

Go Fishing

*Using S.I. (Supernatural Intelligence) to
produce financial freedom*

Doc Murphy

Doc Murphy Ministries
Plano, Texas

Copyright © 2016-2023 by Doc Murphy.

3rd Edition

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without permission in writing from the copyright owner.

Unless otherwise indicated all scripture quotations are taken from the King James Version of the bible.

Some scripture quotations are the author's paraphrase.

This book was printed in the United States of America.

ISBN-13: 978-1537244990

ISBN-10: 153724499X

Doc Murphy Ministries
2220 Coit Rd. Ste 480-123
Plano, Tx. 75075

Published by Creative Apostle

For Booking and to order additional copies of this book, contact:

Doc Murphy Ministries | The Everywhere Network
pastordocmurphy@gmail.com
www.docmurphy.net

CONTENTS

1. Don't allow money to keep you from money.....	5
2. Stop Toiling.....	20
3. The Power to Get Wealth/The 8/18.....	29
4. Are you being carried?	35
5. Go fishing.....	43
6. Why do you need more Money?.....	52
7. The Million Dollar Question.....	58
8. The Secret to Currency.....	68
9. Think like the Rich.....	76
10. Think like the Boss.....	88
11. Always Having.....	94
12. Keep Satan from robbing You.....	99

BONUS MATERIAL IN THE BACK!

ABOUT THE AUTHOR.....	141
-----------------------	-----

PRODUCTS.....	142
---------------	-----

CHAPTER ONE: DON'T ALLOW MONEY TO KEEP YOU FROM MONEY

Lack is not about money you don't have, but money you do have that you shouldn't have. – Mark Hankins

Are you holding on to your seed? Do you keep eating your seed? A seed can't grow in your hands. It must be released and sown into good ground. Many hold on because they don't trust God's Word to be true concerning giving and receiving or sowing and reaping.

If a fisherman wants fish, he needs to put bait on that hook and cast it out into the water for a catch. It would be to his disadvantage to hold on to the bait and never cast the rod and reel OUT into the water!

It's time for people to stop complaining about financial problems while they disobey the Bible. You must release money from your hands into good ground.

It's time for you to release your faith so you can release your money!

Proverbs 11:24 Give freely and become more wealthy; be stingy and lose everything. 25 The generous will prosper; those who refresh others will themselves be refreshed.

Eccl 11: 4 Farmers who wait for perfect weather never plant. If they watch every cloud, they never harvest. 5 Just as you do not know the path of the wind and how bones are formed in the womb of the pregnant woman, so you do not know the activity of God who makes all things. 6 Sow your seed in the morning and do not be idle in the evening, for you do not know whether morning or evening sowing will succeed, or whether both of them alike will be good.

Eccl 11:1 Send your grain across the seas, and in time, profits will flow back to you.

If you don't ship it off, the return can't come back to you. **Release and Receive!** Too many are waiting for perfect conditions before they sow their seed. Hint: It will never be the perfect time. Get your reasoning out of this, step into faith, and sow a seed with an expectation of a return. Yes, get your hopes up high. Why? Because Jesus promised a return off the seed sown. **Remember there is no return for**

money that's in your hands. You get a return from money that leaves your hand.

Are you sowing? Are you giving for a living? What seeds are you sending out?

Some people are working, but they are not tithing or giving. They don't honor God, but they are expecting God to help them with their financial problems. **Working without tithing and giving the offering is toiling.** You're working **without** the Blessing over your life. You can't manipulate God into doing something for you outside of His righteousness or ways of doing things. There is a certain way that God operates. That is: BY FAITH. This means putting confidence in God's Word. Confidence that says it is true. You believe it and will ACT accordingly. **As a result, you will receive RESULTS.**

Don't allow money to keep you from money.

In other words, don't turn money into your god. It's your god **when you can't let go of it for kingdom purposes.**

1 Timothy 6:10 For the love of money is the root of all kinds of evil. By craving it, some

have wandered away from the faith and pierced themselves with many sorrows. 11
But you, O man of God, flee from these things and pursue righteousness, godliness, faith, love, perseverance, and gentleness....

Many are pursuing money and that's why they have wandered away from the faith and have many sorrows. But when you pursue righteousness, godliness, faith, and love you will be blessed.

Matthew 6:33 Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.

Giving, sowing, tithing, giving to the poor, and working is all a part of righteousness. Pursue what the Lord tells you to do with money and you'll get the results of that.

Giving and the results of it:

Luke 6:38 Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

2 Corinthians 9:6 Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. 7 You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." 8 And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

It's a promise that if you give (cheerfully/with the right attitude) it will be given back to you in abundance. God will make sure you have everything you need, and you'll ALWAYS have all sufficiency in all things. You are able to give to every good work and take care of your house. This is not a "maybe". It is a promise. If God says it, IT IS TRUE FOLKS! He's not a covenant breaker. He is a promise keeper. If He says it, you can rejoice, because it will happen. He's not like us who lie. Do you believe it? Are you fully persuaded?

*Romans 4:21 ...{Abraham} **being fully persuaded** that God was able to do what He had promised.*

Hebrews 10:23 ...for He who promised is faithful.

Numbers 23:19 God is not a man, so he

does not lie. He is not human, so he does not change his mind. Has he ever spoken and failed to act? Has he ever promised and not carried it through?

*Isaiah 55:10 For as the rain and the snow come down from heaven, And do not return there without watering the earth And making it bear and sprout, And furnishing seed to the sower and bread to the eater; 11 **So will My word be which goes forth from My mouth; It will not return to Me empty, Without accomplishing what I desire, And without succeeding in the matter for which I sent it.***

Now go back and meditate those same scriptures you just read until they are engrafted (becomes one with your spirit). Only then will the revelation of those scriptures begin to change your life. Through focused application of the Scriptures, you will experience life change.

Do you support your Pastor financially?

Galatians 6:6 Those who are taught the word of God should provide for their teachers, sharing all good things with them.

Galatians 6:9 So let's not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don't give up. 10 Therefore, whenever we have the opportunity, we should do good to everyone—especially to those in the family of faith.

*1 Corinthians 9:13 Do you not know that those who work in the temple eat of its food, and those who serve at the altar partake of its offerings? 14 **In the same way, the Lord has prescribed that those who preach the gospel should receive their living from the gospel.***

“But Pastor Doc there are crooked preachers”

Get over it! Now listen!

As an apostle, I have spiritual mentors who cover me in the Lord. I make sure that I support their ministries as well as support them personally. I sow seed into their ministries each month, but I also periodically give them money when I see them. I want them to be provided for. I *want* them to have more than I have. I don't want my mentors to think about bills. I need them praying and getting a fresh word. They need to be able to travel the world with no worries about money (even though they

don't worry). So, I do my best to be a part of helping them. I want them to do what God has called them to do. I told my wife one day we are going to give millions of dollars to them personally and to the ministry. I literally dream about it! I receive spiritual things from them, and they should receive carnal things (finances, food, clothes, material things) from me.

1 Corinthians 9:11 If we have sown spiritual seed among you, is it too much for us to reap a material harvest from you?

Apostles are supposed to live off the Gospel. Those in five-fold ministry offices are supposed to make their living from preaching the Gospel when they can (If they can't, they should run a business or work a job). We (preachers) are to focus on prayer, teaching, and leading. Congregations are supposed to provide for their leaders. This is Biblical. It is righteous. It is God's way.

Paul says if we preachers sow spiritual seed (the Word of God) to you, is it too much for us to reap money and other material gifts from you? Of course, it's not. We should be honored and happy to give our finances to those who train us in the Word of righteousness.

Some people have never seen these Scriptures until now or ever heard solid teaching on it. Some Christians are not supporting spiritual leadership because they just don't know to do it. That's ok, you have the word on it now and you can start being a blessing to whoever is over you in the Lord. God will bless you for it. Now, let's talk to those of you who know to do it but refuse to do it.

James 4:17 Remember, it is sin to know what you ought to do and then not do it.

It's sad to see so many people fighting against their own spiritual leader receiving money. Those same people go work their jobs and expect to get paid. But the preacher, however, is not supposed to be blessed (in their eyes). They don't give or support but are the main ones wanting to know where the money is going! **You should want to see the books to make sure YOUR pastor is getting a decent Love Offering!**

People have no problem with musicians or worship leaders getting paid, but Satan has deceived many when it comes down to the one who's saving their marriages, helping them raise their children, the one providing resources to help increase their finances, and help them fulfill the call of God on their lives.

Satan has those people causing a ruckus about the leader receiving offerings. This is out of order and must be corrected. You should be the first in line to support your pastor and first family with your finances. They have to pay bills, eat, buy clothes, and do whatever they want with THEIR money just as you do. Instead of asking what is the pastor doing with HIS MONEY, you should be wondering what the gansta rappers are doing with ALL OF THOSE MILLIONS (making X rated music videos for your children to watch)! You should be making a ruckus about the porn producers making money, not your spiritual father.

Crooked politicians, businessmen, stockbrokers, secular movie stars, secular music artist, porn producers, and abortion clinics can all have PLENTY of money, and most of them are helping people go to hell, but no one says anything about them being loaded with money. A preacher, who is helping to save lives catches hell when God blesses him or her. This is not right. **Your pastor should have more money than a porn producer and a baby killer!**

If you don't want your own pastor and wife (*the one that God used to help save your life, family, finances, and disciple you for Kingdom purposes*) to be blessed by doing their job as a

teacher of the Word, then why would God bless you? You don't want the five-fold ministry gifts to be provided for? But you want the same God who gave you the gifts to provide for your needs? That is not right, and it is not how the Kingdom operates.

God supplies your needs when you supply your apostle's or pastor's need

Phil 4:10 How I praise the Lord that you are concerned about me again. I know you have always been concerned for me, but you didn't have the chance to help me.** 11 Not that I was ever in need, for I have learned how to be content with whatever I have. 12 I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. 13 For I can do everything through Christ, who gives me strength. 14 Even so, you have done well to share with me in my present difficulty. **15 As you know, you Philipians were the only ones who gave me financial help when I first brought you the Good News and then traveled on from Macedonia. No other church did this.** 16 Even when I was in Thessalonica you sent help more than once. **17 I don't say this because I want a gift from

you. Rather, I want you to receive a reward for your kindness. **18** *At the moment I have all I need—and more! I am generously supplied with the gifts you sent me with Epaphroditus. They are a sweet-smelling sacrifice that is acceptable and pleasing to God.* **19 And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.**

There are many scriptures that support giving to your spiritual leader, but we have enough here for you to build your faith. As Paul says, “*I don’t say this because I want a gift from you. Rather, I want you to receive a reward for your kindness*”. God will bless you for taking care of the man and woman of God. People confess Phil 4:19, but verse 19 is a result of you doing verses 15-18. Go back and read it, meditate it, and put it into action and see how God will supply all of your needs according to His riches in glory.

Affection Towards the Lord’s House

1 Chronicles 29:3 Moreover, because I have set my affection to the house of my God, I have of mine own proper good, of gold and silver, which I have given to the house of my

God, over and above all that I have prepared for the holy house...

Haggai 1:4 "Why are you living in luxurious houses while my house lies in ruins? vs 9 You hoped for rich harvests, but they were poor. And when you brought your harvest home, I blew it away. Why? Because my house lies in ruins, says the LORD of Heaven's Armies, while all of you are busy building your own fine houses.

Malachi 3:10 Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!

When you have an affection for God's Kingdom, when your heart is for advancing the Kingdom of God and seeing His house taken care of, your money will be there. People say, "I love my church", but they don't give. Love always gives. God is love and He is the biggest giver. A person who loves another person will give to them. A person who loves an organization will give to it. Love gives. You can't love your church and don't give a dime to it. **You love money and you like your church.**

We don't tithe, give offerings, and give over and above as a duty. We do it because we love God and His Church. We do it because it's an honor. If you want to know what you love, open your check book, look around your house, and look at how much you pay for cable and internet.

If you give more to your Netflix, Peacock, Amazon Prime, and Hulu subscription than you do your local Church, then you need a heart change.

Matthew 6:21 For where your treasure is, there your heart will be also.

Your heart or affection will always follow where you put your money. The people who are not connected to their church FULLY are the people who very seldom give, or they don't give at all. These same people will ask the pastor to pray for their finances, but they won't give a dime to him or the church. If you want to be blessed, you must change this and obey the Word of God.



1. Do you have money in your possession that you shouldn't have? Have you given your tithe, offering, and over and above to support your church and pastor? If not, what is holding you back?

2. If you are working but you're not giving your tithe and offering, what are you doing?

3. Why does God supply your need according to His riches? _____

4. What will love do? _____

5. Pursuing money is not what we do in the Kingdom. What are we supposed to pursue?

CHAPTER TWO

STOP TOILING

*Luke 5:1 And it came to pass, that, as the people pressed upon him to hear the word of God, he stood by the lake of Gennesaret, 2 And saw two ships standing by the lake: but the fishermen were gone out of them and were washing their nets. 3 And he entered into one of the ships, which was Simon's, and prayed him that he would thrust out a little from the land. And he sat down and taught the people out of the ship. 4 Now when he had left speaking, he said unto Simon, **launch out into the deep, and let down your nets for a draught.** 5 And Simon answering said unto him, Master, **we have toiled all the night, and have taken nothing: nevertheless at thy word I will let down the net.** 6 **And when they had this done, they enclosed a great multitude of fishes: and their net brake.***

It's amazing! When Peter got into faith and started operating under The Blessing, he got immediate results. He toiled all night and caught nothing. He obeyed God and repositioned himself and caught a boat load. **All night toiling = NOTHING. A few hours of obeying and working = Prosperity.**

Stop toiling and you'll prosper.

Toiling is doing things in your flesh. **You're trying to prosper without God's help or system.** Faith is the way to prosperity. When you operate in faith, you are working. When you do it on your own, you will be toiling (acting like a slave). Your money doesn't justify your toil. You're working hard, but you don't really have anything to show for it but exhaustion and pain.

