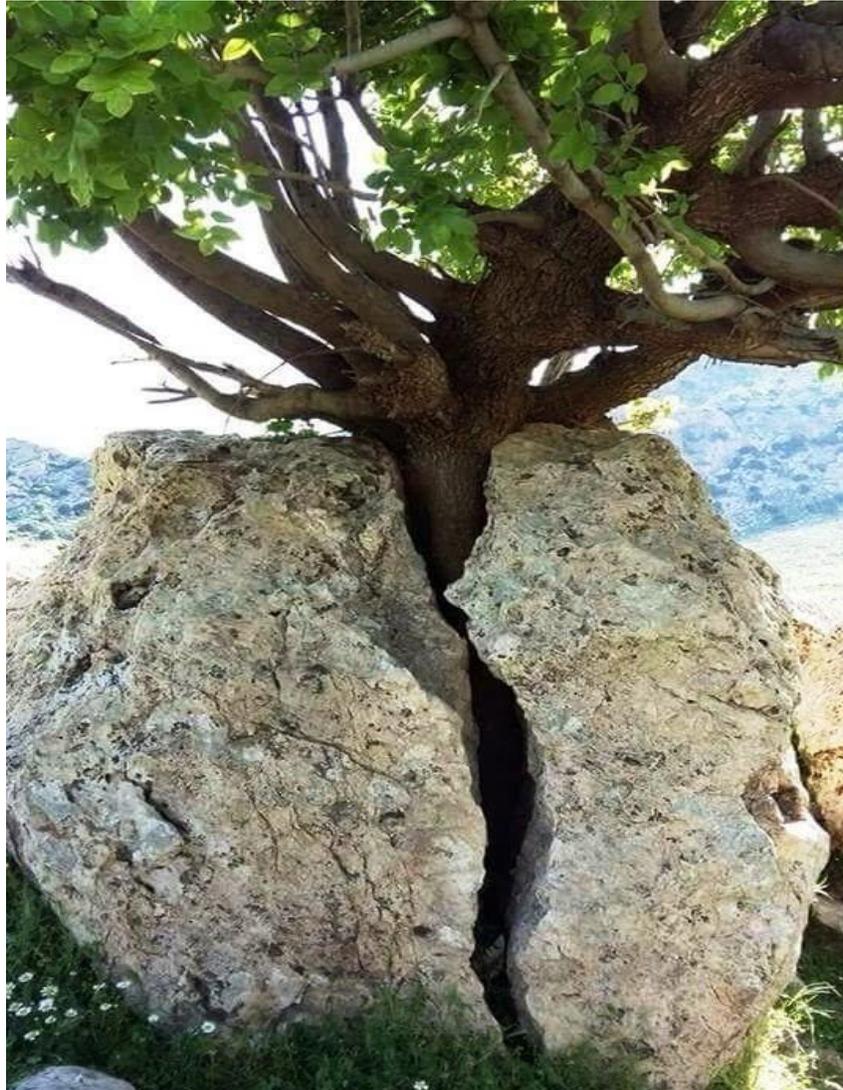


Lifeline Bible Church Bible Study Outline



FLOURISHING IN FAMINE

Famine is an extreme and general scarcity of resources especially food. Usually, famine is a direct consequence of our ignorance, abuse and mismanagement of the natural resources God has given us. Famine can also occur as a punishment from God because of sin. There are several stories of famine in the Bible and they all point to the fact that God always has special arrangements and provision to sustain His people in famine -

Ps.33: 18-19; 34: 10

Some of the Famines mentioned in the Bible include the following:

1. Famine at the time of Isaac - **Gen.26: 1-5, 12-14.**
2. Famine at the time of Joseph - **Gen.41.**
3. Famine at the time of David - **1Chron.21: 9-14**
4. Famine at the time of Elijah - **1Kg.17-18.**
5. Famine at the Gate of Samaria - **2Kg.6: 24-30 & 7: 1-20.**
6. Famine at the time of Elisha - **2Kg.8: 1-2.**
7. Famine at the time of Elimelech and Naomi - **Ruth.**
8. Famine at the time of Prophet Haggai - **Hagg.1: 1-11.**

To flourish in famine therefore, we must learn from the Bible and trust God to enlarge our coast financially so that we can have enough to spend and to spare.

Usually, wealth creation is not only about making money but also and much more about curbing expenditure. For example a story has it that Bill Gates and his son went to eat at a restaurant one day. Whereas Bill Gates (one of the wealthiest men in the world) left a tip of ten dollars only on his plate after finish his meal, his son doled out a whole of hundred dollars as tip. When challenged why this should be so. Bill Gates simply explained that he grew up as the son of a peasant while his son is growing up as the son of one of the richest men on earth. The moral lesson of this story is that one of them knows the value of money and how to curb expenditure more than the other. And we know who that is of the duo.

