



FAITH BIBLE COLLEGE

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a workman that needs not to be ashamed,
rightly dividing the word of truth."*

SCHOOL OF PROSPERITY

WORKBOOK



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Dear Student

Welcome to Faith Bible College

*Our Vision is to Empower, Edify & Equip the Body of Christ in
The Word of Truth, So that we can be Leaders of Today
& Teachers for Tomorrow.*

*"Leaders are those whose aroma lingers long after they have completed
the task and others who sniff it, wants to be like them"*

*"Leadership is not a title but a Function
& that Function pulls you to its Position
& the Position determines your Title"*

*Blessings & Graceful Studying
Professor Ronnie Moodley*

WORKBOOK
School of Prosperity
& Business

SCHOOL OF PROSPERITY AND BUSINESS WORKBOOK

INTRODUCTION

OBJECTIVE:

The objective of this study is to teach what God desires for every born again believer who is part of His covenantal blessings – success and prosperity. Because God's prosperity is so often misconstrued to be similar to that of the world's prosperity and wealth, we need to gain an understanding of what God says concerning prosperity by looking, studying and dissecting His truths found in the Word of God.

GOD'S DESIRE FOR EVERY BELIEVER

For many years, it has been the tradition of the church that as a Christian we must not pursue the riches of this world and therefore expect to be rich, prosperous and successful. In fact, the poorer you were, the more a person was considered to be holy and spiritual. Just because we may experience God in poverty, does not mean that poverty is godliness. If we look at the example of the Israelites when they were in the wilderness, you will note that for forty years, they did not experience poverty nor lack (Deut 8:2-4). They were supernaturally fed, water was given to them from a rock, and the shoes on their feet did not wear out, but this was not God's best for them. He did not bring them out of Egypt to make them wonder in the wilderness for the rest of their lives. His desire was that He lead them to the land of plenty and abundance - the promise land. God desired that they become a successful and prosperous nation. Success was and is God's idea. He desires that you be fruitful, productive, effective, blessed, and successful.

WHAT IS GOD'S BEST FOR US?

According to Philippians 4:19, Psalm 23:1 and Psalm 84:11 what is God's best for us?

GOD'S TRUTH:

In looking at the Word of God, God's truths for man, we see that:

God wants you to be successful and prosperous: Joshua 1:8 " 'This book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then you will make your way prosperous, and then you will have success.'

God wants you to bear fruit, not fail but be prosperous in everything that you do. Psalm 1:1-4 "Oh, the joys of those who do not follow the advice of the wicked, or stand around with sinners, or join in with scoffers. But they delight in doing everything the LORD wants; day and night they think about his law. They are like trees planted along the riverbank, bearing fruit each season without fail. Their leaves never wither, and in all they do, they prosper."

God delights in your prosperity. "...Let the Lord be magnified, which hath pleasure in the prosperity of His servant." (Psalms 35: 27). Notice from this scripture that God does not delight in your poverty but your prosperity.

God wants you to be blessed. The Beatitudes in Matthew 5 each begin with "blessed," the most universal concept for success throughout the entire Bible. This word means to be "highly favoured" and is characterized by good fortune and happiness.

God teaches you on being successful: Isaiah 48:17 "'The LORD, your Redeemer, the Holy One of Israel, says: I am the LORD your God, who teaches you what is good and leads you along the paths you should follow". Isaiah 48:17 says that God will teach you how to profit. The word in the Hebrew used here is, "lamad", which means, "goad, teach, give incentive." God would not teach you how to prosper, give you the incentive to prosper, and then turn around and say, "I really don't want you to prosper". That would be double minded, and God is not double minded about anything! Deuteronomy 8:18 says that it is "God that gives us the power to get wealth, that He may establish His Covenant on the earth". This has a double meaning to us. He will establish His Word by prospering us, because He said He would; and He will establish His Word in the earth by giving us the power to get wealth and use that wealth to proclaim His Word to the world! Proverbs 8:21 says, "That I may cause those that love Me to inherit substance; and I will fill their treasures." Do you love God? Then you should expect an inheritance and full treasures.

God wants you to prosper in all aspects of your life. 3 John 1:2 "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul

prospereth." Prosperity is not just about money, it involves every area of your life – your healing, deliverance, salvation and money. The purpose of prosperity is to establish God's covenant in the earth. Deut. 8:18 "Always remember that it is the LORD your God who gives you power to become rich, and he does it to fulfill the covenant he made with your ancestors. Genesis 12:1-3 Then the LORD told Abram, "Leave your country, your relatives, and your father's house, and go to the land that I will show you. I will cause you to become the father of a great nation. I will bless you and make you famous, and I will make you a blessing to others. I will bless those who bless you and curse those who curse you. All the families of the earth will be blessed through you." The words, "prosperity" and "wealth" are similar. To be prosperous means to do well, to be favoured, to be at ease in peace and security, having totality and to be on a successful journey. To be wealthy means to have strength, power, goods, the ability to effect, an army, influence and upper class, to accumulate enough.

In the Bible we note that:

- Biblical wealth is a strength that comes from God (Prov 18:11).
- Wealth is a gift from God (Ecc 6:19).
- Possessions are a sign of the blessings of God (Ecc 6:2).

However, apart from God wanting to give you "things" (like a Father would give a child), He also wants you to prosper spiritually and emotionally. His success is therefore not only equated with wealth (physical) but in the spirit and in the soul areas of your life.

Christ became poor so that you could become rich. 2 Cor. 8:9 "You know how full of love and kindness our Lord Jesus Christ was. Though he was very rich, yet for your sakes he became poor, so that by his poverty He could make you rich."

In the book of 2 Corinthians, we have been given spiritual riches from Christ. What spiritual riches have we received from Christ's poverty?

God wants you to be blessed and successful. God's desire is for us to be successful, but not in the ways of the world. He wants you to succeed His way. The Word of God teaches us that as born again Christians we are the righteousness of God in Christ Jesus. (2 Corinthians 5:17-21) We have been made the righteousness of God through what Jesus did, we didn't have to earn it. To say that we must be poor, down-and-out, sick in body, and a multitude of other ills to draw close to God and perfect ourselves is to say that what Jesus did on the cross and in His resurrection was simply not enough to put us, in right standing with God! God wants you to prosper, and more than that, He paid an awesome price that we would have our needs met spiritually, mentally, physically and every other way! "I am come that they might have life, and that they might have life more abundantly" (John 10:10). God's will for your life, is that you have an abundant level of life.

According to Deuteronomy 8:18, what has God given us the power to do?

Are you walking in the truth of this promise of God?

If not, why?

THE PURPOSE OF PROSPERITY

There are six purposes as to why God desires that His people prosper:

Firstly, _____ God desires His people to be wealthy to establish His covenant with them (Deut 9:5-6). As descendants of Abraham, we are to prosper in the same measure that he did (Gen 12) because prosperity and health are God's intention for us. When you are in Christ you are successful and prosperous (Eph 2:6) and therefore we need to know who we are in Him. See Deut 7:12-23. Prosperity shows others how good God is to His covenant children (Deut 28, Is 61:9). The hand of God upon your life enables you to become a living testimony that He is alive.

Secondly, _____ God wants us to prosper in every area of our lives. The original plan that God had for us was that we would rule and reign and have dominion over the world and its system and therefore not allow the world to have dominion over us. Genesis 1:27-30 "So God created people in his own image; God patterned them after himself; male and female he created them. God blessed them and told them, "Multiply and fill the earth and subdue it. Be masters over the fish and birds and all the animals." And God said, "Look! I have given you the seed-bearing plants throughout the earth and all the fruit trees for your food. And I have given all the grasses and other green plants to the animals and birds for their food." And so it was."

Thirdly, _____ Prosperity is His idea for carrying out His work on the earth. He gives us the power to create wealth as money is needed to complete the mission that He has given to the Church (Matt 28:18-19). We therefore need to be His stewards. A steward is someone who manages goods and money on behalf of the Person who owns it. God owns the earth and everything that is in it (Ex 19:5). He is the Owner and because of our covenant with Him, we have been made His stewards. As stewards, we are to use the money that is entrusted to us by increasing His assets. This is done when we increase the Kingdom of God by adding another believer into the Kingdom.

Fourthly, _____ The word blessing means to favour, endow with, to make happy, prosperous and to speak well of. God's purpose for prosperity is so that when God blesses you, you can be a blessing to others. Unless you are blessing others, you are not biblically prosperous. "There is one who scatters, yet increases more ... the generous soul will be made rich, and he who waters will also be watered himself" (Prov 11:24-25).

2 Cor. 9:8 “And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.” When the Lord makes us a blessing, we are His instruments through which His divine favour can flow to others. The prosperity that Joseph lived was used by him to bring the people out of famine. His prosperity was not based upon money, as he was a slave, but it was based upon a relationship that He had with God (Gen 39:23).

Fifthly, _____ When we are prosperous, we are able to be a blessing to God by giving Him more of our finances (Prov 3:5-10).

Sixthly, _____ Prosperity brings us to a place where we stop focusing on our own needs and use faith to bless others. When we have our needs met we are free from worry, anxiety and stress which are all the results of being imprisoned by the god of mammon. When we have our needs met, we are free to release others from their monetary and emotional bondages.

DIFFERENCE BETWEEN GOD'S VIEW AND MAN'S

In your opinion are you a successful person? Would your spouse agree with you? Would your children? What would your closest friends say? Your associates at work? Your conscience? What would God say?

How would you define the word "success"? When you answered the questions of "success" did you answer it with the definition of success that society offers or by looking at what God calls success?

1. HOW DOES SOCIETY DEFINE SUCCESS?

Society has defined success by 5 P's.

What are the five things that characterize success in the "world"?

Culture pushes these, advertisers tantalize us with the possibility of their attainment and the media glamorizes the results of having them. Are these things sin? Are these things wrong? NO! Material success typified by the five p's doesn't necessarily result in sin and devastation. In fact, power, position, prestige, pleasure, and prosperity are rather amoral-neither good nor bad from a moral position. It's the use or abuse of these that determines the outcome. But, they are not the ultimate or even major measurements of success according to God's standards. And, they won't make you happy.

What do the researchers say on this same matter?

Money Won't Make You Happy - Tension, Not Happiness, Comes With Higher Income by Daniel J. DeNoon (WebMD Medical News)

Money won't buy happiness, says a group of distinguished economists and psychologists. "Would you be happier if you were richer?" ask Princeton researcher Daniel Kahneman, PhD, and colleagues. Kahneman shared the 2002 Nobel Prize for applying the principles of psychology to economics. Their answer: No. It's just an illusion that wealth brings happiness. "When someone reflects on how additional income would change [their sense of] well-being, they are probably tempted to think about spending more time in leisurely pursuits such as watching a large-screen plasma TV or playing golf," Kahneman and colleagues observe. "But in reality, they should think of spending a lot more time working and commuting and a lot less time engaged in passive leisure. ... By itself, this shift in time is unlikely to lead to much increase in experienced happiness." Kahneman and colleagues' theory appears in the June 30 issue of Science.

Money's Effect on Happiness Overrated: The distinguished scientists look at research into people's reported happiness and life satisfaction. They find that people are likely to overrate the joy-bringing effect of whatever they're thinking about at the time, whether it's money or the number of dates they had last week. In reality, they say: Increases in income have a relatively brief effect on life satisfaction. When countries experience a sudden increase in income, there is not a corresponding increase in citizens' sense of well-being. Life satisfaction does tend to increase as a nation's per-capita income rises. But there is little increase in life satisfaction once per-capita income goes above \$12,000 a year. Psychological studies show that the wealthier people are, the more intense negative emotions they experience. These studies do not link wealth with greater experienced happiness.

Why does increased income have so little effect on happiness? Research shows that: Relative income, rather than any certain level of income, affects well-being. If you get richer than your peers, you may feel you're better off than they are. But soon you'll make richer new friends, so your relative wealth won't be greater than it was before. People quickly get used to all the new stuff their money can buy. The amount of money people say they need rises along with their income. When you start making more money, you spend more time making money -- and have less leisure time -- than you did before. "The activities that higher-income individuals spend relatively more of their time engaged in are associated with no greater happiness, but with slightly higher tension and stress," Kahneman and colleagues note. Focusing on the illusion that money makes you happy may have an unexpected side effect. It may make your life worse.

3 www.webmd.com/news/20060630/study-money-wont-make-you-happy

WHAT IS BIBLICAL SUCCESS & PROSPERITY?

The Webster's Dictionary states that the meaning of "to prosper", means "to be bountiful, have a liberal supply, have well being and abundance, be successful and progressive, generously bestowed with gifts and having an unrestrained supply". True prosperity is the condition of being successful or thriving, especially having economic well being. True prosperity is the ability to use God's power to meet the needs of and help others.

Biblical success is the progressive realization and internalization of all that God wants us to be and do. Notice that success from God's perspective is progressive. It is not static and it does not deal just with the results. Success deals with the process ... the journey. God makes it clear that He wants you to focus on who you are (character – to become like Christ) rather than what you have (the 5 p's). Success is being in a successful, flourishing and thriving position. It should be a whole life state, meaning to be prosperous in the spirit, soul, body, family and financial areas of our lives. God wants to lavish us with His goodness. He wants us to be a blessing in order that we can bless someone else. The fact is those without can't help anyone. If one is broke in their spirit, they can't lift another, because they themselves are down. If one is broke in their health, they are weak and not able to assist others because of their affliction. If one is in a broken family situation they can't assist others and be an example of how to have a loving family, because they live in chaos and confusion. Lastly, if one is broke in their finances they can't assist anyone else financially.

1 Cor. 2:9-12 "That is what the Scriptures mean when they say, "No eye has seen, no ear has heard, and no mind has imagined what God has prepared for those who love him." But we know these things because God has revealed them to us by his Spirit, and his Spirit searches out everything and shows us even God's deep secrets. No one can know what anyone else is really thinking except that person alone, and no one can know God's thoughts except God's own Spirit. And God has actually given us his Spirit (not the world's spirit) so we can know the wonderful things God has freely given us."

2. KNOWING GOD'S WILL FOR YOU!

Success requires a realization of God's desires for our lives and then pursuing these dreams and goals and living them.

Early we said that success will mean different things to different people, here it is true. To a businessman/ woman, called by God into the business arena to grow and establish companies, success is in the profit that the company turns over at

the end of the year (financial satisfaction). To a teacher, called by God to impart knowledge to the next generation, success can be defined in the marks that his / her student attains at the end of the year (personal achievement), promotion from merely a teacher to a Head of department or Head of the School (financial and promotion). To a cleaner, success may be in being promoted to a supervisor (financial satisfaction and promotion).

SUCCESS IS, KNOWING GOD'S PLANS FOR YOUR LIFE, WALKING AND EXCELLING IN THEM AND BEING BLESSED FINANCIALLY WHILST DOING THEM.

GOD'S WILL FOR EVERY PERSON:

What is God's will for your life?

According to 1 Timothy 2:3-4:

According to Jeremiah 29:11, Psalms 139:14-18:

How can you come to know the plans of God for your life?

According to Psalms 119:105:

According to James 1:5:

According to John 16:13:

According to Proverbs 3:5-6:

According to Romans 12, Ephesians 4 and 1 Corinthians 12:

Biblical prosperity and financial blessings given to men and women in the Bible was usually a result of a person fulfilling the calling and the plans that God had for their lives. When Joseph fulfilled his calling as being a governor in Egypt, he was blessed financially (Gen 41). When David fulfilled his calling as a king to Israel, he was successful and blessed financially. When Abraham obeyed his calling to leave Ur and go to the land God was showing him, then he was successful as a farmer and land owner (Gen 12-13). Success and biblical prosperity comes as we walk in obedience to God's will for our lives.

TASK ONE:

Our initial task in being successful and prosperous is to find out God's plan for our lives and then to pursue those plans.

PERSONAL ASSESSMENT:

Spend time in prayer with God and ask Him to reveal His plans and dreams for your life. After you have done this answer the following questions:

- Do you now have a clear understanding of God's plans for your life?
- Are these plans bigger than what you ever imagined?
- Are you already walking towards these plans and dreams?
- If not, what changes would you need to make in your life to move you towards these plans?

THE REALM OF BIBLICAL SUCCESS AND PROSPERITY

"Dear friends I pray that you may enjoy good health and that all may go well with you, even as your soul is getting well. It gave me great joy to have some brothers come and tell about your faithfulness to the truth and how you continue to walk in the truth. I have no greater joy than to hear that my children are walking in the truth." (3 John 2-4, NIV)

"Beloved, I pray that you may prosper in every way and (that your body) may keep well, even as (I know) your soul keeps well and prospers..." (3 John 2, AMP).

The laws of prosperity are not only limited to prosperity in your finances. God is not only interested in your material life, but in every aspect of your life. This means that God desires prosperity in the following aspects of your life:

SPIRITUAL REALM:

How have our spirits become prosperous in Christ?
Ephesians 2:1 and Colossians 2:13:
John 11:25 and Romans 6:22-23
Acts 26:18, Romans 8:16-17 and Galatians 3:29:

SOUL REALM:

The soul includes the mind, will and the emotions.

How has the mind become prosperous in Christ?

Romans 8:6-8:

1 Corinthians 2:16:

1 Peter 4:1-2:

Romans 12:2

How has the will become prosperous in Christ?

Psalms 40:8

Psalms 143:10

How have our emotions become prosperous in Christ?

Psalms 29:11, Psalm 4:8, 2 Timothy 1:7:

Nehemiah 8:10, Psalms 16:11 and Isaiah 61:10

Ephesians 1:6

BODY:

God has promised that our bodies will know health and healing. "If you diligently heed the voice of the Lord your God and do what is right in His sight, give ear to His commandments and keep all His statutes, I will put none of the diseases on you which I have brought on the Egyptians. For I am the Lord who heals you." (Ex 15:26). "For He was wounded for our transgressions, He was bruised for our iniquities, the chastisement for our peace was upon Him, and by His stripes we are healed.." (Is 53:5).

FINANCIAL / MATERIAL REALM:

This is the main focus of this course as often this type of prosperity has been neglected, over emphasized or misrepresented. Throughout this course, we will be looking at the Biblical view of financial prosperity.

WHY DO SOME CHRISTIANS LIVE IN LACK AND POVERTY?

The Bible teaches us that believer's will only live in lack when:

Deuteronomy 15:4-6:
Matthew 13:
Hosea 4:6
Hebrews 3:19, 4:11
Matthew 6:33, 2 Chron 26:5

HOW CAN WE CHANGE?

- Ignorance is changed through the Word of God.
- Unbelief is changed through faith in His Word.
- Disobedience is changed by obedience.
- Incorrect sowing, is changed by looking for the right soil.

PART ONE: THE SOURCE OF PROSPERITY

The objective of part one is to show the learner where the source of our prosperity and success comes from by looking at the Word of God. In this lesson we will be able to answer the following:

- Is being rich sin?
- Where did Israel receive their prosperity and provision from?
- Where does our prosperity and provision come from?
- What is the favour of God?
- How can we receive His favour in our lives?

MONEY: GOOD OR EVIL

When you look at the world system, you can clearly see that money controls the rich through greed and the poor through fear. Money has been elevated to a position of being the source of prosperity. Those who have it, are wealthy and successful, those who do not have it are poor and a failure. Because of this wrong understanding, people have begun to rely on money instead of God and therefore have an idolatrous relationship with it.

Matthew 6:24 ""No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money."

In Matthew 6:24, we see that "mammon", "money, wealth and riches", was the ruling spirit of the unrighteous. People can become so obsessed with making money, gaining riches and being successful in the natural world that they can neglect their spiritual duties to God. The two words "serve" and "masters" refer to a slave's relationship to a slave-owner. In ancient times it was in fact possible to belong to more than one master. See Acts 16:16 "One day as we were going down to the place of prayer, we met a demon-possessed slave girl. She was a fortune-teller who earned a lot of money for her masters." However, what Jesus was meaning in this portion of Scripture is that you cannot serve two masters equally well at the same time. Jesus therefore urged the people to be single-minded.

In order for us to walk in Biblical prosperity, there needs to be a right relationship between God and money. This can be done if we understand that money in itself is not evil or wrong:

- It is a medium of exchange. It is a tool which enables us to interact with one another and God.
- It does not have a personality of its own but rather takes on the personality of the user. It is what you do with it that makes it either good or evil. Money makes you more of what you were before you had money - for example - if you were a giver before you had money, you will be more of a giver when you receive more. What you do with your money shows what you love and value.

THE SOURCE OF PROVISION FOR ISRAEL

Who was Israel's source of provision when they were wandering in the desert and when they were in the promise land?

When God miraculously delivered His people from the land of slavery (slavery to the world system – mammon), He took them from being in a place where there was never enough to being in a place where there was just enough and then more than enough.

IN EGYPT:

In Egypt, the nation of Israel had become slaves to the king (Exodus 1). Under this slavery, they had become forced to work with rigor and under the bondage of the Egyptians (Egypt being a type of the world system). Exodus 1:11-14 “So the Egyptians made the Israelites their slaves and put brutal slave drivers over them, hoping to wear them down under heavy burdens. They forced them to build the cities of Pithom and Rameses as supply centers for the king. But the more the Egyptians oppressed them, the more quickly the Israelites multiplied! The Egyptians soon became alarmed and decided to make their slavery more bitter still. They were ruthless with the Israelites, forcing them to make bricks and mortar and to work long hours in the fields.”

However, “God heard their cries and remembered his covenant promise to Abraham, Isaac, and Jacob. He looked down on the Israelites and felt deep concern for their welfare.”(Exodus 2:24-25). As a result, He called Moses to come and bring the people out of their slavery (their service to mammon) to a place of liberty. It is here that we see how God leads His people on a journey through the wilderness to the promise land.

Meaning for us:

We can either remain under the oppression and bondage of the world system by believing that our provision comes from making more money, working harder, bigger promotions etc. Or we, like the Israelites can cry to God to remove us from our master, mammon, and take us on a journey to our promise land (the plans and provision of God for our lives).

How has this been made possible? Just as God called Moses to lead the people out of their poverty and lack, so Christ has come to take our poverty and turn them into His riches.

2 Cor. 8:9 "You know how full of love and kindness our Lord Jesus Christ was. Though he was very rich, yet for your sakes he became poor, so that by his poverty he could make you rich."

AS A WANDERER IN THE WILDERNESS:

When the nation of Israel was delivered from the bondage of Egypt, God began to teach them how they could change their master, from mammon to God. They were therefore instructed through various object lessons how their source of provision was not in the world system but it was in God. He showed them that He would meet their every need just as Paul said in Philip. 4:19 "And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus."

- **God changed the bitter waters into sweet:** After three days of travelling in the wilderness without water, God provided the Israelites with sweet waters at Marah. Exodus 15:23-25 "When they came to Marah, they finally found water. But the people couldn't drink it because it was bitter. (That is why the place was called Marah, which means "bitter.") Then the people turned against Moses. "What are we going to drink?" they demanded. So Moses cried out to the Lord for help, and the Lord showed him a branch. Moses took the branch and threw it into the water. This made the water good to drink. It was there at Marah that the Lord laid before them the following conditions to test their faithfulness to him:" Here we note that the provision of God may at times seem useless (Marah had bitter waters which could not be drunk) but when we trust in Him (Jesus, the branch thrown into the waters) our situation will change and our needs will be met.

- **God provided them with the blessings of Elim:** Exodus 15:27 "After leaving Marah, they came to Elim, where there were twelve springs and seventy palm trees. They camped there beside the springs."
- **God provided them with manna:** After leaving Elim, the nation of Israel then travelled into the wilderness of Sin. It was here that the people complained that they were hungry and God miraculously provided them with the manna from heaven. Exodus 16:4 "Then the Lord said to Moses, "Look, I'm going to rain down food from heaven for you. The people can go out each day and pick up as much food as they need for that day. I will test them in this to see whether they will follow my instructions." Exodus 16:21, "The people gathered the food morning by morning, each family according to its need. And as the sun became hot, the food they had not picked up melted and disappeared." Notice here that the provision of God was just enough to meet their daily needs.
- **God provided them with water from the rock:** Once again when the people had travelled to Rephidim, the people became thirsty and God provided them with enough water to drink from the Rock. Exodus 17:6 "I will meet you by the rock at Mount Sinai. Strike the rock, and water will come pouring out. Then the people will be able to drink." Moses did just as he was told; and as the leaders looked on, water gushed out.

According to Deut 8:2-4, how would you classify the provision of God whilst the Israelites were in the wilderness?

Here in the wilderness the Israelites had to learn that God's source of prosperity and success could only be found in trust and obedience to Him. It was here that God met their every need with just enough.

AS AN OCCUPIER OF THE PROMISE LAND:

God, however, is a God of the abundance. The plan of God was not only to meet the Israelite's needs with just enough, His plan and promise was to meet their needs with His abundance.

