



THE 15-MINUTE GUIDE TO

# Biblically Responsible Investing

INVESTING FOR THE GLORY OF GOD



# Meet The Smiths.

The Smiths are conservatives with biblical values, such as life, family, marriage and more. They strive to honor God as they manage their money through giving, saving and investing. Unfortunately, like so many investors, the Smiths have a problem.

The Smiths **screen** their family's entertainment for violence, drug-use, profanity and nudity.

The Smiths **volunteer** at a pro-life pregnancy center.

The Smiths **lead** an alcoholics anonymous meeting at their local church.

The Smiths **own** Comcast in their 401(k) which actively produces and distributes these types of entertainment.

The Smiths **own** Verizon in their 401(k) which actively donates corporate dollars to Planned Parenthood.

The Smiths **profit** from the S&P 500 which includes alcohol production companies, like Molson Coors.

## Do you see the problem here?

Clearly, the Smiths are unaware that their investments do not align with their values. Until now, investors like the Smiths have had no way to see what is going on in their investments.



# How To Get Started With Biblically Responsible Investing

## Introduction to Biblically Responsible Investing

There is a movement underway in the world of finance where Christians are investing billions of dollars intentionally to support biblical values for the glory of God, and it is called Biblically Responsible Investing (BRI). More and more Christians are waking up to the opportunity to align their investments with biblical values, as well as discovering the unsettling truth that they have previously been profiting from immoral businesses such as abortion, pornography, human trafficking and other unbiblical practices. The growing demand for biblically responsible investments is changing the landscape of Wall Street and gaining global recognition as a powerful force for positive change for God's glory throughout the world. However, many Christian investors are at a loss for how to get started with biblically responsible investing, but biblically responsible investing does not have to be complicated. Following is a step-by-step guide to make it simple and easy to implement biblically responsible investing in your financial life.

“ Christians control \$6.7 trillion of assets in the U.S., not counting their primary residence, and they are increasingly looking for an investment approach that supports their point of view. ”

THE WALL STREET JOURNAL. JUNE 8, 2017

## Step 1: Discover What You Own From A Biblically Responsible Investing Perspective

The first step in the journey towards biblically responsible investing is to discover the truth about what you own in your investment account. What are the companies that you own in your 401(k), IRA, mutual funds, ETFs and other investments doing to turn a profit? Are they manufacturing abortion drugs, selling pornography, using slave labor in their supply chains? Are they donating money to Planned Parenthood? Lobbying to advance the LGBT agenda? In his bestselling book, "Biblically Responsible Investing: For God's Glory and Your Joy", Inspire CEO and founder, Robert Netzly, recalls his BRI discovery moment:

