



# LAWS OF WEALTH

*Instructor: Billy Epperhart*

# **MONEY MASTERY**

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Charis Bible College



# ABOUT ME – BILLY EPPERHART

## Education:

BS Southwestern A/G University

MBA Colorado State University

## Experience:

Pastor: 30 years “Columbine Pastor”

Business Owner: Real Estate and Franchises





Dear Dad,

Hi, How are you and Mom? \$chool I\$ really great. I am making lot\$ of friend\$ and \$tudying very hard. With all my \$tuff, I \$imply can't think of anything I need, \$o if you would like, you can ju\$t \$end me a card, a\$I would love to hear from you.

Love,

Your \$on

Dear Son,

I k**NO**w that astro**NO**my, eco**NO**mics, and  
ocea**NO**graphy are e**NO**ugh to keep even an  
ho**NO**r student busy. Do **NO**t forget that the  
pursuit of k**NO**wledge is a **NO**ble task, and  
you can never study e**NO**ugh.

Your Loving Dad



the

**POWER TO GET**

**Wealth**

# DEUT 8:17-18

*17 then you say in your heart, 'My power and the might of my hand have gained me this wealth.' NKJV*

*18 And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day. NKJV*



## **MONEY MASTERY**

**“WORK” IS THE SAME  
WORD AS “WORSHIP”**

# MONEY MASTERY

## Matthew 6:9-13 (NKJV)

[9] *“In this manner, therefore, pray:*

*Our Father in heaven,  
Hallowed be Your name.*

[10] **Your kingdom come.**

**Your will be done**

**On earth as it is in heaven.**

[11] *Give us this day our daily bread.*

[12] *And forgive us our debts,  
As we forgive our debtors.*

[13] *And do not lead us into temptation,  
But deliver us from the evil one.*

**For Yours is the kingdom and the power and the glory forever. Amen.”**

# **CITY AND NATION TRANSFORMATION**

## Matthew 28:18-20

And Jesus came and spoke to them, saying, *“All authority has been given to Me in heaven and on earth. Go therefore and make disciples of all the **nations**, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age.”* Amen.

**ORAL ROBERTS: *“WHOEVER CONTROLS THE FINANCES OF A CITY OR NATION CONTROLS THE SPIRITUAL CLIMATE.”***

## **MARKET PLACE *SOUND***

There is MARKET PLACE *SOUND* in the Earth today.....

Those that are tuned in are hearing it.....

*i.e.* a dog whistle has a frequency that only dogs can hear

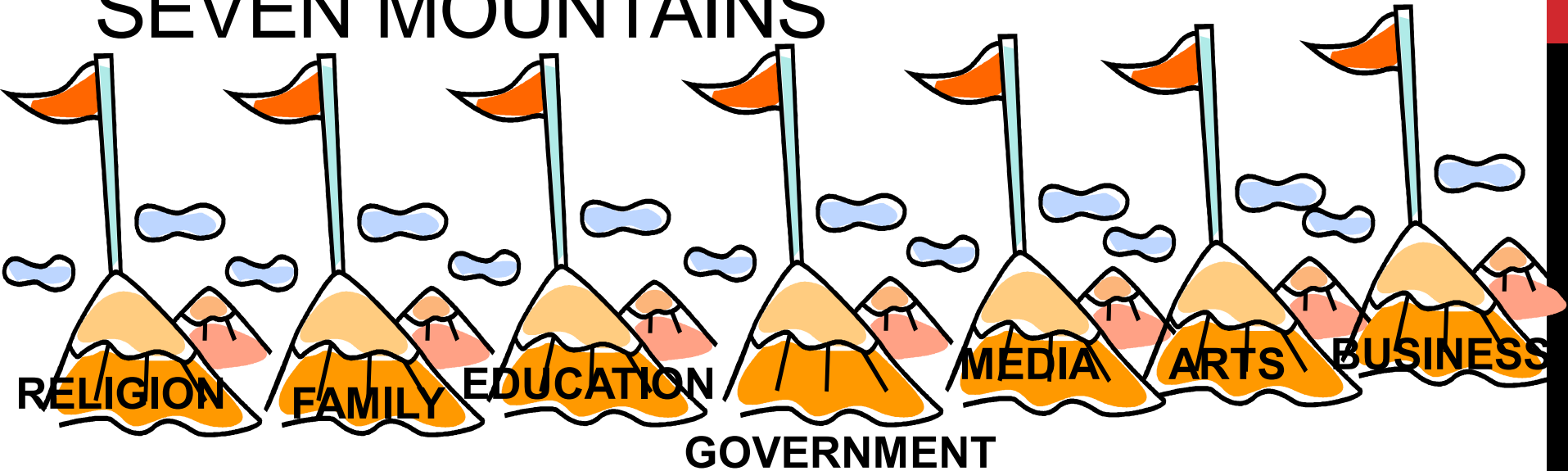
# READ EMAIL

Greetings,

Thank you so much for the progress and determination in doing the seminar here in Ethiopia.

