

Using God's Money

Prepared & presented by Every Child Ministries

Each lesson is designed to be taught with one lesson from the Biblical base part and one lesson from the "Learning About Money" part. Lessons do not have to be taught in order.

Introduction:

Put on a skit showing a woman who made 60 cedis, yet has nothing left, then another who made the same amount but paid her bills and creditors, gave to God, saved for future needs of her business, and had something left in her hand. How can you wisely use what you have?

BIBLICAL BASE:

Lesson 1: Seek God's wisdom

Lesson Aim: To show that we need to seek God's wisdom & help with financial issues, not just when we are in trouble, but all the time.

Bible principles:

- It is God who gives us power to create wealth ([Deuteronomy 8:18-19](#)). We do not need to try to do it on our own.
- We are invited to seek God's wisdom. ([James 1:5](#)).
- We are promised that when we seek God's wisdom, He will give it freely ([James 1:5](#))

To do now: Pray and ask God's help in all your financial issues.

Lesson 2: Everything belongs to God, not us. (More on this in Part E)

Lesson Aim: To show that all we honor God when we realize that everything belongs to Him, not to us, but that He lets us use some of His things.

Bible principles:

All we have is God's & we are His stewards or caretakers ([I Chronicles 29:14](#), [Psalm 89:11](#), [1 Corinthians 4:2](#))

God want you to use all your funds wisely as a faithful steward.

(All your funds—not just the part that we give back to God as an offering. We are stewards, responsible to use God's resources & accountable to Him for everything He lets us use.

How?

Meet responsibilities first—personal and family ([1 Timothy 5:8](#))

Understand the difference between a need and a want. ([1 Timothy 6:8](#))

Have them list 20 things they want, then tell if it's a want or a need.

Prioritize needs & wants ([I Timothy 6:8](#))

How much will it make our lives better?

For how long will it make our lives better?

Three levels of spending—

Responsibilities & debts

Needs

Wants

Conclusion: Ask God for help to use ALL your money and ALL you have for Him.

Lesson 3: Honor God by giving back to Him, cheerfully preparing your gifts weekly.

Bible Principles:

- Give to God first.
Give Him the firstfruits ([Exodus 23:19](#), [Proverbs 3:9](#))
First—pay God before anyone else, out of your profit.
- Begin with a tithe—one out of ten ([Malachi 3:8-10](#)) of profits.
- Give proportionately (1 Corinthians 16:2)
As God blesses you with more, you give a bigger percentage. One in ten can go up to 1 ½ in ten, two in ten, etc. Plan on this now while your earnings are small. ([Luke 16:10](#)—He who is faithful in that which is least is faithful also in much.)
 - Prepare something every week to give to God ([I Corinthians 16:2](#), [2 Corinthians 9:7](#))
Don't wait until offering time to decide what to give.
Set aside every week what you will give to God. Prepare it ahead of time.
Figure your profit.
Set aside 10% & more as God has blessed you.
 - Give cheerfully ([2 Corinthians 9:7](#))

Lesson 4: Honor God by never wasting what He gives you to use.

Bible principles:

- Waste is throwing away or not using something that could be used. ([Prov. 23:20](#))

- The Bible teaches us to avoid waste (Jesus had them take up the scraps after He fed the multitude, [John 6:12-13](#)). Fully use all that God gives you.
- The Bible teaches that when we faithfully use what we have, God will enable us to get more.

Examples of waste:

- You see a coin on the ground. You don't bother to pick it up because it's just a small one.
- You eat the middle part of your bread and throw away the crust.
- You buy a jar of jam or blue band, but you leave part in the jar. You're afraid if you clean it out well you might look poor.
- You make a dress but you throw away the scraps. You could have sewn them together like a quilt to make another small piece of material.
- You throw away leftover food because you don't want to eat the same thing twice in a row.
- You leave food out without covers and the rats get into it.
- You have scraps of greens and onion skins. You throw them out on the ground. They could have been buried in a small plot to enrich the soil for gardening.
- Someone gives you clothing you can't use. You let it sit and rot in a corner.
- You have a very small plot of land. You don't plant a garden because you want a bigger plot.
- You have a big crop of tomatoes. You leave them in a tub and half of them turn rotten overnight.
- You buy a meal prepared on the street because you are hungry. You have food at home, but you don't feel like cooking it.
- You have a small leak in your roof and you don't repair it. A heavy rain ruins your clothes and breaks down part of the wall.
- You leave food uncovered and the rats eat it.
- You have leftover fish, but you want to eat something different, so you throw the fish out and buy something else.
- *What examples of waste have you seen?*
- *In what ways have you yourself sometimes been wasteful?*

Lesson 5: Increase resources God's way.

