

MONEY & HUMAN MANAGEMENT



IFE ADETONA

ABOUT THE BOOK

Many of us are academically literate but financially illiterate. Our mindset is to make more and more money, but making more money is not the antidote to poverty. An average salary earner is always looking for an increment and yet, the income is never sufficient. Earning financial literacy through a book as this is your pathway to abundance in business and personal financial life. This book highlights life principles that every person who earns or handles money, no matter how small, can apply to gain financial freedom. It also details how every business owner and leaders can harness and manage human resources for greater profitability and productivity.

Money and Human Management is an addendum to the book: Time and Task Management. The adequate knowledge of the principles of managing these vital resources and its right applications will always result in both quality and quantity success to the glory of God the Father.



ABOUT THE AUTHOR

Ife Adetona is an anointed preacher of the gospel, a prolific writer, a leadership and relationship coach, business consultant and a poet. He is the President of Sons and Daughters of Zion [SADOZ] Worldwide. An interdenominational discipleship ministry which has seen thousands of people baptized in the Holy Ghost with the evidence of speaking in tongues and helped

people to develop a friend to Friend relationship with the Person of the Holy Spirit. SADOZ daily discipleship & devotional manual called Daily Communion reaches and blesses tens of thousands of households daily to the glory of God.

Ife Adetona is also the president of the Koinonia Bible Institute [KBI], an online training academy of SADOZ which offers various courses/schools: School of Ministry, School of Purpose, School of Leadership, School of Business, School of Prayer, School of Faith, School of Deliverance, School of the Prophetic, School of Healing and more.

He is the husband of Elizabeth Ife-Adetona and their home is blessed with godly seeds.

Money and Human Management

Copyright ©2020 by Adetona Ife Damola

ISBN- 978-978-966-592-1

Published in Nigeria by:

FOUNTAIN PUBLISHERS AND MEDIA

All rights reserved. No portion of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means- electronic, mechanical, photocopying, recording, scanning or otherwise without the prior written permission of the publisher with the exception of brief excerpts in magazines, articles, reviews, etc.

Published in April, 2020

For further information or permission, contact:

sadozinternational@gmail.com

Facebook: @Sons and Daughters of Zion

YouTube: SADOZ International Telegram:

t.me/sadozite

WhatsApp/call: +2347060916344, +2348103962971

Unless otherwise indicated, all Scriptural quotations in this book are from the King James Version of the Bible.

CONTENTS

Part I: Money Management

- #1 MoneyManagement
- #2 FinancialEducation
- #3 Laws of Money Management
- #4 FinancialLiteracy
- #5 Bags ofSilver
- #6 Money is aFigure
- #7 Making Lots of Money is not the most Important but Managing theAvailable
- #8 Diagnose your FinancialStatus
- #9 RecordKeeping
- #10Principles ofSavings
- #11Coat your Clothe Below your Coat
- #12Drain your Bucket and Fill yourTank
- #13ProjectFunding
- #14FeedingCost
- #15Overhead Cost vs RunningCost
- #16Pay Yourself aSalary
- #17SpiritualPrinciples

Part II: Human Management

- #19Human Management
- #20Prayer for theUnsaved
- #21Be inCharge
- #22Set a Clear Agreement on Wages andWork
- #23Create a Sense ofImportance
- #24Set Easy Work AuditingParameters
- #25BeNice

#1 MONEY MANAGEMENT

Money is an essential part of a man's life. Everything and anything we do centres around it. Without money, you won't even be able to access this book. Think about it, it took money for me to buy the resources used in preparing this book. The book is sold to you for an amount and if you are reading the e-copy; you bought that device you are using for an amount as well. Believers should stop pretending that money is not important. The Scriptures say "the love of money is the root of all evil". It does not say, "money is the root of all evil" (1 Timothy 6:10).

The Bible also says money answers all things, that is, all material things. From the cloth you put on to the house you live in, it was money that answered to them. The world is constructed in such a way that money has become a voice for both spiritual and carnal people. If you don't have money, you won't be able to move from one spot to the other. In short, there is little an impoverished man can do. The reason we go to school or learn a trade is to make more money. And the reason we do business is for us to make money out of it. If I say your material life centres on money, it is the truth and **the amount of money God makes available to you determines how happy and comfortable you will be.**

#2

FINANCIAL EDUCATION

Considering the importance of money, one of the most valuable education a man must get is money education, but such things are not taught in schools. They are not even taught in our churches. Yet, we cannot deny the fact that we need money, especially at this age and time. In the ancient time, money had a lesser value because each man produced almost everything he needed. Most men in those days were into farming and hunting, while the females were into textile production. That made their lives very simple. They didn't even have to buy things that were very important to them, but today, we buy everything!

Management is not about trying to be stingy with what you have; **it is the proper utilization and disbursement of your resources.** Money management is simply paying attention to money. I was at a pastor's conference some years ago. The minister told us repeatedly to pay attention to money. Many of us are careful about what we make but careless about what we spend, while some are careful about what they spend but careless about what they make. The two are equally important and this book will give you the required education to build a fortune from little.

#3

LAWS OF MONEY MANAGEMENT

Law is the natural way a thing behaves. If you know how money behaves, you will know how to multiply your money. Natural laws are not things you impose or things that are enacted by someone. They are the rules that govern things around us. These laws are the reasons things behave the way they behave, and before we can interact with those things effectively, we must understand their rules. Man understands the rule that governs fire, so he can use it to his own advantage. I watched a historical documentary about a community. The narrator showed a place where the ancient men in that community used to go to collect fire for personal use. Over time, men have mastered the natural laws of fire. Today, you don't have to travel to a location to take fire, but with just a box of matches or lighter, you can produce any amount of fire you need.

The law of gravity was not invented by any man; it was only discovered through a careful observation. With the understanding of the law of gravity, man has built air planes that fly without crashing to the ground. With the careful study of the law of motion, man has also invented many locomotive engines. Every human invention relies on studying, understanding, and observing the natural laws that govern things around us. Mastering the nature of a thing, including money, will help you know how to develop it.

Laws do not respect status or spirituality, they only submit to those who understand them. How can a small, uneducated village boy know how

to row a boat but a university professor cannot? It is simply because the boy knows the law of the river in as it relates to the boat. How can a staunch believer be poor and an unbeliever be rich? It is because the unbeliever knows the rules of money and the believer does not. Rules work for everybody and anybody. There are many unlearned people that are very rich and there are many learned people that are poor. It is believed that Steve Jobs is more creative than Bill Gates. In fact, "Windows" was first invented by Steve Jobs, but Bill Gates stole the show because he understood how the market works.

#4

FINANCIAL LITERACY

The rich are rich today because he understands and apply the laws of money. Many of us feel they were just lucky, but it is beyond luck. Some people would say Aliko Dangote is rich just because he had an uncle who gave him money to start his business but they have forgotten that there are a lot of Hollywood and Nollywood stars and many salary earners who have access to the same amount of money that can serve as capital but could not build such fortune out of it in several years. That way, you will realize that **financial success does not lie in the money but the financial literacy of the holder.** There are many academically literate fellows that are financially illiterate. There are also so many spiritually intelligent people that are financially unintelligent. The difference between an orange in my hand and an orange in a farmer's hand is the ability of that farmer to turn the orange seeds into trees and sell the fruits to me tomorrow in exchange for my money. I may be more academically literate, but he is more agriculturally literate.

