

## **Chapter 7 Biblical aspects of wealth that should be considered by entrepreneurs**

### **Capítulo 7 Aspectos bíblicos de la riqueza que deben tener en cuenta los empresarios**

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## **Abstract**

Today in universities, they teach techniques that seek to increase the chances of success when undertaking, including entrepreneurship and business topics. This knowledge emanates from the technical and scientific experience accumulated through the history of humanity and administrative sciences. This wealth of knowledge applied in the entrepreneurial field comes from science and is considered true. However, there is another source of wisdom that is scorned and discarded: the Bible. In it there is practical wisdom, where all human knowledge can be found, but which, preferring human wisdom from science, has gone astray, because "Pretending to be wise, they became fools" (Romans 1:22). Therefore, when undertaking, in addition to ideas, money is required. In this work, the Bible and money are related and three aspects that the entrepreneur must consider: how he perceives it, how he earns it and how he spends it.

## **Entrepreneurship, Entrepreneur, Businessman, Undertake**

### **Resumen**

Hoy en las universidades, enseñan técnicas que buscan aumentar las posibilidades de éxito al emprender, incluyendo temas emprendedurismo y negocios. Este conocimiento emana de la experiencia técnica y científica acumulada a través de la historia de la humanidad y de las ciencias administrativas. Este acervo de conocimientos aplicado en el ámbito emprendedor, proviene de la ciencia y se considera verdadero. Sin embargo, existe otra fuente de sabiduría que es desdeñada y desechada: la Biblia. En ella hay sabiduría práctica, donde se puede encontrar todo el conocimiento humano, pero que, prefiriendo la sabiduría humana proveniente de las ciencias, se ha extraviado, porque "Pretendiendo ser sabios, se hicieron necios" (Romanos 1:22). Por ello, al emprender, además de ideas se requiere de dinero. En este trabajo, se relaciona la Biblia y el dinero y tres aspectos que el emprendedor debe considerar: cómo lo percibe, cómo lo gana y cómo lo gasta.

## **Emprendimiento, Emprendedor, Empresario, Emprender**

### **Introduction**

In most universities and institutions of upper secondary and higher education in the country, students are encouraged to take part in activities to promote entrepreneurship, and are also taught mainly in areas such as marketing, administration and finance, but aspects related to ethics and morals, which seem to be less important, are left aside, but which are key in the development of an entrepreneurship. In recent years, the promotion of entrepreneurship in universities has become a fashion, but over the years it has become a necessity, since the possibilities of finding a job after graduating from a university have been reduced by the number of people leaving the schools in search of employment, as well as the need to create new economic units that could also contribute to increasing the supply of jobs that could improve the situation of lack of employment.

For all these reasons, it is necessary to strengthen the training of entrepreneurs in areas that are currently little explored and that have nothing to do with the technical and scientific aspects that make up the body of knowledge needed to start a business.

In this way, this paper intends to warn about other aspects that are not minor when starting a business and that its consideration could make more viable the start-up and continuity until its consolidation. In any undertaking, money is an important resource that allows the payment and acquisition of the other resources necessary for its achievement. For this reason, the relationship between this resource, the Bible and the entrepreneur is analyzed with the intention of considering aspects that come from this source of information that allow the strengthening of every enterprise. The aspects to consider about money, the entrepreneur and the Bible are what is the perception or sensations one has of it, how he earns it and what are the ways in which he spends it. For the purposes of this work, the version of the Spanish American Bible (Spanish American Interdenominational Version) was used, from which aspects related to money and its influence on all entrepreneurship are rescued, in the light of this source of information. Finally, the results and conclusions of the analysis of the concepts related to money are shown.

## 2. Background

### The entrepreneur

Throughout human existence, this has been influenced by entrepreneurs, who were people who decided to do different things, taking on challenges that at the time they visualized it seemed impossible for most of the people around them. The history of man is full of passages that show us that, from conquering other lands, discovering things or ways of doing things that for others was unthinkable, inventions that revolutionized the style and quality of life of people that today everyone can enjoy, among other outstanding events.