Aim: To help people understand that God plans to bless us through diligent, faithful work, not through dishonesty or get-rich-quick schemes like the lottery.

- [Proverbs 1:19](#) 'greedy for gain'
- [Proverbs 10:2](#) Treasures of wickedness profit nothing
- [Proverbs 13:11](#) Increase not by dishonesty, but by labor.
- [Proverbs 14:23](#) In all labor there is profit

- [Proverbs 20:17](#) Afterward his mouth will be filled with gravel
- [Proverbs 22:16](#) Oppressing the poor
- [Proverbs 15:27](#)
- [Proverbs 20:21](#) Inheritance gained hastily will not be blessed
- [Proverbs 21:5](#) The plans of the diligent lead surely to plenty, but those of every one who is hasty, surely to poverty

What are some ways people here try to get rich quick?

What temptations might YOU face about getting rich quick?

Lesson 6: Work is a blessing from God, given to us before sin came into our world. Keep on working hard. Don't let yourself become lazy.

Aim: To help the women understand that God expects them to work hard, so they will develop diligent work habits.

Bible Principles: [Proverbs 20:4](#)
 [Proverbs 6:9-11](#)
 [Proverbs 10:4](#)
 [Proverbs 13:4](#)
 [Proverbs 20:13](#)
 [Proverbs 21:19](#)
 [Proverbs 12:27](#)
 [Proverbs 26:16](#)
 [Proverbs 6:6-11](#)

Lesson 7: Avoid debt as a way of life, by always spending less than you make.

- Avoid debt as a way of life ([Romans 13:8](#), [Proverbs 22:7](#)).
 You may need a loan for getting started in business or for some big purchases. You should not be in debt to many people or be always seeking loans. You should work to pay off your loans as soon as you possibly can. You should not be in debt all your life.
- Deal wisely with creditors (those to whom you owe money). ([Luke 12:58-59](#))
 Settle your accounts quickly. Pay off your debts on time, and settle disputes quickly.
- Spend less than you make. It may seem painful, but it is not NEARLY as painful as paying back a debt.
- When you have some source of income, think ahead about your needs and save up money gradually so that you avoid the need for debt.
- Consider this African alternative to debt. Some employees or groups of merchants band together. Each payday or once a week or once a month on an

agreed day, all members contribute an agree-upon amount to one member. That member then has a more substantial amount of money that he or she can do something with. Each member takes a turn receiving funds from all the others, and each contributes his agreed amount to the others on the other turns.

LEARNING ABOUT MONEY:

Part A: Earnings, Loans and Gifts

Aim for Part A: To understand the difference between earnings, loans and gifts or grants, and to be able to tell what the responsibilities are that go with each.

Teaching: **1 Cor. 4:2**—It is required in stewards that a man (woman) be found faithful. Faithfulness is our goal. God's normal plan is to bless us through work. Today we discuss faithfulness in gifts and loans.

Wages or pay—Money received in payment for services (work done)

Skit—Someone receiving wages for some common job

A gift or grant—

Given to you—you keep it

No repayment

May be given for certain purposes, should be spent only for those purposes

Skit—Someone receiving a gift to be used for a specific purpose

A loan—

Needs to be repaid

May be repaid gradually (Demonstrate this with a skit. Person receiving the repayment also records it in writing.)

Loan maker may or may not charge interest

Interest is adding a certain % to the amount you owe (*demonstrate*)

Loan recycles money to help many people

Loan helps you and enables you to help others. (*Demonstrate this in a skit, showing how repayment helps others.*)

Skit—Someone disagrees with her creditor over repayment of a loan

What are you getting—a gift or a loan? & why?