How would you characterize the provision of God in the promise land?

Deuteronomy 8:7-10

Numbers 13:23

Numbers 13:27

Numbers 14:7-8

When God promised the people the land of Canaan, He promised that He would move them from a land of just enough, to a land of abundance. However, the only way that they would be able to enter into this promised land (prosperity, provision and success) was if they believed and had faith like the two spies, Joshua and Caleb. Twelve spies had gone to view the promise land, however only two came back with a positive report and therefore were able to enter the land (Num 14:22-24).

TASK TWO

The second task in obtaining the favour and blessings of God is to ensure that we have faith like the two spies, Joshua and Caleb.

PERSONAL ASSESSMENT:

If you were to classify the type of faith that you have concerning the provision and prosperity of God in your life right now, would you classify it as Joshua and Caleb's or as the other ten spies?

Do you believe that the promise land – God's more than enough – is God's promise to you?

Are you already walking in this blessing?

According to Joshua and Caleb, what was required of the people of Israel to go and “collect” and walk in the abundance of God? (See Numbers 13)

GOD, THE SOURCE OF OUR SUCCESS AND PROSPERITY

1. GOD'S REVELATION OF HIMSELF, THE SOURCE OF ABUNDANCE AND WEALTH

Right from the very first chapter of the Book of Genesis, we are able to see that God began to unfold the revelation of Himself as man's Provider. The earth and everything that was created, was created for man to use, to rule and have dominion over. Consider for a minute, how great and abundant creation is: the variety of animals, fish, flowers, trees, etc that were made for man.

What do the following scriptures teach us about the rich abundance of God?

Exodus 19:5

Psalms 24:1

Psalms 50:10

Psalms 89:11

Haggai 2:8

2. GOD'S PROMISE OF ABUNDANCE TO ABRAHAM:

According to Genesis 15:1, what promise did God give to Abraham about Who He is?

In this one verse, Abraham saw God as his El Shaddai, the extravagant, lavish Gift Giving God who is more than able and willing to prosper His children. In order for us to walk in the prosperity that God desires us to have, we need to see God as He truly is, in the same way that Abraham had learnt to perceive God, and that is as a God of abundant riches.

3. GOD'S PROOF OF HIS SOURCE AND PROVISION:

Throughout the Scriptures, both in the Old and the New Testament, God has been the source of Provision for many people who believed and trusted in Him.

OLD TESTAMENT:

Hagar and Ishmael: God provided for Ishmael and Hagar after they were sent into the wilderness and their provisions had dried up (Gen 21:8-20).

The Levites: Because the Levites were the only tribe not to receive a portion of land as part of their inheritance, God ensured that they were well cared for by making provision for them in the Law. They were provided for:

- By the tithes and offerings that the people were to bring once a year. Numbers 18:21 "As for the tribe of Levi, your relatives, I will pay them for their service in the Tabernacle with the tithes from the entire land of Israel."
- By the portion of spoils that were collected after receiving the victory over a specific city, land or army (Josh 21).

Solomon: Solomon was provided with riches and honour when he became king of Israel (1 Kings 3:11-13, 4:20-34).

Elijah: When Elijah proclaimed a drought over the lands belonging to the Israelites, God gave him a word saying, "get away from here and turn eastward, and hide by the brook ... and it shall be that you shall drink from the brook, and I have commanded the ravens to feed you there.." (1 Kings 17:3-4) When the brook eventually dried up, God gave Elijah another word saying that He had "commanded a widow there to provide" for him (v7-9).

Widow: Because of the widow's obedience in providing for the prophet in times of drought and lack, God promised the widow that her "bin of flour shall not be used up, nor shall the jar of oil run dry, until the day the Lord sends rain on the earth...The bin of flour was not used up, nor did the jar of oil run dry, according to the word of the Lord..." (1 Kings 17:14-16)

The widow and her sons: The widow and her sons were provided with oil so that they could pay off their debts and live (2 Kings 4:1-7)

NEW TESTAMENT:

5000 men: Jesus multiplied the five loaves and two fishes so that 5000 people were given a meal (Matt 11:13-21). Notice that His provision was more than enough as twelve baskets remained after everyone had eaten.

4000 men: Jesus multiplied seven loaves and a few little fish to feed 4000 people (Matt 15:32-38). There were seven large baskets full of the fragments left after everyone had eaten.

Peter was provided with such a great number of fish that the nets began to break (Luke 5:1-11). See John 21.

The paying of the taxes: When the people who received the temple tax came to Peter to ask whether Jesus had paid the tax, Jesus told Peter to go "to the sea, cast in a hook, and take the fish that comes up first. And when you have opened its mouth, you will find a piece of money..." (Matt 17:24-27).

Paul was provided for by the generosity of the members of the Philippian church (Phil 4:14-18).

TASK THREE

God is the same, yesterday, today and forever. If He provided for the early patriarchs, the widows and the people of the early Church, His provision is available for you and me. What do we need to do – Believe and Receive God's best for you.

PERSONAL ASSESSMENT:

Do you believe that the same provision that God gave to the early patriarchs and the disciples is available for your every need?

Are you living in the "just enough" principle of the wilderness or do you have enough faith to live in the "more than enough" abundant provision that God desires to give to every believer?

Is your job, your company, your work the source of your provision or have you completely entrusted your financial position to God?

GOD, THE ONE WHO FAVOURS US

What do the following scriptures say concerning God and the believer?

Psalms 5:12

Psalms 30:7

Psalms 23:6

Favour is the friendly disposition from which kind acts proceed. When a person is favoured by another it means that the individual will assist the other by providing them with special advantages and preferential treatment.

1. WHAT DOES THE BIBLE TEACH US ON FAVOUR?

JOSEPH WAS FAVOURED OF GOD

Genesis 39: 2-3 "The Lord was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the Lord was with him and that the Lord gave him success in everything he did,"

Genesis 39:4-5 "Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned". The favour of God upon the life of Joseph did not only effect his life, but also all those who were around him. From the time Potiphar put him in charge of his household and of all that he owned, the Lord blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field."

Genesis 39:21 "But the Lord was with Joseph and extended kindness to him, and gave him favor in the sight of the chief jailer".

Genesis 39:23 "The chief jailer did not supervise anything under Joseph's charge because the Lord was with him; and whatever he did, the Lord made to prosper. Joseph found so much favour in the sight of the keeper of the prison, that he made him the head of the prison!

Acts 7:9-10 "And the patriarchs, moved with envy, sold Joseph into Egypt: but God was with him, And delivered him out of all his afflictions, and gave him favour and wisdom in the sight of Pharaoh king of Egypt; and he made him governor over Egypt and all his house."

Joseph found favour with God and men and was given a prominent place of promotion. The evidence of the favour of God upon the life of Joseph was that:

- He always received promotion in his work place
- He was delivered from every crises and negative circumstance
- No matter how "low" he went, God always lifted him up.

MOSES WAS FAVOURED OF GOD

Deut. 34:10-12 "And there arose not a prophet since in Israel like unto Moses, whom the LORD knew face to face, In all the signs and the wonders, which the LORD sent him to do in the land of Egypt to Pharaoh, and to all his servants, and to all his land, And in all that mighty hand, and in all the great terror which Moses showed in the sight of all Israel."

Exodus 33:11 "Inside the Tent of Meeting, the LORD would speak to Moses face to face, as a man speaks to his friend. Afterward Moses would return to the camp, but the young man who assisted him, Joshua son of Nun, stayed behind in the Tent of Meeting.

Numbers 12:8 "I speak to him face to face, directly and not in riddles! He sees the LORD as he is. Should you not be afraid to criticize him?"

The evidence of the favour of God upon Moses life was the spiritual intimacy that he had with God.

THE ISRAELITES WERE FAVOURED OF GOD

Exodus 3:21-22 ""And I will give this people favour in the sight of the Egyptians; and it shall be when you go, that you shall not go empty-handed. But every woman shall ask of her neighbor, namely of her who dwells near her house, articles of silver, articles of gold and clothing; and you shall put them on your sons and on your daughters. So you shall plunder the Egyptians."

Exodus 12:36 "The LORD caused the Egyptians to look favorably on the Israelites, and they gave the Israelites whatever they asked for. So, like a victorious army, they plundered the Egyptians!"

Deut. 7:7-8 "The LORD did not set His Love upon you, nor choose you, because ye were more in number than any people; for ye were the fewest of all people: But because the LORD loved you, and because He would keep the oath which He had sworn unto your fathers, hath the LORD brought you out with a mighty hand, and redeemed you out of the house of bondmen, from the hand of Pharaoh king of Egypt."

Psalms 44:3 "They did not conquer the land with their swords; it was not their own strength that gave them victory. It was by your mighty power that they succeeded; it was because you favored them and smiled on them."

The evidence of the favour of God upon the Israelites is numerous:

- They were given an abundance of "goods"
- They were redeemed from slavery
- They were given possession of land that did not come by their own efforts
- They were provided for as they wandered in the wilderness.

RUTH WAS FAVOURED OF GOD

Ruth travelled with favour! When Ruth made a decision to go with Naomi she began her journey with favour. The name Naomi literally means "the favour of God". Ruth 1:16 "But Ruth replied, "Don't ask me to leave you and turn back. I will go wherever you go and live wherever you live. Your people will be my people, and your God will be my God."

The favour of God upon her life led to:

- Her steps being ordered by God:

Ruth 2:2-3 "One day Ruth said to Naomi, "Let me go out into the fields to gather leftover grain behind anyone who will let me do it." And Naomi said, "All right, my daughter, go ahead." So Ruth went out to gather grain behind the harvesters. And as it happened, she found herself working in a field that belonged to Boaz, the relative of her father-in-law, Elimelech."

Psalms 37:23 "The steps of the godly are directed by the LORD. He delights in every detail of their lives."

- "Handfuls on purpose"

The blessings and the favour of God upon her life was obvious. Ruth 2:15-16 "When Ruth went back to work again, Boaz ordered his young men, "Let her gather grain right among the sheaves without stopping her. And pull out some heads of barley from the bundles and drop them on purpose for her. Let her pick them up, and don't give her a hard time!"

- The favour of God upon her life led to her marrying Boaz, having a son, Obed and being the great grandmother of King David.

JESUS RECEIVED THE FAVOUR OF THE FATHER

Luke 2:40 "And the Child grew, and waxed strong in spirit, filled with Wisdom: and the grace of God was upon Him."

Luke 2:52 "And Jesus increased in Wisdom and stature, and in favour with God and man."

2. WHO IS THE SOURCE OF THIS FAVOUR?

Psalms 84:11 "'For the Lord God is a sun and a shield; the Lord will give favour and glory; No good thing will He withhold from those who walk uprightly"

From the above verse it should be evident that favour does have a source - God. Just as the abundant provision of God comes from God, so too the favour and the blessings of God come through Him.

3. WHAT FAVOUR CAN WE EXPECT TO RECEIVE TODAY?

Romans 8:32 "He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all things?"

God wants to bless us, assist us and give us preferential treatment and special advantages in our lives. In scripture we note that the favour of God is shown in the fact that we:

Psalm 5:12

Psalm 29:11

Psalms 30:7

Psalm 106:4

PART TWO: THE BELIEVER'S RESPONSIBILITY IN RECEIVING HIS PROMISED PROSPERITY

OBJECTIVE

How can a person become successful? In the first part of this study we learnt that it is God who is our Source of Provision. Because of His great ability, we are promised success, provision and blessing from God. However, does this blessing just fall into our lap? What is required of us as believers in acquiring the promises of God for our lives? In part two we will be looking at the Word of God to find out the true formula for success based on "our part".

THE BIBLICAL FORMULAR FOR SUCCESS

The Biblical formula for success can be seen in the life and ministry of three men in the Bible:

- Joshua
- King Solomon
- Jesus

Each of these great men teach us how we are able to obtain true success.

1. JOSHUA

Joshua, the son of Nun, was a successful man. He was both the assistant and successor of Moses (Josh 1:1, Num 27:18-23). He was a man of faith and trust (Numbers 14:6-10; Joshua 24:15). He was a great military mind (cf. Exodus 17:13, Joshua 8, 12). He was the one who led the people into the Promised Land allotting to each tribe its territory (Joshua 11:23). He was given a difficult task to carry out (Joshua 1:2, 6) yet he did it with skill and grace. In every way, Joshua was a success.

In the first chapter of Joshua, the Lord set forth the basics or ingredients for Joshua's success. If Joshua was to adhere to the instruction therein he would enjoy "good success" (Joshua 1:8). These same instructions will allow us to stand successfully before God as well. Joshua's success was dependent upon:

What was Joshua's success dependent upon:

Joshua 1:3-4:

Joshua 1:5 and Hebrews 13:5:

Joshua 1:6

Joshua 1:7-9

With these instructions come the keys to prosperity and success: "then you will be prosperous and successful" (1:8b).

The world says...	God says...
Trust in yourself	Trust in me. I will never leave you.... (1:5)
Boldly strive for your dream	Be strong and very courageous and step out to possess the land, because I will be with you (1:9)
Think good thoughts, positive thoughts	Meditate on God's word (1:8a)
Then you will be prosperous and successful	Then you will be prosperous and successful (1:8b)

TASK FOUR:

Success comes when we think successful thoughts. The Lord provided Joshua with all the comfort needed (Joshua 1:5, 9). Therefore, there would be no reason for fear or dismay. Proper attitudes breed successful living.

2. KING SOLOMON

In many ways, King Solomon was hugely successful, spiritually and materially. During his early reign we note the following that provides evidence of his success: The land was at peace, and his people ate, drank, and were happy. His administrative skills set up a trusted staff that governed all Israel plus all the other kingdoms from the Euphrates River to the land of the Philistines and on to the border of Egypt. All twelve tribes and the other local kingdoms supplied the king with great wealth and tribute. Solomon's fame as a wise consultant spread, and both Jews and Gentiles came to hear his teachings. He taught with proverbs and was well known for his songs. He built the Temple of Solomon according the pattern given by God and followed instructions God had given Moses centuries before. After The Temple was completed, Solomon engaged in numerous other great projects throughout Jerusalem and Israel. The magnificence and splendour of the kingdom was unrivalled anywhere. Trade was carried on overland with Tyre, Egypt and Arabia, and by sea with Spain, India and the coasts of Africa. Solomon accumulated vast wealth from many nations (1 Kings 9:26-28, 10:11-12, 2 Chronicles 8:17-18, 9:21). It was Israel's "golden age."

What was the secret of success in King Solomon's Early life?

2 Kings 2:2-4, 1 Kings 3:3

2 Kings 3:5-9

Proverbs 9:10

Ecc 12:13

3. THE SUCCESS OF JESUS

If we look at the life of Jesus we notice that He was not wealthy (owning houses and lands etc). He never married, had no children, no descendants. By the standards of His day, He was uneducated--that is He never attended noteworthy schools; in fact, we know very little about His education. He did not travel over a wide area in His life time, but He was always wandering around. He never settled down, and never stayed in one place very long. He created controversy wherever He went, but He made an incredibly positive difference everywhere He went. Some people loved and respected Him, and some people despised and hated Him. After He died, the world was never the same; the course of history was permanently changed. No matter how long the world continues, He will always be a powerful, positive influence on people. Though He lived two thousand years ago, He can help people of today understand life and relationships in ways that literally turn their lives and relationships around.

What attributed to the success of Jesus?

John 10:30:

Mark 1:35, Luke 6:12, Luke 5:16:

Luke 2:49 and John 4:34:

TASK FIVE

If your formula for success in your career or work places little emphasis on God, you won't be very successful. You will make a lot of money. You may own a lot of things. You may even accumulate a lot of power. But the emptiness of what you do and have will tell you that you don't have the success that you were searching for.

If your formula for success in your marriage places little emphasis on God, you won't be very successful. You may have an incredible house. Your family may make a lovely portrait. You may travel together to lots of fun places and do exciting things. You may wow your neighbours and friends. But the loneliness and stress that you experience in your marriage at those critical, important moments will tell you that your marriage is not the success that you hoped it would be.

If your formula for success as a parent places little emphasis on God, you won't be very successful. The children may be able to have the experiences that you want for them. They may make the grades in school you want them to make. They may achieve the popularity you want them to have. Perhaps you will even be so fortunate as to have little conflict with them when they are teens. But the feeling of distance between you and them, the feeling of being at a loss to do anything that touches their hearts and minds at critical moments will tell you that you are not nearly as successful as you wanted to be.

God is the beginning of the formula for success in this life and in the life to come. Mark 8:36-37 "For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?"

How involved is God in your life? Have you made room for Him like Jesus did, to pray every day, early and late and often? What is your attitude to walking in obedience with God? 1 Cor. 7:19 "For it makes no difference whether or not a man has been circumcised. The important thing is to keep God's commandments."

As we have studied the life of Joshua, Solomon and Jesus, we notice that the success that they had was a result of FOUR things.

- Firstly, having a relationship with God and knowing Him intimately
- Secondly, having faith
- Thirdly, having the right priorities
- Fourthly, living a life that is obedient to the Word and the Will of God

As we have already seen, it is God's desire to surround us with His favour and to give us success (wealth, promotion etc) however, by looking at the lives of the above three men, we notice that yes His favour is free, it is a gift, but it is dependent upon what we do, our actions. God will provide it but if we desire success (not only a fleeting position and financial blessing) we need to ensure that we follow the formula of these great men.

1. KNOW GOD INTIMATELY

According to the following scriptures, what key ingredient is given for success according to God's standards?

Philippians 3:4-9

Jeremiah 9:23-24

Daniel 11:32

In Philippians 3, Paul recalls what he had once perceived as success: his heritage, his advancement, his reputation. This opening paragraph in his story illustrates what formerly had worth with a list of seven items, six of which indicate different ways in which he "excelled." He begins with circumcision, then moves on to his membership in the ancient people of God, including his tribal origins; he is a Hebrew of Hebrews, which can be demonstrated in three observable ways, concluding with the declaration "blameless, according to the righteousness found in the law." His before Christ credentials were both noteworthy and impeccable. However, when he had come to knowledge of Christ, when he had seen his inadequacies, when he had encountered God on the Road to Damascus, he took an audit of his "successful" life. For all of his hard work to have "credit" with God, Christ turned these "gains" into "losses," so that Paul looked at his former successes as if they were dung. It is in verse 8 that Paul distinguishes true success. Paul says, " ... I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish so that I may gain Christ". In this verse, using the language of commerce ("gain/loss"), he puts his past, present and future into perspective. In "gaining Christ" his remarkable past now looks like "skybala" ("street filth/dung"; NIV rubbish).

"Knowing Christ" relationally is the aim of everything. Knowing Christ does not mean to have head knowledge about Him but to know Him personally and

relationally. Paul has thus taken up the Old Testament theme of knowing God and applied it to Christ. It means to know him as a child and parent know each other or wife and husband. It speaks of knowledge based on personal experience and intimate relationship--and thus to know Christ's character intimately. Paul's prayer is that he really wants to get to know God.

There's a big difference between believing in God and knowing God. Knowing God is more than awareness, it's more than information and it's more than religion, it's a relationship. Knowing God is life's most meaningful pursuit.

If we look at the teaching of Jesus about the vine, we notice that there is a common theme that runs through the story which will lead to a person being fruitful – “abide” or “remain”. In six verses through this chapter we notice that the word “abide” is used.

- John 15:4 “Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me.”
- John 15:5 “I am the vine, you are the branches. He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing.
- John 15:6 “If anyone does not abide in Me, he is cast out as a branch and is withered; and they gather them and throw them into the fire, and they are burned.”
- John 15:7 “If you abide in Me, and My words abide in you, you will ask what you desire, and it shall be done for you.
- John 15:9 “As the Father loved Me, I also have loved you; abide in My love.
- John 15:10 “If you keep My commandments, you will abide in My love, just as I have kept My Father's commandments and abide in His love.

The word “abide” comes from the Greek word, “meno” which means, “to stay (in a given place, state, relation or expectancy): - abide, continue, dwell, endure, be present, remain, stand, tarry (for)”. (Taken from the Strong's Concordance)

The word abide uniquely describes our practical walk in Christ. This one word combines the idea of continuance and the idea of residence. As to our position in Christ, we are sealed by the Spirit and can never be removed. However, as to our walk, we can live and act outside of Christ by going our own way and living

according to our own flesh. These verses tell us to strive to remain in Christ in our daily walk. They also tell us to make this walk our permanent residence. We are to abide in "Christ, who is our life" (Col.3:4). Paul testified, "I am crucified with Christ: nevertheless I live; yet not I, but Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me" (Gal.2:20).

WHAT WAS THE RESULT OF ABIDING?

If we continue to look at John 15, what are the consequences of those who choose to live a life which is abiding in the vine:

John 15:2, 5

John 15:5, Philippians 4:13

John 15:7, 1 John 3:21-22

John 15:10

John 15:11

John 15: 15, Psalm 25:14

PERSONAL ASSESSMENT: ARE YOU ABIDING?

- Are you resting fully in the sufficiency of Christ?
- Do you cherish the time you spend with Him?
- Do you know His presence in your daily walk?
- Are you consciously looking to Him for guidance in your hourly decisions?
- Do you rely upon Him in all your efforts?
- Can He easily turn you another direction when His will deems it necessary?
- Do you minister to others from the life of Christ in you?
- Do you know the peace that passes all understanding?

Remember: Fruitfulness (spiritual, mental, physical and emotional) comes from the position of "abiding".

2. FAITH IN GOD

Faith and faithfulness are two concepts that are central to Biblical thought. Both deal with the concept of God, (faithfulness towards man) and the concept of man (faith towards God).

FAITH IS NECESSARY!

Habakkuk 2:4 "Behold, his soul which is lifted up is not upright in him: but the just shall live by his faith."

The Bible is clear in the fact that everyone who believes in God needs to live by faith. But why is faith necessary? Why is faith so important to the believer?

2 Chron 20:20

Ephesians 6:16

Hebrews 11:6

Romans 5:1

Matthew 17:10

Mark 9:23

John 3:15, 5:24

John 1:12

John 14:12

Hebrews 4:3

James 2:5

1 Peter 2:6

FAITH DEFINED

Hebrews 11:1 "Now faith is the substance of things hoped for, the evidence of things not seen."

According to Webster's Dictionary faith is "an unquestioning belief that does not require proof or evidence."

The NIV says, "Now faith is being sure of what we hope for and certain of what we do not see." The KJV and the NKJV say, "Now faith is the substance of things hoped for, the evidence of things not seen." The RSV, NRSV and NASB each says, "Now faith is the assurance of things hoped for, the conviction of things not seen." Literally the Greek of Hebrews 11:1 says, "Now faith is the reality of things being hoped for, the proof of things not being seen." In other words, faith demonstrates that the things we hope for are real.

- "Substance" can also be translated "surety;" our faith is what keeps our hearts steady, believing that the promises of God will surely come to pass in our lives. Without faith, we will be tempted to view the promises of God as nice ideas, pipe dreams that we cross our fingers hoping they will somehow come to pass. Such a vague sense of wishful thinking will not be enough to motivate us to live so as to attain those promises. With faith, however, we view those promises as a certain fact. There is no question as to whether or not Jesus is coming back for us. There is no uncertainty as to the hope of our resurrection and transformation into His likeness. This confidence and belief in God will fuel our hearts to live in righteousness and hope, joyful in the Lord.
- Faith is also "the evidence of things unseen," or to put it another way, the evidence of the supernatural activity in our lives.

FAITH'S ACTIONS:

Faith is an action word. There are three actions that are related to faith:

- Believing
- Expecting
- Confessing

1. Believing it

Having faith in God is not demonstrated by a person who wants to:

- "Know it" before believing it
- "See it" before believing it
- "Hear it" before believing it
- "Touch it" before believing it

The Biblical example of Thomas shows us this type of head faith (John 20:24-29). Thomas had found it very hard to believe that Jesus was alive as he relied on his senses. He had seen the nails pierce the hands of Jesus, he had seen the crown of thorns that was placed upon His head and He had seen the spear that pierced His side. His senses told him that Jesus was dead. He therefore only had head knowledge or natural human faith, which says, "I am not going to believe unless I can see and feel and know."

So many Christians are like Thomas; they find it very difficult to believe the Word of God above what their senses or bodies tell them. They try to get acquainted with God through their personal feelings. They will only believe God has heard and answered their prayers if they get a "SPECIAL FEELING" or else it was just not their day for God to meet their need. Thomas was one who based his faith upon his feelings.

Having faith means that we place the facts of God's Word before our five senses. Faith can be described as being fully and firmly convinced of the truth of God's Word and not being moved in spite of what is seen, heard and felt. Heart faith says: "I believe I have received it, even though I cannot see it". It enables us to see the unseen and thus enables us to endure when the visible world offers no hope or encouragement.

