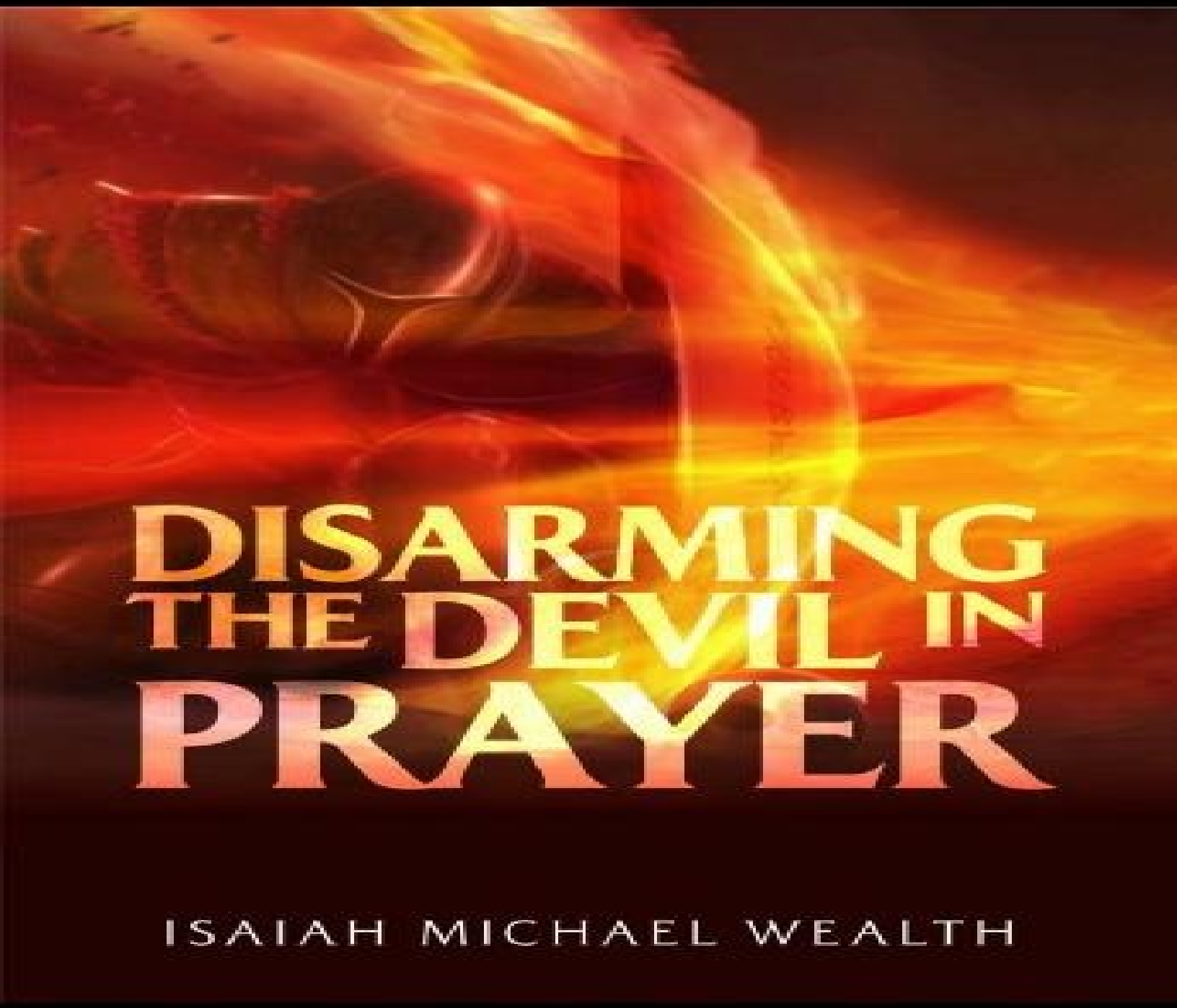
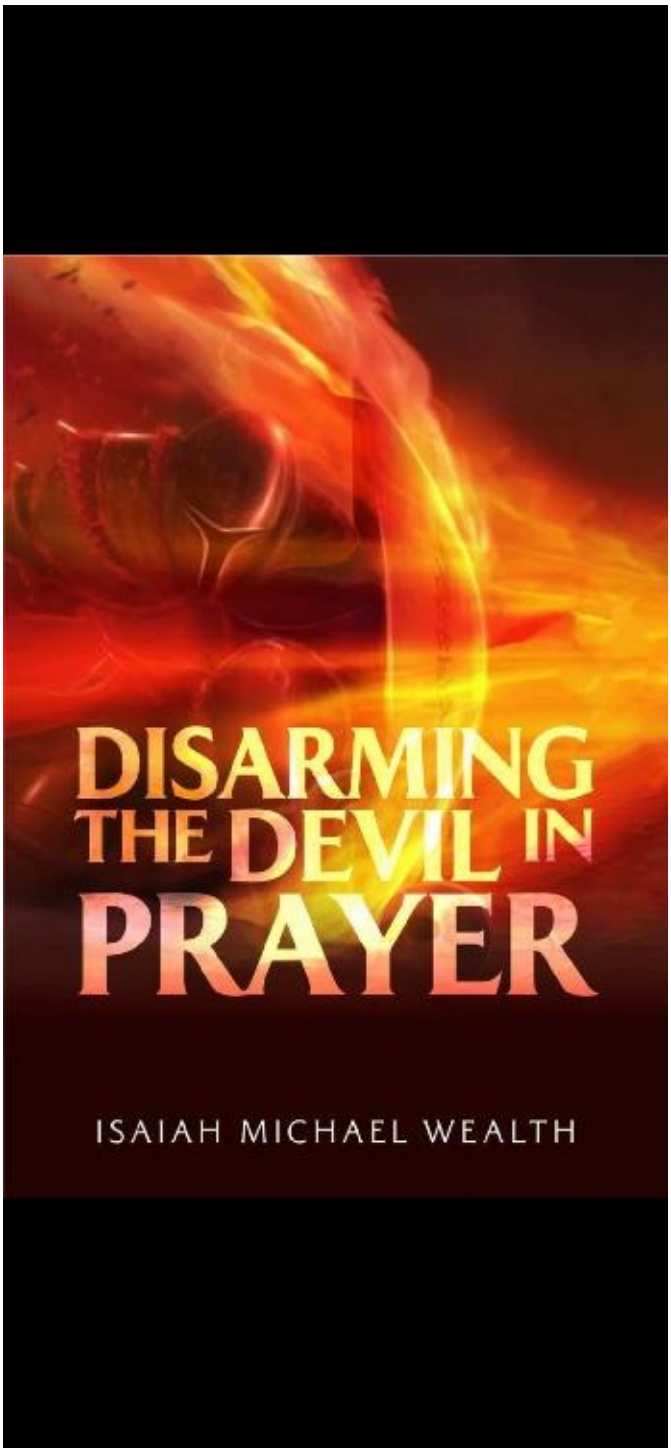

DISARMING
THE DEVIL IN
PRAYER
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MAKING, MANAGING & MULTIPLYING MONEY

ISAIAH MICHEAL WEALTH

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Unless otherwise stated, all scriptural reference are from the King James Version (KJV) of the Holy Bible. Bold and italicized scriptures are for emphasis only.