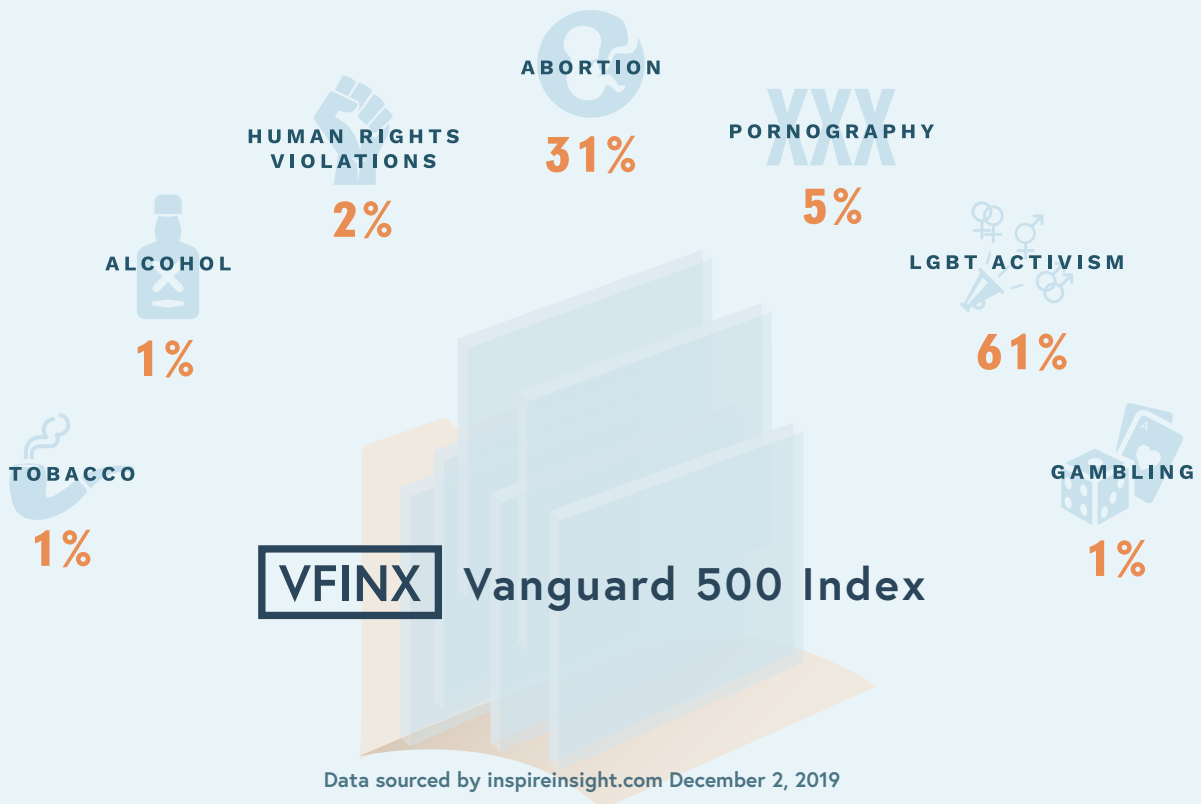
“I vividly remember the moment that I discovered the troubling truth of what I was invested in,” says Netzly, “and how shocked I was to find that here I was, the president of our local pro-life pregnancy center, and I also owned stock in 3 companies through my mutual funds that were manufacturing abortion drugs. That means that every time a young woman went to Planned Parenthood and had an abortion, I was profiting from that transaction. That realization changed my life forever, as it has for countless other biblically responsible investors around the world today.”



# The Problem Is More Widespread Than People Realize

Investors typically only look at the financial aspect of an investment prior to investing. Most investors never even consider the moral behavior of the companies they are investing in.

BELOW IS AN ANALYSIS OF THE PRACTICES REFLECTED IN ONE OF THE LARGEST MUTUAL FUNDS IN THE US



Many investors are surprised to learn they are profiting from and supporting

these unbiblical activities within their investment portfolios.

**SO, HOW DO YOU FIND OUT WHAT THE MORAL VALUE OF YOUR PORTFOLIO IS?** It is certainly a daunting task to consider, and quite impossible for the average investor to compile the amount of research necessary to dig into the dirty details of every company in their portfolio. After all, it is hard enough just to read your quarterly statement without going cross-eyed, let alone pour through thousands of hard-to-find data points on thousands of publicly traded companies.

“ **Biblically responsible investing (BRI)**  
**is a space with enormous potential.** ”

*THE WALL STREET JOURNAL.* JUNE 8, 2017

The good news is that you don't have to because there are Christian financial advisors, such as the professionals at [Inspire Advisors](#), that have robust analytic technology where they plug in your investment ticker symbols and out pops easy-to-understand reports that show you everything you ever wanted to know (and everything you NEVER wanted to know) about the moral issues in your portfolio.

There is also [inspireinsight.com](#), which is a free online tool that our team built to empower investors with the biblical values data they need to make informed, God honoring decisions. Inspire Insight brings together the most robust data sets from the world's leading providers and makes that information freely available to anyone with an Internet connection.