I read an article at a time about two men who had the same amount of money. The first man used his to buy a house, and the other used his to start a bank in 1991. Today, the house is very old and would need more than double of the amount that was used to build it to renovate it. The bank, on the other hand, is one of the topmost banks in Nigeria today. Each of the bank's branches today is worth the capital that was used to start the business. The difference between the rich and the poor is simply their financial

intelligence. **I can assure you that the reason many people are poor and would remain poor is because of how they handle money.**

I once spoke with a commercial motorcyclist who told me he spends up to ₦3,000 (\$8) in the brothel every day. I asked how he planned to upgrade from the Okada business to get a commercial car. He said he's hoping that one day, someone somewhere will hand him the key of a car. He said the bike was given to him by his parents and he still depended on them. I told him that if he saved that ₦3,000 every day for a month, it would be ₦90,000 and he would be an owner of a car in a year. I told him that most of those working in the bank with good certificates cannot save that much in a month after deducting their cost of transport, cost of feeding and the rest. If everyone that is poor out there is financially intelligent, 50% of their poverty would.

#5 BAGS OF SILVER

Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. While he was gone, he called his servants and gave them his money. He gave five bags of silver to one, two bags of silver to another and one bag of silver to the last, dividing it in proportion to their abilities. He then left for his trip.

After a long time, their master returned from his trip and called them to give an account of how they had used his money. The servant to whom he had entrusted the five bags of silver came forward with five more and said, Master, you gave me five bags of silver to invest, and I have earned five more. The master was full of praise. Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'

Then the servant with the one bag of silver came and said, Master, I knew you were a harsh man, harvesting crops you didn't plant and gathering crops you didn't cultivate. I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back. But the master replied, You wicked and lazy servant! If you knew I harvested crops I didn't plant and gathered crops I didn't cultivate, why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'

Then he ordered, Take the money from this servant, and give it to the one with the ten bags of silver. To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. Now throw this useless servant into outer darkness, where there will be weeping and

*gnashing of teeth. **Matthew 25:14-30 NLT.***

From this story, you realize that the bone of contention is not what they had as capital, but how much they could make from what they had. The problem is not what you are starting with; it is how much you can make from it. The master was not expecting the same amount of profit from all of them. To the one that was given five talents, he only expected an additional five talents. And to the one that was having one talent, he was only expecting additional one talent. You may not have what Warren Buffett or Mike Adenuga had when they started, but you can also make a fortune in your own place. The Scriptures say *he that has nothing that which he has which he thought was nothing would be taken away from him (Mathew 25:29, Amplified).* **It means there is actually no one that had nothing. It is the courage and knowledge of multiplying it that some lack.**

In our School of Business, I told them that it is not about having a business plan; it is about coming up with a business plan that is achievable at your present status. The Wright Brothers had the dream of building an aircraft, but they started by repairing and building bicycles. When the time came, they could transfer the knowledge and experience in building an aircraft. I dreamt of becoming a pastor on the world stage, but I started by going out early in the morning to do what we call “morning cry”. A wise man said life is in stages and men are in sizes. We can count the number of seeds in an apple, but we cannot count the number of apples in a seed. There is a lot that little can give you.

#6

MONEY IS A FIGURE

The first law that we need to understand and digest is that **money is a figure and every figure can be multiplied**. Figures can be added to, they can be multiplied, they can be subtracted from and they can be divided. Figure 2 can become two million over time. If you add 200 naira to 200 naira, it becomes 400 naira. If you add another 200 naira to it, it becomes 600 naira. Over a period, it will become abundant based on how well you handle it. Your capital, for instance, is a figure. It all depends on how well you quickly multiply it or add to it. Many people are into business and they don't know how much they make as profits. It is not about how much you make today or how much you are starting with, but what you can make out of it. The potential of any figure is unlimited. **Your reaction is determined by your perception**. The way you relate to things is governed by your understanding of it. Begin to see money as a figure that can be increased.

#7

MAKING LOTS OF MONEY IS NOT THE MOST IMPORTANT BUT MANAGING THE AVAILABLE

One amazing thing I have discovered about education is that what we think is not actually the way things work. A pastor said, he thought one way he could increase his church membership was by inviting popular pastors. He believed they will attract a crowd to the church. That way, he would keep some of them. But his mentor told him to make himself the person his members would always love to listen to. Many people, especially the poor and the average salary earners, believe that they will be richer if they earn more money. That is why you see the labour union fighting for increment of salary all the time. And that is why you see a man trying to change jobs at all cost. The truth is that is not what the rich think. A female friend once told me that her savings as to when she was earning less was the same as when she was earning more. Making lots of money is good, but managing the available is what comes first. **There are many people who are making lots of money and are losing a lot at the same time.**

A man was newly employed as a manager of a company. Upon resumption, he realized that a firm was employed to prepare a sort of report every year. The report costs up to a million dollars every year. The manager took the report and walked up to some departmental heads and asked if they found the report useful at all. They all said they don't even go through it. The manager directed the firm to stop working on the report and re-directed them to another department to work. They protested, but he insisted. After a few

years, at a board meeting, one of the departmental heads said, “that report we used to see around, we don’t even get to see it again”. It took years before anyone even observed that. That way, the manager saved the company a million dollars every year. Ordinarily, he could work tirelessly to increase the company’s profit each year and may not even achieve up to half a million dollars margin, but he had helped them save millions of dollars across many years.

Many would agree with me that the reason African nations are poor is not because they don’t have money, but because we waste a lot. We even dare to pay our government officials more than what other wealthier nations pay theirs. I have also observed that a poor man has more wives and more children in my country, for instance, than a rich man. So, the poor man is forced to work harder sometimes in order to meet his increased needs. I also observed that the poor eat more in terms of the quantity of food than the rich.

There are many shops and businesses today that are closed, but they appear to be running. That is why most shops that are opened today are closed down within a year or two. The business owners are not making profits, they are only making losses. There are places where their staff steal more than what they make. What if the managers can look into how to stop those losses? Their profit would triple in a day? There is a telecommunication company in Nigeria. They spend a lot on creative adverts, but they have very poor service delivery. I wish I could just tell the managers to divert all the money on advert to improving their service. That way, their profit would triple overnight. Have you thought of how much you lose daily?

#8

DIAGNOSE YOUR FINANCIAL STATUS

The first step to financial freedom is to know your status. It is when you know your status that you can decide to improve. The first thing a hospital does is to test. They want to know the situation before applying treatment to it. If a patient loses blood, for instance, the first thing that would be done is not to transfuse blood but finding the cause of the loss of blood and treat it. That way, they know that if they transfuse blood, it will not be wasted.

To keep filling a bucket without blocking finding out how to stop it from leaking is foolishness. You must first sit to diagnose your financial status and your business' worth. Many business owners who follow this advice may realize that they have not been making any profit. Some would find out that all they call their profit are the debts people owe them. Others may come to realize that they have only made a little profit outside their initial capital. To have money around you is not the focus, but you must first diagnose your financial status. You need to know your level and what you are worth. The truth is that many business owners and technicians don't actually know the financial status of their businesses and that is bad for the business.

We often admonish intending couples to know their financial statuses as they plan to get married. There was a young intending couple we counseled at a time. The lady earns a salary, but the man is into some sort of business. We asked what his monthly income

was, and he said he's not sure, but he could assume it to be around thirty thousand naira on the average. We knew it wasn't true, so we asked the lady. The lady said he makes below five thousand naira. When you are not frank with yourself, nobody can help you. **You need to know where you are for you to determine how to get to where you are supposed to be.**

#9

RECORD KEEPING

A young technician requested for prayers. He said he didn't know how money flies and leaves his hands. He detailed how he travelled to a place for some jobs and the amount he made, but he could account for it. I told him to write down every penny he earns and spends. At the end of the month, he should check it. By then, he will understand where the monies fly to. There are many business owners and salary earners who are just like that young man. They are looking for things that are not lost. They are seeking a spiritual solution to a natural problem caused by them.