Helpful Hints on Managing Your Finances in Order to Flourish in Famine:

1. Have a regular source of income that is legitimate, good and godly - **2Thess.3: 10**
2. Also look for other sources to earn extra income that are legitimate, good and godly that will not choke your time or affect your health and spiritual life adversely - **Eccles.11: 1-2.** Some freelance jobs and sources of income include - sales and marketing, advertising and promotions, packaging, modeling, consulting, online reviews and surveys, writing, transcribing, book publishing, proof-reading and editing (written, audio and video), websites, blogging, estate and other commissioned agency, home lessons, home cleaning, car wash, laundry, sourcing and procurement, babysitting, catering, home deliveries, agriculture, horticulture, transportation, haulage, arts and crafts, decorations, fashion design, hair dressing, bead making, Tie and dye (adire), contracts, rents, hiring and leasing, public speaking, stand-up comedy,, part-time driving, car-pooling, recycling (metal, plastic, nylon, planks and paper), etc.
3. Never be lazy but always work hard and be diligent - **Prov.6: 6-11; 24: 30-34; 12: 24; 22: 29**

4. Be industrious, enterprising, productive, creative and innovative. Never buy anything you can make yourself like the virtuous woman in **Prov.31: 10-24**
5. Be ambitious and always be willing to seek ways to improve your finances - **Isa.1: 19**. Biblical examples of ambitious people are Joshua in Canaan (**Josh.1: 3**) and the poor widow of the prophet (**2Kg.4: 1-6**) but King Joash lacked ambition (**2Kg.13: 14-20**).
6. Keep proper records and don't be wasteful. For example, Jesus gathered twelve baskets full of fragments after feeding five thousand men - **Jn.6: 12-13**
Time is money! So, avoid lateness, always be punctual and never waste time. Remember that punctuality is the sole of business!
7. Avoid unnecessary parties, distribution of party souvenirs, 'aso ebi' (uniforms), and such wasteful spending - **Lk.9: 59-62; 2Tim.2: 4; Jam.4: 4**
8. Avoid pleasure and buying expensive, luxury products. Be moderate and buy only what you need - **Prov.21: 17; Phil.4: 5**
9. Avoid unnecessary damages and losses. You can pass down or give out old items that are still good to others or even sell them - **Mal.3: 11**
10. Manage your health. Stay healthy as much as possible. Healthy people have high productivity level, don't retire early and so earn income for longer times - **Ps.92: 13-14**
11. Be faithful to God in giving generally in order to be blessed and resist the devourer in your finances- **Mal.3: 8-11**
12. Don't fear men and be unnecessarily impressive especially with money - **Prov.29: 25; Matt.10: 28**
13. Avoid impulsive purchases and 'risky' investments. Sometimes, you may need to consult some people and also compare prices before buying - **Prov.25: 28; 29: 20**
14. Budget, plan and prioritize before buying anything – **Lk.14: 28**
15. Always buy wholesale and in bulk as much as possible in order to buy cheap and avoid inflation. You may need to pull resources together with others or join a Cooperative Society in order to do this - **Eccles.4: 9-10**
16. Always buy good quality products that will last instead of inferior ones that will readily break down.
17. You can buy good-quality fairly used or refurbished products also. Certain fairly used or refurbished items are even better than new ones - **Eccles.9: 4**
18. You may have to travel far in order to buy cheap items like the virtuous woman in **Prov.31: 14**
19. Learn to haggle very well and always compare prices from different sources before buying eventually. Take advantage of sales trade fairs, promotions and special discounts also - **Prov.20: 14**
20. Be prayerful and sensitive to divine leading at all times - **Ps.62: 11; 2Thess.5: 17**
21. Be sensitive to and make use of helpful information from various sources (online or offline) also. This is information age!

22. Don't be selfish to hoard information but be willing and ready to share helpful information and ideas with others. For example the ten lepers at the gate of Samaria brought a famine to an end by sharing vital information in **2Kg.7**. Helping others is helping yourself on the long run.
23. Manage your goodwill well by being committed to honesty and integrity - **Prov.22: 1**. Make sure your products and track records are very good. Your track record is a major part of your goodwill. Relate with people very well with courtesy and respect. Don't cheat or defraud others and always keep your promises. Take good care of the four 'C's lenders are looking for – that is, Cash flow, Collateral, Commitment and Character.
24. Don't always eat up or spend all you've got. Save and invest for the future. The message and emphasis of the parable of the talents in **Matt.25** is on investment. Types of savings include time and material savings, children's education, buying in bulk and cash savings such as fixed deposits, bonds, treasury bills, shares and stocks, money market and insurance. Always have a basket of mixed savings or investments both in terms of terms and time that is, short, medium or long term.
25. Married couples should always cooperate financially as two heads are better than one. Joint account helps also - **Eccles.4: 9-12; Matt.12: 25**
26. Take advantage of soft loans like the poor widow of the prophet in **2Kg.4: 1-6**
27. Look around you for items (old or new) you can readily turn to cash. For example, the poor widow of the prophet in **2Kg.4: 1-6** sold her oil to pay her debts.
28. Joint ventures and partnerships help too - **Eccles.4: 9-12**
29. Always network with others and don't isolate yourself. Join business clubs or professional bodies if need be - **Prov.18: 24; Heb.10: 25**
30. Be sensitive to God in prayer and His word and also to opportunities around - **Ps.62: 11; Jer.17: 5-6**
31. Know when to change and be ready and willing to change. Some jobs are being phased out fast. Seek retraining where necessary in order to update yourself - **Heb.13: 8**. There are lots of opportunities online. Be computer literate and learn to drive (especially young people).
32. Swallow your pride, humble yourself, be willing to do dirty jobs if need be, be teachable and be willing to learn from others - **Prov.16: 18; Jam.4: 6**