As all of you may remember, I have tried to highlight some points to be considered into your teachings which you have in mind. To sum up about, it is urgent for the church to be aware and involve in this business world where everyone's language is about business. If you stay here for few days in Ethiopia and listen, people are passionate to be business owners, grow economically.... and in this midst of movement, I think the church is not sure of the ways she can involve in. Members including most leaders do not have clear insight in this regard. Ordained church ministers are worrying how to it besides their ministry. There so many issues and challenges related to this timely issue. In developing nations like Ethiopia, sound teaching in this regard is like laying the foundation to redeem the generation to come.

# SEVEN MOUNTAINS



# MIND MOLDERS OF CULTURE



# MONEY MASTERY

## JEWISH ECONOMIC THEORY



# **MONEY MASTERY**

## **FIVE FOUNDATIONS**

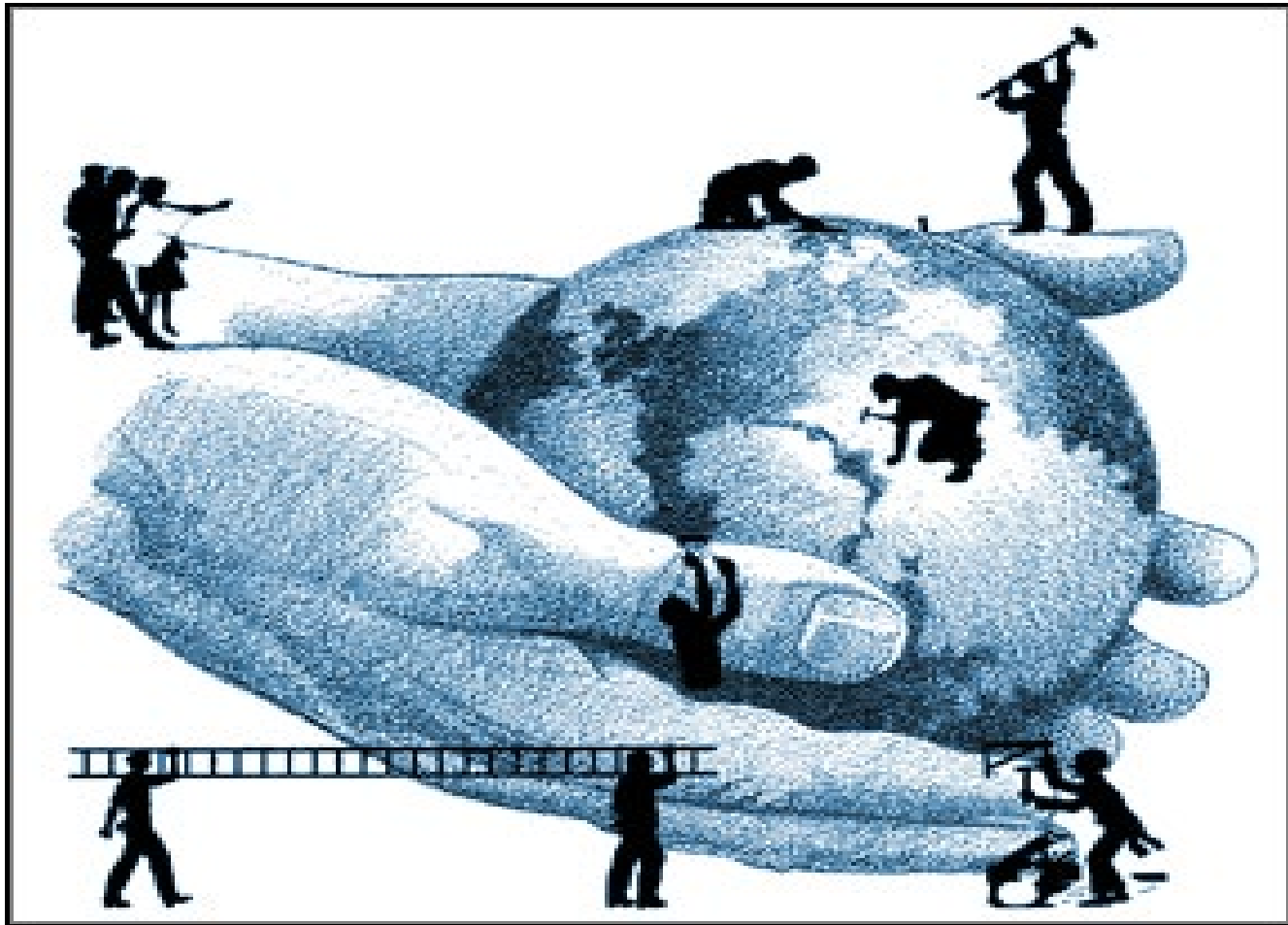
- 1. Participation in the Creative Process**
- 2. Protection of Private Property**
- 3. The Accumulation of Wealth (A Virtue)**
- 4. Caring for the Needy**
- 5. Limited Government**



# MONEY MASTERY

“One of the great differences that sets Jews apart from other cultural groups is that we see our wealth as a means to partner with God, as a way to bring God’s kingdom into this earth, a concept that we call tikkun olam – perfecting the world. We perfect the world by using our God-given wealth to further God’s realm on this planet. So what you see is that the Jewish people’s pursuit of wealth is often paired with the pursuit of charitable works, not only for selfish purposes.”

