

***Your household is a "micro" business**

The Primary Causes of Business Failure
(and how they apply to a believer's personal finances)

1. **Under Capitalization** *(too few initial assets; too little cash flow)*
2. **Poor Accounting Practices** *(no record keeping; no business meetings)*
3. **Not Charging Enough for One's Product** *(no budget)*
4. **Employee Dishonesty** *(not adhering to one's budget)*

Prov 27:23-27

Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be secure for the next generation.

After the hay is harvested, the new crop appears, and the mountain grasses are gathered in, your sheep will provide wool for clothing, and your goats will be sold for the price of a field. And you will have enough goats' milk for you, your family, and your servants. NLT