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INRODUCTION

Prospering and having wealth are two different things. Prospering is making financial progress but wealth is a state. God can make a man prosper, but being wealthy is your choice based on your money skill.

There are people who are rich but have made themselves poor because they do not desire to be wealthy, while there are also people who are poor but have made themselves rich because of their desire to be wealthy.

> ***There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches.***
>
> ***Proverbs 13:7***

If I were to give a man a thousand dollars every day for the rest of his life, he now has a continuous income, so he can be said to be prospering.

But if he desires to be wealthy and learns to accumulate this income, invest it and accumulate and reinvest, he may become wealthy. However, if he decides to spend it as it comes, he will always have money but he might not have it in such a way that can be defined as wealth.

A man is said to be wealthy when he has a continuous, automated, accumulating, and re-circulating cash inflow backed by great assets. To accumulate wealth, you must: know about money know how to generate it; and how to multiply it. Money has to be generated managed and multiplied to create wealth.

Wealth therefore depends on the volume of money made, the volume of money working for you and the volume of money generated from your investments.

This book will thus be focused on wealth accumulation through the principles of making, managing, multiplying and ministering money

CHAPTER ONE

THE PRINCIPLE OF MAKING MONEY

The first step towards wealth creation and accumulation is making money. Anyone who wants to be able to enjoy wealth must first begin by making money. Making money is the art of creating and exchanging value for maximum returns. This value can be through your gift, skill or a business.

There are three ways people make money and I have highlighted them below;

Three Ways to make money

1. A Job: A Job is the most common way through which people make money. ***A job is a skill for money venture.*** In this instance people exchange their skill for money. This includes both unskilled and skilled labour. In other to make money people exchange their skill acquired from either a formal or informal education system for money. The purpose of this is usually to provide a basic source of income to cater for basic needs like food,

shelter and clothing. Therefore, anyone who wants to begin to accumulate wealth may first begin with a job.

The next step is possessing the ability to exchange your skill for maximum returns. It is not enough to be able to exchange your skill for money, but how can you exchange your skill for maximum returns? I have seen cases where two people have the same academic qualification and skill set but one is able to exchange his skill for more returns thereby making more money. It is therefore important that you know the present worth of your skill and be able to negotiate lest you will receive returns less than the true worth of your skill.

Furthermore, you have to learn the different ways you can increase your returns. You can do this by adding value to yourself in other to increase your income. You may need to get a certification, upgrade your skill, acquire a higher academic degree etc. These things increase your value and have the ability to give more financial returns.

As good as a job system is however, I consider it the slowest system of wealth creation as most jobs involve creating wealth for another person while that person controls your income and time. It should therefore be the vision of every believer to rise above this system, and begin to own businesses. It is not bad to start with a job

but you must refuse to remain here because though you make money, you stand the least chance to become wealthy from this system.

2. A Career: ***A career is a gift for money venture.*** It is simply exchanging your God given gift or talent for returns and it is often a life-long pursuit.

A gift differs from a skill in that a skill is something you knew nothing about but you can be trained in. A gift on the other hand is something that you can do that you were born with - something that naturally comes out of you. Although you can be schooled to develop your gift, a gift is an inherent skill rather than a learnt skill.

This is the route some persons take to make money. They simply develop and use their gift to make money. The gift may be one of gift of singing, oratory, writing, dancing, etc. but the value of the gift is usually dependent to how developed it is and this also determines the returns it would produce. To therefore increase the value of your gift, you need to improve and develop it. You can achieve this by learning and consistent training. There are many gifted people but very few have mastered their gift. Having and expressing your gift does not guarantee good returns. It is expressing a developed gift that



increases your returns.

If this is the path you have chosen to make money, it is imperative that you spend time developing and training yourself. People with gifts that have not being refined by training are often mediocre and are unable to make good money with their gift.

The Hybrid Career: This case refers to people who have schooled in line with their gifts and have also gotten a job in the line of their career. For instance, a person who has the gift of singing, studied in a Music school and got a job as a professor of Music has a job in the line of his career. This is usually possible when one discovers his or her gift early in life and is able to study in that line. This is most common in the West, but in Africa where only specific job lines have good earning rates, like Engineering, Law and Medicine, many gifted people school just to make money, thereby neglecting their gifts which could have built them a great career.

I always advice people that even if you find yourself in a situation where you have a

job, do not forget to develop your career and monetize it. By so doing, you can have a double source of income. An example is a banker who has a good Disc Jockey gift. He can work his bank job on weekdays and do his DJ job during weekend. Most importantly would be his ability to monetize his DJ skills to the level where it actually makes money.

3. A Business: ***A business is a money multiplying venture.*** This means that with a business, you can make and multiply your money by meeting needs and thereby make profit. A lot a people claim to be in business but they are not. Here are things people get involved in in the name of business:

i) ***Biziness***: In this instance you meet needs and make no profit. The persons in this category are busy meeting needs but make no profit of money or value.

ii) ***Brokeness:*** People in this category are not meeting any need and thus make no money, this is why they are broke. They are often idle neither engaging their minds nor their bodies.

iii) ***Bullyness:*** People in this category make money without meeting needs. I like to refer to this as *bullyness*. They make money through op-

pression and fraud so they are bullies. And wealth gotten through this means does not last.

iv) ***Business***: People in this category meet the needs of others and then make money.

They exchange a product or value for money.

Therefore, you can be in *Biziness, Bullyness, Brokeness* or you can be in business where you meet the needs of others and make money.

CHAPTER TWO

THE PRINCIPLE OF MANAGING MONEY

The culture of managing money is one that many have not been taught. I stated earlier on that to build wealth you have to know how to make, manage and multiply money. If you must be wealthy you must learn how to manage money because it takes management for money to grow. Managing money is the art of matching income to expenditure in such a way as to create room for investment. It is a skill that needs to be learnt.

Many persons live from pay check to pay check and are unable to match income to expenditure so that there will be left over, this is the reason why many are therefore always in debt.

Three zones humans live in.

There are three zones all humans live in;

The Debt Zone: In this zone, expenses always exceed income hence people in this zone are always in debt because they are always borrowing. There are two kinds of borrowing:

a. Borrowing to exist and survive
b. Borrowing to invest

There is nothing wrong in borrowing to invest if it is done wisely but the people in the debt zone borrow to meet their needs- they borrow for survival. Some persons are so deep in debt that even the pay check they have not yet received has already been spent. This is the worst zone to live in.

The Survival Zone: People in this zone are barely surviving because expenses equal income. They have enough to meet all their needs but never have left over. Here they have a stable income but have not learnt how to grow their income or have not begun to grow it.

The Wealth Zone: In this zone, income far exceeds expenses. People in this zone always have left over from their income to invest. Most of them have multiple streams of income.

Therefore, to build wealth, your income has to far exceed your expenses. In other words, your expenses have to be below your income. If you do not know how to manage

your income this way, you may never be wealthy.

