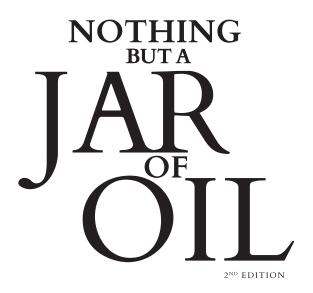


Seven Steps to Achieving Financial Victory Through Biblical Entrepreneurship

PATRICE TSAGUE

NOTHING BUT A AR OF OF 2ND EDITION

Seven Steps to Achieving Financial Victory
Through Biblical Entrepreneurship



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Table of Contents

Dedication	3
Acknowledgments	5
Foreword	7
Introduction	11
Chapter 1: Assess Your Assets	14
Chapter 2: Borrow to Produce	28
Chapter 3: Block Out All Distractions	46
Chapter 4: Enlist the Help of Others	58
Chapter 5: Trust God for the Supernatural	72
Chapter 6: Sell for Profit	82
Chapter 7: Pay Your Debts and Live on the Rest	98
Closing	108



Dedication

This book is dedicated to the two women who made the most impact in my life.

First, thank you to my life partner and wife, Gina Tsague. We met when I had nothing but ideas and visions, and you believed in me, affirmed me, and supported me through every valley and up every mountain. You were the first to discover my jar of oil.

Second, my mother, the Honorable Francoise Foning, who taught me how to make something out of nothing through your example in your business and your political life. Thank you for using your jar of oil to give me and so many others a future; not only by your example but by your financial investment.



Acknowledgments

Special thanks to our publisher and coach, Joan T. Randall, your guidance in bringing this updated guide to a larger audience was invaluable, and we could not have done it without you. To our editor, Heather Asiyanbi, you are amazingly patient and efficient. To our super content coordinator, Ruben Lai, thank you for your efforts in bringing everything together. Thank you, especially to the entrepreneurs who contributed their stories to inspire others to turn to God. You are proof that if we follow His word, there is nothing we can't achieve.

To my new church family at Mannahouse, thank you for your support, and encouragement as I strive to fulfill God's plan for my life.

To my NPIM family, board of directors, advisory board, staff and volunteers, Biblical Entrepreneurship (BE) teachers, center directors, license partners, and all the Biblical Entrepreneurs, thank you for being a part of our journey and for contributing to turning our jar of oil into financial victory.

Finally, thank you to the two beats of my heart, my two daughters Gabrielle and Danielle Tsague. You both make me feel special and significant no matter what my faults are. I love you both so much. You two mean the world to me.



Foreword

Foreword by Art Ally

Founder and President of the Timothy Plan and Author of Invested with Purpose

www.timothyplan.com

There is truth—immutable biblical truth—contained in the pages that follow. Patrice has produced a masterpiece on the biblical perspective of starting and operating a business.

I believe Patrice offered me the opportunity to write this foreword because he knows that we, at the Timothy Plan, not only embrace but actually live by these principles. The bottom line is simply this: following biblical principles works not only in business but also in every aspect of life and produces lasting success with contentment, whereas following secular "business savvy" or worldly principles cannot produce the same results over the fullness of time.

As others have shared their business testimonies throughout the pages of this book, I would like to take this opportunity to convey two such stories from my life briefly. One is political, while the other is directly related to business.

Political: While I have never had any burning desire to enter the political arena, nevertheless, in the spring of 1990, a small group of us (pro-life, pro-family conservatives) discovered that a very liberal Republican was running unopposed for his fourth term as the state representative from our district. We were informed precisely one week before the filing deadline, and we all started pointing at each other to find one willing to file and run against this guy.

It became evident that none of the others were going to step up and run, so the day before the filing cut-off, I agreed to try even though I had no money, experience, campaign staff, or recognizable name. Moreover, I was trying to unseat a threeterm incumbent! In fact, the only real asset I had was that I believed the Lord wanted me to run. What I didn't realize at the time was that He didn't want me to win!

To shorten the story, we only had six weeks to mount a campaign in a district covering three Central Florida counties. In those six weeks, however, the Lord raised up 150 volunteers (none of whom had ever worked in a political campaign before, most of whom had a two-week family vacation scheduled) and a total war chest of \$13,000 to fund our campaign. Despite all that, we did have one distinct advantage – we ran our campaign based on the principles employed by Nehemiah in rebuilding the wall, i.e., every volunteer was to concentrate on their precinct rather than get intimidated by looking at the size of the entire district.

