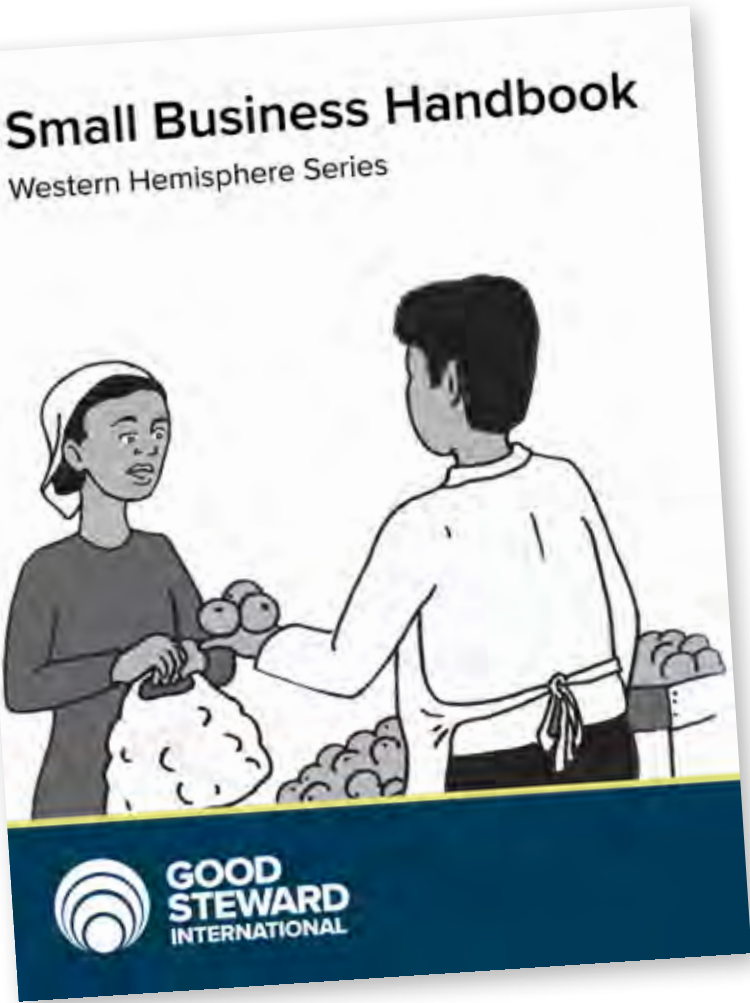


Teaching Manuals Introduction



Spiritual Leadership

Business Teaching

Sample Lessons

Business and spiritual teaching is greatly needed in many countries today. People growing up in developing countries settings have very little knowledge on how to operate a business. Many also greatly lack spiritual understanding—some have never been exposed to the Gospel, and others, who call themselves Christians, have had little instruction on how the Gospel should affect their daily life.

The Good Steward International program provides a wonderful opportunity to give both business and spiritual teaching. As members participate in the program, they are required to attend regular meetings. The meetings provide a setting where teaching can occur and Biblical convictions can slowly be built in the lives of the people. The program provides local instructors with teaching material to assist them both physically and spiritually.

Spiritual Teaching

The course makes sure each member understands the path to salvation and teaches on the importance of faith, repentance, and water baptism. It is written so that anyone, even if they have no previous understanding of salvation through faith in Jesus Christ, can understand what God expects.

Lessons focus on living out our Christian faith and what God expects the sanctified life to look like. Many times, though the majority of the people in the program claim to be Christians, there is little difference in the actual lives of believer and unbeliever. The spiritual lessons taught at the regular meetings target this deficiency. We have tried to create lessons that specifically address basic Scriptural doctrines that need strengthening. This includes topics such as:

- **Family Values**—Lessons include Biblical child training, family devotions, and the importance of a strong marriage relationship. While many of us have grown up surrounded by the teaching and good examples of these godly principles, many others have not.
- **Godly Business Ethics**—God desires that our business ethics portray the Gospel to others. Examples are given of individuals whose business practices changed as their hearts were transformed by the power of God. Teaching on honesty and being faithful in small things is included.

- **Separation from the World**—Lessons are given regarding the importance of imitating the life and teachings of the Lord Jesus. As we let His Spirit shape us into His image we will not want to look like the world, talk like the world, or even listen to the same music.
- **The Two Kingdoms**—Teaching addresses the Scriptural principle of total allegiance to the Kingdom of Jesus Christ. A man or woman who desires to follow Jesus and His teachings will want to avoid politics, self-defense, or using force in the courts. We cannot have total allegiance to two kingdoms at the same time.
- **Personal Purity**—The desire of every sincere follower of Jesus is to live an upright life. Lessons are given on topics such as moral purity, avoiding hypocrisy, and living above reproach. Evangelism is much more effective when those reaching out to the lost are practicing personal purity.
- **Taking Biblical Teaching Literally**—An attempt is made to encourage those in the program to take the Bible as literally as possible. Simple commands like the woman's head veiling, washing feet, and the importance of men and women filling their proper place in the church are encouraged. The goal is to teach them to follow the Bible as closely as possible.

We have found these regular meetings to be an excellent place to strengthen communities. Each person accepted into the program receives his own copy of the Business Training Handbook. There is always great excitement when these are passed out. The handbook is well-illustrated and often the only reading material in their homes.

Business Teaching

The Introductory Course includes several lessons that help clients develop a basic business plan. Whether they already have a business and want to expand, or hope to start a new one, these lessons show them how to ensure that their proposal will be profitable. After they have gone through the Introductory Course, they are required to attend regular meetings where the lessons address various aspects of small businesses.