All you need to do is type your ticker symbols or the name of a company in the search bar and you instantly get all the data related to the biblical values, both good and bad, that company is involved in, as well as financial performance data so that you can make an investment decision that is both "wise as a serpent and innocent as a dove" (Matthew 10:16).

Are you ready to discover the truth about your investments? Ignorance is certainly not bliss, and I encourage you to take that step and see for yourself what is going on behind closed doors in your portfolio.

**HOW DO I KNOW WHAT IS IN MY  
INVESTMENT PORTFOLIO?**

- 1. Easily screen your investments for biblical values online for free with a simple ticker symbol search at [inspireinsight.com](#).**

Get a biblical overview of your entire portfolio including stocks, mutual funds, IRAs, and more.

- 2. Talk with an Inspire Advisor to review the simple steps you can take to begin supporting biblical values with your investments and work toward your financial goals at the same time.**

Unlike most financial professionals, Inspire Advisors are specially trained and equipped to deliver sophisticated financial guidance from a biblical perspective to help you work toward your financial goals and glorify God throughout your financial life.



**SCREEN YOUR INVESTMENTS TODAY AT  
[inspireinsight.com](#)**

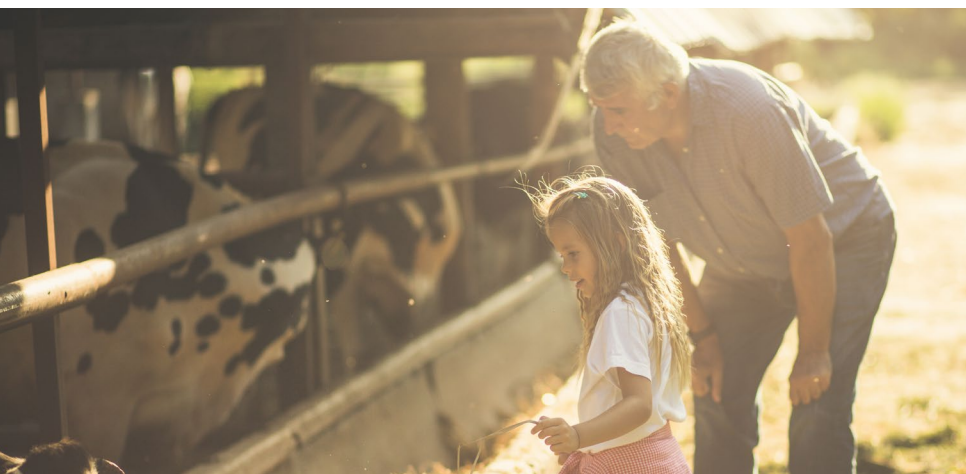
## Step 2: Explore Biblically Responsible Investing Options

If you are like most Christian investors, once you discover the moral issues in your current portfolio you will want to make a change as soon as possible. So, how do you build a biblically responsible investing portfolio? Upon learning about biblically responsible investing, some Christian investors have the concern that it will be difficult to find enough quality biblically responsible investment options to construct an outstanding portfolio that meets their financial goals. But praise God that the fact of the matter is that the overwhelming majority of companies pass even the most stringent biblically responsible investing screening criterion so that there is no shortage of quality companies for biblically responsible investors to allocate capital to. There are also a large and growing number

One word of caution: there are many investment funds issued by Christian faith-based organizations that one would assume are managed according to biblically responsible investing guidelines, but in fact do very little (or sometimes zero) investment screening. Also, not every Christian financial advisor is trained or equipped in biblically responsible investing, so do not just assume because your advisor is a Christian that they are managing your investments according to biblical values. Many Christian advisors, just like Christian investors,

“ Perhaps it can **even outperform the broader index** or **ESG [Environment, Social, Governance]** portfolios. If so, it will **attract lots of capital.** ”

**Bloomberg** MARCH 2, 2017



of biblically responsible investing mutual funds, including lower cost ETFs (exchange traded funds) and other professionally managed investment vehicles available for biblically responsible investors and Christian financial advisors to use in their portfolios.