You may never appreciate the beauty of keeping records of your financial dealings until you do it. Take a moment to calculate your salary in a year or what you earn, then you realize that a lot of money has been passing through your hands with nothing to show for it. Records have a way of waking one's mind from slumber. Some business owners believe that if they can retrieve all their debts, they would be millionaires. The act of good record keeping may not necessarily help you recover all your debts, but it would stop you from giving out credits or loan in the future, thereby saving you millions. If you know how much you spend on recharge card and data in a year, you will be able to tell if it is worth it and you will find a way to reduce it if it is not worth it.

There was a woman who worked in a government hospital and also had a clinic at the same time. Every time she comes to the clinic, she takes all the money they made and spends it on meat and other

food items. At the end of the month, she often paid her staff from her salary. Few years later, she retired from the government work; she had no backup to pay the staff, and they all resigned. The problem was that she didn't even know if she was making a profit or loss all those years. A good record would have revealed that to her. Have you observed that 50% of shop owners on the street close after a year? They spend all the money that comes in each day thinking that is their profits, but they forget that the shop rent is also part of their capital. It is possible for some to keep their shops because their spouses or someone else will pay the shop rent the following year.

Any business that cannot finance itself after a while is running at a loss.

A young man told me he had a business plan to invest five hundred thousand naira (\$1,360) in a barbing salon. My first question was that, "when do you plan to recover the capital bearing in mind that you will have a lot of running cost to make?" What many do not realize is that some businesses may yield profit almost immediately while it would take time for some to yield profit. If you don't have this understanding and you spend your income as soon as the business is opened, you should be prepared to close it soon. When we established the Koinonia Bible Institute arm of our ministry, the ministry funded it the capital, but it was also tasked with refunding that capital. It took some time, but it was fully refunded. Every arm we established in the ministry is made to be financially independent. If you are running a business without keeping an adequate record, it is better to close it down

because you will only work for the sake of working. A good record will tell you how much you made over a period. It will reveal your financial status to you. It will force you to think about how you can handle things better. Record keeping will also compel you to be grateful to God. Keeping a record is as important as making sales. Every healthy business closes down their offices for some days or hours to take a proper stock or balance their accounts and records. One beauty of proper tithing is that it helps you to keep a track of your finances. This basic principle has helped me and my family a lot, especially at the beginning of our marriage.

The wisest man that ever lived on the earth said “teach us to number our days that we may apply our heart unto wisdom”. **If you learn to account for and keep record of your finances, you will apply your heart to wisdom that will lead you to financial freedom.**

#10

PRINCIPLES OF SAVINGS

Savings is an age-long concept of keeping and multiplying money, but many of us do not pay attention to it anymore. The master in the parable of Jesus told his servant what he should have done with his money. While others were investing and he felt what he had wastoo little to invest, the master said “you should have just saved his money in the bank and it will yield interest”. *Why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.* Luke 19:23NLT.

The least God is expecting from us is savings. Many of us are filled with imaginations of some miracle money dropping from the sky or appearing at our doorsteps. You probably have heard testimonies of someone who was digging the ground and found a pot of money or who received a miracle alert. You probably know poor people who were helped by someone and they became millionaires overnight. We are also thinking and praying for such luck. However, such incidence is rare; probably one in one million. But **one thing that happens always is taking responsibilities and charting your course out of poverty.** If I were you, I will choose a course that is sure to happen, charting my way into abundance. **I often say that you can work and walk your way out of poverty.** And one of the ways to do this is to learn and apply the principles of savings.

Culturally, we are trained to spend till the last dime. You must have heard many people that would say the money on them was their “last card”. We are even trained to borrow after we have spent all.

That's why it is easy for many young adults to borrow credit or data from their network providers. The first argument that comes up when savings is discussed is that, how will you save what is not sufficient? You can save from it if you consider it as one of your expenses. We are wired to spend and not to save so you can simply see the money you are putting into savings as one other expense probably for recharge cards or data or what have you. You can imagine how much you will have at the end of the year if you choose to save ₦100 every day. That would be ₦36,500 (\$99) at the end of the year. In subsequent pages, I will give you some tips on saving.

#11

CUT YOUR COAT BELOW YOUR CLOTH

We were told to cut our coat according to our cloth but if you do that, you won't have anything left on you. **You must learn to spend below your earning.** I don't care what your earning is; I don't care if it is enough or not, what I know is that if you earn below that, you will still survive. You will not die after all. There was a time I took a loan from my place of work to pay my school fees. I told them to deduct two-third of my salary every month and that took about seven months. One thing I observed was that I did not die in the process.

Learnto save at least 10% of all your income. If you can't save a lot, you should be able to save as low as 10%. I know of a man who said he has been applying this principle since he was a young man and it liberated his financial life. If you earn ₦50,000 (\$136) per month, that will result in ₦60,000 savings at the end of the year. You may decide to put the money on some business or continue to save. In ten years, that will be ₦600,000. If you don't take responsibility for your life, you will realize that after working for several years, you will have nothing to show for it.

There was a young man who told me that he was sacked from his place of work because he was always requesting for loan prior the time for the payment of his salary. I asked for the reason he did that. He said the salary was not enough, and he had to eat. I asked if he had not been eating since he was sacked. He said he had been eating. I asked if he died, he said no. You just have to see that 10% as

another recharge card or transport fare or another necessity that you must do. If all the money you earn is not enough but you could sort some needs then, you can include the savings as another need that must be sorted.

Another approach to savings is to **SAVE EVERY FREE MONEY**. There is a kind of money we call *awuf*. This is a sum we did not plan or budget for but just came as a kind gesture from someone. Do yourself a favour by saving everything or saving up to 50%. When you are promoted at your place of work or you change jobs or you got an increment of salary or an extra income, **SAVE EVERYTHING FOR THE FIRST THREE MONTHS**. What most of us will ordinarily do is to also upgrade our status, but the right thing is to save it.

#12

DRAIN YOUR BUCKET AND FILL YOUR TANK

There are only a few people that can avoid not spending their savings. Many of us are wired in such a way that we can't keep our eyes off our savings. Once a problem is identified, the solution comes in handy. You spend your savings because it is available. If **you make it unavailable, you will not spend it**. That is what I mean by *draining your bucket (pocket), to fill your tank*. What many of us do is to drain our tank to fill our bucket. Our buckets here are our pockets. Some would say they borrowed or help people with their savings. Once you make it unavailable and out of your reach, you won't spend it. You can help people, but you cannot help everybody and the more prudent you are today, the more help you will be able to offer in the future. You will also be able to cut down on excess spending. In this section, I will give you tips on how to make your savings unavailable.

- a. **Two Bank accounts:** this is a basic method many people practice. One of the bank accounts would be designated to savings while the other would be for business or personal transactions. You can easily transfer funds from your other account to it at a reduced cost if there is any charge at all.
- b. **Another person:** you may have someone very close to you, probably your spouse or fiancée or sibling that is very good at keeping money. Such people are strict to the point that if you request for the money to use for any other thing aside what you told them, they will not release it.