Cutting down your expenses

In order to manage your income, you need to cut down your expenses so that it can be below your income. Here are some tips to help you achieve this.

1. **Save before you spend:** in other to cut down your expenses, save before you spend. Consider your savings as a debt owed and separate it before you begin to spend.

The Symmetry of debt

Every man owes the savers debt, would never be saved from debt unless he saves as a matter of debt. You must consider your savings a matter of debt or else you will remain in debt. If you will have money to invest, you must save from what you receive. The word 'investment' is often used in a limiting way. It does not always mean investment in real estate or the stock market. There is what I call saving by spending.

Saving to Spend

For example you can invest by paying a driver to save you time to read so that you can get a higher degree and increase your earning capacity. You have therefore saved by spending money so that you can have some time to invest in your reading.



2. Buy what you need not what you want: if you want to cut down your expenses below your income, you must buy only what you need and not just what you want or like. Some persons feel obligated to buy something because they like it and can afford it. That is not being smart. Your needs are your necessities like your housing, your electricity bill etc. but your wants are things that you like but can do without. Therefore in your attempt to cut down your expenses, look at your income and expenditure and eliminate almost all your wants. Some persons cannot save money and are looking for money to start their business but they spend thousands yearly on cable television, luxurious cars, vacations etc. At a level in life, these things are wants that you can cut down.

If you will have money left over from your income, you must learn to manage your income by ensuring that your expenditure is far below your income.

CHAPTER THREE
THE PRINCIPLE OF MULTIPLYING MONEY

This is the art of creating and discovering shorter circles of investment that have greater returns. It is the ability to multiply money that makes a man wealthy.

The level of wisdom a man functions in can also determine the level of wealth he will access. There are five levels of wisdom and five corresponding levels of wealth.

Every human being is in one of these levels. We see this in Ecclesiastes chapter 9 verse 11;

> ***I returned, and saw under the sun, that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all.***
>
> ***Ecclesiastes 9:11***

Five Levels of Wisdom and Wealth

From the scripture above we can identify five levels of wisdom and the corresponding

levels of wealth.

S/N	LEVEL OF WISDOM	LEVEL OF WEALTH
1	Swift	Race
2	Strong	Battle
3	Wise	Bread
4	Understanding	Riches
5	Skill	Favour



Your level of wisdom in life determines the level of wealth you will enjoy. I will now go ahead to explain each level in detail;

The Swift: At this level your daily bread has to do with how fast you are. The fastest person gets the money. For example, when labourers sit by the road side and someone who needs their services comes to them, the fastest one often gets the job. Another example is what is usually seen in Africa where you see people hawking the same wares in traffic. Whenever someone indicates interest and the traffic begins to clear and cars begin to move, you can see the hawkers running after the potential customer, and it is the fastest one who eventually gets to him and hits a sale. With that level of wisdom, life is a race meaning that they can be denied their income or daily bread if someone else is simply faster than them.

The Strong: At this level life is a battle. Income at this level is determined by how strong a person is. The stronger one is the one who gets the job. Persons at this level depend on their physical strength for survival. Both the swift and the strong levels of wisdom are in the labourer level of life.

The Wise: The wisdom of these have moved beyond the swift and strong level. They are wise enough to build a career and choose a path. Most are office workers that have a monthly pay and because they are wise, they always have bread- sustenance.

The Man of Understanding: A person at this level does not just have a job, he has understanding about the workings of his job. And because of this understanding he moves higher in his job. This man enjoys the riches level of wealth because he does not just do a job he understands how the job works. He moves from just having bread or enough to the level of riches. This is why we are instructed in the book of Proverbs to get understanding even when we have wisdom.

> ***Wisdom is the principal thing; therefore get wisdom: and with all thy getting get understanding.***
>
> ***Proverbs 4:7***

Being wise is not good enough. You need to get understanding about what you do as this

is what will bring you into riches. But there is a higher level still - the level of wealth

> ***I returned, and saw under the sun, that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all.***
>
> ***Ecclesiastes 9:11***

Skill: Skill as used in the scripture above refers to the ability to do something extraordinarily well. This is what takes a man into favour which in turn takes him into the level of wealth. This skill is gained through training and experience. No matter what you do, while you work, you need to gain experience. This makes you exceptional and brings you into the realm of favour. This favour is called preference, support and assistance.

People in the first two levels are mostly labourers who depend on being swift and also on their strength to make a living. These also produce the lowest level of wealth - race and battle. People in the next two levels are those with a career, and those in last level are mostly those in business.

Furthermore, looking more closely at Ecclesiastes Chapter 9 verse 11, we see a problem that people in these five levels are likely to experience;

I returned, and saw under the sun, that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all.

Ecclesiastes 9:11

The problem they are all likely to have is the problem of time and chance. Many are swift but they do not win the race, many are strong but they lose the battle, many are wise but have no bread, many are men of understanding but have no riches and many have skill but have no favour. This is something we see every day when the best is not receiving what is due. The problem is time and chance.

Beating time and chance

Time here refers to season and chance refers to place; where time and chance meet is referred to as opportunity.

Time = Season

Chance = Place

Time + Chance = Opportunity.

Opportunity is simply being in the right place at the right season. Being in the right place at the right time is the only way you can beat time and chance. It is the only way a swift man can win the race, a strong man can win

the battle, a wise man can get bread, a man of understanding can get riches and a man of skill can get wealth.

There are two dimensions to place; the locational place and the attitudinal place. The people God will send to you are in a specific place, you therefore need to understand your season so that you may make locational changes when it is necessary. Also, maintaining the same attitude when your season has changed can cost you an opportunity.

Your attitude needs to change to match your season. The sons of Issachar understood the times and what to do

> ***And of the children of Issachar, which were men that had understanding of the times, to know what Israel ought to do; the heads of them were two hundred; and all their brethren were at their commandment.***
>
> ***1Chronicles 12:32***

When your season changes, you have to know what changes need to go with it. The stagnation of many is because they do not understand how to get in the right place at the right time.

How to always get yourself in the right place at the right time

Being a believer, you are not like the people of this world. You can always be at the right

place at the right time. To achieve this, you need to be led by the Spirit. Every believer that is saved can be led by the Spirit.

> ***For as many as are led by the Spirit of God, they are the sons of God.***
>
> ***Romans 8:14***

Most of the progress I have made in my life and ministry have been by the leading of the Holy Spirit.

