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STUDENTS AND YOUTH CONGRESS

**'GO
IN THIS
THY
MIGHT..'**



28-02
APRIL / MAY

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WORKSHOP

3

**MONEY AND
KINGDOM INVESTMENT**

INTRODUCTION

As students and youths, you are going to be investing your life, your time, your strength either in career or business. You will earn incomes and build wealth. You will touch money, you will make money, you will make investments to make more money and you may become wealthy and probably, very wealthy. What will you be doing with all the money that flows into and through your hands in the course of your lifetime? Do you want to be the richest man on earth?

YOU are technology savvy and innovative. Many of your contemporaries (whether Gen Y/the Millennials or Gen Z) are becoming instant millionaires and billionaires and celebrities in the fintech space, as they engage their creativity to make innovative products that are attracting the attention of Silicon Valley and the technology and e-commerce marketplace.

The world system is undergoing drastic changes as a result of technology disruptions: from driverless cars to crypto currencies. The youths are in the vanguard of new technologies that have launched them into the billionaires' club. They are taking control of the commanding heights of the world's economy. What should be your goal as a young man and young woman, as you launch into career, as you unleash your entrepreneurial and business acumen? Are you going to pursue money-making ventures, making loads and loads of money in coming years, just for fame, honour and vain glory? Are you going to: "get all you can, can all you get and sit upon the can"?

In this workshop, we are going to look at the place of money and investments in God's kingdom agenda for this end time of worldwide disruptions that's seeing to the transfer of wealth from the gray-headed oldies to the upwardly mobile youth of today. Does God have a plan for you on how to engage your money and other resources to advance God's agenda for mankind?

Is there a biblically correct way of using wealth to serve the purpose of God? The answer is YES!

This seminar seeks to show the biblical way of investing our lives, our careers, our businesses, our treasures, our creativities, etc. in the pursuit of God's purpose for man. The seminar paper will seek the following objectives:

Objectives of the Workshop

- **Perspectives on making money in the Kingdom way**
- **Kingdom-oriented ways of growing your investments to increase value**
- **Understanding how you can make your money work for God's kingdom agenda**

A. THE PLACE OF MONEY/WEALTH IN THE KINGDOM OF GOD

From the following Scriptures, what do you see as the place of money and investment in Kingdom purpose?

Deut. 8:18. Eccl 11:1-2 (GNB); Gen 8:22; Ecclesiastes 3:1-2

From the experiences of Abraham and Isaac and others below, discuss how God promises to bless His people with wealth. What's the place of money and wealth in

kingdom work? What's God's plan for personal upkeep and provision for your life?

ABRAHAM: (*Gen 13:1-4*); *Gen 24:35*,

ISAAC: *Gen 26:1-6,12-14*; *Gen 12:16*,

JOB: *Job 1:1-3, 10, Job 22:21-25*; *Job 42:12*;

SOLOMON: *1 Kings 3:12-13*; *2Ch 1:15-17, 2Ch 9:27*

Psa 144:13-14; *Pro 10:22*; *1Sa 2:7*; *Psa 112:1-3*; *Pro 3:9-10, Pro 10:22*; *Matt 6:25-34*.

From the following, note God's promise of blessing His people and the conditions attached to His promise (*Deut 8:6-14*).

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 sware unto thy fathers, as it is this day (*Deut 8:18*)

For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee. (*Deut 15:6*)

The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. (*Deut 28:43*)

What conclusion can you draw as it applies in the purpose of God concerning you as a youth, whether you are presently a student or you have already embarked on a career or a business.

B. WHAT IS GOD'S WILL REGARDING FINANCIAL PROVISION FOR HIS WORK ON EARTH?

(*Haggai 1:1-12*; *2:8*).

From the above, what is the place of money and other resources in the Kingdom?

From the example of David, discuss what's God's will for the money He empowers you to make.

1 Chron. 22:5; *1 Chron 29:2-9*.

David was driven by a vision to build a temple in honour of God, and he was passionate to see God's glory and fame spread to all the countries. Though God disallowed him to be the actual man to execute the vision, yet he played his own part in making preparations for it. He invested his wealth, influence and royal authority to lay the groundwork for it.

Behold the enthusiasm of David and the principal leaders in the land of Israel as he mobilized himself and his royal officials for this great temple, which is: "to be builded for the LORD..."

