

The Psalms One Business Owner

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Introduction

By Larry Chkoreff

When God called me to write about micro-business training He used Proverbs 8:10-21, which says,

10 Receive my instruction, and not silver, And knowledge rather than choice gold;

11 For wisdom is better than rubies, And all the things one may desire cannot be compared with her.

12 "I, wisdom, dwell with prudence, And find out knowledge and discretion.

13 The fear of the LORD is to hate evil; Pride and arrogance and the evil way And the perverse mouth I hate.

14 Counsel is mine, and sound wisdom; I am understanding, I have strength.

15 By me kings reign, And rulers decree justice.

16 By me princes rule, and nobles, All the judges of the earth.

17 I love those who love me, And those who seek me diligently will find me.

18 Riches and honor are with me, Enduring riches and righteousness.

19 My fruit is better than gold, yes, than fine gold, And my revenue than choice silver.

20 I traverse the way of righteousness, In the midst of the paths of justice,

21 That I may cause those who love me to inherit wealth, That I may fill their treasuries.

Wisdom is the key.

Wisdom fills treasuries. Proverbs defines Wisdom as personally hearing the voice of God. It is God speaking His revelation knowledge to you; His rhema. God's revelation plants a seed in your heart, which causes His fruit to become manifest in and through your life. It also glorifies Him, or in other words, shows others who He really is.

Wisdom is also a fruit. It is the fruit of the fear of the Lord. This is the reason that we require that each micro-business candidate be certified as a Psalms One man or woman. Chapter 1 goes into detail on this subject.

Proverbs 8 is familiar to us.

It has been interesting for me to remember that when my wife and I had just gotten married we were in terrible financial condition. My business was turning bad very fast. During our honeymoon, God spoke to my wife, Carol, and told her to seek Wisdom and everything would be all right. We immediately dug into the Proverbs and studied hard. When we arrived at Proverbs 8, the Lord opened our eyes with revelation knowledge. He spoke so clear. He let us know that Wisdom was God speaking, and if we could hear Him speak, we would make it. We can testify to you, that we have made hearing God speak the number one priority in our lives. Wisdom has provided for every single need we have had, and more. We have had many trials, but Wisdom has always been there with His miracles and provisions in every area of our lives!

In addition to Wisdom and other spiritual principles, we will also cover many practical issues having to do with business. We will call these issues *works*. There are two kinds of works: Works originating from the *flesh*, or the unregenerated nature. The second are *the works of faith*, or works originating from faith, works in obedience to Christ. James tells us in his epistle that faith without works is dead. The works he refers to are only productive if they spring from hearing God speak,

which brings faith, then acting in obedience to His voice and/or direction. Anything short of this process is nothing more than the world's way of business, which includes being *sly*¹ and selfish. That will not glorify God, and is most likely not God's perfect plan for your life.

I have been in the business world since 1962, and have been a business entrepreneur for most of the time since 1969, 38 years at the time of this writing. I have had some good and some moderate successes. I experienced some failures before I knew the Lord. Since I gave Jesus control of my life, I have gone through many difficult *breakings*, or severe trials, in business. The Lord has used the death and resurrection process to finally bring me to His desired business vocation. I am constantly open to the changes He may make in my life.

I am not the most experienced and certainly not the most clever business person whose writings could train you. I do know some basic principles about accounting, keeping records, budgets, marketing, customer service, and godly business practices, but I do not claim to be an expert in any of these categories.

At first, I did not think I had much to offer in writing a curriculum such as this, but the more I saw the emphasis that the Holy Spirit desired; I felt I could be used for this task. I believe the Lord's emphasis for you is, "... 'Not by might nor by power, but by My Spirit,' Says the LORD of hosts" (Zechariah 4:6b).

I have been in business with and without God's Wisdom, and I can share the difference with you. Your new business will succeed not because my co-author, Dennis, and I know so much, but because we encourage you to go "face to face" with God. He will speak to you, and His godly form of business will prevail. His power through you will serve the larger purpose of His eternal Kingdom.

You cannot fear the Lord and failure at the same time.

If you do not hear Him speak, and direct your path while you are "walking in the fear of the Lord," I urge you to not start a new business. It may be the wrong path for you. However, do not allow fear of failure to stop you. There is so much to be learned in any journey with Jesus. Even the detours may be His plan for your life. They have been for mine! Failure to follow the faith walk with Jesus is the grand failure.

Do not be paralyzed by fear, but allow God's perfect love to control you while you "walk on the water."

Assignment Introduction 1.

Please pause here and write a statement giving your feedback on this chapter. Title this "Assignment Introduction 1."

¹ Sly: cleverly skillful and cunning, lacking honesty and integrity.

Instructions for Students

In designing these materials, we have assumed that the participants have minimal experience in scriptural-style business practices. Consequently, we have written the course to begin with very basic concepts and gradually move forward to more complex principles.

In Part 1, *Doing Business God's Way*, we begin with the basic premise that business is something that God intended from the very beginning. Business is not a necessary evil. Godly business practices have always brought glory to Him. In some areas of the world, business is frowned upon and viewed with great suspicion. This barrier has to be overcome prior to gaining any serious commitment to starting and managing a business to expand the Kingdom of God.

In Part 2, *Learning Business Basics* and Part 3, *Your Business*, we begin developing the technical details that will allow you to build a 3-year financial plan that you will use to help get a loan. For small businesses that are estimated to cost less than \$500 to get started we do not feel that it is necessary for you, the student, to understand all the financial details. If, after discussing your proposal with your Local Training Mentor (LTM) and the two of you agree on the estimated cost, then your LTM will ask you a series of questions. With your answers in hand he/she will complete the tables necessary to document your business proposal. You will then be responsible, with your LTM's help, for completing chapter 14. For larger businesses your LTM will review your work and answer any question that you might have but you will be responsible for completing all assignments and creating a business plan.

For email based learning.

We believe you can get the most out of this program by following the following steps:

1. Print each chapter before starting.
2. Mark up the document with your comments, answers to the questions, and your personal questions.
3. Reopen the document on the computer and add in your answers and your questions.
4. Send the revised document to the delegated person for review and comments.

For hard copy or paper based learning.

As you read each chapter, add a separate blank paper for each request for your comments. Turn these papers in to your Local Training Mentor. Be sure to title each paper as per the instructions, referring back to the Assignment number.

You will be asked to answer many questions during this study. Take your time and answer as completely as possible. Take as much time and space as you need to be comfortable that you completely answer the question. Make sure that you first spend time with the Lord, and then spend time on this training.

As you proceed with each chapter, you will see that we discuss the relationship between you and your pastor or spiritual mentor referred to as your LTM, or (Local Training Mentor). As you progress with this training material, you should share your responses in each session with your LTM.

For those who may not be called to be a business owner.

As you go through the training in this book, God may reveal to you whether or not you are actually called to be in business. We want to emphasize that going through the training in this book may well equip you for other callings.

You may be called to employment.

If you are called to employment, this book will prepare you for integrity in your employment. You will better understand the pressures and needs of your employer and be able to serve him/her better. You will better understand integrity and godly principles in the marketplace. If you are called to employment, I can guarantee that you will be miserable if you attempt to operate a business as an owner. Also, it simply may be the season for you to be employed, and then at some later date you may be called to own a business.

You may be called to ministry.

Too many ministers do not understand integrity in ministry finances. This book will prepare you for that as well. God wants absolute integrity in all ministry endeavors. Many called ministers simply do not have adequate business training. This book may help you in that area.

If you find yourself in one of these categories, or are not sure, then we encourage you to follow one of two paths.

1. Simply study, with a mentor, the first seven chapters. These cover spiritual preparation and ethics in business, finances, and in the marketplace.
2. Continue through the all the chapters and Assignments. Simply do the Assignments with a "make believe" business. Be sure to tell your LTM that this is what you are doing.

The goal is PERSONAL BUSINESS INTEGRITY.

Part I – Doing things God's way

Chapter 1 Psalms One Certification

Each business candidate should be certified by his/her LTM (Local Training Mentor) as a Psalms One person. What is Psalms One certification?

Psalms 1:1-6,

1 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;

2 But his delight is in the law of the LORD, and in His law he meditates day and night.

3 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.

4 The ungodly are not so, but are like the chaff which the wind drives away.

5 Therefore the ungodly shall not stand in the judgment, nor sinners in the congregation of the righteous.

6 For the LORD knows the way of the righteous, but the way of the ungodly shall perish.

A Psalms One person is one who:

1. Does not "walk, stand, nor sit" as defined in verse 1 of Psalms One. Notice the slowing down process; walking, standing, and finally sitting. It is a slow death.

2. A Psalms One person has a hunger for the living Word of God! He/she first makes time for the Word on a daily basis, and then meditates upon it day and night.

3. A Psalms One person will be like the tree that obtains its water from the deep river, even if circumstances do not give the "blessings of rain." A Psalms One person can draw its life from God especially when external circumstances are not positive.

4. A person who lives his/her life in this manner will bear fruit for God, which will feed the Psalms One person and others. "By this My Father is glorified, that you bear much fruit; so you will be My disciples" (John 15:8).

5. A Psalms One person will be like a leaf, which gives out life giving oxygen to others, and everything that he/she does will prosper in a godly manner.

6. A Psalms One person will stand in the judgment. Judgment is a good thing in this context. It is the time for rewards to be handed out by the King of Kings.

As part of the Psalms One Certification, the business candidate must read and study the Grow or Die² discipleship book and then give feedback to his/her LTM. The business candidate will fill out an Feedback Form for each chapter. Your LTM will give you the details for this.

Each business owner must sustain his/her business according to Mark 4:1-20, and Psalms One. Mark Chapter 4:1-20 contains the Parable of the Sower. Mark 4:11 states that this Parable is the secret of the Kingdom of God. We submit that Jesus is affirming here that His Word is the seed

² <http://www.isob-bible.org/openlessons.htm>

and your heart is the soil. If your soil is good, you will bear fruit. Your business will only succeed if you maintain your living relationship with Jesus and allow Him to bear His fruit through you.

Each business owner must continue to hear God speak, receiving new Words of Wisdom in his/her heart and continuing to bear fruit from the "new capital" that God invests in him/her. At the same time, he/she must resist Satan's attempts to steal the Word.

Wisdom, as used in Proverbs is Jesus Himself speaking, it is the Word revelation to your heart. Each time you receive new revelation, you have "new capital" in your heart. The Word supports this. Ponder what Wisdom, hearing God speak, is able to do for you in your business venture.

Proverbs 8:17-21

17 I love those who love me, And those who seek me diligently will find me.

18 Riches and honor are with me, Enduring riches and righteousness.

19 My fruit is better than gold, yes, than fine gold, And my revenue than choice silver.

20 I traverse the way of righteousness, In the midst of the paths of justice,

21 That I may cause those who love me to inherit wealth, That I may fill their treasuries.

There is a personal price to pay for hearing God speak consistently. However, not only is it worth more than material wealth, it will also bring it!

Assignment 1.1 -Personal testimony.

Please share your testimony in writing. Emphasize the way you found the Lord. If you have any experience in business, please explain. Title this "Assignment 1.1."

Business As Mission?

The purpose of the International School of The Bible is to raise-up fruit bearing disciples through discipleship training. Many are called to bear fruit for the kingdom of God within the church structure, i.e., planting a new church or serving in an existing one, or perhaps through a para-church organization, or evangelism. We have observed a great amount of success since 1997, way beyond what we could have ever imagined. Of course, all the glory goes to God!

However, many are called by the Lord to take the Gospel into the world through their vocations, employment, or businesses. We want to make sure that you do not confuse BAM, Business as Mission with "tentmaking." Tentmaking is what church based Gospel workers sometimes do to support themselves. The apostle Paul was a tentmaker. That is something that we feel is very good and carries a high degree of integrity. Paul refused to accept money for himself from the churches he served. However that is not Business As Mission. Many Christians go into business to earn a living. That is also very good. However that is not Business As Mission.

Business As Mission is engaging in business for the primary purpose of spreading the Gospel, reaching the unreached, improving the culture and economy, extending the kingdom of God, and glorifying God. The purpose of BAM is to focus on missions for the kingdom of God. It is to take God's influence into the marketplace.

The by-product of Business As Mission is to make a good income for the business owner so that he/she may be self-sufficient, be able to support the church and ministries, and make an impact on the culture and society.

Please pause here and study Appendix F, Business As Mission.

Assignment 1.2 – Business As Mission.

Please describe in writing which category your proposed business falls into. Then describe how you feel your proposed business will fulfill the goals of that category.

Chapter 2 Godly Capitalism

Business and enterprise was an original part of God's creation before the fall.

Genesis 1: 26-31 says, "Then God said, 'Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth.' So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, 'Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.' And God said, 'See, I have given you every herb that yields seed which is on the face of all the earth, and every tree whose fruit yields seed; to you it shall be for food. Also, to every beast of the earth, to every bird of the air, and to everything that creeps on the earth, in which there is life, I have given every green herb for food'; and it was so. Then God saw everything that He had made, and indeed it was very good. So the evening and the morning were the sixth day."

Picture Adam in the Garden.

"The LORD God planted a garden eastward in Eden, and there He put the man whom He had formed. And out of the ground the LORD God made every tree grow that is pleasant to the sight and good for food. The tree of life was also in the midst of the garden, and the tree of the knowledge of good and evil" (Genesis 2:8,9).

Can you imagine God saying to Adam, "Son, look at this Garden. I have put up the capital³, now I want you to run this family business"?

Capitalism, in its original godly form, existed before sin.

Fruit is capital; seed is capital. One must tend it, but it produces from its own life.

Jesus said that the mystery of the Kingdom of God was embedded in the parable of the Sower, as in Mark 4:11. This principle is also found in Genesis 8:22 which says, "While the earth remains, seedtime and harvest, cold and heat, winter and summer, and day and night shall not cease." Sowing seed and reaping the harvest is the principle of "godly capitalism." A farm is capital; a seed sown in the farm is capital. Together they pay dividends, fruit. God established the principle of sowing and reaping not only as a primary function of His Kingdom, but also for the earth, and for the people who are not of His Kingdom. Bad seed and/or bad ground brings forth bad fruit. Good seed and good ground produce good and profitable fruit.

When Adam (and all of us) forgot whose capital he was managing, greed and sin took over.

Then to Adam He said, "Because you have heeded the voice of your wife, and have eaten from the tree of which I commanded you, saying, 'You shall not eat of it': Cursed is the ground for your sake; In toil you shall eat of it all the days of your life. Both thorns and thistles it shall bring forth for you, and you shall eat the herb of the field. In the sweat of your face you shall eat bread till you return to the ground, for out of it you were taken; for dust you are, and to dust you shall return" (Genesis 3:17-19).

When Jesus wore His thorns and went to the Cross, He bore our curse.

"Christ has redeemed us from the curse of the law, having become a curse for us (for it is written, "Cursed is everyone who hangs on a tree"), that the blessing of Abraham might come upon

³ Capital: Any resource or resources that can be used to generate economic wealth.

the Gentiles in Christ Jesus, that we might receive the promise of the Spirit through faith” (Galatians 3:13,14).

We are now New Creatures in Christ, redeemed from the curse. If we live and move in the Kingdom of God, we may enjoy godly capital again.

Are work, business and employment spiritual?

Look at this devotional article by Os Hillman, a Christian businessman.

*Today God Is First by Os Hillman June 25, 2007*⁴

My God Shall Provide

Philippians 4:19 "And my God will meet all your needs according to His glorious riches in Christ Jesus."

Have you ever gone through a time of complete dependence on God for your material needs? Perhaps you lost a job and could not generate income on your own. Perhaps you got sick and could not work. There are circumstances in our lives that can put us in this place.

When God brought the people of Israel out of Egypt through the desolate desert, they had no ability to provide for themselves. God met their needs supernaturally each day by providing manna from Heaven. Each day they would awake to one day's portion of what they needed. This was a season in their lives to learn dependence and the faithfulness of God as provider. By and by, they entered the Promised Land. When they did, God's "supernatural provision" was no longer required. "The manna stopped the day after they ate this food from the land; there was no longer any manna for the Israelites, but that year they ate of the produce of Canaan" (Josh. 5:12). In both cases God was the provider of the need.

For most of us, we derive our necessities of life through our work. Like the birds of the fields we are commanded to go out and gather what God has already provided. It is a process of participation in what God has already provided. Sometimes it appears it is all up to us; sometimes it appears it is all up to God. In either case we must realize that the Lord is our provider; the job is only an instrument of His provision. He requires our involvement in either case.

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant, which He swore to your forefathers, as it is today (Deuteronomy 8:17-18).

Acknowledge the Lord as the provider of every need you have today. He is a faithful provider.

Look at this devotional article by Watchman Nee. Take from [A Table in the Wilderness](#) - July 21.

Ye are the light of the world. Matthew 5:14.

Some ask, should they preach? Or should they seek employment in a profession or trade? Are there two roads in front of a child of God? Where in Scripture do we find such alternatives: to preach or find work? Is it a choice we are called upon to

⁴ Excerpted with permission from the book [TGIF Today God Is First](#), by Os Hillman. Copyright 2003. Reprinted by permission. For free daily email subscription to TGIF Today God Is First, visit www.TodayGodIsFirst.com or www.MarketplaceLeaders.org

make? God's people are a lamp for witness. Is there then a Christian who is not to witness? It cannot be that a few preach, while in some mysterious sense all are the lamp. No, there is a living witness for God on earth and for that I live. This is the one road for us all and there is no other. None can be the Lord's and not testify to him. All must preach Christ; that is the big thing. It is a secondary question whether all the time is to be given to it or some spent in breadwinning. For everything turns on where our center is. God cannot use one who adds preaching to business; he can use one who adds business to preaching. It simply depends which side the addition is on! God, not our business, is to be the center of our lives.

Some people have negative attitudes about Christian businessmen/women.

Have you had any negative attitudes or prejudices about Christians operating in the business world? Have you heard about any such prejudices?

Assignment 2.1.

Please pause here and write a statement sharing some possible negative attitudes you have either personally had, or have heard from others about business. Title this "Assignment 2.1."

Business people are mentioned and praised throughout Scripture:

Study the following passages:

The widow - "Then she came and told the man of God. And he said, 'Go, sell the oil and pay your debt; and you *and* your sons live on the rest'" (2 Kings 4:7). (a supernatural merchant)

Lydia - Acts 16:14,15,40 (A sales person)

James and John - Matthew 4:21,22 (fishermen)

Philemon - (businessman)

David - I Samuel 16:11, 17:15 (shepherd),

Amos - Amos 1:1, 8:14 (shepherd)

Paul - Acts 18:3, 2:34(tent maker)

Luke - Colossians 4:14 (physician)

Jesus and Joseph – Matthew 13:55, Mark 6:3 (carpenter)

God uses hard work, employment and business for many of His objectives.

Some examples:

For families.

II Thessalonians 3:12 says, "Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread."

I Timothy 5:1-8 says, "Do not rebuke an older man, but exhort him as a father, younger men as brothers, older women as mothers, younger as sisters, with all purity. Honor widows who are really widows. But if any widow has children or grandchildren, let them first learn to show piety at home and to repay their parents; for this is good and acceptable before God. Now she who is really a widow, and left alone, trusts in God and continues in supplications and prayers night and day. But she who lives in pleasure is dead while she lives. And these things command, that they may be blameless. But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever."

For churches.

Proverbs 3:9-10 says, “Honor the LORD with your possessions, And with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.”

I Corinthians 16:1-2 says, “Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.”

Malachi 3:10-12 says, “‘Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,’ Says the LORD of hosts, ‘If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it. 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,’ Says the LORD of hosts; ‘And all nations will call you blessed, For you will be a delightful land, Says the LORD of hosts.’”

For the poor.

Ephesians 4:28 says, “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.” We truly believe that the primary purpose of working is so that we may give where the Lord directs, and that in giving, He becomes provider.

Proverbs 14:31 says, “He who oppresses the poor reproaches his Maker, But he who honors Him has mercy on the needy.”

Proverbs 28:27 says, “He who gives to the poor will not lack, But he who hides his eyes will have many curses.”

For sharing our faith with unbelievers.

Acts 18:1-3 says, “After these things Paul departed from Athens and went to Corinth. And he found a certain Jew named Aquila, born in Pontus, who had recently come from Italy with his wife Priscilla (because Claudius had commanded all the Jews to depart from Rome); and he came to them. So, because he was of the same trade, he stayed with them and worked; for by occupation they were tentmakers.”

*TGIF Today God Is First by Os Hillman-August 13, 2007*⁵

Business as Ministry.

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. - Colossians 3:23-24

The Bible is very clear that the purpose for our work life is to reflect Christ in and through our lives. It is an attitude that says our work is to have an overriding "ministry" objective to it. Our work is our worship to God. These two words even originate from the same Hebrew word, avodah.

Robert Laidlaw was born in Scotland in 1885 but grew up in New Zealand. Born to Christian parents, he committed his life fully to the Lord when he was 17. Laidlaw began working in a hardware merchant company as a traveling sales representative when he was 19. Later he had the idea for a mail-order catalogue business that sold everything imaginable including underwear, groceries, cosmetics, and farm equipment, all at bargain-basement prices. His concept proved successful and his business later merged with the Farmer's Union Trading Company. He

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became general manager and held that position for 50 years.

*But this is not the most significant thing that can be said about Robert Laidlaw. He understood that his work life was a tool to affect others for Jesus Christ. He began giving ten percent of his income early in his business life. Later, however, he entered this into his journal: "September 1919, age twenty-five. I have decided to change my earlier graduated scale, and start now giving half (fifty percent) of all my earnings." This he continued for the next 60 years. [John Woodbridge, ed., *More Than Conquerors* (Chicago, Illinois: Moody Press, 1992), 351.]*

*The result of that commitment was countless numbers affected for Jesus Christ through the resources he gave to mission groups and other worthy Christian causes. He was personally involved in ministry. He wrote a small book that gave a thoughtful answer to basic questions about life and faith. It was titled *The Reason*. Many hundreds of thousands came to faith in Christ because of this 46-page booklet. He publicly spoke to many of his faith in Christ and became very involved in the Soldier's and Airmen's Association when World War II broke out. Robert Laidlaw understood what it meant to view business with an overriding ministry objective.*

Does the Lord have complete control of your life? If so, you will be able to see your work life as an extension of His life in you. Let the Lord live in and through your work life today.

For showing God at work in our lives.

Matthew 5:16 says, "Let your light so shine before men, that they may see your good works and glorify your Father in heaven."

Peter 3:15 says, "But sanctify the Lord God in your hearts, and always be ready to give a defense to everyone who asks you a reason for the hope that is in you, with meekness and fear."

Assignment 2.2.

Please pause here and write a statement giving your feedback on this chapter. Title this "Assignment 2.2."

Chapter 3 Wisdom – Who is He?

Who is Wisdom?

Wisdom is Jesus Christ. "...but to those who are called, both Jews and Greeks, Christ the power of God and the wisdom of God" (1 Corinthians 1:24).

Wisdom is a voice.

"Does not wisdom cry out, And understanding lift up her voice?" (Proverbs 8:1).

Most human beings spend their entire lives thinking that money will solve their problems. I knew a millionaire who disagreed with that. If people would spend their energy seeking Wisdom, and not money, they would receive the money they need, plus so much more. Jesus spoke about the deceitfulness of riches in Mark 4:19. It is deceitful to think that money can solve your problems.

Several of the Proverbs tell us to seek Wisdom more than gold and silver; to be desperate for Wisdom instead of wealth.

Wealth is different for every human being. In my opinion it means having enough to supply your needs for your God-calling on earth, and plenty left over to give in order to bless others.

Wisdom will bring wealth.

"That I may cause those who love me to inherit wealth, That I may fill their treasuries" (Proverbs 8:21). Notice the word *inherit*. He will fill your treasuries. Wisdom bears fruit that is better than gold, silver and riches. "My fruit is better than gold, yes, than fine gold, And my revenue than choice silver" (Proverbs 8:19).

If He is the One to fill your treasuries, then we need to find out how that works! Remember, this business training is not for everyone. It is for those who are or who desire to be a Psalms One person. We are not helping you to start a secular business, but a spiritual business in the secular world. A business that is initiated by God and not by you!

Is God's Wisdom different from the normal human wisdom?

Wisdom is not being clever.

"For the message of the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God. For it is written: 'I will destroy the wisdom of the wise, And bring to nothing the understanding of the prudent.' Where is the wise? Where is the scribe? Where is the disputer of this age? Has not God made foolish the wisdom of this world? For since, in the wisdom of God, the world through wisdom did not know God, it pleased God through the foolishness of the message preached to save those who believe. For Jews request a sign, and Greeks seek after wisdom; but we preach Christ crucified, to the Jews a stumbling block and to the Greeks foolishness, but to those who are called, both Jews and Greeks, Christ the power of God and the wisdom of God" (1 Corinthians 1:18-24).