Toil: work hard, labor, exert oneself, slave (away), grind away, strive, work one's fingers to the bone, put one's nose to the grindstone; hard work, labor, exertion, slaving, drudgery, effort, industry, 'blood, sweat, and tears'

You're toiling but you're still not getting anywhere. Toil makes you work longer and harder than you should. It's part of the curse. When you live in *The Blessing*, you will work, and the results come quicker and easier.

The blessing of the Lord brings wealth, without painful toil for it. Proverbs 10:22 NIV

When the Blessing is on your life you can get rich without painful toil, without working like a

slave, without “blood, sweat, and tears”, and without working your fingers to the bone.

How to get the Blessing on you

1. Get saved and receive the Blessing of Abraham.

*Galatians 3:14 **He redeemed us in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus**, so that by faith we might receive the promise of the Spirit.*

*Galatians 3:29 And **now that you belong to Christ, you are the true children of Abraham. You are his heirs, and God's promise to Abraham belongs to you.***

*Genesis 12:2 And I will make you a great nation, And I will bless you, And make your name great; And so you shall be a blessing; **3** And I will bless those who bless you, And the one who curses you I will curse. **And in you all the families of the earth will be blessed.***

2. Tithe and give offerings.

*Malachi 3:10 **Bring the whole tithe** into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and **pour out so much blessing** that there will not be room enough to store it.*

*Acts 20:35 ...remembering the words the Lord Jesus himself said: **'It is more blessed to give than to receive.'***

Tithe means "tenth". We are to honor God with the tenth of our increase. **Let's be clear: God doesn't need our money, we need His.** Giving the tithe to God is showing honor, respect, and worship to Him. It's not a duty. It's a privilege. It's not for Him. It's for us. Tithing shows you where your heart is and it also positions you for the Blessing. The tithe is holy to the LORD.

*Proverbs 3:9 **Honor the LORD with your wealth** and with the first and best part of all your income.*

*Leviticus 27:30 **A tithe of everything** from the land, whether grain from the soil or fruit from the trees, **belongs to the LORD**; it is holy to the LORD.*

Luke 11:42 Woe to you Pharisees! You pay tithes of mint and rue and every herb, but you disregard justice and the love of God. You should have practiced the latter without neglecting the former (The tithe).

People don't have a problem with the 10% they have a problem with the 90%.

In other words, people think they can't tithe because they can't afford to. The real issue here is they don't manage the 90% properly.

It's not the tithe that's hurting you. It's the bad money management with the 90% that's hurting you. **The tithe was designed to Bless you.** If you would worship God with the tithe, He would help you with the 90% and show you how to increase that!

Work in Genesis: *"The Lord God took the man and put him in the garden of Eden to work it and keep it." Genesis 2:15*

Work belongs not to our cursed condition nor to our brokenness, but to our new identity in Christ. We are made for work.

If you are missing out on life, your children's lives, the local Church, or your Kingdom

assignment, then you are toiling and living under the curse; no matter how much money you make. Many make the excuse, “I have to work”. That’s true. You need to work, but you don’t have to toil. Your children want YOU not bacon and they should be able to get both! God asked you to do something for Him and you tell Him you have to go toil! Are you kidding me? God’s assignment over your life is FIRST and CENTER, not a job. People will put in 12-16 hours on a job seven days a week and can’t do one day a week for one hour to serve in their assignment for GOD. For many people God’s Church and his purpose for their lives is just extra-curricular activity. It’s not a priority. You do not want to meet God and He ask you, “Why didn’t you do what I told you to do?” and your answer is, “Oh God I had to work and bring home the bacon”. That is going to be a sad day.

Toil in Genesis: *Cursed is the ground because of you; in pain you shall eat of it all the days of your life; thorns and thistles it shall bring forth for you. By the sweat of your face you shall eat bread.* Genesis 3:17-20

That which robs work of its life-giving goodness is called “toil.”

We were never meant to work as hard as people are working. Blood, sweat, and tears is a curse statement. Grinding is a toiling statement. Too many believers have not tapped into their right to live under the Blessing. They are still acting like slaves trying to make an end meet. Break free from that today and make God your priority and see how He will bless you and make things easier for you.

How to stop toiling and start working:

1. **Hear the voice of God for specific instructions.** Once Jesus got on Peter's boat, Peter was able to hear and get specific instructions from the Master.
2. **Obey quickly and don't talk yourself out of what God is telling you.** We live by the Word not circumstances. That's called faith. Just do it at His Word. **Peter launched out into the deep because Jesus said it, not because he had logical proof that fish would be out there.** All Peter knew is he didn't catch anything. His proof that fish were out there or that this time he would catch anything was Jesus' word, ***Luke 5:4...*** ***Launch out into the deep and let down your nets for a catch.*** Logic says, "We didn't catch anything all night,

so I know there is nothing out there”.
Faith says, “**At your word I will obey**”.
Jesus’ word is all the proof you need.

3. **Stop trying to work without the Blessing.** Without Jesus on your boat, you will always be toiling. You will continue to work harder than you should, and you’ll still be coming up short. When Jesus gets on your boat, He will always get you to operate in faith. Faith is the way to the Blessed life.



1. What does toil mean?

2. Are you toiling? _____ How will you correct this?

3. How do you start living under the Blessing?

4. Is God's assignment for your life top priority?
_____, If not, when are you going to
start living by faith? _____

CHAPTER THREE

THE POWER TO GET WEALTH

THE 8/18 WEALTH SYSTEM

*Deuteronomy 8:18 You shall remember the LORD your God, **for it is he who gives you power to get wealth**, that he may confirm his covenant that he swore to your fathers, as it is this day.*

In spite of your financial dilemma, you have the power to get wealth. That means you have the **ability** to GET wealth. God has placed the power or ability in you to get your own wealth. You don't need hand-outs. You don't have to manipulate people into paying your bills. You don't have to date someone with money so they can take care of you. You don't have to con churches into paying your rent. YOU HAVE THE ABILITY TO GET YOUR OWN MONEY!!!

Get Your Shovel Out

*Deuteronomy 8:9 A land wherein thou shalt eat bread without scarceness, thou shalt not lack anything in it; a land whose stones are iron, and **out of whose hills thou mayest dig***

brass.

Notice how God brought them into a good land. That's His will. Everything they needed was provided for. Remember in Genesis, God created a prosperous garden and then put Adam in it.

*Genesis 2:8 Now the LORD **God had planted a garden** in the east, in Eden; **and there he put the man he had formed.***

God creates a place for you and then brings you to it. That's why it's important to get to YOUR place. Where is THERE? Are you in the church and city that God specifically arranged for you? **Everything you need to prosper is THERE.** But it doesn't matter that brass is there if you don't go GET it!

If you don't dig for the brass, you won't get any of it. Get your shovel out and DIG. Wealth is there, but you have to dig. You have to go get it. It's not coming to you. This is not luck or gambling. We are not playing the lottery or trying to get wealthy from playing Monopoly at McDonalds. **No, this is the real world where you have to dig for brass.** You have to work *Kingdom, business, and financial* principles in order to get wealth. Stop trying to get lucky. You're wasting time and money. You need to invest your time and money into things that will

produce *I* come.

My wife and I found our place in Longview, Texas for many years. We owned a successful daycare business, founded a great church called Outreach Tabernacle and later The Place International Church and reached hundreds. My wife owned a prosperous fitness business, and I ran a business coaching firm. In that land we prospered. God had us there and we dug for our brass. The brass was there, we just had to dig for it. Now God has us in Plano, Texas. We have found the brass here also. We have a great Church Planting Network Headquarters here called The Everywhere Network. We have planted several churches and will continue until we have a church in every state of the U.S.

My wife owns a prosperous tutoring service and I run a successful book publishing and marketing company. I continue to teach and train business owners and career professionals through Widman University. We also operate a music production company and other ventures. We are making more money than we ever have since we moved to the place where God had things pre-arranged and set up for us. We just had to get to the place and dig for OUR brass.

Are You Lazy?

This chapter will only frustrate lazy people. Lazy people just want to pray and confess wealth in. They want to sow a seed and confess a scripture and hope something happens. Of course, I'm all for giving and confessing the Word, but your confession must have corresponding action. You need to give, confess the scriptures, AND WORK!

James 2:17 Even so faith, if it has not works is dead, being alone.

Proverbs 10:4 Lazy people are soon poor; hard workers get rich.

Lazy people dream about being rich, but they won't do what rich people DO. ***Your dreams will be just that (dreams) until you get up and take action.*** Stop wishing for money and start digging for it. You have every book on business and finances and you're still broke. You like to know information, but you don't like to ***work the information*** you know. Knowing something is meaningless if you never use what you know. ***Wisdom is knowledge USED properly.*** A wise person will apply what they know in a way that benefits them. Get up today from that couch and go dig for that brass.

You need Opportunities

Your faithful giving and confessions will open up the right opportunities for you to work. You need the right opportunities. Seeking God, giving faithfully and generously, and keeping our confessions right, opened up the many opportunities my wife and I have found. Once we found them, we started digging. You also need to know that what my wife and I do are things we *can* do and things we have a passion to do. God will open up or bring you to opportunities that are in line with the call He has over your life and the passions you have. **Remember He gives you the ability to get wealth.**



1. What abilities has God given you?

2. What's your deepest passions?

3. How can you turn those passions into a

money machine?

4. What does power mean? _____

5. Are you lazy? _____, How will
you correct that?

CHAPTER FOUR

ARE YOU BEING CARRIED?

*Acts 3:1 Peter and John went to the Temple one afternoon to take part in the three o'clock prayer service. ² As they approached the Temple, **a man lame from birth was being carried in. Each day he was put beside the Temple gate, the one called the Beautiful Gate, so he could beg from the people** going into the Temple. ³ When he saw Peter and John about to enter, he asked them for some money. ⁴ **Peter and John looked at him intently, and Peter said, "Look at us!"**⁵ **The lame man looked at them eagerly, expecting some money.** ⁶ **But Peter said, "I don't have any silver or gold for you. But I'll give you what I have. In the name of Jesus Christ the Nazarene,^[a] get up and^[b] walk!"** ⁷ Then Peter took the lame man by the right hand and helped him up. And as he did, the man's feet and ankles were instantly healed and strengthened. ⁸ He jumped up, stood on his feet, and began to walk! Then, walking, leaping, and praising God, he went into the Temple with them.*

Are you looking for hand-outs? Does your mama still provide for all of your needs? Are

you making sad faces at church so people can feel sorry for you in order to manipulate them into giving you money? You're not a baby. You're a grown-up. You need to grow up!

My wife and I have been homeless, broke, lived in the car, didn't know how we would eat, but no one ever knew it. We decided years ago that we wouldn't make others out to be our source. We would tough it out and get on our feet ourselves. I'm not saying we haven't had help a few times. I'm saying we don't make that a habit. When people hear our testimonies of how we struggled and then made it out, they get mad, because we didn't ask them for help. That's right, we don't put on sad faces and hope people will feel sorry for us.

We also don't ask for help when we know we put ourselves in that situation. Many people will spend their money on foolishness instead of paying their bills. They will play with their money and then ask other people for their hard-earned money to pay their bills. These people buy fast food, cigarettes, all kinds of alcohol, clothes, books, cars they can't afford, have cable and internet bundles, and all kinds of entertainment (like Hulu) and then will ask the church to pay their rent or light bill. **I'll slap your eyes out!**

That's evil and manipulative! If I'm bad with my

money, I refuse to con people into paying my bills while I have fun. I'll just suffer the consequences of bad money management.

Shame on your family and friends for carrying you!

You'll never get to a wealthy place if you still have enablers. If you have to be carried by other people (usually parents) you'll always be broke. You need to have faith in God and go out there and make your own money. **Stop allowing people to carry you.** You have to put a stop to it. But if you don't live by faith, you'll never stop it. You always have a fall back. Take control of your life and make something out of it. You don't need to borrow any more money nor ask your church for any more. You need to get up and go get what's laid up for you!

*Proverbs 13:22 A good man leaves an inheritance to his children's children, **but the sinner's wealth is laid up for the righteous.***

Just because it's laid up doesn't mean you'll get it. You can't get it because you're allowing people to carry you. That makes you lazy. Also notice that a good man will leave an inheritance. This man is obviously out there working hard (not toiling) to make his own

money. This man doesn't need hand-outs. He's the one giving inheritances out to his grandchildren!

When you continue to be carried, you will develop a poverty mentality, and that will keep you in the same boat year after year. The people who are enabling you need to stop today. Those people need to slap you and **make you MAKE IT!** You need to be pushed out of the nest so you can soar like the eagle you are. Yes, I'm rough on you! You've been living like that far too long. Your mom won't tell you this, so I'll have to be the one to say it. Stop having sob stories, putting on disfigured faces, and talking with "con-artist" in your voice! Stop feeling sorry for yourself and being lazy and go out there and work.

Change how you think

Proverbs 23:7 For as he thinketh in his heart, so is he:

If you have enablers, you need to adjust your thinking. You can only be transformed by the renewing of your mind (Romans 12:1-2). Your mind will shape your life. Your mind is renewed by the Word of God. Get into the Word and see what it says about money and finances. Allow that Word to shape your thinking and then go

apply what you read.

How did Jesus Deal with Peter?

When Peter had financial problems, Jesus told Him to go fishing. **He didn't give Peter money**
He gave Peter wisdom and specific instructions.

- *Matthew 17:27 Notwithstanding, lest we should offend them, **go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee.***
- *Luke 5:4 Now when he had left speaking, he said unto Simon, **launch out into the deep, and let down your nets for a draught.** 5 And Simon answering said unto him, Master, **we have toiled all the night, and have taken nothing; nevertheless at thy word I will let down the net.** 6 **And when they had this done, they enclosed a great multitude of fishes: and their net brake.***

Peter had to go to work. Peter wasn't carried

by Jesus. **He was empowered by Jesus to do something about his own situation.**

Jesus is empowering you now as you read this book. He's challenging you to go do something about your own situation. Nobody owes you anything. You owe yourself to live by faith and create change in your own life. **Your mom, dad, church, pastor, or friends are not your source.** God is your Source, and He gives you wisdom on how to get provision for your house.

Psalm 23:1 The LORD is my shepherd; there is nothing I lack.

How did Peter deal with the crippled man?