— CELSO CUKIERKORN, *SECRETS OF JEWISH WEALTH REVEALED!*



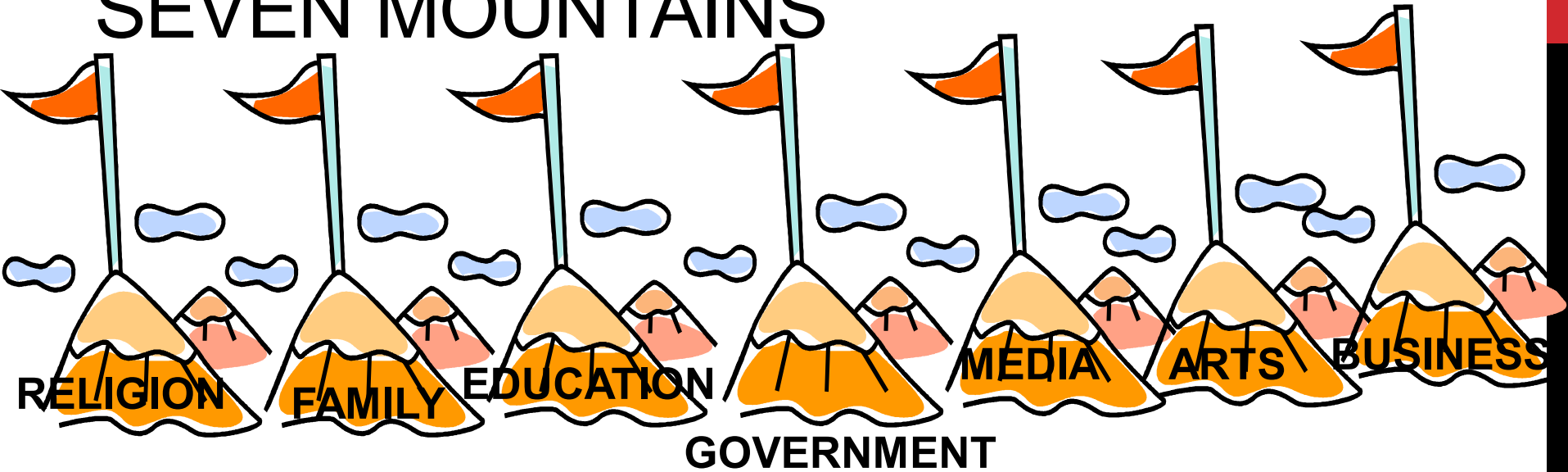
# MONEY MASTERY

“The bottom line is this: to be religious Jews, we are not supposed to isolate ourselves on a mountaintop and meditate, nor are we to take vows of poverty—rather, we are supposed to get out into the world, interact with it, and elevate the mundane. This, in fact, is the traditional meaning of ‘tikkun olam.’ We repair the world by elevating it to the holy. The Talmud actually compares a poor man to a dead person. If you have no money, then your ability to partner with G-d and perfect the world is severely limited, much like one who is dead.”

— CELSO CUKIERKORN, *SECRETS OF JEWISH WEALTH REVEALED!*

**ORAL ROBERTS: *“WHOEVER CONTROLS THE FINANCES OF A CITY OR NATION CONTROLS THE SPIRITUAL CLIMATE.”***

# SEVEN MOUNTAINS



# MIND MOLDERS OF CULTURE



# LAW OF CHANGE





**Then He spoke a parable to them: “No one puts a piece from a new garment on an old one; otherwise the new makes a tear, and also the piece that was taken out of the new does not match the old. And no one puts new wine into old wineskins; or else the new wine will burst the wineskins and be spilled, and the wineskins will be ruined. But new wine must be put into new wineskins, and both are preserved. And no one, having drunk old wine, immediately desires new; for he says, ‘The old is better.’”**

**LUKE 5:36-39**



***“You Must Be Willing to  
leave what is Comfortable  
and Familiar”***

***“Every Change Begins  
With An Ending”***



# DREAMS, GOALS & OBJECTIVES

What you want?

## **Travel**

- Countries
- The beach

## **Give to our family**

- College
- Look after parent

## **Social activity**

## **Toys**

- Boat, Car, Plane

## **Financial Freedom**

- Give back

## **Kingdom Impact**



# DREAMS, GOALS & OBJECTIVES

What you want?

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## Financial Freedom

- Give back

## Kingdom impact

Poor Excuses

Knowledge

Age

Apathy

Time

Money

Fear

# THERE MUST BE A DECISION TO CHANGE

***“DE” – “FROM”***

***“CISION”- “TO CUT”***

# LAW OF WISDOM

## Prov 24:3-4

“Through skillful and godly Wisdom is a house (a life, a home, a family) built, and by understanding it is established [on a sound and good foundation],

4 And by knowledge shall  
its chambers [of every area]  
be filled with all precious  
and pleasant riches.”

**AMP**

**KNOWLEDGE**

**UNDERSTANDING**

**WISDOM**

# KNOWLEDGE

**IGNORANCE**



**KNOWLEDGE**







## *Ecclesiastes 10:10 (NLT)*

*“Since a dull ax requires great strength, sharpen the blade. That's the value of wisdom; it helps you succeed.”*