What is the primary thing that Jesus does, that Wisdom does? He speaks! Jesus is the Word of God!

"Does not wisdom cry out, And understanding lift up her voice? She takes her stand on the top of the high hill, Beside the way, where the paths meet. She cries out by the gates, at the entry of the city, At the entrance of the doors: 'To you, O men, I call, And my voice is to the sons of men. O you simple ones, understand prudence, And you fools, be of an understanding heart. Listen, for I will speak of excellent things, And from the opening of my lips will come right things; For my

mouth will speak truth; Wickedness is an abomination to my lips. All the words of my mouth are with righteousness; Nothing crooked or perverse is in them. They are all plain to him who understands, And right to those who find knowledge. Receive my instruction, and not silver, And knowledge rather than choice gold” (Proverbs 8:1-10).

An author named Waterbury said, "One hour of real communion with God is worth more than a lifetime of anything else."

If you do not hear God speak, you may end up living as an unbeliever.

"To You I will cry, O LORD my Rock: Do not be silent to me, Lest, if You are silent to me, I become like those who go down to the pit” (Psalms 28:1).

“This I say, therefore, and testify in the Lord, that you should no longer walk as the rest of the Gentiles walk, in the futility of their mind, having their understanding darkened, being alienated from the life of God, because of the ignorance that is in them, because of the blindness of their heart” (Ephesians 4:17,18).

He, Wisdom, existed before the beginning, from everlasting past.

“The LORD possessed me at the beginning of His way, Before His works of old. I have been established from everlasting, From the beginning, before there was ever an earth. When there were no depths I was brought forth, When there were no fountains abounding with water. Before the mountains were settled, Before the hills, I was brought forth; While as yet He had not made the earth or the fields, Or the primeval dust of the world. When He prepared the heavens, I was there, When He drew a circle on the face of the deep, When He established the clouds above, When He strengthened the fountains of the deep, When He assigned to the sea its limit, So that the waters would not transgress His command, When He marked out the foundations of the earth, Then I was beside Him as a master craftsman; And I was daily His delight, Rejoicing always before Him, Rejoicing in His inhabited world, And my delight was with the sons of men” (Proverbs 8:22-31).

Finding Wisdom is the most valuable thing a person can find!

“Happy is the man who finds wisdom, And the man who gains understanding; For her proceeds are better than the profits of silver, And her gain than fine gold. She is more precious than rubies, And all the things you may desire cannot compare with her. Length of days is in her right hand, In her left hand riches and honor. Her ways are ways of pleasantness, And all her paths are peace. She is a tree of life to those who take hold of her, And happy are all who retain her. The LORD by wisdom founded the earth; By understanding He established the heavens” (Proverbs 3:13-19).

Assignment 3.1.

Please pause here and write stating why godly Wisdom is so desperately needed prior to starting a business. Title this "Assignment 3.1."

To whom does He speak; to whom does He give Wisdom?

Those who fear God.

Adam fellowshiped with Wisdom, but he abandoned his fear of the Lord. “The fear of the LORD is the beginning of wisdom, And the knowledge of the Holy One is understanding. For by me your days will be multiplied, And years of life will be added to you” (Proverbs 9:10,11).

What does it mean to fear God?

Fear of the Lord is to depart from evil. The fear of the Lord is knowing what the Lord's passions are, what His precepts are, and respecting them. It is also knowing what He hates, and hating those things, as well, in your own life. Fear is respecting His passions and hating what He

hates. It is pleasing Him with a reverence, knowing how much of a greater Being He is, and how small we are compared to Him. It is trusting Him to the degree that we do not fear anything or anyone else.

“Oh, fear the LORD, you His saints! There is no want to those who fear Him. The young lions lack and suffer hunger; But those who seek the LORD shall not lack any good thing. Come, you children, listen to me; I will teach you the fear of the LORD. Who is the man who desires life, And loves many days, that he may see good? Keep your tongue from evil, And your lips from speaking deceit. Depart from evil and do good; Seek peace and pursue it” (Psalms 34:9-14).

Fearing God means fearing His Word.

“For all those things My hand has made, And all those things exist, Says the LORD. But on this one will I look: On him who is poor and of a contrite spirit, And who trembles at My word” (Isaiah 66:2).

All of us will face Jesus in some sort of a judgment setting one day. We most likely have a form of "fearful respect" for what will happen on that day. Jesus said that in that day His Word will judge us.

“He who rejects Me, and does not receive My words, has that which judges him--the word that I have spoken will judge him in the last day” (John 12:48). If His Word will judge us on that day, then we should have that same fearful respect for His Word today.

Blessings and prosperity come from the fear of the Lord.

"Blessed is every one who fears the LORD, Who walks in His ways. When you eat the labor of your hands, You shall be happy, and it shall be well with you. Your wife shall be like a fruitful vine In the very heart of your house, Your children like olive plants All around your table. Behold, thus shall the man be blessed Who fears the LORD” (Psalms 128:1-4).

Assignment 3.2.

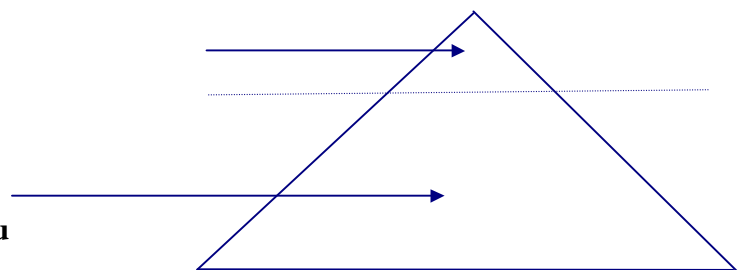
Please pause here and write a statement stating your understanding of what it means to fear the lord. Title this "Assignment 3.2."

Hearing God is receiving Wisdom. Fasting also positions you to hear God speak.

Derek Prince, a well known Bible teacher, is quoted saying that if we truly desire the perfect will of God for our lives, we will be required to fast from time to time. Brother Prince uses the following illustration:

The last 10% of God’s will for you can only be obtained with fasting.

The first 90% of God’s will for you Can be obtained without fasting.



There are many Bible examples and even commands about fasting, but I would like to start with the spiritual principle behind it. One time when my wife and I fasted for an extended period, it was very special. I asked the Lord why it was that I was feeling “so spiritual” during the fast, and why was it so powerful. He answered and asked me a question. He said, “Do I live in you?” I answered, “Yes of course.” Then He asked, “What is it that is standing between Me and you and all the circumstances and Satanic enemies you face?” I said, “my flesh.” He said, “Fasting starves

that flesh. The appetite for food is the strongest part of the flesh, and when you starve that, the flesh diminishes. As you fast, I become stronger in you.” When I fast, I tell my flesh to shut up and get back into the grave! I have heard that one physically hears better when hungry.

During that fast some absolutely amazing things took place.

Money began to come in from a source that was overdue to us for almost four years. We were called on our first mission trip to Africa, and many other amazing things. There have been many more times in our lives when amazing things have happened while we were fasting. We are still learning to fast, and are by no means experts. We have fasted throughout our Christian lives, although not as regular as we would like.

I know some people that fast in order to convince God to do something they want Him to do. They fall on their face, beat the floor, starve, scream, and pray. All that does is release soul power. It is the soul that we are trying to quiet. I think the best attitude in a fast is to seek His face, to seek His will, to hear from Him, to allow His purposes to overtake you.

Some say that fasting is very healthy for one’s body; I agree, but your doctor should be consulted. The main thing I look for is to make my body crave food, and then to tell it, "No."

Fasting is a very effective way to humble yourself.

“But as for me, when they were sick, My clothing was sackcloth; I humbled myself with fasting; And my prayer would return to my own heart” (Psalms 35:13).

“Then I proclaimed a fast there at the river of Ahava, that we might humble ourselves before our God, to seek from Him the right way for us and our little ones and all our possessions. For I was ashamed to request of the king an escort of soldiers and horsemen to help us against the enemy on the road, because we had spoken to the king, saying, “The hand of our God is upon all those for good who seek Him, but His power and His wrath are against all those who forsake Him.” So we fasted and entreated our God for this, and He answered our prayer” (Ezra 8:21-23).

“Then we departed from the river of Ahava on the twelfth day of the first month, to go to Jerusalem. And the hand of our God was upon us, and He delivered us from the hand of the enemy and from ambush along the road” (Ezra 8:31).

I was in an African nation many years ago and was fasting. One morning during the fast the Lord quickened this Ezra Scripture to me. In the next two days we encountered two ambushes. One was potentially very dangerous and involved two bandits who were sticking their hands through the windows of our automobile. The Lord protected us.

Assignment 3.3.

Please pause here and write a statement the value of fasting. Title this "Assignment 3.3."

What does receiving Wisdom do for a disciple?

It gives everything that we need for life and godliness!

Peter said that everything we need is given to us as we know God and receive His promises. The only way we can receive His promise is to hear Him make the promise. That is hearing Wisdom speak.

“...as His divine power has given to us all things that pertain to life and godliness, through the knowledge of Him who called us by glory and virtue, by which have been given to us exceedingly great and precious promises, that through these you may be partakers of the divine nature, having escaped the corruption that is in the world through lust” (2 Peter 1:3,4). When Wisdom speaks, His seed for fruit in your life is planted in your heart.

John 15 says that fruit glorifies the Lord.

Wisdom will bear fruit in your life. We are to live by fruit and by those works that God gives us to do. Adam was a fruit bearer in the Garden of Eden as long as he had daily conversations with

Wisdom, the Tree of Life. When Wisdom spoke, He planted a seed in Adam's heart, and that seed bore God's fruit on the earth. Adam was sent to colonize the earth with the Kingdom of God, but ended up giving his "leasehold" to Satan. How? By forsaking Wisdom and the fear of God!

After that Adam was to earn his living by the sweat of his brow and by fighting thorns, the curse. Jesus wore those thorns when He went to the Cross, thus redeeming us from the curse of no longer being fruit bearers, or godly capitalists. Now everything we need for life and godliness, or in other words, for provisions and character, is obtained by God's Wisdom. When God speaks to you, your provisions will come by fruit. Your character will develop as fruit. Your outreach will come by fruit.

Wisdom is not found in the sensible world, it is beyond death.

Wisdom is not in the sensible world, it is beyond destruction and death, and even often is gained through death. According to the following Scripture in Job, it infers that one does not find Wisdom until he/she has passed through a type of death.

“But where can wisdom be found? And where is the place of understanding? Man does not know its value, Nor is it found in the land of the living. The deep says, ‘It is not in me’; And the sea says, ‘It is not with me.’ It cannot be purchased for gold, Nor can silver be weighed for its price. It cannot be valued in the gold of Ophir, In precious onyx or sapphire. Neither gold nor crystal can equal it, Nor can it be exchanged for jewelry of fine gold. No mention shall be made of coral or quartz, For the price of wisdom is above rubies. The topaz of Ethiopia cannot equal it, Nor can it be valued in pure gold. From where then does wisdom come? And where is the place of understanding? It is hidden from the eyes of all living, And concealed from the birds of the air. Destruction and Death say, ‘We have heard a report about it with our ears.’ God understands its way, And He knows its place. For He looks to the ends of the earth, And sees under the whole heavens” (Job 28:12-24).

In effect what this says is, "Death said, 'Yes I saw Wisdom, but He didn't stay here long, He was resurrected.'" When you go through difficult times in your life and overcome, you go through a type of death. The result of overcoming is a kind of resurrection that carries with it Wisdom. You are much wiser, more godly and able to deal with the difficulties in life better.

Wisdom is in the inward parts and comes as one, like David, repents and is honest with God. “Behold, You desire truth in the inward parts, And in the hidden part You will make me to know wisdom” (Psalms 51:6).

What Proverbs says about Wisdom is radical.

You should be intense about seeking it, and when you find it, you will be blessed more than silver and gold will bless. If you forsake Wisdom, you love death.

“A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished” (Proverbs 28:20).

“Get wisdom! Get understanding! Do not forget, nor turn away from the words of my mouth. Do not forsake her, and she will preserve you; Love her, and she will keep you. Wisdom is the principal thing; Therefore get wisdom. And in all your getting, get understanding. Exalt her, and she will promote you; She will bring you honor, when you embrace her. She will place on your head an ornament of grace; A crown of glory she will deliver to you. Hear, my son, and receive my sayings, And the years of your life will be many. I have taught you in the way of wisdom; I have led you in right paths. When you walk, your steps will not be hindered, And when you run, you will not stumble” (Proverbs 4:5-12).

“Now therefore, listen to me, my children, For blessed are those who keep my ways. Hear

instruction and be wise, And do not disdain it. Blessed is the man who listens to me, Watching daily at my gates, Waiting at the posts of my doors. For whoever finds me finds life, And obtains favor from the LORD; But he who sins against me wrongs his own soul; All those who hate me love death” (Proverbs 8:32-36).

Wisdom will keep you from the system of the world, often called the Harlot.

Proverbs 7 is not only a warning on how to stay clear of human harlots, but also how to stay clear of the spiritual harlot, the "world system." We are to live in the Kingdom of God. If we live in the world system, we are "spiritual adulterers." As you read through this, consider how the world entices you with potential pleasures through not paying your taxes, cheating customers, lying, and dealing dishonestly. At first you may be enticed for the quick profit, but look at the end of the road!

“For true and righteous are His judgments, because He has judged the great harlot [the world system, Mystery Babylon] who corrupted the earth with her fornication; and He has avenged on her the blood of His servants shed by her” (Revelation 19:2).

Proverbs 7:1-27:

- 1 My son, keep my [Wisdom's] words, And treasure my commands within you.*
- 2 Keep my commands and live, And my law as the apple of your eye.*
- 3 Bind them on your fingers; Write them on the tablet of your heart.*
- 4 Say to wisdom, “You are my sister,” And call understanding your nearest kin,*
- 5 That they may keep you from the immoral woman, From the seductress who flatters with her words.*
- 6 For at the window of my house I looked through my lattice,*
- 7 And saw among the simple, I perceived among the youths, A young man devoid of understanding,*
- 8 Passing along the street near her corner; And he took the path to her house*
- 9 In the twilight, in the evening, In the black and dark night.*
- 10 And there a woman met him, With the attire of a harlot, and a crafty heart.*
- 11 She was loud and rebellious, Her feet would not stay at home.*
- 12 At times she was outside, at times in the open square, Lurking at every corner.*
- 13 So she caught him and kissed him; With an impudent face she said to him:*
- 14 “I have peace offerings with me; Today I have paid my vows.*
- 15 So I came out to meet you, Diligently to seek your face, And I have found you.*
- 16 I have spread my bed with tapestry, Colored coverings of Egyptian linen.*
- 17 I have perfumed my bed With myrrh, aloes, and cinnamon.*
- 18 Come, let us take our fill of love until morning; Let us delight ourselves with love.*
- 19 For my husband is not at home; He has gone on a long journey;*
- 20 He has taken a bag of money with him, And will come home on the appointed day.”*
- 21 With her enticing speech she caused him to yield, With her flattering lips she seduced him.*
- 22 Immediately he went after her, as an ox goes to the slaughter, Or as a fool to the correction of the stocks,*
- 23 Till an arrow struck his liver. As a bird hastens to the snare, He did not*

know it would cost his life.

24 Now therefore, listen to me, my children; Pay attention to the words of my mouth:

25 Do not let your heart turn aside to her ways, Do not stray into her paths;

26 For she has cast down many wounded, And all who were slain by her were strong men.

27 Her house is the way to hell, Descending to the chambers of death.

Notice in Proverbs 9:4 Wisdom calls out to "turn in here." In Proverbs 9:16 the Harlot says, "let him turn in here." You will hear two voices!

Assignment 3.4.

Please pause here and write a statement stating some of the traps, if any, that the world uses to tempt you personally. Title this "Assignment 3.4."

Often in the Proverbs, Wisdom is referred to as "she."

I can only assume, that because God has both a masculine and a feminine nature, that this is referring to that aspect of God that is relational, that aspect of His nature that converses with man.

Our part of the process.

Our part is to "die to ourselves." "Then Jesus said to His disciples, 'If anyone desires to come after Me [Wisdom], let him deny himself, and take up his cross, and follow Me'" (Matthew 16:24).

Once we receive Wisdom, we must follow Him, obey Him, and continue in the relationship disciplines that keep us in direct face to face contact with Him. This is called discipleship. It is not a quick and easy path. However, life has proven that every quick and easy path leads to despair and failure.

A quote from Dallas Willard. ⁶

The general human failing is to want what is right and important, but at the same time not to commit to the kind of life that will produce the action we know to be right and the condition we want to enjoy. This is the feature of human character that explains why the road to hell is paved with good intentions. We intend what is right, but we avoid the life that would make it reality.

There are many people I know who possess a vision of (personal) evolution yet seem to lack the will for it. They want, and believe it is possible, to skip over the discipline, to find an easy shortcut to sainthood. Often they attempt to attain it by simply imitating the superficialities of saints, retiring to the desert or taking up carpentry. Some even believe that by such imitations they have really become saints and prophets, and are unable to acknowledge that they are still children and face the painful fact that they must start at the beginning and through the middle.

You must be desperate for Wisdom.

"Yes, if you cry out for discernment, And lift up your voice for understanding, If you seek her as silver, And search for her as for hidden treasures; Then you will understand the fear of the LORD, And find the knowledge of God. For the LORD gives wisdom; From His mouth come knowledge and understanding; He stores up sound wisdom for the upright; He is a shield to those who walk uprightly" (Proverbs 2:3-7).

⁶ Willard, Dallas, *The Spirit of The Disciplines*. Harper, San Francisco. New York, NY., 1998, pages 6-7.

Paul thought that Wisdom was extremely important.

He prayed for people to receive Wisdom.

“...that the God of our Lord Jesus Christ, the Father of glory, may give to you the spirit of wisdom and revelation in the knowledge of Him, the eyes of your understanding being enlightened; that you may know what is the hope of His calling, what are the riches of the glory of His inheritance in the saints, and what is the exceeding greatness of His power toward us who believe, according to the working of His mighty power” (Ephesians 1:17-19).

Assignment 3.5.

Write here how and when you feel God has spoken to you and/or directed you about a potential business. If you are not sure, be honest and ask God to help you to hear his voice. You do not need to stop at this point in the training, just continue to seek him. Title this "Assignment 3.5."

Chapter 4

Faith to Succeed.

God wants to give His children prosperity, but for the proper reason.

“And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day” (Deuteronomy 8:18).

What does it mean to establish His covenant?

World known Bible teacher Derek Prince gave his opinion to this question as follows:

1. Give to the Gospel
2. Give to the poor
3. Bless Israel

Our prosperity is not like the world's prosperity.

Before entering the Promise Land, God warned the people of Israel that they would have to use a different system for their income. In Egypt, where the land was flat, they would use bicycle-like paddle-pumps to move water from the rivers, through the flat lands and into the farms. The Lord warned the Israelites that irrigation of this kind was not possible in the Promise Land. That type of irrigation depended on their strength, or in New Testament terms, the works of the flesh or of the old unregenerated nature.

The Promise Land was a land of hills and valleys and it would be impossible to use human ingenuity and pure human strength to operate their "businesses." The Israelites would have to depend upon God's blessings. God's blessings would depend on how their lives were lined up with God's Kingdom. This is the same principle with you in your business venture. If you are planning to depend upon your natural talents and/or your ingenuity, you will be in a for a big surprise!

However, if you totally trust God, hear His voice and obey it, and if you live a life of daily discipline to be in contact with God, you are a candidate for God to "water your crops," or bless your business. When you are in contact with God on a daily basis, one of the main fruits of the relationship will be that your soul will be made whole, and your Christ-like character will become more manifest day by day.

“Therefore you shall keep every commandment which I command you today, that you may be strong, and go in and possess the land which you cross over to possess, and that you may prolong your days in the land which the LORD swore to give your fathers, to them and their descendants, a land flowing with milk and honey. For the land which you go to possess is not like the land of Egypt from which you have come, where you sowed your seed and watered it by foot, as a vegetable garden; but the land which you cross over to possess is a land of hills and valleys, which drinks water from the rain of heaven, a land for which the LORD your God cares; the eyes of the LORD your God are always on it, from the beginning of the year to the very end of the year. And it shall be that if you earnestly obey My commandments which I command you today, to love the LORD your God and serve Him with all your heart and with all your soul, then I will give you the rain for your land in its season, the early rain and the latter rain, that you may gather in your grain, your new wine, and your oil. And I will send grass in your fields for your livestock, that you may eat and be filled. Take heed to yourselves, lest your heart be deceived, and you turn aside and serve other gods and worship them, lest the LORD’S anger be aroused against you, and He shut up the heavens so that there be no rain, and the land yield no produce, and you perish quickly from the good land which the LORD is giving you. Therefore you shall lay up these words of mine in your

heart and in your soul, and bind them as a sign on your hand, and they shall be as frontlets between your eyes” (Deuteronomy 11:8-18).

When you are made whole, you will succeed.

Why? Because being made whole, or salvation, means to be like Jesus in His resurrection. As you are made whole, your flesh nature is reduced as the Holy Spirit takes over your life. This is God's plan for victory on earth. God's Word is full of promises for this. “Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers” (3 John 1:2).

Blessed to be a blessing.

God wants to bless us so that we may bless others, not so that we may hoard it up for ourselves. He is looking for a giver, someone who will give what he receives.

“...blessing I will bless you [Abraham], and multiplying I will multiply your descendants as the stars of the heaven and as the sand which is on the seashore; and your descendants shall possess the gate of their enemies. In your seed all the nations of the earth shall be blessed, because you have obeyed My voice” (Genesis 22:17,18).

A personal testimony. Giving is sowing seeds.

There was a time in our lives back in 1983 when my income was not sufficient to meet my family's projected expenses. I got alone with the Lord in a local park, just walking and kicking rocks, telling Him about my problem.

He spoke so clearly and said, "Larry, if you will believe 2 Corinthians 9:8, put it on your lips and in your heart, and if you will speak it out as many times during the day as you can, I will provide for your needs. By the way, please tell me your budget." So, I told the Lord the minimum that I needed to care for my family, and wrote it out on paper. In less than five months our income increased to what I had told the Lord I needed! As I reflected on this time in my life, I realized that for years prior to this time I had been giving sacrificially, even large amounts out of my very need. “And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (2 Corinthians 9:8).

More personal testimonies.

Not only does the Word of God work as a seed, but so does your financial giving. Sowing and reaping is a law in the spiritual world, including in the area of finance. We know to tithe, we know to give above the tithe to other ministries and to the poor. However, there is a type of giving that goes beyond that.

Giving that results from hearing God speak directly to your heart.

Many years ago my wife and I knew a Christian woman who would come to visit my wife and I only when she needed financial assistance. From time to time we would assist her. One day, she came and told us of her \$300 need in order to make a loan payment on her automobile. I became frustrated, but hid my emotion and went into another room to pray. I told the Lord about my frustration.

He had me recall the following Scripture in Matthew 15. He told me how the disciples gave Jesus their "lunch money" and how He multiplied the seven loaves and a few little fish into enough food for four thousand men, plus women and children. But notice, Jesus gave the multiplied food back to His disciples, and they fed the multitude. Notice also how much they had left over, seven large baskets full. They started with seven loaves and a few fish and ended up with seven large baskets of loaves and fish, even after feeding and satisfying the multitude.

“Now Jesus called His disciples to Himself and said, 'I have compassion on the multitude, because they have now continued with Me three days and have nothing to eat. And I do not want to send them away hungry, lest they faint on the way.' Then His disciples said to Him, 'Where

could we get enough bread in the wilderness to fill such a great multitude?' Jesus said to them, 'How many loaves do you have?' And they said, 'Seven, and a few little fish.' So He commanded the multitude to sit down on the ground. And He took the seven loaves and the fish and gave thanks, broke them and gave them to His disciples; and the disciples gave to the multitude. So they all ate and were filled, and they took up seven large baskets full of the fragments that were left. Now those who ate were four thousand men, besides women and children” (Matthew 15:32-38).

In the world's system of capitalism there is no supernatural increase.

Greed prevails, the rich get richer and the poor suffer more. However in God's Kingdom, He provides a supernatural increase that no human could emulate.

The Lord told me to give the \$300 to the woman. I heard His voice. I gave. During the next two months, a very large business transaction came to us. It was enough to give my family a salary for two years! The Lord let me know that this was "wisdom-giving," giving in obedience to the voice of the Lord, and He let me know that type of giving carried a special blessing.

A special type of giving.

