



Small Group Member Lesson
God's Plan for Your Financial Wealth

Session 3: Increase Your Income by Increasing Your Value

Purpose of This Lesson

This lesson will help me understand that God wants me to manage what I already have, but He also wants me to grow in wisdom, skill, diligence, and excellence so that I can increase my earning capacity.

Budgeting helps me manage what is in my hand. Skill, service, and excellence help increase what can come into my hand.

Main Thought

I should not only pray for financial increase. I must also become more valuable through better skills, better habits, better service, and better character.

Key Scriptures

Proverbs 22:29

("Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.")

Ecclesiastes 10:10

("If the iron be blunt, and he do not whet the edge, then must he put to more strength: but wisdom is profitable to direct.")

Colossians 3:23

("And whatsoever ye do, do it heartily, as to the Lord, and not unto men.")

Proverbs 18:16

("A man's gift maketh room for him, and bringeth him before great men.")

Opening Reflection

I will begin by asking myself honestly:

Why have I remained at my present income level?



It may be because of low wages, lack of opportunity, family pressure, poor education, lack of confidence, fear, lack of training, or circumstances outside my control.

However, I must also ask:

What can I improve?

What can I learn?

What can I offer?

What problem can I solve?

How can I become more valuable in the hands of God?

I must not blame myself unfairly, but I must also not excuse myself from growth.

1. God Blesses Diligence

Proverbs 22:29 says:

("Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.")

Diligence means careful, steady, serious, and responsible effort. It is not just being busy. A person can be busy and still not be productive. A diligent person pays attention, improves, follows through, and refuses to offer careless work.

If I want to grow financially, I must become diligent in what I do now.

My work is not only about getting paid. My work is also part of my witness.

Colossians 3:23 says:

("And whatsoever ye do, do it heartily, as to the Lord, and not unto men.")

This means I should work as though Jesus is my true Supervisor.

I must ask myself:

Am I reliable?

Am I punctual?



Do I finish what I start?

Do I give my best?

Do people trust my work?

Do I represent Christ well in how I serve?

2. Prayer Must Be Joined to Preparation

It is good to pray for increase. But prayer must not become an excuse for laziness or poor preparation.

Some people pray for a better job, but they do not improve their skills.

Some people pray for promotion, but they do not improve their attitude.

Some people pray for customers, but they do not improve their service.

Some people pray for a business, but they do not keep records.

Some people pray for favour, but they do not become trustworthy.

James 2:17 says:

("Even so faith, if it hath not works, is dead, being alone.")

Faith is not laziness with religious language. Faith moves. Faith obeys. Faith prepares. Faith learns. Faith applies wisdom.

I must ask myself:

If God opened a door today, would I be ready to walk through it?

3. I Must Sharpen the Axe

Ecclesiastes 10:10 says:

("If the iron be blunt, and he do not whet the edge, then must he put to more strength: but wisdom is profitable to direct.")

If an axe is blunt, the worker must use more strength. But if the axe is sharpened, the work becomes more effective.

Pastor: Leonard A. Smith, MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com



In my life, sharpening the axe means improving my skill, knowledge, discipline, tools, methods, and wisdom.

Sometimes I may be working hard but still remain stuck because I am using a blunt axe. I may be trying to survive by effort alone without upgrading my ability.

Ways I can sharpen the axe include:

1. Learning a trade.
2. Improving my reading and writing.
3. Learning basic computer skills.
4. Learning customer service.
5. Improving how I speak and present myself.
6. Getting certified.
7. Learning bookkeeping.
8. Learning food preparation and food safety.
9. Learning caregiving skills.
10. Learning driving or equipment operation.
11. Learning sales and marketing.
12. Learning how to use technology.
13. Improving time management.
14. Finding a mentor.
15. I must not only work harder. I must also work wiser.

4. My Gift Can Make Room for Me

Proverbs 18:16 says:

("A man's gift maketh room for him, and bringeth him before great men.")

A gift can include ability, skill, talent, competence, or something valuable that God has placed in me.

But my gift must be developed.

1. If I can cook, I must learn consistency, costing, hygiene, packaging, and customer service.
2. If I can speak, I must learn preparation, discipline, reading, and humility.
3. If I can fix things, I must learn safety, pricing, tools, and reliability.
4. If I can do business, I must learn records, taxes, customer care, and planning.
5. If I can sing or play music, I must learn practice, excellence, submission, and spiritual maturity.

Pastor: Leonard A. Smith. MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com



A gift may open a door, but character helps me remain in the room.

5. Character Is Part of My Value

My income may not increase only because of technical skill. My character also affects my value.