- **They gave not only gold and silver**, but also various materials
- **They prepared with all their might**
- **They willingly consecrated themselves**

- **They offered willingly**, joyfully and with a perfect heart
- **They did it unto the LORD**, in acknowledgement of His Majesty and as an act of worship (1 Chron. 29:10-20).

From the foregoing, we note that David the King and other leaders and the people used their wealth and made their offerings willingly and with joy to prepare for the building of God's temple. They gave not only money, but also other materials that are required for the building of the temple. And this is a lesson for us that we are to channel resources given to us by God towards the work of the gospel of our Lord Jesus Christ.

C. INVESTING AND GROWING MONEY FOR KINGDOM WORK

(Gen 8:22). (Ecc 3:1-2). . (Psalm 126:5-6), (2 Cor 9:6).

From these scriptures, discuss God's expectation regarding the matter of making investments. Is it Biblical to make investments and to reap the benefits of investing your money? What other lessons can you learn from the word of God about the need for hard work, about savings and investing, and about giving to God's work on earth? (Proverbs 10:4-5; 6:6-11; 30:24-25)

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

But divide your investments among many places, for you do not know what risks might lie ahead.

When clouds are heavy, the rains come down. Whether a tree falls north or south, it stays where it falls.

Farmers who wait for perfect weather never plant. If they watch every cloud, they never harvest.

Just as you cannot understand the path of the wind or the mystery of a tiny baby growing in its mother's womb, so you cannot understand the activity of God, who does all things.

Plant your seed in the morning and keep busy all afternoon, for you don't know if profit will come from one activity or another – or maybe both.

(Ecc. 11:1-6, NLT)

SOME PRACTICAL WAYS/IDEAS ON HOW TO BE GOD'S KINGDOM INVESTORS...

- God intends that His people will be empowered to set up businesses, pursue careers, become inventors, etc. purposely as a means of advancing the kingdom of God and establishing righteously on the earth.
- Be a visionary, receive ideas and inspirations from the Holy Spirit (Joel 2:28-29).
- Be willing and passionate to be all out for the Lord
- Unleash your creativity
- Establish a business or pursue a career (whether in private or public sector) and occupy the marketplace as a platform for God

SOME PITFALLS TO AVOID

We must give God the first and the best, not our leftovers. We must give God the dew of our youth. You must not wait to give God your RETIREMENT life i.e., it is not when you are already tired, and the wear and tear of life has taken its toll on you that you invest in God's kingdom purpose. God's purpose must take priority over personal goals NOW that you are young.

Honor and enjoy your Creator while you're still young, Before the years take their toll and your vigor wanes,

Before your vision dims and the world blurs And the winter years keep you close to the fire.

In old age, your body no longer serves you so well. Muscles slacken, grip weakens, joints stiffen. The shades are pulled down on the world.

You can't come and go at will. Things grind to a halt. The hum of the household fades away. You are wakened now by bird-song. (Eccl. 12:1-4, MSG).

Honor GOD with everything you own; give him the first and the best. Your barns will burst, your wine vats will brim over. (Pro 3:9-10 MSG)

Honor the Lord with your capital and sufficiency [from righteous labors] and with the firstfruits of all your income; So shall your storage places be filled with plenty, and your vats shall be overflowing with new wine. (Pro 3:9-10 AMP)

Thus speaketh the LORD of hosts, saying, This people say, The time is not come, the time that the LORD'S house should be built. Then came the word of the LORD by Haggai the prophet, saying, Is it time for you, O ye, to dwell in your cieled houses, and this house lie waste? Now therefore thus saith the LORD of hosts; Consider your ways. (Hag 1:2-5 KJV)

- Make friends with money; be generous in giving, don't hoard. (Lk 16:9; Matt. 6:19-21; Lk 12:16-21; Ecclesiastes 5:13-14).
- Don't serve money (Matt 6:24).
- Put your trust in God, not in money. (Psalm 62:10; Proverbs 23:5; 27:24; Deut. 6:10-12; 8:12-14; Job 31:24-28).
- Beware of covetousness and greed (1 Tim 6:6-10, 17-19; Heb. 13:5-6).
- Avoid delays, don't wait for perfect conditions, don't be risk-averse (Ecclesiastes 11:1-6)
If you wait until the wind and the weather are just right, you will never plant anything and never harvest anything. (Eccl. 11:4, GNB).
If you wait for perfect conditions, you will never get anything done. (Eccl. 11:4, TLB).