When Jesus first came into my life in 1979, I owned a grocery store and a delicatessen. It had been successful for the first five years, but I was experiencing some reduction in business. The Lord directed me to give to the poor who would come into my store. I would give them rent payments, cash for other needs and groceries. I actually ran out of funds, and eventually sold the store. However, the Lord provided supernaturally for my family and I never missed a bill or had a need that He did not take care of. He put me in a new business years later, one that would allow me to be in full time ministry and still have a business. God knows what He is doing, but we have to be givers. “Cast your bread upon the waters, For you will find it after many days.” (Ecclesiastes 11:1).

I want to make a very important point here.

Do not engage in this type of giving unless you know for sure that the Lord has directed you to do so. We do not recommend giving like this from your business unless there is a supernatural Word from the Lord directly to your heart, and even then you must test that Word very cautiously before you give in this manner.

Trust in the Lord, and not in your own understanding.

“Trust in the LORD with all your heart, And lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths. Do not be wise in your own eyes; Fear the LORD and depart from evil. It will be health to your flesh, And strength to your bones. Honor the LORD with your possessions, And with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine” (Proverbs 3:5-10).

Proverbs 16:3, Amplified Bible says, "Roll your works upon the Lord [commit and trust them wholly to Him; He will cause your thoughts to become agreeable to His will, and] so shall your plans be established and succeed."

The blood covenant.

You have a covenant with God, do not live like those who do not! Jesus warned us that the Gentiles, those without a blood covenant, spend all of their time seeking "things." Jesus said that if we seek Him, His Kingdom, and His righteousness, all the things the Gentiles spend their entire lives striving for, will just jump on us and overtake us. His righteousness includes two things. First, we are made righteous by faith in what Jesus did for us at the Cross and His resurrection. Next, we have to seek walking out that righteousness by a righteous life style.

“But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (Matthew 6:33).

Assignment 4.1.

Write a statement about how the world's prosperity differs from God's idea about prosperity. Write what stood out to you in this chapter and how it might apply to your own life. Title this "Assignment 4.1."

Chapter 5

Success and Failure, Past and Future. No Condemnation.

Perhaps you just need a second chance.

Only God knows His plan for your life. If you have failed in a business attempt in the past, it may be that God is not finished with you yet. Perhaps it was not the right time. Perhaps He wants you to take another try at it. On the other hand, if you have tried and failed, you really need to seek the Lord's instruction and guidance. Does God have another path for your life? Maybe he wants you to find employment, or He could have a totally different path for your life.

The point I want to make in this Chapter is: Do not automatically condemn yourself to future failure just because you have failed once.

I read a book about a man whose life's task was to interview as many successful people as he could. He concluded that there was only one common element between each successful person. Each successful person failed just before he or she succeeded.

Condemnation is disabling.

Condemnation means final judgment. It means that there is no appeal left, that one is condemned to a judge's sentence without any recourse or further hope.

The Apostle Paul talked about condemnation. In Romans Chapter 6, he spoke of the wonderful truths of the finished work of Christ. He explained how we have already died with Christ and that we are to live as one who has been raised from the dead. In Romans Chapter 7, Paul states that as hard as he tries to live that way, he is unable. Finally, he cries out for help.

“O wretched man that I am! Who will deliver me from this body of death? I thank God--through Jesus Christ our Lord! So then, with the mind I myself serve the law of God, but with the flesh the law of sin. There is therefore now no condemnation to those who are in Christ Jesus, who do not walk according to the flesh, but according to the Spirit. For the law of the Spirit of life in Christ Jesus has made me free from the law of sin and death. For what the law could not do in that it was weak through the flesh, God did by sending His own Son in the likeness of sinful flesh, on account of sin: He condemned sin in the flesh” (Romans 7:24-8:3).

While not all failure is caused by our own sin, we need to ask the Lord to examine us.

Paul gave us the solution for our temporary failures. First, that there is a law that is stronger than the Law of Sin, which is Law of The Spirit of Life. Next he says to walk according to the Spirit and not the flesh. Walking in the Spirit is simply recognizing our mistakes, our sin, repenting and confessing them, and then watching God's grace, His life in us, take over.

As you go through this training manual, you may notice some principles for success that you did not know about the first time you tried to operate a business. Perhaps you have some new revelation, maybe some new faith that God has put into your heart.

The only safe path is to be very honest with God. Repent for your previous mistakes, or maybe just ignorance, and then be determined to hear from God about the path He has for you. Maybe He has something better than a new business. Determine to do whatever is needed to hear Him speak and that will give you faith to perform His plan for your life.

*TGIF Today God Is First by Os Hillman – August 9, 2007*⁷

The Causes of Failure

You cannot stand against your enemies until you remove it. Joshua 7:13b

The first battle for the people of Israel traveling from Egypt was at Jericho, once they crossed the Jordan River. God had given them a great victory at Jericho, and Joshua was now ready to move to their next battle at Ai. After they spied out the enemy camp, they determined they needed only a few thousand men to gain victory. They went up against Ai only to fail miserably. They lost 32 men in a battle that should have been an easy victory, but instead they were forced to retreat. Joshua was devastated. "Ah, Sovereign Lord, why did You ever bring this people across the Jordan to deliver us into the hands of the Amorites to destroy us?" (Josh. 7:7a)

In this case, the people fell short because they failed to uphold the standard God had set for them. God had told them not to take any plunder from their first battle. However, Achan hid some forbidden treasures, and God was now judging the entire nation for one man's sin.

Whenever we act without God's complete blessing on our activity, we can expect God to thwart our plans. God's word to Joshua was that he could not stand against his enemies as long as there was disobedience among his troops.

Whenever we launch a business endeavor, we should make sure there are no unclean things in our dealings that would allow us to be vulnerable to a failed effort: unpaid vendors, disgruntled employees who were not treated fairly, lawsuits, dishonesty. Many of these things can hinder God from blessing our enterprises. These things can remove the shield of protection from our workplace, which God wants to bless, but cannot because He is committed to upholding righteousness. His name is blemished when unrighteousness is allowed to permeate our lives.

Is the Lord able to bless your enterprises today? If not, you may need to go back and clean up a few things before He can do so. Take whatever steps are needed to ensure the blessing of God today.

Proverbs 16:3 (Amplified Bible) says, "Roll your works upon the Lord [commit and trust them wholly to Him; He will cause your thoughts to become agreeable to His will, and] so shall your plans be established and succeed."

“If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9).

Personal testimony.

As I mentioned in the Introduction of this manual, I have had some good and bad experiences in business. Each one was a special "university" for learning. Each one was a marker on the path on which God placed me. I would wonder, "How in the world could this failure be used by God?" I call some of my past failures, "ordained failures." Had I remained in some of those ventures, I would have been way off of God's path for my life.

The Lord has always emphasized "death and resurrection" with me in my business and ministry ventures. One of my businesses underwent an extreme attack for almost five years, during

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which time I really felt that it was destined to fail. I continued to do what I could do in the practical realm, but most of all I staying in daily personal contact with the Lord. Quite often I would use the Flowing River chapter in the Grow or Die book. I felt that the Lord told me that we would be okay, but just hang on, continue in spiritual warfare, and stay in touch with Him. After five years of extreme mental and spiritual battles, the Lord performed many mighty miracles! Not only did the business survive, but it was also restructured in such a favorable way that only God could take the glory! He then spoke to me, "Larry, now that this is resurrected, it is no longer subject to death."

I believe this is a spiritual law. I believe that most things in our lives operate through death and resurrection because that is God's principle for success. The greatest success in history was the death and resurrection of Jesus, who is no longer subject to death. You and I are in the same race of people, the New Creation race, which is no longer subject not only to final death, but also to the "death blows" that the enemy might throw at us.

"Or do you not know that as many of us as were baptized into Christ Jesus were baptized into His death? Therefore we were buried with Him through baptism into death, that just as Christ was raised from the dead by the glory of the Father, even so we also should walk in newness of life. For if we have been united together in the likeness of His death, certainly we also shall be *in the likeness* of His resurrection, knowing this, that our old man was crucified with *Him*, that the body of sin might be done away with, that we should no longer be slaves of sin. For he who has died has been freed from sin. Now if we died with Christ, we believe that we shall also live with Him, knowing that Christ, having been raised from the dead, dies no more. Death no longer has dominion over Him. For *the death* that He died, He died to sin once for all; but *the life* that He lives, He lives to God. Likewise you also, reckon yourselves to be dead indeed to sin, but alive to God in Christ Jesus our Lord" (Romans 6:3-11).

Do not accept fear!

"For God has not given us a spirit of fear, but of power and of love and of a sound mind" (2 Timothy 1:7).

"There is no fear in love; but perfect love casts out fear, because fear involves torment. But he who fears has not been made perfect in love" (1 John 4:18).

Assignment 5.1.

Write a statement explaining about any previous businesses you have been involved in, whether successful or not. You may include a business that you have worked for, but not owned. Give your opinion on what the mistakes might have been, or the practices that brought success. Title this "Assignment 5.1."

Chapter 6 Spiritual Warfare

God (Wisdom) spoke, you received the rhema, Satan went to work.

Mark 4:14-20

14 "The sower sows the word.

15 "And these are the ones by the wayside where the word is sown. When they hear, Satan comes immediately and takes away the word that was sown in their hearts.

16 "These likewise are the ones sown on stony ground who, when they hear the word, immediately receive it with gladness;

17 "and they have no root in themselves, and so endure only for a time. Afterward, when tribulation or persecution arises for the word's sake, immediately they stumble.

18 "Now these are the ones sown among thorns; they are the ones who hear the word,

19 "and the cares of this world, the deceitfulness of riches, and the desires for other things entering in choke the word, and it becomes unfruitful.

20 "But these are the ones sown on good ground, those who hear the word, accept it, and bear fruit: some thirtyfold, some sixty, and some a hundred."

Notice, Satan's main effort in our lives is to steal the seed from our hearts! Why? Because he knows that the seed will displace his kingdom with God's Kingdom. Satan deceives. God speaks the truth. God spoke His truth to you and planted His Word in your heart. Therefore, Satan comes along with deception to steal it. However, if we keep our ground (our heart) in good condition, we can resist Satan and he will flee and be unsuccessful.

Notice in verse 15 above, Satan could immediately steal the seed because the heart was hard; the wayside is hard ground.

In verse 16 above, the ground was stony. Persecution and tribulation can deceive a stony heart. A stony heart is not all hard, it is mixed. Satan knows that it takes just a little pressure to deceive a person with a mixed heart.

In verse 18 above, the plant grew, but thorns also grew. Thorns are cares of this world, the deceitfulness of riches, and lust for other things. The plants were choked and did not bear fruit.

Verse 20 is about good ground. In the same parable in Matthew, good ground is described as the honest heart. You will undergo intense pressure, called spiritual warfare when you step out on God's Word. You will not be perfect, but you can be perfectly repentant. This will keep your ground fertile for fruit bearing.

There is a waiting period.

"...that you do not become sluggish, but imitate those who through faith and patience inherit the promises" (Hebrews 6:12).

The following is quoted from our book, Grow or Die.

⁸What is our responsibility during the waiting period?

⁸ Chkoreff, Larry. *Grow or Die*. Marietta, GA: ISOB, 1999, pages 86- 87

Standing requires that we do something,

We must maintain our “virginity.” That is we must stay clean before the Lord. We must keep short accounts with our sins, and keep them confessed and cleansed before God and man.

I also believe that the Bible teaches us that during this waiting period, we are to use the Word of God as a sword. Ephesians 6:17b says, “the sword of the Spirit, which is the word of God.”

Jesus takes our confession and makes it powerful.

We are told in Hebrews 3:1, “Wherefore, holy brethren, partakers of the heavenly calling, consider the Apostle and High Priest of our profession, Christ Jesus.” Jesus takes our confession to the Father as our High Priest, and the Father sees to it that it is accomplished, provided it is the Word of God. The enemy also takes our confession, our negative confession, and accomplishes what we say.

When the Word of God is confessed and prayed over a person or a situation, it is powerful! Jesus created everything by His Word. Jesus IS the Word. Jesus gave us the authority to use the Word as if it were Himself saying it!

John 1:1-3 says, “In the beginning was the Word, and the Word was with God, and the Word was God, He was in the beginning with God. All things came into being through Him, and without Him not even one thing came into being that has come into being.”

When the Passover was administered to Israel in Exodus 12, the Israelites were told to put the blood of an innocent lamb over their doors and the death angel (demon) would “pass over” and not hurt them. Jesus is the Lamb of God, and we can put His blood over our doors and over the doors of our loved ones and those that we pray for. How?

Revelation 12:11 says, “And they overcame him because of the blood of the Lamb, and because of the word of their testimony. And they did not love their soul to the death.”

The words of our mouth will apply the blood. Notice in Exodus 12 that as long as the lamb’s blood stayed in the basin, it did no good. But when they took the hyssop, dipped it in the blood, and applied it to their door, then God and the devil could see it. The hyssop was a common weed that did not seem to have much value. The words of our mouth do not seem to have much value, but when we dip them into the Word of God (Who is Jesus Himself) and apply them as blood, God sees it and the devil sees it!

When we speak God’s Word, Jesus takes it to the Father and asks Him to perform it.

John 16:23 says, “And in that day you shall ask Me nothing. Truly, truly, I say to you, Whatever you shall ask the Father in My name, He will give you.”

Then we can enter into rest and let the Word do the work. Hebrews 4:1 says, “Therefore, a promise being left to enter into His rest, let us fear lest any of you should seem to come short of it.”

Hebrews 4:12 says, “For the word of God is living and powerful and sharper than any two-edged sword, piercing even to the dividing apart of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart.”

Angels go to work when they hear God’s Word. Psalms 103:20 says, “Bless the LORD, O angels of His, who excel in strength, who do His command, listening

to the voice of His word.”

Demons flee! Psalms 149:5-9 says, “Let the saints be joyful in glory; let them sing aloud on their beds. Let the high praises of God be in their mouth, and a two-edged sword in their hand, to carry out vengeance on the nations and punishments on the peoples [representing our spiritual enemies]. to bind their kings with chains and their nobles with iron-bands, to carry out on them the judgment written; this is an honor for all His saints. Praise the LORD!”

Satan does not stand a chance.

Luke 10:19 says, “I have given you authority to trample on snakes and scorpions and to overcome all the power of the enemy; nothing will harm you.”

The enemy lost before the war started. Joshua 11:18-20 says, “Joshua waged war against all these kings for a long time. Except for the Hivites living in Gibeon, not one city made a treaty of peace with the Israelites, who took them all in battle. For it was the LORD himself who hardened their hearts [the enemy’s] to wage war against Israel, so that he might destroy them totally, exterminating them (the enemy) without mercy, as the LORD had commanded Moses.”

Go ahead and think of your worst problem. Now think of or look up a promise in God’s Word. Now you decide. Which one is changeable, and which one is unchangeable?

Worship and thanksgiving are vital.

“Let the peoples praise You, O God; Let all the peoples praise You. Then the earth shall yield her increase; God, our own God, shall bless us. God shall bless us, And all the ends of the earth shall fear Him” (Psalms 67:5-7).

“Let the saints be joyful in glory; Let them sing aloud on their beds. Let the high praises of God be in their mouth, And a two-edged sword in their hand, To execute vengeance on the nations, And punishments on the peoples; To bind their kings with chains, And their nobles with fetters of iron; To execute on them the written judgment--This honor have all His saints. Praise the LORD” (Psalms 149:5-9).

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Being an Overcomer

I have told you these things, so that in Me you may have peace. In this world you will have trouble. But take heart! I have overcome the world. - John 16:33

"Why does it seem that those involved in Christian enterprise find the way so hard? It seems as though it is harder for those who are committed Christians in business. Have you found this to be true?" This was the comment from a business associate recently. My answer was a definite yes. In fact, if you were not a Christian and sought to do a similar business without regard to maintaining a biblical philosophy, the way would be much smoother sailing. It makes us think of the prophet who asked, "Why do the wicked prosper?" (see Jer. 12:1)

It is a spiritual principle of which we speak. When the Israelites crossed the Jordan before they entered the Promised Land, they fought only two battles. Then after they entered the Promised Land, they fought 39 battles. The way of the cross is

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not paved with lilies; it is paved with grace. When we seek to honor God in our business life, we will be met with opposition from the spiritual forces of this world. This is why each of us must commit ourselves to walking in the power of the Holy Spirit and to be as gentle as doves but as wise as serpents.

Do not be surprised when you find the way harder as a believer than when you were a non-believer. You now have more at stake among the spiritual forces that desire you to be defeated and ineffective.

Stand firm against the evil forces that desire to keep you from walking in freedom in the Promised Land. Jesus is your victory for every battle you will encounter. Call on His name.

The Life That Wins – a quote from Watchman Nee. ¹⁰

The life that wins is not attained, but obtained. It is not a life changed, but rather, a life exchanged. It is not suppression, only expression.

The secret of experiencing the power of Christ is to let go of yourself and let Christ live instead of you. This requires childlike faith. Only then will you be more than a conqueror through Him who loves you (Rom. 8:37).

We must humble ourselves before God in order that we may see our lack and receive from His abundance of grace.

Under the old covenant, the people were required to offer one tenth to God; but under the new covenant, ten-tenths are required.

If - when people say their lives are miserable, sad, and falling apart-we acknowledge the same thing, we are not rivers of living water, but barren deserts that dry up the moisture and deaden the plants.

Victory should be the Christian's normal experience, and defeat should be abnormal. According to the biblical standard, it is deemed to be strange if you do not overcome, and reckoned common when you do overcome.

If your experience is different from that spelled out in the Scriptures, then you are in need of full salvation. Your being saved is a fact, but you have not obtained salvation in fullness.

Victory is actually a remedial facet of salvation. At the time of our being saved, something was missing - yet not on God's part, for He never gives us a salvation that lets us live a wandering life. He wants us to have full salvation. He wants us to experience His victory in our lives. Hence, it is the experience of victory that is the remedial facet of salvation.

May we not deceive ourselves by imagining that sinning is inevitable for a Christian. I think no thought hurts our Lord more than this kind of attitude.

Let us ever keep in mind that victory is Christ Himself and has nothing to do with you or me.

Victory is a gift, not a reward. What is a gift? It is something that is freely given to you. That which you earn through work is a reward. (See 1 Corinthians 15:57.)

Only when one comes to realize the vanity of his works and the failure of his life is one then ready to accept the victory that is already his in Christ.

Under the law, God requires man to work for Him. What, then, is being under

¹⁰ Nee, Watchman, compiled by Sentinel Kulp. Secrets to Spiritual Power. Whitaker House. New Kensington, PA., 1998, pages 124-129.

grace? It denotes God working for man. If we work for God, sin will reign over us; but if we let Him work for us, we rest in His victory.

True victory in the Christian's walk is an expressed life, not a suppressed one. An expressed life shows forth what has already been obtained.

How do we obtain Christ as our victory? On the subtraction side, it is the experience-"it is no longer I who live" (Gal. 2:20). On the addition side, it is "Christ lives in me" (v. 20).

Let us realize that the Cross expresses God's despair of men. It announces His hopelessness toward men. It is God's way of saying that He can neither repair us nor improve us; He can only crucify us. What is surprising is that, though we already know this fact of our utter corruption, we nevertheless continue to claim that we are not so bad.

One brother asked me how he could enter into victory. My response was to "let go." Victory is God's business, not ours; ours is to simply experience what He has already done.

Using mathematics, we can illustrate how we can live in victory. Two minus one is one. If you take Adam from me, what is left is obviously Christ. This is one, and this is victory. But if there is more than one, all of Adam has not been removed.

As you fulfill the condition for victory by yielding and letting go of yourself, you should at once believe that you have the life that wins - for the Son is waiting to live out His victory in you.

If I feel, it is me who is living; but if I believe, it is the Son of God who is living.

From the ancient days to the present hour, there is only one Overcomer in the whole universe. Praise the Lord, for He is the victory!

The only condition in obtaining the life that wins is letting go.

Upon relinquishing your hold, He will prevail.

It is good to thank God for your victory, but you should also thank Him for your weakness. For the power of Christ is made manifest only in our weaknesses.

Faith is not asking for what God has already promised. Faith is believing in the promises of God.

While feelings may be useful in certain other things, in knowing the Lord they are useless and untrustworthy. In spiritual matters, it is faith - not feelings - that is required to prove them.

Today, the greatest problem among the children of God is their failure to believe His Word. This unbelief reflects on God as though He were lying. He has said that we are the branches through which His life will live and flow (John 15:5). We must believe Him.

The Scriptures show us that victory comes through believing the Word of God. God has said that His Son is our life, our head,

Our victory, our sanctification, and our power. And those who have experienced Him in these ways know that He bears all our burdens, takes care of all our responsibilities, supplies us with patience and gentleness, and supports us from within.

Which is more trustworthy - the Word of God or our experience? Of course, the Word of God! And yet, how prone we are to believe in our experience and consider God's Word to be false.

A mountain and faith cannot coexist. Either the mountain is removed, or the faith is removed. And each test God gives us is for the sake of training us to remove

mountains.

True faith is believing in God even when our feelings, our experience, and the environment around us tell us otherwise. If we hold fast to this faith, our feelings, our experience, and the environment around us will catch up to where our faith is.

Only little faith hides when it is tested. Big faith stands against the testing. It is false faith that falls in a trial, and genuine faith that stands throughout the trial. Hence, with genuine faith you can meet any test headlong and remain standing.

Most Christians expect to see the results of their faith as soon as they believe. They want to experience victory the very moment they believe. But the real test of faith is found among those who believe God long before the victory is manifested. How long can you believe God - for three hours, three days, and three months? If not, where is your faith?

Each time a trial of faith comes our way, we should understand that it is not we who are being proven, but the Lord. When our faith is being proven, it is actually the Son of God who is being proven; it is God's faithfulness and not you that is being tested. Whatever trial descends on you, it is to test what Christ can do for you - if you let Him.

It is only after your faith has been tested and proven that you will be able to help and benefit other people. And in the process, God's heart will be satisfied, and His name will be glorified. This is the faith that is "more precious than gold" (1 Pet. 1:7).

Do you fight your battles to victory or from victory? If you fight to victory, you will never succeed; but if you fight from victory, you can never be defeated.

Whenever you are governed by your mind, your feelings, or your self-will, you immediately live in Adam. Whenever you are governed by faith, you instantly live in Christ. And when you are living in Christ, all that is in Him becomes your experience.

Unfortunately, before we can learn to live in victory, we need to fail. God, permit us to fail - and to fail miserably - so that we might come to know how powerless and weak we really are.

The people of God under the old covenant failed. Though they had the truth, they did not have grace. Though they had the law, they did not have the power to keep the law. We, today, not only have the truth unveiled, but also the power of His grace supplying us to keep it. These are the results and benefits of a new and better covenant.

Each time you glory in your weakness while in the midst of trial, the power of Christ will overshadow you (2 Corinthians 12:9).

What is meant by growing in grace? It is when truth comes and causes you to see what you have not seen before - your sin - and then having grace supply you with the power to overcome that sin. (See John 1:17.)

The nature of Christ's victory is absolute and cannot be improved upon, but the scope of His victory is ever enlarging, as people allow Him to manifest it through them more and more.

Do we know the difference between victory and triumphing in victory? The first is that which is totally done by Christ; whereas the second is that which is done by us. Victory is the work of Christ; triumphing in victory is our work. Victory is the work that prevails; triumphing in victory is the boast we have in Christ after the victory has been secured.

You ask me, "Where is the victory?" I ask you, "Where is the hallelujah?" For "hallelujah" is the note of victory! The right note expresses genuine victory.

If you continually look only at yourself, you will not be able to praise. But if you look at Christ, immediately you can fill the air with a "hallelujah" and a "praise the Lord."

There is no need to wait until you are actually defeated, defiled, and have seriously sinned to acknowledge defeat. No, whenever you have lost the note of thanks and praise, you have already lost the victory. So confess your failure, and move on again into victory!

If we cry as the world cries, and laugh as the world laughs, where is our victory? And more importantly, where is God's victory? We ought to let the world see that we have joy and strength unspeakable, even in the midst of trials and tribulations. Then, if we continue to offer up praise and thanksgiving to our God, though the world may look at us as mad, they cannot help but admire the Christ in us who causes us to appear as such.

If we are living it, the victory the Lord grants us is of such magnitude that whoever smites us on the right cheek will be offered the left; and whoever sues us for our shirt will be offered our coat also; and whoever would ask us to go one mile will be seen with us going two (Matt. 5:39-41). A victory with leftovers is truly God's victory. To barely overcome is the result of man's own work.

God gives us the life that wins not only so that we obey His will, but also so that we may know His will. Never think that the victorious life is only a matter of not sinning. Positively speaking, it also enables us to commune with God and to enjoy Him as we obey His will. I repeat: God gives us this life not for the sake of fulfilling our purposes, but rather, for us to fulfill His purpose.