Acts 3:4 Peter and John looked at him intently, and Peter said, "Look at us!"⁵ The lame man looked at them eagerly, expecting some money. ⁶ But Peter said, "I don't have any silver or gold for you. But I'll give you what I have. In the name of Jesus Christ the Nazarene,^[a] get up and^[b] walk!"⁷ Then Peter took the lame man by the right hand and helped him up. And as he did, the man's feet and ankles were instantly healed and strengthened.

Peter didn't give him money. Money is not what he needed. He needed a word from the Lord and the power of God. He needed

something that would help him get on his feet and go out and make his own money. A great leader will always give a word in season and provide resources and tools to help people get up. **An enabler will help you stay crippled by giving you money.**

*Is 50:4 The Lord GOD has given Me
The tongue of the learned, **That I should
know how to speak A word in season
to him who is weary...***

***You don't need a hand-out. You need your
ankle bones strengthened!***

You need to listen and obey those leaders who are helping you get up. As long as you want churches to enable you, family members to enable you, and the government, you'll always be begging and looking for someone to solve your problems for you. **You'll never have to beg again if you will allow your spiritual leaders to strengthen your ankle bones!**

*Ps 37:25 I have been young, and now am old;
yet have I not seen the righteous forsaken, nor
his seed **begging** bread.*



1. Are you currently allowing people to carry you? _____, If so how will you correct this?

2. How did Jesus deal with Peter?

3. How did Peter deal with the lame man?

4. Why do you think so many people don't trust God for their finances?

CHAPTER FIVE

GO FISHING

*Matthew 17:27 Notwithstanding, lest we should offend them, **go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee.***

If you're in need of more money, I'm going to show you a simple principle that can help you. It's called "Go Fishing". This means, do what you CAN do. It's already in your hands. Your financial freedom is in your hands. You are looking outside of yourself and everything you need to make money is there. You just need to identify it and have the guts to turn it into a money machine.

Notice Jesus didn't tell Peter to go do something that he couldn't do or wasn't familiar with. Jesus instructed Peter to do something that he was familiar with. Peter knew how to fish. When Peter needed to make money or pay bills, Jesus told him to go fishing. He didn't tell him to go to school to further his education. No, He said, "Go out there and do what you can do".

It worked every time **because Jesus said to**

do it. If Jesus says to do it, IT will work every time. This is where many are missing it. You have to go out there and do it when He says to do it. Stop trying to analyze everything and *DO* everything He says. You don't look smart trying to analyze, you look smart by walking and living by faith or by the LORD's Word. Why? Faith gets results, reasoning doesn't.

*Matthew 4:4 But Jesus told him, "No! The Scriptures say, 'People do not live by bread alone, **but by every word that comes from the mouth of God.**'"*

Four things happened in this conversation

This conversation Jesus had with Peter can change your life!

Why: *Lest we should offend them* (by not paying our bills). Why you should have money. There's always a cause. God wants you to be able to pay your bills, so He will help you.

When: Go (this means now). The time is now. Your bills are current, and ***you need currency to stay current on your bills.*** God will help you get currency, but you have to go do it now. Stop procrastinating.

Where: Go to the sea (a place of familiarity). A place where he knew Peter would excel. **A place that was already cultivated for success.**

What: Cast a hook and take up the first fish. Fish...Do what you already can do. Many

times, what God tells you to do, you can already do it. We miss it, because we often think God is talking above our heads. We think it's more complex than it is. God is simple and will always keep you in line with how He created YOU. People are complex. Stop comparing yourself with others. Stop listening to weird, over the top advice from people. Stop being jealous and wishing you could do what others are doing. Just be you and listen for God to tell you to do something that YOU can do.

This is Supernatural Money!

What happened with Peter is called "Supernatural Money". Peter supplied the natural and Jesus supplied the Super! The result: ***Supernatural Money!*** When you tap into supernatural money, things that go against nature happens. Below is how the principle works:

1. Listen for specific instructions. Jesus told Peter to go fishing (something he can do). Take the fish that first comes. Jesus said, "In that fish's mouth will be the money you and I need". Peter didn't need to keep fishing after the first one. Why? Jesus gave him specific instructions. THE FIRST ONE. Don't keep going after you've already obeyed. Who cares why it's the first one, just obey!

2. Believe what Jesus says. Money just doesn't pop up in a fish's mouth. Many times, Jesus says things that don't "*make sense*" to us. You have to believe what He says even when it's against natural law and common sense. This is faith and the supernatural. You just believe and obey and let the supernatural work.

3. Do what Jesus said. You don't go home to pray about going to the sea. You go fishing and expect what Jesus said to be true. It may sound ridiculous, and you probably can't tell your friends until it happens, but you need to go, because He said it. ***The proof that the money was there was Jesus saying it.*** Many people are not doing what God says because it doesn't make sense to them. You are missing out on "Supernatural Money".

4. Pay the bill. When you get the money, pay the bill. Don't use "Supernatural Money" for your own enjoyment. This is for those bills not an outfit.

Let's look at another *Supernatural Money* instance:

The Widow Woman

2 Kings 4:1 *A certain woman of the wives of the sons of the prophets cried out to Elisha, saying, "Your servant my husband is dead, and*

you know that your servant feared the LORD. And the creditor is coming to take my two sons to be his slaves.”² So Elisha said to her, “What shall I do for you? Tell me, what do you have in the house?” And she said, “Your maidservant has nothing in the house but a jar of oil.”³ Then he said, “Go, borrow vessels from everywhere, from all your neighbors—empty vessels; do not gather just a few.”⁴ And when you have come in, you shall shut the door behind you and your sons; then pour it into all those vessels, and set aside the full ones.”⁵ So she went from him and shut the door behind her and her sons, who brought the vessels to her; and she poured it out.⁶ Now it came to pass, when the vessels were full, that she said to her son, “Bring me another vessel.” And he said to her, “There is not another vessel.” So the oil ceased.⁷ 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.

This woman was struggling financially and really needed help. **The prophet didn't give her the money but gave her wisdom** (a strategic plan). He asked her what was in her house. The woman said, “*all I have is this jar of oil*”. That jar of oil was all she needed for “Supernatural Money”. He told the lady to go borrow a lot of vessels and fill those vessels with the oil. Remember the oil was already in

her house. God works with what's in your house. What's already available to you. The oil she had was not enough to fill a lot of vessels, but the Super got on her natural and as long as she had vessels the oil poured. When there were no more vessels the oil stopped. Look at verse 7: ***“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.”***

God put this woman in the olive oil business and she was able to pay her debt FIRST, then live on the rest. She used what she had, ***obeyed the prophet***, God put His Super on it, she paid her bills, and lived in financial freedom the rest of her life.

2 Chronicles 20:20 Believe in the LORD your God, so shall ye be established; believe his prophets, so shall ye prosper.

What's THAT in your hands?

Exodus 4:2 The LORD said to him, "What is that in your hand?" And he said, "A staff." ***3Then He said, "Throw it on the ground." So he threw it on the ground, and it became a serpent;***

God asked Moses, "What's THAT in your

hands?” God wants you to recognize that what you need is already in your hands. He wants you to be able to identify it. He’s asking you today, “What’s **that** in your hands?” You’re wondering how you will make it. What’s in your hands?

The thing that was in Moses’ hands turned into something when he released it. You have to be willing to release what you have to God so that it can turn into something that will help bring deliverance to you. That talent you have, turn it into a business. Let God bless it.

From these stories you can see that what you need is already **in your hands or in your house**. You have talents, gifts, items, and other resources that God has already equipped you with to make it. I’ve used my computer combined with my abilities to create graphics to produce websites, marketing materials, and books for people. I’ve been able to supply the natural and God supplied the Super and I have experienced “Supernatural Money”. You too can turn your hobbies and abilities into money. I’ve seen people turn their hobby to cook into a business. Those businesses are now prospering. I’ve seen people use their talent to play instruments and teach others to do it with God’s Super on it and they experience “Supernatural Money”. You could turn that broom, mop, and cleaning supplies that are

already in your house into a cleaning business. You enjoy cleaning your house, so go clean other people's homes and make money.

WHAT CAN YOU DO? WHAT'S IN YOUR HANDS?

- Do you like to sew? Go sew clothes for people. Make your own clothes and start a clothing line.
- Do you like to cook? Cook for other people. Go sell plates to plant workers on their lunch break.
- Do you like to bake? Bake and sell your pies and cakes to people online or offline.
- Do you like to wash your car? Turn that into a business. Wash business executive cars while they are in their offices working. When they get off of work, their car is washed.
- Do you have the talent of writing? Start a blog, grow it, and make money by selling advertisement.
- Do you have the talent to play the drums? Teach young kids how to play

and make money.

- Are you a people-person and you enjoy talking? Get involved with a network marketing company and sign people up!
- Do you have a subject that you're passionate about? People wish you would shut up because you can't stop talking about it. Here's an idea: Start your own seminars and create your own platform. Use Zoom, Tik Tok, Instagram and Youtube. Make money as an influencer. Write a book, produce CD's, utilize social media, and start a blog.

There are tons of *simple* ideas and ZERO excuses. What's in your hands? What drives you? What are your passions? What would you do even if you were not getting paid? Figure that out and you are on your way to financial freedom!



1. What's in your hands or house?

CHAPTER SIX

WHY DO YOU NEED MORE MONEY?

This is a great question. Why do you need more money? What are your motivations? Why would God help you increase?

True enough, God wants you to increase. He wants you to prosper. It's His will, but if you're selfish there is no need for you to prosper. If you have the right motives and your money has a mission to advance the Kingdom, then the following scriptures belong to you.

Psalm 115:12 *The LORD hath been mindful of us: he will bless us; he will bless the house of Israel; he will bless the house of Aaron. 13 He will bless them that fear the LORD, both small and great. 14 The LORD shall increase you more and more, you and your children.*

Job 8:7 *Though thy beginning was small, yet thy latter end should greatly increase.*

Haggai 2:7 *I will make all the nations quake. The wealth of all the nations will come. I will fill this house with glory, says the LORD of heavenly forces. 8 The silver and the gold belong to me, says the LORD of heavenly*

forces. **9** *This house will be more glorious than its predecessor, says the LORD of heavenly forces. **I will provide prosperity in this place,** says the LORD of heavenly forces.*

Matthew 6:33 *But seek ye first the kingdom of God, and his righteousness; **and all these things shall be added unto you.***

Become a Visionary

When you are a visionary, you will always have more projects than money. In other words, your projects will always cost more than you can pay. But **God will always provide where He guides.**

Some of you WANT more money but you don't NEED more money. What are you going to do with it? Do you have a solid, unselfish plan for more money? If your first answer is to go shopping, that could be the reason why you're not increasing financially.

If you want to see more money, you need to get a vision. God gives PROvision for His vision. There is no need for God to give you money to hoard up for yourself. God blesses people so they can be a blessing to people.

Money should always have a mission and should always be flowing.

Parable of the valuable coins

Matthew 25:14 *“The kingdom of heaven is like a man who was leaving on a trip. He called his servants and handed his possessions over to them. 15 To one he gave five valuable coins, and to another he gave two, and to another he gave one. He gave to each servant according to that servant’s ability. Then he left on his journey. 16 “After the man left, the servant who had five valuable coins took them and went to work doing business with them. He gained five more. 17 In the same way, the one who had two valuable coins gained two more. 18 But the servant who had received the one valuable coin dug a hole in the ground and buried his master’s money. 19 “Now after a long time the master of those servants returned and settled accounts with them. 20 The one who had received five valuable coins came forward with five additional coins. He said, ‘Master, you gave me five valuable coins. Look, I’ve gained five more.’ 21 “His master replied, ‘Excellent! You are a good and faithful servant! You’ve been faithful over a little. I’ll put you in charge of much. Come, celebrate with me.’ 22 “The second servant also came forward and said, ‘Master, you gave me two valuable coins.*

Look, I've gained two more.' **23** "His master replied, 'Well done! You are a good and faithful servant. You've been faithful over a little. I'll put you in charge of much. Come, celebrate with me.' **24** "Now the one who had received one valuable coin came and said, 'Master, I knew that you are a hard man. You harvest grain where you haven't sown. You gather crops where you haven't spread seed. **25** So I was afraid. And I hid my valuable coin in the ground. Here, you have what's yours.' **26** "His master replied, 'You evil and lazy servant! You knew that I harvest grain where I haven't sown and that I gather crops where I haven't spread seed? **27** In that case, you should have turned my money over to the bankers so that when I returned, you could give me what belonged to me with interest. **28** Therefore, take from him the valuable coin and give it to the one who has ten coins. **29** Those who have much will receive more, and they will have more than they need. But as for those who don't have much, even the little bit they have will be taken away from them. **30** Now take the worthless servant and throw him outside into the darkness.' "People there will be weeping and grinding their teeth.

Key points:

- How well do you leverage your time with what you have?
- We should be making Kingdom investments with what we have.
- God gives us what we can handle at the time, but He expects for us to do something with what we have. ***Not hoard it but work to increase it.***
- We must become increase minded. **We should always be looking for opportunities to increase our finances for Kingdom Agendas.**



1. What's your vision for Kingdom advancement?

2. Do you tithe and give offerings for the mission of God or to get money for Disney Land?

(There's nothing wrong with receiving a harvest

from your giving. Just keep your motives pure)

3. Sit down and pray and see what vision God will give you to help reach people for Jesus.

4. Where is God leading you? How will you make investments for the Kingdom in the next year?

CHAPTER SEVEN

THE MILLION DOLLAR

QUESTION: How Long?

If I don't bring this question to you, you could literally be losing out on millions. How long?

