you serve? What are some habits you can implement to ensure that you're always working for God and not the praise of others?

When God created the earth, he did it with us in mind—he loved us enough to create good things that we could use and develop. In the same way, what we create should be good and not poorly done. **Considering how our work is a way of loving and serving others well, what could lazy work say about our heart toward God? Toward others?**

If we work as unto the Lord, then we should do our work with excellence. Our work is an offering to God and should therefore be our best. **If our decisions as workers impact our employees, vendors, or customers, how much more important is it that we ensure we're also making decisions in a way that God would approve?**

How can you encourage an employee, business partner, or co-worker to be excellent in all that they do this week?

APPLY WHAT YOU'VE LEARNED

Memorize: Memorize Colossians 3:23–24, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."

Write it Down: Take note of the way your employees or the people you work with do their job with excellence—note if they're great at planning, they pay attention to detail, they are creative, etc. Take what you write down and give it to them as encouragement or consider commending them in front of co-workers to help give them a sense of what excellence looks like.

Interact: As you reflect on the statistics J.D. gave about the mental and emotional toll many entrepreneurs face, interact with fellow employees or business

partners this week and ask about their mental health. Commit to pray for each other.

Pray: Pray and ask God to help you set the tone in your organization. Ask him to help you be a consistent example among the other employees on how excellent work can greatly impact people.

Act Differently: Be a student of excellence across other companies in your industry or marketplace. Strive for beauty and excellence in your work and in others. Recognize it when you see it knowing that excellence recognized will lead to more excellence.

Session 5 - Faithful vs. Willful

In the previous session, we learned that it's important to do our work as unto the Lord with excellence. God wants us to steward our skills to the best of our ability, creating with excellence because he is excellent.

In this session, J.D. tackles the importance of identity.

REVIEW

J.D. reminded us that God has called us to be faithful first to him, not to success in our jobs. **In what ways could being faithful to our work rather than God influence what we believe about our identity? Where should our identity be?**

What do you think about identity and what would you say yours is? (Is it a fledgling entrepreneur, a leader that just closed a funding round or a series of big deals, an innovator in your industry? Or is it as a beloved child of God?)

J.D. talked about God's view of failure and quoted Jesus in Matthew 16:26 saying, "What good is it to gain the world, but lose your soul?" **In what ways are you maintaining a level of balance between being successful and being spiritually mature and consistent?**

As entrepreneurs, we can be tempted to feel as if we have to do everything because everything relies on us. But J.D. reminded us in this session that unless God is doing it with us, our efforts are in vain. When have you been tempted to carry the burden of your workload alone? How did you allow God to step in?

J.D. said, "It is ultimately not your responsibility to guarantee the safety of the city. It's not even your responsibility to make the crops flourish. It is your responsibility to be faithful and to faithfully fulfill the roles he's given you." What could it look like for you to live out this principle? What unnecessary responsibilities could you be burdening yourself with?

What is your motivation as an entrepreneur? (Is it for growth and scale? Is it for financial gain and all that it can afford?) Describe a time when the motivation for your work came from gratitude and the desire to bring your entrepreneurial gifts to the altar as a meaningful form of worship.

EXPLORE THE PRINCIPLES FURTHER

Later in the session, J.D. asked us to write out all our roles. Take a moment to think of all the roles you currently serve in and how you normally prioritize them. What roles has God called you to? What kind of reprioritizing could you do to ensure that God is coming first in these roles?

What aspects of the entrepreneurial journey have been most difficult to set aside for the sake of your family or other responsibilities? How have you dealt with the balance of spiritual life, home life, and work in the past?

What kind of habits do you practice in order to balance your work, home, and spiritual life?

God has required rest and sabbath for our lives. In our world today, overworking is put on a pedestal, but God thinks otherwise. **What was your initial reaction to the statistics about rest? If you're honest, how much do you prioritize rest in your life?**

What are some ways that a lack of rest can have a consistent impact on all areas of our lives?

How could you incorporate more rest into your normal routine this week?

APPLY WHAT YOU'VE LEARNED

Memorize: This week, memorize Mark 8:36–37, "For what does it profit a man to gain the whole world and forfeit his soul? For what can a man give in return for his soul?"

Write it Down: Write down three ways you could be allowing your work to define who you are. Then, come up with a plan to replace those thoughts with the truth—your identity in Christ.

Pray: Pray and ask God to reveal if work has been an idol. Ask him to help you keep your identity in him instead of the success of your job.