In the end, we lost the election but won two major victories: (1) In a district that cast several hundred thousand votes, our well-established, well-funded opponent won, but he won by only six votes; and (2) What the Lord knew, and we didn't was that He wanted me to start a biblically responsible mutual fund family called the Timothy Plan – which leads into my business testimony.

Business: In 1992, I was challenged by a Christian CPA friend to start a retirement plan for pastors of independent churches. I got excited about both the ministry and business aspects of the idea and began to assemble the pieces for a program. Eventually the Lord convicted me that I could not proceed with the project unless I could find an investment program that engaged in real moral screening. After all, how could I offer a retirement plan to pastors who preach strong messages on Sunday morning about the evils of abortion, pornography, etc. who would end up investing their money in companies that were either directly involved in or financially supporting such activity.

To shorten this story also, I discussed my dilemma with Bonnie,

my wife and best friend, and we decided that we needed to start a mutual fund family that would employ strict moral screening standards. She even came up with the name, The Timothy Plan, which came from I Timothy 5:8, 22.

Anyone who does not provide for their relatives, and especially for their own household, has denied the faith, and is worse than an unbeliever ... Do not ordain anyone hastily, and do not participate in the sins of others; keep yourself pure.

I took a leave of absence from my lucrative financial planning practice to perform the necessary R & D. I learned over the two years it took to put this together that R & D does not mean research and development as much as it means all outgo and no income. During that two-year period, I became immersed in the following:

- We appointed the Lord as Chairman of our Board since this was His idea,
- I assembled a pro-forma business plan,
- I drafted a Limited Partnership prospectus,
- I lined up a professional money manager to supervise the funds,
- I located an administration firm to carry out the back office duties, and
- I started looking for investment capital to carry this project to break-even.

It did not appear to be all that tough, that is, until I encountered a few problems:

- My plan was to raise \$1 million and do so by finding 20 solid Christian friends who would be willing to invest \$50,000 each.
 Out of my list of 50 potential candidates, only three were willing to invest.
- The Lord's plan was a little different, and He led me to the

remaining investors; people I had no way of knowing without His help.

We launched our project as a single fund with zero assets in April 1994, but we had high hopes since we knew the Lord was in this. Apparently no one else was aware because we grew a lot slower than what my pro-forma business plan had predicted. As a result, we encountered a few more problems:

- We ran out of money. In our industry, you have to meet strict net-capital requirements or you go out of business. That was the most gut-wrenching period of my life since our partners had trusted me with their capital and it was gone! I had less than a week to raise more capital or close up shop. At the eleventh hour, our Chairman stepped in and provided a way to raise more of what we needed to keep going.
- Our growth rate still did not understand my pro-forma plan, so we ran out of money again and again, at the eleventh hour, the Lord brought a new investor through our doors.
- This happened twice more, and twice more, He brought us new investment capital from sources I had no earthly way of knowing.

I could fill the rest of this book with the numerous miracles He has provided. He has honored us as we have honored Him. We made the commitment one day one that we would operate this enterprise based on solid Biblical principles and do so in a Kingdom-Class manner. Our Chairman deserves nothing less.

I hope these two testimonies serve to explain why I love and appreciate Patrice Tsague and Nehemiah Project International Ministries' mission. God has revealed to Patrice and his team a very special insight on how to incorporate His principles into the entrepreneurial world and much of that insight has been incorporated into the pages that follow.

Introduction

SEVEN STEPS TO FINANCIAL VICTORY THROUGH BIBLICAL ENTREPRENEURSHIP

Bankruptcy, foreclosures and increasing credit card debt are just a few of the financial crises that continue to plague our millennium. Unfortunately, believers have not been spared such ills, even though the Bible provides clear models of and instructions for financial victory. Too often, we ask God for a miracle in our finances before we have shown ourselves faithful to follow His Word. Books abound with formulas to get God to move financially on our behalf while neglecting biblical principles for creating and stewarding wealth.

Tucked away in 2 Kings 4, we find the story of a widow who obtained the miracle so many of us desire. She went from poverty to prosperity in a very short period of time. Yet her miracle was preceded by remarkable obedience. In the pages that follow, we will examine obedience as well as the spiritual and natural principles that lay the foundation for this kind of supernatural intervention of God in our finances.

Too many Christians have defined financial victory as the capacity for unlimited material consumption: you have made it when you can buy any car, house, or toy you want. This is not what the Bible teaches about monetary success. By the end of this book, you will characterize financial victory not by the size of your bank account but by the state of your heart. A person who can provide for their household with contentment, give to those in need, and fund the Great Commission has achieved financial victory. Anyone who spends millions a year on their own selfish desires is merely a slave to their lusts.