However, the role of the entrepreneur has been important in the historical development of mankind, so it is necessary to understand what it means in the business world:

It is defined by the Instituto Mexiquense del Emprendedor (2023) as someone who has a business idea and who perceives it as an opportunity offered by the market and who has had the motivation, drive and ability to mobilize resources in order to go to meet new ideas. Is capable of undertaking a project that is rejected by the majority. He knows how to interpret the real characteristics of the environment even if they are not apparent to his competitors. He is able to fight against any inconvenience that comes his way in his strategy and is not afraid of failure. In addition, he is capable of creating a motivated group that gives him the required structure. Another definition states that an entrepreneur is a person who has the intention and creates a company whose objective is, from an initial idea, to have the initiative and the decision to undertake a business project that allows him/her to enter the market, either by manufacturing a product or providing a service (Government of Spain, 2023).

Thus, an entrepreneur is someone who decides to put a business idea into practice, seeking first to generate self-employment and then to offer it to others. Religion has been shown to play an integral economic role at both the micro and macro levels, and it has been positively linked to economic growth (Barro & McCleary, 2003). Audretsch and colleagues (2013) used institutional theory and social dominance theory to examine the influence of religion and social class on individuals' occupational choices. They found that both religion and social class influence the likelihood of choosing self-employment. Relatedly, in their exploration of religion and entrepreneurial orientation, Pearce and colleagues (2010) found that just as those in manufacturing settings could benefit from entrepreneurial efforts, so could religious congregations (McIntyre, Silva, Anning, Lanivich, & Adomako, 2023).

### The money

At all times money is in the hands of all people, it is likely that there is no human being on the planet who does not know or has not used money in today's economy, because if you need to get something that is not in nature in the wild you need money to get it. But what is money, it can be defined as a set of assets in an economy that people are regularly willing to use as a means of payment to buy and sell goods and services. Throughout history different objects have been used as money. Metal pieces such as gold and silver were widely used because they keep well and are easy to transport. Gold and silver also have an intrinsic value, as they can be used for jewelry. Today, it is much more common to have no intrinsic value, such as banknotes. Money with no intrinsic value is known as fiat money. People accept money because they trust that they will be able to use it in other transactions (Banxico, 2023).

The human being is in constant relationship with money, money is exchanged when buying food, clothes, shoes; to pay for electricity, gasoline, internet, gas; also to save, invest or give in exchange for nothing, i.e. to offer gifts, presents or inheritances.

In the 19th century, the philosopher and psychologist Williams James considered that money was part of our expanded self. "Our expanded self is everything a human being considers to be his from his body, his house, his family, his friends, his clothes, to his car, his company and of course, his bank account."

The management of small and large finances is closely linked to our psychic world, it cannot be isolated from its own psyche, therefore, economics and psychology are two sciences that have agreed on this concept and have expressed it in countless books. To understand the relationship between the two, it is necessary to broaden the concept of money as a mere tool of exchange and power, to visualize it from the perspective of the link.

Money is just another bond with which we relate to each other on a daily basis. And, as such, it will be crossed by several components; personality, emotional management and impulse control. And, as in relationships, they have in common the need to be taken care of and establish a balance between what I will give and receive (Rodriguez, 2018).

Every person, every day of his or her life faces decisions involving money and in entrepreneurs the challenge is even greater, because decisions related to money not only have to do with his or her person, but also influence others and even organizations. In short, the entrepreneur faces many decisions regarding money, which we can divide mainly into three categories: the first is what feelings money causes or provokes, the second is how money is earned or obtained, and the third is how money is spent. These three categories of money will be analyzed in the following biblical context.

### 3. Development of the theme

How is money perceived or what sensations does it cause or provoke?