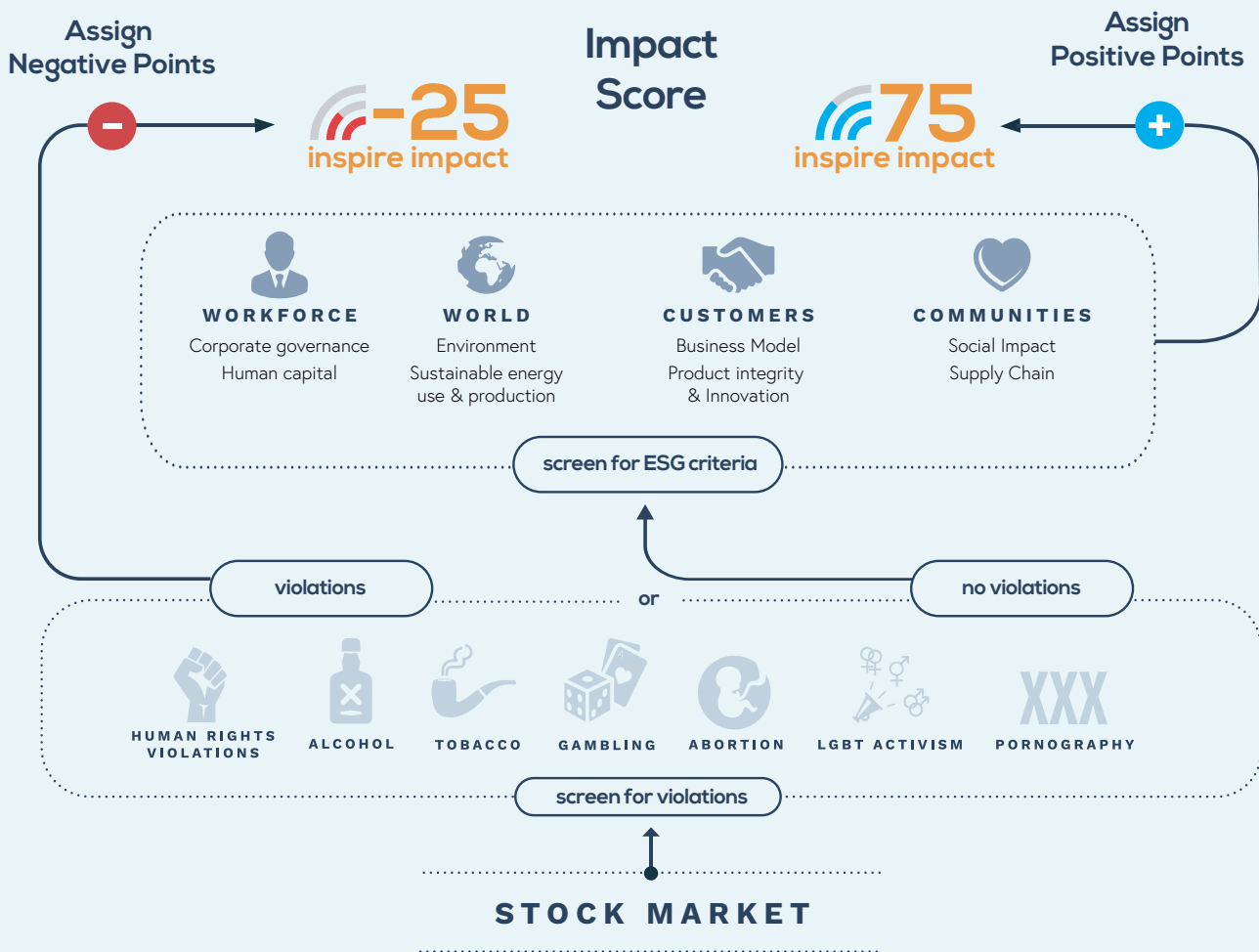
still have no idea that there is a major moral dilemma present in the portfolios they manage. As a good steward of God's investments, be sure to do your homework and check the biblically responsible investing reports on [inspireinsight.com](http://inspireinsight.com) even for Christian funds and advisors to make sure you know what you are investing in.