Deuteronomy 1:6 *The LORD our God spake unto us in Horeb, saying, Ye have dwelt long enough in this mount: 7 Turn you, and take your journey, and go to the mount of the Amorites, and unto all the places nigh thereunto, in the plain, in the hills, and in the vale, and in the south, and by the sea side, to the land of the Canaanites, and unto Lebanon, unto the great river, the river Euphrates. 8 Behold, I have set the land before you: go in and possess the land which the LORD sware unto your fathers, Abraham, Isaac, and Jacob, to give unto them and to their seed after them. 9 And I spake unto you at that time, saying, I am not able to bear you myself alone: 10 The LORD your God hath multiplied you, and, behold, ye are this day as the stars of heaven for multitude. 11 (The LORD God of your fathers make you a thousand times so many more as ye are, and bless you, as he hath promised you!)*

Joshua 18:2 *And there remained among the children of Israel seven tribes, which had not yet **received** their inheritance. 3 And Joshua*

said unto the children of Israel, **How long are ye slack to go to possess the land, which the Lord God of your fathers hath given you?**

Receive: to take into your possession

Slack: *Hebrew is Raphah* which means: cease, consume, draw {toward evening}, fail, faint, forsake, idle, stay, be still, be slothful, weak.

God had already given them the land. He set the land before them and told them to go in and possess. They had the green light. All they had to do was possess, but they wouldn't take the land into their possession. They were slack: idle, slothful, and refused to receive.

Most of them had received their portion, but these seven tribes had not received. What were they waiting on? How long would they sit there and be without?

This happens in the church today. God has already given us everything we need, and we still sit back and wait for Him to do something else. **It's immaturity and a spirit of enablement.** Instead of moving into a wealthy place, we get content with manna. We want God to work a miracle every day. God wants to take us into a place where we have more than enough. Enough for your house, other people, and His local church. **Money will follow your maturity.** Most people just need to grow up.

Joshua 5:12 **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 the produce of Canaan.**

Psalm 66:12 Thou hast caused men to ride over our heads; we went through fire and through water: **but thou broughtest us out into a wealthy place.**

2 Corinthians 9:8 And God is able to make all grace [every favor and earthly blessing] come in abundance to you, so that you may always [under all circumstances, regardless of the need] have complete sufficiency in everything [being completely self-sufficient in Him], and have an abundance for every good work and act of charity.

God has already given us what we need

1 Corinthians 2:9 But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him. ***10*** But God hath **revealed them unto us by his Spirit:** for the Spirit searcheth all things, yea, the deep things of God. ***11*** For what man knoweth the things of a man, save the spirit of man which is in him? even so the things of God knoweth no man, but the Spirit of God. **12 Now we have received, not the spirit of the world, but the spirit which is of God; that we might know the things that are freely given to us of God. 13 Which things also we speak, not in the words which man's wisdom teacheth, but which the Holy Ghost**

teacheth; comparing spiritual things with spiritual. 14 *But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned.*
15 *But he that is spiritual judgeth all things, yet he himself is judged of no man.*

Ephesians 1:3 *Blessed be the God and Father of our Lord Jesus Christ, who **hath blessed us with all** spiritual blessings in heavenly places in Christ:*

2 Peter 1:3 *According as his divine power **hath given unto us all things that pertain unto life** and godliness, through the knowledge of him that hath called us to glory and virtue:*

John 10:10 *The thief cometh not, but for to steal, and to kill, and to destroy: **I am come that they might have life, and that they might have it more abundantly.***

- If He's given life, then live it. How long will you wait to start living?
- If He's given you every spiritual blessing, then BE BLESSED. How long will you wait to live in The Blessing?
- If He's given you all things that pertain to life and Godliness, then take those things into your possession. ***You don't need to ask God IN PRAYER for the things He's already given you.***

The reason people don't possess:

1. They don't won't CONFRONTation. In order to possess you will have to confront

some things head on. **God has freely given it to you, but He expects for you to drive out the thing that's trying to stop you. Free doesn't mean cheap.** What God gives you is worth fighting for.

Joshua 17: 2 Yet the children of Manasseh could not drive out the inhabitants of those cities; but the Canaanites would dwell in that land. 13 Yet it came to pass, when the children of Israel were waxen strong, that they put the Canaanites to tribute, but did not utterly drive them out. 14 And the children of Joseph spake unto Joshua, saying, Why hast thou given me but one lot and one portion to inherit, seeing I am a great people, forasmuch as the Lord hath blessed me hitherto? 15 And Joshua answered them, If thou be a great people, then get thee up to the wood country, and cut down for thyself there in the land of the Perizzites and of the giants, if mount Ephraim be too narrow for thee. 16 And the children of Joseph said, The hill is not enough for us: and all the Canaanites that dwell in the land of the valley have chariots of iron, both they who are of Bethshean and her towns, and they who are of the valley of Jezreel. 17 And Joshua spake unto the house of Joseph, even to Ephraim and to Manasseh, saying, Thou art a great people, and hast great power: thou shalt not have one lot only: 18 But the mountain shall be thine; for it is a wood, and thou shalt cut it down: and the outgoings of it shall be thine: for thou shalt drive out the Canaanites, though they have iron chariots, and though they be strong.

2. They still have a wilderness mentality.

They've been taught that the "bad" wilderness experience is God's will. The wilderness was a pit stop to sacrifice to the Lord. It was not the final destination. They stayed in there because of their disobedience. God didn't keep them there. It was their fault. And it's your fault if you're still living in the wilderness.

Exodus 3:18 And they shall hearken to thy voice: and thou shalt come, thou and the elders of Israel, unto the king of Egypt, and ye shall say unto him, The LORD God of the Hebrews hath met with us: and now let us go, we beseech thee, three days' journey into the wilderness, that we may sacrifice to the LORD our God.

In the wilderness, God took care of His people with manna and quail. They were not supposed to stay there that long. Their complaints and sinful actions against God and the man of God (Moses) kept them in the wilderness; living off miracles. Even now people are living in the wilderness and have developed a wilderness mentality. This type of mentality is looking for God to do everything for them. God already made the crooked places straight. What more do you want?

Is 45: 2 I will go before thee and make the crooked places straight: I will break in pieces the gates of brass and cut in sunder the bars of iron: 3 And I will give thee the treasures of darkness, and hidden riches of secret places, that thou mayest know that I, the Lord, which call thee by thy name, am the God of Israel.

He opened the Jordan River (**Joshua 3:17**). You have to cross over. God showed you the land and got it ready for you, you have to go in and occupy it.

It's a "manna" mentality. ***It's a do for me, while I sit back and complain, murmur, disobey the law, be lazy, live in fear, and serve golden images mentality.***

God already brought you to a good land, so get your shovels out and dig (Deuteronomy 8:9). God has given you the power (ability) to get wealth, so go get what belongs to you. He doesn't give you the power *and* DO YOUR WORK FOR YOU!

Jesus already became poor that you through His poverty might be rich (2 Corinthians 8:9). So go be abundantly supplied for through your work and investments.

3. They are trying to possess "spiritual" things with a natural mind. They can't see it. All they can see is what they're used to (slavery in Egypt and wilderness living). This is what causes people to complain. It's frustrating to hear about a land or even see a land that someone says is yours, but your natural mind can't figure out how to get it.

1 Corinthians 2:14 But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned.

The word translated natural from the Greek is *psuchikos* referring to the man who is governed only by his environment; namely his natural instincts, as a result of his fallen Adamic nature. This man is unable to understand spiritual truths because he does not possess the indwelling Spirit of God.

4. They are too busy checking out other people's lot instead of possessing their own.

2 Thessalonians 3:11 For we hear that there are some which walk among you disorderly, working not at all, but are busybodies.

1 Timothy 5:13 And withal they learn to be idle, wandering about from house to house; and not only idle, but tattlers also and busybodies, speaking things which they ought not.

1 Peter 4:15 But let none of you suffer as a murderer, or as a thief, or as an evildoer, or as a busybody in other men's matters.

Busy bodies, gossipers, and rumor spreaders are usually broke! While they are in other people's business they are losing out on their own inheritance.

How to Possess:

1. Choose to do it God's way. Get baptized in the Holy Ghost and start living by faith.

1 Corinthians 2:12 Now we have received, not the spirit of the world, but the spirit which is of

God; that we might know the things that are freely given to us of God.

Luke 4:4 And Jesus answered him, saying, It is written, That man shall not live by bread alone, but by every word of God.

2. Study the inheritance, vision storm on paper, and create a strategy to possess.

*Joshua 18:4 Provide three men from each tribe, and I will send them to go through the land and **write a description of it** according to their [tribal] inheritances; then they shall return to me. 5 And they shall divide it into seven parts. Judah shall remain in its territory on the south and the house of Joseph shall remain in its territory on the north. 6 You shall describe the land in seven divisions, and bring the description here to me, that I may cast lots for you here before the Lord our God.*

3. Know your boundaries. Only possess what God has given you, nothing more and nothing less. This is not, *be all you can be and do whatever you want to*. Stop trying to do everything while accomplishing nothing. We are not hoping for a miracle. Stay in your boundaries and be blessed. You don't need to take singing lessons, it's out of your boundaries. You don't need to go to Bible College. Pastoring and feeding a flock is out of your boundaries. You don't need to get a business loan that's out of your boundaries. Stay within your unique boundaries.

*Joshua 18:20 And the Jordan was its boundary on the east side. **This was the inheritance of the sons of Benjamin by their boundaries round about, according to their families.***

YOUR BOUNDARIES WILL PROTECT YOU AND KEEP YOU SAFE. The reason so many are touched and defeated by the enemy is because they are outside of their boundaries. Boundaries are designed to keep you focused on what's yours, but they are also protection from the enemy.

4. Move in. Don't just sit there rejoicing about a word from God. Move into your inheritance, your purpose, and your boundaries. Start moving NOW! You will have to fight but confront what needs to be confronted and keep pursuing.

So how long will you wait to receive what God has for you? What are you afraid of? Get your natural mind out of the way and possess the inheritance by faith. Your waiting could be costing you millions.



Identify what's holding you back from possessing the promises of God.

CHAPTER EIGHT

THE SECRET TO CURRENCY

(Doc Murphy's Four Streams Strategy)

Genesis 2:10 And a river went out of Eden to water the garden; and from thence it was parted and became into four heads. ¹¹ The name of the first is Pison: that is it which compasseth the whole land of Havilah, where there is gold; ¹² And the gold of that land is good: there is bdellium and the onyx stone. ¹³ And the name of the second river is Gihon: the same is it that compasseth the whole land of Ethiopia. ¹⁴ And the name of the third river is Hiddekel: that is it which goeth toward the east of Assyria. And the fourth river is Euphrates.

From these verses the Lord spoke to me and said you need four streams, rivers, or currents to water your garden. This meant **four streams of income to keep you on top financially.** This is something my wife and I have practiced, and it has worked for us for many years. We both have four streams of income which makes eight for us collectively. As a result, we are able to not only water our garden, but help water the Kingdom, and other people. This is truly a life-changing secret. I don't share it with everyone, but I'm now releasing it to whoever reads this book.

Why is money called currency? *Currency simply means money in any form when in actual use or circulation as a medium of exchange.* Money needs to be circulating to you! A current is a flow of something. Your money should be flowing, not standing still. You need passive income circulating to your bank account. This is **income that works for you.** You need money that works for you. The kind of money that comes in while you're sleep. The literal definition is: *Earnings an individual derives from a rental property, limited partnership or other enterprise in which **he or she is not materially involved.*** You can't have this kind of money working for someone else.

You need four rivers (businesses, investments, influencer income on social media or Youtube, or real estate) watering your garden at all times. This keeps currency coming. This is also wisdom. When one river dries up you still have three other rivers to supply your garden and so forth. As the other three are working you can make adjustments on the fourth to get it back going.

Currency will keep you current on your bills!

Six Passive Income Ideas (*Information pulled from Good Financial Cents Blog*)

Making money while you sleep. Has a nice ring to it, doesn't it? Whenever someone needs additional income, the stereotypical suggestion offered is to "get a part-time job." But what if you don't have the time or energy to put in all those extra hours? Working a part-time job isn't as appealing as making money while you trade time for money. What you need is some passive income ideas – *ways to make money with little investment of time and effort on your part.*

1. Rent out unused space with Airbnb.

Airbnb is a concept that has only been around for a few years, but it has exploded around the globe. Airbnb allows people to travel all around the world and to stay in accommodations that are a lot less expensive than traditional hotels. They do this by staying with participating Airbnb members who rent out part of their homes to travelers. By participating in Airbnb, you can use your residence to accommodate guests and earn extra money just for renting out space in your home.

Paula Pant, cubicle renegade
AffordAnything.com took a stab at making extra money renting out locations exclusively

through Airbnb. Her Airbnb experiment netted her an extra \$19,000 in revenue!

How much you will make will depend upon the size and condition of your home and your location. Naturally, if your home is located in a high cost city, or close to a popular resort, your income will be much higher. It's a way of earning money on space in your home that might just be sitting empty otherwise.

2. Make money for tasks you'd do anyway.

Yes, you can make some money doing some of the things you're already doing.

For example, **InboxDollars** allows you to make money by searching the web, shopping online, playing games, and more! **Swagbucks** also allows to to make money doing similar activities. It's amazing. Take advantage of these websites and make some extra money!

3. Put your photography to work on the web.

Do you like photography? If you do, you may be able to convert it into a passive income source. Photography websites such as Shutterstock and iStockphoto can provide you with platforms to sell your photos. They

may offer either a percentage or a flat fee of each photo that is sold to a site client.

In this way, a single photo could represent a cash flow source since it can be sold again and again. You simply need to create your photo portfolio, put it on one or more photo platforms, and then the activity becomes completely passive. All the technicalities of the photo sales are handled through the web platform.

4. Write an ebook.

This can be a lot of work upfront, but once the ebook is created and marketed it can provide you with a passive revenue stream for years. You can either sell the ebook on your own website or offer it as an affiliate arrangement with other websites that provide content related to your ebook.

5. Sell your own products on the internet.

The possibilities here are endless – you can sell just about any product or service that you like. It could be a product you have created and can manufacture on your own or it could be digital in nature (such as software or even instructional videos).

You can set up a dedicated website for this product or service, unless of course you have a

website or blog already in place. Alternatively, you can also sell it on an affiliate basis, either by offering it direct to websites and blogs related to your product or service, or through a platform such as ClickBank.

If you make a lot of money in your current job and you're not sure that you can make a similar amount by selling products online, think again. Steve Chou from MyWifeQuitHerJob.com explained how his wife quit her job to become a stay-at-home mom.