Since money is an object that is in constant contact with people, its presence can generate different sensations such as tranquility, peace, trust, hope, among others that are pleasant; but its absence causes stress, anxiety, distrust, and in general other unpleasant sensations and discomforts.

It is believed that having financial education helps to acquire greater understanding and confidence in the ability to manage money and make important financial decisions. This reduces the feeling of incompetence and increases self-esteem, because it contributes to a sense of autonomy, i.e., it makes people feel that they are capable of choosing what is good for them (Castro, 2023).

In the Bible we find some things related to the sensations that money causes and that human beings should consider, in the book of Timothy, chapter six, verse 10 it is pointed out:

*Greed, in fact, is the root of all evils and, dragged down by it, some have lost faith and are now prey to manifold regrets.*

Understanding what this verse says, is that if people have more love for money, they are putting their emotions on an object that in the end will bring them serious emotional difficulties by referring to remorse, understanding that the love of money is that the thoughts are put on it all the time, that is to say it is greed, in such a way that they move away from the people around them, because the mind is distracted in the money and everything else passes to second or even last term, in entrepreneurs who lose the focus of undertaking to serve others (customers), they would be falling into this assertion.

The Bible also points out the perception of hope in money, which it also enunciates in the same first book of Timothy, chapter 6, verse 17:

*Instill in the rich of this world not to be arrogant and not to put their hope in something as insecure as money, but to put it in God who grants us to enjoy everything in abundance.*

In this way, expecting money to become the solution to the problems that may arise for entrepreneurs, is also something that is not well seen in the Bible, to base one's hopes on money is not convenient for entrepreneurs, but according to the Bible it should be in the opposite of haughtiness, that is, in mercy and piety.

Another sensation or perception that money causes is confidence, in the book of Proverbs, chapter 11, verse 28 says:

*He who trusts in his riches will sink, the righteous will blossom like rosebushes.*

Or in the book of Psalms, chapter 62, verse 11 it says:

*Do not trust in violence, do not delude yourselves with robbery; if it increases your wealth, pay no attention to it.*

Likewise, in the Book of Job, chapter 31, verses 24 to 27 points out:

*I did not put my trust in gold, nor did I call fine gold "security"; I did not take pleasure in my immense wealth, in the fortune achieved with my hands. I did not look upon the sun in its splendor nor the moon in its luminous course, letting myself be seduced in secret and sending them a kiss with my hand.*

Thus, the entrepreneur should not trust, nor have hope in money, but act with justice during the development of his enterprise, because even having money coming from theft, extortion and injustice, these generate only false illusions, and if it comes from a lawful way the enterprise will remain if it is acted with justice, mercy and mercy.

Another of the sensations that money causes is the propensity to serve it, next, some verses of it are mentioned.

In the Book of Matthew, chapter 6, verse 24 it says:

*No one can serve two masters at the same time, for he will hate the one and love the other; he will be faithful to the one and ignore the other. You cannot serve God and money at the same time.*

So, it is advisable that the entrepreneur does not focus on serving money, but on serving his customers, because this is serving his fellow man, through the product or service he offers.

The perception that money makes them happy is another of the sensations that money can generate in entrepreneurs; however, the Bible has something to say about this:

In the Book of Hebrews, chapter 13, verse 5, it points out:

*Let not money fever take hold of you; be content with what you have, for it is God himself who has said: I will never leave you; I will never leave you alone.*

In this way, the Bible indicates that the entrepreneur should not have contentment only in accumulating money, but should feel good about satisfying a need or solving a problem that people may have and that he addresses with his business through a product or service.

With all of the above, entrepreneurs should not have expectations of feeling happy, confident and content just because they have money; but rather, they should expect that feeling to be derived from the product or service they offer through the work put into the venture; meeting, above all, the needs and expectations of their customers.