- c. **Thrift:** this usually comes as daily or monthly contribution.
- d. **Banking Saving Schemes:** There are several helpful saving schemes in the bank that can help you save for the future. There are schemes that help you save against the school fees of your unborn children. This scheme makes it very difficult, if not impossible, for you to access your money until after three years and beyond. You can walk up to your bank to ask for details. You can get a scheme that is as low as ₦5,000 (\$14) per month. If you can persistently save that for three to ten years, it would be a lot of money. You can use such money to do some business or pay for your children's school fees. These schemes come with interest. The interest is always minimal; it is usually around 7% in the Nigerian system. One benefit the interest has for you is that you are sure your money will not be deducted for any bank charges. It would rather be added to. And you cannot access it until after a stipulated time. It usually runs into years. Many of these schemes have provisions for insurance. If there is an accident or health situation or death, there is an amount they are required to pay to the beneficiary.

There are insurance companies that are also involved in these schemes, as well as several other companies. I can't recommend anyone to you. I can only advise that you make sure that you don't deal with a firm that does not have a physical office building where the transaction is sealed.

- e. **Fixed deposit and Treasury Bills:** remember that the master in

the parable of Jesus reprimanded the servant for not putting his money in a bank to yield interest. What that means is that putting money in the bank is the minimum kind of investment. Fixed deposit is a banking system that allows you to fix some amount of money over a period: short or long. Treasury Bills, on the other hand is usually between 7 to 90 days. Before now, these two schemes were highly profitable and have more interest than other saving schemes, but the recent policies of the Nigeria government have crashed it. Meanwhile, you can seek the advice of your account officer or a banker before considering any of them.

#13

PROJECT FUNDING

I learnt about this principle at a point when it was difficult for me to save and I could achieve a lot with it. There was a time I was praying to God to help me live above my salary. His response almost took me off my feet. I told Him to help me live above my salary. What he told me was that I should give him the entire salary. I protested a bit. I said “what I am saying is that this money is not sufficient for me to use in a month and here you want me to give you the whole of it”. He said “yes”. I obeyed and that brought me into an amazing discovery. No miracle or sudden money came to me, as many of us may think, but I realized that I didn’t die in the 30 days that followed. Somehow, I and those living with me survived. It was at that point that I realized that I can use the money that I said was not enough to achieve something great in life. I could kick start my first book project from that salary. And after that time, I started dedicating the whole of my salary, or a chunk of it for one project or the other.

I have seen people who use the whole of their month’s salary or even two months’ salaries to buy a phone or some devices they need. Some do that once and never go back to it. **There is a lot we can achieve with little.** Even though you may have to cut down excessively on your spending, feeding and other materials but it would be worth it at the end. There was someone who had been finding it hard to save up for a machine that was needed in her business for a long time. I taught her this method and in less than a month; the machine was bought. She was flabbergasted!

You may wonder what you can do if your salary or income is not enough to buy your desired project at once. There are few things you can do. You can open an account with someone or with the seller. You save up for a few periods. It may take you two to five months depending on the cost, but you must ensure that you are saving a lot for it. Once the payment is completed, you can have your goods. Sometimes, you can be allowed to pay part of the cost, collect the item and pay up later. In some other instances, you may be allowed to take the item first and pay later. Just ensure the pressure is there for you to devote a chunk of your income to it. Some projects may not even require all of your income or salary, but just a part of it. Some say that man works better under pressure. When the pressure is over and you have achieved your project, you can celebrate your success with a minimal pleasure: you can go to a restaurant, cinema or buy something you have always desired. Then, take a rest and go after another project. As a bachelor, I could put a lot of things in place using this method.

#14

FEEDING COST

If you keep a good record of how you spend your income or salary even as a student, you will realize that 80% of your income goes to feeding. There is a belief among the Yoruba tribe, they would say “any money that God has predestined a man to use to build a fortune, can’t be used it to feed. But that’s a lie. Money is money; it all depends on what you decide to use it for. That’s why **a wise young man needs to plan his future before he starts raising a family.** If you spend a minimum of ₦1,000 on feeding every day, that is ₦365,000 (\$995) every year. This means if you can cut down your feeding expenses, your savings would increase. There is a beautiful Yoruba adage that says, “the first money a young person makes is usually wasted on food”. Yours shouldn’t be like that. The belief of many is that once they receive their salary, they must go to the market, spend on food items and use the rest for other things. But a wise man always has a project at hand; he spends on the project first and puts the rest on food or whatever.

Another thing that consumes more money is what I call running expenses. This includes: recharge cards, data, transport fares, fuel and so on. **You need to cut down on frivolities and unnecessary items.** There are some things I can do today that would have no financial implication on me but I couldn’t do such things few years ago. Life is all about play today, pay tomorrow, or pay today, play tomorrow. It is either of the two, you can’t have the two. **You need to learn how to delay**

gratification. There was a young man who was staying with me at a time. He had some disabilities and because of that, people rallied around to set up a shoemaking business for him, which was worth around ₦300,000 (\$817). He had gained the skill earlier. Few weeks into the establishment, he started complaining that we haven't been eating meat in the house. This was a man I had been feeding from my ₦15,000 (\$41) monthly salary. He started spending large, eating as he likes and at times, he would sleep in the house and won't go to work. Before we knew it, the entire business was down and he couldn't wait till the rent was over before he closed the shop. Life is in stages and men are in sizes. Live your stage per time.

There was a time I protested to the Holy Spirit. I told him I didn't care if I didn't have airtime to make personal calls, but I needed it to do His work and to call those I was watching over as my disciples. His reply shocked me. He said, "it is my work. Use what I have provided for you to do it and don't complain or put pressure on yourself. If you don't have the airtime to call, send a text. If you don't have enough to text, flash them. If you don't have airtime to flash, send a 'call me back' free SMS". He told me I was only trying to keep my pride in the way I wanted to call them at all cost. He said, I didn't want them to look down on me, but if I truly wanted to do His work, I should use what was available. What I realized at the end of the day was that those I spent a lot of money calling and checking up on them did not stand in God, but those I spent less to follow-up are all strong in God. One lesson I learnt was that I don't really need to spend more on serious people; it is the unserious ones that consume and waste resources. We need to tuck in our pride and stop trying to do or

dress like somebody else. Life is in phases and men are insizes.

One of the ways to know a person who doesn't have a good spending habit is how spontaneous they are in buying material things. If you had never planned to buy a thing such as clothes, shoes, bags, phones and the likes but you just stumbled upon it and before knowing it, you have emptied your account on it then, there is a problem with your spending habit.

#15

OVERHEAD COST vs RUNNING COST

In our School of Business, I said **for every item on a budget, there are up to three cheaper options**. For instance, if you need a shop for your business that would cost up to 50% of the whole capital, you have other options like getting a cheaper place or partnering with someone for the time being or even using your house or even your mobile device as a shop or office. Many people are running mega businesses on their android and iPhones these days.