In Romans 4:17-21 we read that Abraham believed the "Word" that God spoke to him, "SO SHALL YOUR DESCENDANTS BE", above what he knew to be true in his head concerning the impotence of his own body and the barrenness of

Sarah's womb. The key to Abraham's faith was that he gave respect to the promise of God, above natural circumstances. Not just respecting the promise of God in his head, but releasing what he believed in his heart, with words in his mouth, "GIVING GLORY TO GOD".

Faith therefore:

- Believes before seeing (Heb 11:27)
- Says "If God says it then I will believe in it"
- Lives by faith and not by sight (2 Cor 5:7)

2. Expecting it:

Not only will faith take the facts of the Word of God and believe them to be true even though there is not physical evidence and substance of it at present. But faith also expects that the beliefs that you have concerning the promises of God for your life are meant for you. To expect something from God means that you are anticipating that in the future that the thing that you believe is going to happen. It means that you look forward to something that is believed to be about to happen or come.

For example: If you are lacking in your finances and find yourselves in debt then you need to go to the Word of God which says that God will meet your every need with His supply (Philip 4:19). Through meditation on His Word you will come to have faith that God desires to meet the needs of those who believe. This then is the first step (believing). The next step is then expecting that the provision of God is going to come to you. We have to look forward expectantly to God's favour in our lives. Do you believe that the favour of God is for you? Do you look forward to seeing the evidence of this favour as with Joseph, Moses, Daniel, Ruth, Nehemiah etc? Matthew 9:29 "Then he touched their eyes and said, "Because of your faith, it will happen."

When Elijah prayed for rained, he believed that God was the author of rain (step one) but not only did he believe in it, he expected that God would send the rain to him. 1 Kings 18:42-45 "So Ahab prepared a feast. But Elijah climbed to the top of Mount Carmel and fell to the ground and prayed. Then he said to his servant, "Go and look out toward the sea." The servant went and looked, but he returned to Elijah and said, "I didn't see anything." Seven times Elijah told him to go and look, and seven times he went. Finally the seventh time, his servant told him, "I saw a little cloud about the size of a hand rising from the sea." Then Elijah shouted, "Hurry to Ahab and tell him, 'Climb into your chariot and go back home. If you don't hurry, the rain will stop you!' "And sure enough, the sky was

soon black with clouds. A heavy wind brought a terrific rainstorm, and Ahab left quickly for Jezreel."

3. Confessing it

The Greek word "homologeo" means "confess(ion), to assent, i.e. covenant, acknowledge, give thanks..." In Matthew 12:34 we read that there is a direct connection between that which is in the heart, and that which is spoken.

"Brood of vipers! How can you, being evil speak good things? For out of the abundance of the heart, the mouth speaks."

The Webster dictionary says that the word to "confess" means to "say the same as." 6

We are to say the same things with our mouths as that which God's word is saying. Speaking thus becomes the natural way for faith (the grounded and established Word of God in our hearts) to express itself.

Faith's results are determined by our confessions. There are always two parts of a spiritual transaction:

God's part: He is the One who has the ability and power to fulfill the needs that we have.

Man's part: God's promises are always conditional. In order for us to receive His promises, we must exercise our faith by speaking God's Word. Remember that God can only work when faith is exercised Romans 10:10 "For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation." Our spoken words will often relate to the success or the failure of our faith. Our confession will either give the devil dominion or it will give God dominion.

CONFESSION RELIES UPON:

- Affirming something that we believe: "It is written, 'I believed and therefore I spoke'. (2 Cor 4:13)
- Testifying to something we know. You cannot testify about and confess that which you do not know.

7 Webster's Dictionary

Matthew 17:20 ""You didn't have enough faith," Jesus told them. "I assure you, even if you had faith as small as a mustard seed you could say to this mountain, 'Move from here to there,' and it would move. Nothing would be impossible."

PRACTICAL SAFE GUARDS FOR CONFESSION

We should examine the attitude with which we are approaching God. We need to realize that it is not our will, but that it is His will that is to be done in our lives. Jesus always prayed that the Father's will be done. (Luke 22:42).

10 MAJOR CONFESSIONS OF THE BENEFITS OF WALKING IN FAVOUR

- **Supernatural increase and promotion:** "But the LORD was with Joseph, and shewed him mercy, and gave him favour in the sight of the keeper of the prison." (Genesis 39:21)
- **Restoration of everything the enemy has taken from you:** And I will give this people favour in the sight of the Egyptians: and it shall come to pass, that, when ye go, ye shall not go empty: (Exodus 3:21)
- **Honor even in midst of adversaries:** And the LORD gave the people favour in the sight of the Egyptians. Moreover the man Moses was very great in the land of Egypt, in the sight of Pharaoh's servants, and in the sight of the people. (Exodus 11:3)
- **Increased assets especially in the area of real estate:** And of Naphtali he said, O Naphtali, satisfied with favour, and full with the blessing of the LORD: possess thou the west and the south. (Deuteronomy 33:23)
- **Greater victories in midst of greater odds:** For it was of the LORD to harden their hearts, that they should come against Israel in battle, that he might destroy them utterly, and that they might have no favour, but that he might destroy them, as the LORD commanded Moses. (Joshua 11:20)
- **Recognition even when you seem to be least likely to receive it:** And Saul sent to Jesse, saying, Let David, I pray thee, stand before me; for he hath found favour in my sight. (1 Samuel 16:22)
- **Prominence and preferential treatment:** And the king loved Esther above all the women, and she obtained grace and favour in his sight more than all the

virgins; so that he set the royal crown upon her head, and made her queen instead of Vashti. (Esther 2:17)

- **Get petitions granted, even by ungodly civil authorities:** If I have found favour in the sight of the king, and if it please the king to grant my petition, and to perform my request, let the king and Haman come to the banquet that I shall prepare for them, and I will do to morrow as the king hath said. (Esther 5:8)
- **Policies, rules, regulations, even walls, are changed or reversed** to your advantage: And said, If it please the king, and if I have found favour in his sight, and the thing seem right before the king, and I be pleasing in his eyes, let it be written to reverse the letters devised by Haman the son of Hammedatha the Agagite, which he wrote to destroy the Jews which are in all the king's provinces: (Esther 8:5)
- **Battles are won in which you won't even have to fight** because God will fight them for you: For they got not the land in possession by their own sword, neither did their own arm save them: but thy right hand, and thine arm, and the light of thy countenance, because thou hadst a favour unto them. (Psalms 44:3)

Luke 4:17-19 (Amplified Bible) "And there was handed to Him [the roll of] the book of the prophet Isaiah. He opened (unrolled) the book and found the place where it was written, The Spirit of the Lord [is] upon Me, because He has anointed Me [the Anointed One, the Messiah] to preach the good news (the Gospel) to the poor; He has sent Me to announce release to the captives and recovery of sight to the blind, to send forth as delivered those who are oppressed [who are downtrodden, bruised, crushed, and broken down by calamity], To proclaim the accepted and acceptable year of the Lord [the day when salvation and the free favors of God profusely abound.]"

PERSONAL ASSIGNMENT

Write out ten confessions from the Word of God that you need to begin to believe, expect and confess over your spiritual, emotional and financial life. These should be scriptures that you can personally apply to your life situation right now and should not necessarily be those given in this lesson.

TASK SEVEN

The success or failure of a person is in two places, their heart and in the mouths. Determine what is in your heart and your mouth by asking God to mirror your thoughts and your words to you.

If your words and thoughts have not been in line with the Word of God, repent and change your ways so that your failures can turn to success and prosperity.

- Believe
- Expect
- Confess

3. HAVE THE RIGHT PRIORITIES

Luke 12:16-21 "And he gave an illustration: "A rich man had a fertile farm that produced fine crops. In fact, his barns were full to overflowing. So he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store everything. And I'll sit back and say to myself, My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!' "But God said to him, 'You fool! You will die this very night. Then who will get it all?' Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God."

The parable of the foolish, wealthy man is a study in misplaced priorities.

What three mistakes did the rich man make concerning his priorities?

There is always a penalty for misplaced priorities. This foolish man passed away with no opportunity to enjoy his goods. Even worse, he died with a bankrupt soul.

SEEKING GOD FIRST:

What vital key does Matthew 6:33 give to every believer?

What was the first commandment given to Moses (Exodus 20:3)? How does this reinforce what Matthew 6:33 says?

What does 2 Chronicles 31:20-21 teach us concerning success?

Wealth and prosperity is not a bad thing (as discussed in previous lessons) but they become “sin” when we do not place God as the centre of our lives. We need to ensure that we are seeking God first in our lives and not power, prosperity, position, prestige and promotion. These will come when we have our priorities right. Many people miss out on living the “blessed life” because they fail to put God first. How about you? Is God first in your life?

Pursuing and establishing a relationship with God plays a significant role in the quality of our prosperity. That is why we must diligently seek God with all our hearts. As we seek Him, God will reveal Himself to us, and we will see His hand operating in our lives. Indeed, spending time with God gives us the tools we need to receive His blessings.

Benefits of placing Him first:

Matthew 6:25-33: "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you by worrying can add one cubit to his stature? "So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you."

When we put His kingdom and eternal things first, God assures us that we will have the other things that we need. The psalmist David let us know that God presents us with a new load of benefits everyday (Psalm 68:19) and he spelled out the list of benefits in Psalm 103:1-5. When you receive a benefit, you receive a gain, an advantage, a profit, something that is valuable and useful.

- He loads you daily with benefits. (Psalm 68:19)
- He forgives your sins. (Psalm 103:3)
- He heals all your diseases. (Psalm 103:3)
- He prevents destruction from coming into your life. (Psalm 103:4)
- He crowns you with loving kindness and tender mercies. (Psalm 103:4)

- He satisfies your needs and your desires. (Psalm 103:5)
- He renews your youth. (Psalm 103:5)
- He grants you His favour. (Lamentations 3:25)
- He gives you divine protection. (Ezra 8:22)
- God will spoil the plans made against you. (Job 5:12)
- Seeking God leads to joy. (Psalm 70:4)
- Seeking God ends in praise. (Psalm 22:26)
- You receive gifts of righteousness. (Hosea 10:12)
- You experience supernatural prosperity and increase in your life. (Job 8:6,7)
- You understand all things when you seek Him. (Proverbs 28:5)

4. LIVE IN OBEDIENCE TO THE WORD OF THE LORD

The bible is our blueprint for success. If we look once again to Joshua 1:8, we note that there are three ways in which we need to deal with the Word of God in our lives.

FIRSTLY, SPEAK GOD'S WORD:

God's plan for your successful life starts with keeping His Word in your mouth. Did you notice that Joshua 1:8 begins by saying "this Book of the Law shall not depart from your mouth...?" That is because success will not come until you consistently speak words that line up with God's Word. In Deuteronomy 6:6-7, God told Israel, "These words which I command you today shall be in your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, when you walk by the way, when you lie down, and when you rise up." He wanted Israel to speak His Word all the time!

Matthew 12:34-35 says, "...For out of the abundance of the heart the mouth speaks. A good man out of the good treasure of his heart brings forth good things, and an evil man out of the evil treasure brings forth evil things."

The choice is yours, are you going to speak words that bring forth good or evil, success or failure?

SECONDLY, MEDITATE ON GOD'S WORD:

Change only becomes possible when you refocus your thought life. Let us look at what Joshua 1:8 says, "This Book of the Law shall not depart from your mouth, but you shall meditate in it day and night..." Meditating on God's Word is the second key to the Bible being our blueprint for a successful life.

King David was a man after God's own heart (Acts 13:22), and under God's inspiration he wrote many wonderful psalms. Notice this vital principle of success, which God revealed through David: "Blessed is the man who walks not in the counsel of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful; but his delight is in the law of the Lord, and in His law he meditates day and night" (Psalm 1:1-2). David revealed the inspiring result of meditating on God's law and way of life: "He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper" (v. 3).

Meditation is more than just reading. It involves filling your mind with the Word so that you think about it as you go about your entire day. Psalm 119:164-165 says, "Seven times a day I praise you for your righteous laws. Great peace have they who love your law, and nothing can make them stumble." At distinctly different times of the day, the psalmist contemplated the words God had spoken. He went on to proclaim the truth that loving God's Word is both a source of peace and success! The same is true today. When you meditate on God's Word, you will find that it fills your heart and mind. You will be amazed by how much peace and calmness you have even in the midst of difficulties. Because God's Word is in your heart and mind, nothing the devil does can make you stumble.

LASTLY, ACT ON GOD'S WORD:

Remember, Joshua 1:8 said that along with speaking the Word and meditating on it, we should also "do according to all that is written in it." Here we see the third key to success: acting on God's Word.

The theme of Deuteronomy is "obedience to God" - a word repeated over 100 times in the book in different ways - keep His Law, His commandments, His statutes, His judgments etc. Everything depends on obedience. Obedience brings the blessings of God, disobedience brings the curse of God in this life (for more details read Deut 28).

How was Israel commanded to obey?

- Keep all the laws always: "...Keep all My commandments always, that it may be well with them and with their sons forever!" (De.5:29)". "All the commandments which I command thee this day shall ye observe to do, that ye may live, and multiply, and go in and possess the land which the LORD swore unto your fathers (De.8:1). Obey Him with all your heart and with all your soul according to everything I command you today... You will again obey the LORD and follow all his commands I am giving you today (De.30:2,8)... the commandments, the norms, are given by God, but through Moses.
- Keep them carefully: "So be careful to do what the LORD your God has commanded you; do not turn aside to the right or to the left. Walk in all the way that the LORD your God has commanded you, so that you may live and prosper and prolong your days in the land that you will possess. (De.5:32-33). "O Israel, you should listen and be careful to do it, that it may be well with you and that you may multiply greatly, just as the LORD, the God of your fathers, has promised you, in a land flowing with milk and honey." (De.6:3).

- Keep them diligently, faithfully: "So if you faithfully obey the commands I am giving you today-to love the LORD your God and to serve him with all your heart and with all your soul- ¹⁴ then I will send rain... (De.11:13-14, 32)

Life or death, prosperity or destruction depends on obedience: "So keep the words of this covenant to do them that you may prosper in all that you do." (De.29:9).

"See, I set before you today life and prosperity, death and destruction. For I command you today to love the LORD your God, to walk in his ways, and to keep his commands, decrees and laws; then you will live and increase, and the LORD your God will bless you in the land you are entering to possess. But if your heart turns away and you are not obedient, and if you are drawn away to bow down to other gods and worship them, I declare to you this day that you will certainly be destroyed. You will not live long in the land you are crossing the Jordan to enter and possess. This day I call heaven and earth as witnesses against you that I have set before you life and death, blessings and curses. Now choose life, so that you and your children may live (De.30:15-19).

Be a wise believer! Jesus said, "Whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock. Now everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall." (Matthew 7:24-27)

It is not enough to know what the Word of God says. Good results come only when you also act on the Word in faith. Both men Jesus talked about heard the same Word, and both houses experienced the same storm, yet the results were very different! The wise man's house was safe because he built it on a firm foundation. While his house probably took more time and effort to build, it was well worth it when the storm came. As you read God's Word each day and apply the truths revealed to you, you will become like the wise man. When adversity comes, you will be able to stand because you have built on an immovable foundation – the Word of God. Nothing will be able to keep you from success!

Philip. 3:16 "But we must be sure to obey the truth we have learned already."

We must progressively apply all of God's revealed truth to our lives.

LIVING IN OBEDIENCE CONCERNING OUR GENEROSITY

OBJECTIVE

The objective of this session is to teach how we are to use our money according to the principles and the practices found in the Word of Truth.

2 Cor. 9:10-14 "For God is the one who gives seed to the farmer and then bread to eat. In the same way, he will give you many opportunities to do good, and he will produce a great harvest of generosity in you. Yes, you will be enriched so that you can give even more generously. And when we take your gifts to those who need them, they will break out in thanksgiving to God. So two good things will happen—the needs of the Christians in Jerusalem will be met, and they will joyfully express their thanksgiving to God. You will be glorifying God through your generous gifts. For your generosity to them will prove that you are obedient to the Good News of Christ. And they will pray for you with deep affection because of the wonderful grace of God shown through you."

2 Cor. 8:7 "Since you excel in so many ways—you have so much faith, such gifted speakers, such knowledge, such enthusiasm, and such love for us—now I want you to excel also in this gracious ministry of giving."

Obedience is required in the area of our generosity in giving. In the Bible, we note that money is to be used in six different areas:

In the Bible, we note that money is to be used in six different ways which fall under two categories:

Money given for God's use:

- 1.
- 2.
- 3.

Money to be used for our own use:

- 1.
- 2.
- 3.

MONEY USED FOR GOD'S USE

1. THE LAW OF TITHING

The first place where we are told to use our money is for tithing. The tithe is the practice of giving a tenth of one's income, property and produce as an offering to God.

"Honor the Lord with your capital and sufficiency (from righteous labors) and with the first fruits of all your income. So shall your storage places be filled with plenty, and your vats shall be overflowing with new wine." (Prov 3:9-10 -Amp)

Tithing is the will of God and therefore because He says it we are to obey. Remember that the blessings of God can only be evident in our lives when we are walking in obedience to the truth of the Word of God.

GOD IS GENEROUS!

Generosity, expressed in giving, is of vital importance not only to every Christian but to every family. It generates the very nature of God which we received in our new birth (2 Peter 1:4). God is a generous God.

How has God's generosity been revealed to us through the Word of God:

John 3:16 and Romans 8:32-33

Matthew 20:28 and 2 Corinthians 8:9

1 Corinthians 12 and Galatians 5

Matthew 7:11 "If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!"

WHY DO SOME CHRISTIAN NOT BELIEVE IN TITHING?

Many people today, question whether tithing is still necessary, some even use the argument that tithing is under the old covenant and therefore has been abolished through Jesus Christ. What however, is the real thought behind people not obeying the giving of the tithe?

- They are ignorant of what the Bible says concerning money and the tithe as they have not been properly taught.
- They are still dependent upon the world system and look to the natural means (their salary) to fulfil their needs rather than looking to the Word of God.
- They are too afraid that God will not fulfil His part of His promises as well as believing that the church leaders are only after their money.
- They are afraid to be totally dependent on God and therefore depend in their own arm of flesh to provide for their needs.

Remember: Tithing and giving is not a religion, but it is a revelation that we receive that giving increases the Kingdom of God so that "none shall perish" (2 Peter 3:9).

BIBLICAL BACKGROUND:

In the Old Testament:

When you look at the history of the tithe, you will notice that the practice of the tithe was not limited to a religious system. Tithing was also instituted by rulers and kings during the time of Abraham in order to extend their kingdoms and lands.

Abraham and Melchizedek (Gen 14:12-20): Why did Abraham give Melchizedek a tithe?

Jacob (Gen 28:15-22): Why did Jacob promise to give God a tithe?

Under the Law when was the tithe given? See Number 18:21-24, Deut 12:6-7, 17-18, Deut 14:27-28

The Old Testament clearly demonstrates that every spiritual relationship of man is expressed in some material way. For example: Claiming of the first born males (Ex 13:11-16) and payment for a male child (Num 3:46-47).

When we look at the worship of the Children of Israel, we notice that there was always an economic dimension to their worship. They:

- Offered their time
- Presented their first fruits
- Came to the feasts with offerings
- Made freewill offerings
- Gave liberally to the construction of the temple

- Set aside booty for the Lord and the Levites (Num 31:26-54).

From this, we notice that their devotion to the Lord cost them the best of all that they had. David said, "No, but I will surely buy it from you for a price, nor will I offer burnt offerings to the Lord my God with that which costs me nothing" (2 Sam 24:24). When we give to God it needs to be "costly". Notice the anointing oil that Mary placed on Jesus - it cost her (John 12).

Under the New covenant:

In the New Testament, the word "tithe" or "tithing" also appears:

- Matthew 23:23 ""How terrible it will be for you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest part of your income, but you ignore the important things of the law—justice, mercy, and faith. You should tithe, yes, but you should not leave undone the more important things.
- Luke 11:42 "But how terrible it will be for you Pharisees! For you are careful to tithe even the tiniest part of your income, but you completely forget about justice and the love of God. You should tithe, yes, but you should not leave undone the more important things."
- Luke 18:12 "I fast twice a week, and I give you a tenth of my income."
- Hebrews 7:5-6 "Now the priests, who are descendants of Levi, are commanded in the law of Moses to collect a tithe from all the people, even though they are their own relatives. But Melchizedek, who was not even related to Levi, collected a tenth from Abraham. And Melchizedek placed a blessing upon Abraham, the one who had already received the promises of God."
- Hebrews 7:8-9 "In the case of Jewish priests, tithes are paid to men who will die. But Melchizedek is greater than they are, because we are told that he lives on. In addition, we might even say that Levi's descendants, the ones who collect the tithe, paid a tithe to Melchizedek through their ancestor Abraham."

Because the tithe did not commence with the law, it should not and does not end with the fulfilment of the Law through Christ. It is an institution of heaven. Note: Nowhere in the Old Testament, was there a prophet or a prophecy that said that the tithe would be abolished through the ministry of Christ. Nowhere in

the New Testament is there mention of what will replace it in order to support the Church. Notice that when the Old Testament prophesied the abolishment of something, in the New Testament it spoke of its replacement. For example: The old covenant was replaced with the new one and the High Priests with the ministry of Jesus. There was no longer a need for annual sacrifices as Christ had paid the ultimate sacrifice.

THE PURPOSE OF THE TITHE:

- **Towards God:**

In paying the tithe to the Church, we acknowledge God's ownership of everything. We do not own the earth, but we have been placed as stewards over His creation (Deut 12:11-18). Tithing is a declaration of independence on the world's financial system and its dependence upon God's system. It is realizing that God and only God is your source. Tithing reaffirms His sovereignty in your life:

- That He is alive
- That He is your Deliverer
- That He is your Protection.

It is an expression of gratitude of His abundant provision.

- **To man:**

What is the purpose of tithing for man (both those who receive it and the person who is giving it)?

Leviticus 32:33 and Numbers 18:21-32

Deut 26:12-13

Proverbs 3:9-10

Matt 6:20-21

DETAILS ON TITHING:

Who is the tithe to be given to? Malachi 3:8 and Leviticus 27:30-32

When should the tithe be given? Proverbs 3:9

Where should we give our tithes? To our church, missionaries, TV evangelists etc?

Deut 12:5-7

2 Chronicles 31:6

Malachi 3:10

What percentage should our tithe be?

THE MANNER IN WHICH WE ARE TO PAY OUR TITHE:

Deut. 26:5-9 "You must then say in the presence of the Lord your God, 'My ancestor Jacob was a wandering Aramean who went to live in Egypt. His family was few in number, but in Egypt they became a mighty and numerous nation. When the Egyptians mistreated and humiliated us by making us their slaves, we cried out to the Lord, the God of our ancestors. He heard us and saw our hardship, toil, and oppression. So the Lord brought us out of Egypt with amazing power, overwhelming terror, and miraculous signs and wonders. He brought us to this place and gave us this land flowing with milk and honey!'"

Be a confession of faith: Tithing is the confession that you make with your mouth (Rom 10:19) that God is your Provider. When you tithe, you need to believe it and then speak it. Confess God's Word over your tithe. Let us look at Deut 26:1-15. What do we notice from this portion of scripture?

- v1-4: Tithing is an investment in God and belongs to Him. The children of Israel were commanded to pay this tithe.
- v5-10: Tithing is a confession of the redemption of the Lord. It is to be a time when you remember where God has brought you from (a place of desolation) and where God has placed you (a place of abundance and promise).
- V14-15: Tithing is a time when we call forth the blessings of God upon our lives.

When we bring our tithe we need to:

1. Thank God for His provision and deliverance.
2. Declare our obedience to Him
3. Ask for His continual blessing upon our life.

Be a joyful occasion: Tithing is meant to be done with joy. It is not a solemn occasion. Deut. 12:11-12 "you must bring everything I command you—your burnt offerings, your sacrifices, your tithes, your special gifts, and your offerings to fulfill a vow—to the place the Lord your God will choose for his name to be honored. You must celebrate there with your sons and daughters and all your servants in the presence of the Lord your God. And remember the Levites who live in your towns, for they will have no inheritance of land as their own."

In 2 Cor 9:7, Paul used the word "cheerful" when speaking of the giver. The word "cheerful" comes from the Greek word, "hilaros", which means "merry, prompt., willingly."

Be part of your worship: Tithing is to be done as part of your act of worship to God. When Moses instructed the people of Israel concerning the tithe, he included it in the other acts of worship – sacrifices and burnt offerings (Deut 12:11-12). Giving of the tithe is therefore a part of our reasonable service and is a spiritual act of worship.