### **How the money is earned**

Before beginning the biblical analysis of how money is earned, there is the definition of the process of earning money for an entrepreneur: capital is something that is used in the process of earning a profit. As Keynes points out, Marx's notion of the D-M-D' capital circuit provides a particularly useful method for identifying capital (Marx, 1967a: ch. 4; Ishikura, 2004: 84-85). Money (D) is invested in commodities (M) representing labor, raw materials, factories and equipment, which obeys the intention to recover more money (D'). Each stage of the process represents a particular form of capital: the initial monetary capital is transformed into a commodity-capital that is then sold in exchange for the final monetary capital, thus generating more money (Shaikh, 2020).

The website ABC Definition (2023) defines earning as obtaining a benefit, generally of an economic type, although, it is not circumscribed only to this type, it can also imply obtaining other types of values, it is usually expressed in terms of earning. The economic benefits derived from the performance of an economic activity are popularly referred to as profits. In other words, the profitability that a company achieves after having completed the process of adding value can be referred to as profit. This is how the entrepreneur obtains money; however, in the book of Deuteronomy, chapter 8, verses 17 and 18, he points out something about where the money comes from:

*Let it not occur to you to think: "I have attained this prosperity by my own efforts and my own means". Remember that it is the Lord your God who has given you the strength to obtain this prosperity; thus he has confirmed today the covenant he swore to your ancestors.*

In this way, the money is distributed by God or he gives it to whom he determines, it is not the human being who obtains it by his merits, but it is God who provides it to whom he wants, but that if the human being has to make an effort to obtain it, but the divinity is the one who gives it, that is to say, he receives it based on his merits.

In this way the Bible points out how money is obtained, emphasizing that one way that should not be followed to obtain it is by stealing, as indicated in the book of Amos, chapter 8, verse 5:

*Saying: "When will the feast of the new moon pass, that we may sell the grain, and the Sabbath, that we may sell the wheat? We will use trick measures, we will increase the weight of the shekel and falsify the scales.*

Likewise, in the same sense it is pointed out in the book of Hosea, chapter 12, verse 8:

*Canaan handles false weights, because he enjoys swindling.*

Also in the same tenor is what is pointed out in the book of Psalms, chapter 37, verse 21:

*The wicked borrows and does not return, the righteous is compassionate and giving.*

In all these biblical passages it is still emphasized that fraud, swindling, stealing or cheating is not the best way for an entrepreneur to establish his business, but in justice and truth.

Also in the Bible it is pointed out as inappropriate to make profit by not paying a fair wage or salary to workers as mentioned in the book of James, chapter 5, verse 4:

*Look, the defrauded wages of the laborers who harvested the fields that belong to you are crying out, and their cries have reached the ears of the Lord of the universe.*

Likewise, another way that the Bible does not accept to earn money is betting or gambling as stated in the book of Ephesians, chapter 4, verse 14:

*Let us stop being children tossed by the waves and swept adrift by any seductive doctrine, at the mercy of those people who are masters of the wiles of error.*

In all these passages it is emphasized that one way to earn money is not by stealing, cheating or swindling. But it does point out how money is to be earned or obtained:

However, in the book of Proverbs chapter 11, verses 24 and 25, it is indicated that it is right to receive money given away, without making any effort to obtain it:

*There are those who are generous who grow rich and those who are stingy who grow poor. He who is generous will prosper, and he who offers to drink will not lack water.*

In the same vein, in the book of first Kings, chapter 10, verse 10 it is noted:

*The queen gave the king a hundred and twenty talents of gold, a great quantity of perfumes and precious stones. Never had there been so much perfume as that which the queen of Sheba gave to King Solomon.*

Another way in which the Bible sees earning money well is through investments as pointed out in the book of Matthew, chapter 25, verse 27 where it mentions:

*Why didn't you take my money to the bank? Then, upon my return, I would have received the principal plus interest.*

In the same way it is mentioned in the book of Luke, chapter 19, verses 22 and 23:

*Why didn't you take my money to the bank? Then, on my return, I would have received it along with the interest.*

Also in the book of Proverbs chapter 28, verse 8 he points out:

*Goods accumulated with usury and interest will go to those who have pity on the poor.*

In this way, biblical wisdom points out that earning money through investments and the generation of interest is welcome, but it considers the accumulation of wealth from the interest generated to be unjust, so one should be fair in the collection of interest.