DON'T BE A SLEEPER..., DON'T BE A WASTER OF DIVINE RESOURCES AND OPPORTUNITIES ...AWAKE! THE ENEMY IS AT WORK, SOWING TARES.

CONCLUSION

From the discussion in this workshop, it is clear that the Lord wants to use you to advance His kingdom on earth. He has promised to bless and resource you with money and other resources that may be necessary for you to support the work of the Gospel of our Lord Jesus Christ and fulfil the purpose of God for your life. We have

seen how many in different generations arose to pursue the purpose of God in their lifetime, by deploying their wealth and finances to support the work of God.

Let's conclude with the true story of Robert Gilmore LeTourneau (1888-1969). RG LeTourneau was a business magnate, philanthropist, and inventor who held nearly 300 patents. He was known as "the dean of earthmoving," and is considered "to have been the world's greatest inventor of earthmoving and materials handling equipment. He became the best-known Christian businessman in the 20th century, gave away 90 percent of his wealth, and founded LeTourneau Technical Institute - today known as LeTourneau University, the premier Christian Polytechnic University in the world."

What is your own personal response to all these as a youth who has been charged to "Go in this thy might"?

APPENDIX

Investment Options/Tips

Investments can be classified into:

- **Direct and Indirect**
- **Cash and Near Cash**
- **Financial and Physical Assets**

However, the choice of investments depends on the investors:

Personal situation: Age, marital status, family size etc.

Financial situation: Level and security of income, Personal risk threshold and general attitude to risk

- Paid-employment
- Self-employment/ entrepreneurship
- Inventions

Let's dwell on investment opportunities in:

- **Money Market**
- **Capital Market**
- **Real Estate**
- **Life Assurance**

1. Money Market - Money market are those with short-term maturity of less than 12 months. They include:

- Cash Investment
- Treasury Bills
- CBN Certificates
- Commercial Papers
- Bankers' Acceptance

2. Capital Market - Capital market instruments are long-term securities, such as:

- **Equities**

- Ordinary shares
- Preference shares

- **Debt**

- Bond
- Debenture

The instruments are differentiated by term of maturity, interest paid, and nominal amount, etc.

Equities

How to buy shares

- Direct purchase through various offerings.
- Stockbrokers

When to buy shares

- When share price is low-pay attention to the Price/ Earnings (PE) ratio; the lower the better, *ceteris paribus*.
- When there is a reason to believe that a company will do well in the future – relevant factors include:
 - quality of management,
 - type of product or service,
 - characteristics of the industry, etc
- When there is surplus cash flow that is not required in the short-term

Where to buy shares

- Stock Exchange through licensed stockbrokers.
- Private placements

When to sell shares

- When there is significant increase in share price
- When an investor's investment objective has been realised.
- When the performance of the company, industry or sector is expected to decline.

Debt

Bond

A long-term debt instrument issued by government/corporation at a specified interest rate, payable during the life of the bond. The face value (principal) of the bond is payable at maturity. It should only be attractive if the real interest rate is positive. To become a bond investor, you need to be clear on:

- What bond to buy
- How best to buy them
- How long should an investor hold them in his/her investment portfolio
- When to sell the bond

3. Real Estate

- This is the term used for investments in landed property. It is similar to the capital market instruments in terms of tenure and investment strategy (buy low and sell high). The returns are twofold: rent and capital appreciation.
- The location, type of house and quality are determining factors. Prime properties in major cities (e.g. Lagos, Abuja and Port Harcourt) are known to have yielded attractive returns in the last few years.
- Investment in real estates could be direct or indirect through unit trusts and investment in property companies such as UACN Property Development Company

Entrepreneurship – Starting your own business in any sector; for example in agriculture (agribusiness), manufacturing, trading, fintech, etc.

Diversifying your Investment Portfolio

Spread your Investment Portfolio across and within:

- Money Market
- Capital Market
- Real Estate

Conclusion

Key takeaways

- Save and make investments.
- Diversify your investment portfolio.
- Invest in the known investment options before the unknown.

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