THE REWARDS OF TITHING:

- It lays the foundation for financial success and abundance: Tithing is a cause and effect relationship (See Prov 3:9-10, Mal 3:10). We need to give the substance and then God will give it back in an even greater measure. God ensures that through this relationship, you are always supplied.
- It provides protection of your finances: "...and I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field.." (Mal 3:11). When God breaks through from heaven on your behalf, the enemy is rendered helpless and hopeless (Is 59:19).
- It provides provision: It opens heaven's window over your life and positions you to receive from God (Mal 3:10). See Deut 11:13-15.

The tithe is older than the law (Gen 14:17-15), is enforced by the law (Lev 27:30-33), approved of the Lord (Matt 23:23), and is included in the teaching of the Apostles (1 Cor 16:2), therefore how much more proof and instruction do we need before we obey the Word of God by giving of the Tithe?

2. GIVING OFFERINGS TO THE LORD

"Give to the Lord, o kindreds of the peoples, give to the Lord glory and strength. Give to the Lord the glory due to His Name, bring an offering and come into His courts" (Ps 96:7-8).

WHAT IS THE DIFFERENCE BETWEEN THE TITHE AND THE OFFERING?

Tithes	Offerings
The tithe belongs to God and if it is not given, you are robbing God (Mal 3:8). It is a commandment to give	The offering is the portion of money that belongs to you. You do not have to give as it should always be done willingly and freely (Acts 5:1-4).
The tithe must be brought to the Lord (v10).	The offering is given to God (Mark 10:21, Luke 6:38)
The tithe is for past and present harvests (Prov 3:9-10, Mal 3:11). It provides for our everyday needs.	The offering is for a future harvest that we are investing in (2 Cor 9:6-8).
Its rewards are provision and protection (v10 -11)	Its rewards are produce and fruitfulness (Ecc 11:1, Luke 6:38, Gal 6:7)
It is given for fruit that has already been reaped (income, money, property and possessions that have already been received (Gen 14:17-20)	It is given for a seed, for something that we will reap in the future (Prov 11:25)

WHY SHOULD WE GIVE AN OFFERING TO THE LORD?

God demands the tithe but He deserves the offering. When we give our offerings to God, we are saying that we do not place our confidence in our money. If you place your confidence in the world's money system, it will be subject to the earth's environment - moths, rust and thieves (Matt 6:19-20). If you place it in heaven's system, it will be subject to God's system - abundance.

HOW MUCH SHOULD WE GIVE AS AN OFFERING?

The offering is over and above the ten percent of your gross income that you have given as a tithe. Mal 3:8 speaks of the tithes and the offerings yet it is not specific in the amount of money that you should give towards offerings. In fact the offering is not specific in its amount, or in the type of material that you are to

give. It is however specific in the attitude in which you give it. It is not how much you give, but it is your yieldedness when you are giving it to Him.

"..for all these out of their abundance have put in offerings for God, but she out of her poverty has out in all the livelihood that she had" (Luke 21:1-4).

WHERE SHOULD WE GIVE OUR OFFERINGS?

Unlike the tithe, the offering is the portion of money that you are able to designate for a specific purpose. When you give your offering you are able to tell the administration of the church how you want your offering to be spent by being specific as to what you are giving your offering to. For example you can give your offering towards a building fund, missions, an orphanage or a place of refuge for those who are homeless etc. Once you have given towards these areas of ministry you then need to trust the Church leaders to administer this money correctly for which it has been given.

An important aspect of giving your offering is the obedience to where you are giving it. God wants you to place your seed into fertile soil so that you can reap a harvest.

THE PURPOSES OF GIVING OFFERINGS:

The offering can be given for various reasons, for example:

In order to build the Church:

- When God commanded Moses to build Him a sanctuary, He told the people to bring an offering. "Speak to the children of Israel, that they bring Me an offering....and let them make Me a sanctuary, that I may dwell among them" (Ex 25:2, 8). See Ex 35:4-5. The response to this offering was so great that the people were asked to stop bringing anymore for the specific purpose of building the Tabernacle (Ex 36:2-6). "for the material they had was sufficient for all the work to be done - indeed too much" (v7).
- Every adult male of the wilderness generation paid a poll tax to raise funds for the construction of the tabernacle (Ex 38:24-31).
- When Solomon was commissioned to build the Temple, David, the leaders, the captains, the officers and the people gave willingly for the construction of the temple (1 Chron 29:1-9).

To ministers and servants of God:

- Saul's servant had money for Samuel (1 Sam 9:8)
- The widow gave of her last to feed Elijah (1 Kings 17:14-17).
- Mary gave an offering of anointing oil to Jesus (John 12:1-8).
- Paul was provided for in the mission field (Phil 4:14, 16).

To missions:

The mission is more important than the money, but money is important for the mission. We need to invest in the Gospel of God so that others may be saved. In order to fulfil the commission that was given to the Church, missionaries need financial support. If we are not able to go ourselves, we are able to send others through our finances. This is known as being a money missionary. What is a money missionary? It is a person who gives an offering for those who are furthering and increasing the kingdom of God through various mission works. We must not be so consumed with money that we forget to complete the assignment that we have been given and that is to reconcile, and herald the good news. Divine prosperity is not just for cars, clothing and jewellery although this all has its place, your money is to be used to extend and grow the Kingdom of God in your neighbourhood, your community and your city. Your money has a mission.

WHAT SHOULD WE REMEMBER BEFORE WE GIVE?

The measure of the seed: "But this I say, He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.." (2 Cor 9:6).

When we look at the natural laws of sowing a seed, we find that if a farmer only wants to reap a small harvest, he will only plant a small amount of seed, but if he desires to receive a greater harvest, his seed which he sows will need to increase in size. When the widow gave her two mites, the seed of her heart was great and therefore in God's eyes the seed was great (Mark 12:41-44).

The measure of your heart: "So let each one give as he purposes in his heart..." (2 Cor 9:7). When you are giving your offering to God, you need to have a purpose for it. For example, you can believe that:

- Whatever you are giving regardless of the amount, that it will be enough to meet the need to what you are giving
- You are planting a seed of faith for a specific need in your life to be met.

THE MANNER IN WHICH WE GIVE OUR OFFERINGS:

When we are giving an offering, what should our heart attitude be in order for it to be acceptable by God?

Exodus 35:5, 2 Cor 9:

Isaiah 1:19

2 Corinthians 9:2

Matthew 10:8

Matthew 6:3-4

2 Corinthians 8:3, 12

2 Corinthians 8:1-2

PERSONAL ASSESSMENT

What is your motivation for giving in the past?

Has it been according to the biblical standard set above?

Was your motivation to glorify God or self?

Was it an act of your worship?

Do you feel compelled to give by the pastor rather than lead to give by God?

HOW DID CHRIST DEMONSTRATE DIVINE GIVING?

"how much more shall the blood of Christ, who through the eternal Spirit offered Himself without spot to God...." (Heb 9:14).

- He gave sacrificially: Christ left the riches of Heaven in order to give His life for you (2 Cor 8:9).
- He gave spontaneously: He did not give His life unwillingly. He chose to obey the will of the Father (See Matt 26:39, 53, Phil 2:8).
- He gave spiritually: He was totally selfless. The object of His giving His life was in order to enrich us (Gal 4:4-5).

WHAT ARE THE ESSENTIALS WHEN GIVING: (1 COR 16)?

- There must be a purposeful regularity of giving: "on the first day of the week" (v2).
- There must be a personal responsibility of giving to God: "let each one of you lay something aside" (v2). No one was excluded from this - everyone in the local church was being spoken to (1 Cor 1), both the poor and the rich. The Macedonians gave in their poverty (2 Cor 8:2). The widow gave in her poverty. Cornelius gave out of his riches (Acts 10:1-2). God desires to bless everyone and therefore wants everyone to be obedient to the principles of giving.
- There must be deliberation and dedications: "lay something aside" (v2). This speaks of placing money aside for the offering before you come to the place of worship.
- There will always be practical reciprocity of giving to God: Reciprication is the principle of giving and receiving. In order for you to receive - you need to give.

REWARDS AND ENRICHMENT OF GIVING:

- Fruitfulness: The laws of harvest operate not only in the natural world but also in the spiritual realm. Giving is not scattering but sowing (Gal 6:8) and therefore you will reap when your seed is deliberately planted in good ground. Proverbs 11:24-26 "It is possible to give freely and become more wealthy, but those who are stingy will lose everything. The generous prosper

and are satisfied; those who refresh others will themselves be refreshed. People curse those who hold their grain for higher prices, but they bless the one who sells to them in their time of need."

- Joyfulness: Joy is always linked with giving.
- A Return: Eccles. 11:1 "Give generously, for your gifts will return to you later." Luke 6:38 "If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use in giving—large or small—it will be used to measure what is given back to you."

WHEN WILL WE SEE OUR HARVEST?

In the natural realm, we notice that different seeds have different growing times (harvest then times). One type of seed may take only 3 months before it is ready to be harvested, yet others may take several years. For example, wheat only takes a season, but the olive tree takes several years before it can be harvested.

We therefore need to plant the seed and then believe that God will provide the harvest at the time when we are going to need it. This may be tomorrow, next week or in the years to come.

3. THE BIBLICAL PRINCIPLE OF GIVING TO THE POOR (ALMS)

Giving alms is caring for the needs of others by giving money, possessions and food to the poor and the needy. It is kind deeds that arise out of compassion, mercy and pity for those who are less fortunate than yourself.

Your needs should never be so overwhelming that you neglect to seek and find opportunities to give to others who are in need. When we are generous, we are protected from falling prey to the sin of serving money and enables God to use you in your finances.

Giving to the poor is a God given opportunity for God to give to us in order that we can bless others. It is a time when our generosity will move others to praise God.

BIBLICAL BACKGROUND

Under the Law:

Exodus, Leviticus and Deuteronomy all speak of the way that the Israelites were to treat the poor, the weak, strangers and widows. See Deut 15:1-18. God's release of Israel from the slavery of Egypt produced the basis for His call to Israel to:

- Cancel debts on the seventh year (v1-6)
- To freely lend to the poor (v7-11)
- To release those who were bound (v12-18)

There were two types of alms:

- Alms of dish: This was food and money that was received daily for distributions.
- Alms of chest: These were coins that were received on the Sabbath for the widows, orphans, strangers and the poor.

Jesus taught giving alms:

In the Sermon of the Mount Jesus spoke of doing charitable deeds for others. Even when He was speaking to the Pharisees, He did not abolish giving to the poor, but rather taught on the manner that they were to give. Matthew 6:1-3 "Take care! Don't do your good deeds publicly, to be admired, because then

you will lose the reward from your Father in heaven. When you give a gift to someone in need, don't shout about it as the hypocrites do—blowing trumpets in the synagogues and streets to call attention to their acts of charity! I assure you, they have received all the reward they will ever get. But when you give to someone, don't tell your left hand what your right hand is doing."

Under the new covenant:

During the times of the early church we note that the leaders of the church were responsible in gathering and distributing possessions and money to those who were in need, particularly the widows. When this task became too great for them, the apostles chose seven deacons who were responsible for this duty (Acts 6:1-4).

WHY SHOULD WE GIVE TO THE POOR?

Luke 6:35-36

Matthew 19:21, Luke 10:35

James 1:26-27

Deut 15:11

1 John 3:17

IN WHAT MANNER SHOULD WE GIVE?

- We are to give in the right attitude, not haughtily, with superiority, condescendingly nor with pride. Isaiah 3:14-15 "The leaders and the princes will be the first to feel the Lord's judgment." "You have ruined Israel, which is my vineyard. You have taken advantage of the poor, filling your barns with grain extorted from helpless people. How dare you grind my people into the dust like that!" demands the Lord, the Lord Almighty."
- We are not to give indiscriminantly nor should we be governed by our emotions as many people could take advantage of our generosity. We need to be led by the Holy Spirit as He is the One who knows the heart of man and therefore knows exactly what a person needs. Prayer and giving go hand in hand (Acts 10:1-2). When we are money missionaries, we consult God on where He wants us to give rather than where we think we should give.
- We are not to openly display the gifts that we give to men as our reward is in heaven (Matt 6:1-4). Jesus taught that the giving of alms was not to become a theatrical display to win people's applause, but that it was to be done in secret because the praise that comes from God is more important than that of man. Our motive should always be to be a God pleaser and not a man pleaser.

WHEN SHOULD WE GIVE?

The Bible is only specific in one time when everyone should give alms, and that is during times of fasting (Is 58:6-8). All other times, the giving of alms should be done when the Holy Spirit directs you to give.

HOW MUCH SHOULD WE GIVE?

The Bible is not specific on the amount that we should give but we must always remember that our offerings are not measured by how much we give, but rather by how able we are to give.

WHO SHOULD WE GIVE TO?

- To your "brother" in Christ. When the early church sold their goods to give to the poor, the basis of this was that they were giving to the people who were part of the Church so that no one lacked anything. This does not necessarily mean only the poor, but also those who are in need at a particular time. See Acts 4:32-37.
- Anyone who is "poor". Proverbs 19:17 says "He who has pity on the poor lends to the Lord, and He will pay back what he has given". To have pity on someone means to bend or stoop in kindness to an inferior in favour. When we give to the poor, we are God's extended hand of blessing and provision. Who are the poor? The poor is those who are "dangling, weak, thin, lean and needy". This means anyone who at that time has a point of need.

THE REWARDS OF GIVING ALMS:

- Our reward is with God and not with man. "But love your enemies, do good and lend, hoping for nothing in return, and your reward will be great and you will be sons of the Highest.." (Luke 6:35). Proverbs 19:17 "If you help the poor, you are lending to the Lord—and he will repay you!" Galatians 6:6-10 "Those who are taught the word of God should help their teachers by paying them. Don't be misled. Remember that you can't ignore God and get away with it. You will always reap what you sow! Those who live only to satisfy their own sinful desires will harvest the consequences of decay and death. But those who live to please the Spirit will harvest everlasting life from the Spirit. So don't get tired of doing what is good. Don't get discouraged and give up, for we will reap a harvest of blessing at the appropriate time. Whenever we have the opportunity, we should do good to everyone, especially to our Christian brothers and sisters."
- We will be "happy" and blessed. Proverbs 14:21 "It is sin to despise one's neighbors; blessed are those who help the poor." Proverbs 22:9 "Blessed are those who are generous, because they feed the poor."

WE WILL NOT RUN OUT! GOD'S SPECIAL PROMISES TO GIVERS

God wants us to be generous in every area of our life but He chooses the area of finances to encourage and teach us to live unselfishly in our expression to others. To this end He has given special promises to giving people.

- Increase (Proverbs 11:24-25; Luke 6:38).
- A good future (1 Timothy 6:18-19).
- Seed for more sowing (2 Corinthians 9:10-11).
- Promise of Provision: The first promise of giving is that of provision. Malachi wrote of the promise of provision saying, "prove me now herewith, saith the Lord of Hosts, if I will not open you the windows of Heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Malachi 3:10b). God has promised an abundant blessing for those who trust Him by giving their tithes and their offerings.
- Promise of Protection: Another important promise of this text is that of protection. Malachi wrote, "And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of Hosts" (Malachi 3:11).

PERSONAL ASSESSMENT

When was the last time that you generously gave to the poor or those who are in need?

What is your attitude to the beggar on the side of the road as you drive past?

Are you willing to be like the Good Samaritan and use your money to bless those who are in need so that the love of God might be revealed to them and that they would be more receptive to receiving the message of the Gospel?

GUIDELINES TO OUR GENEROSITY

Much of Jesus' teaching concerned the area of giving, for it deals with one of the basic issues of heart-motivation. Having a proper attitude as a foundation, Jesus emphasized that:

Our Giving Pleases God Only When It Is Genuine: "Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, 'I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything - all she had to live on'" Mark 12:41-44.

Our Giving Determines Our Receiving: "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" Luke 6:38 (Matthew 7:2; Mark 4:24-25).

The Starting Point of Giving

- God expects us to begin with a percentage (Malachi 3:10).
- We are to give systematically and regularly (2 Chronicles 31:11-12).
- We are to give the first and the best to the Lord (Proverbs 3:9-10).

Proverbs 11:25, "A generous man will prosper; He who refreshes others will himself be refreshed." That is a Biblical paradox. The more you give, the more will be given to you.

TASK EIGHT

Giving to God and to the poor has been effectively revealed to us through the Word of God. We cannot doubt that God desires that we be obedient in paying the tithe, giving the offering and giving to those who are in need. Therefore the only response that we should make is to be generous givers according to the Word of God.

Make a commitment to God to fulfil the requirements that God has given in His Word concerning the tithe, the offering and giving to those in need.

USING OUR MONEY FOR OUR OWN USE

The first three ways in which we have been taught to use our money so far has been for God and for others (the tithe, offerings and alms). The last three ways that we are counselled to make use of our money, is for ourselves and our families.

1. PAY YOUR DEBTS

Romans 13:8 "Pay all your debts, except the debt of love for others. You can never finish paying that! If you love your neighbor, you will fulfill all the requirements of God's law."

God desires that His children be debt free. Christians today are generally polarized into two opposite groups. One feels that the Word of God forbids any and all kinds of debt at all times (see Romans 13:8). Some of these even feel that debt is a sin. The other group assumes that debt is an acceptable and normal way of life that God often uses to meet the needs of His people. Neither of these viewpoints is totally accurate. Although debt is not a sin, it also is not a normal way of life, according to Scripture. Rather, debt is a dangerous tool that must be used, if at all, with extreme caution and much prayer due to its potential for enslaving people in financial bondage. Proverbs 22:7 says, "Just as the rich rule the poor, so the borrower is servant to the lender."

Why should debt be treated with extreme caution?

Debt presumes on the future. When people commit themselves to payments over a period of time, they are presuming to know what the future holds for them. This is an improbable assumption. Proverbs 27:1 "Don't brag about tomorrow, since you don't know what the day will bring." James 4:13-14 "Look here, you people who say, 'Today or tomorrow we are going to a certain town and will stay there a year. We will do business there and make a profit.' How do you know what will happen tomorrow? For your life is like the morning fog—it's here a little while, then it's gone."

Debt lowers future standards of living. Money that is borrowed today must be repaid over time along with interest, which means that those things purchased with credit will cost more "tomorrow" than they did today. Therefore, the standard of living will have to be adjusted to compensate for the added expense.

Debt focuses on façade decisions rather than real-life decisions. Debt encourages people to make decisions based on whether they can afford a monthly payment, rather than on whether they can afford the total cost (purchase price) of the item. Debt makes it too easy to say yes to low monthly payments while ignoring the real cost of items. Luke 14:28-30 ""But don't begin until you count the cost. For who would begin construction of a building without first getting estimates and then checking to see if there is enough money to pay the bills? Otherwise, you might complete only the foundation before running out of funds. And then how everyone would laugh at you! They would say, 'There's the person who started that building and ran out of money before it was finished!'

Debt leaves people at the mercy of the power of compound interest. In some cases, items charged on nationally accepted bank credit cards can cost upwards to eight times the original purchase price of the item by the time the bill is paid off.

Debt could delay God's plan. God said that He would provide for His people's needs. Debt allows needs to be met now, from a means other than through God's provision. Debt provides instant gratification, at the expense of financial freedom, rather than waiting on God's perfect plan and His perfect timing.

Debt clouds the line that separates wants, desires, and needs. Needs are necessary purchases such as food, clothing, shelter, medical coverage, transportation, and others. Wants involve choices about quality of goods. Discount shopping versus specialty shopping, lobster versus chicken, or a new car versus a good used car, and so on. Desires are those things that can be purchased only after all other obligations are met and only if there are surplus funds available to purchase them. Debt allows desires to become wants and wants to become needs.

Debt encourages impulse buying and overspending. Consumers spend on the average of 25 to 30 percent more when they charge than if they purchase with a check or cash and that a great majority of those extra purchases are the result of impulse buying. Unrestricted debt assumption and credit cards have allowed people to buy immediately beyond the means to repay, without sacrificing needs and necessities.

Debt stifles resourcefulness. In a society that lives by the premise of "I want, what I want, when I want it," the need to be resourceful—mending clothing, resoling shoes, and changing oil—in order to save money is no longer relevant. It is more convenient to purchase new or to charge services simply by "putting it on plastic," and then paying for it later, regardless of interest or finance charges.

Debt eliminates family financial planning. Rather than planning for the future and allowing for a margin of errors, overruns, and changes to dictate future financial development, debt eliminates the necessity for future planning because the course for the financial future of the family will have already been set: pay the debt that has been accumulated.

Debt creates bondage. When we are in debt - we are borrowing from the world's system and therefore become a servant of the lenders and are in bondage - no longer living in liberty. The interest that you pay on your debts actually robs and steals from your tithes and limits the amount that you are able to give as it leaves you with less money every month. "and the creditor is coming to take my two sons to be his slaves" (2 Kings 4:1). Debt places a Christian into the bondage of worry, anxiety and stress. All of which Paul specifically told the Philipian church not to exhibit (Philip 4). God will provide for us in order that we will be able to pay off all our debts. When the widow needed money to pay off her creditors, she went to the prophet and God supernaturally provided for her. Why? Debt causes a person to become enslaved and trapped into the world's economy (Egypt) which says that there is never enough. "And he would not, but went and threw him into prison till he should pay the debt" (Matt 18:30)

Debt teaches children that the world's method of managing money is normal. Debt causes children to have a casual regard for using credit cards, obtaining loans and mortgages, and keeping vows to pay the bills.

Debt-free living is God's plan for His people today. The blessings of becoming debt free go far beyond the financial area. They extend to the spiritual and material realms as well. No one who is financially bound can be spiritually free. The effects of financial bondage on a marriage relationship are devastating.

STEPS TO DEALING WITH DEBT:

Have a Written Plan: A written plan is an absolute necessity to escape debt's death grip. This plan's success depends on your family doing two things: creating an itemized list of all your expenses, in their order of importance. And two, classifying needs, wants and desires. Here are the differences between the three groupings:

- **Needs.** These are life's basic necessities. Food, clothing, employment, home, medical coverage all fall into this category.
- **Wants.** Wants involve making choices about the quality of goods we consume: dress clothes versus work clothes, steak versus hamburger, a new car versus a used car.
- **Desires.** These are the goods and choices we make not essential to our survival, safety or well-being.

Learn to budget: A budget comprises of the following amounts:

- **Tithe and Giving:** A top priority in a budget is that you should pay God first - He should get a tenth of your income. Giving the tithe off the top of your income keeps the proper perspective on who owns all that we have.
- **Saving/Investments:** The farmer does not eat all his seed but he keeps for future sowing. Plant something to get a harvest (naturally and spiritually and save some of your seed for future planting).
- **Have to's:** Meet all your financial needs - pay debts, house, car etc.
- **Self:** What portion of your salary will you spend for your own enjoyment? What will you spend this amount on? Will it be enough for what you would like to buy or would you need to save it for a few months first?

Determine Essentials for Living: Eliminate unnecessary living expenditures, and look for services around the home that can be done without outside cost. If you hire a cleaning lady, roll up your sleeves and scrub the kitchen yourself or learn handyman skills yourself. Tile and grout your floors, build a deck or paint the house to save costs.

Think Before Buying: If your family is in debt, evaluate every purchase. Proverbs 24:3 “A house is built by wisdom and becomes strong through good sense.”

- Is it a necessity? Have I assessed whether it is a need, a want, or a desire?
- Does the purchase reflect my Christian ethics? (For example, certain magazines on the market do not reflect Christian ethics.) Can I continue to subscribe to magazines or belong to book, CD, or movie clubs while I owe others?
- Is this the best possible buy I can get, or am I purchasing only because I have this credit card?
- Is it a highly depreciative item? Am I buying something that will devalue quickly?
- Does it require costly upkeep?

Cut up the credit cards: If you are in debt from the misuse of credit cards and are unable to have discipline in their use, stop using them completely. Cut up the cards and mail them back to their respective companies and ask them not to send you any more. Include in your letter the plan for paying that credit card debt back and commit yourself to buying solely on a cash basis.

Practice Saving: Practice saving money on a regular basis. This includes those who are in debt. Even if it is only R5 a week develop a discipline of saving. This does not mean you should store up a large amount of money while failing to pay your creditors, but one of the best habits a young couple can develop is to save a small amount on a regular basis. Families living above the poverty level have the capability to save money, but many fail to do so because of the misnomer that small amounts can't make a difference.

Proverbs 21:20 “The wise have wealth and luxury, but fools spend whatever they get.

Proverbs 6:6-8 “Take a lesson from the ants, you lazybones. Learn from their ways and be wise! Even though they have no prince, governor, or ruler to make them work, they labor hard all summer, gathering food for the winter.”