Until we have anointed Him with pure ointment (Mark 14:3), He is not pleased. Until we cast all that we have at His feet (Mark 12:44), He is not satisfied. Everything we have must be offered up to Him.

Assignment 6.1.

Please pause here and write a statement sharing what your plans are for spiritual warfare. Also state what challenges you may be facing in spiritual warfare prior to and during the operation of your business. Do you have a group of people to help you pray? Title this "Assignment 6.1."

Chapter 7

Godly Principles For Success

In the previous chapters, we covered subjects that, for the most part, were designed to spiritually prepare you, the business candidate, for stepping out into a business venture. This is the most important thing. Now we are going to cover some very practical issues on how you may follow some Scriptural principles in the operation of your business.

Seven things.

The following is a list of seven principles that you should write on a piece of paper and keep in your pocket so that you may review it often.

“These six things the LORD hates, Yes, seven are an abomination to Him: A proud look, A lying tongue, Hands that shed innocent blood, A heart that devises wicked plans, Feet that are swift in running to evil, A false witness who speaks lies, And one who sows discord among brethren” (Proverbs 6:16-19).

A proud look.

God blesses the humble, but is against the proud. “But He gives more grace. Therefore He says: 'God resists the proud, But gives grace to the humble'” (James 4:6).

We all need to be teachable, which is a sign of humility. Not only does humility allow God's grace to come to us, but also all of the people with whom you will be in contact in business will be turned off by pride. Jesus was and is humble. He lives in you. Let Him have his way in your life and live through you. That is grace!

Honesty - Integrity.

Jesus is the Spirit of Truth. Satan is the Father of lies. You cannot be under the authority of God if you are not committed to the truth, totally and completely. Jesus cannot be your Lord if you are dishonest in any way.

Proverbs 20:17 says, “Bread gained by deceit is sweet to a man, But afterward his mouth will be filled with gravel.”

Proverbs 13:11 (Amplified Bible) says, "Wealth [not earned but] won in haste or unjustly or from the production of things for vain or detrimental use [such riches] will dwindle away, but he who gathers little by little will increase [his riches].

Buy the truth.

“Buy the truth, and do not sell it, Also wisdom and instruction and understanding” (Proverbs 23:23). Often being truthful will cost you a price. It does not matter how much it costs, even if it looks like it will put you out of business, God will never honor dishonesty!

“Let not mercy and truth forsake you; Bind them around your neck, Write them on the tablet of your heart” (Proverbs 3:3).

“The truthful lip shall be established forever, But a lying tongue is but for a moment” (Proverbs 12:19).

“Honest weights and scales are the LORD’S; All the weights in the bag are His work” (Proverbs 16:11).

Assignment 7.1

Please pause here and write a statement stating why truth and honesty is so important in a

business. Title this "Assignment 7.1." Include an honest evaluation of how Satan might tempt you to be dishonest.

Being faithful.

“A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished” (Proverbs 28:20).

“The plans of the diligent lead surely to plenty, But those of everyone who is hasty, surely to poverty” (Proverbs 21:5).

Use what is in your hand.

Matthew 25:14-30

14 “For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them.

15 “And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

16 “Then he who had received the five talents went and traded with them, and made another five talents.

17 “And likewise he who had received two gained two more also.

18 “But he who had received one went and dug in the ground, and hid his lord’s money.

19 “After a long time the lord of those servants came and settled accounts with them.

20 “So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’

21 “His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’

22 “He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’

23 “His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’

24 “Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

25 ‘And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’

26 “But his lord answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.

27 ‘So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

28 ‘Therefore take the talent from him, and give it to him who has ten talents.

29 ‘For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

30 ‘And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’

Beware!

Notice Jesus' principle in the above parable. We are to use what is in our hand, today, then trust that He will give us promotion in the future. I have seen too many people, in business and in ministry, attempt to perform things that they were not equipped for. They said, "God gave me this vision." Perhaps God did give them the vision, but God also needs time to shape the person for the vision. That normally comes by being faithful with the small things, with the things that are in your hand today. I can testify that promotion comes from the Lord, but He increases as He sees us using those things that are within our reach today.

Obedience.

Notice in the following parable found in Matthew 7:21-27, the man who was faithful and obedient to the Word is the one who prevailed when storms hit.

“Not everyone who says to Me, ‘Lord, Lord,’ shall enter the kingdom of heaven, but he who does the will of My Father in heaven. Many will say to Me in that day, ‘Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?’ And then I will declare to them, ‘I never knew you; depart from Me, you who practice lawlessness!’ Therefore 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. But 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.”

We need to be faithful and obedient in the everyday "small things" in life.

Many attempt to shortcut the step of obedience, but that detour leads to "being washed away with the world." It takes faith and discipline to obey the Word. Between the time when you hear the Word and the fruit is manifested, Satan, circumstances and your own thoughts, will attempt to cause you to be disobedient to the Word you heard, to forsake the promise and give up. Disobedience can also be manifested in an ungodly lifestyle. Many people living in disobedience wonder why God did not come through for them. I am not talking about being perfect, but about being perfectly repentant.

Obedience and the discipline of a godly lifestyle is the key.

“His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord’” (Matthew 25:23).

Ants are faithful.

“Go to the ant, you sluggard! Consider her ways and be wise” (Proverbs 6:6).

God will honor your long-term faithfulness. I know from my experience that sometimes the road to my goal seems so long, but I also know that being faithful and obedient in the small daily details pays large rewards.

Assignment 7.2

Please pause here and write a statement stating in which areas of your life you need to be more faithful. Title this "Assignment 7.2."

Authority.

Jesus is very serious when it comes to authority. You may have been raised in a family that had the wrong view of authority. Perhaps your parents did not teach you to respect authority. Perhaps they were too hard on you and they used authority in an ungodly manner. If that is the case you may have a wrong perception of godly authority.

Submitting to authority and being accountable is something that I had to learn the hard way.

God is very loving. He also demonstrates His love by being very strict when it comes to being accountable to our delegated authority figures. I finally learned this lesson by being under the authority of a not so godly person for a number of years. As I learned to submit in those areas that did not violate God's principles, God richly blessed me. Some might think that submitting to authority helps the "boss," but I can tell you it blesses the one who is submitted much more. As a matter of fact, you cannot prosper in the long term if you are not accountable to and submitted to your God given authority. In the case of a Psalm One business owner, you must be accountable to your LTM, your pastor, and to the people who are making you the loan. Without that your business will fail.

The entire Kingdom of God operates on authority. Satan usurps authority.

“But Jesus called them to Himself and said, You know that the rulers of the Gentiles lord it over them, and those who are great exercise authority over them. Yet it shall not be so among you; but whoever desires to become great among you, let him be your servant. And whoever desires to be first among you, let him be your slave - just as the Son of Man did not come to be served, but to serve, and to give His life a ransom for many” (Matthew 20:25-28).

Godly authority, as described in the above Scripture, is serving those who are under your authority for their benefit. Jesus wants to bless you, but He cannot bless you unless you are under His authority.

Read Matthew 8:5-13.

“Now when Jesus had entered Capernaum, a centurion came to Him, pleading with Him, saying, 'Lord, my servant is lying at home paralyzed, dreadfully tormented.' And Jesus said to him, 'I will come and heal him.' The centurion answered and said, 'Lord, I am not worthy that You should come under my roof. But only speak a word, and my servant will be healed. For I also am a man under authority, having soldiers under me. And I say to this one, 'Go,' and he goes; and to another, 'Come,' and he comes; and to my servant, 'Do this,' and he does it. When Jesus heard it, He marveled, and said to those who followed, 'Assuredly, I say to you, I have not found such great faith, not even in Israel! And I say to you that many will come from east and west, and sit down with Abraham, Isaac, and Jacob in the kingdom of heaven. But the sons of the kingdom will be cast out into outer darkness. There will be weeping and gnashing of teeth.' Then Jesus said to the centurion, 'Go your way; and as you have believed, so let it be done for you.' And his servant was healed that same hour.”

Delegated authority.

Jesus often delegates people to represent Him with His authority. This can be our business leaders, employers, pastors, and even government authorities. We are to obey the laws of the land as long as these laws do not violate the Word of the Lord. See Acts 5:29 for the "Peter Principle." “But Peter and the other apostles answered and said: 'We ought to obey God rather than men'” (Acts 5:29).

Many do not understand delegated authority. God delegates humans to be in authority here on earth. His power and Kingdom is so keenly based upon authority that He even honors evil authority, to a point of course. We are to respect and submit to our governmental leaders, our law enforcement servants, our teachers, parents, bosses at work, our pastors, wives and husbands, and the list goes on. We may not have it in our hearts to agree with our political leaders, pastors and teachers and even parents, but we are to respect their position.

When Jesus was on trial as recorded in Matthew 26, he was judged in two ways, political and religious. Before the high priest He received religious judgment and before Pilate He received political judgment. When He was judged by Pilate Jesus did not answer a word, but He did answer the high priest when judged by him. This in no way vindicated the high priest's judgment as proper, but it shows that Jesus knew that He was to respect that authority.

When we violate these authorities, we are dishonoring God and disobeying Him. His response is not always immediate, but we can see His how He feels about it in an exemplary way.

In Numbers chapter 12 Miriam became leprous when she came against Moses.

Look how the Lord felt when the people murmured against Moses and Aaron. “And the LORD spoke to Moses, saying, ‘Get away from among this congregation, that I may consume them in a moment.’ And they fell on their faces” (Numbers 16:44,45). A horrible plague followed.

When Korah came against Moses in Numbers chapter 18 the Lord opened up a hole in the earth and swallowed up Korah and his group. ““But if the LORD creates a new thing, and the earth opens its mouth and swallows them up with all that belongs to them, and they go down alive into the pit, then you will understand that these men have rejected the LORD.’ Now it came to pass, as he finished speaking all these words, that the ground split apart under them, and the earth opened its mouth and swallowed them up, with their households and all the men with Korah, with all *their* goods. So they and all those with them went down alive into the pit; the earth closed over them, and they perished from among the assembly” (Numbers 16:30-33).

Take a lesson from Nehemiah.

The wall is finished, but what about the gates?

Chapter 6 of Nehemiah takes place when the walls are finished but the gates are not yet rebuilt. The primary emphasis in this chapter is how the enemy, Sanballat in their case, and Satan and his army in our case, goes to extreme means to come against rebuilding our gates, or our authority.

Gates represent authority.

Gates always stand for authority. In Eden, after the fall of man, angels guarded the gates to the Tree of Life. Authority infers “right” to something. For instance, the keys to the Kingdom of Heaven give us rights. In Revelation chapter 21 there is a picture of twelve gates through which only the righteous enter in. They drink of the stream and eat of the Tree of Life. This is the reversal of the curse back in Genesis when the gates to the Tree of Life were closed to man.

In Hebrew Scripture and history, gates represented much more than a door that swung on hinges. They were the place of commerce and government of the culture. They had rooms and offices. It would be like combining city hall and the major office building in a major city.

In Genesis chapter 23 Abraham was seeking to purchase a tomb for Sarah. He went to the gates of the city to make the deal (23:10,18). In Ruth chapter 4 Boaz went to the gate of the city in order to confirm his right to marry Ruth. It was like a civil court proceeding. This depicted the right of entry and authority.

Nehemiah’s people were going between home and work by going back and forth through the breaches in the wall. However under the best of circumstances we are supposed to go through the gates, those areas of authority. The Lord defended them when they went back and forth in the broken places in the wall. Now it was time to use the ordained method of passage, the gates. God has a mission to rebuild authority in our lives in many ways.

In Nehemiah chapter 3 all the gates are listed and named; there are ten gates. Ten stands for human government. Twelve stands for God’s government, the Kingdom of God.

Here comes the enemy again.

Nehemiah chapter 6 shows the wiles of the enemy to break down the authority issue by fear, intimidation and lies. The entire Kingdom of God is based upon authority. Everything God does has authority as an underlying principle. That is why Satan is so intent upon attacking proper authority. Many believers do not walk in overcoming power because they do not understand authority and its multi-faceted aspects.

“Now it happened when Sanballat, Tobiah, Geshem the Arab, and the rest of our enemies heard that I had rebuilt the wall, and *that* there were no breaks left in it (though at that time I had not hung the doors in the gates), that Sanballat and Geshem sent to me, saying, ‘Come, let us meet together among the villages in the plain of Ono.’ But they thought to do me harm. So I sent messengers to them, saying, ‘I *am* doing a great work, so that I cannot come down. Why should the work cease while I leave it and go down to you?’ But they sent me this message four times, and I answered them in the same manner.

Then Sanballat sent his servant to me as before, the fifth time, with an open letter in his hand. In it *was* written: It is reported among the nations, and Geshem says, *that* you and the Jews plan to rebel; therefore, according to these rumors, you are rebuilding the wall, that you may be their king. And you have also appointed prophets to proclaim concerning you at Jerusalem, saying, ‘*There is a king in Judah!*’ Now these matters will be reported to the king. So come, therefore, and let us consult together.

Then I sent to him, saying, ‘No such things as you say are being done, but you invent them in your own heart.’ For they all were trying to make us afraid, saying, ‘Their hands will be weakened in the work, and it will not be done.’ Now therefore, *O God*, strengthen my hands” (Nehemiah 6:1-9).

The wiles of the enemy are going to come against us. This is when the Holy Spirit gives us the grace to fight for us when we are weak. However we must cooperate and give the Holy Spirit the resources that He needs from us. What are they? In this case we are going to focus on respect for authority.

Satan sent a letter. Nehemiah answered.

“So I sent messengers to them, saying, ‘I *am* doing a great work, so that I cannot come down. Why should the work cease while I leave it and go down to you?’” (Nehemiah 6:3).

“But they sent me this message four times, and I answered them in the same manner” (Nehemiah 6:4). Sanballat didn’t give up quickly. He sent a fifth letter (verse 5-8). In this letter he beseeched Nehemiah to consult with him and reason with him. Do not let carnal reasoning get in the way of the Holy Spirit’s voice!

Satan is a liar.

Nehemiah answered as we should, “Then I sent to him, saying, ‘No such things as you say are being done, but you invent them in your own heart’” (Nehemiah 6:8).

Satan uses people in the church.

He sent secret informers and false prophets to meet Nehemiah in an attempt to deceive and cause fear. The Holy Spirit can protect you in this area. My wife and I have experienced this.

Nehemiah said, “Then I perceived that God had not sent him at all, but that he pronounced *this* prophecy against me because Tobiah and Sanballat had hired him. For this reason he *was* hired, that I should be afraid and act that way and sin, so *that* they might have *cause* for an evil report, that they might reproach me. My God, remember Tobiah and Sanballat, according to these their works, and the prophetess Noadiah and the rest of the prophets who would have made me afraid” (Nehemiah 6:12-14).

Why is Satan making all the fuss about authority?

Rebellion against authority even in the least bit, is a principle of Satan. With any amount of rebellion Satan can work. If believers do not understand and respect authority, God is limited in their lives. The consequences in your life will be devastating and you will not enjoy God’s blessings, power and intimacy.

**One of the most dangerous forms of rebellion has to do with your mother and father.
Deuteronomy 5:16 says,**

“16 ‘Honor your father and your mother, as the LORD your God has commanded you, that your days may be long, and that it may be well with you in the land which the LORD your God is giving you.’”

Matthew 15:4 says,

“4 ‘For God commanded, saying, ‘Honor your father and your mother’; and, ‘He who curses father or mother, let him be put to death.’”

This is a sobering principle; it is a law just like gravity. You might say, "How can I honor my father, he abused me, he is a drug addict?" Honoring is much like forgiveness it is unconditional. Honoring does not mean that you must get back into a relationship with a toxic parent, but that you should forgive them and honor them by no longer speaking evil of them.

A friend of mine who was a drug addict for 22 year before Jesus saved him, and is now in ministry told me that he has never seen a drug addict that honored his mother and father. He also said that he has never seen a blessed person who did not honor his mother and father. It is powerful! It is disrespecting an authority figure, even though they are no longer in authority over you. Their position give them that status.

You should also be very careful that you are not a party to convince another to dishonor his/her parents as that will count as rebellion in your own life.

Rebellion by hypocrisy caused by greed.

Ezekiel chapter 33 tells a sobering story of backslidden Israel in their rebellion. It describes them as hearers and not doers of the Word. That is rebellion. It describes them as true deceivers, pretending to be so spiritual in front of their religious leaders, but inside being idolaters who are greedy for gain.

Ezekiel 33:30-33 says,

“30 ‘As for you, son of man, the children of your people are talking about you beside the walls and in the doors of the houses; and they speak to one another, everyone saying to his brother, ‘Please come and hear what the word is that comes from the LORD.’”

31 ‘So they come to you as people do, they sit before you as My people, and they hear your words, but they do not do them; for with their mouth they show much love, but their hearts pursue their own gain [Amplified: idolatrous greed for gain].”

32 ‘Indeed you are to them as a very lovely song of one who has a pleasant voice and can play well on an instrument; for they hear your words, but they do not do them.”

33 ‘And when this comes to pass--surely it will come--then they will know that a prophet has been among them.’”

Now, as a sober warning for us, look at the judgment for this type of manipulation and hypocrisy. While it is true that as New Testament believers we are under grace and not law, the penalty described below is exemplary of how the Lord sees this type of conduct.

Ezekiel 33:27-29 says:

“27 ‘Say thus to them, ‘Thus says the Lord GOD: “As I live, surely those who are in the ruins shall fall by the sword, and the one who is in the open field I will give to the beasts to be devoured, and those who are in the strongholds and caves shall die of the pestilence.”’”

28 *“For I will make the land most desolate, her arrogant strength shall cease, and the mountains of Israel shall be so desolate that no one will pass through.*

29 *“Then they shall know that I am the LORD, when I have made the land most desolate because of all their abominations which they have committed.””*

The bottom line.

God provides delegated authorities for us. Some of these are our employers, pastors, civil authorities, and more. When we obey our delegated authorities, we obtain the same blessing as if we had obeyed God directly. Also, when we disobey or do not give proper accountability to our delegated authorities, we come under the same curse as if we had disobeyed God directly. It can involve life and death, blessing and curses. I have seen all of these results.

Assignment 7.3.

Please pause here and write a statement regarding your previous misunderstanding about authority, if any. Also write any questions you may have about this subject. Title this paper "Assignment 7.3."

Giving -Tithing

Make sure that your tithing and giving practices are in line with your pastor's teaching and the Word of God on this subject. Be sure to recognize the poor in your giving.

“He who has pity on the poor lends to the LORD, And He will pay back what he has given” (Proverbs 19:17). God blesses the person who has an open and giving hand, and does not bless the person that has a stingy heart. Giving to the poor is a big thing to Jesus! The Rich Young Ruler in Matthew 19 missed a great chance to receive a great financial return. Most of all, he missed a great spiritual blessing.

Getting along with pastors and church leaders.

In some cultures there has been tension between business owners and church leaders. Some pastors have felt that business people are just there to give to their church, but they really have very little respect for them. Some business people feel that pastors ought to work and have a job and that they are lazy. These are wrong attitudes. Without the unity between a businessperson and his/her spiritual leaders, neither one will prosper in their endeavor.

Do you want God to command a blessing on you and your church?

“Behold, how good and how pleasant it is For brethren to dwell together in unity! It is like the precious oil upon the head, Running down on the beard, The beard of Aaron, Running down on the edge of his garments. It is like the dew of Hermon, Descending upon the mountains of Zion; For there the LORD commanded the blessing--Life forevermore” (Psalms 133:1-3).

At this point you should make contact with your LTM and ask him/her to go to with you to your church leader/pastor to attempt to reach a working agreement on the following points.

1. Church leaders and business leaders should pray together on a regular basis.
2. Church leaders should spend time with business people at their workplace.
3. The church should produce special discipleship for business people.
4. The church should hold business people accountable for managing their businesses God’s way.
5. Church leaders should accept business people fully and be an encouragement to them. Romans 15:7 says, “Therefore receive one another, just as Christ also received us, to the glory of God.”

6. The church and business people should not criticize each other, but should both love each other unconditionally. John 13:34-35 says, “A new commandment I give to you, that you love one another; as I have loved you, that you also love one another. By this all will know that you are My disciples, if you have love for one another.”

Meet with your LTM, or Local Training Mentor, and agree on a plan to maintain a good relationship with your church leaders. If there is an issue of misunderstanding or division at the present time, you and your LTM should meet with your church leaders until you reach unity.

Assignment 7.4.

Please pause here and write a statement giving your comments, insights and potential problems on this subject. Title this "Assignment 7.4."

If someone steals.

If someone cheats you or steals from you, to the extent that you can make it right and recapture the stolen goods, fine. Forgive them and at the same time take the proper steps with local authorities if needed. If you cannot find the thief, or you don't even know who stole from you, simply forgive them.

I have been stolen from several times in business and in my personal life. Each time it hurt, but I quickly forgave. Then I demanded that the real thief, Satan, would pay me back seven times.

“People do not despise a thief If he steals to satisfy himself when he is starving. Yet when he is found, he must restore sevenfold; He may have to give up all the substance of his house” (Proverbs 6:30,31).

“Then Zacchaeus stood and said to the Lord, 'Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold'” (Luke 19:8).

“If a man delivers to his neighbor money or articles to keep, and it is stolen out of the man's house, if the thief is found, he shall pay double” (Exodus 22:7).

I can testify that it has worked every time in my life! I always demand the "seven times" return from Satan.

How to treat employees.

If you have employees, it is necessary that you do not do as the "world" does. Many secular, or worldly business people treat employees not as people, but as tools. They de-humanize them and abuse them. I personally like to shop at places whose employees treat me with courtesy and respect. Over the years, I have noticed something that has always been true. Those businesses that treat employees well have excellent employees. Those businesses that treat employees poorly have poor employees. There is a direct "cause and effect." Your employees will serve your customers well only if you treat them well first. Your business will suffer if you mistreat your employees.

Many years ago when I took over a business with several hundred employees, the Lord gave me a promise for the employees and customers. He spoke from 2 Samuel Chapter 23, that if I would rule righteously over the customers and employees, then He would reveal Himself to them.

“Now these are the last words of David. Thus says David the son of Jesse; Thus says the man raised up on high, The anointed of the God of Jacob, And the sweet psalmist of Israel: The Spirit of the LORD spoke by me, And His word was on my tongue. The God of Israel said, The Rock of Israel spoke to me: ‘He who rules over men must be just, Ruling in the fear of God. And he shall be like the light of the morning when the sun rises, A morning without clouds, Like the tender grass springing out of the earth, By clear shining after rain’” (2 Samuel 23:1-4).

Even though I do not deal with these employees and customers on a daily basis (we employ a management company) I can testify that 17 years later this still bears fruit.

How to treat customers.

So often when I purchase a product or service, I say to the vendor, "Thank you." All too often the employee says to me, "No problem," or "You are welcome." That is not proper! The vendor or employee should say something like, "It is my pleasure."

There is a law in commerce. It is much more difficult to win a new customer than to keep an old one. Once you lose a customer, it is nearly impossible to win them back. Most likely they will tell others a bad report about your business. Some business people say, "The customer is always right." While that may be a little radical, it is mostly true. You need to bend somewhat with your customers in order to keep them happy. Customer satisfaction is very important! They need to feel pleased and happy after having purchased your product or service. They need to feel like you care about their welfare.

My wife used to be a real estate agent who would find houses for clients to purchase. She was unlike most agents who were simply looking for the fast dollar. My wife had the attitude of serving the customer's needs, even if she did not sell them a house. The clients all "felt" her compassion and loving care. She did quite well in this business. Most of her clients were referrals from happy customers.

Assignment 7.5

Please pause here and write a statement on what methods you might use in a business to insure customer satisfaction. Title this "Assignment 7.5."

How to treat your competitor.

It may very well be that your business will have a competitor, a business that sells the same service or product in a nearby location. The best policy is to not criticize your competitor. Rather tell people how good your product or service is. Putting down your competitor with your words will backfire on you.

Priorities.

Often business people can ruin their lives by becoming obsessed with their work. This has ruined many families, and has the potential of corrupting the spiritual life of the businessperson. Be sure that you are prepared to put your relationship with God and your family as priorities above your business. There may be times when you must make a family sacrifice, but it should not be a habitual and repetitive thing.

Too many well-meaning business people get off to a good start, then later they stray from their relationship with the Lord and their family. This is a recipe for failure!

“For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?” (Matthew 16:26).

Excellence and quality.

Your products and/or services should always reflect the highest quality and excellence. Jesus is living His life through you. What kind of product or service do you think Jesus and his earthly father Joseph produced in their carpentry business? What do you think their chairs and tables looked like? Remember, most people thought that Jesus was born out of wedlock, a child born of fornication. Their products must have been superior in order for them to stay in business.

Assignment 7.6.