Now, being a stay-at-home mom is a full-time job – but Steve Chou's wife also started an online business that replaced her former salary and **started bringing in a six-figure income!**

You can learn to sell products online too and make quite a bit of money. While it's not entirely passive, it's certainly more passive than getting up and heading out the door to work every morning!

6. Invest in real estate.

This probably falls more in the category of semi-passive income, since an investment in real estate is always at least a little bit of an active venture. Still, once you have a property that is established and fully rented, it's mostly a

matter of managing the property and keeping it performing well.

Additionally, there are professional property managers who can manage your property for you, usually for around 10% of the monthly rent. This professional management can make the investment much more passive but will take a bite out of your cash flow.

According to Brandon Turner, an active real estate investor and co-host on the popular BiggerPockets Podcast,

“The key to success with rental properties is buying smart. Not every property is going to provide a good return or prove to be passive. Understanding how to analyze potential real estate opportunities is incredibly important. As the old adage goes – you make your money when you buy!”

Another benefit of investing in rental properties is the loan pay down. If you obtain a loan to buy the property, each month your tenants are paying off part of the loan. Once the mortgage on the property has been paid off, your cash flow will increase dramatically, allowing your mediocre investment to skyrocket into a full-fledged retirement program.

It wouldn't take many paid-off properties to provide a pretty great, and mostly-passive, future for you and your family.

There are many more ideas that you can come up with. Become an influencer on Tik Tok or Instagram. Invest in Bitcoin. Start a pop-up restaurant. Become a Freelance worker. The key is to start vision storming and coming up with a plan on how to replace your current income into passive income. This will provide you with the kind of time and financial freedom you've always wanted.



1. What does it mean to have four rivers?

2. What is "Passive Income"?

3. What ideas do you have that will produce four streams of income?

CHAPTER NINE

THINK LIKE THE RICH

I'm not a millionaire and I don't claim to be. In this chapter, I'm going to give advice from millionaires who have mentored me and from books I've read. I'm going to give you their thought process and show you how they think. I will also share some of my own wisdom.

I can't help you become a millionaire because I'm not one, but I can help you get started on the road to financial freedom. I have started my own, and I'm increasing year by year. I believe that if you want to go somewhere, learn from people who have been there. Learn how they think and learn the things they do.

First, I want to teach you how to become mentally strong. If you're not strong mentally, you will fail in life and in finances. Your core beliefs must change and line up with the Word of God and Supernatural Intelligence.

Becoming Mentally Strong

*Romans 12:2 And be not conformed to this world: **but be ye transformed by the renewing of your mind**, that ye may prove what is that good, and acceptable, and perfect, will of God.*

Ephesians 4:23 *And be renewed in the spirit of your mind;*

Proverbs 23:7 ***For as he thinketh in his heart, so is he:*** *Eat and drink, saith he to thee; but his heart is not with thee.*

Proverbs 4:23 *More than anything you **guard, protect your mind, for life flows from it.***

Colossians 3:1 *If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God. **2 Set your affection (mind) on things above, not on things on the earth.***

Philippians 4:8 *Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, **think on these things.***

Psalms 1:2 *But his delight is in the law of the Lord; and in his law doth he **meditate day and night.***

What you've learned is what has created your core beliefs. Your core beliefs have created the life you have now. This is why you need to renew your mind with the Word of God. Core beliefs shape our destiny. Right believing will produce right living. If you want to believe right, you must change your thinking with the Bible and that will change your life. ***Meditating on the Word day and night is the key to getting your core beliefs corrected.***

Many people are struggling financially because of their core beliefs. It's how they were raised. The things they saw and heard from parents, teachers, relatives, and in some churches have shaped their thinking and lifestyles. If we can get you to become mentally strong, you will overcome lack, poverty, and the curse. Toiling will never be a part of your life again. You'll overcome trying to make "ends meet" and start living in THE BLESSING!

Change how you think, so you can change how you behave. This will change your lifestyle.

Set your mind on the Kingdom of God through the Word of God. Get your mind set on the temperature of faith, love, authority, prosperity, success, peace, joy, the will of God, and victory. When you're constantly thinking this

way, there is nothing impossible unto you. You'll start believing you can win financially. You'll start believing you can own your own business and that it will prosper. You'll start believing that you'll receive a harvest off of the financial seed you sow into the Kingdom of God.

We can define mental strength by identifying the things mentally strong individuals *don't* do. I was impressed by this list compiled by Amy Morin, a psychotherapist and licensed clinical social worker, that she shared in LifeHack. This is applicable to be people who want to better their lives.

What Mentally Strong People Don't do

1. Waste Time Feeling Sorry for Themselves. You don't see mentally strong people feeling sorry for their circumstances or dwelling on the way they've been mistreated. They have learned to take responsibility for their actions and outcomes, and they have an inherent understanding of the fact that frequently in life there will be hardship. They are able to emerge from trying circumstances believing they will still succeed. When a situation turns out badly, they respond with phrases such as "I'll come out on top." Or

simply, “Next!” *Proverbs 15:13 (KJV) A merry heart maketh a cheerful countenance: but by sorrow of the heart the spirit is broken.*

2. Give Away Their Power. Mentally strong people avoid giving others the power to make them feel inferior or bad. They understand they are in control of their actions and emotions. They know their strength is in their ability to manage the way they respond. You give your power up through unforgiveness and by allowing people to make you feel like you need them.

3. Shy Away from Change. Mentally strong people embrace change and they welcome challenge. Their biggest “fear”, if they have one, is not of the unknown, but of becoming complacent and stagnant. An environment of change and even uncertainty can energize a mentally strong person and bring out their best.

4. Waste Energy on Things They Can’t Control. Mentally strong people don’t complain (much) about bad traffic, lost luggage, or especially about *other people*, as they recognize that all of these factors are generally beyond their control. In a bad situation, they

recognize that the one thing they can always control is their own response and attitude, and they use these attributes well.

5. Worry About Pleasing Others. Know any people pleasers? Or, conversely, people who go out of their way to *dis*-please others as a way of reinforcing an image of strength? Neither position is a good one. A mentally strong person strives to be kind and fair and to please others where appropriate but is unafraid to speak up. They are able to withstand the possibility that someone will get upset and will navigate the situation, wherever possible, with grace.

6. Fear Taking Calculated Risks. A mentally strong person is willing to take calculated risks. This is a different thing entirely than jumping headlong into foolish risks. But with mental strength, an individual can weigh the risks and benefits thoroughly, and will fully assess the potential downsides and even the worst-case scenarios before they take action.

7. Dwell on the Past. A mentally strong person is able to avoid miring their mental energy in past disappointments or in fantasies

of the “glory days” gone by. They invest the majority of their energy in creating an optimal present and future.

8. Make the Same Mistakes Over and Over.

We all know the definition of insanity, right? It’s when we take the same actions again and again while hoping for a different and better outcome than we’ve gotten before. A mentally strong person accepts full responsibility for past behavior and is willing to learn from wisdom. Research shows that the ability to be self-reflective in an accurate and productive way is one of the greatest strengths of spectacularly successful executives and entrepreneurs.

9. Resent Other People’s Success. It takes strength of character to feel genuine joy and excitement for other people’s success. Mentally strong people have this ability. They don’t become jealous or resentful when others succeed (although they may take close notes on what the individual did well). They are willing to work hard for their own chances at success, without relying on shortcuts.

10. Give Up After Failure. Failure is nothing. You always have another chance to improve. Even the greatest entrepreneurs are willing to admit that their early efforts invariably brought many failures. Mentally strong people are willing to fail again and again, if necessary, as long as they reach their ultimate goals.

11. Fear Alone Time. Mentally strong people enjoy and even treasure the time they spend alone. They use their downtime to reflect, to plan, and to be productive. Most importantly, they don't depend on others to shore up their happiness and moods. **They can be happy with others, and they can also be happy alone.**

12. Feel the World Owes Them Anything. Particularly in the current economy, executives and employees at every level are gaining the realization that the world does not owe them a salary, a benefits package and a comfortable life, regardless of their preparation and schooling. **Mentally strong people enter the world prepared to work and succeed on their merits,** at every stage of the game.

13. Expect Immediate Results. Whether it's a workout plan, a nutritional regimen, or starting

a business, mentally strong people are “in it for the long haul”. They know better than to expect immediate results. They apply their energy and time in measured doses and they celebrate each milestone and increment of success on the way. They have “staying power.” And they understand that genuine changes take time. Do you have mental strength? Are there elements on this list you need more of? Reinforce your abilities further in each of these areas today.

Think Like the Rich

One of the greatest handful of characteristics of self-made millionaires is the fact that they read many more books than the general public. Your thinking is shaped by knowledge. If you want to become a millionaire, billionaire or just be rich (abundantly supplied for) then you need to increase your library. *But most importantly you need to increase your application of what you read.* Don't just read, DO WHAT YOU READ!

Understanding Millionaires

Seventy percent of millionaires today own their own small business or are self-employed. The majority of millionaires are not made up of

Fortune 500 CEOs working from their ivory-tower offices. The majority of millionaires have lived in the same house for over 20 years, do not drive the current model automobile, and could go a decade or more without working. These millionaires are truly financially independent. They understand money creates choices, and they are no longer going to be in a position where they are forced to trade their time, effort, and energy for someone else's money.

*Most millionaires do not own a yacht or a private jet, although many of them could if they wanted to. **The majority of palatial homes, luxury automobiles, expensive clothes, and jewelry, are not purchased by the millionaires. They are purchased by people who want to look like they are millionaires.***

-Jim Stovall, The Millionaire Map

From what we just read by Jim Stovall we can see that true millionaires don't have an image problem. They drive used cars and live in modest homes. They are not trying to impress people. They understand the true meaning of success. Trying to keep up with other people and wanting what you see on television will keep you broke. Our society doesn't know what

true success is. You think many of the people you see with all of the fancy things are successful. No, many of them are BROKE! You will be broke also if you live your life with this false sense of success. True millionaires have the right mindset. *Want-a-bes* will make one million dollars and then go buy a million-dollar home. They forgot about the “Wealth Tax”. The “Wealth Tax” is the price you pay for maintenance on the home, taxes, high bills, etc. Contractors will charge you more because they think you can afford it. A wise person will never buy a million-dollar home with only a million dollars (making payments for thirty years). They will buy a \$100,000 home with cash.

If you want to become rich, you need to think like the real rich people in the world. Change your thinking and you’ll change your financial destiny.



1. List a few ways mentally strong people think.
-

2. What fascinated you the most about how millionaires think?

3. What changes will you make in your thinking?

CHAPTER TEN

THINK LIKE THE BOSS

(A Chapter for Employee Development)

Luke 16:12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

People want their own business, but they aren't faithful with another man's. God will give you your own when you treat your job as if it's *your* business. This is a principle that will promote you to ownership. If you're working a job, don't act like an employee. Act like an owner, a shareholder, and a leader. Operate under a spirit of excellence.

*Daniel 6:3 Then this Daniel became distinguished above all the other high officials and satraps, **because an excellent spirit was in him. And the king planned to set him over the whole kingdom.***

Go the second mile. Make sure customer service is top notch. Make sure the place is clean. It may not be your job description but do it any way. Second mile living is the way to the top. It's the way to promotion. Employees don't care. Employers do. When you act like you are the employer, you will care about the

establishment. You want it to succeed. ***What you do for someone else, God will honor that, and make sure it happens for you.***

How do you treat your boss? How do you treat his company? How do you treat the customers? All of this God is looking at.

Colossians 3:22 Servants, obey your masters in all things according to the flesh, serving not only when they are watching, as the servants of men, but in singleness of heart, fearing God. 23 And whatever you do, do it heartily, as for the Lord and not for men, 24 knowing that from the Lord you will receive the reward of the inheritance. For you serve the Lord Christ.²⁵ But he who does wrong will receive for the wrong which he has do.

Whatever you do, do it with all your might. Do it from your heart. Don't just get by. Remember the Lord is looking. The Lord will reward you. You are doing it unto God not unto man. When you understand this, you will treat your work with more respect.

While you're working a job, be the best employee that company has ever seen.

Leadership Development for Employees

*How important is leadership? Answer:
Everything rises and falls on leadership.*

The quality of the services you provide for the customer will be determined by how well you lead. Everyone is a leader and the first people you will lead is YOURSELF. If you can't lead you, you will never be effective and productive in any organization.

Key things to understand while leading in an organization:

Great leaders are great followers. You can't lead well until you follow well. Many want promotions and more money, but the key is to show how well you can follow.

Be faithful in another person's business.

This means you treat it like it's yours. This is the key to successful organizations. The employees take on ownership. When you own it, you have a different perspective. You see it from the eyes of the owner, and this causes you to care about what happens in the day-to-day operations. You become a better employee and you'll have a greater respect for your boss and your team.

Key things to do to show faithfulness:

1. **Be on time.** On time is BEFORE time. Lateness is not excellence.
2. **Have a good attitude.** This is not about you. It's about the customers and your fellow team members. No one needs to see your stinking attitude or hear about your argument with your boyfriend. You have 10 seconds to get enthusiastic or get out!
3. **Abide by the guidelines.** The guidelines are just that: To guide the organization and keep everyone in line.
4. **Stop complaining.** People who are complaining, are losing in life.
5. **Do your work skillfully and with integrity.** This means, learn as much as possible about your job and be the best at it. Integrity means that you will do your job in excellence while no one is watching. It also means you will do what you said you will do.
6. **Respect everyone.** Respect and submit to your boss. Respect the customers and respect your fellow team members.
7. **Don't make excuses.** Great leaders don't make excuses. They find a way to

get the job done. Making excuses is the coward's way out of accepting responsibility.

8. Take responsibility for your actions. Great leaders are responsible. Never blame your incompetence on someone else.

9. Go the second mile. Second Mile Employees will not only do their job well, but they will pick up trash on the ground, pick up trash in the hallways, clean the sinks in the restrooms, etc. Second Mile Employees will do what's needed to help the organization be the best it can be. It doesn't have to be their job description. Get it done and don't tell anyone you did it. You're not there to get attention, you're there to make that organization shine.