Overhead projects include materials you put in place in your business that are permanent or could last for a long time while the running cost is day-to-day expenses that you need to make. For instance, buying a generator is an overhead cost while fueling it is the running cost. Overhead materials are always expensive, but to every item on the budget, there are up to three cheaper options. A young man said he had been carrying a business plan around for two years and that all he needed was money. I told him that if he was serious, he would know how to start a little and then grow the business into his dream capacity. Besides, if you make good findings, you can get goods or effective materials at a cheaper cost that will last you for a maximum period with less maintenance cost. The more the cost of a material, the more its cost of maintenance. Maximizing the available money to procuring some materials will give you the opportunity to spend on other items as well. In some businesses, you may have to look for where they sell in wholesale or in bulk to get cheaper items. And sometimes, buying the most

expensive could be the best option and at times, buying less quality goods may be the best in order for you to reach some class of customers. If China never made some less quality items, they may not have been able to win the African market to themselves because many wouldn't be able to afford it. You should know the best for your business per time and maximize it at all times. That's where good advice and findings come in. **A good advice and quality information will help to minimize your loss and maximize your profit.**

It appears that running cost is cheaper but when you keep a record of them, you will know they cost a lot. There was a time our ministry's treasurer summed up the amount we spent on recharge cards and transportation (we do that every year), I was amazed at the cost and so I thought of a way to reduce it. If you try to get up 5-minutes earlier to prepare for work than the usual time, you may be able to save the extra money you usually spend on bike in order to avoid lateness.

Another way to cut down on the overhead and running expenses is outsourcing. I spoke a lot about this in my book, *Time and Task Management*. Many businesses do this already. There are many fashion designers who don't have a *wiping machine*, for instance, they outsource it to those that have and that saves them a lot of money and time. Maximizing the available is the key word. **The truth about money is that the more you have, the more money you are likely to make.**

#16

PAY YOURSELF A SALARY

One thing that has killed many businesses and ruined the finances of many self-employed people is failing to adhere to this principle. What many self-employed and technicians believe is that all the money they make is theirs as profit and they can use it for anything. My father is a contractor. When we were younger, once he got a contract, we have a lot to eat in the house and even had leftover but after that season, there would be a period of dryness. And after some time, one or two contracts may come in. Anyone in business must learn to pay themselves a salary and return the rest to the business.

For a new business to grow, you must be ready to return up to 50% of the profit back into the business. You can pay yourself up to 40% and pay 10% as tithe. If you have employees, you should deduct your profit after they have been paid. That will even open your eyes to know if you need those employees at that stage of your business or not. This percentage may vary based on your peculiarities, but it is advised that not less than 50% goes back into the business. If you can't afford up to that, make sure you set up a principle and adhere to it. Even if you can only return 20%, it must be a strict principle and you should find a way to improve on it. It is from your own percentage that you will draw out what to help people with and spend on yourself. Some may argue against this principle, but **you can easily know a business that will grow just by how it is being handled.** You may not have a lot of money as capital to start the

business, but you can nurture the business to become great by ensuring that there is a return into it. The 50% (return to the business) could be used to procure some materials that are needed to run the business daily. **Just make sure that there is a demarcation between your money (salary) and the business' money.** With a good record and sharing formula as this, you can know if the business is growing or not. Many technicians and contractors spend all their profits because they believe things would always be the same, but we live in a world that keeps moving and soon, they will become outdated. They don't improve on their skills or save to acquire modernized materials that would keep them in the field.

It is also very good to pursue business projects. My principle is to always have a project that I am working on. You can check the methods I mentioned on project funding to help your goals. When you acquire some machines or tools, it makes your job easier, faster and finer, thereby giving you more profits. Until you have some materials and resources in place, you cannot attract some kind of customers or contracts.

The mistake many people who are into business make is that the first project they pursue is personal or family project. The Yoruba tribe where I come from believe that you must build a house. Once you own a house, it is believed that you have achieved one of the biggest successes in life. The Igbo tribe, which is the most industrious tribe in Nigeria, believe that you need to invest more money in your business. When it grows, you can use the profit to take care of personal projects. And they are right. Projects like

houses or cars may not be the best form of investment or asset. A land is a wonderful investment because it increases in value without costing you so much, but people love to build houses because of the security it provides, especially for those who cannot bear the risk of business. A car is an absolute liability. You need to ask if you can afford two to three cars before you buy one carelse. Itwoulddrainyourpocketandyour savings. Remember that the more you put in your business, the more you will make out of it. However, getting good things for yourself after making some profits may be a motivation for you to work harder, but make sure you are well guided. Be frugal. Frugality is not necessarily being stingy but well using money to do what is best.

#17

SPIRITUAL PRINCIPLES

The spiritual controls the physical, and that is the edge believers have over unbelievers. The Bible says that except the LORD builds the house, the workmen are working in vain and except the LORD watches over the city, the watchmen are keeping vigils in vain (Psalms 127:1). Spiritual principles go beyond traditions; it is a covenant between God and man. I define Grace as a provision that must be entered into. It is free, but it has a price. Though the price is nothing compared to the provision but without paying the price, you can't access it. The Bible says we are saved by grace through faith (Ephesians 2:8). The price we paid for our salvation is the faith we have in the death and resurrection of our LORD, Jesus Christ. **For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation. Romans 10:10.**

Here, I will state basic biblical principles that result in blessing.

- a. Care for your family: **But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel. 1 Timothy 5:8.** When the Bible talks about family, it prioritizes your immediate family, then your parents. He that does not care for his family is worse than an unbeliever. The Scripture teaches that the widow that has family should be attached to their family and not accounted among those the church is to take care of (1 Timothy 5:4).
- b. Giving to the poor: **As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household**

of faith- Galatians 6:10. The poor are classified into two: the poor among the brethren and the poor outside the fold of believers. Again, the poor brother or sister in the faith comes first. The Bible says that on the last day, some would be judged for not helping God and when they deny that such never happened; they would be told that ignoring the poor means ignoring God. **Hethathpityuponthepoorlendethuntothe LORD;andthatwhichhehathgivenwillhepayhimagain- Proverbs19:17.**

- c. Tithing: **To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace; Hebrews 7:2.** Tithing is a heavenly principle practiced by men who walked with God before the law and who understood His dealings. Abraham, Isaac and Jacob were faithful tithers (Genesis 18:19). Jacob covenanted with God at Bethel that he was going to give all his 10% to God. When he was in deep trouble, God appeared to him and told him He is the God of Bethel, the very place he entered a covenant of tithing with Him (Genesis 31:13). Tithing has never failed to yield results.
- d. Ministers: as we are fed with green pastures by our shepherds, we ought to reciprocate in material gifts. **If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things? 1Corinthians9:11.**
- e. Sowing: **While the earth remaineth, seedtime and harvest, and**

cold and heat, and summer and winter, and day and night shall not cease. Genesis 8:22. The law of seedtime and harvest time is as valid as winter and summer. I always challenge believers to sow a sacrificial seed at least once in their lifetime and see the goodness of God. They that sow in tears shall reap in joy. - Psalms 126:5.

When people give, they often expect a sudden return of a hundred fold of what they have given. This happens, but it doesn't always work that way. When the Philippians gave to Paul, he asked that the LORD would supply all their needs according to His riches in glory. Our needs are not always money or material things. God knows what we need, and He ensures we do not lack. Also, God gives ideas or information that will open us unto wealth. Every time I give sacrificially, my major expectations have always been divine ideas.

But thou shalt remember the LORD thy God: for it is he that giveth thee POWER to get wealth, that he may establish his covenant which he swore unto thy fathers, as it is this day-Deuteronomy 8:18

The word translated power in this passage also means ideas. So, we can read it this way, *remember the LORD thy God that gives you the **ideas** to get wealth.* The richest men in the world today are striving on ideas!

