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ROCKLINC Investment Partners Inc.
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September 2025

The Calling of the Christian Businessman

In a world driven by economic choices and cultural trends, the Christian businessman stands at a unique intersection of faith and work. For those who follow Christ, business is not just a job or a way to make a living—it’s a divine calling, a chance to participate in God’s plan to redeem and restore creation. Work, when viewed through the lens of a biblical worldview, becomes an act of worship, a way to glorify God and serve others. By engaging thoughtfully in the marketplace, especially in the realm of capital allocation, Christian businessmen can steward resources in ways that reflect God’s truth, promote human flourishing, and fulfill the cultural mandate to cultivate the earth for His glory. Drawing on the insights of Dr. Francis Schaeffer, Udo Middelman, and Dr. Wayne Grudem, this essay explores why Christians should embrace business as a sacred vocation and how they can live out their faith in the complex world of markets and investments.

The Biblical Foundation of Work and Vocation

At the core of a Christian approach to business is the doctrine of vocation, which is deeply rooted in Scripture. In Genesis 1:28, God commands humanity to *“be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.”* This cultural mandate is not just about physical labor but about creatively stewarding God’s creation to reflect His beauty, order, and provision. Work was part of God’s good design before the Fall, meaning it’s not a punishment but a gift—a way to reflect the creativity and care of the triune God. Dr. Francis Schaeffer, a prominent 20th-century theologian, emphasized that Christianity applies to all of life, not just the “spiritual” areas. In his book *How Should We Then Live?*, Schaeffer argued that Christians must engage every sphere of culture—including business—with a biblical worldview. He rejected the idea that some callings, like pastoral ministry, are more “holy” than others, like entrepreneurship or finance. For Schaeffer, business is an important and honorable vocation where Christians can express their faith tangibly and shape the world for God’s glory. This theology of vocation matters for several reasons. First, it gives work meaning and lasting value by connecting it to God’s eternal purposes. Whether balancing budgets or launching a startup, every task can be an act of worship when done with excellence and integrity. Second, it dismantles the sacred-secular divide that often devalues “worldly” professions like business. All honest work, when done to honor God, is sacred. Third, it equips Christians to engage culture redemptively, addressing real-world needs through their skills and resources. Without this perspective, believers might see work as a necessary evil or merely a platform for evangelism, missing its deeper purpose as a way to love God and neighbor and to take every thought captive to the obedience of Christ (2 Cor. 10:5).

Business as a God-Given Calling

Business, often misunderstood as a morally neutral or even self-serving pursuit, is a powerful arena for Christian service. Dr. Wayne Grudem, in his book *Business for the Glory of God*, argues that business is a God-given means to meet human needs, create value, and steward resources. Through entrepreneurship, innovation, and trade, businessmen reflect God’s creativity and care. For example, developing new technologies or providing quality goods and services mirrors God’s provision for His creation. Grudem sees the



free market, when guided by biblical principles, as a system that promotes freedom, responsibility, and human flourishing. Similarly, Udo Middelman, in works like *The Market-Driven Church* and an excellent article entitled *Personal Effort, Contribution, And Merit As The Primary Biblical Grounds For Distributing Wealth*ⁱ, defends free markets as a reflection of human liberty and moral responsibility. Markets are not inherently good or evil—they simply amplify human choices. Christian businessmen, therefore, have a unique opportunity to model integrity, generosity, and justice, countering greed and exploitation with a Christ-centered approach and hence to use free markets for good.

Why does a calling in business matter? First, it meets practical needs—food, housing, transportation, and more—fulfilling the command to love one’s neighbor (Matthew 22:39). A Christian business owner who provides reliable products or fair paying jobs is serving others in a tangible way. Second, business shapes culture. The products, services, and values promoted by businesses influence societal priorities and norms. Third, business creates wealth, which, when stewarded wisely, can fund kingdom work, alleviate poverty, and advance God’s mission. By embracing business as a vocation, Christians participate in God’s redemptive plan, reversing the curse, by bringing order and beauty to a fallen world while pointing toward the ultimate restoration that will only come with Christ’s return.