1. What does it mean to act like the employer while you are an employee?

2. How should you do your job as an employee?

3. Why did the king plan to put Daniel over the whole kingdom?

4. How can you improve on your job?

CHAPTER ELEVEN

ALWAYS HAVING

*II Corinthians 9:6 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. 7 Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. 8 And God is able to make all grace abound toward you; **that ye, always having** all sufficiency in all things, may abound to every good work: 9 (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth forever. 10 Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;) 11 Being enriched in everything to all bountifulness, which causeth through us thanksgiving to God.*

The place we need to get to is **“Always Having”**

The purpose of this place is: *Kingdom advancement.* We are called to advance the Kingdom of God. We need to plant and establish new churches, establish ministries in

the city to serve people, and fulfill the Great Commission.

“Always having, so you can be able”.

You should be able to support the Kingdom of God ALWAYS and at any time. God needs us to be abundantly supplied for so we can support missions and local churches.

***Vs 8** And God is able to make all grace abound toward you; that ye, **always having** all sufficiency in all things, may abound to every good work: 9(As it is written, **He hath dispersed abroad; he hath given to the poor**: his righteousness remaineth for ever.*

Ephesians 4:28** Let him that stole steal no more: but rather let him labour, **working with his hands the thing which is good, that he may have to give to him that needeth.

We work with our hands so that we can have to give. **Why do we have? Answer: So we can give.** Most of the time, we want to have so we can buy. But when you change your mentality to line up with the Bible, you will want to have so you can give.

Poverty or lack is not a money problem, it's a spiritual problem.

It is also a wisdom problem. ***When we operate spiritual principles first, the natural works better.*** Many people are not “always having”, because they lack wisdom. Wisdom will bring finances to you. A lack of wisdom will push money from you.

We are lenders

We should be lending to people. We are not designed to be the ones borrowing or always needing help. We are the people who should be providing the help. We should always have so we can give and lend.

*Deuteronomy 28:10-13 Then all the peoples on earth will see that you are called by the name of the LORD, and they will fear you. ¹¹ The LORD will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your ancestors to give you. ¹² The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. **You will lend to many nations but will borrow from none.** ¹³ The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day*

and carefully follow them, **you will always be at the top, never at the bottom.**

Ps 112:5 **A good man sheweth favour, and lendeth:** he will guide his affairs with discretion.

Ps 37: 25 I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread. **26 He is ever merciful, and lendeth;** and his seed is blessed.

Why should we be lenders and not borrowers?

Proverbs 22:7 *The rich ruleth over the poor, and **the borrower is servant to the lender.***

Answer: Because we are not slaves. The borrower becomes a slave to the lender. We are free and we should be free financially. This gives us the opportunity to give freely to every good work. By the way, I'm not saying we should be lenders to enslave people financially. We should be lenders so we can help people.

“Always having” always starts and ends with God’s way. God’s way (righteousness) is GIVING CHEERFULLY.



1. Why should we be lenders and not borrowers?

2. If you *always have* you will be able to:

3. The purpose of always having is:

4. "Always having" always starts and ends with:

CHAPTER TWELVE

KEEP SATAN FROM ROBBING YOU

You need to make sure you are keeping Satan from robbing you.

Prove that Is 54:17 works. ***But in that coming day no weapon turned against you will succeed.***

If you are a cheerful and consistent giver you should be getting 2 Corinthians 9 results.

2 Corinthians 9:6 [Remember] this: he who sows sparingly and grudgingly will also reap sparingly and grudgingly, and he who sows generously [that blessings may come to someone] will also reap generously and with blessings. 7 Let each one [give] as he has made up his own mind and purposed in his heart, not reluctantly or sorrowfully or under compulsion, for God loves (He takes pleasure in, prizes above other things, and is unwilling to abandon or to do without) a cheerful (joyous, "prompt to do it") giver [whose heart is in his giving]. [Prov. 22:9.] 8 And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or

support and furnished in abundance for every good work and charitable donation]. 9 As it is written, He [the benevolent person] scatters abroad; He gives to the poor; His deeds of justice and goodness and kindness and benevolence will go on and endure forever! [Ps. 112:9.] 10 And [God] Who provides seed for the sower and bread for eating will also provide and multiply your [resources for] sowing and increase the fruits of your righteousness [which manifests itself in active goodness, kindness, and charity]. [Isa. 55:10; Hos. 10:12.] 11 Thus you will be enriched in all things and in every way, so that you can be generous, and [your generosity as it is] administered by us will bring forth thanksgiving to God.

If you're not experiencing the results from these verses, you need to identify what's keeping you from it. You will have to be honest with yourself and lose the pride.

Let's identify a few things:

You *can* be a generous giver, faithful tither, and give over and above ***and still not get Bible results***. The reason this is possible is because, of saying the wrong things, having a bad attitude, and making unwise decisions.

We must rob Satan of robbing us. We must take authority over Satan and his tactics in this area.

You can't be a generous giver and be a doubter or a "lack talker". You consistently doubt that the Word will work for you and you're always talking negative about your finances. Fear and negativity attract the devil. It certainly doesn't attract God. Faith pleases God, not negativity, fear, and unbelief.

You can't give with a bad attitude. You can't give only in emergency situations to see if you can con God. No, giving must be a lifestyle. You can't give and make unwise decisions and expect to live in abundance. You can't give and harbor unforgiveness, sow discord among the people in your church, disrespect leadership, and expect to be blessed. It doesn't work. These things allow Satan to come in and rob you of the best God has for you. You must keep Satan under your feet through living a pure life as you give into the Kingdom of God.

What we need to add to our giving:

Confession. *The Greek word for confession is Homologeō which means to say the same thing. Saying what God says about IT.*

What does the Word say about your giving and the results of it? What does the Word say about wealth, riches, abundance, and prosperity? Do you agree with it? Do you believe you can live the way the Bible says the righteous can live? ***If you do believe it, you will say it (even during hard times).*** We

always say or confess what we believe. People believe they will be broke so they confess it. People believe they will lose their job, so they say it or confess it. It's amazing to me how hard it is for people to say what God says about them. They place facts over truth. It's a fact that you're broke, but it's the truth that you're blessed because of Jesus Christ. They have more faith in what they feel, see, or can logically figure out verses faith in what they can't see (the prophecy of the Word of God). Faith is the evidence of things not seen. So go ahead and please God by having faith in Him and what He said.

Hebrews 11:1 Faith is the confidence that what we hope for will actually happen; it gives us assurance about things we cannot see.

Hebrews 11:6 And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.

Confess this Scripture:

Ps 37:18 Day by day the LORD takes care of the innocent, and they will receive an inheritance that lasts forever. ¹⁹ They will not be disgraced in hard times; even in famine they will have more than enough.

Speaking the problem, speaking how you feel, doubting if the Word works, does not please

God. Many people say, “*I don’t believe in that confession stuff*”. Actually, they do. They confess the problem, negativity, and how they feel all the time. What they mean is they feel uncomfortable confessing the Bible and its truth concerning their situation. Who do you think is behind that? Correct. The Devil!

How does God operate?

*Romans 4:17 as it is written, “I have made you the father of many nations”—in the presence of the God in whom he believed, who gives life to the dead and **calls into existence the things that do not exist.***

*2 Corinthians 4:6 For **God, who said, “Let light shine out of darkness,”***

In the beginning, God didn’t look at the darkness and say, “It sure is dark, I’m just being real and saying it like it is”. No, He wanted light, so He spoke into existence what was not (light) and light became. God doesn’t just sit there talking ABOUT the problem, He speaks TO the problem and calls for what He wants.

*Genesis 1:2 The earth was formless and void, and **darkness was** over the surface of the deep, and the Spirit of God was moving over the surface of the waters. 3Then God said, “Let there be light”; and there was light. **4 God saw that the light was good; and God separated the light from the darkness...***

What did Jesus say?

Since Jesus is the very nature and expressed image of God (Colossians 1:15, Hebrews 1:3), let's see what He says and how He operated.

Mark 11:22 And Jesus answering saith unto them, Have faith in God.

*²³ For verily I say unto you, **that whosoever shall say unto** this mountain, Be thou removed, and be thou cast into the sea; and shall not doubt in his heart, but **shall believe that those things which he saith shall come to pass; he shall have whatsoever he saith.***

*²⁴ Therefore I say unto you, What things soever ye desire, when ye pray, **believe that ye receive them, and ye shall have them.***

Jesus said whoever **SAYS TO** the mountain. He didn't say, whoever speaks ABOUT the mountain to all of their friends and family members. No, He said, whosoever says or speaks to the problem. Talk to it. If you believe that it will be removed (calling things that be not as though they were), then you shall **HAVE** whatever YOU SAY. **Faith preachers didn't make this up, "Faith Jesus" did!**

Jesus taught the disciples this lesson after they watched Him put it into action. Let's take a look:

Mark 11:12 The next day, as they were coming back from Bethany, Jesus was hungry. ¹³ He saw in the distance a fig tree covered with

leaves, so he went to see if he could find any figs on it. But when he came to it, he found only leaves, because it was not the right time for figs. ¹⁴ **Jesus said to the fig tree, “No one shall ever eat figs from you again!”**

And his disciples heard him...²⁰ Early next morning, as they walked along the road, **they saw the fig tree. It was dead all the way down to its roots.** ²¹ Peter remembered what had happened and said to Jesus, “Look, Teacher, **the fig tree you cursed has died!**”

From that point Jesus taught them about faith and speaking what you desire. **Peter was shocked, but Jesus wasn't.** Jesus believed that what He said would come to pass. He didn't sit there and complain about the figs, He spoke to the tree (everyone heard Him) and cursed it. You have whatsoever you say. Jesus didn't want that tree to produce figs ever again, so the tree died. Jesus spoke into existence what He wanted to happen. You can't say, “Well, Pastor Doc that's Jesus”. The reason you can't say that, is because, Jesus said, **“WHOSOEVER shall say and believe, it shall be done for them”!**

No wavering Allowed

Hebrews 10:23 Let us hold fast the confession of our hope without wavering, for He who promised is faithful;

You should have a strong grip on your confession of faith, not confession of doubt. We don't waver or doubt on the things that God promised us. Why? Because God is faithful. He can be trusted. No need to waver. Speak the Word and believe you receive because He is faithful. He's true to His Word. When you waver you are saying, "*God has no integrity*". Is God faithful? Is He true to His Word? If He promises, will He come through? If you hesitate to say yes to these questions, then you need to spend a great deal of time meditating the Word of God. Faith comes by hearing the Word.

- *Numbers 23:19 God is not human, that he should lie, not a human being, that he should change his mind. Does he speak and then not act? Does he promise and not fulfill?*
- *1 Thess 5:24 The one who calls you is faithful, and he will do it.*

This is how we rob Satan. We hold fast to our confession. We say the same thing the Bible says concerning our finances and increase. We speak into existence what is not as though it were. We call for what the Bible says we can

have. We speak to mountains, not speak about them (for attention).

We should also bring action to our confession. We are not just confessing. We are also acting out the Word. In other words, we don't just say, "We believe we receive more money". No, we give more money along with the saying.

Confession with no action is Irresponsibility. Confession + Action = Results.

Confession is the road, but you must drive down the road in order to get to the destination.

Confession starts the process and action gets you there.

Destination Wealthy Place/Abundant Avenue

Abundance is a lifestyle, not a miracle.

Many are trying to luck up on abundance, but if you're there, it's because you did it ON PURPOSE. It is not an accident or a one-time miracle.

*John 10:10 The thief comes only in order to steal and kill and destroy. I came that they may have and enjoy **life, and have it in abundance** (to the full, till it overflows).*

Ps 112:1 PRAISE THE Lord! (Hallelujah!) Blessed (happy, fortunate, to be envied) is the man who fears (reveres and worships) the

*Lord, who delights greatly in His commandments. [Deut. 10:12.] 2 His [spiritual] offspring shall be mighty upon earth; the generation of the upright shall be blessed. 3 **Prosperity and welfare are in his house,** and his righteousness endures forever.*

*Psalms 66:12 (KJV) Thou hast caused men to ride over our heads; we went through fire and through water: **but thou broughtest us out into a wealthy place.***

Wealth should be a place that we believers live in. It's our lifestyle. Miracles shouldn't be our lifestyle, even though we need miracles and are thankful for them when we receive them by faith. But that's not God's ULTIMATE plan for you.

God was not trying to keep the Children of Israel in the wilderness- A land of miracles. He was getting them to the promised land- A land of abundance.

*Deuteronomy 8:8 a land of wheat and barley, of vines and fig trees and pomegranates, a land of olive oil and honey; 9 **a land where you will eat food without scarcity, in which you will not lack anything; a land whose stones are iron, and out of whose hills you can dig copper.** 10 "When you have eaten and are satisfied, you shall bless the LORD your God for the good land which He has given you...*

None of these things in the scriptures above were in the wilderness. They lived off of daily miracles. They were not abundantly supplied for in the wilderness. Many people get stuck in a wilderness mentality and they never cross over into the promised land. You can break free from that. Don't allow Satan to rob you of the land of more than enough!

Our New Testament Promise

*2 Corinthians 9:8 **And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation].** 9*

*As it is written, He [the benevolent person] scatters abroad; He gives to the poor; His deeds of justice and goodness and kindness and benevolence will go on and endure forever! [Ps. 112:9.] 10 And [God] Who provides seed for the sower and bread for eating **will also provide and multiply your [resources for] sowing and increase the fruits of your righteousness [which manifests itself in active goodness, kindness, and charity]. [Isa. 55:10; Hos. 10:12.]** 11 **Thus you will be enriched in all***

things and in every way, so that you can be generous...

BONUS MATERIALS

APPENDIX ONE

IT PAYS TO TITHE

If Believers will honor God in the Tithe and then sow finances into the harvest, we can expect Him to multiply our resources. The order for giving and supernatural living is first the tithe and then offerings. The tithe we owe (designated by God) and the seed we sow (designated by us). This lesson is on the Lord's tithe.

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 3:9-10 NKJ)

The tithe is the first fruits of all your increase, and you honor God by giving it to Him.