> ***A man's heart deviseth his way: but the LORD directeth his steps.***
>
> ***Proverbs 16:9***

But how can we be led by the Spirit?

a. **Speak in tongues and interpret.**

> ***I would that ye all spake with tongues, but rather that ye prophesied: for greater is he that prophesieth than he that speaketh with tongues, except he interpret, that the church may receive edifying.***
>
> ***1Corinthians 14:5***

Prophesy is often automatic when you spend a great deal of time speaking in

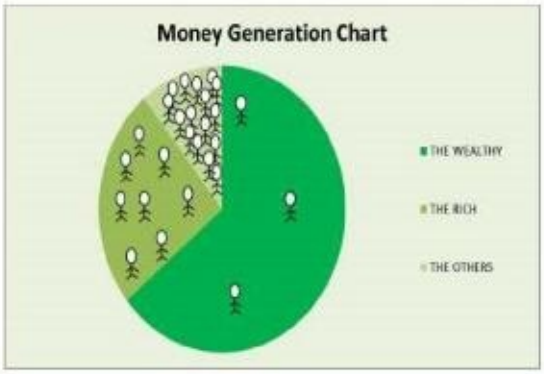
tongues over a long period of time. Therefore spend quality time speaking in tongues fervently and words of prophecy will roll off your tongue - prophecies about what the Lord is doing in your life and what he would want you to do especially about your life and success.

b. Spend time to meditate on the word

This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.

Joshua 1:8

When you spend time to meditate on the word, scriptures will begin to pop up to you. This is your Rhema- God's specific word to you about your situation and you need to speak it out boldly in prophecy.



Taking this a step further, there are three sets of income generators that show us how money is generated. I have drawn a diagram to explain the Money Generation Chart. It will show you the importance of being a business owner or a partner.

Segment 1- The Wealthy: From the diagram above, we can see that these occupy the largest, most fertile and least populated area. They make up less than five percent (5%) of the general population and receive over seventy percent (70%) of money generated Here we have excess resources being shared by very few people. Most of the people here pos-

sess business education. Examples of these are business moguls and partners of big business corporations.

Segment 2 - The Rich: From our diagram we can see that they occupy a lesser but average area with average population and average fertility. Most here are merely rich and are not wealthy. Examples are professionals, merchants, wholesalers and medium scale business owners.

Segment 3 - Others: These are mostly unskilled and semi-skilled people who depend on business owners and professionals to make an income. They make up over seventy percent of the population but receive less than ten percent of the money generated. We can see from our diagram that they also occupy a much smaller and less fertile area. Here, much people have to compete for the limited available resources.

This is why in the school of wealth development, it is important to own a business. You may have a job now or you may be a professional but ultimately desire to be a business owner, so that you can build your pathway to wealth.

Regardless of where you may be in the Money Generation Chart you can increase your rate of money generation which may improve your position in the money generation chart.

Increasing your rate of money generation
Below are four ways you can increase your rate of money generation.

Mechanisation: This is increasing the rate at which you produce. You can do this by increasing the level of your education. If you have formal education, you can get a higher degree or some other form of training.

Migration: this is moving from one sector of the Money Generation Chart to another. You can do this by migrating from one form of education to another. For example, someone may move from having just formal education to having professional education, or from professional education to having business education. This may automatically move him to a better sector of the money generation chart.

Multiplication: this involves increasing your investment in the money generation chart. You can do this by buying business shares and investing in appreciating assets. The idea is to simply increase what comes to you over time.

Monitoring: this involves monitoring your investments to make more profit and minimize losses. Through monitoring, you can discover the present steps you need to take about your investment, whether to cash in or to keep them for a better time. The sale of one appreciating asset at the right time can

quickly move you into a better sector of the Money Generation Chart.

You cannot become a wealthy person by being just an employee, professional or owner of business, you must also learn how to monitor the economy and take advantage of changes. One change in a nation's economy can cause you to either move ten steps backwards or forward if you are observant.

Four ways you can be involved in business. You can be involved in business in four different ways namely;

1	**As an owner**	As an owner you start your own idea.
2	**As a partner**	As a partner, you are a co-owner or you are in partnership with someone, hence you own a part of the business.
3	**As an investor**	As an investor, you invest in a business that is not yours for profit.
4	**As an employee**	As an employee you work for



		the owner of a business without owning part of the business or investing in it. You are simply a part of its daily activities that brings it profit.



These four ways you can be involved in business also show us the four rungs on the ladder of wealth, a ladder that everyone should desire to climb. Everyone should desire to move from the level of just being an employee to the level of ownership or at least partnership. But how does one climb onto the top of the ladder?

Four laws of climbing

A) ***The Law of choice and investment:*** You first need to make a choice to begin with what you have. Many people are waiting to have enough to start. No! Start where you are and with what you have. Many people are also waiting for the opportunity to resign their job before they can start up a business, following the example of others who have succeeded, but I have this to say. There are yet many more people who have held on to their jobs while start-

ing up a business and have also succeeded. I tell my people this again and again; until your business can pay you more than your job, then you must hold your job as a source of investment for your business. This has helped many to move gradually into owning workable businesses that are today highly profitable, yet I do not claim that this must always be the way. There are business ideas that require complete submergence, not because they are just profitable, but because of the conflict of interest that exist in holding a job while running them.

Work for money; do not let it go until it works for you. Learn to save money from your income and let that money begin to work for you.

B) ***The Law of Savings:*** Work for money; do not let it go until it works for you. Learn to save money from your income and let that money begin to work for you. A lot of people have learnt about saving money, so they save, but they do not know how to ensure that money works for them. Money saved in the bank is not working but rest-

ing. For money to work for you, it must generate sufficient interest without losing its integrity. There are people who also after saving give their money to just anybody who comes running with an idea.

However, I have this warning to give: before you invest in an idea, look at the following critically.

How feasible is this idea? Research, ask questions especially from those who have done similar things so that you can know if the idea would produce fruit. Many ideas sound great, but it is just a sound. Beware of losing your hard earned savings. This doesn't mean not to take risks though!

What is the financial integrity of the visioneer? It is important to know the track record of the visioneer when it comes to money. There are many people who take money from individuals to invest, and when they get the money, they squander a major part of it and invest the rest. Some others are not good with success; a little success creates for them a massive opportunity to waste money. Therefore, you have to know how good the person is with money. He might have a good idea, great personality, great plan, but if his financial integrity is questionable, then you have to be careful.

What is the management strategy for this business? It is not enough for a business to make money, how do they intend to manage the money. This is an important question.

Who else is investing in this business? You need to consider the other investors in the business. What are other people thinking about the business? Who are these people? What are they investing? What are they getting? Many times, business owners will use the empty promises of other people to lure you into the investment. Be careful.

What is the owner of the idea willing to invest himself? You have to be sure that the owner of the business idea is not putting all the risk on you. Is he investing his own money into it or he is only having just an idea and wanting to use your own money to experiment the idea? If he believes in it, he would put some of his own money in it. If he is experimenting, he would use your money only.

Is there a business plan? A verbal idea is not an idea. When someone comes to you with an idea, let him put it down. His ability to put it into a business plan lets you know his potential of succeeding with that business. If he cannot write, he cannot succeed, because every success begins on paper. Talk

is cheap! So many people invest into businesses just after a phone call from a family member. Please, whether it is your son, brother, father or sister, ensure there is a business plan before you commit your funds. This does not mean you are not supportive, rather it is even a better way to show solidarity because not asking for a plan is like giving your car key to an eight year old without asking the age or for a driver's licence.

What is the agreement? Study the agreement and have your lawyer review it. Do not invest with just verbal agreement no matter the relationship you have with the owner of the business.