Many believers assume an increase in income will solve all their problems. Yet we have all read stories of famous entertainers, athletes, and lottery winners who declare bankruptcy after millions, or billions have slipped through their fingers. You will learn that industrious and productive work is not something to avoid but to embrace. You will also see that authentic financial victory is always associated with giving to fellow believers in need as well as to the Great Commission.

The coronavirus pandemic caused unprecedented disruption in supply chains around the world, and it sparked a record number of new businesses. In 2020, 4.4 million new businesses were recorded by The U.S. Census Bureau, the highest total on record, almost 25 percent more than in 2019 and over 51 percent more than the average from 2010 to 2019. In addition, in what is now termed the Great Resignation, employees left their jobs and jumped into business ownership in record numbers. They realized their lives needed to go in another direction for greater happiness, or after working from home with and around their families for months, they were unwilling to return to an office.

According to The Small Business Administration as of 2018, 20% of new businesses fail in the first year, half in the first five years, and a shocking 67% within 10 years. If you are a member of this new wave of entrepreneurs and are determined not to fail but to thrive and have something to pass on to your children, this book is for you. But I must warn you: this book is not a get-rich-quick scheme or a selection of declarations designed to manipulate God. Instead, it offers guidelines to utilize what God has already given you to be victorious over your finances. These principles transcend time, culture, and race. They will show you how to live within your means and expand the Kingdom of God, whatever your income level.

I will share my own testimony of how I conquered significant obstacles as well as the stories of several individuals who have enjoyed successful entrepreneurial ventures after taking the BE courses. You will hear from a housewife who nearly declared bankruptcy before she was able to start a successful nationwide financial planning business. You will meet a chiropractor who enrolled in a BE course, set up her own practice with less than

\$20,000 after graduation, and grossed more than \$1 million within six years. These stories will not only inspire but instruct, as they are flesh and blood examples of BE in action.

At the end of each chapter, you'll find a series of questions and prompts to help you begin your own BE journey. I urge you to complete each step with fidelity, answering as thoroughly as you can. Transparency will be key to determining your current situation so you can create a map to reach the level of success you see for your business and that God wants for you.

So often, we look for an outside solution when God has already given us all we need. The seven principles found in 2 Kings 4 can help anyone achieve financial victory with what they already have. As you read this book, I encourage you to read it with your head and your heart. There are truths within that will transform you as much as they inform you. More than anything, I remain confident that as you apply what you read and learn, you will move closer to fulfilling the will of God for your life, and in that, He will be glorified.



Assess Your Assets

"So, Elisha said to her, 'What shall I do for you?

Tell me, what do you have in the house?'

And she said, 'Your maidservant has nothing in

the house but a jar of oil.'"

- 2 Kings 4:2 (NKJV)

We have all heard rags-to-riches stories of people discovering oil in their backyards or winning a talent competition and catapulting to fame. These tales often seem like the exceptions to the rule: we assume that it was the extraordinary individuals or their circumstances that led to such success. Yet in most cases, the individuals in question merely discovered something they already had. The oil, coal, or gold never moved, but the families may have lived for generations in poverty because they did not realize it was there.

Now let us take a first look at our story:

A certain woman of the wives of the sons of the prophets cried out to Elisha, saying, "Your servant my husband is dead, and you know that your servant feared the Lord. And the creditor is coming to take my two sons to be his slaves."

So, Elisha said to her, "What shall I do for you?

Tell me, what do you have in the house?" And she said, "Your maidservant has nothing in the house but a jar of oil."

2 Kings 4:1-2 (NKJV)

Here is a widow who is facing financial ruin and the loss of her children to her creditors. Rather than giving up in despair, she turns to a man of God for assistance. Other women of her day might have turned to prostitution, sold their sons without hesitation, or fled from their creditors. Although she obviously predated the New Testament teachings on the obligation of the Body of Christ to women in her situation, she was familiar with Old Testament principles. On at least ten separate occasions in the Book of Deuteronomy, the Lord commands mercy and generosity toward widows and the fatherless. However humiliating it might have been, this widow knew where to go for help with her situation.

Many believers will not go to the Body of Christ with their financial struggles because of pride. They would prefer to take

out loans at exorbitant interest rates rather than face the shame of admitting their situation to their pastor or brother and sister in Christ. Perhaps their hearts are resistant to the accountability inherent in such admission or perhaps they do not have a close enough relationship with a man of God who possesses greater wisdom than they do. Some even follow the pattern of non-believers, filing for bankruptcy to protect themselves from their creditors and "start over." The problem with this strategy is found in Psalm 37:21, "The wicked borrows and does not repay."