God said, *“Those who honor Me I will honor, and those who despise Me shall be lightly esteemed.”* (1 Samuel 2:30)

The tithe is called the Lord's tithe because it belongs to Him. God does not want our leftovers, He wants the first fruits, that means we pay the tithe first and then spend, not the other way around. The tithe is fair to everyone, we can all give the same percentage (10%) of our income. If you want God to honor you, give Him what is His. When you honor God in this way, He says He will honor you. How does God honor you? By answering your prayers, by giving you favor and multiplying your resources, and in countless other ways.

"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... and all nations will call you blessed, for you will be a delightful land." (Malachi 3:10-12)

The tithe is our covenant connector and activator that opens up the windows of heaven. The tithe is not merely a financial transaction which takes place, but a covenant transaction. Our part of the covenant is to pay Him His tithe, His part is to open up for us, the windows of heaven and pour out to us such a blessing that there will not be room enough to receive.

God's blessing includes an empowerment that comes upon us that causes us to prosper and succeed in what God has called us to do.

*"It is God that gives you the **power** (favor, ideas, health and strength) **to get wealth** that He may establish His covenant"* (Deuteronomy 8:18).

Three reasons why the devil doesn't want you to give:

1. The Church will have enough finances to do what it's called to do.
2. The Devil will be rebuked by God, from destroying your business and it will prosper.
3. You will be blessed. God will open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. Wow!

When William Colgate was about to leave home to become a soap maker. His dad said to him, "William, someone has to be the best soap maker in America, and it can be you, if you will work hard, serve God faithfully and pay Him His tithe." William Colgate became one of America's great, godly businessmen. He created the first bar of soap and was the first one to put tooth paste into a tube. His business spread around the world and his tithe alone was a major boost for any church or movement.

John D Rockefeller a Northern Baptist became the richest man in the world. He kept a little black book and in it he kept record of his tithe. He showed it to his pastor, the first entry was

\$5 earnings and 50 cent tithe. Rockefeller, later in his life said, *“it paid to tithe.”*

God says, *“prove Me in this.”* Very rarely does the Lord say to prove Him. If you haven’t been tithing regularly, try tithing consistently for one year. Put God to the proof and see what happens! *“God is not a man, that He should lie”* (Numbers 23:19a).

APPENDIX TWO

THE TITHING CONFESSION FOR FAMILIES

Heavenly Father, we confess this day unto You that we have come into the inheritance that You swore to give us. We are in the land which You provided for us in Jesus Christ, the Kingdom of Almighty God. We were sinners serving Satan, but we called upon the Name of Jesus, and You heard our cries.

You delivered us from the power of darkness—through our believing, repenting, baptism, and in-filling of the Holy Spirit and translated us into the Kingdom of Your Dear Son. Jesus, as our Lord and High Priest, we bring the First Fruits/Tithe of our income to You. Father, we rejoice in all the good which You have given to us and our households.

We have heard Your voice and have done according to all that You have commanded us. NOW Father, as You look down from Your Holy Habitation from Heaven to bless us as You said in Your Word, we believe that we NOW receive all of those blessings according to Your Word.

Because I am a Kingdom Citizen,

I am a Tither and a Giver,

I can boldly confess that I am Rich,

I am Blessed,

I am Walking in the Fullness of God!

I am Debt Free,

I am Healthy and I am Wealthy

and the days of barely making it are OVER!!!!

As we bring the Lord's Tithe and give our
Offering to our local Church, we are believing
GOD for:

APPENDIX THREE

WOMENPRENEURS

Women are the backbone of U.S. Christian churches. They are more likely than men to comprise the ranks of churchgoers, volunteers and Sunday school teachers. Over 60% of our congregations are made up of women. This means that women are basically funding the Kingdom of God. Women have always played a major part in serving and funding the Gospel.

Soon afterward Jesus began a tour of the nearby towns and villages, preaching and announcing the Good News about the Kingdom of God. He took his twelve disciples with him, along with some women who had been cured of evil spirits and diseases. Among them were Mary Magdalene, from whom he had cast out seven demons, Joanna, the wife of Chuza, Herod's business manager, Susanna, and many others who were contributing their own resources to support Jesus and his disciples. (Luke 8: 1-3)

John 12:3 Then Mary took an extraordinary amount, almost three-quarters of a pound, of very expensive perfume made of pure nard. She anointed Jesus' feet with it, then wiped his feet dry with her hair. The house was filled with the aroma of the perfume. 4 Judas Iscariot, one of his disciples (the one who was about to betray him), complained, 5" This perfume was worth a year's wages! Why wasn't it sold and

the money given to the poor?" (6He said this not because he cared about the poor but because he was a thief. He carried the money bag and would take what was in it.) 7 Then Jesus said, "Leave her alone. This perfume was to be used in preparation for my burial, and this is how she has used it.8You will always have the poor among you, but you won't always have me."

Women are very passionate about

1. Hearing the Word and worship
2. Serving

Luke 10:38 Now it happened as they went that He entered a certain village; and a certain woman named Martha welcomed Him into her house. 39 And she had a sister called Mary, who also sat at Jesus'[a] feet and heard His word. 40 But Martha was distracted with much serving, and she approached Him and said, "Lord, do You not care that my sister has left me to serve alone? Therefore tell her to help me." 41 And Jesus[b] answered and said to her, "Martha, Martha, you are worried and troubled about many things. 42 But one thing is needed, and Mary has chosen that good part, which will not be taken away from her."

Reasons to consider becoming a womanpreneur

1. Businesses are the lifeline of the economy. Going into business is a part of serving. You could give people jobs.

Successful businesses strengthen an economy.

2. Women entrepreneurs can help the Kingdom of God grow quicker with their extra finances.
3. You can help support your house.
Proverbs 31:24 (NKJ): She makes linen garments and sells them and supplies sashes for the merchants. Virtuous women are not lazy. They work diligently to raise their children, take care of their husbands, and help provide financially.

Proverbs 31:13 She seeks out wool and flax; she works joyfully with her hands. **14** She is like a fleet of merchant ships, bringing food from a distance. **15** She gets up while it is still night, providing food for her household, even some for her female servants. **16** She surveys a field and acquires it; from her own resources, she plants a vineyard. **17** She works energetically; her arms are powerful. **18** She realizes that her trading is successful; she doesn't put out her lamp at night. **19** She puts her hands to the spindle; her palms grasp the whorl. **20** She reaches out to the needy; she stretches out her hands to the poor. **21** She doesn't fear for her household when it snows, because they are all dressed in warm clothes. **22** She makes bedspreads for herself; fine linen and purple are her clothing.

Signs you're an entrepreneur

1. **You take action.** Entrepreneurs have the ability to take action even when things are not perfect. They never over analyze. They start and figure the rest out on the way.
2. **You never spend time wallowing in failure.** You immediately pick yourself up and go after it again. It's a popular notion that successful entrepreneurs fail but they get up to succeed. For Barbara Corcoran, the trick is in the speed of recovery: If you fail, resist the urge to mope or feel sorry for yourself. Don't wallow; move on to the next big thing immediately.
3. **You can't sit still.** Entrepreneurs have an energy that fuels them long past the time when their employees have gone home. They are eager, excited, and energized about business in a way that makes them stand out.
4. **You're out front naturally.** Entrepreneurs are leaders from childhood. You will always hear stories of them being different, doing what the other kids didn't do and having the biggest imaginations.
5. **You're always looking into the future.** You see what others can't see and you direct your life towards what you know will happen. Entrepreneurs are visionaries.
6. **You're always coming up with solutions for problems.** Many people recognize marketplace holes, but it is the true entrepreneur who takes them

from coffee shop napkin to reality, says Jennifer Dawn, partner in New York City-based Savor the Success, a business network for women.

"Entrepreneurs think of a way to fix it and take steps to fix it. They are innovators." So when Savor's network of women began asking for advice and input from co-founder Angela Jia Kim, she and Dawn created a new product: Savor Circles. These mastermind groups connect four members who give each other tailored input and expertise; even better, they provide Savor the Success with a new revenue stream.

7. **You're a people person, but not a people pleaser.** Entrepreneurs don't spend their time trying to get people to like them or their ideas. They are straight forward people who will not be moved by negativity. They can sleep through persecution.
8. **You hate the mundane and the lack of freedom that jobs produce.** "Entrepreneurs are never satisfied with the status quo," says Bourque, who discovered he was not destined for the corporate world when he kept coming up with new and better ways of doing things
9. **You're fearless.** Where most avoid risk, entrepreneurs see potential, says Robert Irvine, chef and host of Food Network's Restaurant: Impossible. True 'treds are not afraid to leverage their houses and run up their credit card

balances in order to amass the funds they need to create a new venture. In some ways, he says, they are the ultimate optimists, because they operate under the belief that their investments of time and money will eventually pay off.

10. You're motivated by challenges.

When confronted by problems, many employees try to pass the buck or otherwise wash their hands of the situation. Entrepreneurs, on the other hand, rise to the occasion. "Challenges motivate them to work harder," says Jeff Platt, CEO of the Sky Zone Indoor Trampoline Park franchise. "An entrepreneur doesn't think anything is insurmountable ... He looks adversity in the eye and keeps going." Candace Nelson, founder of Sprinkles Cupcakes, agrees. Despite naysayers who questioned her idea for a bakery in the midst of the carb-fearing early-2000s, she persevered and now has locations in eight states. In fact, she was one of the first entrepreneurs in a business that became an ongoing craze, sparking numerous copycats.

11. You surround yourself with advisors.

Actress Jessica Alba, co-founder and president of Santa Monica, Calif.-based The Honest Company, which sells baby, home and personal-care products, notes that "it's important to surround yourself with people smarter than you and to listen to ideas that aren't yours. I'm open to ideas that aren't mine and people that

know what I don't, because I think success takes communication, collaboration and, sometimes, failure."

- 12. You work harder than the average employee.** Entrepreneurs work harder than the average person. They literally never clock out! They understand that working harder is working smarter until they reach their goals. There is no such thing as a lazy entrepreneur.

How to get started:

Start with your talent or gifting. What have you always wanted to do? What do you already do well? What problems do you see exist with current products or services? What do you know you are an expert in? What's in your hands?

Vision storm for a few days on how you could turn it into a product, service, company, invention, etc.

How to stay motivated

Successful Secular Businesswomen to study: Christy Walton (the world's richest woman with a \$36.7 billion fortune), Lori Greiner, Barbara Corcoran, Oprah Winfrey

Successful Christian Businesswomen to study: Pastor Mary Murphy, Folorunsho Alakija (\$2.5 billion), Nigeria's first female billionaire.

Television shows to watch: Shark tank,
Dragon's Den, Shark Tank Australia.

Business and motivational books to read:
Kingdompreneur, Personal Monetary System,
Watermelon Anointing Second Edition, Think
Like the Boss, S.I. Supernatural Intelligence,
You are Exceptional, and Go Ready Set all by
Doc Murphy, Super Money Man by Mary
Murphy, How they got started by David Lester,
Flaming Hot by Richard P. Montanez, Shut Up
and Listen by Tilman Fertitta.

APPENDIX FOUR

LOW-COST BUSINESSES YOU CAN START

Are there really businesses you can start for less than \$100?

Starting something online may be an obvious choice, but the variety of businesses you can start for less than \$100 might surprise you. Some can be started with no investment other than your time. The key is to find the lowest-cost way to make a sale and then parlay your profits into the next step. Some entrepreneurs have bootstrapped their way to millions using this basic formula.

You'll have to decide for yourself when to "formalize" your company by creating a legal structure like an LLC, buying liability insurance, and such. For advice on these matters you can meet with volunteers at SCORE, and there are even places to get inexpensive legal help. Meanwhile, why not pull out a \$100 bill and take a look at what you can do with it.

**Businesses You Can Start for Less Than
\$100**

Auto Parts

To demonstrate the range of potential businesses you can start for less than \$100, we begin with an unlikely one.

Steve Farmer, upon graduating from college, decided to start a business wholesaling collision parts. He says, “Within two weeks, I had started my own business with \$50 and built it up and ran it for almost three years.” He used his car until he could afford a truck, and bootstrapped his way to success.

Eventually, he sold that business, starting a new one, this time a specialty candy store, his new company’s website reports.

Used Books

When you see a textbook at a rummage sale, visit Bookscouter.com using your smartphone. See what buyers are paying, and then offer half of that or less. The big margins are in textbooks, but online buyers accept many types of used books, and often pay for shipping with a printable label.

Retailing them yourself on Amazon.com is another option. On [The Abundant Wife](http://TheAbundantWife.com) website, one woman tells of selling books from around her house for \$371.14 on Amazon — a good way to start with nothing. Once you learn the market, you can parlay your profits into expansion, perhaps doing some online

arbitrage by buying cheap used books from eBay auctions to sell to the big online vendors.

House Painting

In many states, like Florida for example, you do not need a license to be a painting contractor. And if you start with indoor painting, you can get by with a minimum of equipment. You can learn some helpful tips from YouTube videos on house painting, free Home Depot workshops, and some practice painting around your own home. Matt Shoup tells U.S. News & World Report he started with \$100 and went door-to-door, eventually building a painting business with annual revenues of \$2.5 million.

Window Cleaning

Another one of the businesses you can start for less than \$100 is a window cleaning business. However, to efficiently clean big retail store windows you may need more than \$100 worth of equipment. So start with homes and basic tools, and parlay your revenue into better ones. You can learn the business online from any one of a number of tutorials.

Pet Sitting

Pet sitters charge as much as \$100 for overnight stays, and \$20 is typical for a 20-minute visit. You can start by offering your services to friends and family and use the profits to build your professional credentials,

perhaps by joining an organization like the National Association of Professional Pet Sitters. To grow this business into a large income, you'll eventually need employees or sub-contractors.

Tour Guide Service

Again, the Internet has made all the difference in lowering the barriers to starting a business. Forget about business cards (at least at first) or trying to get travel agencies to recommend your guide service. If you know an area well, you simply sign up with a website like Vayable.com and let them find your customers for a cut of the revenue.

Once you know the ropes and make some money, you can encourage returning visitors to come to you (and your new employees) directly.