Please pause here and write a statement telling what you will do to promote excellence and quality. Title this "Assignment 7.6"

Part II - Learning Business Basics

Chapter 8 Market research.

Do you have a micro business idea or vision? If so, let's do some market research to learn if it is viable. What is a fair price for your product or service?

Introduction.

As we begin this chapter we will be looking at a couple of different views of your community. You need to understand your community as a market place. Then we will study how to go about doing research in your market to determine what will be the best set of products or services for you to provide in your community. We will be looking at setting prices for your products or services and then in the next chapter we will discuss costs.

We need to be reminded that money is not the root of evil. The *love* of money is the root of all evil. Setting your profit margins too high can lead to greed, while setting them too low will definitely cause your business to fail.

I Timothy 6: 6-10 says, "Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows."

Market overview.

As we discuss your market and how to do market research we need to begin with your own home. What are your needs and wants? First let's discuss your and your neighbor's needs. Shelter, food, clothes and safety fall into the category of "needs." "Wants" on the other hand can range from a piece of candy to a computer and more. Market research is simply looking around and determining what you can provide that people around you need or want. Most people will spend their money on things they "need" before they spend money on things they "want." You want a business that people are willing to spend their money with you to buy your products or services.

Assignment 8.1. Write a few sentences about your community, how do people live? How do most people earn the money they spend? Do most people in the community feel that they can meet their "needs" and buy some things they "want" or are they only focused on "needs"? Help us understand your environment (market). Title this "Assignment 8.1."

Assignment 8.2. What are the basic needs of the community that are not being met in the market place? What wants are people willing to pay for that are not available in the community (don't be afraid to ask people)? Could you run a business that meets any of these needs? Title this "Assignment 8.2."

Assignment 8.3. Write your view of the market place where your business will be located. Make sure we have a clear understanding of why you want to start this particular business. For example, a bakery might be a good business if there are long lines waiting at the only bakery in town or people need documents copied and there is nowhere to get them copied. Title this "Assignment 8.3."

Your gifts, calling, and talents.

Before you go too much further, you need to spend some time with the Lord and take a good honest look at your self and your skills. If you have never worked with wood, then opening a carpenter shop is probably not the right business for you to start. God will show you what you are good at but don't leave your spouse, family and friends out of the loop; they know you better than you think. It is important for you and your spouse to be in agreement on what you hope to accomplish. In most cases it will be a joint sacrifice to start a business.

God created people with a special calling in life, a calling that matches up with their talents. We all have a calling, as Paul said, "Not that I have now attained [this ideal], or have already been made perfect, but I press on to lay hold of (grasp) and make my own, that for which Christ Jesus (the Messiah) has laid hold of me and made me His own" (Philippians 3:12 Amplified). Jesus apprehended us (or laid hold of us) for a purpose, and now we must lay hold of that purpose. If we do not, we may be greatly disappointed in the future.

Assignment 8.4. Discuss with your LTM what you feel your calling and talents are. Write a statement describing what you feel your calling and talents are. Include the opinions of your LTM and your spiritual leaders. Give the reasons why you have come to this conclusion. Give any past experiences that validate your opinion. Title this "Assignment 8.4."

Market Research.

Why do so many businesses fail? In general they go out of business due to the lack of money to buy new goods and/or choosing the wrong products or services that leads to the lack of sales.

Pricing.

The price you set for your products or services is critical to the volume of products or services you will sell. If you have competition, your price will be somewhat driven by what they are selling their product or service for. On the other hand if you can figure out how to lower the costs involved in bringing a product or service to market, then you may be able to reduce your selling price lower than your competition. You must take into account the price you paid for the item or labor to make it. The cost you had to pay to get it to your store, etc. We will go into more detail on cost in Chapter 9. Some products or services are more sensitive to a change in price than others. Selling for less in some situations can be very helpful in other situations a small price reduction may not drive sales up at all. Determining how "price sensitive" your product or service is in your market is important.

There are several different ways to determine your products price sensitivity. Let's say that you have a product or service that your competition sells for \$1.00. You could also set your price at \$1.00 and track your sales for a few weeks. If your profit on each item was \$.20 and you sold 200 per week you made a weekly profit on the item of \$40.00. Then advertise a sale on the product or service for \$.90 and track your sales for a week. If during the sale week you sold less than 400 items, then you did not make as much total profit as you did when the price was \$1.00, your product or service is not price sensitive enough, you will have made less profit during the sale, but on the other hand if you sold more than 400 items you will have made more overall profit and you

know that the product or service is price sensitive. This means that you would be better off making less profit on each item and selling more items to make more overall profit.

Another method of determining price sensitivity is less accurate but also less risky. As you are selling a product or service to a customer, simply ask them the following question. “I’m taking a survey, if the product that you are buying were selling for \$.10 less would the lower price make a difference in how many you would buy? If so how many would you buy?” Although the answers are not as reliable as the first method you will get insight into the price sensitivity by listening to their answers.

Assignment 8.5. Give some more ideas on how you might determine what you should set as your selling price. Title this "Assignment 8.5."

Product or Service Selection.

Let’s look at another reason for low sales. You may have a great product or service and are selling it at a very reasonable price, but if people either can’t afford it or just don’t want it then you will not be able to sell it. Just because you think your product or service is the greatest idea ever, that does not mean your potential customers agrees with you. So how do you determine if you have a good product or service for your particular market place? Is anyone else selling this product or service? If the answer is yes then study the market by observing how well the product or service is selling at your competitors. Speak to the sales person. Sometimes they are open to making a comment about sales of a specific product or service, while others may ask you to leave. The simplest way is to just ask potential customers, question as many people as possible to hear their opinions about a particular product or service. If the product or service is really new to the community then it can be helpful to have one of the items to show people.

Assignment 8.6. How will you determine if your product or service is needed? Title this "Assignment 8.6."

Is your product or service for a specific segment of your population? If you wanted to sell cosmetics you would be focusing on females in a certain age range. If you wanted to sell soccer balls, your target population would probably be younger men and boys. When you are doing your research keep your target population in mind.

Assignment 8.7. Describe the segment of the population that will be interested in buying your product or service. Title this "Assignment 8.7."

Your potential customers are generally going to buy where they have bought in the past or where they can get the lowest price for the same product or service. How can you distinguish your product or service from your competition? I heard a story about a lady that wanted to sell eggs as a business. She was asked, "Why would people buy eggs from you instead of someone else?" After a lot of thought she came up with the answer. “I will stamp the date they were laid on every egg, then they will know they can trust me in having the very freshest eggs.”

Assignment 8.8. How will you distinguish your product or service from the others? Title this "Assignment 8.8."

Count the cost.

Do you recall the story in the Bible about the man who started to build a building and ran out

of money and could not finish it?

“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it -- lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’ Or what king, going to make war against another king, does not sit down first and consider whether he is able with ten thousand to meet him who comes against him with twenty thousand? Or else, while the other is still a great way off, he sends a delegation and asks conditions of peace. So likewise, whoever of you does not forsake all that he has cannot be My disciple” (Luke 14:28-33).

Going through this training will cause you to count the cost. You will be faced with hard work and study. You will also be faced with many market and business disciplines that will help you evaluate if you should go into business. What ever the result of your study, you will be a better person for it!

Matthew 7:24 says, “Therefore everyone who hears these words of mine and puts them into practice is like the wise man who built his house on the rock.” We are reminded to build on a firm foundation.

Assignment 8.9. How do you think God feels about starting a business and running out of money? What steps can you take to make sure you have "counted the cost?" Title this "Assignment 8.9."

How does a business run out of money?

I’m sure we could fill a book on all the reasons that businesses run out of money. We have just discussed one of the biggest reasons, the lack of sales. You might have lots of products on the shelves or different services to provide, but if they are not selling you will find yourself failing. There is another very big enemy of running a business God’s way. Your desire to help everyone that needs help may not be from God. Let me explain. You will hear and see many needs in your community and the fact that your business has money and your desire to help those in need, even at the expense of loosing your business. If Satan cannot get you to run your business his way, he will try to cause you to fail some other way. God wants you to be sensitive to the needs around you and to help the orphans and widows but he wants you to be around for a long time, not just until your business runs out of money. We will talk more about this in a later chapter.

Up to now we have discussed your skills and the needs and wants of the community. Choosing the business you want to go into is a big decision. A tendency is to try and meet all the needs of all the people. A sure fire way to fail is to try and “be all to all.” Once you have decided on a business, then there are some steps to take to improve your chances of success. For example: if you could make or buy a product for \$1.00 and sell it for \$2.00, is that a business to start? The answer is maybe. If you can sell lots of them each month then the answer is yes. But if you can only sell 10 and no more, then you can’t support your family long term, on \$10.00. Selecting the right set of products or services is very important.

Let’s look at the following steps in selecting a product or service.

Step 1. Pick a product to make, a product to sell or a service to provide. For this exercise we will call this a “unit.”

Step 2. Determine how many units you might be able to sell in a month. This is where the research comes in. If the units are already available in your community then by observing and asking questions you can come up with a reasonable estimate as to how many units are sold each month in your community. Next you have the challenge to determine what percentage of the market you think you can sell to, in relation to your competition.

If the units are not available in your area, you need to ask people in the market place if they would be willing to buy the unit if it was made convenient for them to buy, and what would they be willing to pay for it. Don't just ask your friends, but also get out and ask people on the street. Keep a list of answers to refer back to later.

Step 3. Figure out how many units you can sell and at what profit.

You may find yourself evaluating several products or services before you find a product, or combination of products, or types of services that have the potential to produce enough profit to make a successful business. Due to many different variables you should anticipate that sales could be slow during your startup period. For this exercise we will consider the first 3 months of the business to be our start up period. Sales will probably start low until people know who you are, what you are selling and what you are selling it for. Advertising your opening is a good way to get the word out that you are open for business. Some businesses will need some extra cash to carry them through this start up period until sales are up to a steady level that can produce enough cash flow to sustain the business and pay the bills.

In the table below, each line corresponds to one product or service (seed, shoes, etc.) to be sold by your business. Enter them in the order that they will be introduced into the business. The first column is the name of the product or service. The second column is the month that you will start selling the product or service. For example, 1 (one) would be the first month that the business is in operation, while 6 (six) would indicate that the product or service would start being sold during the 6th month of operation. The third column is the length of time you will sell the product or service. In chapter 13 you will build a 36 month business plan, so if this is a product or service that you will sell all the time then simply put 36. If this is a seasonal product and you will only be able to sell it for 3 months then put 3 in the column. If the product or service is seasonal, enter a separate line for each season, making sure you cover the 36-month time line. The fourth column is the selling price of each item in your countries currency.

Assignment 8.10. Complete the table below including all products or services you plan to sell during the first 36 months of your business.

- In column 1 put the product or service name.
- In column 2 put the month when you will start selling. Month 1 would be the month you start the business.
- In column 3 put the number of months that you will continuously be selling the product or service, if you will always sell this product put 36, if the product or service is seasonal and you will be selling it for 3 months and will stop selling for a while, put 3 in the cell.
- In column 4 put the selling price of each item.
- In column 5 put the quantity you expect to sell during the month listed in column 2
- In column 6 put the quantity you expect to sell during the second month of selling.
- In column 7 put the quantity you expect to sell during the third month of selling.

Title this "Assignment 8.10."

Example: This example has 3 products; Seed, Shoes and T-shirts. We will sell seed for 2 months each year. To cover the full 3 years we have entered three lines for the seed. One line for each of the 3 two month periods when we will sell the seed. The next product we will start selling during the third month of the business and will continue to be sold from that point forward. The third product we will start selling during the 18 months from the start of the business and will continue to be sold.

Product/Service Name	Month you will start selling	Selling period in months	Unit selling Price in local currency	Quantity sold in first Month introduced	Quantity sold in Second Month introduced	Quantity sold in third Month introduced
Seed	1	2	2.0	100	150	0
Shoes	3	36	161	10	12	16
Seed	13	2	2.5	200	200	0
T-Shirts	18	36	32	50	75	90
Seed	25	2	3.0	250	260	0

Products/Services Start Up Period - use this table.

Product/Service Name	Month you will start selling	Selling period in months	Unit selling Price in local currency	Quantity sold in first Month introduced	Quantity sold in Second Month introduced	Quantity sold in third Month introduced

Once you have products or services on which you can make a good profit, market research is *not* finished. This is not a one-time activity, the market changes. The competition changes, people’s “wants” change constantly. Therefore marketing research is an on going activity for every good businessperson. Too often we see businesses go out of business because they did not change as the market changed. Tracking sales by month is another way to see trends in the market place. Small fluctuations in sales is normal and expected but a trend needs your attention and action, can you reduce the price to increase sales or do you need to drop the product or service and find another one to take its place?

Step 4 – Repeat steps 1 through 3 regularly and add the following questions. Write these questions down on a card and put them on the wall. Read them often, but more important act on them constantly.

- What is needed most in my community?
- What is the competition doing different today?
- Am I adapting my business to the ways of the world?
- How well did my customers feel they were treated yesterday?
- How will I treat my customers today?
- What is a fair price for my product or service?
- Did anyone see Jesus through you today?

Let’s take a quick look at each of these questions
What is needed most in my community?

We have discussed this earlier but it's important to remember that the community's needs and wants change constantly and therefore your business may need to be changing as well.

What is the competition doing different today?

As the community changes so does your competition. Some will fail and new ones will start. Are they charging a different price than yesterday? Have they changed the quality of their product or service? How is your competition affecting your business? How can you encourage customers to buy from you?

Am I adapting my business to the ways of the world?

The devil is clever and will work on your weaknesses. You must be on guard with your business just as you are in your personal life. Stay diligent, keep focused on Jesus.

How well did my customers feel they were treated yesterday?

Take the time to look at things from your customer's eyes. You may have heard an old saying "The customer may not always be right, but the customer is always the customer." Without your customers you do not have a business. Did they appreciate your honesty, fast service, and your interest in them personally?

How will I treat my customers today?

The answers to the question above will help determine the answers to this one. Ask the Lord for ideas.

What is a fair price for my product or service?

Too many people think that once a product or service has a price then it should always have that price. Actually prices go up and down all the time. You may find a cheaper supplier, better quality product, etc or you may be able to provide your service faster and therefore reduce your price.

Assignment 8.11. List three reasons that your prices might go up and three reasons they may go down. Title this "Assignment 8.11."

Prices go up because:

- 1.
- 2.
- 3.

Prices go down because:

- 1.
- 2.
- 3.

Did anyone see Jesus through you today?

As Christian business people we can get so busy running the business that we don't take time to give people the chance to see Jesus in us. Never lose sight of why you are in business. Give God the glory and make people want to know Jesus because of how they see you treat them individually. Your genuine concern for them will speak loudly. People need to know they are valued.

Chapter 9 Product or Service Pricing

Product or service pricing will include two basic items: Costs of the product or service and the sales price of the product or service.

1. Cost of product or service.

Expenses are where most people get bogged down and start taking short cuts. Without accurate costs it is not possible to calculate profit or even know if you will have a profit. In this chapter we will look at expenses in two different categories. First will be the costs associated with each product or service that you plan to provide, second, are operating expenses.

Make sure you include everything!

A successful business is based on two things. Knowing God's plan for your life and creating a business plan that fits into God's plan. In this chapter we will start working on a three-year plan and the products and or services that you foresee selling over the next three years. You may be saying to yourself, "There is no way I can see three years into the future and create a plan." Don't worry you will revisit the plan many times over the next three years and the plan will change many times. You will probably have several products or services that you will provide your customers. The big mistake many people make is to not include all costs into each product or service.

Let's make a window for example. What goes into making a window? Certainly we will need the glass and wood for a frame. How about some nails and paint? Will the window have hinges and maybe a latch? Is that all the material needed? Can we price each of these items? What about the cost of labor to make the window and the time and expense to go get the materials? Are you going to install it? That takes time. What about tools to cut and shape the wood, cut the glass, a paintbrush to paint the wood and a screwdriver to mount the hardware? You might say a saw is part of my startup cost, not a part of the cost of the window. You would be partly right, the initial cost of the saw is a part of the startup costs but a saw needs sharpening and sharpening means the saw is wearing out. Therefore, some small part of the cost of sharpening and replacing the saw must go into the cost of each window. If it costs \$1.00 to sharpen the saw and you sharpen it every 100 times you use it to build a window, then \$.01 should be added to the cost of the window. However, if you leave it out of your cost estimate, then your overall profit will suffer. All of these little expenses are generally summed up in an item called "miscellaneous expense" and are usually a small percentage of the overall cost of the window.

What about Value Added Tax (VAT)? Does your government require you to pay a VAT? Do you have all the costs to make our window? What about sandpaper you will need to sand the frame? Remember that product quality we spoke of earlier. You may use one or more pieces of sandpaper on each window. Take the time to make sure you include ALL your costs to make an item, package it, ship it or bring it to market.

Once you have all the costs that go into an item, then and only then, can you determine if you can make enough money on the item to make selling it worthwhile.

Assignment 9.1. In the table below, next page, put the items you plan to sell, list each item and the costs that go into the item. List all the items that will make up your three-year plan. Add rows to the table as needed. Title this "Assignment 9.1."

Example only. There is a blank form on the next page.

Product/Service	Component of product or service	Quantity	Cost per item	Total Cost	Annual Inflation
Window 24"x 36"		1		\$18.43	8%
	Glass	20X32	\$1.50	\$1.50	8%
	Frame	1.5 m	\$0.75/m	\$1.13	9%
	Screws/nails	8	\$0.10	\$0.80	7%
	Paint	1 pint	\$3.50	\$3.50	10%
	Hinge	2	\$0.60	\$1.20	8%
	Latch	1	\$1.75	\$1.75	8%
	Sandpaper	3 sheets	\$0.10	\$0.30	7%
	Labor	3 hours	\$2.50/hr	\$7.50	6%
	Packaging			None	
	VAT			None	
	Misc.	1	\$0.75	\$0.75	7.5%
Door 7' x 36"		1		\$49.05	8%
	Wood 1"x 8"	42 board feet	\$0.45/foot	\$18.90	7.5%
	Door knob	1	\$6.00	\$6.00	8%
	Hinges	2	\$1.50	\$3.00	8%
	Screws/Nails	8	\$0.10	\$0.80	7%
	Sandpaper	8 sheets	\$0.10	\$0.80	7%
	Paint	1 Quart	\$6.00	\$6.00	10%
	Labor	2 hours	\$2.50/hr	\$5.00	6%
	Misc.	1	\$0.55	\$0.55	8%

Assignment 9.1. Use this table to input your information.

Product/Service	Component of product or service	Quantity	Cost per item	Total Cost	Annual Inflation

Operating Expenses.

Your business will have monthly expenses. Some of them will need to be paid even if nothing is sold. We call these “overhead expenses.” In addition there may be expenses that will be paid only if an activity occurs, such as a trip to the market. These expenses are usually related to the selling of a product or service, but may not have been included in the cost of the product or service. Don’t count them twice but make sure you include them either here or in the product or service costs. It is important to make sure you list all expenses, and make sure you are *accurate* in your estimate of what these expenses will be. The next few pages have tables for inputting your operating expenses. We will divide these expenses into four categories: Wages, Monthly, Scheduled and Unscheduled expenses.

Wages.

Assignment 9.2. In the table following, each line corresponds to one employee to be hired by your business. Enter them in the order that they will start working. In the first column, put the name of the employee. The first line should be your name. On each line, if you do not yet know the name of the person, enter the title of the position. In the second column, enter the amount you plan to pay them each month. In the next column, enter the month number that you plan on having them start work. In the next column, enter the month number you plan to have them stop working. If there is no plan to end their employment, or if they will be working at the end of the first 36 months, enter "36." The final column is to provide for an increase in monthly pay for each employee. Title this "Assignment 9.2."

Example

Person (Include yourself)	Monthly Wages	Starting Month	Ending Month	Annual Increase	%
Yourself	\$55	1	36	5%	
Sales - Michael	\$45	3	36	5%	
Secretary - Judy	\$35	6	36	5%	

Use this table for input

Person (Include yourself)	Monthly Wages	Starting Month	Ending Month	Annual Increase	%

Monthly Expenses.

Now let’s take a look at your other bills. There are many things that you will pay monthly, such as rent, electricity and loan payment. Some of these expenses are based on things like the amount of profit or how much electricity you use.

Assignment 9.3. In the table, below the example, enter the estimated expenses in your business. Total the monthly cost on the last line. Title this "Assignment 9.3."

Example.

Expense Item	Monthly cost	Annual % increase
Advertising & Promotion	\$80	7%
Transportation	\$40	6%
Electricity	\$8	4%
Total	\$128	

Use this table for input.

Expense Item	Monthly cost	Annual % increase
Total		

Scheduled bills.

Some expenses are paid quarterly, semi-annually or annually. You must save an amount each month to be prepared to pay these when they are due. When you save for future payment of bills we refer to this as “escrowing funds” for future payment. You must anticipate that these expenses will increase over time, some more and some less.

Assignment 9.4. In the table, below the example, enter the estimated expenses in your business. Total the escrowed monthly amount for all items on the last line. Title this "Assignment 9.4."

Example

Escrowed Expense Items	Monthly Escrow amount	Frequency of payment Quarterly/Semiannual/Annual or June and December	Annual % increase
Value Added Tax (VAT)	\$20	Quarterly	8%
Rent	\$25	Monthly	7%
Licenses and Permits	\$10	Annually	7%
Fees (legal, etc.)	None		
Total	\$55		

Use this table for input.

Escrowed Expense Items	Monthly Escrow amount	Frequency of payment Quarterly/Semiannual/Annual or June and December	Annual % increase
Total			

Unscheduled bills.

Some expenses are unpredictable. What we mean is, that the payment of the bill is not immediate, or perhaps its payment date is not known for sure. All we know is that the bill will need to be paid at some time in the future. We will escrow an amount each month in anticipation of this need. We escrow an amount each month until we reach a predetermined amount in case the money is needed. For example, we may have purchased a piece of machinery to start the business. All machinery breaks down or wears out and needs fixing. If this occurs and you do not have the money to fix it you could go out of business, so you escrow funds to make sure you can keep things running. Some things last a long time and other things wear out quickly. Part of this exercise is to determine how long you can expect each item to last and what is a reasonable cost to replace it or repair it, when it breaks, considering inflation and how long before it wears out. You can temporarily stop adding to the escrow of an item when you reach the cost to replace that item. When the expense does occur, you must recalculate the new monthly escrow amount, and start saving towards the next time the item needs fixing or replacing.

Assignment 9.5. In the table, below the example, enter the estimated expenses for your business. If you do not have any assets, then put “None” on the first row. Title this "Assignment 9.5."

Example.

Asset Item	Life expectancy	Cost to replace	Monthly Escrow amount
Sewing Machine	15 years	\$400	$400/15 \times 12$ \$2.22
Sewing Machine belt	1 year	\$10	$10/1 \times 12$ \$0.84
Sewing machine motor	5 years	\$150	$150/5 \times 12$ \$2.50
Sewing needles (3 sizes 10 each)	1 month	$$.50 \times 30 =$ \$15.00	\$15.00
Total			\$20.56

Use this table for input.

Asset Item	Life expectancy	Cost to replace	Monthly Escrow amount

Sales price of product or service.

Back in Chapter 8 in Assignment 8.5 we discussed pricing. Now that you know your product or service cost, we need to apply what you learned in Assignment 8.5 to determine what your beginning sales price for each product or service will be.

Assignment 9.6. In the table below, list your products or services, the beginning sales prices, and the annual inflation percentage. Title this "Assignment 9.6."

Example.

Product/Service Name	Selling price per unit	Annual inflation rate
Windows	\$31.00	8%
Doors	\$62.50	7.5%

Use this table for input.

Product/Service Name	Selling price per unit	Annual inflation rate

Now that you know what the costs of your products or services are, and you know your selling price, you need to estimate the quantity that you will be able to sell each month. Remember, at the start of your business your sales volume will be lower until people get to know you and your products or services.

Assignment 9.7. In the table below, list your products and the quantity you anticipate selling over the first six months. Title this "Assignment 9.7." These figures will be used in Table 1 of Appendix A.

Example.

Product/Service Name	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6
Windows	20	22	25	25	25	25
Doors	10	11	11	12	12	12

Use this table for input.

Product/Service Name	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6

Assignment 9.8. Extended Selling Price. In the table below, multiply the number of products or services sold each month (reference Assignment 9.6.) by the selling price for each product or service (reference Assignment 9.7.). This will be your total sales of each product or service.

Example.

Product/Service Name	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6
a. Windows	\$620.	\$682.	\$775.	\$775.	\$775.	\$775.
b. Doors	\$625.00	\$687.50	\$687.50	\$750.00	\$750.00	\$750.00
c. Total $c = a + b$	\$1,245.00	\$1,369.50	\$1,462.50	\$1,525.00	\$1,525.00	\$1,525.00

Use this table for input.