Unfortunately, there are cases when individuals do turn to the body of Christ for help, but they are either turned away or they receive assistance without accountability, which leads to dependence. When brothers and sisters in need approach me, I make a point to help them take stock of their entire financial situation. What decisions led to the need they face? What can they do to get back on track? Without this kind of relationship and accountability, we will find that our financial problems continue, even after the immediate crisis has been resolved.

We see that upon hearing the widow's problem, the first thing Elisha asks her to do is assess her assets. "Tell me, what do you have in the house?" he asks her. The term "assets" is greatly misunderstood but vital for generating revenue. Briefly, an asset is an item of ownership that can be converted into cash. When assessing our assets, we examine two categories: borrowed assets and wholly owned assets. Borrowed assets are items that you can legally use, but which have liabilities attached to them. These could include your home, a vehicle, a building, other real estates, or even equipment. Wholly owned assets are just what they sound like: items that you own outright with no debt or payment obligation. In Robert Kiyosaki's best-selling popular book, Rich Dad Poor Dad, he describes assets as something that brings cash flow into your pocket and liabilities as something that takes money out of your pocket. This in simple terms means if you have an asset, whether they are wholly owned or borrowed, you must use them to make money rather than just consume, which costs money.

The best assets, of course, are wholly owned assets. However, there are times when the wholly owned assets you possess are not enough to generate revenue. This is when it is appropriate to incorporate borrowed assets. We will cover this in greater depth in the next chapter.

Most balance sheets distinguish between current assets, which one can convert to cash within twelve months without loss of value, and fixed assets, which are long-term in nature (beyond twelve months). Fixed assets include items such as buildings or land, or intellectual property like a patent or a trademark. Current assets include cash, investments, money that others owe you, pre-paid expenses, and other marketable securities.

Beyond the balance sheet, we must also include the less tangible gifts that God has given us: skills, abilities, ideas, relationships, knowledge, and subject-matter expertise, we call this a Personal Comprehensive Balance Sheet. Our key to financial victory lies first in accurately assessing what we have and how we can leverage it profitably. To download a free copy of our Personal Comprehensive Balance Sheet template visit bonus.nbjobook. com.

Note also that Elisha did not give the widow money to pay her creditors. So often this is the kind of help we seek when facing financial challenges. We want assistance that will make the immediate problem go away. Yet God is more interested in our long-term growth and maturity than in getting us out of our temporary challenges. As we will see, Elisha gives the widow business advice that not only enables her to pay her creditors but also allows her to remain debt free.

Elisha recognized that God has given each of His children something of value, whatever his or her circumstances. As David said in Psalm 37:25, "I have been young, and now am old; Yet I have not seen the righteous forsaken, nor his descendants begging bread." Elisha's question to the widow was predicated on the assumption that she did indeed have something she could

do or sell. Let us look now at the widow's response to Elisha's question. And she said, "Your maidservant has nothing in the house but a jar of oil," (2 Kings 4:2).

The widow knew what she had, but she did not think it was of any use. Most of us remain in unnecessary financial struggles because we undervalue the assets we already possess. We make the mistake of allowing our liabilities to be so magnified in our minds that it minimizes our assets. When we think this way, we become vulnerable to the enemy and make decisions out of desperation and weakness rather than from a position of strength. We do not think God can do anything with our abilities or potential. We may even go so far as to break the tenth commandment; coveting what others possess. Instead of looking at what we can do with what we have, we daydream about what we would do if we had a particular skill, ability, or as much money as this sister, or if we had the same job as that brother.

When looking at what we currently have, we must remember that God gives each of us talents according to our abilities and the opportunity to prove ourselves as faithful stewards. We see this in Jesus' parable of the talents:

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his lord's money.

Matthew 25:14-18 (NKJV)

In the end, the master returns to settle accounts and rewards

the two servants who doubled the money. Why was the servant who buried the money condemned as wicked and lazy and cast out of the household? He was considered wicked because he was selfish and only thought about himself rather than how he could serve others with his talents. He was unwilling to risk his reputation and the potential of failure because doing so requires work. He did not want to put in the effort required. What is holding you back from taking the risk to use your talents?

We need to realize that as we demonstrate faithfulness over the assets we have, God will increase them. Yet, like the servant who only received one talent, if we fail to use what He has given us, even what we have will be taken away (Matthew 25:29).

Why did that servant with one talent fail his master? The Bible tells us it was because of fear: "I was afraid, and went and hid your talent in the ground. Look, there you have what is yours," (Matthew 25:25). God has not given us the option to stand still, burying our assets and maintaining the status quo. He commands us to move forward, aggressively investing what He has given us to increase our abundance.