## *1 Kings 4:29 (NIV)*

*“God gave Solomon wisdom and very great insight, and a breadth of understanding as measureless as the sand on the seashore.”*

## *1 Kings 4:33 (NIV)*

*“He spoke about plant life, from the cedar of Lebanon to the hyssop that grows out of walls. He also spoke about animals and birds, reptiles and fish.”*

# UNDERSTANDING

## Luke 19:44 (AMP)

And they will dash you down to the ground, you [Jerusalem] and your children within you; and they will not leave in you one stone upon another, **[all] because you did not come progressively to recognize and know and understand [from observation and experience]** the time of your visitation [that is, when God was visiting you, the time in which God showed Himself gracious toward you and offered you salvation through Christ].

**MONEY MASTERY**

**WISDOM**









# The Business Model Canvas

Designed for:

Designed by:

On:  Day  Month  Year

Iteration:

<h3>Key Partners</h3>  <p>Who are our Key Partners? Who are our key suppliers? Which Key Resources are we acquiring from partners? Which Key Activities do partners perform?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>	<h3>Key Activities</h3>  <p>What Key Activities do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue Streams?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>	<h3>Value Propositions</h3>  <p>What value do we deliver to the customer? Which one of our customer's problems are we helping to solve? Which bundles of products and services are we offering to each Customer Segment? Which customer needs are we satisfying?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>	<h3>Customer Relationships</h3>  <p>What type of relationship does each of our Customer Segments expect to establish and maintain with them? Which ones have we established? How are they interacting with the rest of our business model? How costly are they?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>	<h3>Customer Segments</h3>  <p>For whom are we creating value? Who are our most important customers?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>
	<h3>Key Resources</h3>  <p>What Key Resources do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue Streams?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>		<h3>Channels</h3>  <p>Through which Channels do our Customer Segments want to be reached? How are we reaching them now? How are our Channels Integrated? Which ones work best? Which ones are most cost-efficient? How are we integrating them with customer routines?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>	
<h3>Cost Structure</h3> <p>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>		<h3>Revenue Streams</h3>  <p>For what value are our customers really willing to pay? For what do they currently pay? How are they currently paying? How would they prefer to pay? How much does each Revenue Stream contribute to overall revenues?</p> <p><small>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</small></p>		