But the best way to earn money that the Bible points out is through work, as described in the book of Proverbs, chapter 28, verse 19:

*He who cultivates his land will have his fill of bread, he who chases after dreams will have his fill of misery.*

Also in the book of Proverbs, chapter 14, verse 23 of the version points out:

*All work yields benefits; idle talk, only hardship.*

Another verse that points out the relationship of work with abundance is in the same book of Proverbs, chapter 21, verse 5 indicates:

*Diligent projects, certain gain; hasty ones, certain poverty.*

In another biblical passage that we find a reference with work and abundance is in the book of Acts, chapter 20, verses 34 and 35 it says:

*You know very well that, working with my own hands, I have earned my livelihood and that of my companions. I have thus shown you at all times that it is necessary to work to help those in need, bearing in mind that maxim of Jesus, the Lord: "It is more blessed to give than to receive..."..*

Another verse that says what is related to work and money is the one in the book of Ephesians, chapter 4, verse 28:

*If anyone steals, let him steal no more, but rather let him labor honestly with his own hands so that he may help the needy.*

Thus every entrepreneur, who intends to make money, will first have to give more than what his customers perceive for what they are paying, that is, the product or service offered must generate an expectation that its price is below the value it represents to the consumer; but, above all, that every entrepreneur must be clear that work will be the source of money generation and that he should not expect to get rich at the expense of the enterprise in the short and medium term, but that work and entrepreneurship are the means and the end is to meet the needs and expectations of customers.

## How money is spent

Spending money should be understood as an outlay of resources for any purpose, be it personal benefit, business benefit or benefit for others.

According to Milton Friedman, there are four ways to spend money. The first is to use one's money for one's own benefit. In this situation, the person will be extremely careful about what he spends it on and will seek to obtain the maximum benefit in exchange for what he is paying for. The second consists of spending one's money on another, so one will be very careful not to spend too much and, consequently, the product obtained will not be so important. The main care will be in relation to the cost. An example of this case is when one person buys a gift for another. The third is to spend someone else's money on oneself in order to get the best products.

The focus will be on the quality of what is obtained and the cost will take a back seat. Thus, it will not matter to look for cheaper things, but to fully satisfy personal needs or tastes. Finally, the fourth is spending someone else's money on a third party, is in a situation where you have no reason to worry about the price or the characteristics of the things you get. The result, therefore, is poor product quality at a high economic cost (Ayaquica, 2023). All these forms are summarized in Table 1 where when money is spent on one it maximizes the benefit and when it is spent on another the benefit does not matter; although what is considered in short is that it is spent on one or the other and finally on a third party.

**Table 1** The four ways spends money

Money		¿Where do i spend it on?	
		In me	In another
¿who it is from?	Mine	I maximize Cost/benefits	Minimize Cost
	Is from another	Maximize Benefits	No matter Cost/benefits

*Source of reference: Friedman (Ayaquica, 2023)*

Regarding studies on spending, Denegrí, Barros, Cárdenas, Sepúlveda and Vivallo (2017) find that adolescents in Chile use their money mainly for personal expenses (46.2 %), leisure (30.8 %) and food expenses (23.1 %). Regarding indebtedness, students borrow money to cover food (56 %), transportation (33 %) and clothing (33 %) needs (Palacios & Pescina Ortega, 2022).

Nevertheless, spending is a disbursement of money or resources destined mainly for their own benefit; they hardly do it to spend it on a venture, which should be seen as an investment.

Well, so far we have seen some biblical verses related to how money is perceived and how it is earned, now we will analyze how the entrepreneur spends or gets rid of it.