People often trust and reward those who are:

1. Reliable.
2. Honest.
3. Punctual.
4. Teachable.
5. Respectful.
6. Careful.
7. Accountable.
8. Consistent.
9. Calm under pressure.
10. Able to finish tasks.
11. Willing to learn.
12. Able to work with others.

Proverbs 10:4 says:

("He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.")

A slack hand is careless, lazy, loose, and undisciplined. A diligent hand is steady, serious, and productive.

I may lose opportunities not because I lack talent, but because I lack trustworthiness.

I must ask myself:

1. Can people trust my word?
2. Can people trust my time?
3. Can people trust my attitude?
4. Can people trust my work?

6. I Must Look for Problems to Solve

Income often comes because someone solves a problem for someone else.

1. A mechanic solves a transport problem.
2. A caregiver solves a family-care problem.

Pastor: Leonard A. Smith, MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com



3. A cleaner solves a sanitation and comfort problem.
4. A barber or hairdresser solves a grooming problem.
5. A cook solves a food problem.
6. A tutor solves a learning problem.
7. A farmer solves a supply problem.
8. A driver solves a movement problem.
9. A technician solves an equipment problem.
10. A counsellor solves an emotional and relational support problem.
11. A business owner organizes people and systems to solve problems repeatedly.

I must stop asking only, “Who will give me a job?” I must also ask, “What problem can I learn to solve?”

Matthew 5:16 says:

("Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven.")

Good work is visible. Excellence is visible. Reliable service is visible.

My light should shine not only in church, but also in honest and excellent work.

7. I Must Become Promotable

Psalm 75:6-7 says:

("For promotion cometh neither from the east, nor from the west, nor from the south. But God is the judge: he putteth down one, and setteth up another.")

God is the One who promotes. But I must still prepare.

Joseph was promoted in Egypt, but he had already developed faithfulness in Potiphar’s house and in prison.

Genesis 39:4 says:

("And Joseph found grace in his sight, and he served him: and he made him overseer over his house, and all that he had he put into his hand.")

Genesis 39:22 says:

("And the keeper of the prison committed to Joseph's hand all the prisoners that were in the prison; and whatsoever they did there, he was the doer of it.")

Joseph was trustworthy before he was promoted. He served with excellence even in places that did not look like destiny.

Pastor: Leonard A. Smith. MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com



Ways I can become more promotable:

1. Arrive on time.
2. Finish assignments properly.
3. Ask for feedback.
4. Learn the next level of work.
5. Avoid workplace gossip.
6. Keep records of what I do.
7. Respect authority without becoming dishonest.
8. Dress and speak appropriately.
9. Do not steal time or materials.
10. Do not use work time for laziness.
11. Be known for solutions, not only complaints.
12. Be teachable.

Promotion often follows the person who can be trusted with more.

8. I Can Increase Income Through a Side Service

For some persons, the first step may not be a new job. It may be a small side service.

Possible examples include:

1. Weekend cleaning.
2. Washing cars.
3. Cooking meals.
4. Baking.
5. Ironing.
6. Hair care.
7. Tutoring.
8. Babysitting or caregiving.
9. Phone credit or small retail.
10. Delivery service.
11. Small farming.
12. Craft or sewing.
13. Event support.
14. Basic computer typing.
15. Administrative assistance.
16. Lawn care.
17. Handyman services.

But a side service must be done with wisdom and integrity.



Luke 16:10 says:

("He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.")

If I start small, I must be faithful while it is small.

Simple rules for a side service:

1. Start with what I can manage.
2. Do not use my employer's time or property dishonestly.
3. Keep simple records.
4. Price properly.
5. Do not mix all business money with personal spending.
6. Treat every customer with respect.
7. Deliver what I promised.
8. Do not overpromise.
9. Reinvest some profit.
10. Ask customers for feedback.
11. Protect my name.
12. My reputation is part of my capital.

9. I Must Avoid Looking Successful Too Early

When income begins to increase, I must be careful not to spend all the increase to look successful.

Some people begin to earn more and immediately:

1. Buy more expensive clothes.
2. Change phones.
3. Eat out more.
4. Borrow more.
5. Spend to prove they are no longer poor.
6. Support everyone who asks.
7. Stop saving.
8. This is dangerous.

Proverbs 13:11 says:

("Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.")

I must not upgrade my lifestyle before I upgrade my stability.



When my income increases, I should first use the increase to:

1. Pay down debt.
2. Build emergency savings.
3. Improve necessary tools.
4. Invest in training.
5. Strengthen the household.
6. Give faithfully.
7. Save toward assets.
8. Reinvest in income-producing work.

Looking rich too early can keep me poor for a long time.

10. Excellence Is Spiritual

Daniel 6:3 says:

("Then this Daniel was preferred above the presidents and princes, because an excellent spirit was in him; and the king thought to set him over the whole realm.")