What is my stake? Negotiate your stake and ensure that your money would not only give you profit but if possible give you a place in the future of the business.

These are no hard and fast rules; they are only common sense for you who is beginning to seek investment opportunities. Above all these, follow your instinct and the leading of the Holy Spirit, and if possible, seek advice from your financial adviser or mentor.

C. The Law of Sharing: *You might not always have your own idea but you*

can co-own an idea by sharing. A lot of persons are still poor because they always want to begin on their own. You can share a business idea with someone else and develop the business with them. A wise man once said, I would rather own one percent of what is working than one hundred percent of what is not working.

D. ***The Law of Creation:*** You can only control what you create and you can only create when you have a unique idea. Creating your own idea makes you unique and can carve a niche for you in business.

Having laid this foundation, we will now proceed to understanding business as a way of multiplying money.

Understanding Business As A Way of Multiplying Money

I stated earlier on that business is a money multiplying venture. This means that if you must accumulate wealth, you should get into business. I also said business is all about meeting needs and making profit which can either be monetary or value.

I will further define Business as the sum total of energy, time and resources required to create value to solve a problem or meet needs that eventually exchanges for values that would end up providing necessary comfort and prosperity.

There are four phases of business consideration- phases you need to consider as you start up a business.

a) ***The Need:*** What is the need to be met? Identify and study the need and develop a product that can solve the problem, not just a product you are excited about. This product can either be goods or services. Many people are not making profit in business because they have not learnt to consider the emotion of the buyer or the need of the buyer. The fact that you are excited does not mean that others would be excited about this project. People would be excited if your product solves their problem, not just because it is a good or new idea.

b) ***The Resources:*** What are the resources required to meet the need that you have identified? In promoting an idea, it is important to count the cost. After defining a need, it is important to know what it would cost to translate that idea into a working solution.

c) ***The Profitability:*** How profitable will meeting this need be? If you do not consider this, then you are running a Non-Governmental Organization (NGO), which is completely different from a business.

d) ***The Market:*** Who are the people that will need my goods and services and how can I penetrate the existing market and create a new market for the product? This is also very important because a good product without a consumer base will lead to a stocked up warehouse, which is not good for any business. Therefore, it is important or imperative that before you go into manufacturing you consider the availability of a consumer market for this product. The study of the market can help you to know what adjustment must be made to your design.

These are questions you must ask yourself and answer before you start or get involved in any business.

To start a business you must have an idea. Money should be the last consideration. Instead, an idea should be the first. A lot of people do not have good business ideas because they have not learnt to see the opportunities around them. You have to learn how to see opportunities in every problem. Others have good business ideas but do not know how to give life to their ideas.

The Components of an Idea

There are three components of an idea namely;

i) The What: What the idea is.

ii) The How: How to make the idea work.

iii) The Who: Who you need to make it work.

Every idea in the realm of thought has the what, the how and the who. Many people have the 'what' component of an idea but do not have the 'how' and the 'who'. This is why it is important to write your idea, because it is when you begin to pen your ideas considering these headings that you would begin to see the potentials, the loopholes or problems with the idea, or what the idea still needs.

The 'what' component is just one third of the idea. When you get what an idea is, you need to get how you can make it work and who can make it work. The 'what' component is not enough to give life to your ideas. You need to understand these three components to give life to your ideas.

Dimensions of an idea

Furthermore there are four dimensions or life of an idea. They are;

a) The Thought Life

b) The Word Life

c) The Paper Life

d) The Real Life

Every idea has these four dimensions and for your idea to become a reality you have to

move your idea from the thought life to the real life.

How to Move your Idea from Thought Life to Real Life

To move your idea from thought life to word life you have to talk about it. You may need to tell someone else about it. This will give you more clarity and give you another perspective about your idea. This may also give you the motivation you require to continue. I have also outlined how to give your idea paper life below;

a) Write the vision: the vision defines clearly what you want to do. It gives identification to the idea.

b) Write the budget: the budget defines what you need to accomplish the idea. It is the implication of the idea.

c) Write the projection: the projection defines the benefits for all participants. It provides motivation.

d) Write the plan: the plan defines the way the

idea will work. It gives clarification

e) Write the proposal: it defines how easy it will be for others to participate. It gives invitation.

f) Write the strategy: it shows how you will go about convincing others to participate. It gives conviction.

After giving your idea paper life you can then go ahead and take action to start your business.

How to start a business

Whether you have a job or a career, you should have a goal to start a business. I have outlined some tips that can help you start your own business.

1. Step out: the first step in starting a business is to simply begin. Stepping out involves these processes;

a) Start with your mouth: Discuss your plans or ideas with the right person or people. During the process, they may ask you questions that you may not have considered during the development of the idea. This will give your idea clarity and show you the loop holes in it

b) Write it out: You need to write out your idea or plan with dates and time. I have said over and over again that successful people always have a writing material around them.

c) Make a commitment to make it work: You do not need a lot of money to make this commitment. You may commit yourself by registering the company with the government, buying a domain name online or contacting your

real estate agents to begin scouting locations for you. The idea here is to simply do something to commit yourself to the process.

a. **Research about the idea:** the failure to begin most times can be traced to lack of full knowledge about an idea. This can also account for failure of many young businesses. Not having complete knowledge of the idea and the implication or cost of the idea would cost you. You therefore need to take time out to research about the idea. You can do this by searching the web and also by asking others who have similar ideas and businesses. Know your competitors, and how to penetrate the market and make your idea work.

b. **Evaluate and fix the road blocks:** Road blocks have the capability of stopping you from starting. Many of these road blocks are psychological not just external. Many people complain about the enormity of the idea, the stress involved in carrying out the idea, the seeming

unavailability of resources, the displeasure they may experience and the lack of contacts required to make the idea work. You need to evaluate these roadblocks and fix them.

c. **Eradicate your fears:** these fears may include personality issues, non-familiarity with the business idea and components, and past failures. Some persons do not start because they are not used to running a business or have never run a business before. You will never learn how to if you do not begin. The taste of the pudding is in the eating. Some other persons let their past failures stop them from trying. Never say you cannot because of your past. You may have failed many times before, but it is a good way to learn how things do not work.

Do not let your past determine your future. Some people have fears of working with others because of bad experiences. Business requires trust, so you have to learn to trust again. Besides not everyone is untrustworthy; there are some good people that can

help you grow your business, you just need to find them

d. **Think your way through:** As you attempt to start your business, you will encounter some seemingly impossible situations but you need to think your way through. Never say it is not possible; there is always a way. Develop a possibility mindset. Do not always think of the normal way things are done as this may be the reason your situation seems impossible. There are other ways things can be done, find them!

As believers, we have the advantage - the Holy Spirit thinking with us. This makes us different from the world. And with His help we can think our way out of problems into the wealth God has prepared for us.

e. **Pray and allow the Spirit guide you:** The failure of many believers today is because they did not ask for the guidance and help of the Holy Spirit. He knows all things and the way we should go.

The Holy Spirit knows the ideas that will lead you to success and those that will become obsolete in the nearest future, and can help you if only you will go to him in prayer.