PART TWO
HUMAN MANAGEMENT

#19

HUMAN MANAGEMENT

For the Kingdom of Heaven is like the landowner who went out early one morning to hire workers for his vineyard. He agreed to pay the normal daily wage and sent them out to work. At nine o'clock in the morning he was passing through the marketplace and saw some people standing around doing nothing. So he hired them, telling them he would pay them whatever was right at the end of the day. So they went to work in the vineyard. At noon and again at three o'clock he did the same thing.

At five o'clock that afternoon he was in town again and saw some more people standing around. He asked them, Why haven't you been working today? They replied, Because no one hired us. The landowner told them, Then go out and join the others in my vineyard. That evening he told the foreman to call the workers in and pay them, beginning with the last workers first. When those hired at five o'clock were paid, each received a full day's wage. When those hired first came to get their pay, they assumed they would receive more. But they, too, were paid a day's wage.

When they received their pay, they protested to the owner, Those people worked only one hour, and yet you've paid them just as much as you paid us who worked all day in the scorching heat.' "He answered one of them, Friend, I haven't been unfair! Didn't you agree to work all day for the usual wage? Take your money and go. I wanted to pay this last worker the same as you. Is it against the law for me to do what I want with my money? Should you be jealous because I am kind to others? Matthew 20:1-15.

I have a good understanding of the situation that was painted by Jesus Christ here, and I believe many people should be able to relate with it as well. In my environment, there are some people that are called labourers. They include bricklayers that work on houses or men that work on farm lands. They can be found at major parks or by the roadside waiting for people that would need them for the day's labour. There is a fixed amount for a day hire and it must cover a certain period of time. It is usually between 8am and 4pm. If they are contracted early enough, they would be paid for a full day, but if they are contracted around the mid-day, they would be paid for half a day. The lord in the parable of Jesus went out early in the morning to pick those he could find with the belief that they would be paid a penny, which was the worth of a day's labour at those times. The lord went out again to pick the second set and again to pick the third set. Normally, their rate was supposed to be reduced because they would not work as much as the first set, but surprisingly, the lord paid all of them the same rate. The first set protested, and he made them realize he could do anything with his money and that he was nice to those doesn't mean that he was bad to them since he gave them their proper wages.

I want you to learn from this parable that we all need people that will work with us. The success of a business is determined by the numbers of workers or labourers it has. The first thing to pursue in business is customers but having people working with you is great. The number of people working in an enterprise directly or indirectly speaks a lot about how great it is. Often, having many labourers is

tantamount to having many customers. While you are trying to increase your customer base, think about how to increase your work force. This applies not only to those in business, but everyone in leadership.

Many people think that a way to save a lot of money is by doing everything by themselves, but it is not so. The best way to be effective and make more money is to get more people to work with you. Just having people around is not enough; you should learn how to maximize and manage them. So, I will be giving you tools you can employ to maximize the precious gift of human resources that are all around us.

#20

GET CHEAP LABOUR

I believe human resources are readily available around us more than financial resources. We often limit ourselves by the belief that if there is no money, nothing can be done, but there are ways we can work around it and one of such is to get cheap labour. And before you quote me that I said you should get cheap labour, try to understand the message that I am passing across. Having workers can either grow or kill the business. It is left for you to make sure that it works for your good. All businesses including the big and the small ones, international and local businesses strive on a balance of engaging both skilled and unskilled labour; cheap and expensive labour.

- a. Foreigners: the cheapest labour anywhere is foreign labourers. This may not be the same when you are employing experts from advanced nations but where you have a movement of labour from less developed nations to developed ones or from less developed environment to developed ones, you can always be sure that they will be cheaper and more effective. One of our members in South Africa confessed she prefers to employ non-South Africans than to employ South Africans. There is something called xenophobic attack, which is prevalent in South Africa. The complaint from South Africans is that foreigners are taking all their jobs. The same thing applies in western countries like the USA. One reason Donald Trump is clamping down on migrants is because he claims they are taking all the jobs. The Southern part of Nigeria is believed to be more

advanced than the Northern part. There is a huge migration of labour from the North to the South and they have been found to be much cheaper and more effective. I have a son who has a fish farm. He told me that after facing a lot of disappointment from the indigenes; he resorted to employ the non-indigenes, and they have served him well. One of the things employers complain of is that indigenes are lazy yet they expect to be paid more, but the non-indigenes are hardworking and require a lesser amount. The reason for that is not far-fetched; a foreigner travelled from a long distance to make money. He doesn't have friends and families that he can lean on in the strange land; he knows that if he doesn't work, he will not eat. So, he takes every opportunity that comes his way and makes good use of it. But an indigene is a resident and has friends and family to take care of his basic needs such as food and shelter, so he can afford to be lazy and complacent.

- b. Apprentice: some jobs cannot be undertaken by unskilled foreign labour and you may not have the money to employ skilled hands. One thing you can do is to establish your business in such a way that it will attract apprentices. As they learn the job, they are also serving you. No matter how small your business is or how little you are planning to start, once the big vision is there, results will follow quickly. What is mostly practiced is to have apprentices that would pay for the training but if you don't have that, you can engage few people that would be trained freely and they will serve you at the same time. There is usually an agreement of the number of

years that the apprentice would spend. In the Igbo (a tribe in Nigeria) business settings, the apprentice doesn't have to pay but

would serve his boss dedicatedly for as much as ten years and at the end of the period; the boss is expected to give him a capital to start his own business.

- c. Under qualified labour: many businesses like schools, banks and companies use this system of labour to evade some financial obligations, such as retirement packages and insurance. They also pay them less and they often form the larger part of their staff. The under qualified labourers are classified as contract staff in many settings. While I do not give an absolute commendation to the way, this system has been largely abused, I believe it can properly benefit both the employer and the worker.
- d. Outsourcing: this is another way to engage in cheap labour and maximize your profit at the same time. It simply means contracting out some part of your job. In fashion designing, for instance, a segment of the work, like wiping, is usually outsourced to another person who has the machine and majors on it. One of our members who sews school uniforms and sporting wears told me that she wants to stop sewing and would focus on getting contracts from schools and outsource it to other fashion designers. That way, she will stop paying for shop rent and labourers who work with her. Also, mistakes on the dresses would be corrected by those she is engaging. In some businesses, it could be the sales and marketing that would be

outsourced.

#21 BE IN CHARGE

In any business or organization, the boss or leader must be in charge and everyone that works with you must realize and accept it. That is why employing one's friend or family members may not be the best in some situation. **Hiring anyone you cannot fire usually turns into a disaster.** To employ someone you cannot handle will turn the wheel of the organization backwards because disloyalty breeds disloyalty. Absalom knew his father, King David, would not kill him. That made him become more reckless and he stirred a war against his own father. He sent a message to his father saying: kill me if you can (2 Samuel 14:32). David also lamented about Joab, he said although he is the king but Joab was too big for him to handle and so he freely wrought havoc. **And I am this day weak, though anointed king; and these men the sons of Zeruiah be too hard for me: the LORD shall reward the doer of evil according to his wickedness. 2 Samuel 3:39.**

One way to instill loyalty and submission is to set rules and make sure you enforce it with punishment. Brian Tracy said he told his staff that their table must be clean whenever they are close for the day and if anyone was found guilty, the janitor would have to put everything he found on the table in the dustbin. One of his top officials said he preferred to work in an untidy environment with paper and files everywhere. Tracy said he only had to enforce the rule three times before everyone complied. In a place with many workers, there must be a clear delegation of work and separation of power.

That way, the individual would know what he is responsible for and be available to give an account of it.