Tax Preparation

What better (and cheaper) way to learn a business than to get paid for your training? Search "tax preparation no experience" on job websites like Indeed.com. You'll find plenty of companies willing to train you for jobs preparing tax returns (at least during tax season). Once you have a season under your belt, it's time to strike out on your own. You can start from home to keep costs low, and bootstrap your way into a multi-employee office in time.

Flooring Business

Toby Woodward has been in the flooring business for twenty-five years.

He tells Construction News, “I started my business with \$50 and a box of business cards.” His company, Aladdin Floors, started out doing just installation in order to avoid the need to invest in inventory. Again, the lesson is clear: Look for the low-cost entry point and parlay revenues into expanding the business.

Cleaning Service

Again, think of the low-cost entry point to keep your startup costs under \$100. You can clean houses with all of the supplies and equipment you already use for cleaning your own home, and *then* invest profits into specialized equipment for other clients.

Carrie H Johnson was divorced and living in low-income housing when she started a cleaning business with friends, she explains on her website. She built it into a multimillion dollar business with 165 employees.

Flea Market Vending

Flea markets are alive and well in many places around the country, and you can locate the ones closest to you with an online guide.

To start on a budget, find a market that lets you pay for a space by the day (often less than

\$20). While you're there, look around for a low-cost niche you can invest your profit into. What profit? That's what you made by selling everything in your house that you otherwise would have given away or dumped at a rummage sale.

eBay Sales

Anyone can start on eBay for less than \$100. Start by selling things around the house that you no longer need. With the money you raise, you can look for a niche. For example, some vendors hit rummage sales and thrift stores for cheap goods they can resell. Others buy in bulk from places like Liquidation.com and then sell items individually on eBay.

Homemade Soaps

If you can read and follow the directions of an online soap-making tutorial, you can gain some basic knowledge of the soap making craft. It involves relatively few materials and tools. To make soap you mix various forms of oil with lye and scents. A basic mold for 12 bars can be bought on Amazon for under \$10. Of course, you can't compete with mass-manufactured soaps, so you'll want to make specialty products. Finding a new scent or creative approach to packaging and marketing will help. You can sell to friends initially or invest in a booth at a flea market or craft show.

What's the potential? Anne-Marie Faiola turned her soap making hobby into a multimillion-dollar business.

Grocery Delivery

If you own a car you have what you need to start delivering groceries. While Webvan and others have failed to make grocery delivery work on a large scale, there is a market for small timers, as evidenced by the many shopping services that are online now.

To make delivery affordable for the customer *and* efficient enough for you to make a decent profit, you may have to service a very limited area. You might start by approaching elderly residents in a housing complex, promising delivery just two days per week in order to process as many orders as you can at once. To keep payment processing simple, get a PayPal card reader, which attaches to your smartphone. PayPal takes just 2.7 percent of each swipe, with no hidden fees.

Errand Service

An errand service can be a natural business to tie into grocery delivery, or vice versa. Once again, if you already have a car you're ready to get started. People often need someone to check on their dog at home or run to the store if they are homebound.

To start with almost no cost, and to get a feel for what kind of work the business might

involve, sign up with [TaskRabbit.com](https://www.TaskRabbit.com), an online platform that connects people who need errands done with those willing to do them for an agreed-upon price. This eliminates the need to spend money on marketing yourself (at least at first).

You might discover a particular niche that suits you and is profitable. For example, if you get a lot of calls to bring pets to vet appointments, you might reposition yourself as a pet taxi service.

Dog Training

This is one of those businesses you probably wouldn't get into without previous experience. On the other hand, you can get an idea of some of the skills needed online from the television personality and dog whisperer, Cesar Milan. There are also many dog training tutorials on YouTube. A stint at a local pet store might help too, and you'll at least make minimum wage while you get your education and experience.

You can start the business at home to keep costs low. Pet owners can bring their dogs there as well as anywhere else. To build your reputation offer, to train the dogs of friends for free or at a discount and be sure to get testimonials to put on your (eventual) website.

Drop-Shipped Products

What makes drop shipping so attractive is exactly what lands it on this list; there are no big startup costs or expensive investments in inventory. You can sell products online, collect payment, pay suppliers, and let them send out the products — even using your company logo if you like.

There are many drop-ship product suppliers online. Some provide a variety of products, or, if you're going to specialize in one product or product line, you can locate a manufacturer that drop-ships. Just do your research and be sure you've found a reputable company.

A website is one way to make sales, although not the only way. You can also sell on auction sites like eBay.com.

Social Media Management

Businesses need help managing their social media presence. In particular, they need to tweet on Twitter and post on Facebook in order to raise awareness of their companies and promote their products. You may already know how to use these and many other social media platforms. Learn a little more with online tutorials on how to become a social media consultant. Then contact everyone you know to see if they need this valuable service. Scaling

up will require hiring others at some point, so you can focus on getting new clients.

Startup cost? Zero.

Virtual Assistant

If you have a phone, a computer, and Internet access, you can be a virtual assistant (VA).

This is one of the hot new businesses you can start for less than \$100. The work can be very different with each client, but may include preparing reports, researching, editing, social media management, appointment-setting and many other services. On her website, VA Amy Andrews says “I can tell you from personal experience, it’s a great work-at-home opportunity and something many people could do.” Of course, to make it into more than a decent freelance income, your goal will have to be to hire others at some point.

Scrap Metal Recycling

A search of your garage and shed might be all you need to start a scrap metal recycling business. It’s one of those businesses you can start for less than \$100. Copper and aluminum are the most valuable of the common metals, and almost every community has one or more scrap metal buyers. Once you’ve made your first sale, start looking for new supplies.

You can find all the advice you need in an online scrap metal discussion forum. How big can you grow a business like this? Stephen

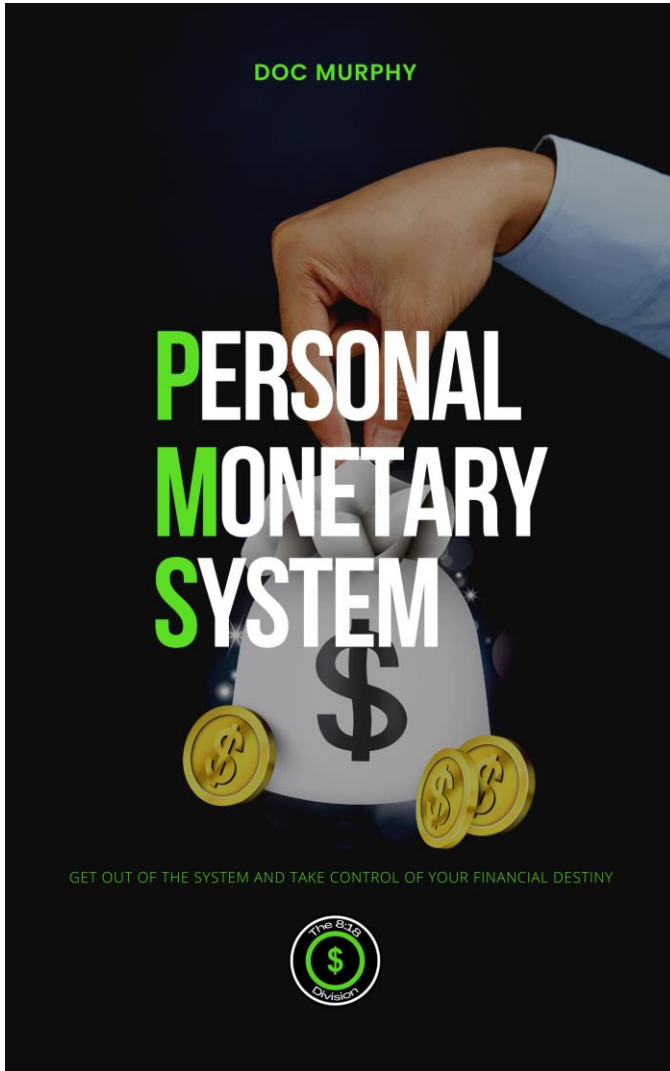
Greer went to Hong Kong with almost nothing after college and built a scrap metal recycling business worth \$250 million, according to his book, "Starting from Scrap: An Entrepreneurial Success Story."

Consulting

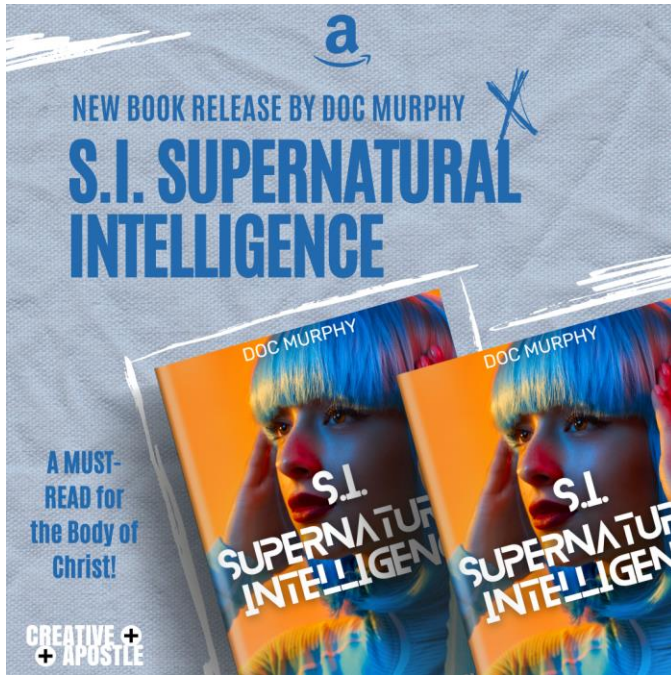
Okay, so you know enough about a subject to advise others, but you don't have the money to properly launch a consulting business. Start anyhow! Spend \$10 for business cards from a low-cost provider. Put up a website for \$60 for the first year with a domain and website hosting package. Once you have a few customers who value your knowledge more than a fancy presentation, you can spend some of your profits to build a more professional organization.

That's how you start a business for less than \$100.

**BOOKS TO READ ON DEBT
CANCELTATION, MONEY
MANAGEMENT, & BUSINESS**



Go to: www.the818division.com



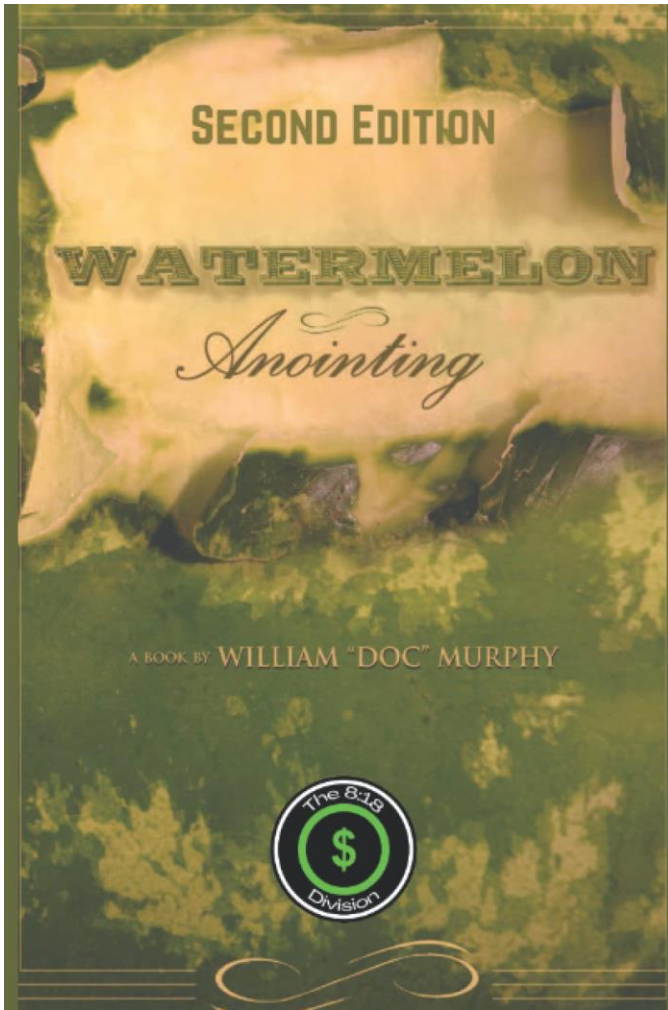
Go to amazon.com



Order on www.amazon.com



Order on www.amazon.com



Order on www.amazon.com

About the Author

Doc Murphy is the Founder of The Everywhere Network- A Church Planting Organization.

He is also the founder of Creative Apostle. CA is a Record Label. He is the author of several books and is an accomplished songwriter and music producer. For more information, log on to our website at www.docmurphy.net.

Other Books and Products by Doc Murphy

Dream Responsibly

The God of Increase

The Authority of Kingdom Citizens

Five+One Series

S.I. Supernatural Intelligence

Kingdompreneur

Go to Heaven

*Understanding and Discovering the Y in
U*

Born for this

Super Money Man

Go Ready Set!

Think Like the Boss

Defeating the Enemies of Progress

You are Exceptional

How to get God to hear you

The Greatest Gift

Revival

*Leadership lessons from John the
Baptist*

The Conqueror's Mentality

Full Time Believing

History Makers

Faith

Order these products

@ amazon.com

CREATIVE + APOSTLE

Now Available!

KINGDOMPRENEUR HARDCOVER EDITION BY DOC MURPHY. REVISED WITH NEW CHAPTERS!

Order your copy today!



The advertisement features a purple gradient background. In the top left corner is the logo for 'CREATIVE + APOSTLE'. The main text is centered and reads 'Now Available!' in a large white font, followed by 'KINGDOMPRENEUR HARDCOVER EDITION BY DOC MURPHY. REVISED WITH NEW CHAPTERS!' in a smaller, bold white font. Below this is the text 'Order your copy today!' in a white script font. The central focus is two images of the book 'Kingdompreneur' by Doc Murphy. On the left is a smartphone displaying the book cover. On the right is a larger image of the book cover. The book cover is dark blue with the Amazon logo at the top, a photo of Doc Murphy in a white suit and blue tie, and the title 'KINGDOMPRENEUR' in white capital letters. Below the title, it says 'FOR KINGDOM ADVANCEMENT' in smaller white capital letters.