Raising Capital for Business



After doing all these things I have outlined above, you will still need to raise capital to start your business. Money is the greatest limitation of the ignorant. It is nothing but a legal tender or a promissory note for the convenience of value exchange, or a representation of goods and service in an easily transactable format. Though money is man's appreciation for the effort to develop and provide goods and services, you first require money to provide them. Many people who want to start businesses get stuck at this point because they are unable to raise capital to pioneer their businesses.

These few points below can assist you in generating capital for your business idea.

Sell shares: you can sell shares from your business to raise capital for the business. This means that those who buy the shares will own a part of your business and will share in the profit of the business. As you sell, ensure that you retain at least fifty-one to sixty percent of the shares. This way you still retain ownership of the business.

Meet people around you: the people in your life are there for a reason - to help you in time of need. Therefore you can meet your loved ones, relatives and close friend to support you with the capital to start-up your business. Do not be proud or afraid to ask them. You just might get what you need from one of them. This is why it is good to be a person of integrity.

Save money: This is the easiest way to raise capital for your business. You can save from your income over a long period of time and this will help you begin your business. Even if you want to ask for help from others, it is better to at least have a good part of what you need. This will show your seriousness and would motivate them to want to help you.

Sell or mortgage your assets: some persons have assets that they can sell or mortgage to obtain money to start a business but they are scared or hesitant. Their fear and hesitation is a reflection of their uncertainty and lack of belief in their own idea or their capacity to make it a success. Yet they expect others to take the risk and invest in their

business. If you believe in your idea and you know all there is to know about it and you should be bold enough to do all that is required to raise capital for it. You therefore need to look at your assets and consider what can be sold or mortgaged. There are some things you do not need right now, sell it or mortgage it. There are also some things you have multiple of, sell some of it to raise capital to start your business. Money gotten from the sale of personal belonging is one of the safest way to invest in a business, because should the money be lost, you would not be in debt.

Borrow money: A lot of people can borrow money for their needs and even their wants but they cannot borrow money to invest in their business because they have misplaced priorities. You should be able to borrow money to invest. There is no great business man who does not borrow to invest. There is nothing wrong in borrowing to invest if you know how to borrow the right way and if you have done your homework about the profitability of the venture. You should also consider the interest rate before you borrow because some interest rates will bury your business faster than you think. You may need to research on the best institutions to borrow from because some institutions have lower interest rate and better consideration for their customers. You will need to also consider the monthly, quarterly and yearly running cost of your business before you

determine how much interest you can pay without grounding your business.

However, starting a business with loan is very risky because if the business goes down, you do not only lose the capital, but you will also be in debt because of the loan. So this means must be your last resort and must be properly calculated. Seek financial advice if possible.

Starting a business is just the starting point and it takes a lot more to run and manage a business. Research has shown that almost ninety percent (90%) of businesses that start close up within the first year of its operation, and another nine percent (9%) fold up within the next five years. Only one percent (1%) remains after ten years. This trend shows us that about ninety nine percent (99%) of businesses close up within the first five years. So starting a business does not guarantee the longevity and success of the business. You need to understand some laws of business that can help you keep your business running.

Laws of Business

a) **The Law of Purpose**: this law states that everyone is gifted and has the innate ability to create value. Therefore, everyone possesses the ability to be involved in business.

b) **The Law of Vision:** This law states that every true purpose or calling

meets needs and solves a problem. Any purpose that does not meet needs is not a true purpose - it is meant to defraud people.

c) **The Law of Investment:** this states that potentials never become possible until they become kinetical. By this I mean that you need to put a potential in motion with investment. Without investment, business goes nowhere.

d) **The Law of Market:** this law states that no market, no business. Market is a place of value exchange- which is the aim of business. If you cannot create or identify an already existing market, you cannot do business.

There are some laws of market that can help you create a market or access an existing market and they are;

1. Law of peculiarity: You can only create or access a market with peculiar and unconventional product.
2. Law of advert: Advertisement gives you access into existing markets and can also help you create a new market.
3. Law of outlets: Outlets make your products more accessible to the customer.

4. Law of competition: You need to study and beat your competitor to access and thrive in any market.

Selling your product

A business that must work must have a compelling product. Therefore, you need to learn how to develop, package, display and publicize your product/s whether goods or services.

Discovering your product: Every business idea is supposed to produce a product that can either be goods or services or both. Therefore you need to discover a unique and excellent product, one that will solve an already identified need. People only buy products that meet a specific need and simplify their work. Everyone is looking for a product that will make things easier for them. So your product should be one that solves an existing problem in a unique way that people are willing to pay for.

Developing a product: In developing your product you need to understand the human value chain - what human beings value and how they distribute their resources among what they value. Understanding this will help you develop a product that will align with what they value. You may also need to study human needs and how humans distribute their resources from their primary to their tertiary needs. This is will also help you develop a product that is sensitive to the different levels of human needs. Having a good product is not enough. You need to de-

velop your product to meet the need specific to your market and a product that can solve multiple problems, that way customers will be gaining more for less money.

Packaging your product: A lot of products have not been able to enter and dominate the market because they are not well packaged. Your packaging is therefore as important as the product itself as it can determine the sales of your product. To package a product is to give it an attractive appearance and outlook to ensure appeal and acceptance that will culminate in a purchase. In packaging, you need to create a package that will make your product unique and different from others - this becomes your brand. This uniqueness can be the selling point for you. So as a business person, whether you offer goods or services, you need to consider this, as it can be the difference between a business that will fail and one that will succeed.

Displaying your product: it is not enough to package your product, you need to discover ways to display it. Displaying your product is the act of showing the feeling or quality of your product. It is showing what makes your product unique and different from others already in existence. The quality of a product and the feeling or relief it can give someone can determine whether a person will buy the product or not. You therefore need to consider how to display your product in the best light. This can drive up your sales to a very great extent.

Publicizing the product: to keep your business running and making profit you need to drive sales by publicizing your product. Publicizing your product is actively stimulating public interest in your product. You do this by carrying out marketing campaigns, placing advertorials in media outfits like radio and television, printing and posting flyer and billboards where they are most visible to people. Publicizing your product can drive the sale of your product and can increase your bottom line.

Multiplying your product: There are ways you can multiply the sales of your product/s. You can explore the following the strategies;

Explore the multiplying effect of giant profit making products

These are products or services that transact for higher profit margin. As you develop products, you can begin with a product packaged to deliver high profit margin with just a few sales. These products can offset the deficit you may experience in the sales of your regular product.

Explore the multiplying effect of selling more units

You need create a strategy that can help you sell more units per time or per day. It may be that customers can pay less than the unit price if they purchase a particular number of products or that they can purchase at a price lower than the unit price at a particular time of the day, month, quarter or year.

Your focus is simply on selling more no matter how small the profit may be as you can offset that deficit by the number of products that are purchased.

Explore the multiplying effect of understanding product benefit. The stronger the understanding of your product, the more people buy or patronise you. When a need arises, your product should be the first that comes to mind. You therefore need to attempt to create better understanding of your product among intending clients and already existing clients.