It is necessary to consider that the entrepreneur, spends by providing for himself and those who depend on his maintenance and those who surround him and have need of something, therefore the Bible points out the following:

In the book of 1 Timothy, chapter 5, verse 8, he points out:

*For whoever does not look after his own, especially those of his own household, has disowned the faith and is worse than the infidels.*

That is to say that the main expense that an entrepreneur and even any person has is to support his family, that is to say that the source of his income is the enterprise, but its destination is the personal and family maintenance if so required.



Likewise, the income of any entrepreneur must be sufficient to keep the venture in operation, since it is the source or origin of the money, but then the income must be for his own maintenance and that of his dependents and whatever is left to help others, as stated in the Book 1 of John, chapter 3, verse 17:

*But if someone swims in abundance and, seeing that his brother is in need, closes his heart, will he have the courage to say that he loves God?*

Undoubtedly, another factor that causes entrepreneurs to have expenses is through the payment of taxes and debts, which the Bible recommends, as in the book of Romans, chapter 13, verses 6 to 8:

*Let the same be said of the taxes they pay; those who demand them are like God's representatives, dedicated precisely to that task. Give to each one his due, whether it is a question of taxes or contributions, of respect or honor. If you have debts to anyone, let them be debts of love, for he who loves his neighbor has fulfilled the law.*

In the book of 2 Kings, chapter 4, verse 7 indicates:

*The woman went to tell the prophet, and he said to her, "Now sell the oil, pay your creditor, and with the rest you and your children will be able to live.*

In the book of Genesis, chapter 41, verse 34, emphasis is placed on the payment of tribute:

*Let him also establish governors throughout the land, charged with collecting one-fifth of Egypt's harvest during those seven years of plenty.*

It is also mentioned in the same book of Genesis, chapter 47, verse 24, something related to the above:

*But you shall deliver to Pharaoh one-fifth of the harvest; the other four parts shall be used for sowing the fields and for feeding yourselves, your families and your children.*

In these last two verses, the emphasis is on paying taxes mainly, because it serves to support those who have less; it also points out that paying those who are owed for a loan is also accepted by biblical wisdom.

But there is still a third thing that entrepreneurs do with the money when spending it and this is to save, although it seems that the money saved is not an expense, it loses value over time so it is spent because it is not acquired the same today as a period of time later, this is also pointed out in the Bible, as in the book of Proverbs, chapter 30, verses 24 and 25:

*There are four small beings on earth who are wiser than the wise: the ants, a weak people who in summer secure their food.*

Or as stated in the same book of Proverbs, chapter 21, verse 20:

*Precious treasures and perfumes in the house of the wise, but the foolish squanders them.*

It is also alluded to in the book of Proverbs, chapter 27, verses 23 to 27 which states:

*Know well the state of your livestock and pay attention to your flocks, for wealth does not last forever, nor does fortune last forever. When the grass sprouts, and the pasture grows, and the hay of the meadows is mown, the lambs will provide you with clothing, the kids with money for a field; the goats will give you milk enough to feed you and your family, and to support your maids.*

Therefore, the entrepreneur should save in order to meet the needs he may have in the short term, it is not advisable to save for the medium and long term, because the effect of inflation makes it lose value as time goes by.

Therefore, it can be summarized that an entrepreneur's expenses should be directed to support himself, his dependents, the payment of taxes, the payment of debts and finally to savings.

#### 4. Results and Analysis

From the review of the Biblia Hispanoamericana, the three aspects presented in Table 2 were found, where the sensations caused by money, how it is earned and how it is spent are separated.