Daniel had an excellent spirit. His devotion to God did not make him careless. It made him trustworthy.

As a believer, I should not be known only for worship in church. I should also be known for excellence in work, honesty in business, compassion in service, and discipline in responsibility.

Titus 2:10 says:

("Not purloining, but shewing all good fidelity; that they may adorn the doctrine of God our Saviour in all things.")

My conduct can make the teaching of God beautiful to others.

When I work honestly, serve well, and carry myself with excellence, I help adorn the doctrine of God.

My 90-Day Income Growth Plan

Over the next 90 days, I will focus on one area of growth.

Step 1: Identify my present income level

My current weekly or monthly income is:



Step 2: Identify one skill that could increase my value

One skill I could realistically improve is:

Step 3: Find one training route

I can learn this through:

This may be a formal class, workplace training, apprenticeship, online course, church mentorship, community programme, or someone already doing the work.

Step 4: Practice weekly

I will practice or learn on these days/times:

Step 5: Improve one work habit

One bad work habit I must stop is:

One good work habit I must begin is:

Step 6: Look for one opportunity to serve

One way I can serve better where I am is:

Step 7: Track my progress

At the end of 90 days, I will ask:

What have I learned?



What have I improved?

What door has opened?

What must I do next?

Personal Worksheet

My present work or income source is:

One thing I do well is:

One thing I need to improve is:

One skill I could learn in the next 90 days is:

One person who could teach or mentor me is:

One bad work habit I must stop is:

One good work habit I must begin is:

One small service or business idea I could test is:

One way I can serve with more excellence this week is:



Common Mistakes I Must Avoid

Mistake 1: "If I pray enough, I do not need to improve."

Correction: Prayer and preparation must walk together.

James 2:17 says:

("Even so faith, if it hath not works, is dead, being alone.")

Mistake 2: "I am too poor to learn anything."

Correction: I can start with what is available. I can learn from books, people, practice, church members, community resources, and free or low-cost opportunities.

Mistake 3: "Any money is good money."

Correction: I must not increase income through dishonesty, scamming, exploitation, theft, fraud, sexual sin, gambling, or corruption.

Proverbs 10:2 says:

("Treasures of wickedness profit nothing: but righteousness delivereth from death.")

Mistake 4: "I need to look successful so people respect me."

Correction: I must build stability before appearance. Wealth is not the same as display.

Mistake 5: "My job is too small to matter."

Correction: Faithfulness in small places prepares me for larger doors.

Mistake 6: "Skill alone is enough."

Correction: Skill may open a door, but character keeps it open.

Discussion Questions

1. Why is increasing income necessary for many people who are starting at the bottom?
2. What is the difference between working hard and sharpening the axe?
3. How can poor work habits block financial increase?
4. What problem can I solve that someone may be willing to pay for?

Pastor: Leonard A. Smith, MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com



5. Why is excellence a spiritual issue?
6. What is one realistic skill I can begin developing in the next 90 days?
7. How can a believer pursue financial increase without becoming worldly?

Memory Verse

Proverbs 22:29

("Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.")

Key Takeaways

Budgeting helps me manage what I have; skill can help increase what comes in.

God blesses diligence, wisdom, and faithful labour.

Prayer must be joined to preparation.

I must sharpen the axe by learning, training, and improving.

Character is part of economic value.

Income grows when I solve problems and serve well.

Promotion often follows trustworthiness.

A side service can become a path to increase if managed with integrity.

I must not upgrade my lifestyle before building stability.

Excellence is part of Christian witness.

Personal Commitment

With God's help, I will not despise my present place. I will serve well where I am. I will learn. I will grow. I will become trustworthy. I will let my work become worship. I will let my skill become service. I will let my diligence become testimony.

I may be starting at the bottom, but I do not have to stay there. With God's help, wisdom, discipline, and faithfulness, I can increase my value, increase my income, strengthen my household, and become a greater blessing.

Pastor: Leonard A. Smith. MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com



Closing Prayer

Lord Jesus, teach me to work with excellence and wisdom. Deliver me from laziness, fear, excuses, and careless habits. Show me the skills I need to develop and the opportunities I need to pursue. Help me to be diligent, honest, teachable, and faithful over what is in my hand. Let my work glorify You. Increase my value so that I may increase my income, strengthen my household, give more generously, and serve Your kingdom with greater capacity. In Jesus' name. Amen.

Pastor: Leonard A. Smith. MACM

Affiliate member of the Jamaican Psychological Society

32 Mimosa Ave. Kingston 11. 18761 997-5603 Website: agapeapostolic.info Email: agapemissionalchristianchurch@gmail.com