Explore the multiplying effect of biting from the core of your profit. You have not entered into the core of the profit until you enter into manufacturing. The question therefore is can you find a way to manufacture what you sell? This is something you must consider because it has the ability to multiply your profit.

Explore the multiplying effect of outlets: Good and accessible outlets help you sell at the speed of thought. As the need comes to mind and your product comes to mind, how easy is it for people to access and purchase your product? Outlets make it easy for people to find your product and the more outlets you have, the easier it is to purchase your product. So many people today consume products that they do not prefer just because of accessibility.

Explore the multiplying effect of branding: you can induce need by the sight of your product. You can make your product so attractive and excellent that people are compelled to buy it even if their need for it is not urgent.

Explore the multiplying effect of quality advertising: advertising or publicising the quality of your product can multiply the sales of your product. Most people will usually go for products of quality that are more durable. This can be a selling point of your product.

Diversify your proceeds: As you multiply your product and make profit, you will need to diversify your proceeds. To diversify your proceeds is to invest in areas of business other than your current area of business. For instance if you are into information technology, you may consider investing into real estate or agriculture. That way you are multiplying and securing your income by creating multiple streams of income. It is also important in diversification to be knowledgeable about the sector you intend to diversify into. This knowledge include workability, trend and prospect.

Furthermore, some persons still find it difficult to the break into the market with their product/s. To break into the market you can do the following;

Breaking into the market

a) ***Develop an entry strategy:*** the fact

that your product is good does not guarantee entry into the market. In fact many good products never make it into the market where they can be exchanged for money. So you need to develop an entry strategy- a strategy that will announce your presence in the market. You can achieve this by a doing a promotion for a short period of time or by assessing the channels by which goods enter into the market. There are channels by which goods are distributed into the market. You will need to research on them and assess them.

b) ***Identify actions that need to be taken to accomplish the strategy***: every strategy requires action. So you need to outline the actions that need to be taken to make your strategy a reality.

c) ***Evaluate resources and requirements to carry out your strategy:*** the reason many strategies fail is because they fail to evaluate available resources and what is required to make it work. When you take stock of resources available including human resource, you can then ascertain what is required and how to achieve it.

d) ***Constantly re-evaluate your entry strategy:*** a lot of products never break into the market because of the inflexibility of the business owners. Others fail because a previous strategy failed and they gave up.

To avoid these pitfalls, you need to constantly evaluate your strategy to see if it is working or not and re-strategize if you have to.

e) ***Develop a backup plan:*** You also need to develop a back- up plan in case your first market strategy fails. This is a very important consideration that can help avoid losses especially if your goods have an expiry date or time limit. Develop a backup plan and other alternative ways of marketing your product.

After having started your business and kept it running, you need to understand how to expand it. Many persons have businesses and are unable to expand it. Here are some simple keys to expansion.

Keys to Business Expansion

i) ***Manage your business:*** what you do not manage will not grow and expand. You therefore need to manage your business. You need to manage the income and expenditure so that expenditure does not exceed what the company makes in profit.

You must manage the finances to ensure that salaries are paid, utility bills are paid, money is saved and there is always enough to go into production. As a business owner, learn to separate your business account from your personal account so that will not spend money that is meant for your business on yourself. I always recommend that you place yourself on a salary and as you pay your staff, pay yourself.

You also need manage the people that work with you - your staff. The people you work with have the ability to either grow your business or destroy it. You need to set office rules that no one is exempt from. Anyone who breaks them should either receive a caution or should be replaced depending on the severity of the offence. You must learn to separate your business from your personal relationships. You need to have what I call business attitude - relating without sentiment or emotions. Managing your business is the first step towards expanding your business.

ii) ***Monitor your business:*** if your business must expand, you must monitor every single aspect of your business operation. You have to monitor your production line to ensure goods are produced to specification and services are rendered as specified. You have to monitor cash out flow and inflow regularly to avoid financial losses and embezzlement. You also need to monitor

the perception of your clients about your products as this will make you more sensitive to their needs. Many businesses have folded up because of lack of monitoring. To achieve this you need to create system of accountability where all these reports will be submitted to you on a regular basis.

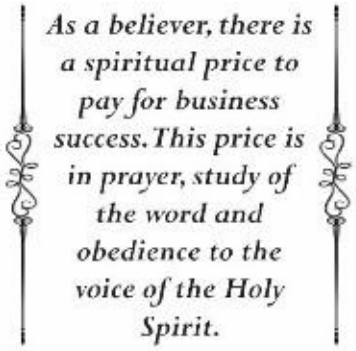
Monitoring also involves studying the trend of the sales of your product/s that is the pattern and demographics of sales. This will give you information on where to focus your sales and distribution. If you do not monitor every aspect of your business it will not grow. Monitoring your business will show you the true state of that business and give you an idea of what to do next to expand it.

iii) ***Make adjustments:*** As you monitor and manage your business, learn to make adjustment when necessary. You may need to make adjustments in your product as you get feedback from your customers. Do not delay. Do it! You may need to make adjustment in your staff. Some persons may need to be swapped, others transferred and some others replaced. You may also need to create new departments, open new outlets to cater for the increasing demand for your product. Make these adjustments as you see them without sentiment because it can determine if your business will go to the next level or not.

Conclusively in this chapter, for everything that must work, there is a price to pay. Business success comes at a price - it is not just handed over to you. But many are not willing to pay that price. If we must be successful in business we must pay the price. As believers, there are three major areas we must be willing to pay the price. I have explained them below;

The Cost of Business Success

i) ***The spiritual cost:*** As a believer, there is a spiritual price to pay for business success. This price is in prayer, study of the word and obedience to the voice of the Holy Spirit. You must spend time with God in fellowship. You can also make request for his wisdom and help in prayer. We are not like the people of this world; we have an enemy-Satan, who will do anything to ensure that we do not prosper financially. Therefore, we must spend time in prayers. The prayers you pray today are stored up for your need tomorrow.



It is also important to spend time in the word of God. When we spend time in the word, we can get revelation about who we are, what we can do, how we can do it and the spiritual forces working to help us achieve. This will give us the required insight and confidence for business success. Also obedience to the voice of the Spirit is very paramount if we must succeed. As we pray and study, we will receive instruction, that when obeyed can make us prosper. So we must choose to obey as that can be the difference between our success or failure

ii) ***The Intellectual Cost:*** business is not just about having a vision or idea, information is what drives the vision. There is a knowledge you require to stabilize and grow your business.

And wisdom and knowledge shall be the stability of thy times, and strength of salvation: the fear of the LORD is his treasure.

Isaiah 33:6

The lack of intellectual property is the reason for poverty. Ignorance is the real problem many business owners have, not lack of resources. If you must have success in business, you must strive for more information. You will need to read books on business success, attend seminars and carry out research on the web. What you know presently is not enough otherwise you would be a billionaire. There is something successful entrepreneurs and billionaires know about business that you do not know. You must be willing to pay the intellectual cost necessary to be a successful business person.

iii) ***The Physical Cost:*** it takes the investment of time, energy and resources to get success in business. It takes hard work to fly high. This is the physical cost you must pay. Some persons never want to inconvenience and stretch themselves. You cannot achieve business success with such an attitude. Until you are stretched enough, you cannot spread enough.