**Table 2** Messages of the Bible Spanish American version (Interdenominational translation Spanish American version) of application for entrepreneurs

What sensations are caused by money	How the money is earned	How money is spent
Greed, in fact, is the root of all evils and, dragged down by it, some have lost faith and are now prey to multiple regrets.	Let it not occur to you to think: "I have attained this prosperity by my own efforts and my own means". Remember that it is the Lord your God who has given you the strength to obtain this prosperity; thus he has confirmed today the covenant he swore to your ancestors.	For whoever does not look after his own, especially those of his own household, has disowned the faith and is worse than the infidels.
Instill in the rich of this world not to be arrogant and not to put their hope in something as insecure as money, but to put it in God who grants us to enjoy everything in abundance.	Saying: "When will the feast of the new moon pass, that we may sell the grain, and the Sabbath, that we may sell the wheat? We will use trick measures, we will increase the weight of the shekel and falsify the scales.	But if someone swims in abundance and, seeing that his brother is in need, closes his heart, will he have the courage to say that he loves God?
He who trusts in his riches will sink, the righteous will blossom like rosebushes.	Canaan handles false weights, because he enjoys swindling.	Let the same be said of the taxes they pay; those who demand them are like God's representatives, dedicated precisely to that task. Give to each one his due, whether it is a question of taxes or contributions, of respect or honor. If you have debts to anyone, let them be debts of love, for he who loves his neighbor has fulfilled the law.
Do not trust in violence, do not delude yourselves with robbery; if it increases your wealth, pay no attention to it.	The wicked borrows and does not return, the righteous is compassionate and giving.	The woman went to tell the prophet, and he said to her, "Now sell the oil, pay your creditor, and with the rest you and your children will be able to live.
I did not put my trust in gold, nor did I call fine gold "security"; I did not take pleasure in my immense wealth, in the fortune achieved with my hands. I did not look upon the sun in its splendor nor the moon in its luminous course, letting myself be seduced in secret and sending them a kiss with my hand.	Look, the defrauded wages of the laborers who harvested the fields that belong to you are crying out, and their cries have reached the ears of the Lord of the universe.	Let him also establish governors throughout the land, charged with collecting one-fifth of Egypt's harvest during those seven years of plenty.
No one can serve two masters at the same time, for he will hate the one and love the other; he will be faithful to the one and ignore the other. You cannot serve God and money at the same time.	Let us stop being children tossed by the waves and swept adrift by any seductive doctrine, at the mercy of those people who are masters of the wiles of error.	But you shall deliver to Pharaoh one-fifth of the harvest; the other four parts shall be used for sowing the fields and for feeding yourselves, your families and your children.
Let not money fever take hold of you; be content with what you have, for it is God himself who has said: I will never leave you; I will never leave you alone.	There are those who are generous who grow rich and those who are stingy who grow poor. He who is generous will prosper, and he who offers to drink will not lack water.	There are four small beings on earth who are wiser than the wise: the ants, a weak people who in summer secure their food.
	The queen gave the king a hundred and twenty talents of gold, a great quantity of perfumes and precious stones. Never had there been so much perfume as that which the queen of Sheba gave to King Solomon.	Precious treasures and perfumes in the house of the wise, but the foolish squanders them.

	Why didn't you take my money to the bank? Then, upon my return, I would have received the principal plus interest.	Know well the state of your livestock and pay attention to your flocks, for wealth does not last forever, nor does fortune last forever. When the grass sprouts, and the pasture grows, and the hay of the meadows is mown, the lambs will provide you with clothing, the kids with money for a field; the goats will give you milk enough to feed you and your family, and to support your maids.
	Why didn't you take my money to the bank? Then, on my return, I would have received it along with the interest.	
	Goods accumulated with usury and interest will go to those who have pity on the poor.	
	He who cultivates his land will have his fill of bread, he who chases after dreams will have his fill of misery.	
	All work yields benefits; idle talk, only hardship.	
	Diligent projects, certain gain; hasty ones, certain poverty.	
	You know very well that, working with my own hands, I have earned my livelihood and that of my companions. I have thus shown you at all times that it is necessary to work to help those in need, bearing in mind that maxim of Jesus, the Lord: "It is more blessed to give than to receive..."..	
	If anyone steals, let him steal no more, but rather let him labor honestly with his own hands so that he may help the needy.	