Product/Service Name	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6
Totals						

Putting it all together.

Assignment 9.9. Extended Cost of Goods. In the table below, multiply the number of products or services sold each month (reference Assignment 9.7.) by the unit cost for each product or service (reference Assignment 9.1.). This will be your cost of goods sold. Title this "Assignment 9.9."

Example

Product/Service Name	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6
a. Windows	\$369	\$405	\$461	\$461	\$461	\$461
b. Doors	\$491	\$540	\$540	\$589	\$589	\$589
Totals $c = a + b$	\$859	\$945	\$1,000	\$1,049	\$1,049	\$1,049

Use this table for input.

Product/Service Name	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6

Assignment 9.10. Bring the numbers that you have developed in the previous pages to summarize your first 6 months of business. Use the table on the next page for this assignment. In the operating expense area replace the names with the actual expense names. List all the detail from the previous tables. You will use this table later for your overall summary. Title this "Assignment 9.10."

Example. Take your information from the previous tables you just filled out.

Income	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6
a. Total Sales Assignment 9.8. Totals	\$1,245.	\$1369.50	\$1462.50	\$1525.	\$1525.	\$1525.
b. Cost of Good Sold Assignment 9.9 Totals	\$859.10	\$945.01	\$1,000.30	\$1,049.35	\$1,049.35	\$1,049.35
c. Gross Profit $c = a - b$	\$385.90	\$424.49	\$462.20	\$475.65	\$475.65	\$475.65
Operating Expenses						
d-1. Yourself	\$55	\$55	\$55	\$55	\$55	\$55
d-2. Sales – Michael			\$45	\$45	\$45	\$45
d-3. Secretary – Judy						\$40
e-1. Advertising & Promotion	\$80	\$80	\$80	\$80	\$80	\$80
e-2. Transportation	\$40	\$40	\$40	\$40	\$40	\$40
e-3. Electricity	\$8	\$8	\$8	\$8	\$8	\$8
f-1. Value Added Tax (VAT)	\$20	\$20	\$20	\$20	\$20	\$20
f-2. Rent	\$25	\$25	\$25	\$25	\$25	\$25
f-3. Licenses and Permits	\$10	\$10	\$10	\$10	\$10	\$10
g-1. Sewing Machine	\$2.22	\$2.22	\$2.22	\$2.22	\$2.22	\$2.22
g-2. Sewing Machine belt	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84
g-3. Sewing machine motor	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
g-4. Sewing needles (3 sizes 10 each)	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
h. Total operating expenses $h = d+e+f+g$	\$259	\$259	\$304	\$304	\$304	\$344
i. Pre-tax income (Gross Profit minus Operating expenses) $j = c - h$	\$127	\$165	\$158	\$172	\$172	\$132

Use this table for your input for 9.10.

Income	Month # 1	Month # 2	Month # 3	Month # 4	Month # 5	Month # 6
a. Total Sales Assignment 9.8 totals						
b. Cost of Good Sold Assignment 9.9 totals						
c. Gross Profit $c = a - b$						
Operating Expenses						
d-1. Wages #1 From 9.2						
d-2. Wages #1						
d-3. Wages #3						
e-1. Monthly #1 From 9.3						
e-2. Monthly #2						
e-3. Monthly #3						
f-1. Escrow #1 From 9.4						
f-2. Escrow #2						
g-1. Escrow #3 From 9.5						
h. Total operating expenses $h = d+e+f+g$						
i. Pre-tax income (Gross Profit minus Operating expenses) $i = c - h$						

Chapter 10 Start up costs

What are the onetime costs that are necessary to help you get your business started?

Often we hear someone say, “If I only had some money I could start a business.” In this chapter we will discuss what it costs to start a business. Some businesses require tools to be able to manufacture or build something while other businesses requires only a place to display what they are selling. A milk business may need a handcart to get their milk to the market and a booth rented at the market. Some businesses will be profitable immediately while others will take longer to become profitable. When you build your 3 year plan, in Chapter 13, you may find that you have a negative cash flow during start up. If that is the case then add the money you need to break even to a line in your start up expenses. These funds need to be a part of your startup loan. What will your business need to get started? What will your business need to get started?

Assignment 10.1. List below all your startup costs. Total them on the bottom row. Use both local currency and dollars. Title this "Assignment 10.1."

Example.

Tools and Equipment detail list	Local Currency	Dollars
Sewing Machine		
Sewing needles 3 sizes 10 each size		
Thread, buttons, zippers, etc.		
Lamp		
Work Table		
Chair		
Total		

Use this table for input.

Tools and Equipment detail list	Local Currency	Dollars
Total		

Assignment 10.2. Copy the totals from the previous table to the following table. In the following example is a list of some possible start up expenses. Add or delete lines as needed. Be specific and be complete. Title this "Assignment 10.2."

Example.

Description	Local Currency	Dollars
Tools and Equipment Total from above		
Equipment Preparation and Installation		
Starting Inventory of goods to be sold		
Advance Rent		
Materials and Supplies		
Licenses and Permits		
Fees (legal, etc)		
Initial Advertising and Promotion		
Initial Operating Cash (what is it needed for?)		
Total		

Use this table for your input.

Description	Local Currency	Dollars
Tools and Equipment Total from above		
Equipment Preparation and Installation		
Starting Inventory of goods to be sold		
Total		

Stop and take final look at your startup costs. This is the amount you will be asking to borrow in order to get your business started, less any funds you have to invest.

Assignment 10.3. It is time for a meeting with your LTM to talk about the loan in more detail. Although the lender will have the final say as to the terms of the loan agreement your input is welcome. The amount of the loan is based on your start up costs. The number of months you take to pay the loan back can vary based on the profit you show in your model.

Generally speaking the loan should be for no more than two years. In some cases the loan payment schedule can be extended to three years. What month you start paying on your loan will again depend on how your profit looks during the first few months of your business in your model.

Chapter 11 Marketing

What is marketing? *Marketing* can be defined as anything the business does to attract new customers and keep existing ones.

Advertising.

Letting people know you are in business can be as simple as putting a sign out in front of your store. Of course if your store is on a back street or you don't have a store, then it becomes more difficult. Even a sign by itself may not draw the interest of potential customers. A sign that says, "John's store is around the corner," will probably only help those that are looking for John's store. A sign that says, "Mary's Clothing Alteration around the corner," might draw customers that don't even know Mary. How else might you promote your business? Is there a radio station that a lot of people in your area listen to? Is there a local newspaper? Should you use fliers?

A business must advertise in order to attract customers. There are many kinds of advertising. In order to start a business you must plan to get the word out to as many people as possible, that you are opening a business that will be selling certain products or services. Advertising alone is not enough to insure you will be successful.

The lack of knowledge on the part of your potential customers can be a direct cause of low sales. If people don't know who you are, where you are, or what you are selling, you can't expect them to buy from you.

Advertising can be a little scary at first, but like so many things, a little research and it becomes a lot less scary.

Assignment 11.1. What are your options for advertising in your area? List all the options and include the costs associated with each one. Title this "Assignment 11.1."

Assignment 11.2. Based on the above list, how will you advertise your products or services? Title this "Assignment 11.2."

The name you give your business can help promote your business. It should be easy for people to remember. You don't want people getting your business confused with someone else's name, so make your name unique. Your name should tell people what you are selling. "Joe's Place" doesn't help people know what Joe is selling but "Joe's Sandwich Shop" does. Be creative, "The Big Wheel" might be a good name for a bicycle shop.

Assignment 11.3. Do you have a name for your business? If yes, what is it? If no, list a few options. Title this "Assignment 11.3."

Location.

Another promotional consideration is where you locate your business. If you are selling to walk-in customers, then you need to be very convenient, and preferably in the same area as other shops. If people have to hunt for your business, they may just settle for your competition.

Assignment 11.4. Do you have a location for your business? If yes, explain, so we can understand, where you will be located. If no, list a few options. Title this "Assignment 11.4."

Packaging.

How you package your product is another way to promote your business. Packaging also protects the product. If the package has your business name, address and phone number on it, your customer will remember where they got it after they get home. Others will see your business name as the customer carries the product home. By the way did you include packaging in your cost estimate?

Assignment 11.5. How will you package your product? Will you provide a bag to carry the product home? Title this "Assignment 11.5.

If you are a service only business you can skip this assignment.

Chapter 12 Running Your Business

Business Structure.

You will probably start out with a very simple business structure. You will own the business, and you will run the business. You should do the all bookkeeping to keep things straight. As your business grows you will need to have a plan. But even before it grows you need a plan. What will you do if you are ill and cannot run the business for a day or a week? Who will keep things going the way you want them to go? It is all well and good to say it's God's business and he won't let it fail, but God wants us to be prepared. A plan is how we get prepared.

Assignment 12.1. What is your plan to keep the business running if, on a certain day you cannot open the shop door? This may be where family members can step in, if they have been taught what needs to be done ahead of time. Once you are sick it is too late to think about it. Title this "Assignment 12.1."

Another milestone in your business is when you hire someone to help run the business because there is too much for one person to do. Planning for, and anticipating the day you need someone, is important. How will you know when it's time? Is it when you find yourself so busy that your family can't remember when you last had dinner with them? It can be very difficult to let go of some of your profit and hire someone to help. However, generally speaking, it will be a good investment. Your business can grow and your family won't suffer from not having you with them.

Assignment 12.2. Create a plan for hiring someone. Title this "Assignment 12.2."

How will you decide when is the right time to hire someone?
How will you decide whom to hire?
What will their responsibilities be?
What will you pay them?
How will you train them?

Marketing Plan

In Chapter 8 you took a look at your market, what products or services are needed and whom you will sell. In Chapter 11 you did some business planning. You studied what options you have to advertise your products or services and your business. Where would be the best location for your business? What will you name your business?

You are now going to pull all this together into a marketing plan. A marketing plan is more than just a lot of ideas or options; it is the way *you* are going to go about building yourself as business. This plan should be a step-by-step process to make your community aware of what you are getting ready to start. It is possible to build up a cliental before you even open your doors for business. Can you imagine people wanting to buy from you before you are even ready to sell to them? In Chapter 15 you will build an action plan, your marketing plan will be a part of that plan but this plan is focused on marketing.

Assignment 12.3. Write a marketing plan that will take you step by step through what you plan to do to let people know what you are getting ready to do and sell people on the idea of buying

from you.

Record keeping.

Many entrepreneurs are great at picking a product or service and selling that product or service, but when it comes to keeping the records on the business they have very little interest. Therefore the records aren't kept well. We cannot emphasize enough how important record keeping is! In fact this may be the first person you hire. There are many people who are detail oriented and with a little training can keep your books for you. You may be thinking "For a small business like mine I don't need to keep books. I can keep them in my head." One of the quickest ways for a business to fail is not to have an accurate accounting of all expenses and all sales. Record keeping does not need to be complicated but it does need to be detailed and accurate and up to date. We have seen business failures occur due to lack of record keeping.

Monthly Cash Flow Report.

Please go to *Appendix E* and look at the *Monthly Cash Flow Report*. It is very important that you prepare this form for every month you are in business. Prepare it no later than the 10th day of the following month. Be sure to submit this form to the proper and assigned person. The discipline of preparing and submitting this report is quite valuable. It will give your Lender and your other delegated authorities an updated picture of your business. If there is a problem they can offer help. Also, it give you the discipline of looking at the last month's details so that you may make an needed adjustments, or take some action. Failure to look at your business figures on a monthly basis may lead to a general business failure. Your LTM will give you details on where to submit this form.

Assignment 12.4. Fill out *Appendix E*, using sample figures. Submit it to your LTM for comments. Title this "Assignment 12.4."

Separation of business, ministry and personal finances.

Is it possible to separate business finances, ministry finances and personal finances?

It is vital that you do separate these finances from one another. We have heard of businesses that failed because the owner took funds from the business to support his family at a time when there were no profits. He was not keeping his records accurately, and thought he could just take business funds to pay the family bills.

We have heard of business failures that resulted because business funds were used to help relatives. One case seemed urgent, as it was hospital expenses. Your relatives may pressure you to pay for their urgent needs, but you cannot take business funds to pay for ministry or the expenses of relatives and friends. You must make boundaries, and just say, "No." God does not want us manipulated by anybody. He needs to be your only "Lord." Boundaries can be godly.

We have found it interesting that God often works in threes. For example: Father, Son and the Holy Spirit. The Church has Christ as the head, the shepherd of the flock (minister), and the flock (congregation). A man has his personal life, his ministry and his work life. Man is a spirit; he has a body and a soul.

In all these ways there should be balance and order. You should order your priorities, and keep business, personal and ministry expenses totally separate.

As we mentioned, it is important to keep your business finances and your personal finances separate. For this reason you should open a bank account that you can keep your business finances up to date daily. Later we will take a close look at your bank account but for now just remember that a good business person makes daily deposits or at the very least they make a deposit any day that the business has income. Deposit ALL income, then withdraw expenses as a separate

transaction. This will help you keep things straight

With this in mind, we believe that God has a plan for your personal finances. You work in order to please God and provide for your family. You minister to serve God. Let's keep this in mind as we take a look at your finances from a different perspective.

You must figure out how much money it takes to meet your family's needs. Remember the difference between needs and wants? Then add a little for wants. Add your family tithe. In a very basic way you have determined how much you need to earn in order to meet your family's finances. This amount becomes your salary in your business financial plan. You provide for your family and for your ministry by giving your tithe to the Lord and as He leads. You may also want to give some of your "want" money to the poor and needy as a love offering.

Let's look at your business. You have budgeted for future needs such as repairs, taxes and your loan payment. That way your business profit is available to you, to choose how you want to use the remaining profit. However, you cannot draw a salary if your business expenses are not being met. You must order your priorities.

You may want to grow the business by investing in more inventories or more advertising, or you may choose to help the poor or orphans in your community. God will lead you in how He wants you to use your profit.

The important thing to remember is that God is on your side. He wants you to be successful. If on a regular basis, you use more than just your profit out of your business to help the orphans, then you are going to fail in your business. Then the orphans will get nothing in the future. Satan would like nothing more than for you to fail in your business because then you cannot support your family, or help in funding ministry, or feeding the poor.

Cash or credit?

We believe in doing business on a "cash only" basis. If you must sell something on credit then we suggest monitoring how much you might have to write off as bad debt and make sure that amount does not exceed your profit in any month. In this way you may not be able to expand your business but you won't go out of business due to uncollectible bad debt. Consult with your spiritual leader in case you have to collect bad debt just to get advice.

You must follow your business budget and adjust it as necessary, but always protect your business finances. God wants you to be in business!

Inventory Management

If you will have an inventory, then you must take care to keep track of it. Managing your inventory is critical to your success. Too much inventory and you will be cash-poor; too little inventory and you will not make your sales projections or profit. Having the wrong inventory is even worse; you are cash-poor and can't sell what you have.

During your business start up period you may experience low sales. We have discussed this earlier. You may also have a negative cash flow while you are building your inventory of products. This is normal; you must plan for this possibility and have enough cash on hand to get you over this negative cash period. In Chapter 13 you will build your cash flow month by month, this is where you will determine if you will have a negative cash flow problem during start-up. You will need to add enough cash into your loan request to cover these negative cash flow start-up months. This money will be given to you on an "as needed" basis, determined by your LTM.

Once you are past the initial start up period, you will need to analyze your inventory frequently. You need to ask yourself, is there a change in customer buying habits? For example if

you have been selling 50 pairs of green socks a week and now no one is buying green socks you need to know why. You may need to stop buying green socks, and you may need to reduce the price on the green socks you have in order to get rid of them. You need to make a weekly report that shows what you sold and how many you sold last week. Then compare that report with the same report from last month. This is a good way to manage your inventory. However you do it, make sure you keep track of your inventory or you will see negative cash flow creep back into your business.

Part III – Your Business

Chapter 13 Three-Year Financial Plan

This is not just an exercise to show potential lenders that you have a plan. It is to show you and them that God has a plan, and you are willing to implement that plan with His guidance.

Refer to *Appendix A* for this assignment. If you are taking this course on line then you will be filling in these tables per your pervious instructions. If you are using the book to take this course then we suggest that you make a copy of all the pages in *Appendix A* and fill in the paper copy of the tables.

Read carefully, and go slowly.

If you will carefully read and follow the instructions on the next few pages, you will see how you are being led into creating a Three-Year financial plan, step by step. If you consider the entire plan at one time, it could be overwhelming. However, if you slowly go through each step, the results will be amazing to you. If you have difficulty with any step, please ask your LTM for assistance. Do not be embarrassed to ask for help.

Assignment 13.1. Table 1. Quantity.

You will need to enter a short name for each product or service you plan to sell in the first row of the table. Replace the Product 1, Product 2, etc. with the actual product or service name. The next step will be to fill in the estimated quantity of each product or service for each of the 36 months. Make reference to Assignment 9.7 for the first 6 months of quantity sold by product or service. You can leave blank any month in which you do not plan to sell this product or service. Enter these figures into Table 1.

Assignment 13.2. Table 2. Cost.

You will need to enter the same short name for each product or service as you did in Table 1. The next step will be to fill in the estimated total single cost for each product or service for each of the 36 months. Make reference to Assignment 9.1 for your starting unit cost. You can leave blank any month in which you do not plan to sell this product or service. Use the inflation percentage, from Assignment 9.1, as you go out in time. If the cost to purchase new and replacement products increase each time you buy them, then this table must reflect that estimated increase. Enter these figures into Table 2.

Assignment 13.3. Table 3. Extended Cost.

You will need to enter the same short name for each product or service as you did in Table 1. For this next step a calculator would come in handy. Multiply the estimated quantity, from Table 1 by the estimated cost per product or service, from Table 2 and enter that number in the appropriate cell in Table 3.

Example:

1. Assume your estimated quantity for product or service 1 Month 1, in Table 1 was 100.
2. Assume the cost for that product or service in Month 1, in Table 2 was \$2.50.
3. Now multiply 100 by \$2.50, which is \$250.
4. Next, in Table 3, put \$250 under product or service 1 in Month 1.
5. Do this calculation for all products or services and all Months.

6. Then add all the costs for each month and put that amount under total cost.

Assignment 13.4. Table 4. Selling Price.

Now that you have your cost calculated, and have extended it, you need to calculate and extend your selling price for each product or service.

You will need to enter the same short name for each product or service as you did in Table 1. The next step will be to fill in the estimated total single *selling price* for each product or service for each of the 36 months. Make reference to Assignment 9.6. for your beginning sales price. You can leave blank any month in which you do not plan to sell this product or service. Use the inflation percentage, from Assignment 9.1, as you go out in time. If the cost to purchase new and replacement products may increase each time you buy them then this table must reflect that estimated increase in your selling price. Enter these figures into Table 4.

Assignment 13.5. Table 5. Extended Selling Price.

You will need to enter a short name for each product or service as you did in Table 1. A calculator would come in handy for this step. Multiply the estimated quantity by the estimated selling price per product or service, and enter that number in the appropriate cell in Table 5. Make reference to Assignment 9.8 for the first 6 months of extended sales.

Example:

1. Assume your estimated quantity for product 1 Month 1 was 100.
2. Assume the selling price for that product in Month 1 was \$3.50.
3. Then multiply 100 by \$3.50, which is \$350.
4. Now enter \$350 under product 1 in Month 1 in Table 5.
5. Do this calculation for all products and all months.
6. Then add all the extended selling prices for each month and put that amount under *Total Sales*.

Assignment 13.6. Table 6. Projected Income Statement.

With Tables 3 and 5 and the calculator in hand, we will begin work on Table 6.

Due to the size of table 6 we have broken it into 4 parts as follows:

Part 1 covers Months 1 through 9,

Part 2 covers Months 10 – 18.

Part 3 covers Months 19 – 27.

Part 4 covers Months 28 – 36.

You will handle all 4 parts of the table in the same manner.

1. Insert the Total Sales figures from Table 5 into Total Sales space in Table 6.
2. Insert the Total Cost figures from Table 3 into Total Cost space in Table 6.
3. Subtract Total Cost of Goods sold from Total Sales and place this figure in Gross profit space in Table 6. Do this for each Month.

Next we will work on inserting your operating expenses into Table 6. We will use the information you have already entered into Chapter 9, Assignment 9.10, "Putting it all together."

4. In the rows called *Wages* in Table 6, insert your salary and all other employee salaries. Remember to include salary increases at the appropriate months. Do this for all 36 months. Remember; obtain this starting information from Assignment 9.10 in Chapter 9.

5. In the rows called *Monthly* in Table 6, insert the Monthly expenses you listed in Assignments 9.10 in Chapter 9. Replace the name *Monthly* with the actual expense; for instance *rent* or *utilities*. Remember the inflation estimate and increase the expenses at the appropriate times. In a similar manner list all escrow expenses

6. Total the wages and the other expenses for each month in Table 6 and enter that amount on the row called *Total Op. Exp.*

7. Subtract *Total Op. Exp.* from *Gross Profit* in Table 6, and enter that amount in the row called Pre-Tax Income.

8. Are you required to pay a tax on your profit? If you are, enter it on the row in Table 6 titled *Profit Tax*.

9. Subtract the *Profit Tax* from *Pretax Income* and enter the amount in the row in Table 6 called *Net Income*.

10. The loan payment is derived but taking the loan amount and dividing it by the total months you will take to pay back your loan. You may request the number of months you want to take to pay back your loan, but if that number is out of line with your monthly profit projections the lender will change the loan duration. If you do not feel you can start paying back the loan 30 days after the initial loan is issued, please explain why and indicate when you would like to start paying back the loan. Put your first loan payment in the month you wish to start paying back the loan. The last payment should be no later than 36 months from when the first money was loaned.

11. *You may be asked to pay a monthly support fee to your local support team.* Your LTM will have to give you guidance on this. This is a fee to help handle the administrative expenses of this program. Put the amount given you on this line.

12. Subtract the *Loan Payment and Fixed Monthly Support Fee*, from the *Net Income* in the row called Cash Profit. You will notice that in Table 6 we have put the formulas in for adding and totaling for your convenience.

13. From Chapter 10, you created a list of start up costs and determined what you needed in the way of a loan. Bring that amount to the line for *Loan Received* here in Table 6. The loan amount may be spread over more than just the first month. Note that you may have to revisit this row after developing your action plan that you will develop in Chapter 15.

14. Enter your total *Start up Costs* here in Table 6 as you anticipate them to occur. They may be spread over more than just the first month.

15. *Cash Flow* in Table 6 is an accumulative row. In Month 1 you add to *Cash Profit* the amount in *Loan Proceeds* and *Subtract Start Up Costs*. You will notice that in Table 6 we have put the formulas in for adding and totaling for your convenience and to avoid confusion. In all other months, you repeat what you did in the first month and you add what is in the previous months *Cash Flow*.

You can look at the *Cash Profit* row and the *Cash Flow* row for up or down trends. If at any time the *Cash Flow* row goes negative you should analyze that month to determine what caused it to go negative and if there is a way to avoid the problem.

Table 6 is key to seeing when the business will be profitable and how profitable it is projected to be. These facts will help the lenders make their decision on funding your loan. When the plan is complete and funding has been approved you will be able to use this plan to track your progress and determine how accurate you were in your projections. You will use the figures from table 6 when you are completing your “Monthly Cash Flow Report” (appendix E).

We encourage you to contact your LTM for help on this Table 6. Please do not be intimidated if you have never done anything like this before. This is not a test of your business knowledge; rather it is an exercise to help you to learn. Your leaders are here to encourage and teach you, not to criticize. We are all here to make you a success. Be sure to ask for help. You will be treated with love, respect and compassion.

Chapter 14 Business Plan

The first step in planning your business for the next three years is to apply for the loan that you have determined you need to get the business started. Just asking for the money is not enough. Going through this training material is not enough. What you need is a business plan and a financial plan that will convince someone to loan you the money. You developed your financial plan in the last chapter so now we will develop your business plan. You will use these two documents to try and find a person, bank or company that is willing to fund your new business.

There are several pieces to this business plan.

If you do all of the Assignments in this Chapter, your business plan will be complete.

1. Executive Summary. Appendix B.

The first page of your business plan is an *Executive Summary*. The executive summary should not be more than one page in length. It is intended to get the attention of someone that might be interested in loaning you the money to start your business. If you catch their attention then they will read the rest of your business plan and financial plan.

People who might loan you the money to start your business receive many more requests than they have funds to help start businesses with and they are too busy to read and study every business proposal that comes across their desk. In order for a person to want to take time to find out what you want to do in your business you must catch their attention. That is where the Executive Summary comes in.

The Executive Summary should include the following. Please see this on *Appendix B*.

- A. Owner information.**
- B. Business Description**
- C. To God be the Glory**
- D. Investment Required**

A. Owner information.

It should include your name and address, and the name and proposed location of your business.

