

# THE CALCULATED RISK DISCERNMENT TOOL

## The W.I.S.D.O.M. Risk Assessment Framework”

Proverbs 22:3

***“The prudent see danger and take refuge, but the simple keep going and pay the penalty.”***


Not all risks are bold.

Not all caution is faith.

This tool helps you distinguish between:

 Reckless Risk

 Fear-Based Avoidance

 Faith-Filled, Calculated Risk

### STEP 1: W — WHY (Motive Test)

Proverbs 16:2

***“All a person’s ways seem pure to them, but motives are weighed by the Lord.”***

Ask:

- Why are we taking this risk?
- Is this ego-driven, fear-driven, or mission-driven?
- Are we trying to prove something — or build something?
- Does this align with our calling and core values?

Score (1–5):

1 = Ego / pressure / panic driven

3 = Mixed motives

5 = Clearly aligned with mission and values

 If motive is corrupt, no strategy can redeem the risk.

### STEP 2: I — IMPACT (Kingdom & Organizational Impact)

Matthew 7:16

***“By their fruit you will recognize them.”***

Ask:

- What is the potential upside?
- Who benefits?
- Does this expand influence, stewardship, or service?
- Does this improve long-term health?

Evaluate:

- Best-case scenario impact
- Worst-case scenario impact
- If worst-case destroys integrity or survival → RED FLAG.

### **STEP 3: S — STEWARDSHIP (Financial & Structural Health)**

Luke 14:28

***“Won’t you first sit down and estimate the cost?”***

Ask:

Can we absorb failure without collapse?

Do we have reserves?

Is debt involved?

Will this weaken current operations?

 **Healthy Risk:**

Failure hurts — but doesn’t destroy.

 **Bad Risk:**

Failure equals extinction.

Score:

1 = Catastrophic if wrong

3 = Painful but survivable

5 = Manageable downside

### **STEP 4: D — DATA (Information & Counsel Test)**

Proverbs 20:18

***“Plans succeed through good counsel.”***

**Ask:**

Have we researched adequately?

Have we sought wise counsel?

Are we operating on emotion or evidence?

Have we pressure-tested assumptions?

 If this sentence is true, stop:

“We just feel good about it.”

**Faith is not the absence of preparation.**

Nehemiah prayed — then inspected the wall at night (Nehemiah 2:13).

Score:

1 = Minimal data

3 = Some research

5 = Thorough due diligence + counsel

## STEP 5: O – OUTSIDE PERSPECTIVE (Blind Spot Test)

Proverbs 11:14

***“Where there is no guidance, a people falls.”***

### Ask:

Have neutral advisors evaluated this?

Have we invited dissenting opinions?

Are we surrounding ourselves with agreement?

Red flag phrase:

“Everyone on our team agrees.”

Healthy leaders invite tension.

Score:

1 = Echo chamber

3 = Limited outside input

5 = Strong, diverse counsel

## STEP 6: M – MITIGATION (Protection Plan)

Genesis 41 — Joseph stored grain during abundance.

### Ask:

What’s our downside protection plan?

Is there an exit strategy?

Have we capped exposure?

What contingency reserves exist?

No mitigation = speculation.

Score:

1 = No safety net

3 = Partial safeguards

5 = Clear contingency strategy



### SCORING INTERPRETATION

Add all six categories (Max = 30)

25–30 →  STRONG CALCULATED RISK

Mission aligned, data supported, stewarded wisely.

18–24 →  PROCEED WITH CAUTION

Needs tightening in weak areas.

12–17 →  HIGH RISK / LOW CLARITY

Likely emotionally driven or insufficiently researched.

Below 12 → **✗** RECKLESS OR FEAR-BASED  
Delay. Reassess. Seek counsel.

### THE 3 RISK CATEGORIES MODEL

After scoring, classify:

#### **1. Reckless Risk**

Motivated by ego

Lacks data

High downside

No mitigation

Ignores counsel

Biblical Example:

Rehoboam rejecting wise counsel (1 Kings 12)

#### **2. Fear-Based Avoidance**

Strong opportunity

Good stewardship

Clear mission alignment

But leader hesitates due to fear

Biblical Example:

Israel refusing to enter Promised Land (Numbers 13–14)

#### **3. Faith-Filled Calculated Risk**

Prayerful

Prepared

Counseled

Mitigated

Mission-aligned

Biblical Example:

Nehemiah rebuilding the wall

David confronting Goliath (but with preparation)

### THE BALANCE TEST

Ask two final questions:

- If we do nothing, what happens in 3 years?
- If this succeeds, what changes?
- 

Sometimes the bigger risk is stagnation.

Ecclesiastes 11:4:

***“Whoever watches the wind will not plant.”***

## PSYCHOLOGICAL FILTER CHECK

Before final decision, evaluate emotional state:

Are we:

Tired?

Angry?

Trying to impress?

Under competitive pressure?

**Never make large risk decisions in emotional turbulence.**

## FINAL PROTECTION CHECKLIST

Before executing:

- Pray for wisdom (James 1:5)
- Confirm motive purity
- Ensure financial buffer
- Seek outside counsel
- Establish review checkpoints
- Create written downside plan

**If it isn't written — it isn't calculated.**

## PODCAST ADD-ON OPTION

You could offer this as:

“The Christian Business Risk Discernment Scorecard”

Free PDF download with:

Scoring sheet

Biblical references

Leadership reflection questions

Team discussion version

 Closing Leadership Thought

Courage without wisdom is chaos.

Wisdom without courage is stagnation.

Biblical leadership lives between the two.

Proverbs 3:5–6

“Trust in the Lord with all your heart... and He will make your paths straight.”

Calculated risk is not gambling.

It is stewardship under God's direction.