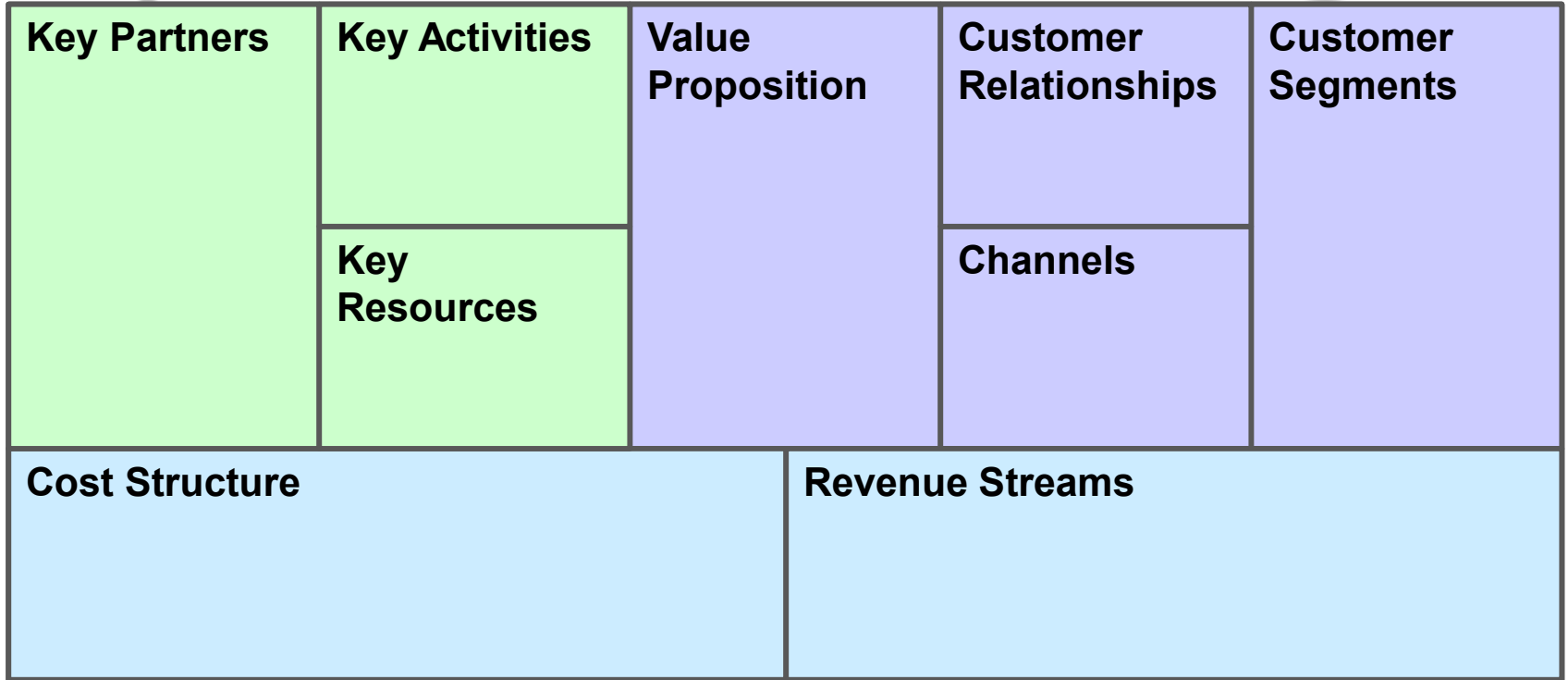




# Business Model Canvas

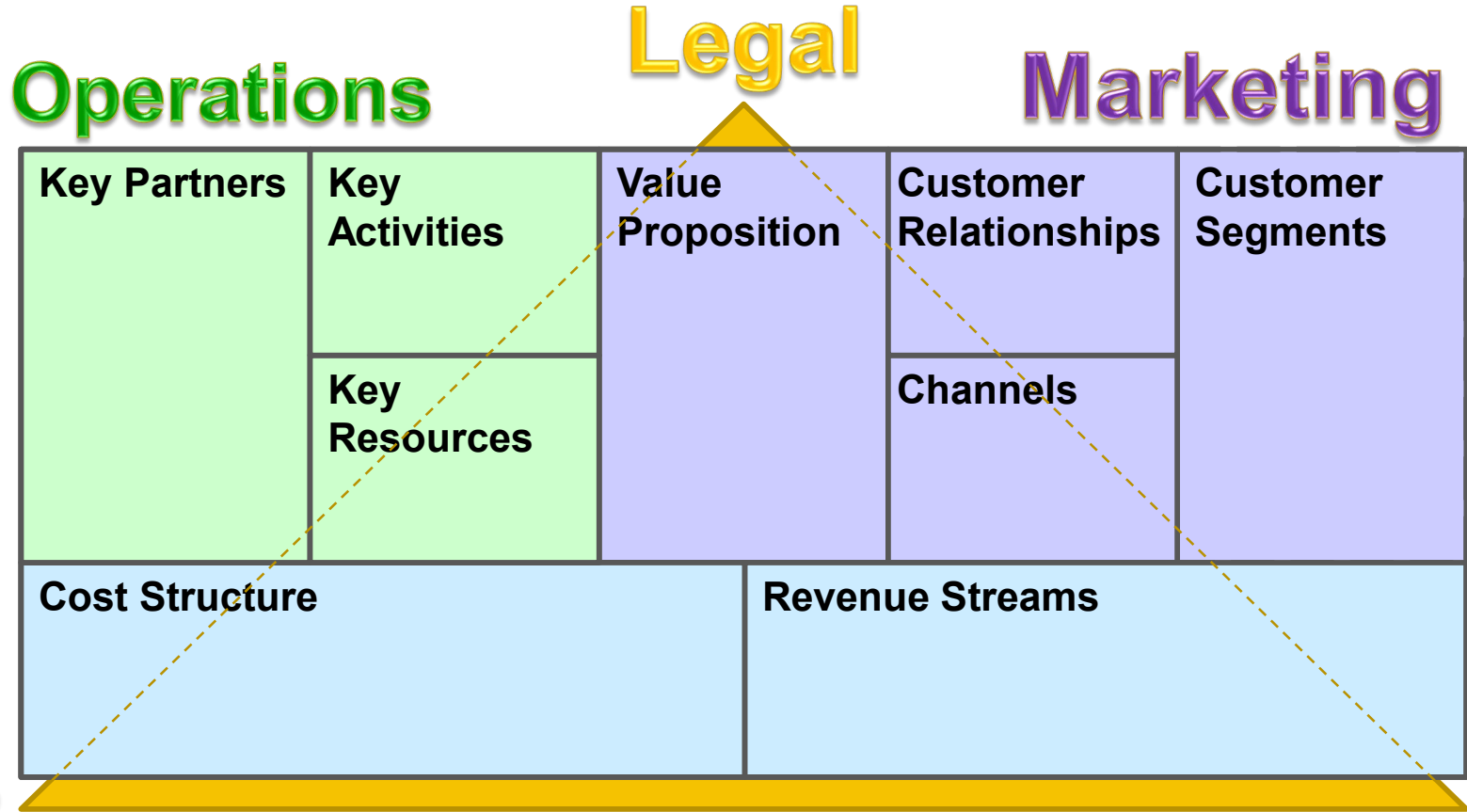
## Operations

## Marketing



## Financial

# 3 Supporting Functions



# LAW OF CONNECTION

One man said, “I was put on earth to get rich—to collect the money that already had my name on it and then give it all away.”

**DIVINE CONNECTIONS**

**KAIROS MOMENTS**



## Isaiah 43:4-5 (AMP)

Because you are precious in My sight and honored, and because I love you, I will give men in return for you and peoples in exchange for your life.

Fear not, for I am with you; I will bring your offspring from the east [where they are dispersed] and gather you from the west.