20 cedis & cloth was a gift. 20 cedis to be used to sew the cloth.

(*Skit showing someone who used 20 cedis to sew cloth & someone who didn't.*)

Further help with their business is a loan.

What are your responsibilities with the gift?

What are your responsibilities with the loan?

?? What do you have to do with a loan? (Pay it back.) Repeat rhythmically.

?? WHY do you have to repay? (To help other people.) Repeat rhythmically.

Part B. Why accurate records are important

Aim for Part B: Understand how having accurate records can help your develop your business and help you become a more faithful steward.

Teaching:

- Accurate records are important to have.
- Accurate records enable you to know if you are making a profit.
(Skit of someone who wants to set aside their tithe, but they don't know how much they made.)
- Accurate records help you know how much you need to keep back to reinvest in your business.
(Skit of someone who is selling bowls. They go back to buy more bowls but they don't have enough money to do it. They didn't keep back enough because they didn't have good records.
- Accurate records help you think about how to make more money.
(Skit of someone who is at an interview. They want to make more money, but they have no idea what they are spending now).
- Accurate records help you plan for the future & expand your business.
(Skit of someone who is analyzing their records with the help of a friend who can read well. She sells small bowls and is thinking about adding large bowls as well.)
- Accurate records keep you from getting cheated.
(Skit showing someone getting cheated, getting fewer items than they ordered because they didn't keep a record of what they ordered.)
- Accurate records help you repay your loan on time so that you develop good credit, because people will trust you and know they can safely loan to you..
(Skit showing someone repaying a loan, but the lender is very angry because they are late, and threatens never to loan to them again, or event to come and take all their things or even their children..)

- Accurate records help you know how much to give to God.

Conclusion: Have the women tell why it is important to have accurate records in a business.

Part C. How to Keep Accurate Records

Aim for this part: To give practical ideas on how to keep accurate business records and to help the women evaluate where they are now and what the next step should be in improving their business records.

Teaching:

How to keep accurate records

1. Write everything down—This is the BEST way!
2. Have someone else who is trustworthy help you write it down.
3. Remember it.
4. Begin with 2 or 3, while you work on learning to count, read and write. As you learn, gradually beginning writing things down.

Discuss—what do they do right now, & how is it working? What is needed in order to help them keep more accurate records?

Keep your records in a private and secure place.

Discuss—where is the best place for them to keep their records?

Ask for help to improve your record keeping.

Conclusion: Have several women tell what they think is the next step for them in improving their record keeping.

Part D. Income and Expense

Aim for Part D: To help the women understand the difference between income and expense, and that the two need to be balanced.

Teaching:

Income--Sales per day, the amount you take in.

Expense

Cost per item

Replacement cost

Misc. supportive costs (transport, etc.)

Loan repayments

Reinvesting & expanding your business gradually

Diversify product line—what more can you offer along the same line as what you are doing?

Skit: A friend meets a woman who is very happy with her income. Then the friend meets her the next day and she is broke and complaining. She has now counted up her expenses.

Discuss: The first day when the woman was so happy, what did she fail to keep in mind?

Part E. Profit and Loss

Aim for Part F: To understand what profit is and what loss is, and to figure what each is in a business.

Teaching:

How to calculate profits and losses

Simple Rule: $\text{Income} - \text{costs} = \text{profit}$

When costs are more than income, you are losing money, NO MATTER HOW MUCH YOU ARE TAKING IN.

(Illustrate this.)

How to budget funds:

Income

Count up what you have taken in.

Expense

Take away anything you have already spent.

Set aside for reinvesting to replenish your products.

Pay your rent or permit or other regular expenses.

Take your expenses away from your income.

It's only your profit you really have to use for your needs & wants.

What's left is PROFIT. Use it with God's guidance for:

Tithe-God's one of ten

Reinvesting for growth (buying more product, better product)

Personal & family needs

Personal & family wants

Don't spend money unnecessarily until you have paid the essentials: tithe, reinvestment, personal and family needs.

Part F. Spending Money Wisely: Obligations, Needs and Wants

Aim for Part F: to distinguish between what is an obligation, what is a need and what is a want, and to begin to spend our money wisely on obligations and needs before wants.