THE PROMISE OF GOD TO YOU:

When the Israelites were about to go into the promise land, God gave them a promise:

"For the Lord your God will bless you just as He promised you; you shall lend to many nations, but you shall not borrow, you shall reign over many nations, but they shall not reign over you" (Deut 15:6). See also Deut 28:12.

We have been called to be lenders and not borrowers. In what practical way can I lend my money?

- By owning government bonds
- By lending the bank money through savings accounts and fixed deposits.
- By owning and renting real estate.
- By having investments
- By giving to the poor (lending to the Lord).

PERSONAL ASSESSMENT

- What personal debt do you personally have?
- How much of that debt is for your house or your car?
- How much of your income per month is spent just in repaying your debt?
- In what ways are you able to reduce your debt so that you will be able to "pay your debt" and therefore owe no man anything but love?
- What sacrifices would you need to make today in order to be free tomorrow?
- Have you written out a debt plan so that you will be able to settle all your debts as soon as possible?
- Are you able to pay off additional amounts of money into your debt so that you will be able to pay off the debt sooner than expected?
- Would you be committed enough to save R2.00/ R5.00 per day to pay towards a certain debt?
- What lump sums are you expecting in the next 6 or 12 months that you would be able to pay towards cancelling your debt? For example Commissions, birthday money, bonuses, policy payouts etc.

COMPLETE A PERSONAL BUDGET FOR EACH MONTH OF THE YEAR AND MAKE A COMMITMENT TO STICK BY IT!!!

INVEST FOR FUTURE GENERATIONS:

"A good man leaves an inheritance to his children's children..." (Prov 13:22)

God intends us to pass our wealth down from one generation to another. We need to live in generational prosperity and abundance instead of generational lack and poverty.

When we look at the example of Abraham, Isaac and Jacob, we note that not one of them lived in lack because the wealth of the previous generation was passed to the next. The promises of abundance that Abraham had received were not only for himself, but were for his children and his children's children. It was a spiritual and a material blessing of abundant provision.

"The blessings of your father have excelled the blessings of my ancestors, up to the utmost bound of the everlasting hills. They shall be on the head of Joseph, and on the crown of the head of him who was separate from his brothers.." (Gen 49:29).

PERSONAL ASSESSMENT

- What provisions have you made for your family on event of your death? Do you have a life policy available for your wife and your children so that they will not be destitute
- Do you have a trust for your children or saving accounts for your children?
- Have you made provisions for your own old age so that you will not rely on your children's finances in order to support you when you and your spouse are retired?
- What goals would you like to set for yourself in passing your inheritance down to the next generations?

2. ENJOY YOUR MONEY:

Another use for our money is for our own enjoyment. We are to enjoy our money. We need to enjoy the blessings of God upon our lives.

"There is nothing better for a man than that he should eat and drink, and that his soul should enjoy good in his labor. This also I saw was from the hand of God" (Ecc 2:24).

"As for every man to whom God has given riches and wealth, and given him the power to eat of it, to receive his heritage and rejoice in his labor - this is the gift of God" (Ecc 5:19).

Words of wisdom when spending:

God desires that we use our money for our own pleasure as well as to give to Him and to others. We therefore need to be wise when we do spend on our own enjoyment that we do not do so as to create debt for ourselves. Luke 12:15 "Then he said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own." Philip. 4:12-13 "I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything with the help of Christ who gives me the strength I need.

The attitude that we should have should always be one of contentment to what God has provided for us.

PERSONAL ASSESSMENT

- What amount of money, if any, are you allocating for your own personal enjoyment?
- Do you allocate money from debt (example credit cards, clothing accounts etc) for your own enjoyment or do you use money that you have left over in your income for it?
- What do you spend your personal money on?
- Do you feel that you are wasting your money with these things?
- How could you better use this money but still "enjoy" yourself?

THE CHARACTER REQUIRED FOR SUCCESSFUL LIVING

Psalms 15:1-5 "Who may worship in your sanctuary, Lord? Who may enter your presence on your holy hill? Those who lead blameless lives and do what is right, speaking the truth from sincere hearts. Those who refuse to slander others or harm their neighbors or speak evil of their friends. Those who despise persistent sinners, and honor the faithful followers of the LORD and keep their promises even when it hurts. Those who do not charge interest on the money they lend, and who refuse to accept bribes to testify against the innocent. Such people will stand firm forever."

Proverbs 12:7 "The wicked perish and are gone, but the children of the godly stand firm." The word "gone" comes from the Hebrew word, "'ayin" which means "to be nothing or not exist; a non-entity; generally used as a negative particle: - else, except, fail [father-] less"

What is the difference between these two scriptures? The difference lies in the character that these two groups of people display.

- The righteous shall stand firm – these are those who have the character and the nature of Christ living in them.
- The wicked shall fail and be gone – these are those who have no godly character.

Character is what will make your success stand till the end. Character is about doing what is right (obeying the Word of God), not what is well received or convenient. Who you are in the physical (what you show others in relationships, in the workplace etc.) is who you were on the inside, long before it became evident on the outside. Character is defined as being the combination of qualities or features that distinguishes one person, group, or thing from another, moral or ethical strength, a description of a person's attributes, traits, or abilities.

Solomon's kingdom was marked by unprecedented peace, wealth, and splendour. He was the wisest man who ever lived, yet in his later years, he did not handle his prosperity well. He placed too much emphasis on his women, on his wealth and stopped seeking God. Due to this we notice that his resources, which were once given for the kingdom of God, went into the construction of pagan temples. The greater our prosperity or success, the more likely we are to forget our need for God. Let us never forget this inherent danger that comes with material and other blessings. Don't just pray for success—pray for the character to handle success as well.

GROWING IN CHARACTER - 2 PETER 1:1-11

The Christian life begins in faith, faith in God's Person (v1-2), faith in God's power (v3) and faith in God's promises (v4). But to faith we need to "add" other qualities. Peter continues in this verse by discussing the growth of faith in the believer's life, the growth of which can be evidenced by seven characteristics. Peter uses a little word "add" to show the progression of character in a believer as they mature to a place where they will "abound" and be fruitful (v8). This little word means "to supply generously."

WHAT SHOULD WE ADD TO OUR FAITH?

1. ADD VIRTUE (V5)

The word virtue also means having moral uprightness or living a holy life. This word literally means "excellent living". If we will live by the Bible and live morally pure lives, then He will guarantee our success as Christians. Moral purity refers to every aspect of our lives.

1 Peter 1:13-16 "So think clearly and exercise self-control. Look forward to the special blessings that will come to you at the return of Jesus Christ. Obey God because you are his children. Don't slip back into your old ways of doing evil; you didn't know any better then. But now you must be holy in everything you do, just as God—who chose you to be his children—is holy. For he himself has said, "You must be holy because I am holy."

1 Thessalonians 4:1-3, 7 "Finally, brothers, we instructed you how to live in order to please God, as in fact you are living. Now we ask you and urge you in the Lord Jesus to do this more and more. For you know what instructions we gave you by the authority of the Lord Jesus. It is God's will that you should be sanctified: that you should avoid sexual immorality... For God did not call us to be impure, but to live a holy life".

Every believer, in every age has been called by God to be holy.

The Old Testament concept of holiness:

In the Old Testament, the verb "to be holy" meant "to be consecrated" and "to be dedicated". Anything that was "holy" was set apart, removed from the realm of the common and moved to the sphere of the sacred. "Holy" became a technical religious term used of persons, places, times, and things that were

considered sacred because they were associated with and consecrated to God. The seventh day was holy, to be reserved for worship and rest (Ge 2:3; Ex 20:8-11; Duet 5:12). Mount Sinai was holy, for God appeared there in fire to give the Ten Commandments (Ex 19:23). The priests of Israel were holy (Lev 21:7) and everything associated with worship and sacrifice was to be considered holy. In a very significant sense Israel itself was considered holy, for they were chosen by God to be His own special possession (Deut 7:6; 14:2, 21).

The New Testament concept of holiness:

There are three words in Greek culture associated with the idea of the holy.

- "Hieros", this reflected the Old Testament emphasis on the ritually holy. This word is used only twice in the New Testament (1 Cor 9:13; 2 Tim 3:15).
- "Hagios", reflected the law's expression of the divine will and human obligation to God; it had a strong moral overtone. It is this word that is the dominant one in the New Testament.
- "Hosios", reflected piety or devoutness. It is used only eight times in the New Testament (Ac 2:27; 13:34, 35; 1 Ti 2:8; Tit 1:8; Heb 7:26; Rev 15:4; 16:5- four of them in quotations from the Old Testament).

In the Old Testament, holiness was expressed in strict separation, the clean were not permitted to come in contact with the unclean. Israel had to fiercely guard its differences from the surrounding nations. The New Testament also has an emphasis on separation, but Christians do not live in a separate nation. Rather the emphasis is on being separate from evil while living among people who are unrighteous. The essence of holiness found in the New Testament is a dynamic expression of the divine within the normal processes of daily life.

Paul described holy living as one involving an inner separation from those passions that bubble up from our sinful natures (Col 3:5-11). Holiness is true goodness woven through the lifestyle of the believer and expressed in every daily activity and in every relationship.

Romans 12:1-2 "Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God--this is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is--his good, pleasing and perfect will."

Ephesians 5:1-7 "Be imitators of God, ... But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God's holy people. Nor should there be obscenity, foolish talk or coarse joking, which are out of place, but rather thanksgiving. For of this you can be sure: No immoral, impure or greedy person--such a man is an idolater--has any inheritance in the kingdom of Christ and of God."

WHY SHOULD WE LIVE HOLY LIVES?

Holy, righteous lives are the backbone of the gospel we preach. The apostle Paul understood that. In the midst of a pagan society that did all it could to persecute Christians and discredit the Christian faith, he wrote to Titus telling him how to instruct the Cretans "to deny ungodliness and worldly desires and to live sensibly, righteously and godly in the present age" (Titus 2:12).

There are three compelling reasons why we ought to live holy lives:

- **Holy Living Honors God's Word:** In Titus two, Paul instructs Titus regarding different age groups in the church. The young women, he says, are to act in such a way "so that the word of God may not be dishonored" (Titus 2:5). The Greek word translated "dishonored" literally means "blasphemed." We can't allow unbelievers to mock, ignore, or totally reject God's Word. Yet, how we live will directly affect how people feel about it. No matter what their station in life, Christian men and women who are not what they ought to be will give people reason to blaspheme God's Word. The world doesn't judge us by our theology; it judges us by our behaviour. The validity of Scripture in the world's view is determined by how it affects us. If unbelievers see that our lives are truly transformed, separate and distinct from the world, they might conclude that Scripture is true, powerful, and life-changing. The credibility of the Christian gospel is inseparably linked to the integrity of the lives of those who proclaim it. Therefore when we are successful financially we need to ensure that we are living correctly – that we are not accepting bribes, are not stealing, are not disregarding the feelings of another as we climb the ladder etc. Let us living holy and worthy before God.
- **Holy Living Silences the Opposition:** Paul's second reason for living holy lives gives us the heart of what he wants to communicate: "so that the opponent will be put to shame, having nothing bad to say about us" (Titus 2:8). The Greek word translated "put to shame" literally means "to blush," emphasizing the opponent's utter embarrassment over having no just criticism. The apostle Peter understood the way believers have impact on the godless world. He wrote, "Beloved, I urge you as aliens and strangers to abstain from fleshly lusts

which wage war against the soul. Keep your behaviour excellent among the [pagans], so that in the thing in which they slander you as evildoers, they may because of your good deeds, as they observe them, glorify God in the day of visitation" (1 Peter 2:11-12).

- Holy Living Makes the Gospel Attractive: Paul states his third reason for holy living in Titus 2:10, "That they will adorn the doctrine of God our Saviour in every respect." "Adorn" is from the Greek word *kosmeō* and refers to making something beautiful. What is our primary message to this world about God? That He is a Saviour. How will we ever make the good news about God as Saviour beautiful in every respect if we don't look like we've been saved? When we live in obedience to God, that in itself will be a testimony against wrong. When those around us see us helping rather than exploiting, hear us talking with purity instead of profanity, and observe us speaking truthfully rather than deceitfully, our example will cause others to be saved.

HOW IS IT POSSIBLE TO LIVE A LIFE THAT IS HOLY?

The Holy Spirit provides the power to live the Christian life. In fact the passage says that we need the Holy Spirit to strengthen us. "For this reason I bow my knees before the Father . . . that He would grant you, according to the riches of His glory, to be strengthened with power through His Spirit in the inner man . . ." (Eph. 3:14-16). Paul tells us that the Holy Spirit is the key to victory over sin or to living a holy life. "But I say, walk by the Spirit, and you will not carry out the desire of the flesh. For the flesh sets its desire against the Spirit, and the Spirit against the flesh; for these are in opposition to one another, so that you may not do the things that you please" (Gal. 5:16-17)

2. ADD KNOWLEDGE (V5)

The second virtue that we are to add to our faith is knowledge. This word literally means "an understanding of the truth and how to live it out." This word is telling us that we can live successful lives as Christians by having a sound knowledge of God's word and by applying it to our lives and living it out in our daily lives. Proverbs 3:3-4 speaks of having the favour of God and man when we choose to live the Word.

3. TEMPERANCE (V6)

“Like a city whose walls are broken down is a man who lacks self-control.” (Prov. 25:28)

Who makes self-control for me possible?

- The life-changing nature of the believer's union in Christ: saved from sin, its penalty and power or reign (Rom. 6 and Col. 2)
- The enabling ministry of the indwelling Spirit (Gal. 5; Eph. 3:16f; 5:18) Self-control is that ability from God that enables a person to suppress his natural selfish inclinations and control ones thoughts, words, attitudes and deeds so that he can serve God, society and others.

In which areas do we need self-control?

There are three areas where we need to practice temperance:

- **Our Tongues:** James 1:19 advises that we “should be quick to listen, slow to speak and slow to become angry”. Being careful in what we say protects our life, while being careless may ruin everything (Proverbs 13:3). “Talking too much makes sin unavoidable. The wise person controls how much he says.” (Proverbs 10:19).
- **Our Tempers:** “The person who loses his temper easily is a fool. The wise person will quietly ignore insults” (Proverbs 12:16). “A gentle answer will turn away someone’s anger while harsh words will only provoke it” (Proverbs 15:1). A wise person says little and remains calm (Proverbs 17:27)
- **Our Temptations:** As believers we need to have self control and self discipline over those things that tempt us. Do you know where the devil points his fiery darts? Are you aware of your weak areas so that you will be able to show self control in these areas and therefore avoid falling? What tempts you to throw in the towel and give up even on your most important dreams?

TAKING STEPS TOWARDS SELF CONTROL

Admit your problem: The starting point for developing self-control is to face what God has already said about me: I am responsible for my behavior. James 1:14 says, "A man's temptation is due to the pull of his own inward desires, which greatly attract him." Do you realize what that says? It says you do things because you like to! When I do something I know is bad for me, I still do it because I like to do it. I want to do it. It's an inner desire. Do you want more self-control? Admit you have a problem and be specific about it. Begin praying specifically about your problem areas.

Put your past behind you: Philippians 3:13-14 says, "Forgetting what is behind and straining toward what is ahead, I press on toward the goal." This verse exposes a misconception that will keep you from gaining self-control: Once a failure, always a failure. Failure in the past does not mean you'll never be able to change. Focusing on past failures, however, does guarantee their repetition.

Talk back to your feelings: Do you let your moods manipulate you? God doesn't want you to be controlled by your feelings. He wants you to master your moods. With Christ as the Master of your life you can learn to master your feelings. Learn to challenge your emotions. In Titus 2:11-12 we read, "For the grace of God ... teaches us to say no to ungodliness and worldly passions, and to live self-controlled, upright, and godly lives." God's grace gives us the power to do what is right. God gives you the ability to say no to that feeling, to that desire, to that impulse.

Believe you can change: The way you think determines the way you feel, and the way you feel determines the way you act. God gave us the power to change our habits when he gave us the power to choose our thoughts. Read Romans 12:2. What are we to be transformed by? The renewing of the mind. The Word of God has transforming ministry (Rom. 12:1-2; Eph. 4:21f; Col. 3:16; 1 Thess. 2:13; 1 Pet. 2:1; Jam. 1:19f; Ps. 119).

Make yourself accountable: Find someone who will check up on you, pray for you, and encourage you in the areas where you want to develop more self-control. Ecclesiastes 4:12 says, "Two men can resist an attack that would defeat one man alone."

Avoid temptation: Don't put yourself in situations where you'll face temptation. If you have a gambling problem, ensure that you do not go anywhere near a casino or a place where you will be able to gamble. If you love to buy on impulse then ensure that when you go shopping you only have enough money

with you to buy what is a necessity and not a want or desire. Keep your credit cards at home!

Depend on Christ's power: The secret of self-control is Christ's control. Remember, Christ provides the power to change your life!

RESULTS OF SELF CONTROL IN YOUR LIFE:

Self-control brings with it the good feeling of competency. Like a finely tuned precision automobile, your life stays on course with the slightest touch of steering. The results of self-control are confidence and an inner sense of security. Self-control and self-discipline are also key factors in any success you hope to have in this life. Without self-discipline, you are unlikely to achieve anything of lasting value. The Apostle Paul realized this when he wrote, "Every athlete in training submits to strict discipline, in order to be crowned with a wreath that will not last; but we do it for one that will last forever." (1 Cor. 9:25) Olympic athletes train for years in order to have a chance to win a brief moment of glory. Self-control is not optional for Christians.

PERSONAL ASSESSMENT

Do you have self control when dealing with your finances?

How would you be able to improve your self control over this area?

What benefits would you have if you did display self control in this area?

4. ADD PATIENCE (V6)

The word patience can also be described as endurance. The patient person is the one not swerved from his devotion to God even by the greatest of trials. He is like the vine clinging to the tree during a severe storm. When the wind is to his back, he is merely pressed more tightly against the tree. When the wind is in his face, he is sheltered from the storm by the bulk of the tree. Whatever the circumstance he finds himself in, he always has the tree! Having patience is having the ability to wait on God's timing for what we have been praying and believing God for.

5. ADD GODLINESS (V6)

This word literally means, "walking in view of His greatness." It has reference to the person who has every action and attitude yielded to the fear of the Lord. This person spends his life in a state of "God-like-ness." He spends his days serving God and serving men. The person who practices godliness is one who understands that God truly is an awesome God. He fears the Lord, and strives at every turn to please Him and Him alone (Eccl. 12:13). He realizes that it doesn't matter what others think as long as God is pleased.

What does it mean to please the Lord?

2 Corinthians 5:9-10 "Therefore also we have as our ambition, whether at home or absent, to be pleasing to Him. For we must all appear before the judgment seat of Christ, that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad."

1 Thessalonians 4:1 "Finally then, brethren, we request and exhort you in the Lord Jesus, that, as you have received from us instruction as to how you ought to walk and please God (just as you actually do walk), that you may excel still more".

Pleasing the Lord is not only to be a primary aim of every believer, but something at which we should all seek to excel, not to be accepted, but because we love the Lord and because of future rewards.

Pleasing the Lord involves discovering and doing what pleases the Lord through living in the light of the Word. Pleasing the Lord means doing His will. 1 Thessalonians 2:4 "But just as we have been approved by God to be entrusted with the gospel, so we speak, not as pleasing men but God, who examines our hearts"

Pleasing the Lord begins in the heart or the inner person. Colossians 1:9-10 For this reason also, since the day we heard of it, we have not ceased to pray for you and to ask that you may be filled with the knowledge of His will in all spiritual wisdom and understanding, so that you may walk in a manner worthy of the Lord, to please Him in all respects, bearing fruit in every good work and increasing in the knowledge of God;"

Pleasing the Lord rather than men ought to be the motive for ministry, for marriage, and everything we do. Seeking to please men for selfish reasons ruins

our capacity to follow the Lord, take a stand for truth or principle, love others unselfishly, and to thus function as God's servants.

6. ADD BROTHERLY KINDNESS

Brotherly kindness comes from the Greek word "filadelfia" which means "brotherly love" Matthew 22:39 "A second is equally important: 'Love your neighbour as yourself.' Unless we have a love for God and a love for man, we will not be willing to give alms to those who are in need. We will have no desire to meet the needs of others unless this is demonstrated in our life.

7. ADD LOVE (V8)

Here Peter is referring to that self-sacrificing, never-ending, all-encompassing love that Jesus exhibited when He came to the earth to die for sin. It is that very same love that God desires to see lived out in our lives today. It is also for the lack of this love that many do not have the peace and assurance they desire (1 Cor. 13:1-3). When a life is lived in pure agape love, God will be first, others second and self will be relegated to last place. The single motivation of life will be to manifest the love of Christ to everyone.

MAKE AN EFFORT TO DAILY DEVELOP MORE CHARACTER!

Character is at the root of every achievement. The discipline and effort put into developing your character will result in the fruit of good achievement. Poor character however, will damage your work, family and future.

Although building a successful life is not as simple as fertilizing a tree, the same principles apply. To have good fruit, you must develop a healthy root system. To have the fruits of a good reputation, job promotion, good leadership, strong relationships and a healthy lifestyle, you need to ensure that your roots are grounded in truthfulness, loyalty, cautiousness, self-control, wisdom and diligence.

Character development needs to become a way of life. The most powerful motivation for developing character is the connection between your goals and the character qualities necessary to achieve them. You cannot experience true success without character. Therefore:

- Make a personal commitment: Be committed to seeing character being developed in your life. Allow the Holy Spirit to work in you (See Galatians 5:22-26 and Colossians 3:1-16)

- Assess your strengths and weaknesses. Step back and take a careful look at your life. What are your strengths and what are your weaknesses? List each character quality that targets the weaknesses. For example: Carelessness – Alertness; Fearfulness – Boldness; Covetousness – Contentment; Indifference – Compassion; Rudeness – Deference; Slothfulness – Diligence; etc.
- Implement a plan: Make a list of goals for yourself and set objectives in reaching these goals. For example: What steps can I take to change my slothfulness to diligence? Remember, if you aim for nothing, you will be guaranteed to hit nothing. Write out scriptures that will help you achieve these goals (Romans 12:2)

PERSONAL ASSESSMENT

Complete the steps to character development in your life. Use one fruit that you would like to change at a time and begin to work it into your life. Eg: Slothfulness – diligence or impatience – patience etc.

ROADBLOCKS TO RECEIVING GOD'S ABUNDANCE

Although God has promised favour, success and prosperity to all who are willing to follow His precepts and place Him first, many believers are not walking in this blessing. Why? Because there are issues in our lives that cause roadblocks to our pathway to success. Unless these roadblocks are recognized and dealt with, we will not be able to pass and move on ahead to the blessings that God has freely given us.

Joshua 1:6-9 ""Be strong and courageous, for you will lead my people to possess all the land I swore to give their ancestors. Be strong and very courageous. Obey all the laws Moses gave you. Do not turn away from them, and you will be successful in everything you do. Study this Book of the Law continually. Meditate on it day and night so you may be sure to obey all that is written in it. Only then will you succeed. I command you—be strong and courageous! Do not be afraid or discouraged. For the Lord your God is with you wherever you go."

In the first chapter of Joshua, God delivers the greatest "pep talk" in all of Scripture. Moses had just died, and now his successor was called upon to lead the nation of Israel into the Promised Land—a military action that would surely involve significant risk. Joshua was no doubt unsettled by the prospects of facing such a strong army. Therefore, the Lord spoke words of encouragement to him that still ring true for us today. What would have happened if Joshua had refused this daunting assignment? Most likely, the nation of Israel would have languished in the desert indefinitely. Fortunately, this leader was a man of great faith and courage, and He boldly took up the cause of God. Like Joshua, we face daily obstacles that seem to push our faith to the breaking point. And yet, it is in our adversity that God perfects our faith (James 1:2-4).

PERSONAL ASSESSMENT

- What giant or obstacle has caused you to remain in lack?
- What giant has caused you to hold back and never fulfil the God given dreams that God has interwoven in your spirit man?
- What giant has caused you to limit your usefulness?
- What giant has caused you to live in fear because you are too scared to step out and lean on the everlasting arms of God?
- What is standing in the way of your success?

1. THE GIANT OF FEAR:

The Bible speaks of two types of fear, one being right and one being contrary to the Word of God.

The right fear is: Prov 1:7, 9:10

The wrong fear is: 2 Timothy 1:7

Why is this fear an enemy to our success?

THE PROCESS OF OVERCOMING

How can fear be overcome in our lives so that it no longer hinders us from moving in the same direction of God's plans for our lives?

ADMIT IT:

TRUST GOD: Psalms 56:11

What do the following scriptures encourage us to do?