The business lessons are divided into seven basic categories:

1. **Operating a Business**—This section deals with topics like marketing, wise purchasing of products for your business, and making sure your business is profitable. Many individuals in developing countries have not been taught some of these basic principles.
2. **Savings**—While Americans may focus too heavily on saving money for the future, many poor people need help in this area. They have been forced to focus on immediate survival and have not been taught the importance of planning for tomorrow. The lessons teach them how to start small when saving, and to save for future expenses.
3. **Budgeting**—Instruction is given on the importance of having a basic budget. A budget doesn't need to be complicated, but giving some thought to where your money needs to go can make managing a business or home much more enjoyable. Teaching is also given on the importance of husbands and wives working together on budgeting.
4. **Record Keeping**—Many small businesses struggle in impoverished countries simply because they fail to identify which parts of their business are profitable and which are not. A simple record keeping system can identify the unprofitable areas and allow a small business owner to focus on the part of his business that is making money.
5. **Debt**—Ongoing debt creates a burden in many people's lives. Impoverished areas tend to have extremely high interest rates, and people find themselves caught in a vicious cycle of debt. Lessons are given on how borrowed money can be a useful tool and also a snare. Strong encouragement is given to eventually live debt-free and definite steps are given to achieve this.
6. **Working with Customers**—This section teaches business owners how to work with difficult customers, the importance of listening to your clients, and the long-term value in having satisfied customers. These lessons may seem very basic to us, but many of those participating in the program have not grown up in homes and settings where treating others courteously was taught from childhood.

7. **Medical**—This section addresses basic medical needs. Simple lessons are given on the importance of basic nutrition, how to deal with a fever, and how to prevent wound infection. These easy-to-understand lessons are designed for settings where medical help is difficult to find and where medical knowledge is minimal.



Who Needs a Budget?

When Joseph informed Pharaoh that a famine was on the way, the ruler of Egypt didn't know what to do. But Joseph did. This young Hebrew slave had a plan ready. He told Pharaoh that Egypt would first have seven good years, "seven years of great plenty" (Genesis 41:29). Joseph's plan was to store some of this extra grain in preparation for the seven years of famine that would follow. In short, Joseph presented Pharaoh with a budget.

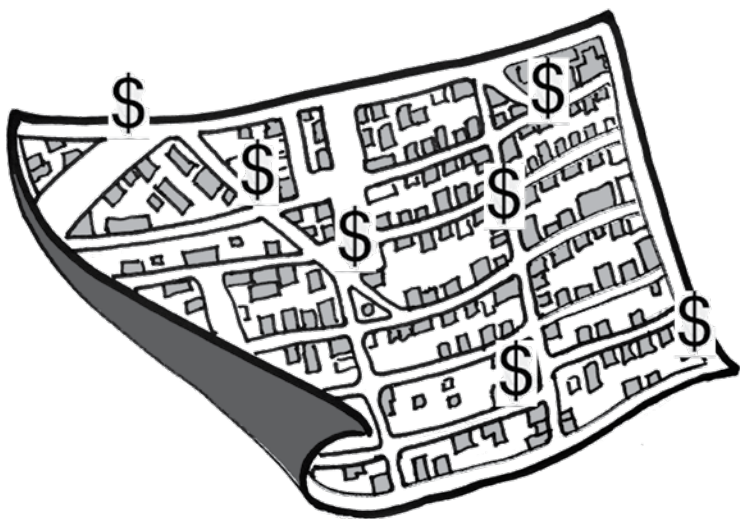
A budget is simply a financial plan. It helps us get where we want to go. In the case of Joseph, it prevented Egypt from starving during a famine.

Budgets can be a useful tool in helping manage our money in our home or business. A budget alone will not solve all our financial problems, but a good one can help us arrive at our goal.

Many people do not feel they need a budget. They have never taken the time to look closely at their finances, and they cannot imagine how spending more time looking at numbers could be helpful. Furthermore, most people who are struggling financially do not enjoy bookkeeping; it is a painful process for them. Generally, if you find someone who is having a hard time making his business profitable, you will find he keeps no accurate business records and has no budget.

Creating a budget does not need to take a lot of time. It can be very simple and yet very effective. If maintaining a budget takes more than thirty minutes each month, you are probably doing something wrong. Done right, a basic budget saves much time and confusion. It helps us decide whether we can really afford a purchase. Simply having the money on hand does not mean it is prudent to make a purchase. The money we have on hand may be needed next week for inventory or for something more important than what we want to purchase right now.

A budget is like a road map—a drawing that shows us where



we are, where we want to go, and how to get from one place to another. A map shows the various intersections we will encounter. If we have our map in hand and know where we are headed, it is easy to make an intelligent decision when we approach an intersection. A budget is the same way. The more we rely on it, the more it enables us to stay on track financially.

Possessing a map, however, does not ensure that we will arrive safely at our destination. Budgets, like maps, must be used in order to be useful. If you have never created and maintained a budget for yourself, consider doing it. Everyone can benefit from a basic budget.

Understanding the Principle

1. What is the purpose of a budget?
2. What are two things we must know to be able to use a road map?



“John, the landlord just stopped by,” said Jane, taking another drink from her Coke. “He needs our rent by the end of next week.”

“I thought I had already paid that,” replied John, looking up from his new magazine. “This month is going to be tight, and I am not sure we have enough to pay him. I wish I hadn’t bought those tools now.”

“It isn’t all your fault, John.

I thought we had plenty of money in the account, so I spent more on clothes and other things we didn’t have to get right now. I guess I should have made sure the rent was paid first.”

This scene replayed itself every month. When the rent came due, John and Jane would discover they were short on funds.



Applying the Principle

1. Why are John and Jane short on funds when the rent is due?
2. How could a family budget help them avoid this monthly conflict?
3. What does poor management teach our children?
4. How might learning good management skills now prepare John and Jane’s children for future life?

Questions?

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