Teaching:

Some things we have committed ourselves to pay. If we don't pay what we promised, we will be liars, unreliable and unfaithful people. These are obligations.

Debts

Rent

Bills for services we have received (water, electricity)

Some things we cannot live without. These are NEEDS.

Discuss: What are some of these things? (Air, water, food, clothing, etc.)

Other things are desirable, even highly desirable, but we can live without them.

Discuss: What are some of these things? (Certain kinds of water, our favorite foods, new or fashionable clothing, cosmetics, games, cell phones, etc.)

When we decide how to spend our money, we should consider NEEDS first.

Skit: A woman spends money on new shoes because hers have small holes in the soles. Then she goes home and the children have nothing to eat.

Discuss: What was her problem? What should she have done differently?

Teaching: Some wants are more important than other wants.

Ask yourself:

- Will it really make my life or the life of my family better?
- How much better?
- Better for how long?
- Is there something less costly that could help us just as well?
- Why do I really want it? Do I want it just to show off or make myself look better than someone else?
- Do I already have something that would do just as well?
- Is there something else I should buy that is more important or would bring more satisfaction?

After the needs of ourselves and our families, we need to prioritize wants. We need to decide which are most important.

Group Activity:

Together, list the priority of these “want” items by number. Are any a true need? If so, they should be No. 1. Discuss your answers as you go.

_____ A new watch. The band broke on your old one. (Picture of watch)

_____ Medicine for your baby who has malaria. (Picture of sick child, pills)

_____ Your favorite pastry. You are very hungry. (Picture of pastry)

_____ Next month’s rent money. (Picture of rent, room)

_____ A new dress for your daughter. Hers is quite faded. (Picture of dress)

_____ Fish for the family for supper. (Picture of fish)

_____ School fees. (Picture of money, school)

Conclusion: Pray that God will help us to make wise decisions in our spending.

- Some wants need to be set aside in the beginning in order to build a strong business. Proverbs 21:17

Part G. Seeking God’s guidance in selecting your business

Aim for Part G: to help the women consider many business opportunities and choose one wisely based on community needs, a sense of calling, and using the skills God has given them.

Open your mind to new possibilities

Brainstorm how many different kinds of businesses could meet community needs in this area. Someone writes them on the board and groups them by the kind of business. Go through each group of businesses as a group of women and think of other varieties of the same thing.

Finish by praying together that God would open our minds to new possibilities and help us to develop businesses that not only meet the needs of our families but are also a service to the entire community.

Pray about it with an open mind. [James 1:5](#)

Choose a business

What community needs has God laid it on your heart to fulfill?

What skills and gifts has God given you? What are you good at? What do you enjoy doing?

A good business choice matches peoples' needs with your talents & giftings

Choose a place to work

Where is your service needed?

What permissions are needed in order to work there?

What resources are needed in order to work there?

Part H. Attract clients to your business.

Aim for Part H: Help the women attract clients to their business by offering something better than the competition, by showing a good attitude, by being clean and neat, and by being honest.

Why do people buy from one person over another?

Convenience, chance

Product better—tomatoes fresher, food tastes better

Cleaner—especially with food—dishes, clothes

Like you.

Who will your competitors be?

Where are they?

How strong are they?

What are their strengths?

How can you distinguish yourself?

Develop your clientele

How much aggressiveness is needed in this business?

Your attitude helps

Attitude is shown by: smile, body language

Choice of words, tone of voice

Friendliness, cheerfulness

Willing service to others

(Ask some of the women to demonstrate using their business as an example & let the others critique them.)

A spirit of thankfulness helps

Your cleanliness & dress helps

Discuss—how you would be affected as a client if you were buying beans from someone who looked dirty and stinky.

Honesty & dependability are essential

Deliver a quality product or offering your best work is vital

(Discuss: How could they offer a better quality product?)

(Discuss: In food operations, how does the cleanliness of the dishes affect the business?)

Continuing on--Evaluate your progress & planning for improvement

Invest in training

What are you investing? (Time, effort)

Face difficulties and seek God for answers to problems

Evaluate whether you need to steady your course or change course.