Assignment 14.1. Use *Appendix B* titled *Executive Summary*. In section A, put the business name, your name and the address of either the business or your personal address.

B. Business Description.

The key here is to keep it simple and keep it focused. In the following example we want to look at the good and the not so good in this business description.

Example.

“I want to start a business that can help me to glorify God, to support my family and with tithes and offerings to help my church to go into the world preaching the Gospel. That’s why I thought that the best business for me to start up is bee keeping. I’ll be able to get different products: honey (the main one), wax, bee poison etc. and then sell them at the market or a store.”

First, only one sentence of the paragraph is actually telling us about the business. The first part of the paragraph should have been saved for the next part of the Summary. This person should

have gone into more detail about the business. How many beehives does he want? What is the market for Honey? What kind of profit can be made selling honey?

Assignment 14.2. Now it is your turn. Continue using *Appendix B* titled *Executive Summary*. In Section B, describe the business that you want in a paragraph that will catch the eye of a potential lender.

C. To God be the Glory.

Here you will write a brief paragraph describing how you expect your business to impact your community to the glory of God:

Example.

“We have a Pentecostal church in our town. We want to support the needs of the church. We currently don’t have a building and meet in a school. If we have a building we can also have a shelter for the homeless. We need brochures to hand out to the homeless, to local people and transients who need transportation to get to the town (2 hour drive by car) to produce/get the brochures. With my business and ability to support the church, I will be an example of God’s grace and can be a witness for Christ. We also want to send our church members to seminars for study and growth.”

Assignment 14.3. Continue using *Appendix B* titled *Executive Summary*. In section C, in a paragraph write your idea of how your business will glorify God.

D. Investment Requirements.

You developed a clear need for startup funds in Chapter 10. You need to write a paragraph that summarizes what kind of funding you need for your business.

Assignment 14.4. Continue using *Appendix B* titled *Executive Summary*. In Section D, state, in sentence form, the things that you need to purchase. Also state the amount of investment needed to start this business, both in the local currency and in US Dollars. If anything else is required, add a second paragraph for that purpose.

Example.

“I would like a loan of 22,575 rubles (roughly \$725 USD) to expand the growth of this part-time business. This money is needed for additional beehives and equipment to grow this business into a full-time business for me.”

Assignment 14.4 concludes your *Executive Summary*. It would be good to review it with your LTM.

2. Business Description.

Now that you have a potential lender’s attention, you need to convince them that you are prepared to run this business successfully and make a positive impact for the Lord. In this part of the business plan you have more room to go into detail about your business.

Tell them what your business will be doing, and why. Use your own style. Show them that you understand about running a business. Include a section on “Risks and Opportunities” and “Products and Services.” Remember this is your opportunity to convince them that they want to invest in you and your idea. Repeat what you said in the *Executive Summary* as appropriate. This

is where you might expand on that description and give the investor more insight into what you are envisioning as a business.

Risks and Opportunities.

There are always risks and opportunities in running a business. You must show the investor that you understand what all the risks and opportunities are and what you will do to minimize the risks and maximize the opportunities in your business.

Some examples of Risks.

A bee family may not survive the winter because of not treating the bees with medication in time or in the event of a bad food supply. Mice could eat the honey and disturb the bees and ruin the beehive and its warmth. Something could happen to the queen, such as getting old. Or she could get sick or tick infestation. Beehives have to stay warm enough during the winter. I will have to build hives that can maintain the proper warmth. I have to watch the beehive to make sure the bees don't starve. Wasps sometimes will disturb the hives and eat the honey.

Some examples of Opportunities.

There is a constant demand for honey. It is a very good and healthy product. It doesn't have an expiration date, it contains calories and minerals, it's being used in medicine, and it's recommended by doctors to eat. The prices of these products are constantly growing. The opportunity to enlarge the apiary is always there; you just have to divide families of bees.

Assignment 14.5. Write your Business description. Title this "Assignment 14.5, Business Description."

3. Products and Services.

Assignment 14.6. List the products and or services that you will be providing during the next three years. Title this "Assignment 14.6, Products and Services"

Examples.

Honey (mainly)
Pollen
Bees Wax

4. Biography.

It is important for potential lenders to know you. In this section you need to tell something positive about yourself. Do not exaggerate. Give the potential lender some details about yourself that will help them understand why you are qualified to run this business. Show them how you might be more qualified than your competition.

Assignment 14.7. Write your Biography. Title this "Assignment 14.7."

5. Company Structure.

Assignment 14.8. Explain how your business will be structured. Will you be the exclusive owner of the business? How many other people will work for you either part time or full time? What will their responsibilities be? Title this "Assignment 14.8, Company Structure."

6. Legal Documents.

Countries and regions of countries all differ in what they require to run a business. Some requirements are based on the size of the business and others are based on what kind of business. If you are not familiar with what is required then spend some time and find out. Find out what it takes to get a business license or a simple license to sell your products or services. Remember for Whom you work, and that a long time ago He told you to give to Caesar what belongs to Caesar. So make sure that you are legal.

Assignment 14.9 List all documents such as license to sell, business incorporation, etc. Title this "Assignment 14.9."

7. Industry and Market Overview.

Include information about the community, the surrounding region, or even the country, if relevant. Describe the state of the industry, and the state of the market, for these products or services, and these types of products or services. The product or service itself should have been covered in the Business Description, above.

Assignment 14.10. Based on the research you have done write a view of the industry and market that your business will be a part of in your region. Make sure we have a clear understanding of your environment. For example, will you have a shop in a building or sell out of a cart or work out of your home? Title this "Assignment 14.10."

8. Customers.

Who will be the customers? What kind of people are they? If you will be selling to a few large customers or distributors, be sure to name them and describe their needs. If you will be selling indirect, for instance as a wholesaler selling to a retailer, be sure to describe the end customers as well.

Assignment 14.11. Describe your customers. Get very specific. Title this "Assignment 14.11."

9. Competition

Assignment 14.12. Who else is in this business? How are they doing? Be specific with their names if possible. From your research explain who and how many competitors you will have. Title this "Assignment 14.12."

10. Pricing and Distribution

Assignment 14.13. How will the product or service get to the customer, and at what price? Explain how you have determined what price you will set for each product or service that you will sell or service you will provide. How will you get your product or service to your customers? Title this "Assignment 14.13."

11. Promotion

Assignment 14.14. How will the customer know about your business? Explain how you plan to promote your product or service. Title this "Assignment 14.14."

Congratulations!

When you turn this chapter's work in to your LTM, you will be finished with your Financial and Business plans for starting your business.

Take a little time and review in your mind all you have learned in this research. Use this time to draw closer to the Lord and your family. Be aware that you have been focusing so much on this process that they may have been neglected. Take some time to build strong foundations with your family. Be thankful for all God has provided you in the past and praise Him for what he is about to do.

Ask yourself this question. If God chooses not to fund my business am I a better man or woman after going through this study? Am I closer to God and what God wants me to be than when I started this study? If the answer is yes, then to God be the glory with or without the business.

“Let the peoples praise You, O God; Let all the peoples praise You. *Then* the earth shall yield her increase; God, our own God, shall bless us. God shall bless us, And all the ends of the earth shall fear Him” (Psalms 67:5-7).

By now you have probably asked yourself, “so where do I get the money we need to start my business?”

For most people the process of finding a loan can be a long and frustrating process. To get started finding a loan you will need to print a few copies of your Executive Summary. Then distribute them to as many potential sources of your loan. Give them a little time to read it over and then return and discuss your business opportunity, if they show any interest them be prepared to present your business plan and financial plan. Don't be discouraged if most people do not see your business as a good investment. Remember it only takes one investor to get to started.

We suggest that you go through chapter 15 “The Action Plan” while you are waiting and working on finding an investor. This will give you time to be very complete with your action plan.

Chapter 15 Action Plan

Assuming that you have been approved for a loan and the funds has been provided to help you start your business, what are the detailed steps to getting started? Do you need a storefront? Have you picked out the location? Does it need to be built or renovated? Will you need to sign a contract for the store? How much will you need to put down when you sign the contract? Do you need to buy equipment? Where will you buy the equipment and will you have to wait for delivery? How long? What about your initial stock of product or materials? When will you order them and when will you get them? When will you start advertising? These are just some of the questions that you need to ask yourself and have accurate answers to.

Assignment 15.1. List below all the steps you need to take to get your business started. Start with the step that will take the longest and that you can start as soon as you are approved or the money is available. List in each step, how long the step will take in weeks, also in the comments area indicate any special concerns or limitations.

Time line steps in order to start the business

Steps	Time in weeks	Comments
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
Etc.		

Congratulations you have completed the last chapter in this study. I hope you have found the material helpful whether or not you are funded through this program to start your business idea. As in the other chapters we will be in touch with you for further clarification of any of the exercises that need clarifying.

Here is a benediction from Numbers 6:24-26. “The LORD bless you and keep you; The LORD make His face shine upon you, And be gracious to you; The LORD lift up His countenance upon you, And give you peace.”

Appendix A
Three-Year Financial Plan
Table 1 - Sales Quantity.

Quantity estimated to be sold for each product or service by month. Replace the title of each column with the short name of each product or service. If you have more than 9 products or services then copy the table and continue. **These figures come from Assignment 9.7.**

Month	Product 1	Product 2	Product 3	Product 4	Product 5	Product 6	Product 7	Product 8	Product 9
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
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19									
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24									
25									
26									
27									
28									
29									
30									
31									
32									
33									
34									
35									
36									

Table 2 - Cost Estimate

Cost estimated for each product or service by month. Replace the title of each column with the short name of each product or service. If you have more than 9 products or services then copy the table and continue. **These figures are calculated from Assignment 9.1.**

Month	Product 1	Product 2	Product 3	Product 4	Product 5	Product 6	Product 7	Product 8	Product 9
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
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28									
29									
30									
31									
32									
33									
34									
35									
36									

Table 3 - Estimated Product or Service Cost Extended

Extended Cost. Estimate for each product or service by month. Replace the title of each column with the short name of each product or service. If you have more than 9 products or services then copy the table and continue. Multiply the estimated quantity by the estimated cost per product or service, and enter that number in the appropriate cell in this table. **These figures come by multiplying the figures in Table 1 by the figures in Table 2.**

Month	Product 1	Product 2	Product 3	Product 4	Product 5	Product 6	Product 7	Product 8	Product 9	Total Cost
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
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22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										

Table 4 - Selling price

Selling price estimated for each product or service by month. Replace the title of each column with the short name of each product or service. If you have more than 9 products or services then copy the table and continue. **These figures are from Assignment 9.6.**

Month	Product 1	Product 2	Product 3	Product 4	Product 5	Product 6	Product 7	Product 8	Product 9
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
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26									
27									
28									
29									
30									
31									
32									
33									
34									
35									
36									

Table 5 - Extended Selling Price.

Extended Selling price estimated for each product or service by month. Replace the title of each column with the short name of each product or service. If you have more than 9 products or services then copy the table and continue. **These figures are from multiplying Table 1 by Table 4. Insert the totals of all product or service sales into the "Total Sales" column.**

Month	Product 1	Product 2	Product 3	Product 4	Product 5	Product 6	Product 7	Product 8	Product 9	Total Sales
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
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29										
30										
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32										
33										
34										
35										
36										

Table 6 Part 1 of 4
Projected Income statement

Total Sales (a) come from Table 5 "Total Sales." Total Cost of Goods Sold (b) come from Table 3 "Total Cost." Other rows are filled out according to Assignment 13.6.

	Months								
	1	2	3	4	5	6	7	8	9
a. Total Sales									
b. Total Cost of Goods sold									
c. Gross Profit c = a-b-c									
Operating Expenses									
d-1. Wages 1									
d-2. Wages 2									
d-3. Wages 3									
e-1. Monthly 1									
e-2. Monthly 2									
e-3. Monthly 3									
e-4. Monthly 4									
f-1. Escrow 1									
f-2. Escrow 2									
f-3. Escrow 3									
g-1. Escrow 4									
g-2. Escrow 5									
h. Total Op. Exp. h=d+e+f+g									
i. Pre-Tax Income i = c-h									
j. Profit Tax									
k. Net Income k = i-j									
l. Loan Payment									
m. Monthly Support Fee									
n. Cash Profit n = k-l-m									
o. Loan Received									
p. Start up Costs									
q. Cash Flow (Accumulative) q = n-o-p+ last months q									

**Table 6 Part 2 of 4
Projected Income statement**

Months

	10	11	12	13	14	15	16	17	18
a. Total Sales									
b. Total Cost of Goods sold									
c. Gross Profit a-b-c									
Operating Expenses									
d-1. Wages 1									
d-2. Wages 2									
d-3. Wages 3									
e-1. Monthly 1									
e-2. Monthly 2									
e-3. Monthly 3									
e-4. Monthly 4									
f-1. Escrow 1									
f-2. Escrow 2									
f-3. Escrow 3									
g-1. Escrow 4									
g-2. Escrow 5									
h. Total Op. Exp. h=d+e+f+g									
i. Pre-Tax Income i = c-h									
j. Profit Tax									
k. Net Income k = i-j									
l. Loan Payment									
m. Monthly Support Fee									
n. Cash Profit n = k-l-m									
o. Loan Received									
p. Start up Costs									
q. Cash Flow (Accumulative) q = n-o-p+ last months q									

**Table 6 - Part 3 of 4
Projected Income statement**

	Months								
	19	20	21	22	23	24	25	26	27
a. Total Sales									
b. Total Cost of Goods sold									
c. Gross Profit a-b-c									
Operating Expenses									
d-1. Wages 1									
d-2. Wages 2									
d-3. Wages 3									
e-1. Monthly 1									
e-2. Monthly 2									
e-3. Monthly 3									
e-4. Monthly 4									
f-1. Escrow 1									
f-2. Escrow 2									
f-3. Escrow 3									
g-1. Escrow 4									
g-2. Escrow 5									
h. Total Op. Exp. h=d+e+f+g									
i. Pre-Tax Income i = c-h									
j. Profit Tax									
k. Net Income k = i-j									
l. Loan Payment									
m. Monthly Support Fee									
n. Cash Profit n = k-l-m									
o. Loan Received									
p. Start up Costs									
q. Cash Flow (Accumulative) q = n-o-p+ last months q									

Table 6 - Part 4 of 4
Projected Income statement

Months

	28	29	30	31	32	33	34	35	36
a. Total Sales									
b. Total Cost of Goods sold									
c. Gross Profit a-b-c									
Operating Expenses									
d-1. Wages 1									
d-2. Wages 2									
d-3. Wages 3									
e-1. Monthly 1									
e-2. Monthly 2									
e-3. Monthly 3									
e-4. Monthly 4									
f-1. Escrow 1									
f-2. Escrow 2									
f-3. Escrow 3									
g-1. Escrow 4									
g-2. Escrow 5									
h. Total Op. Exp. h=d+e+f+g									
i. Pre-Tax Income i = c-h									
j. Profit Tax									
k. Net Income k = i-j									
l. Loan Payment									
m. Monthly Support Fee									
n. Cash Profit n = k-l-m									
o. Loan Received									
p. Start up Costs									
q. Cash Flow (Accumulative) q = n-o-p+ last months q									

Appendix B

Executive Summary

A. Name of Business:

Owners Name:

Business or personal Address

B. Business Description

C. To God be the Glory statement:

D. Investment Requirements

Appendix C

**This is a simple example of what a Loan agreement might look like.
Your agreement will be unique to your business.**

Loan and Promissory Agreement

Company Name:

Owners:

The Borrower agrees to the conditions and terms of the loan as outlined below.

The terms and conditions of the loan are as follows:

The principal amount borrowed is \$_____.

The loan will be repaid in _____ equal monthly payments of \$_____.

Payments will be made on the first day of the month.

The payments will begin on ____/____/____

Fixed Monthly interest rate _____%

The payments will be made to a designated representative of the lending party. Payments that are more than 30 days late will result in a late fee of ___% of the outstanding balance for every 30 days the payment is overdue.

We the undersigned agree and commit to the conditions and terms outlined above and will abide by them.

Borrower Signature

Date

Borrower Name (Print)

Appendix D

Local Training Mentor's Manual

Objectives.

This appendix is intended to guide the in country leaders of this program in their responsibilities in the following areas:

Responsibilities to the LTM.

Responsibilities to candidates before the training starts.

Responsibilities to students during the training.

Responsibilities to business owners after their loans are paid in full.

Responsibilities to the LTM.

1. *Select the candidates for the program.* You may be his/her pastor, or appointed by their spiritual authority to be their LTM.

2. *Certify that he/she is a Psalms One person.* Each business candidate must be certified as a Psalms One person by his/her approved spiritual leader. If the leader cannot certify the person, then the leader may recommend him/her for advanced discipleship. The leader needs to discern if the candidate is living their life in this manner. If not, it is recommended the candidate enroll in the discipleship program Grow or Die¹¹. To make sure you understand what we mean by a Psalms One person you should study chapters 1 through 7 of the book. You will be held accountable for this certification. While you may not be correct every single time, you need to ask the Lord to help you in making this decision.

3. *Determine if each student belongs in group A or B.* The program allows for the LTM to divide the students into two types of students. The first type I will refer to as the "A" type. This type will be required to do all assignments in all chapters with your advice and council. Any student requiring \$500 or more to start their business will be a type A. The second type I will refer to as the "B" type. The students that are B type want to start a business where their loan will be less than \$500. The B students will go through chapters 1 through 7 just as the A students do. Then the B students will meet with you (LTM) and you will ask the students a series of questions that are based on the data needed to fill in the tables in chapters 8 through 13 for their business. You will then fill in the tables for the student, including all of the math. Make sure each student understands which type they are and why.

4. *Review the entire program with each candidate.* Obtain their agreement that they will follow the program from start to finish. A key element here is to make sure they understand that they will be required to pay back the loan and support others that will follow them in the program. They will be accountable to you and their spiritual leader throughout the entire program.

5. *Produce a progress report on each student, while they are taking the course.* This report should be at least monthly. It should be submitted to your delegated authority. This report should include your comments on the student's progress. This report should include, but not be limited to.

a. Student's spiritual progress.

¹¹ <http://www.isob-bible.org/openlessons.htm>

- b. Student's discipline to seriously study the course.
- c. Student's progress in business knowledge.

6. Meet with the business owner after the business is started. Produce a report on each meeting with each business owner.

Including the following:

- a. A brief status of where the business stands.
- b. List any problems that have been encountered.
- c. List any success stories.
- d. Report if the business owner following his/her plan. If not, did you approve the changes?
- e. Report on the spiritual condition of the business owner.
- f. Financial status. Verify that the monthly reports have been received from the type A business owner. For the type B businesses the LTM is responsible for helping them create their monthly status report while their loan has not been paid back. For "closed nations" there will be special reporting requirements as agreed to in advance. See *Monthly LTM Report*, included in this Appendix D.
- g. Report on the spiritual growth of the business owner and others, and souls won to Christ, as a direct result of the business.

7. Check list for new students:

Please take a moment to complete this for each student into the program.

Activity	Check Done
Name of the Student _____	
A2. I certify that he/she is a Psalms One Person	
A3. This student is an A _____ type or B _____ type student	Check one
A4. I have reviewed the entire program with this person	

Responsibilities to candidate before he/she starts the program.

1. Go over with each candidate what it means to be a Psalms One person as explained above.
2. Review the process in going through the program with each candidate, making sure they understand how the process works and what is expected of them, during the course and afterwards.
3. Make sure each student understand whether they are classified as type A or B student.

The student will get the most out of this program by observing the following steps.

The student will be asked to answer many questions during this study. This will take time to answer each question completely. They should take as much time and space as needed to be comfortable that their answer completely answers the question. In terms of managing the time that is spend on this training, they should first spend time with the Lord then spend time on this training. Get their commitment to the program in writing. Obtain a simple statement that they understand the program and commit to work through you and their spiritual leader while completing the material.

The Book you will be using is entitled “The Psalms One Business Owner.” It can be provided in one of two forms. It can be received as a Word document via email or in printed form. In some regions of the world it is easier to provide the book by sending it via e-mail, while other regions

can best be served through hard copy. Explain to the student which method they will be using. Explain to the student that he/she will be either filling out the document on a computer or completing the answers on separate sheets of paper and turning them in to you.

Responsibilities to students during the course of study and before funding.

1. Be an encourager. Help the students understand the questions being asked as they relate to their region of the country. Make sure they do not lose sight of God's plan for their life.
2. Review all of the type A students work as they complete chapters 8 through 13 and complete the assignments for the B students with their help.
3. Make sure that answers to questions are reasonable. Some student will be too conservative while others will be way too aggressive.

There are two possible ways a student might go through the training.

For email students.

Ask the student to save the email lesson in a special mailbox at his/her email website. Ask the student to print the entire chapter and take it home. As the student studies the assignments and writes in the answers and comments, have the student return to the saved email and type in the comments and answers on the original email. Then have the student copy and paste those comments and email them to you. You will in turn e-mail the document to us when you feel it is ready. This way the student does not need to finish the entire chapter before responding and getting some feedback from you. He/she may respond to a few assignments each week or every day.

For book students.

Give the student a copy of the book. Ask the student to bring you his/her assignments for a few pages at a time instead of finishing the entire chapter without making contact with you, the LTM. After reviewing the students answers encourage him/her in the positive areas of response and provide positive correction/guidance in any areas that need clarification.

Mark up the document with the student's comments, answers to assignments and questions. Students should make arrangement to review their work with you periodically. Student and/or you should deliver the document to the assigned person, either by email or in person by hard copy.

There will be special provisions agreed to in advance for "closed nations."

Responsibilities to the business owners after funding is approved.

1. Parcel out the funds according to the detailed Business Plan developed during Chapter 15. In most cases the detailed business plan will call for funds to be spent over some time period, not all at once. The leader will be responsible for holding the funds until the time comes to make the purchases.

2. Meet weekly for the first three months and get the answer to the following questions. After three months if the plan is on projection or ahead of projection and the finances are on budget or above budget, these meetings can decrease to once every two or three weeks, or up to once a month.

Here are some sample questions you may ask the businessperson during these visits.

What is the best thing that has happened in the business since we last met?

What has gone wrong (not according to plan), since we last met? This should NEVER be "nothing." There are always things going wrong in a business, the business owner needs to learn to expect then and learn how to acknowledge them and finally seek God's help in handling them.

Ask the owner how you can help him/her. If you need help send us an email and we will do what we can. Is the business plan schedule on projection, ahead of projection or behind projection? If it's behind, what is the plan to fix the problem? Is the financial plan on budget, above track or below budget? If it is below, what can be done to correct the problem?

Be very careful to ask for the Loan payment, and other collectible fees when they are scheduled. It is very important to be on a schedule so that the owner can expect and be prepared for these obligations.

3. Cash flow reports. You must make sure, and insist, that the type A business owner submits a *Cash Flow Report* in the general form of *Appendix E*. You are responsible for completing and reviewing with the type B business owners their cash flow report. As we stated in *Chapter 12, Assignment 12.4*, this is a very important issue. If an owner skips this discipline, he/she will not know the real status of the business. We have seen businesses fail just for the failure to do these reports.

4 Escrow savings Account. In order to help the new business owners develop good accounting practices, the LTM will collect each month the escrow money and put it in the bank. A portion of the escrow savings will be withdrawn and given to the business owners when requested for an escrowed item that is coming due. The control of the escrow money can be turned over to the owner in the form of a personal savings account when their loan has been paid back in full.

The lender, may require a monthly summary report of all activity. The report might include but is not limited to:

Monthly LTM Report.

Business Name	Date-Last Visit to business	Summarize the business' cash flow for this period.	Total funds held by leaders from loan repayments	Fees(F), loan payments(LP), Escrow(ESC) and Other(O) funds collected by leader for period of this report	Comments Are payments and fees up to date? Is business operated at or above projection?
				F - LP - ESC-	
				F - LP - ESC-	
				F - LP - ESC-	
				F - LP - ESC-	

For businesses that are more than one year old, this report can be made quarterly.

Give the owner a copy of you last meeting's report that you sent to the lender.

3. Monthly Cash Flow Report. If the business owner would like to submit a monthly *Cash Flow Report* to a delegated authority the LTM could review it and make suggestions on improving

the business. It should be in the form of *Appendix E*. You must be very diligent in demanding this discipline. The purpose of this report is a discipline for the owner to face the truth of how his business is doing. It is a discipline, that if not followed can lead to disaster!

Business Owners after their loan is paid in full.

Stay in touch – Although the pressure and hard work of getting a business started is over, there are many reasons to stay in touch with the business owner. You may want them to be a mentor for a new student. They may know of Psalms One people that could benefit from this program.