Isaiah 41:10

Daniels 10:12

Matthew 10:31

CAST YOUR CARES ON HIM: 1 Peter 5:7

CHANGE YOUR FEAR TO FAITH:

Matthew 6:26-27

1 Peter 5:8-9

Romans 9:15

STAND ON HIS WORD:

Genesis 15:1

PERSONAL ASSESSMENT:

What makes you afraid? Try to put your fear into words. Then make a list of your fears and look at what you've written. Why do you have this fear? What makes you fearful about this particular experience? Look deeper to identify the cause of the fear. You may determine that several things—fear of failure, rejection and so forth—cause the fear. Develop a plan to deal with one specific fear for several weeks, or however long it takes to learn to control that fear

2. THE GIANT OF LETHARGY

What keeps most people from success is that they simply don't have the energy, or make the energy, to do what it takes to move to the next level. They get to a point that is comfortable and then they settle.

When we become too content with the position and the promotion that we are in we can prohibit ourselves from reaching the full potential that we can have through and in Christ. We must never be comfortable with our status quo. Josh McDowell says, "If you always do what you've always done, you'll always be what you've always been".⁸

"WHAT DOES THE BIBLE SAY ABOUT LAZINESS?"

Newton's first law of motion states that an object in motion tends to remain in motion, and an object at rest tends to remain at rest. This law applies to people. While some are naturally driven to complete projects, others are apathetic, requiring motivation to overcome inertia! Laziness and lethargy can become a lifestyle.

The lazy mind thinks,

- "Just five more minutes on this computer game, and then I'll do those dishes",
- "My boss won't notice whether or not I do my best work",
- "Someone else will do it."

Lazy people spend more time making up excuses than the time it would take to complete a project. Because their greatest concern is their own comfort, they are energy-stealers and time-wasters. After all, being entertained is more exciting than showing hospitality; being in debt is easier than paying the bills; and being overweight is more acceptable than exercising and dieting.

⁸ http://www.christiansquoting.org.uk/quotes_by_author_m.htm

How has a lazy person been described in the book of Proverbs as being?

Proverbs 21:25:

Proverbs 26:14:

Proverbs 26:13:

Proverbs 12:24:

Proverbs 18:9:

Proverbs 6:6:

Proverbs 26:16:

Proverbs 20:4:

Proverbs 13:4:

OVERCOMING LAZINESS & LETHARGY:

Realize the potential consequences of your behaviour. Think of some of the consequences that will result if you continue to be “lazy” concerning your dreams and potential.

Wake UP! Proverbs 6:9-11 “But you, lazybones, how long will you sleep? When will you wake up? I want you to learn this lesson: A little extra sleep, a little more slumber, a little folding of the hands to rest— and poverty will pounce on you like

a bandit; scarcity will attack you like an armed robber." Don't let another day go by without taking a step towards your dream.

Be diligent! How can we demonstrate diligence in our everyday life?

In what practical ways are we able to demonstrate diligence:

Towards God:

Exodus 15:26 and Isaiah 55:2

Deut 6:17

2 Tim 2:15

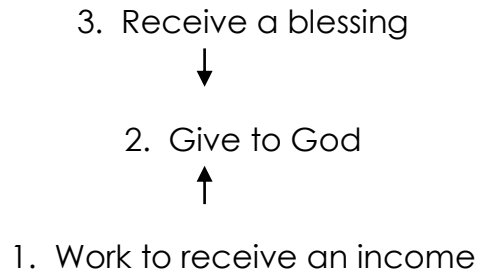
2 Peter 1:10

Towards our parents:

Towards the government: 1 Timothy 2:2

Towards your employers:

Success comes to those people who are willing to work for it! God gave us the ability to work so that we could be blessed. There is an important cycle that we can see in the matter of Biblical prosperity and that is:



When Adam was placed in the garden, he was given a purpose to "tend and keep it" (Gen 1:15).

The book of Proverbs, which is known as the Book of wisdom, continually makes reference of being diligent and working:

"He who deals with a slack hand becomes poor, but the hand of the diligent makes one rich" (Prov 10:4).

Solomon when writing about the virtuous woman, spoke of a woman who was industrious. She was a person who "willingly worked with her hands" (Prov 31:13) and because of this she was a woman who "excelled" (v29).

WHEN WE BECOME DILIGENT IN OUR EVERYDAY LIFE, WE WILL:

What are the benefits of being diligent?

Proverbs 11:27

Proverbs 10:4

Proverbs 13:4

Proverbs 12:24

1 Kings 11:28

PERSONAL ASSESSMENT

In what areas of your life have you lacked diligence:

- In your relationship with God
- In your relationship with your spouse and your children
- In your relationship with your friends
- In your work ethics
- In your house
- In fulfilling your dreams

What will you do in these areas to change your attitude to one of diligence?

3. THE GIANT OF PESSIMISM.

Proverbs 23:7 "For as he thinks in his heart, so is he:..."

PERSONAL ASSESSMENT:

What kinds of beliefs are you holding? Are you an optimist or a pessimist?

A pessimistic person will always look at challenges and mountains in their life with the belief that they will be a "failure", or that they will not be able to achieve what they have set out to do. An optimistic person will face every challenge in their life with the belief that they can overcome. Who will be successful? The optimistic person will be because a person will always achieve what they believe and think on. If you don't believe that you can be successful and fulfil your dreams, then you won't. Your pessimism will prove yourself right every time.

How does pessimism and negativity affect my behaviour? When I am negative or pessimistic I:

- Look at the worst side of a situation.
- Say what "I'm not" rather than what "I could be."
- Lack the belief that I could change.
- Lose hope in the future.
- Try nothing new or challenging because I feel that I will fail.
- Put down new, creative and inventive ideas as impossible.
- Limit my horizons which results in limiting my personal growth.
- Take no risks.

Pessimism is the result of wrong thinking about who I am. Because of this, I will begin to think irrational thoughts like:

- I will never be successful.
- I can't do anything right.
- There is so much wrong in life how can I expect anything good to come?
- I'll only lose if I take on the challenge to change my life.
- I'll never be able to get out of the debt

OVERCOMING PESSIMISM

To overcome pessimism and negativity we must:

What steps do we need to take in order to overcome negative thought patterns in our lives, especially those concerning our success and finances?

Admit it:

Change your thinking:

Why is it necessary to change your thought pattern?

Luke 6:45

Proverbs 23:7

Use the Sword of the Spirit:

2 Corinthians 10:4-5

Maintain your freedom:

What are the types of thoughts that we need to think of now and in the future?
Philippians 4:8

What activity does Ephesians 4:22-24 tell us we need to do?

Changing Your Thinking - By Author Unknown

By Changing Your Thinking,
You change your beliefs;
When you change your beliefs,
You change your expectations;
When you change your expectations,
You change your attitude;
When you change your attitude,
You change your behaviour;
When you change your behaviour
You change your performance;
When you change your performance;
You Change Your Life!

<http://www.wow4u.com/cyt/index.html>

4. THE GIANT OF NO VISION.

Those who succeed always see their success months and years before they live it. They have the ability to look ahead, see the future, imagine the good that can and will come from their lives, families and work. To not have vision is a tremendous roadblock.

Prov 29:18 says, "... where there is no vision the people perish".

OVERCOMING THIS GIANT!

What steps will we need to make in order to overcome this giant?

Write down your dreams:

Write down the goals to fulfilling those dreams

What will you need to do in the next 6 months, 1 year or three years in order to achieving your dreams?

5. THE GIANT OF PROCRASTINATION

"And Joshua said unto the children of Israel, 'How long are ye slack to go to possess the land, which the LORD God of your fathers hath given you?'" Joshua 18:3

PERSONAL ASSESSMENT:

Do you procrastinate?

Do you tend to put things off until the last minute?

Do you wait until the debt is due before you make the payment?

WHAT IS PROCRASTINATION?

It is an action of delay and hesitation. It is putting off what needs to be done. It is not starting something because of fear of what the finish will look like. It is a tool that the devil uses to keep us from doing the actions (plans) that God has put in your heart, and will help create your success. It is making excuses about getting started or finishing a task, delay and putting it off until later.

Why do we procrastinate?

There are seven things that can cause procrastination in our lives:

- "Perfectionism"
- "Being Overwhelmed"
- "Our Imagination"
- "Fear"
- "Habits"
- "Over Analyzing"
- "Focusing on you being in control, instead of God"

What are the three excuses that the rich man used in Luke 14:16-24?

1. v18
2. v19
3. v20

BIBLICAL COUNSEL:

"Whatever your hand finds to do, do it with your might; for there is no work or device or knowledge or wisdom in the grave where you are going." Ecclesiastes 9:10

In Genesis 22, Abraham and Isaac went to the top of Mount Moriah. God put into Abraham's hand two things: a son and a knife. And Abraham was willing to use the knife on his only son to please God. In David's hand God put two things: He put a small sling and a small bag holding five smooth stones. It wasn't very much against the giant Goliath, but it was all David needed because God was on his side. Whatever God placed into David's hand, David used mightily (1 Sam. 17:40-50). Into Moses' hand God placed only one thing: a rod. When God asked Moses what was in his hand, he said, "It's just a rod." But when Moses cast it down according to God's instructions, it became a serpent and the symbol of God's authority in Moses' life (Ex. 4).

"What do you have in your hand?" Whatever you have in your hand today--a saucepan, a computer, the wheel of an automobile, a Bible--that's what God is looking for you to use. He's looking for you to use it now and with all your might. Why should we do it with all our might? Let me suggest several reasons to you from God's Word.

Because we are imitators of Christ: The Bible says that all who are saved are to be like our Savior. Isaiah 50:7 prophetically records the words of the Messiah: "For the Lord God will help Me; therefore I will not be disgraced; therefore I have set My face like a flint, and I know that I will not be ashamed." If Jesus could set His face like a flint to do what God gave Him to do (Luke 9:51), shouldn't we do the same?

Hebrews 12:1-2 tells us, "Therefore we also, since we are surrounded by so great a cloud of witnesses, let us lay aside every weight, and the sin which so easily ensnares us [or besets us], and let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith"--now notice this--"who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God." Jesus did well what God had for Him to do. He did it with intensity. He set His face like a flint. He even looked past the shame and the suffering to the joy of doing the will of the Father. If you and I are to imitate Christ, we have to adapt His attitude of fervency. Whatever God puts into our hands to do, we need to do it as if it were the last opportunity we'll ever have to do it.

Because God created us with potential: You have the potential of doing great things for your Master. God created every human with enormous capacity, but unless you serve the Lord with fervency you'll never reach that capacity. The apostle Paul reminds us that Jesus Himself "gave some to be apostles, some prophets, some evangelists, and some pastors and teachers, for the equipping of the saints for the work of the ministry, for the edifying of the body of Christ, till we all come to the unity of the faith and the knowledge of the Son of God, to be a perfect [complete] man, to the measure of the stature of the fullness of Christ; that we should no longer be children, tossed to and fro and carried about with every wind of doctrine...but...may grow up in all things into Him who is the Head--Christ" (Eph. 4:11-15).

What those verses tell us is simply this: Jesus Christ is our full potential. You and I need to become like Him in all things. When we are able to reflect His character in every dimension of our lives--His love, purity, honesty, etc.--then we've reached our full potential in Him.

Because the time is limited: Why should we do everything we do for God with all our might? Why should we seize every available opportunity to be used of Him? Because the opportunities that we have afforded to us today might not be there forever. Jesus had this attitude when He said, "I must work the works of Him who sent Me while it is day; the night is coming when no one can work" (John 9:4).

OVERCOMING PROCRASTINATION?

- Realize that you have a problem with procrastination.
- Ask God to forgive you of your excuses and procrastination towards His plan for your life.
- Identify areas that you are now procrastinating in.
- Make a list of those things that you need to do now to start moving towards your dream.
- Replace “finish it” with “start it”.
- Replace perfectionism with permission to be human. Thinking that you must do the job perfectly the first try will likely prevent you from ever getting started. Believing that you must do something perfectly is a recipe for stress, and you'll associate that stress with the task and thus condition yourself to avoid it. The solution to perfectionism is to give yourself permission to be human. Remember: Philippians 4:13 says, "I can do all things through Christ which strengtheneth me."

BE A GOLIATH SLAYER TODAY!

What is your biggest problem standing in your way to you becoming a success and living in the prosperity that God has for your life? Today is the day that you can be free from those giants that are standing in the way of you receiving your promise land today. Today you can overcome these giants and move, like David, towards your destiny (David's was the throne of Israel). In order to slay your giant you need to come face to face with it.

What steps did David take before he was able to be a Giant Slayer (1 Samuel 17)?

- 1. V36**
- 2. V28-32**
- 3. V34**
- 4. V45, 47**

Philip 4:13 says, "I can do all things through Christ who strengthens me".

- "I can": Positive thinking
- "I can do": Positive action. Positive thinking will always result in positive action
- "I can do all things": Positive faith – "all things"
- "I can do all things through Christ" : Positive power – Christ . "Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us" (Eph 3:20)

Make a decision to be a success and take the risk!

"Success is the maximum utilization of the ability that you have." Zig Ziglar

FOOD FOR THOUGHT

The Bible is full of God's promises concerning our finances and our success in this realm. Promises that are given to us

- Because we have an inheritance in Christ
- Because we are loved by God
- Because we have a heavenly Father who desires to give us good gifts
- Because it is God's desire to see us have no lack but have the abundance that He originally created in the Garden of Eden
- Because it is God's desire that we reach our true potential and fulfil His plans and purposes for our lives.

Let us "eat" the Word of God and allow His Word to fill our lives so that we no longer fill our hearts and minds with words that are not of God. God has set a feast before us. Deuteronomy 8:3 tells us: "man does not live by bread alone, but man lives by everything that proceeds out of the mouth of the Lord." God's Word is a feast which will sustain and enrich us. Be consistence in digesting His Word and making His promises your every thought and pursuit. Normal people don't eat just one meal a week, they eat three plus meals a day. God's Word is absorbed into our lives and understood when we meditate on it day and night (Psalm 1:2). Paul wrote to Timothy to show him how he could be constantly nourished on the words of faith (1 Timothy 4:6). We need to be like the noble-minded Bereans and study God's Word daily with great eagerness (Acts 17:11).

GOD'S PROMISES FOR YOU TO MEDITATE ON:

What is the main promise in each of the following verses for your life?

Isaiah 48:17

3 John 1:2

Deut 8:18

1 Chron 22:13

Prov 16:3

Philip 4:19

Matt 21:22

Eph 1:3

Eph 3:20-21

2 Cor 9:8

Proverbs 15:6

Prov 22:4

Deut 28:

Psalms 112:3

Isaiah 65:21-23

PART THREE: HOW TO RUN A BUSINESS GOD'S WAY

CAN YOUR BUSINESS BE CLASSIFIED AS A CHRISTIAN BUSINESS?

Obviously, there is no such thing as a Christian business. A business is a legal entity, such as a corporation, partnership, or proprietorship and, as such, has no spirit or soul. It may, however, reflect the values of the principal owners or managers. It is the reflection of these values that determines whether a business is labelled Christian or non-Christian

THE FUNCTIONS OF A BUSINESS

One of the prime considerations in determining whether a business is being used to serve God is the policies governing the day-to-day actions. If a Christian is truly committed to Jesus Christ and to serving His purposes, the business will be run according to His principles and precepts. There are five basic business functions that comprise the activities of a Christian business.

Function 1: _____ Evangelism is sharing Christ's message of salvation with the lost. There is no tool more effective for evangelism than a business dedicated to the Lord. Not only can employees be won by a dedicated owner or manager but, similarly, so can suppliers, creditors, and customers

Function 2: _____ Discipleship is training Christians to grow stronger in their faith. In business, this effort should be directed by the owners or managers to employees who are immediately under their authority. Then those employees will be able to disciple others. "The things which you have heard from me in the presence of many witnesses, these entrust to faithful men, who will be able to teach others also" (2 Timothy 2:2).

Function 3: _____ A business is the best tool ever created for funding God's work. A properly run business can generate excess capital and still continue its day-to-day operations. There are many creative ways to use these funds. Obviously, giving to your church and to ministries is good and necessary to do God's work, but there are many ministries available within the business itself. For instance, several Christian businesses have hired counselors who work with employees who have personal problems. Many businesses have funds available for needy employees.

Function 4: _____ A business must provide for the needs of the employees, creditors, customers, and owners. This is done by paying salaries, paying for supplies and equipment in a timely fashion, and providing a quality product at a fair price

Function 5: _____ Any business must be able to make a profit if it is to continue operations. Sometimes Christians seem to believe that God will bless them supernaturally, even if they ignore every pretence of good management. If you believe that, you haven't studied God's Word very thoroughly. God's Word directs us to think and plan. *"The mind of man plans his way, but the Lord directs his steps"* (Proverbs 16:9). Many Christians in business claim to operate by faith when, instead, they are being slothful. *"The soul of the sluggard craves and gets nothing, but the soul of the diligent is made fat"* (Proverbs 13:4). We are to be active.

The purpose of a Christian's business is to glorify God. The day-to-day functions are the things we do to accomplish that purpose. No single function is more or less important, and each must be done with excellence. When Christians are truly committed to Jesus Christ and to serving God's purposes, their businesses will be blessed

What do the following verses say concerning the reason and motivation why we do things?

1 Cor 10:31:

1 Peter 4:11

Col 3:17

PERSONAL ASSESSMENT

1. "When people think of you, do they focus on your business success first or your visible image as a disciple of Christ?"
2. "Do your employees, employers and close business contacts know and respect your unwavering stand for the Lord and His principles?"
3. Which principles are you using to live your life and to build your business? Are you using the principles of the business world or are you using the Godly principles written to us in God's love letter, the Bible?

THE CLASH OF THE TWO WORLDS

There will always be a clash between the principles taught in the field and business and those that are taught in the Word of God. But which principles are you using in your business? Are you willing to let go of your ethics in order to clinch a deal? Are you willing to overlook love when you are disciplining an employee? Are you willing to do anything to make the profit / sale?

PERSONAL ASSESSMENT

Take a careful look at the way that you have been running your business:

- Are you able to acknowledge that you are a Christian Business?
- Will you be ashamed if people knew you were a Christian because of the manner in which you run or manage your business?
- In what areas do you feel you need to be challenged to change so that you can run your business in such a manner that you will bring glory to God?

There is a defined difference between the world's business principles and that which is taught to us in the Bible.

Business Principles versus God's Principle

Business Rules:

- Achieve results
- What can I get?
- Success = Rand
- Work to please people
- Fear of the unknown
- Leadership is being first
- Take charge, surrender means defeat
- The end justifies the means – get to the outcome regardless of how you will accomplish it.
- Short term gain
- Slave to the urgent
- You can never produce enough

God's Principles:

- Serve a purpose
- How can I give?
- Significance = people
- Work to please God
- Living with a hope
- Leadership is being last
- Let go: surrender means victory
- The means justify the end – do the right thing regardless of the outcome
- Long term legacy
- Freedom of choice
- Unconditional love

In order for us to be able to run our business God's way we need to ensure that we replace those worldly principles, taught to us by society and in the educational lecture rooms, with those godly principles that will help us stand up with integrity. In the following lessons we will be looking at five different changes that we need to make in our business practices. We need to change

- Our perspective
- Our leadership roles
- Our focus and goals
- Our attitude
- Our actions

Regardless of how different God's thoughts and ways seem to be, the Word of God is just as applicable as it has ever been before. Isaiah 40:8 says, "The grass withers, the flowers fade, but the Word of our God stands forever".

Doing business God's way is not a shortcut to more profits and fewer difficulties. But honest profit, earned in a way that glorifies God, is essential to your business. Isaiah 48:17 says, "I am the Lord your God, who teaches you to profit, who leads you in the way you should go."

1. HAVE A DIFFERENT PERSPECTIVE

World's perspective: What can I get?	Godly perspective: What can I give?
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The whole focus of many men and women today has been to get and gather as much wealth as they possibly can. However this mentality has caused many people to become filled with greed and has given them an unsatisfied need to gain more.

THE PARABLE OF THE RICH FOOL – LUKE 12:13-21

Luke 12:15 "Then He said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own."

The term that is used for "greedy" means "a consuming desire to have more". It is the very opposite of the contentment that accompanies true godliness (1 Timothy 6:6). Greed, in Colossians 3:5 is seen as "idolatry".

What did Jesus reveal to us about this man?

- He was a fool and not a success: In the community's eyes he was a man to be envied but in God's eyes he was a man to be pitied. A fool (as described in the Old Testament) is someone who makes choices as if God doesn't exist and who lives without God's guidance.
- He was a servant and not a master: The rich man was convinced that he was in control of his own life. But Jesus revealed that he had no control over the present and the future (See Ecc 2:18-19).
- He was a pauper and not a rich man: Death stripes a person bare and reveals a person for who they really are (v21).

What was Jesus' instruction to His disciples?

- Do not worry! (v22-26).
- Remember that God is in control of your life (v27-30)
- Seek God's kingdom first (v31)

- Always keep your treasure in the right place as this will determine where your heart is (v34).

In order to ensure that we maintain a biblical perspective, we need to ensure that we have a different drive. Our drive should be “what can I give?” instead of “what can I get?”

In the Bible giving is divided into two main sections as discussed in section two – giving to God through tithes and offerings and giving to those who are in need. Psalms 24:1 declares, “The earth is the Lord’s and all it contains” and in 1 Corinthians 4:7, Paul asks, “And what do you have that you did not receive?”

God owns everything and all blessings come from Him. We are to be good stewards and managers of the many blessings for which we should be thankful. Money is not our possession; it is God’s, which we merely hold in trust. Giving is an external testimony of God’s ownership of everything in our lives.

Why should a business tithe?

Any business generally reflects the values of its principle owners or managers. It is the reflection of these values that determines whether a business is labelled Christian or non-Christian. As a means of funding God’s work, many Christian business owners or managers have chosen to give a tithe from the business.

The principle of tithing from a business is not dramatically different from tithing out of personal income. Actually, most Scriptures on giving in the Old Testament deal with business-generated income, since few people were actually employees in the sense they are today. The vast majority of people in Old Testament times were employed in agriculture. The precedent for tithing from a business is clear in God’s Word: “Honor the Lord from your wealth and from the first of all your produce” (Proverbs 3:9). In the Old Testament the Hebrew people brought approximately 23 percent of their increase to the Lord’s storehouse. The keepers of the storehouse, the Levites, in turn used what was given to care for the widows, needy foreigners in the area, orphans, and the Levites.

PERSONAL ASSESSMENT

Have you been faithful to tithe on your businesses profits?
Has your attitude been, what can I get rather than what can I give to your employees, customers and clients?

2. HAVE A DIFFERENT LEADERSHIP MODEL

World's perspective:	Godly perspective:
Success = money / profits	Success = people
Leadership is being first	Leadership is being last

Mark 10:43-45 "But among you it should be quite different. Whoever wants to be a leader among you must be your servant, and whoever wants to be first must be the slave of all. For even I, the Son of Man, came here not to be served but to serve others, and to give my life as a ransom for many."

The Biblical principle of leadership that is set forth in the above scripture is that of servant leadership.

WHAT IS SERVANT-LEADERSHIP?

Servant leadership is a practical philosophy which supports people who choose to serve first. This type of leadership encourages collaboration, trust, foresight, listening and the ethical use of power and empowerment.

The concept of servant leadership can be traced back to Jesus' teachings on leadership. He sought to teach His disciples that in order to be first they must "wash each other's feet" (Jn. 13:14). Jesus preached that people must seek to serve each other in order to be true leaders. And again, Jesus said that "many who are first will be last, and many who are last will be first" (Matt. 19:30). All these scriptures show that true leadership, according to Jesus, was leadership based in servanthood.

A SERVANT-LEADERSHIP WILL:

- Devote themselves to serving the needs of their employees
- Focus on meeting the needs of those they lead.
- Develop employees to bring out the best in them.
- Coach others and encourage their self expression.
- Facilitate personal growth in all who work with them.

- Listen and build a sense of community.

Servant leaders are felt to be effective because the needs of followers are so looked after that they reach their full potential, hence perform at their best. One of the strengths of this way of looking at leadership is that it forces us away from self-serving, domineering leadership and makes those in charge think harder about how to respect, value and motivate people reporting to them.

THE PRINCIPLES OF SERVANT-LEADERSHIP

Listening: Traditionally, leaders have been valued for their communication and decision making skills. Servant-leaders must reinforce these important skills by making a deep commitment to listening intently to others. Servant-leaders seek to identify and clarify the will of a group. They seek to listen receptively to what is being said (and not said).

Empathy: Servant-leaders strive to understand and empathize with others. People need to be accepted and recognized for their special and unique spirit. One must assume the good intentions of coworkers and not reject them as people, even when forced to reject their behavior or performance.