## EXAMPLES

- MAN RECEIVED VISITOR PACKET WITH CASSETTE TAPE
- MAN I NEVER MET CALLED AND OFFERED ME 1 MILLION DOLLARS

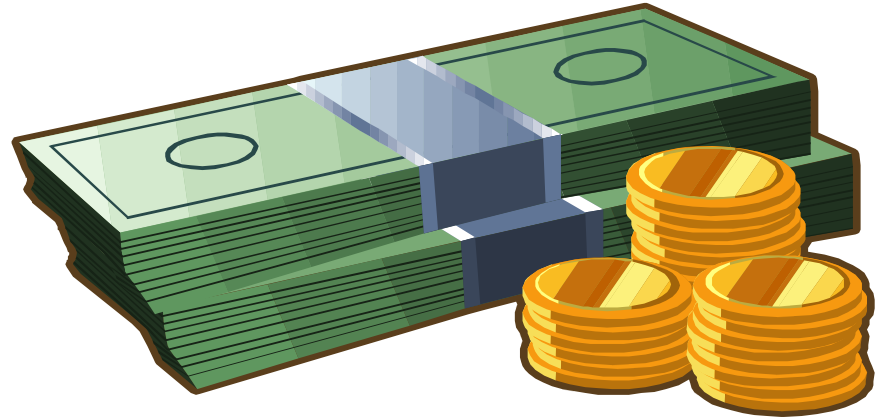


# LAW OF CONVERSION



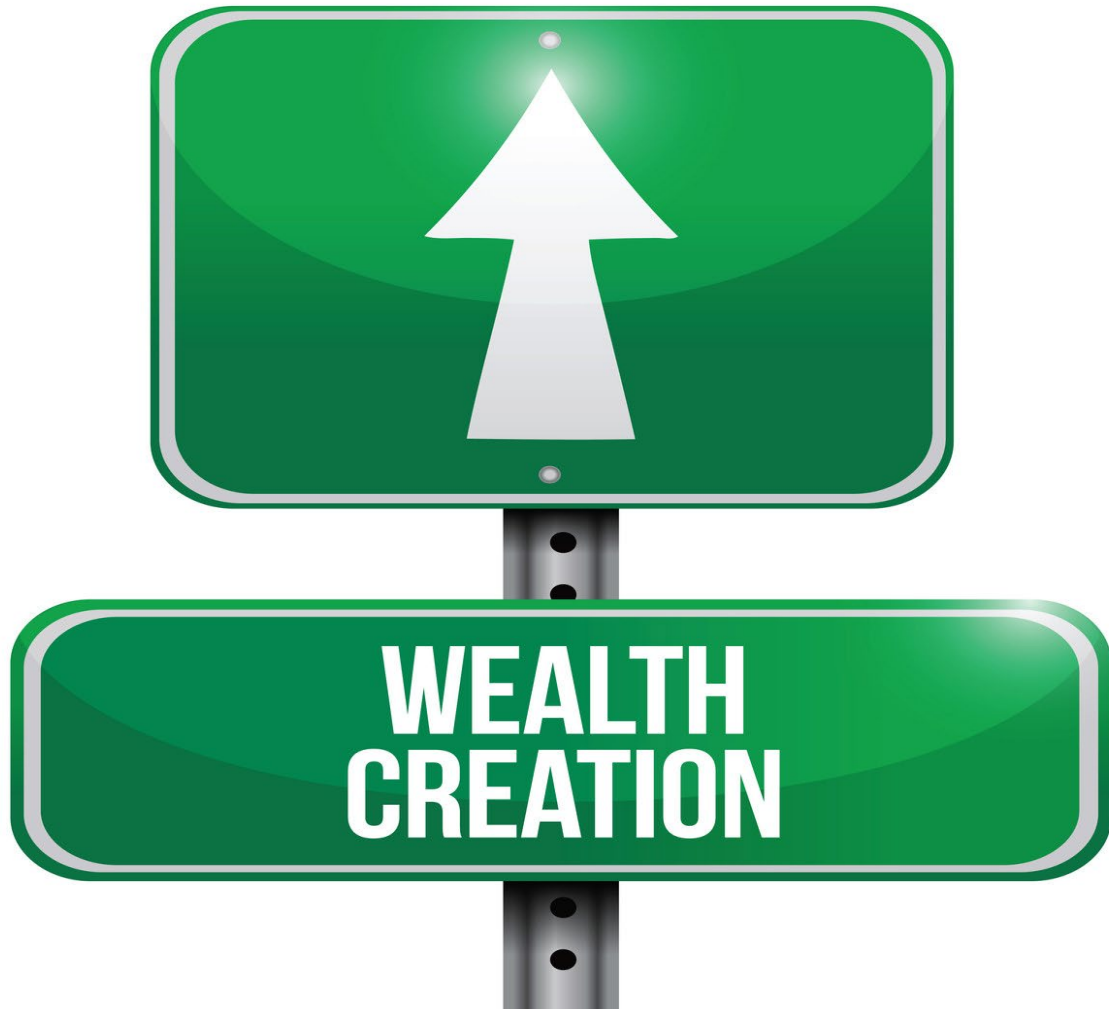
**Most people are taught  
how to  
“earn” and “save”  
money.**

Most people are  
NOT taught how to  
“*make*” money or how to  
“*live off of*” their money.