When loan is paid back in full, the business owner should get his loan agreement, that he signed, back marked “Paid In Full” and signed by the leader.

Be positive and godly. Treat your business owners and students with grace and dignity.

Appendix E

Monthly Cash Flow Report

Add expense descriptions to rows e through i and add additional rows if needed. Take "Budgeted" column from table 6 part 4.

	Budgeted		Actual	
	Conversion Rate	Dollars	Conversion Rate	Dollars
	Local Currency		Local Currency	
a. Total months sales				
b. Cost of goods sold				
c. Gross Profit c=a-b				
Operating expenses				
d. Salaries				
e.				
f.				
g.				
h.				
i.				
j. Total operating expenses j=d+e+f+g+h+i				
k. Pretax Income k=c-j				
l. Profit Tax escrow				
m. Other escrows				
n. Net Income n=k-l-m				
o. Loan Payment				
p Fixed Monthly Support Fee				
q. Net Profit q=n-o-p				
r. Cash on hand at the beginning of the month				
s. Cash now on hand s=r+q				

Appendix F
BAM
Business As Mission

The purpose of the International School of The Bible is to raise-up fruit bearing disciples through discipleship training. Many are called to bear fruit for the kingdom of God within the church structure, i.e., planting a new church or serving in an existing one, or perhaps through a para-church organization, or evangelism. We have observed a great amount of success since 1997, way beyond what we could have ever imagined. Of course, all the glory goes to God!

However, many are called by the Lord to take the Gospel into the world through their vocations, employment, or businesses. We want to make sure that you do not confuse BAM, Business as Mission with "tentmaking." Tentmaking is what church based Gospel workers sometimes do to support themselves. The apostle Paul was a tentmaker. That is something that we feel is very good and carries a high degree of integrity. Paul refused to accept money for himself from the churches he served. However that is not Business As Mission. Many Christians go into business to earn a living. That is also very good. However that is not Business As Mission.

Business As Mission is engaging in business for the primary purpose of spreading the Gospel, reaching the unreached, improving the culture and economy, extending the kingdom of God, and glorifying God. The purpose of BAM is to focus on missions for the kingdom of God. It is to take God's influence into the marketplace.

The by-product of Business As Mission is to make a good income for the business owner so that he/she may be self-sufficient, be able to support the church and ministries, and make an impact on the culture and society.

Personal testimony.

When the Lord saved me in 1979 I was operating a grocery store connected with gasoline pumps and an adjoining pizza restaurant. God came into my life in such a radical way that I immediately proclaimed to all in my realm of influence what had taken place in my life. That included making that proclamation in my businesses. I cleared off an entire grocery shelf and gave away free Bibles and Gospel tracts. I ran Bible contests and gave away prime cuts of beef as a prize. I spoke to all my employees and customers about Jesus unashamedly.

One employee asked me, "Larry, don't you think it would be more beneficial to leave religion out of your business?" I answered, "Jesus kept me from going to Hell! I cannot keep my mouth shut!" The employee answered, "Well maybe He will save me from Hell also." This person did get saved and is now in Heaven with Jesus.

A pastor came in and asked, "Are you not afraid that all of your Gospel publications and Bible studies will drive away business?" I answered, "Well, if it does then I will find a job. If I cannot find a job, then I will not be able to eat. If I cannot eat I will die. But then I will end up in Heaven with Jesus, so either way I win." He just scratched his head and left.

I converted the pizza restaurant to a Jewish deli in order to serve the neighboring synagogue. It was quite successful and the Jews did not seem to mind my strong Christian witness (surprisingly). I know several Jews who found the Lord through this business, including two survivors of the Holocaust and one of their sons. Those two are in Heaven now.

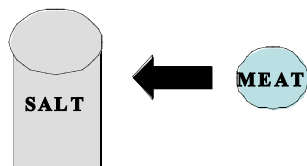
I did not know it then, but my business was Business As Mission. It was a BAM! Eventually God took me out of that business into another type of business.

The other business required a professional management company licensed for certain type of health care by the government and other authorities. I had no day-to-day contact.

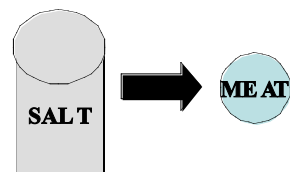
However, the Lord gave me a Word, a rhema, a promise that has made this business a BAM by remote control. He spoke to me that if I ruled righteously, that His presence and influence would prevail, and it most certainly has. Not only did the Lord bless the health care patients, He also blessed the financial part of the business abundantly!

The rhema He gave me was 2 Samuel 23:1-4 which says, “Now these *are* the last words of David. *Thus* says David the son of Jesse; *Thus* says the man raised up on high, The anointed of the God of Jacob, And the sweet psalmist of Israel: The Spirit of the LORD spoke by me, And His word *was* on my tongue. The God of Israel said, The Rock of Israel spoke to me: ‘He who rules over men *must be* just, Ruling in the fear of God. And *he shall be* like the light of the morning *when* the sun rises, A morning without clouds, *Like* the tender grass *springing* out of the earth, By clear shining after rain.’”

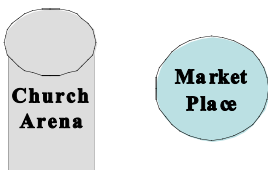
The following is a wonderful example and some BAM principles and testimonies quoted from an article written by Mats Tunehag¹². Bringing the world, the unreached, into the church is a wonderful thing, and it works quite well. However, many of the lost and unreached will not go near a church. This example compares the church to a saltshaker and the world to meat. Often we try to "put the meat into the salt shaker" and it works. More often however, we need to take the saltshaker to the world.



There is supposedly another way of cooking, not often used. One could try to squeeze the meat through the small holes into the saltshaker and thus make the meat salty.



We as Christians are called to be salt – and light. But let’s focus on the salt bit. Let the saltshaker represent the church and the meat represent the world – which Christ sends us to.



BAN or BAM?

BAM is real business, not Christian charity in a business disguise. But it is more than just business. One may use BAN and BAM as two acronyms to highlight a difference:

* *BUSINESS AS NORMAL (BAN)*

The business of business is business

¹² Business As Mission: http://www.businessasmission.com/pages/papers_articles.

*** BUSINESS AS MISSION (BAM)**

The business of Business as Mission is also business, BUT with a kingdom of God purpose and perspective.

Business as a calling with transformational impact.

God calls and equips people to do business. Business is a ministry in its own right. So if God has called you to business don't lower yourself to become a pastor – or vice versa. BAM is to do business with excellence, professionalism and integrity. BAM is manifesting the Kingdom of God in the Market Place. BAM is people being transformed spiritually, economically and socially. The business of Business as Mission is to reveal Christ through business. When this is done effectively, the outcome is transformational.

BAM is not “tent making

The term tent making is linked to the apostle Paul who made tents – had a “secular” job and thus supported himself and at the same time worked in “the ministry”. (The terms, their use and implications, often reinforce the sacred – secular divide that is contrary to the Biblical holistic concept). In mission circles tent making often means someone taking up a job with a company in a foreign country, and that gives opportunities to share Christ with colleagues and others. It is a good and valid concept but is not to be confused with BAM, albeit some overlap exists and they may be complimentary.

BAM focuses on:

Job makers

Entrepreneurs; owners & operators of businesses

Business development

Personal & societal transformation through business

Tent making focuses on:

Job takers

All kinds of workers & professionals

Work in general

To witness and be a testimony at work and through work

Business as Mission is not Business for Mission.

We mustn't look at business people as cash cows. BAM is not a fundraising strategy. It is not an alternative and new way to financially support traditional Christian ministries. We are all called to give and be generous, regardless of profession or level of income. But we are not teachers, surgeons, housewives, CEOs or farmers, just in order to be able to give money to a charitable cause. None of us would like to be operated on by a surgeon whose only ambition is to make money to give to the church! Instead we expect he has the right skills and drive to operate with excellence, doing his job with full professional integrity. We have all been given gifts and talents, we are all to be good stewards of these gifts, acting responsibly and care for others, whether family members, friends, employees, customers, poor and needy in other countries.

Business as Mission pursues...PROFIT.

Business must be financially sustainable, producing goods or services that people are willing to pay for. Sustainability implies that the activity is profitable. Profits are an essential element of all businesses, in all cultures. Without profit the business cannot survive and fulfill its purpose. Accordingly, Business as Mission businesses are real business that genuinely exist to generate wealth and profits. Business as mission does not view profits as inherently evil, bad or unbiblical. Quite the contrary, profits are good,

desired and beneficial to God and His purposes, as long as they are not oppressive, or derived from gouging customers or selling products and service that do no honour Christ and His gospel.

A Definition of Business as Mission.

Business as Mission is about real, viable, sustainable and profitable businesses; with a Kingdom of God purpose, perspective and impact; leading to transformation of people and societies spiritually, economically and socially – to the greater glory of God.

Bottom line. The ultimate bottom line of Business as Mission is for the greater glory of God.

The Biblical mandate is clear: The whole Gospel to all peoples and nations, preaching and demonstrating God’s Kingdom; believing, praying and working towards spiritual, social and economical transformation of people and societies – to God’s glory. The whole world; all peoples and nations: what are some of the major needs? If we are to make a needs assessment, a market analysis – what do we find?

Four things correlate and stand out:

Most unreached peoples are found in the Muslim, Hindu and Buddhist world. Most of them live in the so called 10/40-Window. These are areas and people groups where the name of Jesus is rarely heard, or if heard – seldom understood.

Here you will also find a large majority of the world’s poorest of poor.

These countries – where you’ll find most unreached people and many poor – also often have unemployment rates ranging from 30, 50 to 70 percent.

Often 50 percent or so of the population is young, under 15 – 20 years of age.

So several variables converge: Jesus not known, poverty, unemployment and hundreds of million of young people coming into the market place looking for jobs. How can the Gospel be relevant to these peoples? How can the Kingdom of God be both preached and manifested among them? One thing is certain: Jesus consistently and constantly met the needs of the people he encountered, was it physical, social or spiritual needs. If we want to be followers of Jesus we cannot – and must not – overlook the dire need for jobs among the poor and unreached. This challenge is huge and increasing: some estimates indicate that up to 2000 million (two billion) young people will start looking for jobs in the next 20 years. Most of them live in areas where the name of Jesus is rarely heard, poverty is common, and unemployment rates are very high even now.

Let’s look at two major Muslim countries. Iran has at least ten million unemployed and 20 + million young people are coming into the market place looking for jobs in the next 15 years. How can the Kingdom of God be demonstrated among these Iranian job seekers? Turkey also has about ten million unemployed today and another 20 – 30 million young people are getting ready to join the labor force soon. Or will they just become another percentage figure in the unemployment statistics?

It is not sufficient to think just in terms of job creation. Nor is it sufficient to just think in terms of church planting. If church planting and growth is our sole definition of success, Rwanda was the ultimate success story in the 20th century. It went from 0 to 90 percent of population being members in various churches in 100 years. But in 1994 we witnessed genocide in this small central African country – one million people killed in a few weeks. Rwanda obviously had people in church, but not church in people; i.e. the Gospel had not truly transformed ethnic relations.

Business as Mission aims at transformation of people and societies – that is our mission given by God. Jesus said: “As the Father has sent me, so I send you.” This implies to the whole world and with a holistic Kingdom of God mission. It is thus necessary to

understand the world that Christ sends us to. This world is full of people who have not heard about Jesus, are suffering physically and economically because of rampant and increasing unemployment. Traditional mission responses will not suffice. We need to be church and do missions in a renewed way; recognizing the gifts and callings of entrepreneurs and business people, seek to affirm and deploy them to do Business as Mission.

Examples.

Business as Mission, often abbreviated BAM, is a relatively new term but based on Biblical concepts. Its applications vary from country to country, from business to business. Here are two brief contemporary BAM stories:

1) A Christian in Central Asia tried to witness to his people, a Muslim community with very few believers. But he was seen as a “professional Christian”, not real to them and probably paid by Westerners to proselytize. He experienced open hostility and alienation. Later he started a small cattle business. His lifestyle became understandable and natural to them. Even though they knew he was still a follower of Isa/Jesus, he was now acceptable. He was one of them, perceived as dealing with real life issues and meeting real needs. He has since been invited to sit on the council of elders for his community.

2) An IT-company exists in India among a major unreached people with the intention to make Christ known among these people. Through the many natural opportunities that business provides, the founder can share his faith in word and deed. The company’s strategic plan reads: “Our purpose is to serve:

Our Customers with creative, innovative, reliable, top-quality solutions;

Our Employees with meaningful and challenging work, stability, good salaries, development and a pleasant work-environment;

Our other Stakeholders by providing attractive returns on their investments;

The Country by creating knowledge and wealth and contributing to local concerns;

Society by showing that success and high moral standards can co-exist; and

Ultimately God by being faithful and good stewards.”

BAM & societal transformation.

Let’s briefly mention one example, from Norway 200 years ago. Hans Nielsen Hauge was born in the late 1700’s in a poor, underdeveloped agricultural society. There was no democracy and limited religious freedom. When Hauge was 25 years old he had an encounter with God. Hauge’s life motto became: Love God and fellow men. He travelled extensively throughout Norway and did - what we in modern day terminology would call - church planting and business as mission.

He started 30 businesses, including fishing industries, brickyard, spinning mills, shipping yards, salt & mineral mines, paper mills, and printing plants. He was an entrepreneur and a catalyst. Many others were inspired to read the Bible, to meet with other believers for prayer and fellowship, and various businesses were started and developed.

Even secular historians today acknowledge Hauge’s legacy and contribution to the development of modern Norway. He is sometimes called “the Father of democracy in Norway”. He facilitated equality between men & women, his work led to a spiritual awakening and an entrepreneurship movement Hauge’s legacy is thus one of spiritual,

economical and social transformation. He did not use the term business as mission, but his life and work illustrates some of the BAM goals, principles and outcomes.

Accountability - spiritual authority - preventing backsliding.

The BAM business person must always be on the alert to keep from backsliding. People normally do not backslide on purpose, and it is usually a slow and gradual process that goes unrecognized until it is too late. The BAM business person must have pastoral and church accountability. He must recognize his pastor or some other designated group of advisors as his spiritual authority. He must have an accountability group of people who will speak into his life and watch for his spiritual health.

Fellowship.

The BAM business person must stay in church fellowship. Business can become addictive and demanding, however time for fellowship and worship must come first.

Word study and prayer and quiet time to continue to hear from God.

As a reminder, chapter 1 in this book says,

Each business owner must sustain his/her business according to Mark 4:1-20, and Psalms One. Mark Chapter 4:1-20 contains the Parable of the Sower. Mark 4:11 states that this Parable is the secret of the Kingdom of God. We submit that Jesus is affirming here that His Word is the seed and your heart is the soil. If your soil is good, you will bear fruit. Your business will only succeed if you maintain your living relationship with Jesus and allow Him to bear His fruit through you.

Each business owner must continue to hear God speak, receiving new Words of Wisdom in his/her heart and continuing to bear fruit from the "new capital" that God invests in him/her. At the same time, he/she must resist Satan's attempts to steal the Word

Certification and disclosure.

Prior to the engagement for training in this book, the LTM should certify which type of business is being proposed, tentmaking, normal business, or Business As Mission.

Appendix I Banking Simplified

Appendix G FAM Farming As Mission

Before reading this Appendix, please read and study Appendix F, Business As Mission, BAM. You've heard of BAM, Business As Mission, now we are presenting FAM? FAM is Farming As Mission!

While BAM is not primarily intended for the pastor or in-church ministers, FAM is targeted towards them. Most pastors in developing nations do not have consistent income without holding down an outside job or business. A majority of those in developing nations do not have the opportunities for an outside job or business. Tithing often is not able to support the pastor.

You may be reading this book in another season of time, years after this is being written in 2008. However, as for the present, I heard a news report in April 2008 that world food prices have increased 40% just in one year, and in some areas they have doubled. That is compounded by the fact that the percentage of income used in the Third World for food is between 50% and 90%. Compare that to America where the percentage is 9.5%.

While we are not on mission to solve the food shortage problem, FAM has many practical and spiritual facets.

1. It proposes a small farm is sponsored and started by a pastor.
2. The farm serves as "income" for the pastor, like tent making, by providing for his family's food. That may be 50% or more of his income needs. Typical businesses are not always appropriate for pastors due to time conflicts.
3. The pastor "hires" church members to work for food. Each member earns according to time worked.
4. The farm has a supervisor. The supervisor makes sure that he sells enough produce at the beginning of harvest to purchase next year's seed and fertilizer. This supervisor serves as the "Farm Pastor" and oversees the business and the ministry activities.
5. Whatever produce is not sold, and not used for workers and the pastor, and not used for other "escrow needs" is available for FAM ministry. This includes feeding the poor in the neighborhood with both vegetables and spiritual manna. We will attempt to draw people to the farm to pick up their vegetables and manna.

There can be many variations to the above outline which may be considered.

I personally, together with ISOB, was part of a project like this in Haiti in 2003. We dug a well for an existing garden so that it would bear more produce. The site turned out to be a "church," or a FAM. Many of the poor and hungry in the neighborhood came by for food and water. Many received Jesus for the first time, others were healed, and demons were cast out from others.

Look at this devotional article by Os Hillman, a Christian businessman.

Today God Is First by Os Hillman May 3rd, 2008 ¹³

"Therefore, my dear brothers, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain." - 1 Corinthians 15:58

There is a paradigm shift going on among a remnant of workplace believers today. That paradigm shift is a focus on using our business and work life as a platform for ministry versus a platform solely for material success. There is a remnant of workplace believers throughout the world today who understand their birthright in the workplace is to reflect Christ fully in and through their work. It is reflected by a commitment to use their resources and skills to provide a product of excellence with the overall motive to affect people for Jesus Christ. The difference is that these individuals have an overriding ministry objective to their work.

When the apostle Paul tells us to fully work unto the Lord, he does not mean we must be working as missionaries in "full-time Christian effort." He understands that all of life is holy and sacred to God. If our motive is to serve God where we are, then our labor "in the Lord is not in vain."

As you begin your work today, ask God if you are working with the primary motive of reflecting His life and character through your work on this day. Let nothing move you from this motive being central to your activity. The Lord will reflect

Sample FAM	
Crop reaped	50 units
Sold for next year's supplies	10 units
Pastor	5 units
Workers from church	20 units
Given to poor who come	15 units

We are making available the educational methods used by SIFAT, Servants in Faith and Technology (Lineville Alabama). These materials are from ECHO one of the world's foremost experts in Third World farming and other ministry technologies. With this material we hope to train the nationals to farm smart.

¹³ Excerpted with permission from the book *TGIF Today God Is First*, by Os Hillman. Copyright 2003. Reprinted by permission. For free daily email subscription to TGIF Today God Is First, visit www.TodayGodIsFirst.com or www.MarketplaceLeaders.org

Farm As Mission Proposal

Table 1

Questions	Answers
1. Proposed owner of Garden.	
2. Proposed Daily operations supervisor	
3. Location and size of Garden. If stated in acres, please give the length and width of an acre in your country. Give these dimensions in meters.	
4. How much is the annual or seasonal rent for the land?	
A. Can you obtain a lease on the land for an extended period?	
5. State how many people in your congregation will	
A. Work in the garden.	
B. Be fed from the garden	
C. Will there be some people in your congregation fed by the garden who are unable to work in it, like the elderly? How Many?	
6. How will tools and produce be protected from thieves?	
7. First Year Start-up costs	
A. Tools	
B. First seasons rent	
C. First seasons seed	
D. Tools storage	
E. First year food for laborers	
F. Transportation	
G. Other, explain	
H. Total Loan requirement (Sum A – G)	

Table 2 - Crop Details (Make a copy of this table for each crop)

1. What is the crop?		
2. How many acres or part of an acre do you plan to plant?		
3. What are the months for planting?		
4. What are the months for harvest?		
5. How will the crop be watered		
6. Is there more than one season per year for this crop? How many?		
7. Provide the seasonal estimates for this crop.	Quantity	Cost
A. Land preparation and/or plowing in hours		
B. Seed.		
C. Fertilizer		
D. Insect control		
E. Weeding and harvesting in hours.		
a. Is this done by garden participants without pay? Give details.		
F. Food for laborers		
G. Transportation		
H. Miscellaneous		
I. Estimated yield for this crop each season.		

Table 3 - Profit and Loss statement

	Quantity In crops	Value In dollars
1. Gross Sales		
2. Expenses		
A. Escrow- How much of this crop:		
a. Seed		
b. Rent		
c. Transportation		
d. Food		
e. Other		
B. How much of this crop will be used for ministry?		
C. How much of this crop be used to pay back the loan?		
D. Total of all Expenses above		
3. Profit: How much of this crop will be used for paying the owner and workers? Subtract total Expenses from Gross Sales.		

Appendix I
Banking Simplified

Appendix H
BAM Simple Profit Projection

Date _____

Business owners Name _____

Local Mentors Name _____

Type of Business. _____

Products or Services _____

Description of business:

Start up costs

Description	Local Currency	US Dollars
Equipment Preparation and Installation		
Starting Inventory of goods to be sold		
Advance Rent		
Materials and Supplies		
Licenses and Permits		
Fees (legal, etc)		
Initial Advertising and Promotion		
Initial Operating Cash (what is it needed for?)		
Other (explain)		
Total Loan needed		

Appendix H
Basis Simple Profit Projection

Profit Projection

SALES	Number of units	Sales price per unit	Revenue
Product a			1
Product b			
Total Revenue			
EXPENSES	Number of units	Cost per unit	Total Cost
Cost of product a			
Cost of product b			
Other (explain)			
Wages			
Rent			
Support Fee			
Loan Payment			
Total Expenses			
Profit			

Appendix I Banking Simplified

There are a few questions about banking that you need to answer before you open a checking account. First what name or names will be on the account? Who can sign checks to withdraw money? How much money does the bank required you to deposit in order to open an account. What will be bank charge for different types of transactions? How much will it cost to write a check, if anything?

Lets talk about how you should manage your bank account. As we mentioned earlier Income (Any money your receive while doing business) should be deposited into your bank account, even if you plan to make a withdrawal the same day. This practice will be very valuable later when you have documented each transaction. Below is a simple log for tracking all transactions in your bank account. So banks will provide a log but a notebook will do. Simply make 6 columns down each page. Put headers on each column as shown below. By having one column for credits (deposits) and a separate column for Debits (Checks and bank charges) you will easily be able to add the columns to help balance the account with the bank.

Example Accounting Sheet

1	Date	Check #	Credit	Debit	Balance	Payee	Comment
2	4/01/10				50.00		Starting balance
3	4/14/10	1043		2.34	47.66	IS Printer	Book Shipping
4	4/16/10		15.00		62.66		Sold 3 Grow or Die books
5	4/20/10	1044		2.00	60.66	Cash	Transport to teaching
6	4/22/10		10.00		70.66		Sold 2 Free to be You books
7	4/22/10	1045		1.75	68.91	Cash	Transport to deliver books
8			25.00	6.59	68.91		Ending Balance

It will make it easier if you start each month with a new page. The first line under the captions will be the ending balance from the previous month. Enter each transaction on it's own line, do not combine transactions. At the end of each month total your credits and your debits. These columns give you your total Income and your total expenses.

At the end of the each month you will need to balance your accounting log with that of the bank. The table below will help you balance your account.

Appendix H
Basis Simple Profit Projection

A1	Ending balance according to the bank	
A2	Total amount of checks written but have not cleared the bank	
A3	Subtract lines A2 from Line A1	

B1	Ending Balance on your records	
B2	Total Amount of deposits not on your records	
B3	Total amount of bank fees not shown on your records	
B4	Add line B2 to line B1 and Subtract line B3 from line B1	

When lines A3 and B4 equal each other you are in balance with the bank. On the new months record add all items from B2 and B3 in the appropriate column.

Example Bank Statement

4/01/10	Starting balance		57.50
4/02/10	Check 1042	-7.50	50.00
4/16/10	Check 1043	-2.34	47.66
4/16/10	Below minimum fee	-0.50	47.16
4/16/10	Deposit	15.00	62.16
4/21/10	Check 1044	-2.00	60.16
4/22/10	Deposit	10.00	70.16
4/31/10	Ending Balance		70.16

Using the example accounting sheet above and the example Bank Statement, the following is the end of month

Example Month end Reconciliation

A1	Ending balance according to the bank	70.16
A2	Total amount of checks written but have not cleared the bank	-1.75
A3	Subtract lines A2 from Line A1	68.41

Appendix H
Basis Simple Profit Projection

B1	Ending Balance on your records	68.91
B2	Total Amount of deposits not on your records	0.00
B3	Total amount of bank fees not shown on your records	-0.50
B4	Add line B2 to line B1 and Subtract line B3 from line B1	68.41

Line A3 and Line B4 are equal. The Bank and you are in balance