Persuasion: Servant-leaders rely on persuasion, rather than positional authority in making decisions. Servant-leaders seek to convince others, rather than coerce compliance. This particular element offers one of the clearest distinctions between the traditional authoritarian model and that of servant-leadership. The servant-leader is effective at building consensus within groups.

Commitment to the Growth of People: Servant-leaders believe that people have an intrinsic value beyond their tangible contributions as workers. As such, Servant-leaders are deeply committed to a personal, professional, and spiritual growth of each and every individual within the business

Successful leadership is about 90% people knowledge and 10% product knowledge. Henry Ford once said, "You can take my factories, burn up my buildings, but give me my people and I'll build the business right back again."⁹

⁹ <http://empoweryourlife.wordpress.com/2008/10/16/motivational-quotes-wwwempower-your-lifecouk/>

You can have strong people skills and not be a good leader, but you cannot be a good leader without people skills. Successful leaders are able to discern the needs of their people instinctively, then take action to meet them. The following is a list of the most common needs of people and how to meet them effectively.

- PEOPLE LIKE TO FEEL SPECIAL... COMPLIMENT THEM: The highest compliment a person can receive is one given by his or her leader. Take the time to notice your people's work and don't hesitate to tell them when they've done a good job. Make a habit of being generous and sincere with your compliments
- PEOPLE LOOK FOR A BETTER TOMORROW... GIVE THEM HOPE: When your employees are having trouble seeing the light at the end of the tunnel, remind them of the purpose of their work and help them envision what their work will accomplish. With hope they will work harder and longer to see a task through to completion
- PEOPLE NEED TO BE UNDERSTOOD... LISTEN TO THEM: Don't judge what your employees want to tell you before they've told you. Take time to understand their point of view and listen to their suggestions. It's the best way to ensure that they've been listening to you and it opens the door to innovative ideas for improvement.
- PEOPLE LACK DIRECTION... NAVIGATE FOR THEM: Part of your job as a leader is to help your employees figure out what they're most passionate about, then help them pursue it. Sometimes that may involve a position change within your business or even allowing a person to pursue another opportunity

What practical counsel does the bible give to employers / business leaders?

Deut 24:15

Job 31:13-14

Ephesians 6:9

Colossians 4:1

How did the following people treat their employees?

Sarah (Gen 16:6)

Laban (Gen 31:7)

Pharoah (Ex 1)

Abraham (Gen 18:19)

Job (31:13-14)

Luke 7:2

Which example would be the Biblical example to follow?

Jesus gave two instructions to those who were “greater” and chief”. Luke 22:26 “But among you, those who are the greatest should take the lowest rank, and the leader should be like a servant.”

- He that is greater among you should take the lowest rank
- He that is chief or governs should be like a servant

3. HAVE A DIFFERENT FOCUS AND GOAL

World's perspective: Work to please people	Godly perspective: Work to please God
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As business owners, it is easy to be sucked into the trap of working such long hours that we neglect the time that we spend with God and the time that we use in His service. We can become so focused on making money that we lose sight of the fact that the money that we are making is not only for us, but that it is to further the kingdom of God. We should always maintain our priority of seeking God and obey His precepts. Often in the Bible, the link that is always seen with a prosperous man, is one who has his priorities in seeking and obeying God right.

Deut. 28:1-2 "If you fully obey the LORD your God by keeping all the commands I am giving you today, the LORD your God will exalt you above all the nations of the world. ²You will experience all these blessings if you obey the LORD your God:

Psalms 34:9-10 "Let the LORD's people show him reverence, for those who honor him will have all they need. Even strong young lions sometimes go hungry, but those who trust in the LORD will never lack any good thing."

Psalms 37:3-5 "Trust in the LORD and do good. Then you will live safely in the land and prosper. Take delight in the LORD, and he will give you your heart's desires. Commit everything you do to the LORD. Trust him, and he will help you."

Psalms 84:11 "For the LORD God is our light and protector. He gives us grace and glory. No good thing will the LORD withhold from those who do what is right."

SEEK GOD FIRST

"But seek first the kingdom of God and His righteousness and all these things shall be added to you" (Matt 6:33)

The example of King Solomon exemplifies this principle to us. When Solomon was asked by God what it was that he desired, his answer was not that of riches but of a wise and an understanding heart (having the ability to know the difference between what is right and that which is wrong). His answer showed God where his priorities were and therefore God honored him with great riches far above anything that he could imagine. See **1 Kings 3**.

Jesus describes this same principle in **John 15:7** "But if you stay joined to me and my words remain in you, you may ask any request you like, and it will be granted!"

PERSONAL ASSESSMENT

1. Where have you been placing your priorities?
2. If you were to write out the time spent on work, family and with God and His Church, how would your priorities match up with those given to us by God?
3. When you have a problem in your business, what is your first step of action – go to the bank and ask for more money? Go to God and ask Him for direction and guidance?
4. Do your priorities need adjusting in order to fit in with that learnt in this lesson?
5. What action steps will you make in order to ensure that you maintain your priorities from this point on?

WHEN IT COMES TO BIBLICAL BUSINESS VALUES, TRUETT CATHY IS NO CHICKEN (<http://www.chick-fil-a.com>)

Cathy, the Georgia native who founded Chick-fil-A in 1946 with his late brother, Ben, launched an ambitious expansion plan into the Western United States in 2003, adding four restaurants in Southern California. In early December, Cathy traveled to San Marcos in North San Diego County to help dedicate the chain's latest stand-alone restaurant, this one to be operated by his grandson, Mark.

The chain now has more than 20 restaurants in Southern California, with more planned for this year.

Serving is key: Mark and his wife, Amy, were joined by about two dozen corporate leaders from the Atlanta-based company, as they prepared for the Dec. 6 opening. Mark Cathy joined his cousin, Andrew, in being the first among the family's third generation to join the paternal business. Mark's dad, Don "Bubba" is vice president of the company. Andrew's father, Dan is president. But with this company, titles are a general formality to distinguish the decision makers. When it comes to serving sodas and fries, both Bubba and Dan eagerly jump into action. A polite thank-you, prompts the Cathy family and their employees to offer a chorus of "It's my pleasure."

"It's been a God-calling ministry to me to serve the people," he said. The approach, well modeled by its founder, has become a signature of the southern influenced fast-food chain.

"'You're welcome' means nothing," the family patriarch said in an interview prior to the opening. The difference between the two phrases might seem more of an exercise in semantics for some, but for Truett Cathy it symbolizes much, much more. It reflects a lifetime of putting his Maker and people first. His approach to life and business are steeped in a brand of Christianity that is more about modeling than speaking. As a result, he has garnered respect across the country and has been profiled in some of the nation's most prestigious publications. His expertise on business and ethics landed him an invitation to speak before a 2002 congressional hearing on "Oath Taking, Truth Telling and Remedies in the Business World," which was scheduled in the wake of the Enron scandal that wiped out the retirement earnings of thousands of stockholders.

"I believe no amount (of) business school training or work experience can teach what is ultimately a matter of personal character," he told the panel in a prepared statement. "Businesses are not dishonest or selfish, people are. Thus, a business, successful or not, is merely a reflection of the character of its leadership. I'm deeply disturbed as you are, by the lack of character I see in the marketplace. In order to satisfy the increased pressure for greater profits, some business leaders are making bad choices, which ultimately hurt thousands of employees, stockholders, and the economy."

Cathy is also not shy in sharing what he believes is essential for a business built on integrity. With sales expected to top \$2 billion this year, it appears a successful formula.

"There's really no difference between biblical principles and business principles," Cathy said during the recent restaurant opening, echoing similar comments he gave before Congress. "The Bible, which is a road map, tells a lot about how to operate a restaurant."

Putting the Lord first: With nearly 1,300 restaurants in 37 states, Cathy is known not so much for what's he done as a businessman, but for what he hasn't done: Opened up shop on Sundays. Once a mainstay of American retail, the Sunday-off concept has gone the way of the condor. Even national Christian bookstore chains are open on Sundays. Mention of the practice often invokes a confused, "huh?" Especially since research cited by Cathy has shown that 20 percent of all fast-food revenue comes on Sundays.

"I think the most important decision I ever made was to stay closed on Sunday," he said. "We all need a day off. We feel we've created the caliber of people who understand that."

As he's done his entire career, Cathy blends his faith and business without a seam, using his no-Sunday stand as an advertising advantage. "People get tired of eating at the same restaurant every day. We give them the privilege of eating somewhere else on Sunday," he pronounced in his best salesman delivery, his blue eyes twinkling. Spiritually, Cathy—who has taught a boy's Bible study on Sunday mornings for 51 years and now serves as an assistant teacher—acknowledged the Bible's call for meditation. It gives the Lord an opportunity to speak through you in many ways," he said. A consistent benefit to the practice has been to model the importance of family, in both quality and stability, to the thousands of young people who have worn the Chick-fil-A uniform over the years. Although multi-faceted, the legacy has been condensed into a brief mission statement for the company: "to glorify God by being a faithful steward of all that is entrusted to us and to have a positive influence on all who come in contact with Chick-fil-A."

"Those two sentences don't say anything about selling chicken," he said. "It's about influence to glorify God."

4. HAVE A DIFFERENT ATTITUDE

World's perspective: Surrender means defeat	Godly perspective: Surrender means victory
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How do you deal with circumstances that are beyond your control? Every day many people try to control their financial situations, situations that they have no control over. However, it is only with surrendering control to God that things begin to come under control.

GOD IS THE OWNER OF YOUR BUSINESS/ FINANCES!

Psalms 24:1 says, "The earth is the Lord's and all it contains". This is one of the many scriptures that identify the Lord as the owner of everything. After creating all things, He never transferred the ownership of His creation to people, He merely gave them stewardship of it. Recognizing God's ownership is foundational to making Jesus Christ the Lord of your businesses/finances.

GOD IS IN CONTROL OF YOUR BUSINESS / FINANCES!

Proverbs 3:5-6 "Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths."

The trust that you have in God will have a significant impact on the direction that you are heading. The more trust you have the more free you will be from the concerns of profits and success.

1 Chron. 29:11 "Yours, O LORD, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O LORD, and this is your kingdom. We adore you as the one who is over all things."

Psalms 50:7, 9-12 "'O my people, listen as I speak. Here are my charges against you, O Israel: I am God, your God! But I want no more bulls from your barns; I want no more goats from your pens. For all the animals of the forest are mine, and I own the cattle on a thousand hills. Every bird of the mountains and all the animals of the field belong to me. If I were hungry, I would not mention it to you, for all the world is mine and everything in it."

YOU DON'T HAVE TO WORRY!

Because God is the owner and the controller of your life and your business, when circumstances come that cause you to feel out of control, you do not need to worry or become anxious.

Why is using your time worrying not beneficial to your personal life, nor your business?

Ecc 8:16, Psalm 127:2

Matthew 6:31-32

Matthew 13:7, 22, Luke 12:29

WHAT SHOULD OUR ACTIONS BE?

If we are anxious and worried, what does the Bible counsel us to do?

Philippians 4:6

1 Peter 5:6-7

Matthew 11:28 - 30

When we attempt to control an uncontrollable situation we not only waste precious energy, we also create fearful thoughts. How do we know when we need to let go of controlling behaviour? When you are:

- Constantly complaining about something that can't be changed.
- Getting angry at others who are simply doing the best they can
- Obsessively worrying about the outcome of a situation

PERSONAL ASSESSMENT:

- What specifically is out of your control in your business / finances at the moment?
- What are the things that are within your control that you can do to deal with this problem?
- What things are not within your control in dealing with this problem?
- What things can you relinquish to God?

Form groups of three to four people and pray about your business/ financial problems.

5. HAVE A DIFFERENT ACTION

World's perspective: The end justifies the means – get to the outcome regardless of how you will accomplish it

Godly perspective: The means justify the end – do the right thing regardless of the outcome

As a Christian business owner, you need to look to the Word of God to develop business virtues in your life.

EXCHANGE IDLENESS FOR DILIGENCE

Idleness and slothfulness are forbidden in the Word of God. In Romans 12:11, Paul tells us to not be slothful in business but to be fervent in spirit; serving the Lord. Hebrews 6:12 says "That ye be not slothful, but followers of them who through faith and patience inherit the promises."

Why is slothfulness and laziness forbidden in scripture?

Prov 12:27

Prov 18:9

Prov 26:16

Prov 10:4

Prov 20:4

Prov 19:15

Prov 12:24

Prov 13:4

Prov 24:30-31

1 Tim 5:13

Diligence is a requirement in our lives. It is required when we:

- Seek Him (1 Chronicles 22:19, Heb 11:6)
- Obey him (Deuteronomy 6:17, Deuteronomy 11:13)
- Listen to Him. Isaiah 55:2
- Are cultivating Christian graces in our lives. 2 Peter 1:5
- Examine our hearts. Psalms 77:6
- Do business: Proverbs 27:23, Ecclesiastes 9:10

The rewards of a diligent heart:

- Favour: Proverbs 11:27 He that diligently seeks good procures favour: but he that seeks mischief, it shall come unto him.
- Prosperity. Proverbs 10:4 He becomes poor that deals with a slack hand: but the hand of the diligent makes rich. Proverbs 13:4 The soul of the sluggard desires, and has nothing: but the soul of the diligent shall be made fat. (See also Prov 13:11, 12:11)
- Honour. Proverbs 12:24 The hand of the diligent shall bear rule: but the slothful shall be under tribute. Proverbs 22:29 "Do you see any truly competent workers? They will serve kings rather than ordinary people.

Hard work is a good thing. Just as we looked at the farmer – the tithe and the offering did not produce anything directly. In order for the farmer to receive his multiplication he had to take the rest of his seed and do something with it. He had to plant the seed and work it so that next year would produce a harvest. If he did not plant his seed then there would be nothing for God to multiply ($0 \times 0 = 0$).

EXCHANGE LYING FOR HONESTY

In the Ten Commandments, we note that we are not to steal, neither deal falsely, neither lie to one another. Paul in writing Colossians 3:9 said, "Lie not one to another, seeing that ye have put off the old man with his deeds;"

In Proverbs 6:16-19, Solomon places lying amongst the six things that God hates and seven things that are an abomination to Him. Proverbs 6:16-19 "There are six things the LORD hates—no, seven things he detests: haughty eyes, a lying tongue, hands that kill the innocent, a heart that plots evil, feet that race to do wrong, a false witness who pours out lies, a person who sows discord among brothers".

Proverbs 12:22 Lying lips are abomination to the LORD: but they that deal truly are his delight.

Why are lying lips an abomination to God?

Isaiah 59:2-3

John 8:44

We therefore need to ensure that:

- Our mouth only speaks the truth. Put away from you a deceitful mouth..." (Proverbs 4:24)
- Our actions are truthful. Leviticus 19:36 "Your scales and weights must be accurate. Your containers for measuring dry goods or liquids must be accurate. I, the LORD, am your God, who brought you out of the land of Egypt." Deut. 25:15 "Yes, use honest weights and measures, so that you will enjoy a long life in the land the LORD your God is giving you."

What do the following verses tell us about lying?

Proverbs 11:1

Proverbs 11:3

Proverbs 19:1

Proverbs 20:7

PERSONAL ASSESSMENT

How honest are you in your finances and business practices?

1. Do you willingly pay your taxes, levies etc? Do you ensure that you always declare all your business even if it is a "cash" transaction?
2. Have you ever defrauded your client by offering them a good that is a "hoax", "scam" or a "con"?
3. Have you accepted bribery from your customers? Have you given a bribe in order to get the deal?
4. Where would you be willing to draw the line between a gift and a bribe?
5. Have you been honest with the use of the business' stock, property and finances or have you used any of these for your personal use?

[God said to Solomon,] "If you walk before me in integrity of heart and uprightness, as David your father did, ... I will establish your royal throne over Israel forever" (1 Kings 9:4-5).

"He who walks in integrity walks securely, but he who perverts his ways will be found out" (Proverbs 10:9)

Integrity is the cornerstone of every thriving business--and the hallmark of every successful employee. If you want your career and your business to flourish, build on a foundation of honesty, dependability, and trust.

PERSONAL ASSESSMENT:

1. How can you do the right thing when you are pressurized to do the wrong thing?
2. What are some of the most difficult situations that you are facing today?
3. Have you been tempted to take the easier route?
4. What will be the consequences of making the easier decision?
5. What do you believe is God's solution to the problem?
6. What will the implications and the consequences of making this decision be?

THE IMPORTANCE OF PLANNING WITHIN THE BUSINESS

1. GET WISE COUNSEL

Why does the Bible encourage us to listen to counsel?

Hosea 4:6

Proverbs 11:6

Proverbs 1:5

Proverbs 19:20

Proverbs 20:18

WHAT IS THE PURPOSE OF COUNSEL?

The purpose of counsel is to aid us in making our decisions, not to actually make them for us. Too often we want someone to tell us what to do. It is our responsibility to seek out those people who we believe are successful in the areas where we are looking for counsel, to listen to what they have to say and then to leave, weighing the information that they have given us. It is therefore your responsibility to come to your own decisions when you have taken what you have heard, weighed up what has been said and prayed about the decisions that you will be making.

HOW SHOULD YOU SELECT YOUR COUNSEL?

Select Christian counsel:

Select who you will be speaking to on the basis of a common value system. For the Christian, this means to choose those who acknowledge Jesus Christ as their Savior and Lord. "How blessed is the man who does not walk in the counsel of the wicked, nor stand in the path of sinners, nor sit in the seat of scoffers" (Psalm 1:1).

In no way does this imply that non-Christians can't give good advice. Some of them give better advice than many Christians. But the standards by which decisions are made in our society today are quite often incompatible with God's standards as seen previously in this lesson. Therefore ensure that the values you hold are the same values that the person whom you are seeking counsel from.

Listen to the Word of God:

The Bible should be your first and most important source of counsel. Proverbs 1:5 "Let those who are wise listen to these proverbs and become even wiser. And let those who understand receive guidance" Ensure that the person who you are receiving advice from is filled with the life giving Word of God.

Select a multiple of counselors:

"Without consultation, plans are frustrated, but with many counselors they succeed" (Proverbs 15:22). No one can be expert enough in all areas of finance for anyone to depend on his or her counsel exclusively. The areas of taxes, securities, stocks, bonds, and real estate are so complex today that only with a variety of good counselors can you really get good advice.

Weigh all the counsel received:

"The naive believes everything, but the prudent man considers his steps" (Proverbs 14:15). Even the best counsel in the world (including Christian) lacks an essential ingredient necessary to make your decision: God's plan for your life. Anything that robs us of God's peace is contrary to God's plan for us. Proverbs 16:1 "We can gather our thoughts, but the Lord gives the right answer. How can you weigh counsel?"

- Test their counsel: Choose a subject that you do have an understanding of and ask them a question on it. If they do not have the same view or understanding as you then be careful when asking them on areas or subjects that you are not familiar with. If you find the answers to be fundamentally wrong in an area that you do have knowledge and understanding of, then avoid counsel in areas that you don't understand.
- Track Record. Proverbs 21:5 says, "The plans of the diligent lead surely to advantage." A good test of a counselor's expertise is past performance.
- References. Ask other people what they think of the counsel that the person has given to them. Are there any bad responses to asking about that person?

Proverbs 19:20-21 "Listen to counsel and receive instruction, That you may be wise in your latter days. There are many plans in a man's heart, Nevertheless the LORD's counsel—that will stand."

In this passage, we are told to:

- Listen to counsel - it is important for us to seek counsel - others advice especially in major decisions
- Receive instruction - what use is counsel, if we refuse to listen?

PERSONAL APPLICATION

Make a list of three people who you will be able to go to for counsel concerning your business or your financial situation.

Why did you choose those three people specifically? What was the criteria that you used?

2. MAKE THE RIGHT PLANS

Proper planning prevents poor performance

What does the Bible say concerning making plans for your life, your business and your finances?

Luke 14:28-31

Proverbs 13:16

Proverbs 21:5

Success in a business starts with firstly understanding what your business objectives and values are. Therefore before any business plans can be made, it is important that a mission and vision statement for your business is first completed. Once these statements have been completed, you can then begin to make plans to reach the objectives that you have set for your business.

THE MISSION STATEMENT

Step one in the strategic planning process involves defining the company's current business, mission, and vision. The company's business is defined by making an assessment of the business by asking some key questions regarding the business' reason for existing. A company's present mission is defined as what a company is currently seeking to do for its customers. A mission statement defines the company's purpose and answers the question "What is our business and what are we trying to accomplish on behalf of our customers?"

DEFINING YOUR CURRENT BUSINESS:

In defining your business you need to ask:

- "What customer needs do we feel deeply burdened by?"
- "What customer needs is our company uniquely qualified to meet?"

CRITERIA OF A GOOD MISSION STATEMENT

Changing the mission or creating the businesses first mission statement is a process of gathering ideas and suggestions for the mission and honing them into a short, sharply focused phrase that meets specific criteria. An effective mission statement clearly defines who the customer is and what services and products the business intends to provide. It also serves as a guide for day-to-day operations and as the foundation for future decision-making. The following are criteria for a good mission statement:

- The Mission Statement is focused on satisfying customer needs: A mission statement should focus on satisfying customer needs rather than being focused on the product. Products and technologies eventually become outdated, but basic market needs may last forever.
- The Mission Statement tells "who" the customers are: Who is being satisfied? A company should define the type of customers it wishes to serve. Which customer groups it is targeting.
- The Mission Statement explains "what" customer needs the company is trying to satisfy. A product or service becomes a business when it satisfies a need or a want.
- The Mission Statement explains "how" the business will serve its customers: How customers' needs are satisfied?

Example of the "What, How and Who": McDonald's business mission is built around: serving a limited menu of hot, tasty food (what) quickly in a clean, friendly restaurant for a good value (how) to a broad base of fast-food customers worldwide (who).

- The Mission Statement is specific, short and sharply focused: Vague or generic mission statements lack resonance and meaning.
- The Mission Statement says what we want to be remembered for.

MISSION STATEMENT EXAMPLES

The Coca-Cola Company: The Coca-Cola Company exists to benefit and refresh everyone who is touched by our business.

Nike: Our mission is to bring inspiration and innovation to every athlete* in the world. *If you have a body, you are an athlete.

ASSIGNMENT: WRITING A MISSION STATEMENT

Mission Statement = Definition of the business + meeting customer needs

After reading through the information provided on Mission Statements, write your business' mission statement.

- What single, solitary word is the focus for your business?
- What would be the 2 or 3 words that would explain why you exist?
- What one sentence would sum up what your business is about, in a very simple, clear, easy to understand way?
- Have you previously operated your business according to this mission statement or have you lost the purpose for your business?

VISION STATEMENT

A strategic vision is a view of a business's future direction and business makeup. It is a guiding concept for what the business is trying to do and to become. The focus of a strategic vision is on a company's future. A vision statement answers the question: "What will our business look like in 5 to 10 years from now?" It is a roadmap of the business' future - the direction it is headed, the customer focus it should have, the market position it should try to occupy, the business activities to be pursued, and the capabilities it plans to develop. Strategic vision spells out a direction and describes the destination. A vision statement is a powerful picture of what the company's business can and should be a decade from now. The vision statement will be critical in guiding managerial decision making, shaping the company's strategy and in impacting how the company is run.

CRITERIA FOR EVALUATION A VISION STATEMENT

- Future-casting: Does your vision statement provide a powerful picture of what the business will look like in 3 to 5 years from now?
- Audacious: Does your vision statement represent a dream that is beyond what you think is possible? When we are making future plans concerning our business, we must never forget the aspect of faith that is involved – that we are serving a God of not just enough, but we are serving a God of abundance, the God of the impossible. Therefore we need to dream big! Luke 1:34-37 "Mary asked the angel, "But how can I have a baby? I am a virgin." The angel replied, "The Holy Spirit will come upon you, and the power of the Most High will overshadow you. So the baby born to you will be holy, and he will be called the Son of God. What's more, your relative Elizabeth has become pregnant in her old age! People used to say she was barren, but she's already in her sixth month. For nothing is impossible with God." Matthew 19:26 "Jesus looked at them intently and said, "Humanly speaking, it is impossible. But with God everything is possible."
- Motivating: Does your vision statement clarify the direction in which your business needs to move? Does it clarify the future direction the company is headed? Does it clarify the customer focus your company should have?
- Purpose-Driven: Does your vision statement give employees a larger sense of purpose?

PERSONAL ASSESSMENT

Visualize walking into a room three years from now and shaking hands with yourself:

- Who are you?
- What is your life like?
- What is your business like?

Write down what you saw. Don't let yourself wake up in three years and say, 'I'm three years older, and I just happened to get here.' Clarify your vision so that you can grow into it.

3. MAKE GODLY DECISIONS

Jeremiah 10:23-24 "I know, Lord, that a person's life is not his own. No one is able to plan his own course. So correct me, Lord, but please be gentle. Do not correct me in anger, for I would die."