Act Differently: Go to your closest friends or a group of fellow business owners and share with them the ways in which you struggle with identity. Ask them to check in with you to see how you are doing and where your true identity lies.

Session 6 - Ministry in Word

In the last session, J.D. talked to us about identity, responsibility, and rest. All of these things must be given over to the Lord if we're going to have any type of success at work.

In this session, we'll find out what it looks like to lead well out of weakness when we encounter failure.

REVIEW

This session focused on our need to be dependent on God because we're helpless without him in both our spiritual life and our work life. **How have you seen God's work in your personal life have an effect on your work life?**

As J.D. reminded us, we are saved by grace through faith, not by our own works. Salvation is a gift from God. **How does knowing that salvation is a gift affect your attitude toward work and success? In what ways could you apply this truth to the success you strive for at work?**

Having a posture of humility as we depend on God is not just related to our salvation. It should also influence the way we approach everything in life—our jobs included. What has it looked like for you to walk with Christ in your workplace?

EXPLORE THE PRINCIPLES FURTHER

In the beginning of the session, we heard how the patriarch Jacob had a ruthless attitude in order to get what he wanted. It wasn't until a particular failure that he realized he needed God to carry his burdens. **In what ways have you had an attitude like Jacob—relying on yourself to carry all of your responsibilities instead of relying on God?**

Jacob was left with a physical reminder that he needed God to progress in life. What are some things that are present in your life that serve as reminders

to trust in God? What are some areas you might be handling in your own strength?

J.D. listed a few Bible characters who experienced immense failure before the Lord blessed them in big ways. He summed up his point by quoting A.W. Tozer: "Before God can use a man greatly, he usually has to hurt him very deeply." **In what ways have you found this statement to be true? How can experiencing failure help us in the long run?**

When has failure made you better in your work? How has failing at certain ventures helped you rely more on the Lord?

As we learned in this session, Jacob spent much of his life trying to get things done in his own power, but once God wrestled with him, he saw that God was really the one in control. As an entrepreneur, business owner, or creator, what has it looked like for you to surrender control of your life to Jesus? How have you been dependent on God in the workplace?

This week, how could you make an effort to surrender control over to God in a particular area of your life?

APPLY WHAT YOU'VE LEARNED

Memorize: Memorize Ephesians 2:8–9, "For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast."

Write it Down: Take a moment to list some failures you've experienced and how they caused you to be more (or less) reliant on God. Think through some practical ways you could begin to depend on God fully and what it might look like to share some of those with those around you. What could it look like to plan for ways to "lead with a limp"? in those s of failure.

Pray: This week, pray and thank God for his sovereign control. Ask him to help you let go of any burden you've been holding on to and become more dependent on him when it feels hard.

Act Differently: Take some time this week to share a few failures with other entrepreneurs and business owners you know. Consider incorporating this kind of conversation into your normal routine.

Session 7 - Ministry in Deed

In session six, J.D. talked to us about the importance of depending on God in every area of life and how to handle failures when they come. These failures are not meant to stop us, but rather to remind us to depend on God in order to truly thrive.

In this session, J.D. talks about the significance of ministry in deed and how remembering to serve others leads to living a meaningful life.

REVIEW

J.D. said, "You're going to be working *from* acceptance and not *toward* acceptance, and that's going to free you to experience a new motivation in your work—and that motivation is love." What typically motivates you to work hard and create more? In what ways can accepting your identity in Christ change your motivation to serve others?

We all have personal goals when it comes to what we do for a living, whether it's making enough money to pay the bills or moving up the corporate ladder. But as we've learned, work is not just about us—it's about giving excellent effort that reflects the love we have for others. What does it look like for your motivation at work to be to love others? What does it look like for you to love your partners, vendors, customers, and employees in a way that is different and better than others in your industry?

As Christian entrepreneurs, we strive not only to build something great with our talents, but to also love our neighbors as ourselves. **In what ways does the business you're involved in serve your neighbors?**

As J.D. pointed out, when we try to prove ourselves through our work, it's all about us. But when we find our identity in Christ, we work out of love for others to benefit them. **How could a misplaced identity have an impact on spreading the love of Jesus through our work?**

EXPLORE THE PRINCIPLES FURTHER

In this session, J.D. focused on the fact that our business as a Christian entrepreneur or creative is not just about ourselves and our families—our business is an act of love toward our neighbors. Therefore we should work with integrity and excellence, providing quality work.

Loving Your Customers

Think about the type of customers you have based on your business. Think about their needs and why they're buying from you. **What could you do with your product or customer service that could serve your customers?**

What are some practical steps you could make to improve your product or service so that it further reflects your heart for your customers?