A boss doesn't have to be aggressive or order everyone around, he just has to set rules that would allow the job to run smoothly and orderly and ensure everyone adheres to it by constantly enforcing it. Anyone who rebels can be shown the way out under the principles and rules in place.

In the same vein, there must be a feedback channel for the boss or leader. Wherever there is a boss and workers, conspiracies and unionism are expected and unionism is never in the employer's interest but the employees. There must be a way the employer or the boss would get to know what is going on behind him. Where murmuring and suspicions is noticed, it should be addressed and rooted out immediately; else it would spread and ruin the enterprise.

In a big establishment, one way to stay in charge and be in control is re-deployment of staff. Re-deployment can be done in order to check the excesses of some individuals or to strategically send an effective person to another department in order.

#22

SET CLEAR AGREEMENT ON WAGES AND WORK

The reason a man is working is for him to earn money and the reason you employ workers is for them to render their services or duties. In that light, there must be a clear agreement on the work and the payment. You must ensure that they are not cheated and that they don't cheat you. The lord in the parable of Jesus Christ we read earlier told those who protested that he had not underpaid them or cheated them. That is the same way God wants us to handle those working with us. We can overpay our workers but we should not under pay them. But this will be unachievable in a place where there are no clear agreements.

I worked with a couple who owned a school at a time. They told me they would pay ₦2,500 (\$7) but I insisted that I wanted ₦3,000. We agreed on that and I began work. After the first month, they told me they would pay ₦2,500, but I reminded them of our agreement. The husband said the agreement was between myself and his wife and that the agreement does not concern him. I walked up to the wife and before I could say a word; the wife said they would only pay ₦2,500 because that was the agreement she reached with me. Ironically, she also said it was probably her husband that promised me ₦3,000. I became dumbfounded and resigned from the job.

If you are a boss, make sure you are not cheating, as God commands that the sweat of a labourer must not dry before he is paid. And if you are a worker, you are not permitted to cheat your boss. He may

not

know

or see you but God does. **Slaves, obey your earthly masters with deep respect and fear. Serve them sincerely as you would serve Christ. Try to please them all the time, not just when they are watching you. As slaves of Christ, do the will of God with all your heart** -Ephesians 6:5-6 NLT

#23

CREATE A SENSE OF IMPORTANCE

I always say that the primary customer of an employee is the boss. If your boss, who is the primary customer, is not pleased, then a sack letter awaits the employee. I emphasized this in my book, *Time and Task Management*. In the same way, the primary customers of a boss are the workers. It is the workers that are always at the place of work. They have direct contact with the customers. They know more about the business. How they present the product or service to customers is very important. That means a good working relationship with the workers would automatically result in a good performance of the business. One way to achieve this is to create a sense of importance in the workers. Every man wants to feel important, and every man wants to feel appreciated. If that can be achieved, the business would grow and they will give their best.

Another thing a leader or boss must do is to create a sense of belonging in the workers and employees. Let them feel attached to the work and the business or organization. The more they see themselves as part of it, the better it is for the business because they are in the best position to advise you as far as their departments or sections are concerned. However, this does not come without a price on the part of the boss. He must note their achievements and acknowledge it. I must also add that it is not everyone that reciprocates good deeds. People can be villainous and that is why rules must be set in place. With the rules, you can check excesses and deal with them immediately.

#24

SET EASY WORK AUDITING PARAMETERS

If an employer doesn't want to be cheated, there must be a parameter to measure the performance of the employees in a way that is clear to them and the employer. The parameter must not be ambiguous or secretive. There is a way it would drive the workers to work effectively in order to meet up. In some establishments, it is measured by the profit made or by the number of customers they can attract. It would also help to evaluate the worker or service to know if they are actually needed. This parameter could be written or oral, but it must be cleared and agreed upon.

There must also be an easy financial auditing parameter. Every business has its own peculiarities, thus the method of auditing the stock and money may differ, but one thing that always helps is being organized. In a store where goods are sold, the items must be arranged in a way that it would be easily counted and accounted for. I remember going to a spare part shop. All the items were disorganized and lumped together. It is very easy for the workers to steal and the employer may never discover it and even if he does, a lot must have been stolen already. Where the shop or space is tiny, the owner could put some items in boxes or in a safe and display only a few. If those on the shelf are stolen, it would be easily detected.

With the required measures in place, an employer must not hesitate to fire anyone who steals or who continues to underperform after several warnings. **Disloyalty is highly contagious and when one person is**

disciplined, every other person would adjust.

#25 BE NICE

Masters, be just and fair to your slaves. Remember that you also have a Master in heaven -Colossians 4:1NLT.

We are all humans: both the employer and the employees. Everything should not be about work and work. It is expected that a leader or boss builds a relationship with his employees or co-workers. When they realize that they are cared for, it goes a long way to bring about a good attitude towards the work and it also helps increase their productivity. I have tried to put a call across to some of our leaders just to check up on them, and I was wowed with their show of appreciation. I believe in both empathy and sympathy when the two are properly used. A leader must know how to cry and laugh with those he is working with. Even when Jesus knew He had the solution, He wept at the tomb of Lazarus. A version says that He was overwhelmed with emotions. On other occasions, the Scripture says He was moved with compassion. You never can tell what a text or call on a birthday means to those working with you until you do it.

We must also be concerned about their personal goals and ambitions in life and give them the best of our supports. The Bible says that when the Spirit comes, He will teach us all things. All things mean not only our spiritual lives. God is concerned about our overall wellbeing; we must reciprocate the same to others. Many people think giving money makes other see us as very nice, but it is not so, it is actually showing how

much we care. **Our attitudes and emotions put a lasting print that**

money cannot give. In places where the business has the capacity, welfare packages should be introduced to the staff. This could come in special seasons like Christmas or New Year. It is another way to appreciate the employees. It is easier to give welfare packages than to give increment in salaries and, in fact, welfare packages are more appreciated than increment. Salary is viewed by the workers as their rights or entitlements, but welfare packages are seen as a privilege. An employer may decide to give five thousand naira (\$14) at the end of the year as a bonus to the employee but if he was to increase the salary, it would be an addition of a minimum of ₦1,000 (\$3) per month which would result to ₦12,000 at the end of the year. That is ₦7,000 difference with the bonus. A good boss or employer doesn't have to wait till the end of the year before bonuses are given.

Other welfare packages may come in form of an official lodge, free lunch, transport fare, gift items, holidays and so on. Increment in salary is also a good way to care for and improve employees but it shouldn't be done arbitrarily. There must be a salary scale. For a new or small scale business, it could be a simple system. I once worked in a place where I was told that my salary would be increased by a thousand naira every year. So, I always look forward to the following year when my salary would be increased. A more advanced business with a large workforce requires a standard salary scale, which may be based on qualification and experience.

It is also helpful to look for ways to develop the workers in areas that

would be beneficial to the business or organization. It could take the form of conferences, seminars and trainings. Some may be sent to places to get trained and return to train others, and sometimes, the trainer may be invited to train everyone.

As good as it is to be nice to the employees and workers, disappointment and betrayals should be expected. **That one person is bad doesn't mean that every other person is bad** and we must take positive lessons from those experiences. I once heard a young man who explained that after sending one of his workers to be trained in South Africa, he tendered his resignation letter upon his return. The mistake he made was that there was no legal agreement before sending him on such an expensive exercise. There ought to be some sort of agreement on the number of years he must spend upon his return or some other responsibilities before he could leave the company. An employer must be smart enough to put some things in place to check those abuses of privileges and in situations where they are not in place; an experience is enough to trigger the establishment of such measures.