Crystal Langdon was a stay-at-home mom while her husband operated their successful trucking company. Unexpectedly, their largest client went under at the worst possible time. Not only had they nearly emptied their savings to buy their dream home, but they also purchased their house with an adjustable-rate mortgage, which was much more popular than before the Great Recession of 2008 - 2010.

"We definitely made a mistake by buying a house we could only afford with the business operating at peak capacity," Crystal explained.

Not only was their family's financial future in jeopardy, but they also felt a tremendous sense of obligation to the loyal employees who depended on their paychecks. For an entire year, they put payroll on credit cards while they sought new business in vain.

"Finally, we had to shut our doors. We were deeply in debt, and I sought financial planning expertise to help me find the light at the end of the tunnel," she said.

To Crystal's dismay, no financial planner would meet with her, explaining that her family's net worth was too low. "The financial industry turned its back on me when I needed it the most."

Crystal homeschooled her children and took charge of the family finances while her husband struggled to bring in enough money to cover the family bills.

It took seven long years to repair the family's financial situation. For many weeks they lived on macaroni and cheese and apples, and Crystal recalls that period in their lives as their wilderness experience. Eventually, their balance sheet improved to the point where financial planners and advisors were willing to work with them.

With the worst behind them, Crystal could not forget the way she and her husband were treated when they were at rock bottom. She realized that like the widow, she paid off mountains of debt with little more than a jar of oil. Could she, a stay-athome mother of three, help others do what she had done?

Over the next five years, Crystal studied and trained to become a licensed financial planner at the same time her children were engrossed in their own schoolwork. Like so many other women who try to bring their work and home lives into harmony, Crystal suffered from guilt that she was taking time away from her family to build her new career. Her husband and her children were her biggest cheerleaders and helped lift her spirits when she felt discouraged to study while she cooked dinner or even at the grocery store.

"My husband was my biggest cheerleader during that time. Many days he would just speak faith to my discouragement and cast a vision for where I was supposed to take this business that was far beyond what I could see on my own. During that season, our family sacrificed a great deal of my time and energy so I could achieve this goal. Yet my children were old enough to understand that it was our sacrifice, and later it would be our success."

We will never learn to leverage our assets toward profit if we cannot accurately assess what we have. Our BE courses have taught countless individuals like Crystal how to determine what they possess as well as how the market will receive it. This has enabled many to build businesses that glorify the Lord, provide for their families and expand the Kingdom of God.

The parable of the talents also reminds us that our assets have little value when we hold onto them, but tremendous value when we begin to exchange them. Somebody needs what you have and is willing to pay for it. Your task is to find a way to market what you have so others can make use of it. Do not underestimate humble beginnings. When you first begin trading your assets, you may have to charge very little or even provide your product or service for free from time to time. No one may know who you are, and you may not have enough experience to command large fees. Yet as you persevere, word will get around. People will see the benefits of what you offer and demand for your product or service will begin to build.

Despite moments of self-doubt and exhaustion, Crystal achieved her goal. Once she passed all her tests and was at last licensed in her new industry, she founded Crystal Clear Finances. Out of debt and generating positive cash flow, the Langdons got the business off the ground with their own capital. Crystal had always been a gifted communicator, so she connected naturally with her clients. In less than six years, her business grew from a little office in her home to three weekly radio programs, two financial columns, and a clientele of over three hundred and growing.

Think about multimillion-dollar companies like eBay, Amazon, Fiverr, or Craig's List. These businesses took off by creating a forum where people all over the world trade their assets with others. If you believe you have something of value, start

making it available to others who need it and let God do the rest. Remember, economic transactions are based on win-win scenarios. A rare book collector may charge top dollar for an old paperback, but he has saved his customers months or years of searching for what they need. What do you have in your house? What can your business supply that others need?

I came to the United States at the age of eleven and did not complete my college education. Yet after being born-again as a young man, the Lord gave me a simple idea: combine my knowledge of entrepreneurship with my knowledge of the Bible to teach people how to do business using biblical principles. I started by training others for free and eventually built a business model to deliver the training to a wider audience. As people followed my instruction, the testimonies of success poured in, resulting in the Biblical Entrepreneurship (BE) program and a coaching and book publishing practice targeting Christians who want to incorporate biblical principles into their businesses.

Crystal enrolled and completed a BE class after she started her business and was pleasantly surprised at the impact it made in helping grow her business.