Loving Your Employees

Your employees are the heartbeat of the business. They work hard and spend most of their time in the workplace. What could it look like for you to put extra focus on the culture of your business? What could it mean for you to ensure your employees are cared for holistically, not just as a worker?

What legacy do you want to leave behind for your employees? What kind of business should exist years after you've passed on?

Loving Your Investors

Your investors are just as interested in your success as you are because they want a return on their investment. **How does knowing other people believe in your business help you to remain dedicated to quality work? What are some practical ways you can keep yourself accountable to working hard for the sake of your investors?**

APPLY WHAT YOU'VE LEARNED

Memorize: Memorize the statement J.D. made in the middle of the session and say it daily: "Who am I trying to love when I do my business well? And how can the way I do things bless them even more?"

Write it Down: Write down a few ways you could lead with love. What are some ways you can ensure that the people around you feel loved through your work and decisions?

Interact: This month, take the time to interact with a few employees, business partners, or customers that you normally wouldn't engage with. Try to get to know them better, understand who they are as people, and what is important to them. Show genuine interest knowing that each person has a story. Endeavor to know their story and, when asked, to share yours.

Consider Chaplaincy: Almost all sports teams in America have a chaplain. That comes as a surprise for many, but it shouldn't. Owners of organizations that are all about getting the best out of human talent know that they need to provide for career advancement, financial needs, healthcare AND spiritual well-being. You saw that in the video story with Corporate Chaplains of America. Consider reaching out to them, Marketplace Chaplains or RightNow Media @ Work as a tool to help your team be better at home and better at work.

Act Differently: Try your best to work from a place of acceptance this week. Consider your motivations when making decisions and try to let love for others be part of your priorities.

Session 8 - Global Movement

In the previous session, we talked about the importance of allowing our identity in Christ to form the way we make our decisions. When we know our true identity, we can love and serve others well through our work, which is the key to living a meaningful life.

In the final session, J.D. wraps up the series by discussing how God wants our lives and our talents to be part of the greatest cause on earth—the Great Commission.

REVIEW

The Great Commission is found in Matthew 28:19–20 where Jesus commands the disciples to go and make other disciples of all nations. J.D. asked, "As a follower of Jesus, how can my faith-driven entrepreneurial exploits serve the Great Commission?" **How would you answer this question? What are some ways you've been able to fulfill the Great Commission so thus far?**

What places has your business taken you in the past that you weren't expecting? How have you seen your business become a place where people can see the love of Jesus, even without realizing it?

As believers, we are all expected to take part in the Great Commission, whether we work in a church building or as a small business owner. J.D. talked about the lives that were changed through the ordinary marketplace, men and women in the book of Acts. **In what ways does the book of Acts show us how significant the average business owner is in spreading the gospel?**

J.D. talked about the 10/40 window—the area of the world with the least access to the Christian message. Spreading the love of Christ through ordinary work in the 10/40 window can be just as effective as traditional missions because everyone needs goods and services. **What could it look like for you to be a disciple who makes disciples in your current industry?**

EXPLORE THE PRINCIPLES FURTHER

J.D gave some statistics concerning the number of missionaries, the number of Americans, and how many people could be influenced based on those numbers. **How do these statistics change your perspective about the importance of Christians in the marketplace? How could you encourage someone else this week about the role they play in impacting others through their business?**

J.D. told us the history of William Tyndale and Henry Monmouth and how a small gesture made a huge impact on the world, something we all experience hundreds of years later. After hearing their story, how has your perspective changed about the ways the gospel can be spread through businesses?

How could the story of Tyndale and Monmouth help someone who feels like they aren't impacting the world due to their "secular" job? In what ways does their story show us how working for a church isn't the only way to be part of the Great Commission?

What could it look like for you to take what you've learned from this series and begin to implement it this week? What are some first steps or initial decisions you could make to apply what you've learned?

APPLY WHAT YOU'VE LEARNED

Memorize: Memorize Matthew 28:19–20, "Go therefore and make disciples of all nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age."

Write it Down: Write down three takeaways from this series on sticky notes. Tape them up where you can see them every day and strive to implement those takeaways as often as you can.

Interact: Single out one or two employees or co-workers to disciple. Show them the love of Christ and pray for them weekly.

Act Differently: Change your thinking around the ability to be part of the Great Commission in your entrepreneurial journey. Work on seeing every business decision as a way to further the gospel to anyone that is impacted by your business.