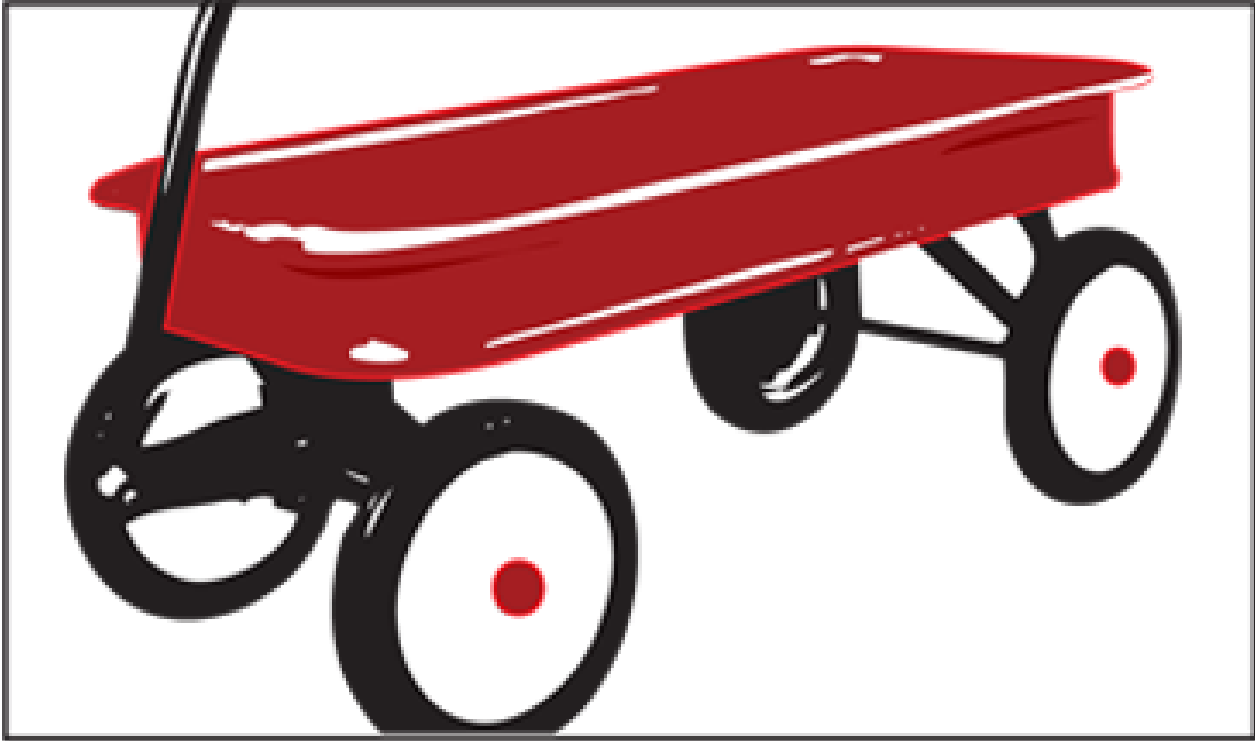
# WEALTH CREATION

*“Wealth is created when assets move from lower- to higher-valued assets.”*

MANAGERIAL ECONOMICS

Froeb/McCann 2010





# THE ONE LESSON OF BUSINESS

*“The art of business consists of identifying assets in low-valued uses and devising ways to profitably move them to higher-valued ones.”*

MANAGERIAL ECONOMICS

Froeb/McCann 2010





09/03/2016 10:00









# LAW OF STEWARDSHIP

ROTHSCHILDS

(AMSCHEL ROTHSCHILD 1812)

VS

VANDERBUILTS

(CORNELIUS VANDERBUILT 1877)

# MAYER AMSCHEL ROTHSCHILD

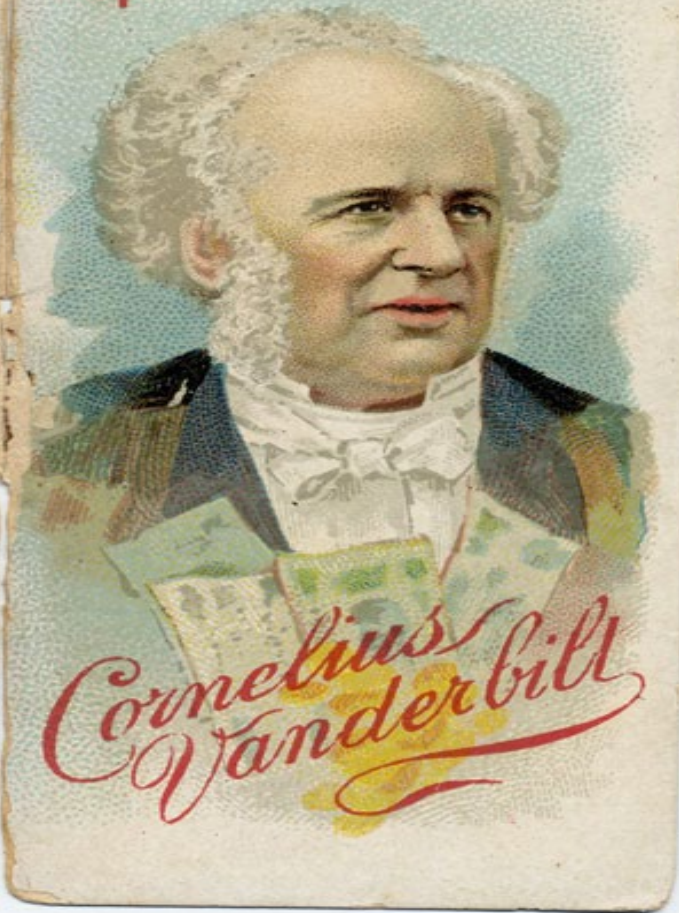
DEVELOPING CIRCUMSTANCES SOON  
ALLOWED THE ROTHSCHILDS  
TO FORMULATE A PLAN WHICH  
WOULD GUARANTEE  
THEM THE FINANCIAL CONTROL OF EUROPE,  
AND SOON THE WORLD.  
AMSCHEL MAYER ROTHSCHILD SAID;