*Source of reference: Hispanoamerican Bible (Youversion, 2023)*

Undoubtedly, if every entrepreneur considers these moral and ethical aspects that come from the Bible, there are greater chances of success for the enterprise, always focusing on benefiting their customers who are the neighbor, acting fairly, that is, offering and delivering what is promised and this corresponds to the price paid by the customer; finally, piety and mercy are aspects that the entrepreneur must also include when offering a product or service, rather than seeking profits.

## 5. Conclusions

When it comes to entrepreneurship, any source is good to obtain knowledge; likewise, it is never too late to do so. A good example of this principle is to learn from a book that may not be among the best sellers or the most consulted by the entrepreneurial community or, at least, not the book from which you could get advice on how to implement a business or entrepreneurship: the Bible. The truth is that inside it there are several literary forms or analogies that can be applied to many different aspects of the life of an entrepreneur, which are related to money and wealth. In this text, which undoubtedly turns out to be the most read book by Mexicans in recent years (Telemundo, 2015), you can find information that turns out to be mandatory to be able to perceive money, generate abundance and above all what to do with it when it is obtained.

In this sense, it is important that every entrepreneur should take into consideration the following: One that money should not generate any sense of need or idolatry, that is to say that an entrepreneur before putting the focus on wealth and money, should put it on how to meet the needs and expectations of their customers through their venture, never losing sight of this aspect, first the customer (projimo).

Also, to lose sight of two important aspects to obtain or earn money: the first is that it must be obtained in a fair way; the second is that the main way to obtain it is through work, although investing is also well seen; and finally, spending the money should be first for personal enjoyment and for the family members who depend on the entrepreneur and not only for personal enjoyment; the second, so that it accumulates and expands and contributes to others through the payment of taxes and debts that he/she has. Undoubtedly, that entrepreneurs are individuals precursors of the economy and with the capacity to generate and create, so they should not miss the opportunities to undertake; but without leaving aside the biblical recommendations related to money and wealth.

Because these generate sensations that make them deviate from the vocation of service that every entrepreneur should have when meeting a need or solving a problem; therefore the recommendation is not to love, not to trust, not to keep hope, not to become vain and not to serve money or wealth, because at the moment that the entrepreneur does so, he will lose the focus of his attention that motivated him to undertake. Another fundamental aspect that the biblical wisdom emphasizes is the way in which money is earned and without doubt the entrepreneur is the best example of this, being the work the main means by which a venture generates income, most of the time entrepreneurs work more than if they were hired employees, they dedicate more time to their venture because they feel it as their own and work hard to earn income and stay in the market, so it is a primary way to earn money that the Bible holds as fundamental; It also indicates that investing is a good alternative to generate money and the same venture has already become an investment and to be able to do so the entrepreneur must save and in the short term invest the savings; but the biblical reason is clear, making money must be based on justice, mercy and piety, if the entrepreneur leaves aside these fundamental values, he would be falling into fraud, theft, usury, deceit, falsehood, fraud and other practices that are common in many ventures and that eventually lead them to disappear.

Finally, how the entrepreneur spends his money, the Bible also recommends that the first thing the entrepreneur should do is to satisfy his own needs and then take care of those of his family and even of the needy or less disadvantaged, without forgetting that he should provide sufficient and necessary resources for the enterprise to keep it in operation; Another expense that every entrepreneur must consider is undoubtedly paying taxes, since every economic benefit brings with it the payment of taxes for the services of the government that serves everyone, but to a greater extent the most disadvantaged; and finally, something that the Bible recommends, is to spend having to pay the debts incurred, either for the venture or for the care of their personal needs. In this way, in the current entrepreneurial culture it is instructed that money is an end to reach, that is to say a goal, but the Bible shows us the opposite, we should not see it as an end but as a means; it is also worth considering, that its absence generates, not only in the entrepreneur but in all people, fear, dear and uncertainty; but the Bible is clear about it, this will never be lacking if you stay active, working and tying these biblical principles of wisdom in your daily activity as an entrepreneur with respect to money and wealth.

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