Once you identify your available investment options that meet biblically responsible investing screening criterion, the rest of the investment selection process is exactly the same as building any other portfolio: consider the risks, returns, fees, diversification and other important aspects to build your biblically responsible investing portfolio.

# What Is The Inspire Impact Score Methodology?

At Inspire Advisors, we believe that investing in the most inspiring companies aligned with biblical values offers investors a powerful way to make a positive impact on the world while also providing the potential for above average performance. We identify these inspiring "businesses of blessing" with our revolutionary Inspire Impact Score methodology, which is an objective, rules-based scoring system

that rates companies based on their alignment with biblical values and the degree to which they operate as blessings to their customers, communities, workforce and the world. Inspire Impact Scores range from -100 to +100, with +100 being the best possible score. Following is the framework for how we develop Inspire Impact Scores to create impactful, inspiring, biblically aligned portfolios.





**SO WHAT DOES A BIBLICALLY RESPONSIBLE COMPANY LOOK LIKE?**

**COMPANY SPOTLIGHT TICKER**



**SJM**

Smucker's brand name represents wholesome, midwestern values and embodies honesty, fairness and ethics. A sprawling global supply chain like Smucker's made of farmers growing fruit, vegetables, coffee, grains and other raw ingredients, can be particularly susceptible to human trafficking issues. But, Smucker's exercises exemplary diligence to ensure that their supply chain is free of human rights violations.

**VIOLATIONS**

- Abortion
- LGBTQ Activism
- Human Rights
- Pornography
- Alcohol
- Tobacco
- Gambling

**HIGHLIGHTS**

- Smucker's requires direct suppliers to contractually agree not to employ children, prison labor, indentured labor, or bonded labor or to participate in human trafficking.
- By using internal resources, Smucker's performs quality assurance audits on select suppliers, during which auditing personnel look for any evidence of human trafficking and slavery.
- Smucker's work closely with their partners to ensure food ingredients are safely, sustainably and ethically produced and that they are positively impacting the lives of those who support their supply chains.

**BEST IN CLASS**

- Labor Practices
- Innovation
- Social Impact
- Supply Chain
- Environment
- Renewable Energy
- Governance
- Marketing Ethics



Inspire Impact Score provided by inspireinsight.com as of 10/2/19

If you are a do-it-yourself investor, you can find many helpful resources direct from investment fund providers and analysis sites like inspireinsight.com. If managing your own investment portfolio is not on your list of favorite things to do, consider working with a Christian financial advisor who is trained in biblically responsible investing, like the professionals at Inspire Advisors.

**“ As more clients care what companies are doing, investing based on Christian values gains traction. ”**

THE WALL STREET JOURNAL. JUNE 8, 2017

**Step 3: Start Biblically Responsible Investing And Impact The World For God's Glory!**

After discovering what you own from a biblically responsible investing perspective, and then exploring your biblically responsible investing options, it is time to pull the proverbial trigger and become a biblically responsible investor, joining the growing number of other Christian investors in the biblically responsible investing movement!

As Inspire CEO, Robert Netzly, writes in his book:

“The BRI movement is an exciting phenomenon that Wall Street is completely unprepared for. I have spoken with thousands of Christian investors and advisors over the past several years and I can attest to the fact that there is an awakening going on where the Holy Spirit is illuminating the importance of investing for God's glory and placing a passionate conviction in the hearts of His people zealous to honor God in their financial life, just as they do in other areas of life.

God makes it clear in His word, the Holy Bible, that He wants His people to manage His money according to His values for His glory, and our joy.