"When I started BE, I was already pleased with my business' progress. I wasn't really sure what the course could offer me, but I found myself strengthened in my convictions and even sharpened some of my skills," she explained. "I learned that the profit I earned was only the fruit of my work, not its reward. I realized to a greater degree that I was the steward of this profit, not the owner."

I have written and published books and training materials and conducted BE courses all over the world. I've certified leaders to utilize our BE curriculum and conduct the training in their communities and organizations. I also have a revenue model that pays teachers for teaching the program and allows individuals to acquire licenses to distribute our content and to open Nehemiah Entrepreneurship Community Centers across the United States

and internationally, earning these license partners hundreds of thousands of dollars.

What do you have in your house? If you, like the widow, answer, "nothing but ..." maybe it is time to reassess your assets. Seek the Lord for the wisdom to accurately determine what you have, so you can use it profitably for His glory. If what you have is not enough to bring you financial victory, you may need to borrow other assets. To get a free download of the following exercise, visit our website bonus.nbjobook.com.

Let's Get Started

What are your current assets?
a. Treasures – money you possess in cash.
b. Investments – money you have invested in the stock market or in other businesses that you can turn into cash.

c.	service that can generate income.
d.	Abilities – skills that you can use to generate revenue.
e.	Possessions – houses, cars, jewelry, clothes, shoes, furniture, equipment, land, etc.
f.	Relationships – people you know who can help you achieve your goals.

g.	Spiritual gifts – Holy Spirit-led gifts such as service, giving, and/or mercy that enhance your business.
h.	Experiences – things you have done before, such as a job, a business, or a project.
i.	Do you recognize that God has given you talents in line with your abilities and He expects you to use them profitably? Yes No
j.	Are you committed to using your talents to generate revenue and become financially free so that you can become a lender and not a borrower?
	Yes O No O

k.	How can you turn these assets you have just listed into a
	business that can allow you to generate income to become
	financially free? What type of business can you start?
	



A Ministry of Nehemiah Project International

ABOUT THE PUBLISHER

Nehemiah Publishing is an exclusive full-service publisher operated by Nehemiah Project International Ministries. Our mission is to produce and distribute Kingdom-caliber content that enables us to build Kingdom businesses globally.

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ABOUT NEHEMIAH PROJECT

Nehemiah Project International Ministries, Inc. (NPIM) is a nonprofit 501c3 business development and support organization. Our mission is to build Kingdom businesses globally through the Nehemiah Entrepreneurship Community Online platform and by partnering with locally owned Nehemiah Entrepreneurship Community Centers around the world. We also publish and distribute biblically-based inspirational and educational business and leadership content through a network of retail outlets and licensees.

MISSION

To build Kingdom businesses globally.

VISION

To transform the marketplace with the gospel of the Lord Jesus Christ one entrepreneur at a time.

We accomplish this through our three pillars:







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ACCESS TO CAPITAL

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Our state-of-the-art E-Community Centers give you access to high quality, live business training and coaching support, discounts on specialized services, promotional opportunities for your business, use of meeting space, co-working spaces, and physical incubators with business support. Our goal is to have physical

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To add your business to the listing or to look up Kingdom businesses around the world who share your values visit **ECommunityMarketplace.com**.

GET TRAINED



A proven system used by thousands of entrepreneurs around the world, to align their business with biblical values and increase their top and bottom line while making a Kingdom impact.

Our Biblical EntrepreneurshipTM program utilizes our proprietary course materials supplemented with some of the most current and effective business resources available. Classes can be taken in person, via online classes, or by self-study.

PRINCIPLES	PRACTICES	PLANNING
Ground your	Best business practices	Develop a growth plan
business in biblical	for efficiency and	that aligns your mission,
truth	growth	values, and goals with
		vour kingdom impact

- Identifying Opportunities
- · Taking Calculated Risks
- Biblical Profit
- Biblical Economics
- Marketing and Sales from a Biblical Approach
- Innovation
- Biblical Management
- · Business Financing
- Succession and Exit
- Developing a Kingdom Business Plan



For more information or to enroll, visit us at **BE-Executive.com**.

OTHER COURSES

Enroll in one of our proven training programs to gain the foundation and elevation your business needs













For more information, visit us at **NehemiahECommunity.com**.



Our Kingdom business coaching and consulting uses a proactive 360-degree coaching approach using various strategic tools. Our experienced coaches help clients build healthy God-honoring relationships and Kingdom companies that align with their values as they grow their top and bottom line with Kingdom impact.