We all make decisions every day. Some of them are minor, like what to wear and where to go for lunch. Others are major, requiring much thought and prayer. Remember, big decisions require big prayer and listening to the Word of God. God's Word is the Christian's guide for making godly, successful choices in life. The Bible says, "Your word is a lamp to my feet And a light to my path" (Psalms 119:105).

One of the things that differentiates a person who is a good steward of their time, money and talents from those who waste them is the matter of making godly decisions. If we want to avoid wasting our lives, as Samson did, we must be committed to making careful, wise decisions. We need to develop good habits when it comes to making choices in our lives, because every choice comes with a set of consequences.

Judges 14:1-3 "One day when Samson was in Timnah, he noticed a certain Philistine woman. When he returned home, he told his father and mother, "I want to marry a young Philistine woman I saw in Timnah." His father and mother objected strenuously, "Isn't there one woman in our tribe or among all the Israelites you could marry? Why must you go to the pagan Philistines to find a wife?" But Samson told his father, "Get her for me. She is the one I want."

What caused Samson to make the wrong decisions in his life?

Judges 14:1:

Judges 14:1-2, 1 John 2:16, Gen 3:

Judges 14:3, Prov 12:15, Proverbs 15:5, Proverbs 23:9

CONSIDER THE FOLLOWING BEFORE MAKING A DECISION:

Have you sought God's direction concerning the plans for your business?

What does Proverbs 3:6 say concerning our actions before we make decisions?

What can we learn from Proverbs 19:21 concerning our decisions?

- Is this decision against any biblical principles or precepts?
- Would your decision be something that can bring Glory and honour to the Lord? Ask yourself how the Lord would be lifted up or blessed by your plans. "...whether you eat or drink, or whatever you do, do all to the glory of God" (1 Cor. 10:31).
- Does this new direction line up with the long-term desires of my heart? Will my decision fulfill a desire that has been planted in my heart?
- Do I have the personal resources to move forward in this direction? Will I have to wait on God's timing to bring those resources to me or to my business?
- Do I have the experience necessary to excel in this new area of responsibility? Or is God asking me to go out and gain the experience needed to move into this new venture?
- Do I have the peace of Christ — not necessarily a complete and total

freedom from concern — but do I have an assurance from the Lord that He will guide me in this new path?

- Are the circumstantial doors opened or are they closed? If the doors seem to be closed, does that mean I should back away, or do I have enough assurance through the other keys to wait in faith for God to bring the circumstances in line? If the doors seem to be open, do I have enough assurance through the other keys for me to move forward in this decision?
- Am I willing to die to my own desires if the Lord directs me in a way that I did not expect? Am I willing to allow God to give me the desires of my heart, even if it means new, possibly frightening challenges and a loss of my comfort zone?
- Whom do you hope to please by your decision? Will it bring pleasure to God, or will it appease self or man? "And whatever you do, do it heartily, as to the Lord and not to men" (Col. 3:23).
- Would it serve the right master? Will your decision require you to yield to the demands of someone or something other than Christ?
- Will it cause you to compromise your submission and obedience to Jesus? "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon" (Matt. 6:24).

Have you sought the counsel of others before making the decision?

Ask the advice of those who live Godly lives and have a track record of experience and wise decision making. Avoid the counsel of those whose Christian life is questionable or who have experience of failure in making sound decisions. "Where there is no counsel, the people fall; But in the multitude of counselors there is safety" (Prov. 11:14). "Blessed is the man Who walks not in the counsel of the ungodly..." (Psa. 1:1).

- Is my spouse in agreement with this decision?
- Is it ethical? Is it legal?
- What are the key people around me saying about this new direction — parents, pastors, professors, mentors, and friends?

BEING ABLE TO MANAGE

Management has been defined as the “art and science of getting things done through people”. Although there may be a variety of management positions, the similarity between all of them is that of having the “know how” on managing people so that they do the job that has been designated for them to do in the most efficient and effective manner.

We need to ensure that we know how to:

- Manage ourselves
- Manage our employees
- Manage our finances

1. MANAGING YOURSELF THROUGH TIME MANAGEMENT

There are three words that are important when we are discussing the ability to be able to manage your own personal and work life:

- Effective - having a definite or desired effect
- Efficient - productive with minimum waste or effort
- Effortless - seemingly without effort; natural, easy

Personal Time Management is about controlling the use of your most valuable (and undervalued) resource. The absence of Personal Time Management is characterized by last minute rushes to meet dead-lines, meetings which are either double booked or achieve nothing, days which seem somehow to slip unproductively by, crises which loom unexpected from nowhere. This sort of environment leads to inordinate stress and degradation of performance.

Moses on Time Management:

By the time Moses wrote Psalm 90 he was evidently an old man and had come to realize how short his time on earth would be. The psalm begins with a meditation on the eternality of God: “Before the mountains were born or you brought forth the earth and the world, from everlasting to everlasting you are God” (v. 2). Moses, then, contrasts the God who is from everlasting to everlasting with the transitory nature of humanity: You turn men back to dust, saying, “Return to dust, O sons of men.” For a thousand years in your sight are like a day that has just gone by, or like a watch in the night. You sweep men away in the sleep of death; they are like the new grass of the morning – though in the morning it springs up new, by evening it is dry and withered.

Because the children of Israel refused to believe God's promises, choosing instead to believe the spies who said they could not conquer the land, Moses had seen his entire generation wander aimlessly in the desert. For nearly 40 years, the Israelites had roamed, with no specific destination in sight. An entire generation was sentenced to literally kill time by wandering in the wilderness. Many of us experience this same dilemma, wandering in the wilderness of routine and overbooked schedules as the years fly by yet never reaching the dreams and the goals that we have placed for ourselves.

Moses then continues in Psalms 90 by saying, "Teach us to number our days aright, that we may gain a heart of wisdom" (Psalm 90:12). Essentially, Moses says that, unless we come to understand life's brevity and place proper value on the time we have (no matter how long or short it is) we will never gain a wise heart.

Because time is such a precious resource, the Bible cautions us to manage it well. For example, the Apostle Paul makes a critical point in his letter to the Ephesians. He taught the young Christians there to "live a life worthy of the calling [they had] received" (Ephesians 4:1); to be "imitators of God" (5:1); to "live as children of light" (v. 8); and "be very careful...how you live – not as unwise but as wise" (v. 15). He then drove home his primary point, exhorting the Ephesian Christians to "redeem the time" because of the evil of the day (v. 16). If you wish to avoid being foolish and desire to understand the Lord's will, you will *redeem* (buy, get or win back) the time (v. 17).

The first principle of time management is recognizing the value of time and redeeming it – buying it up and using it carefully as the priceless resource which it represents.

Personal Time Management is a set of tools which allow you to:

- Eliminate wastage
- Be prepared for meetings
- Refuse excessive workloads
- Monitor project progress
- Allocate resource (time) appropriate to a task's importance
- Ensure that long term projects are not neglected
- Plan each day efficiently
- Plan each week effectively

Steps to Time Management:

- List the activities that take up a lot of your time. Not sure you're including them all? For the next day or two, log how you spend your time.
- Cross out any tasks that, in truth, needn't be done. The first step is a critical appraisal of how you spend your time and to question some of your habits. In your time log, identify periods of time which might have been better used. Look for time wasters. There are various sources of waste. The most common are social: telephone calls, friends dropping by, conversations around the coffee machine. In your time log, look at each work activity and decide objectively how much time each was worth to you, and compare that with the time you actually spent on it. An afternoon spent polishing an internal memo into a Pulitzer prize winning piece of provocative prose is waste; an hour spent debating the leaving present of a colleague is waste; a minute spent sorting out the paper-clips is waste. Another common source of waste stems from delaying work which is unpleasant by finding distractions which are less important or unproductive. Check your log to see if any tasks are being delayed simply because they are dull or difficult. Time is often wasted in changing between activities. For this reason it is useful to group similar tasks together thus avoiding the start-up delay of each. The time log will show you where these savings can be made.
- Mark each remaining task as high, medium, or low priority.
- Mark each task as needing to be done perfectly or just adequately.
- Assign each task to yourself, to a person in your business, or to an outsider.
- Mark any tasks you sense could be done more efficiently. If you don't know how to do them more efficiently, ask someone for a suggestion.

PERSONAL ASSESSMENT

Complete the steps to time management as listed above and create your own log book for the week. At the end of the week answer the following questions:

- Am I able to manage my time well concerning my time with God, my family, my friends, my church activities and my work?
- What areas in my life am I not well managed?
- What areas in my life am I wasting my time on?
- How would I be able to improve these areas?
- Is there anyone who will be able to do these tasks for me so that I do not continue to waste my time in these areas?

MANAGE YOUR EMPLOYEES

CHOOSE THE RIGHT EMPLOYEES

Paul wrote "And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the rewards of the inheritance, for you serve the Lord Jesus Christ." (Col 3:23-24)

The Book of Proverbs speaks in various different proverbs concerning the different types of employees we should or should not be. These are practical areas of wisdom for us which if heeded can lead to promotion and prosperity. However it can also aid us in making the right decisions when we are choosing staff to work for and with us.

EMPLOYEES THAT NOBODY WANTS:

According to the book of Proverbs, there are three types of employees that you should not want to hire in your company/ business:

The sluggard:

For what reason would you not like to hire the sluggard?

Proverbs 6:9

Proverbs 13:5

Proverbs 21:25

Proverbs 18:9

Proverbs 26:16

Proverbs 12:27

Proverbs 22:13

What advice would you give the sluggard? Prov 6:6-8

What warning would you give the sluggard? Prov 6:10-11

The deceiver:

For what reasons should you not hire the person who deceives?

Proverbs 13:11

Proverbs 15:27

Proverbs 20:17

Proverbs 25:19

What advice would you give this person? Ephesians 4:28

The greedy (28:22):

Proverbs 28:22 “A greedy person tries to get rich quick, but it only leads to poverty.” The characteristic of the greedy is that:

Proverbs 11:28

Ecc 5:10

Proverbs 23:4-5

Luke 12:16-20

What warning would you give those who are greedy? Proverbs 28:20

EMPLOYEES THAT EVERYBODY WANTS TO HIRE:

What type of person should you look to employ?

Proverbs 10:4

Proverbs 27:18

DELEGATE THE WORK LOAD

Delegation is one of the most important management skills. Good delegation saves you time, develops your people, grooms a successor, and motivates. Poor delegation will cause you frustration, will result in de-motivation, confusion and failure to achieve the task or purpose itself.

Effective delegation is actually crucial for effective succession. For the successor, and for the manager too: the main task of a manager in a growing thriving business is ultimately to develop a successor. When this happens everyone can move on to higher things. When it fails to happen the succession and progression becomes dependent on bringing in new people from outside.

LEVELS OF DELEGATION

Delegation isn't just a matter of telling someone else what to do. There is a wide range of varying freedom that you can confer on the other person. The more experienced and reliable the other person is, then the more freedom you can give. The more critical the task then the more cautious you need to be about extending a lot of freedom, especially if your job or reputation depends on getting a good result.

Examples of different delegation levels:

- "Wait to be told." or "Do exactly what I say." or "Follow these instructions precisely": This is instruction. There is no delegated freedom at all.
- "Look into this and tell me the situation. I'll decide": This is asking for investigation and analysis but no recommendation. The person delegating retains responsibility for assessing options prior to making the decision.
- "Look into this and tell me the situation. We'll decide together": This has a subtle important difference to the above. This level of delegation encourages and enables the analysis and decision to be a shared process, which can be very helpful in coaching and development.
- "Tell me the situation and what help you need from me in assessing and handling it. Then we'll decide": This opens the possibility of greater freedom for analysis and decision-making, subject to both people agreeing this is appropriate. Again, this level is helpful in growing and defining coaching and development relationships.

- "Give me your analysis of the situation (reasons, options, pros and cons) and recommendation. I'll let you know whether you can go ahead": Asks for analysis and recommendation, but you will check the thinking before deciding.
- "Decide and let me know your decision, and wait for my go-ahead before proceeding": The other person is trusted to assess the situation and options and is probably competent enough to decide and implement too, but for reasons of task importance, or competence, or perhaps externally changing factors, the boss prefers to keep control of timing. This level of delegation can be frustrating for people if used too often or for too long, and in any event the reason for keeping people waiting, after they've inevitably invested time and effort, needs to be explained.
- "Decide and let me know your decision, then go ahead unless I say not to." Now the other person begins to control the action. The subtle increase in responsibility saves time. The default is now positive rather than negative.
- "Decide and take action - let me know what you did (and what happened)." This delegation level, as with each increase up the scale, saves even more time. This level of delegation also enables a degree of follow-up by the manager as to the effectiveness of the delegated responsibility, which is necessary when people are being managed from a greater distance, or more 'hands-off'. The level also allows and invites positive feedback by the manager, which is helpful in coaching and development of course.
- "Decide and take action. You need not check back with me." The most freedom that you can give to another person when you still need to retain responsibility for the activity. A high level of confidence is necessary, and you would normally assess the quality of the activity after the event according to overall results, potentially weeks or months later. Feedback and review remain helpful and important, although the relationship is more likely one of mentoring, rather than coaching per se.
- "Decide where action needs to be taken and manage the situation accordingly. It's your area of responsibility now." The most freedom that you can give to the other person, and not generally used without formal change of a person's job role. It's the delegation of a strategic responsibility. This gives the other person responsibility for defining what changes projects, tasks, analysis and decisions are necessary for the management of a particular area of responsibility, as well as the task or project or change itself, and how the initiative or change is to be implemented and measured, etc. This

amounts to delegating part of your job - not just a task or project. You'd use this utmost level of delegation (for example) when developing a successor, or as part of an intentional and agreed plan to devolve some of your job accountability in a formal sense.

BENEFITS OF DELEGATION

For the Leader	For the employees	For the business
Allows time for planning and organizing Allows time for non-business pursuits Teaches valuable lessons in how to work with and develop others Builds trust Enables the leader to multiply self Enables the leader to work smart and not hard Allows communication	Motivates Builds self esteem Encourages creative problem solving Stimulates initiative Trains future leaders Builds trust and morale Increase communication Stimulates creativity Allows significant contributions	Promotes perpetuation Opens new avenues of creativity Promotes an increase in productivity Improves efficiency and effectiveness Creates enthusiasm

OBSTACLES TO DELEGATION

Leaders will not delegate because	Members will not accept delegation because
"I can do it better and faster myself." They do not know which tasks to delegate. They are afraid people won't like them if they ask for help. They lack confidence in the member's ability. They fear a loss of control. They are unwilling to let members make decisions and be held accountable for those decisions. They enjoy doing the tasks themselves.	<i>It's easier to ask the leader than to make a decision by themselves.</i> <i>They do not feel empowered to use their authority.</i> <i>They lack the resources and necessary information to do the job.</i> <i>They lack self-confidence.</i> <i>They feel the incentives are inadequate to motivate them</i>

THE STEPS OF SUCCESSFUL DELEGATION

Define the task: Confirm in your own mind that the task is suitable to be delegated. Does it meet the criteria for delegating?

Select the individual or team: What are your reasons for delegating to this person or team? What are they going to get out of it? What are you going to get out of it?

Assess ability and training needs: Is the other person or team of people capable of doing the task? Do they understand what needs to be done. If not, you can't delegate.

Explain the reasons: You must explain why the job or responsibility is being delegated. And why to that person or people? What is its importance and relevance? Where does it fit in the overall scheme of things?

State required results: What must be achieved? Clarify understanding by getting feedback from the other person. How will the task be measured? Make sure they know how you intend to decide that the job is being successfully done.

Consider resources required: Discuss and agree what is required to get the job done. Consider people, location, premises, equipment, money, materials, other related activities and services.

Agree deadlines: When must the job be finished? Or if an ongoing duty, when are the review dates? When are the reports due? And if the task is complex and has parts or stages, what are the priorities?

Support and communicate: Think about who else needs to know what's going on, and inform them. Involve the other person in considering this so they can see beyond the issue at hand. Do not leave the person to inform your own peers of their new responsibility. Warn the person about any awkward matters of politics or protocol.

Feedback on results: It is essential to let the person know how they are doing, and whether they have achieved their aims. If not, you must review with them why things did not go to plan, and deal with the problems. You must absorb the consequences of failure, and pass on the credit for success.

PERSONAL ASSESSMENT

Section one: Draw a diagram of the delegation structure of your business. In your diagram list the people who have been given authority to make decisions and on what level this delegation is.

Section two: Discuss how you choose the people who you delegate authority to and how you review their performance.

Section three: Is there anyone in your employ who you are mentoring to be your successor? What are the advantages and the disadvantages to you personally of raising up a successor?

COMMUNICATE WITH YOUR EMPLOYEES

Communication is one of the basic functions of management in any business and its importance can hardly be overemphasized. It is a process of transmitting information, ideas, thoughts, opinions and plans between various parts of a business. It is not possible to have human relations without communication. However, good and effective communication is required not only for good human relations but also for good and successful business.

Effective communication is required at various levels and for various aspects in a business such as:

For manager – employee relations: Effective communication of information and decision is an essential component for management-employee relations. The manager cannot get the work done from employees unless they are communicated effectively of what he wants to be done? He should also be sure of some basic facts such as how to communicate and what results can be expected from that communication. Most of management problems arise because of lack of effective communication. Chances of misunderstanding and misrepresentation can be minimized with proper communication system.

For motivation and employee morale: Communication is also a basic tool for motivation, which can improve morale of the employees in an business. Inappropriate or faulty communication among employees or between manager and his subordinates is the major cause of conflict and low morale at work. Managers should clarify to employees about what is to be done, how well are they doing and what can be done for better performance to improve their motivation. He can prepare a written statement, clearly outlining the relationship between company objectives and personal objectives and integrating the interest of the two.

For increase productivity: With effective communication, you can maintain a good human relation in the business and by encouraging ideas or suggestions from employees or workers and implementing them whenever possible, you can also increase production at low cost.

For employees: It is through the communication that employees submit their work reports, comments, grievances and suggestions to their seniors or management. Businesses should have effective and speedy communication policy and procedures to avoid delays, misunderstandings, confusion or distortions of facts and to establish harmony among all the concerned people and departments.

GROUP DISCUSSION / ASSIGNMENT

Has your business got all the policies or procedures it needs to clearly communicate important facts to your employee?

Some of the policies that need to be communicated are:

- Staff Disciplinary procedure.
- Staff Grievance procedure.
- Staff Appraisal procedure.
- Staff expenses
- Staff loans (travel, cycle, car).
- Sick Leave Policy and procedure.
- Annual Leave policy and procedure.

Discuss the important issues that you would include in each of the above policies and procedures. Write up policies and procedures according to what has been discussed. (It is important in this exercise to know and understand the law concerning the employer and employee so that you will avoid any legal action against yourself and your company)

2. MANAGE YOUR FINANCES

LEARN TO BUDGET

In order to control the variable costs (costs that change) of your business, you need to ensure that you are working within a budget. In a financial planning context the word 'budget' (as a noun) strictly speaking means an amount of money that is planned to spend on a particular activity or resource, usually over a trading year, although budgets apply to shorter and longer periods. It is a money plan. With it, you can organize and control your financial resources, set and realize goals, and decide in advance how your money will work for you. A budget can be as simple as it is powerful. The basic idea behind budgeting is to save money up front for both known and unknown expenses.

A budget is a plan to:

- Control your finances
- Enable you to make confident financial decisions and meet your objectives
- Ensure you have enough money for your future projects
- Give you a visual description of the expected financial results of your business activities.

BENEFITS OF A BUSINESS BUDGET

There are a number of benefits of drawing up a business budget, including being better able to:

- Manage your money effectively
- Allocate appropriate resources to projects
- Monitor performance
- Meet your objectives
- Improve decision-making
- Identify problems before they occur - such as the need to raise finance or cashflow difficulties
- Plan for the future

CREATING A BUDGET

Gather every financial statement you can. This includes bank statements, investment accounts, recent utility bills and any information regarding a source of income or expense. The key for this process is to create a monthly average so the more information you can dig up the better.

Record all of your sources of income. If you are self-employed or have any outside sources of income be sure to record these as well. If your income is in the form of a regular paycheck where taxes are automatically deducted then using the net income, or take home pay, amount is fine. Record this total income as a monthly amount.

Create a list of monthly expenses. Write down a list of all the expected expenses you plan on incurring over the course of a month. This includes a mortgage payment, car payments, auto insurance, groceries, utilities, entertainment, dry cleaning, auto insurance, retirement or college savings and essentially everything you spend money on.

Break expenses into two categories: fixed and variable. Fixed expenses are those that stay relatively the same each month and are required parts of your way of living. They included expenses such as your mortgage or rent, car payments, cable and/or internet service, trash pickup, credit card payments and so on. These expenses for the most part are essential yet not likely to change in the budget.

Variable expenses are the type that will change from month to month and include items such as groceries, gasoline, entertainment, eating out and gifts to name a few. This category will be important when making adjustments.

Total your monthly income and monthly expenses. If your end result shows more income than expenses you are off to a good start. This means you can prioritize this excess to areas of your budget such as retirement savings or paying more on credit cards to eliminate that debt faster. If you are showing a higher expense column than income it means some changes will have to be made.

Make adjustments to expenses. If you have accurately identified and listed all of your expenses the ultimate goal would be to have your income and expense columns to be equal. This means all of your income is accounted for and budgeted for a specific expense.

If you are in a situation where expenses are higher than income you should look at your variable expenses to find areas to cut. Since these expenses are typically essential it should be easy to shave a few dollars in a few areas to bring you closer to your income.

Review your budget monthly. It is important to review your budget on a regular basis to make sure you are staying on track. After the first month take a minute to sit down and compare the actual expenses versus what you had created in

the budget. This will show you where you did well and where you may need to improve.

MANAGE YOUR CASHFLOW

Cash is the oxygen that enables a business to survive and prosper, and is the primary indicator of business health. While a business can survive for a short time without sales or profits, without cash it will die. For this reason the inflow and outflow of cash needs careful monitoring and management.

WHAT IS CASHFLOW?

Cashflow is the measure of your ability to pay your bills on a regular basis. It depends on the **timing** and **amounts** of money flowing into and out of the business each week and month. Good cashflow means that the pattern of income and spending in a business allows it to have cash available to pay bills on time.

THE IMPORTANCE OF CASHFLOW

To make a profit, most businesses have to produce and deliver goods or services to their customers before being paid. Unfortunately, no matter how profitable the contract, if you don't have enough money to pay your staff and suppliers before receiving payment, you'll be unable to deliver your side of the bargain or receive any profit. To trade effectively and be able to grow your business, you need to build up **cash balances** by ensuring that the timing of cash movements puts you in an overall positive cashflow situation. Bear in mind, however, that having a lot of cash in your bank does not necessarily make good business sense. If you do not need to use it immediately, put spare cash in an account where it will earn high interest, or invest it in short-term investments. Get advice from your bank, accountant or financial adviser.

CASH INFLOWS AND CASH OUTFLOWS

Ideally, during the business cycle, you will have more money flowing in than flowing out. This will allow you to build up cash balances with which to plug cashflow gaps, seek expansion and reassure lenders and investors about the health of your business.

You should note that income and expenditure cashflows rarely occur together, with inflows often lagging behind. Your aim must be to speed up the inflows and slow down the outflows.

Cash inflows

- payment for goods or services from your customers
- receipt of a bank loan
- interest on savings and investments
- increased bank overdrafts or loans

Cash outflows

- purchase of stock, raw materials or tools
- wages, rents and daily operating expenses
- purchase of fixed assets - PCs, machinery, office furniture, etc
- loan repayments
- dividend payments
- income tax, corporation tax, VAT and other taxes
- reduced overdraft facilities

Many of your regular cash outflows, such as salaries, loan repayments and tax, have to be made on fixed dates. You must always be in a position to meet these payments.

To improve everyday cashflow you can:

- Ask your customers to pay timeously
- Chase debts promptly and firmly
- Ask for extended credit terms with suppliers
- Order less stock but more often
- Lease rather than buy equipment

You can also improve cashflow by increasing borrowing, or putting more money into the business. This is acceptable for coping with short-term downturns or to fund growth in line with your business plan, but shouldn't form the basis of your cash strategy.

PERSONAL ASSESSMENT

Complete the following:

1. Draw up a budget for your business / finances for the next three months
2. Draw up a projected cash flow statement for next month

Once you have completed both of these statements, discuss the following:

1. Have you drawn up a budget for your business before?
2. Do you feel that you will be able to stick to the budget that you are given
3. Has your business got enough cash flow at present to fulfill all your expense obligations?
4. If not, how are you going to fulfill these obligations?
5. How have you in the past been faithful in paying off your creditors within the time given to you to do so?

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