“So whether you eat or drink, or whatever you do, do all to the glory of God.” (1 Corinthians 10:31)  
Christians control trillions of dollars in investment assets, and together we can inspire transformation for God’s glory throughout the world by aligning our investments (God’s investments!) with biblical values, sending a powerful message to Wall Street and corporations everywhere that God’s people care about biblical values enough to “put our money where our faith is”.

There are already biblically responsible investing success stories, such as corporations ending their philanthropic support of Planned Parenthood

and hotels removing pornography from their televisions, and by the grace of God we will see even more of these inspiring stories unfolding. But, even if nothing changes and corporations continue to go from bad to worse, it is still the biblically responsible investor’s joy to glorify God by honoring His values with His investment assets. One day we will all stand before our Lord and give an account for what we have done with all He has given us during our time on earth. I want to hear the “well done, good and faithful servant. Enter into the joy of your master” regarding every part of my life, including how I managed God’s investments. What about you?”

## BACKED BY RESEARCH



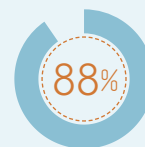
UNIVERSITY OF  
**OXFORD**

In 2014, the University of Oxford reviewed 190 academic studies on the relationship between sustainability and firm performance finding:



80% of the studies suggested a positive relationship between good sustainability practices and stock performance.

88% indicated firms' performance was improved by strong environmental, social and governance practices.



## PERFORMANCE IMPACT STUDY

A 2016 study by Shane Enete, CFA at Biola University's Inspire Research Institute For Biblically Responsible Investing, has shown that applying certain biblical investment screening methodology to portfolio security selection generate outperformance in a portfolio when compared to broader, non-screened benchmarks. This finding adds new data to the debate of what effect biblically responsible investing (BRI) screening has on the performance of a portfolio. While screening a portfolio does not guarantee favorable returns, this study clearly shows that using biblically responsible investing does have the potential to provide outperformance when compared to a non-screened benchmark.

### Biola Study Results

"The results of the study found that the [biblical investing] methodology of security selection resulted in an annualized outperformance compared to the non-screened benchmark."

#### Sources

"Corporate sustainability and profitability are interrelated" - Oxford University, 2014  
"Faith-based Investment and Sustainability" - Biola University 2016



# Compare Inspire Advisors with your Current Advisor



## YOUR ADVISOR

→ Is your advisor a <b>Christian</b> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Does your advisor <b>pray for you</b> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Is your advisor an <b>expert in Biblically Responsible Investing</b> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Does your advisor have <b>access to the largest selection</b> of biblically responsible investments?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Does your advisor <b>utilize leading BRI tools and technology</b> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Does your advisor consider <b>both the financial and social impact</b> of your portfolio?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Does your advisor <b>value your convictions</b> and make sure they are respected in all the aspects of investing and life planning?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
→ Does your advisory firm <b>proactively stand for Christian values</b> against the agenda of Wall Street?	<input checked="" type="checkbox"/>	<input type="checkbox"/>



**INSPIRE  
ADVISORS**

BIBLICAL FINANCIAL GUIDANCE FOR  
THE LIFE YOU WERE CREATED FOR

# Ready to talk to an Inspire Advisor?

**CONNECT ME WITH AN ADVISOR**

SEND US A MESSAGE ON [INSPIREADVISORS.COM](https://www.inspireadvisors.com)

SEND US AN EMAIL AT [INSPIRE@INSPIREADVISORS.COM](mailto:inspire@inspireadvisors.com)

CALL US AT [\(877\) 859-6383](tel:8778596383)

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# Biblically Responsible Investing: For God's Glory And Your Joy

BY ROBERT NETZLY

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amazon #1 BEST SELLER

"Biblically responsible investing is a space with enormous potential."

- THE WALL STREET JOURNAL

SPECIAL OFFER

## BIBLICALLY RESPONSIBLE INVESTING

For God's glory and your joy

BEST SELLING AUTHOR AND CEO  
ROBERT NETZLY