COACHING SYSTEM

Business Life Cycle	Scorecard	Success Keys	Team Development
Strategy	Marketing & Sales	Systems &	Financial
Development		Innovation	Development

OUR SERVICES







For more information or to schedule a free initial consultation, visit us at **NehemiahECommunity.com**.

GET FINANCING. BEGIN INVESTING.

Our E-Community Investors Network™ connects potential to opportunity



The E-Community Investors
Network™ is an online
investor matching service
accessible to members of the
Nehemiah Entrepreneurship
Community™ This network
has been established to match
vetted Biblical Entrepreneurs
with vetted Kingdom impact
investors.

The goal of this network is to connect Biblical Entrepreneurs to Kingdom impact investors and Kingdom impact investors to quality, Kingdom impact deals.

If you are an entrepreneur looking for investors or an investor looking for impact opportunities - this network was designed for you! If you are interested in becoming a member, visit our website: **ECommunityInvestment.com**.



GET BUSINESS SUPPORT

A full-service support to help you achieve your business objectives







AVAILABLE SERVICES

BizTech Concierge

- · BizTech Audit
- BizTech Strategy
- BizTech Implementation
- BizTech Maintenance & Support

Marketing Services

- Strategy
- Graphic design
- Web development
- Social media

Virtual Support

- · Admin support
- Bookkeeping and virtual CFO
- Project management

Q BizTech Audit

Have your technology platforms audited to review how well they serve your mission and facilitate your service objectives. We will then provide a report and recommendations on how to improve.

A BizTech Strategy

Based on our recommendation, we develop a strategy that seeks to help you implement the defined objectives based on your business model with the goal to improve your organization's efficiency and productivity.

BizTech Implementation

Executing the strategy and integration across the organization. Includes organizing and training your team and vendors to then implement the strategy, set up technology platforms and link them together, set up processes and SOPs, teach and coach the team to use it, and routine maintenance of technology and training.

BizTech Maintenance & Support

Maintaining technology and processes.

SPECIAL INITIATIVES

Connect with others in similar demographics



URBAN IMPACT

Our vision is to transform the urban marketplace with the gospel of our Lord Jesus Christ, one urban leader and entrepreneur at a time. The goal is to create a community of Urban Impact Business Stewards that provide God-honoring products and services in a Godhonoring way. This contributes to fulfilling the Great Commandment and the Great Commission.







WOMEN IN BUSINESS

The Women in Business group is designed to inspire, educate, and help women grow their business and relationship with God. This group of international Christian Women in Business come together locally and virtually to support, encourage, and build sustainable business with one another.

GET CONNECTED

Our annual entrepreneurship conference will empower and inspire as you connect with other faith-based entrepreneurs

Nehemiah Week starts off with a **Kingdom Business Tour** that provides a wonderful "up close and personal" opportunity to see how Kingdom business owners and leaders are conducting businesses and making a difference to their employees, communities, and to the Kingdom of God.

Following that, our **three-day conference** features prolific speakers from around the world on the topics revolving around the conference theme. This conference promises to challenge you for transformation in your life and how you do business.

Don't miss our **E-Community Investors Forum**, a Shark-Tank-type of event where entrepreneurs from around the world can present business plans and pitch for funding from our investor judges.

Join in the heat in our **International Business Plan Competition**. With real cash prizes at stake, competitors from 5 different regions of the world come together to present their business plans in hopes of being judged to have the best one in the competition.

For more information, visit us at NehemiahWeek.com.

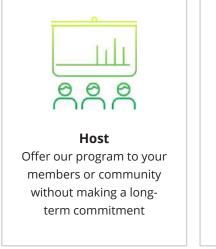


FQUIP YOUR COMMUNITY

We'll bring our content and business systems to you

Are you a business training organization, marketplace ministry, a church, or a professional association looking for a proven training and support system to equip your entrepreneurs and leaders to fulfill their purpose in the marketplace? Are you looking for a turnkey system to complement your current program and fulfill your mission?

We have partnered with organizations of various sizes in the United States and around the world who have benefited from hosting our programs, or purchasing our licensed content in order to serve their business leaders, entrepreneurs, and those who desire to better integrate their faith in their business or vocation.





Connect with us today at **info@nehemiahproject.org** to learn more about our Host or License program.

BECOME A CERTIFIED COACH/TRAINER

Our Certification Program will equip you in only 12 months

Are you a trainer or coach looking for a sustainable biblically-integrated training or coaching system that produces results? Are you looking for training or coaching resources to enhance your mission and vision without reinventing the wheel?