INDEX

Receiving Salvation

You were born a sinner condemned to hell but Jesus Christ died for your sins, gave you power to sin no more and to enjoy life here on earth and hereafter. All you need to do is to believe and accept His works by declaring Him as your LORD and Saviour. Do you believe this? Say: Lord Jesus Christ, I accept that you died and resurrected for the remission of my sins, I declare you as my LORD and Saviour. Amen.

Steps to Receive the Baptism of the Holy Ghost

1. You are not to ask or beg God for it, just expect it.
2. Believe He has given you and you will manifest it.
3. Don't hate tongues. That some people misuse it doesn't mean it has lost its power.
4. Don't pretend not to need it. Holy Ghost baptism is not just about tongues, it is about empowerment but tongues is the initial sign that you are baptized.
5. Clear your minds of doubts. God will give you but if you think that any sin can hinder you, ask for forgiveness now and now. (*Isa 1:18 Come now, and let us reason together, saith the LORD: though your sins be as scarlet, they shall be as white as snow; though they be red like crimson, they shall be as wool*). And forgive everyone in your heart.
6. As I pray for you, you will be baptized and you will speak in new tongues.
7. As I pray for you, the Holy Spirit will give you utterances and you will speak it out. Note that utterance means any sound produced with the mouth. That means the utterance could be one syllable or two. It could be one word or more. Understand that you are the one that will

pronounce the utterance in anyway it comes to your mind as the Holy Spirit gives you utterance.

8. When I pray for you, the utterance would come. Don't think you are the one thinking it, it is not you. Don't think you will be unconscious or lost, it is not so. Don't be bothered if you don't know the meaning just speak it. And keep repeating whatever comes to your mind.
9. Daddy thank you because you are a faithful God, you always hear me and you are eager to give us more than we are eager to ask. I pray for you: receive the Holy Spirit right now in Jesus Name.
10. Open your mouth and began to speak those tongues.

Steps to Receive Healing

1. **1Peter 2:24 says:** *He personally bore our sins in His [own] body on the tree [as on an altar and offered Himself on it], that we might die (cease to exist) to sin and live to righteousness. **By His wounds you have been healed.***
2. You have been healed. You have been healed even before you had that illness, what I'm about to do by praying with you is to proclaim your healing.
3. As I do that, the pains and symptoms will be no more.
4. After I pray for you move that part of your body just as though it was healed already because it is an instant healing.
5. I proclaim you healed and whole right now in Jesus Name. The last time you had that illness is the last you will ever have in Jesus Name.
6. Check it out and share your testimonies.

BOOKS FROM FOUNTAIN PUBLISHERS:

1. Mocking the Devil

2. The Pentecost Volume: Speaking in Tongues
3. The Communion of the Holy Spirit
4. Prayer that Works
5. Roaring Faith
6. Beyond Purpose Discovery
7. CDA: Unlocking the Supernatural
8. Time and Task Management
9. Understanding the Call and the Five Fold Offices
10. Money and Human Management
11. Impartation for the Gift of Prophecy
12. Impartation for the Spiritual Gifts
13. Healing Mantle
14. Healing Power
15. Living Without Drugs
16. Anointed to Heal
17. Ultimate Purpose Finder
18. Discover Your Purpose in 2 minutes
19. You Are Not A Bonus
20. Clarifying Purpose And Ministry
21. Purpose Fulfillment Guidebook
22. Human and Resource Management
23. Christian Leadership
24. Arousing the Leader in You
25. Developing the Leader in You
26. Exceptional Leadership
27. Secrets of Successful Business
28. Understanding Business and Capital Management
29. Tithing Testament

- 30. Biblical Business Sense
- 31. What Can I Sell: How Can I Sell
- 32. Ending Low Sales
- 33. Winning Customers Always
- 34. Extraordinary Marketing
- 35. Selling Fast with Pricing Techniques
- 36. More Profits With Freebies Marketing
- 37. Biblical Route to Mental Health
- 38. Cultivating Healthy Emotions: *Self Esteem, Assertiveness, Coping with Stress, Purpose & more*
- 39. Defeating Negative Emotions: *Anger management, Guilt, Suicide, Fear & more.*
- 40. Healing for Depression

CONCEPTS

- 41. The Office of the Prophet and The Teacher
- 42. The Office of the Apostle and The Evangelist
- 43. The Office of the Pastor and The Help Ministry
- 44. The Revelational Gifts
- 45. The Utterance Gift
- 46. The Power Gifts
- 47. Discerning of Spirits
- 48. The System of Prayer
- 49. New Testament Review On Prayer
- 50. Getting All Your Prayers Answered
- 51. Anger Self Control
- 52. Coping with Stress: *Physical, Psychological and Emotional Stress*

- 53. Curing A Depressed Mind
- 54. Dealing with Mental Health Spiritually
- 55. Developing Self Esteem
- 56. Faith Boosters
- 57. Faith Killers: *Worry, Anxiety, Doubt*
- 58. Overcoming Anxiety and Worry
- 59. Overcoming Fear and Guilt
- 60. What Faith Is What Faith Is Not
- 61. CDaplus: Commanding the Supernatural

Books by Elizabeth Ife-Adetona

- 62. You Can't Pay the Price of Missing God's Will
- 63. Breaking the Yoke of Wrong Relationship
- 64. Dream Spouse at your Doorstep
- 65. Proper Relationship Approach
- 66. Finding God's Will
- 67. The Opposite Sex and I
- 68. Beyond I Do: What Next After Proposing
- 69. Communication, Conflicts and Courtship
- 70. Dealing with Challenges in Your Courtship
- 71. Principles of Courtship

Books by Abegunde Damola Samson

- 72. Fortified Health
- 73. My Bible, My Friend
- 74. Prayer Energia

75. Discipleship Mandate

Fountain Series (Mini Books)

76. Romantic Romans (Exposition on the book of Romans)

77. Ojuju (Dealing with Bad Dreams)

78. Immortal Kombat (Understanding Christian Warfare)

79. Every Name Named (Unveiling the Power in the Name of Jesus)

KOINONIA BIBLE INSTITUTE- KBI

We offer specialized courses in:

1. SOP- School of Prayer
2. SOH- School of Healing
3. SOD- School of Deliverance
4. SOF- School of Faith
5. SOM- School of Ministry
6. SOPP- School of Purpose
7. SOB- School of Business
8. SOL- School of Leadership
9. SOTP- School of the Prophetic
10. SPG- School of Spiritual Grooming
11. SFTM- School of Full Time Ministry
12. SSG- School of Spiritual Gifts
13. SKT- School of Koinonia & Tongues
14. SFS- School of Financial Success
15. MSE- Masterclass on Sex Education
16. MCR- Masterclass on Relationship
17. MCC- Masterclass on Courtship
18. SOX- School of Sex (for the married)
19. MED- Marital School for the Engaged

- 20. MEC- Masterclass on English Communication
- 21. MBM- Masterclass in Business Marketing
- 22. TOTM- Training the Trainers Against Masturbation, Pornography etc
- 23. FSC- Foundation School for Believers and Muslim Converts
- 24. SMH- School of Mental Health
- 25. SMC- School of Music
- 26. MSC- Miraculous School of Conception
- 27. ESS- Encounter School for Singles

Classes and lectures are held online and it is highly interactive and efficient. Course registration is affordable and we also have free courses as well as scholarship programmes. Contact Peace for details: 09024430243.