Things only work for workers so you must work to get things to work for you. Work and labour is required for increase. No matter who you are and what you do, you must be ready to physically exert yourself to get things to work. You must be willing to pay

the physical cost for business success without excuse.

CHAPTER FOUR

THE PRINCIPLE OF MINISTERING MONEY

Ministering money is the art of giving money to the less privileged and those in need. It is an important principle in financial prosperity because it has a multiplying effect on wealth.

> ***Blessed is he that considereth the poor: the LORD will deliver him in time of trouble. The LORD will preserve him, and keep him alive; and he shall be blessed upon the earth: and thou wilt not deliver him unto the will of his enemies. The LORD will strengthen him upon the bed of languishing: thou wilt make all his bed in his sickness.***
>
> ***Psalm 41:1-3***

This is why many wealthy people including the richest in the world today who may not be saved are involved in many charitable works. Some even give out a large percentage of their wealth to the poor because they understand this principle. This is why they never go down or become broke. In fact, their wealth continually multiplies because by principle what you give continually, multiplies.

Sadly many believers do not understand this principle hence do not enjoy the accompanying benefits. This principle is connected to God's declaration in Genesis chapter 8 verse 11;

> ***While the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease.***
>
> ***Genesis 8:22***

By this declaration, God set a system in motion that anyone can enjoy. Therefore as sure as night and day, anyone who sows whether he is saved or unsaved will receive a harvest of what was sown. Harvest is receiving a much larger quantity of what you sowed.

Therefore by activating this principle you are automatically multiplying your wealth.

This principle is also connected to the declaration of Jesus in Luke chapter 6 verse 38;

> ***Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.***
>
> ***Luke 6:38***

Jesus instructs us to give and when we do, we will receive an overflowing measure of

what we give. He describes what we will receive from men as good measure, pressed down, shaken together and running over. What a principle!

As you make, manage and multiply money, you must also learn to minister money. This is a sure way into the realm of overflowing wealth. No wonder the wealthy people of this world always ensure that they give to the needy. Believers should not be left out. These principles are primarily for us but if we do nothing about it, the people of the world will continue to enjoy it.

This principle functions when activated irrespective of the man's spiritual state or his status. The bible says that God is not a man that he should lie neither is he the son of man that he should change his mind, therefore when he says something, it stands.

> ***God is not a man, that he should lie; neither the son of man, that he should repent: hath he said, and shall he not do it? or hath he spoken, and shall he not make it good?***
>
> ***Numbers 23:19***

The scriptures also say that God's word is settled. This means that when he makes a declaration, it is settled.

> ***For ever, O LORD, thy word is settled in heaven.***
>
> ***Psalm 119:89***

This principle stands sure forever and will answer to anyone who activates it by giving. But who are we supposed to give to? I have outlined some of them below:

i) **Give to your family and loved ones:** Many people help the poor and needy but forget those who need help in their own families. This should be the first point of ministering money. The scriptures instruct us not to hide from our loved ones when they are in need.

> ***But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.***
>
> ***1 Timothy 5:8***

> ***Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself***
>
> ***from thine own flesh?***
>
> ***Isaiah 58:7***

We can seek out those who have specific needs that we are capable of meeting and help them.

ii) **Give to your fellow believers in Christ:** it is important to prioritize our fellow brethren in Christ when we give. There are many in need in our churches and fellowships. We should minster to them as much as God has blessed us. The Apostle Paul instructs us to do this;

> ***As we have therefore opportunity, let us do good unto all men, <u>especially unto them who are of the household of faith</u>.***
>
> ***Galatians 6:10***

He instructs us to do good to all men but first consider those of the household of faith.

iii. Give to the church for the work of God: It is also very important to give to the church so that the work of God can be done. When we give to the church, we are giving to God because He is the owner of the church.

Apostle Paul tells us that God blesses us so that we can give towards every good work.

> ***And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, <u>may abound (give) to every good work:</u>***
>
> ***2Corinthians 9:8 (Synonym in bracket Added)***

Prayer is the spiritual blood of ministry but money is its physical blood. This means that without money the work of God through the church will be limited. This is why Satan is

stopping many from giving to the church with lies. Many persons give towards other charitable works but will never give to the church. You must be different - as you give, ensure to give to the church for every good work she intends to achieve.



iv.

Give to church workers and ministers: This is also another important way to minster money. Many people like to give to church projects, but they do not consider giving to the people who work in church. Many times, some of these people go without food when working in the vineyard. There is of course a difference between sowing up and sowing down, but they both produce a blessing. Sowing up is giving your tithes, first fruits, seeds etc. for the blessing, but sowing down is giving to those who are not in authority or who do not demand from you, yet have needs and are known to be doing works for the sake of the kingdom. This may include needy missionaries, choristers, janitors etc.

in the house of God. Apostle Paul speaks of this about the Philippians church.

> ***Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only. For even in Thessalonica ye sent once and again unto my necessity. Not because I desire a gift: but I desire fruit that may abound to your account.***
>
> ***Philippians 4:15***

> ***For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem.***
>
> ***Romans 15:26***

v. Give to the regular poor and needy: These are people you come across everyday, some on the streets, and some others as you go about your daily business. This is one of the most important aspects of ministering money because it is the heart beat of God. God loves the poor and wants to help them hence he is indebted to anyone who does.

> ***He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.***

Proverbs 19:17

vi. Give to strangers: Sometimes, God tests our compassion for the poor by setting us up for the blessing. There are some strangers that may come to you for help, that you might not be able to trace, but if you would listen to the voice of your spirit and of the Holy Ghost, you would have a confirmation to help those strangers. This kind of help is a test because many times, these people are angels sent to bring you into your inheritance.

Be not forgetful to entertain strangers: for thereby some have entertained angels unawares.

Hebrews 13:2

And the LORD appeared unto him in the plains of Mamre: and he sat in the tent door in the heat of the day; And he lift up his eyes and looked, and, lo, three men stood by him: and when he saw them, he ran to meet them from the tent door, and bowed himself toward the ground, And said, My Lord, if now I have found favour in thy sight, pass not away, I pray thee, from thy servant: Let a little water, I pray you, be fetched, and wash your feet, and rest yourselves under the tree:

And I will fetch a morsel of bread, and comfort ye your hearts; after that ye shall pass on: for therefore are ye come to your servant. And they said, So do, as thou hast said.

Genesis 18:1-5

This does not mean you should be afraid and help any stranger that comes to you without reason; it only means that you should watch out for such spiritual occurrences.

Finally, I believe that ministering money is one of the major requirements for acquiring the God kind of prosperity. God says he will repay anyone who helps the poor. Imagine what it would be like if God pays you back?

He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

Proverbs 19:17

He is a God of more than enough. By his nature, He does nothing in small measures. When he pays you back, you cannot remain poor. So you must also give priority to giving to the poor in the name of Jesus and let the Holy Spirit guide you.

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