Since 1999, we have helped thousands of entrepreneurs around the globe to start or grow existing Kingdom companies using proven biblically-integrated training and support systems. We have also certified hundreds of trainers and coaches who are operating a part-time or full-time practice while making a Kingdom impact. Whether you are an existing coach or a professional trainer, looking for a certification or a biblically-integrated curriculum, in only 12 months, you can complete our Certification Program with demonstrated client impact and additional revenue using our proven business system.



Improve your training and coaching skills



Learn biblically-integrated approach to training and coaching entrepreneurs that produce results



Learn a turnkey system and start generating revenue immediately



Become part of a global training and coaching network



Learn proven methods of generating results as a trainer and coach



Get access to various success tools and ongoing support

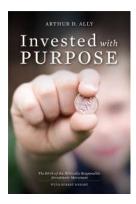


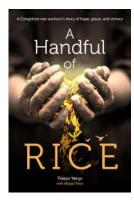
Supplement your current income

Visit **NehemiahECommunity.com** to learn more about our Certification Program.

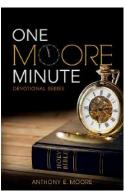
GET RESOURCES

Our online store has Kingdom-calibre resources to educate and inspire

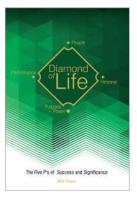












To support your educational journey, we'd like to offer you:

15% off

when you purchase books from

Store.NehemiahECommunity.com with this special code:

NHPB15FF

GIVE THE GIFT OF BUSINESS

Become a financial partner to help us create 100K jobs around the world

Nehemiah Project has been giving the gift of business globally for the last 20 years by training over 20 thousand entrepreneurs in over 38 countries globally. By giving the gift of business, you will be sponsoring entrepreneurs around the world who are not able to afford our training and coaching to help them build kingdom businesses and create jobs.

Here are 20 reasons why the gift of business is essential:

- 1. Business brings hope
- 2. Business reduces crime
- 3. Business reduces poverty
- 4. Business reduces the threat of terrorism
- 5. Business creates income
- 6. Business reduces dependency
- 7. Business minimizes the threat of war
- 8. Business builds community
- 9. Business creates wealth
- 10. Business helps families
- 11. Business solves problems
- 12. Business creates jobs
- 13. Business helps communities and churches
- 14. Business advances the Gospel and funds the great commission
- 15. Business can be passed on from generation to generation
- 16. Business helps turn a receiver into a giver
- 17. Business turns a consumer into a producer
- 18. Business pays taxes
- 19. Business brings dignity
- 20. Business brings innovation

Give the gift of business today. Visit **Give.NehemiahECommunity.com** to sponsor a business or job for someone who needs your support!

NOTHING BUT A JAR OF OIL

Bankruptcy, foreclosures, and skyrocketing credit card debt are just a few of the financial crises continuing to plague this millennium, some of it brought on by the coronavirus pandemic and the economic uncertainty it caused. Unfortunately, believers have not shown any immunity from such ills, even though the Bible provides a clear model and instructions for financial victory. In this updated edition of Nothing but a Jar of Oil, author Patrice Tsague helps readers chart a course to prosperity using timeless lessons from a tale of entrepreneurial success dating back thousands of years.

Patrice outlines seven steps found in the ancient biblical story of the prophet Elisha and an impoverished widow and expounds on them to create entrepreneurial energy to fuel financial success. Throughout the book, the author uses the stories of 12 individuals who have taken Tsague's popular Biblical Entrepreneurship classes to highlight the struggles and challenges of starting businesses from scratch in all kinds of economic climates, as well as the positive effects their success has had on their lives and families. The book also includes a workbook for individuals to begin charting their own entrepreneurship journey toward financial success.

This book is not a get-rich-quick scheme or a selection of "declarations" to manipulate God. Instead, it offers guidelines for anyone ready to take the first step toward financial success and freedom. These principles transcend time, culture, and race and illustrate how to live a life of abundance in every way, no matter an individual's income level, and to expand the Kingdom of God.



PATRICE TSAGUE is a Christian business trainer, entrepreneur, international speaker, preacher, author, and business coach. Patrice specializes in helping families incorporate their faith into their business practices, ensuring that their businesses are able to exist beyond the third generation. Patrice has trained and coached over 15,000 individuals on how to start or expand their businesses using business training and coaching principles found in the Bible. Patrice is the author of several books and training curriculums. He also publishes a weekly e-devotional

and podcast for entrepreneurs and business executives that are released to over 4,000 individuals globally. He also serves on the board of several organizations. Patrice and his wife, Gina, have two beautiful children, Gabrielle and Danielle Tsague. The Tsague family resides in Vancouver, Washington.