"PERMIT ME TO ISSUE AND  
CONTROL THE MONEY OF A NATION,  
AND I CARE NOT WHO MAKES ITS LAWS."





HISTORY OF



*Cornelius  
Vanderbilt*



## Who was he?

- Also known as Commodore Vanderbilt
- Reputation for being fiercely competitive and ruthless
- Industrialist in railroads and shipping
- Born on May 27, 1794 and died on January 4, 1877(82years old)
- He was born in Port Richmond, Staten Island, New York.
- Owned largest fortune in the U.S. at the time of his death. (wealth was more than \$100 million, which now would make around \$190billion)



# 10 LOTTERY WINNERS WHO LOST EVERYTHING



*“IF YOU WIN A MILLION  
DOLLARS, YOU BEST BECOME A  
MILLIONAIRE SO YOU GET TO  
KEEP THE MONEY.”*



**PARABLE OF  
THE  
TALENTS**

**MONEY MASTERY**

**MAKE A  
DIFFERENCE**

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## **MONEY MASTERY**

*“NO ONE WOULD REMEMBER THE  
GOOD SAMARITAN IF HE HAD ONLY  
GOOD INTENTIONS. HE HAD  
MONEY AS WELL.”*

MARGARET THATCHER

*“THE POOR STAY POOR NOT BECAUSE THEY ARE LAZY, BUT BECAUSE THEY HAVE NO ACCESS TO CAPITAL.”*

MILTON FRIEDMAN  
1976 NOBEL PEACE PRIZE  
IN ECONOMIC SCIENCE

# THE WALL STREET JOURNAL

MONDAY, AUGUST 11, 2008 ~ VOL. CCLII NO. 35

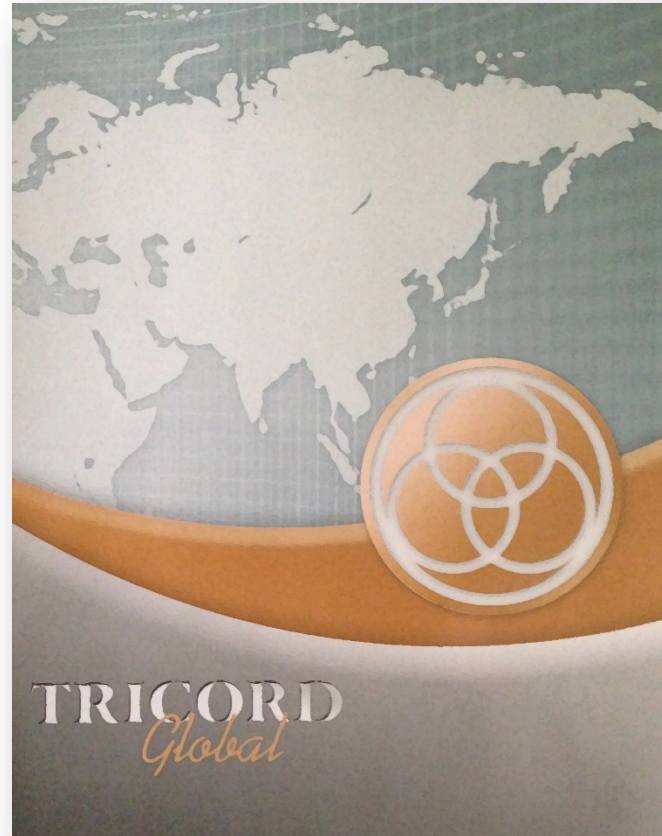
ATION COMPANY

★

**“Credit is the lifeblood of the economy’s ability to expand. Until the banks and other lenders are in better shape, I would be cautious about buying the rally.”**

**Thomas Lee, Equity Strategist,  
J.P. Morgan Securities, Inc.**

A GOOD  
INVESTMENT  
OPPORTUNITY ...







# MONEY MASTERY

## ::PURPOSE STATEMENT::

*“MAKING SENSE OF  
MAKING MONEY FOR  
MAKING A DIFFERENCE”*