The Power of Capital Allocation

One of the most impactful ways Christian businessmen can live out their calling is through capital allocation—the process of deciding where to invest financial resources. Capital markets, including public market investments, private equity, and venture capital, play a massive role in shaping economies and cultures. These decisions determine which industries grow, which technologies are developed, and which values are enlarged. For a Christian, allocating capital is not just a financial task but a moral and spiritual responsibility. Dr. Grudem highlights the redemptive potential of investing in businesses that align with biblical values—those that promote biblical justice, sustainability, and the value of every human life. For instance, funding a company that prioritizes fair wages and ethical practices over one that exploits workers or the environment reflects God’s heart for justice. Schaeffer’s call to engage culture reinforces the importance of capital allocation. In *A Christian Manifesto*, he urged Christians to influence society’s foundational structures, including economics. Capital markets are a key lever for change, as they determine which ideas and innovations gain traction and are funded. A Christian investor might choose to support a media company that upholds truth, a healthcare firm that respects the sanctity of life, or an educational initiative rooted in biblical truth and the fear of the Lord. These choices can shape culture in ways that honor God. Middelman’s defense of free markets adds depth to this idea. He argues that markets thrive when individuals act with moral conviction and responsibility. Christian businessmen must approach investing with discernment, avoiding speculative ventures or morally questionable enterprises. Instead, they can support businesses that create genuine value and serve the common good.

Living Out the Calling

How can Christian businessmen practically live out their calling? Here are some key steps:

- **Cultivate a Biblical Worldview:** Ground every decision in Scripture and prayer. This keeps God’s priorities—justice, mercy, and love—at the forefront. Regularly studying God’s Word and seeking His guidance ensures that business decisions align with His truth.
- **Seek Wisdom and Community:** Surround yourself with godly mentors, stay informed about market trends, and pursue ongoing education. Wisdom comes from both divine insight and practical knowledge, enabling businessmen to navigate complex markets with clarity.



- **Prioritize Integrity:** Build trust through transparency, honesty, and accountability. In a world where shortcuts and unethical practices are common, integrity sets Christians apart and points others to Christ.
- **Invest with Purpose:** Allocate capital to businesses that align with biblical values. For example, support startups that address pressing needs like affordable housing or cheap energy while maintaining profitability. Avoid companies that profit through exploitation or harm.
- **Advocate for Ethical Governance:** In publicly traded companies, use shareholder influence or proxy votes to promote policies rooted in biblical principles, such as fair labor practices, hiring based on merit and competence and real environmental stewardship. Resist Marxist cultural pressures to adopt unbiblical ideologies like those often embedded in DEI (diversity, equity, inclusion) or ESG (environmental, social, governance) frameworks that end up promoting division, injustice and racial discord.
- **Partner for Impact:** Collaborate with faith-based organizations to fund kingdom initiatives, such as Christian schools, hospitals, or microfinance programs that empower as many people as possible. These partnerships amplify the impact of business for God’s glory and reflect the power of the gospel.

Challenges and Opportunities

The path of a Christian businessman is not easy. Capital markets often prioritize short-term profits over long-term value, tempting believers to compromise their principles. Cultural pressures may also marginalize those who choose faithfulness to Christ over worldly success. Yet these challenges are opportunities to demonstrate countercultural faith and to be Christian rebels. By modeling integrity, generosity, vision and wisdom, Christian businessmen can challenge market norms and bear witness to the life transforming power of the Holy Spirit. The global nature of today’s markets offers incredible opportunities as well. Christian investors can influence economies worldwide, supporting initiatives that promote human dignity and biblical truth. Technology also amplifies their impact, with data-driven tools enabling smarter, more strategic investments.

A Transformative Vision

A robust theology of work and vocation transforms how Christians approach business. Drawing on Schaeffer’s call to engage culture, Middelmann’s defense of free markets, and Grudem’s vision of business as worship, believers can see their work as a sacred calling. Capital allocation, far from being a mundane task, is a strategic act of stewardship that shapes economies and societies. By embracing this vocation, Christian businessmen fulfill the cultural mandate, redeem culture under Christ’s lordship, and point others to the transformative power of the gospel. In a world hungry for truth and meaning, their faithful work can shine as a beacon of hope, demonstrating that all of life—including business—belongs to our Lord.

¹ Middleman, Udo. “Personal Effort, Contribution, & Merit as the Primary Biblical Grounds for Distributing Wealth.” *Biblical Principles & Business: The Foundations*, ed. R. Chewning, Colorado Springs: Navpress, 1989, 182-200.