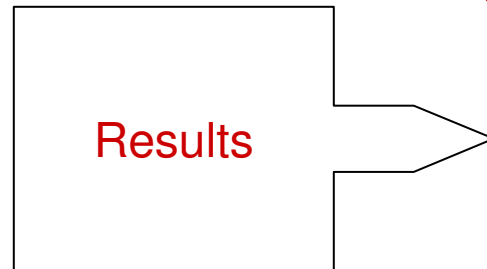


"Blessed are all who fear the LORD, who walk in his ways. You will eat the fruit of your labor; blessings and prosperity will be yours." Psalm 128:1-2



“Two are better than one, because they have a good [more satisfying] reward for their labor; For if they fall, one will lift up the other, ... A threefold cord is not quickly broken.”

- Ecclesiastes 4:9-12 [Amplified]



**SATISFACTION,
SECURITY,
& STRENGTH.**

“A wise man thinks ahead; ...” Proverbs 13:16 LB

◆ Diversify Our Income with Multiple Sources:

*We each should have **3** or more sources of income, in case one of the sources is down/out due to circumstances.*

◆ Diversify Our Own “Ability to produce”:

Prepare our spouse, our children, a relative, a friend so they can do our work just as well, or even better than we can, in case we are down/out due to sickness, disability, death, ...

◆ Diversify Our Location:

*We each should be able to fully operate our work from **3** or more locations, or even from any place, in case one of the locations is down/out due to natural disasters, ...*

“We can make our plans, but the final outcome is in God’s hands”

Proverbs 16:1 LB



As for Income Ministry's members,

 **Our members' focus is, together as a group, to honor God by promoting & applying Ecclesiastes 4:9-12 in our labor to have:**

- **income's satisfaction, security, & strength, and**
- **thus, more time, mind, & energy for God's Kingdom.**

- ◆ **Money can help us achieve more for God's Kingdom
(... money answereth all things. - Ecclesiastes 10:19)**

Mistakes to avoid,

- ◆ **Many successful businesses apply the principle of Ecclesiastes 4:9-12 but do not honor & give glory to God;**
- ◆ **Many business structures do not at all or equally extend to their employees/members the opportunity to apply the principle;**
- ◆ **Many businesses are risky, expensive, & time consuming leaving little or no time / mind / energy left for God's Kingdom.**

Per Ecclesiastes 4:9-12, we choose to work a Net together with others.



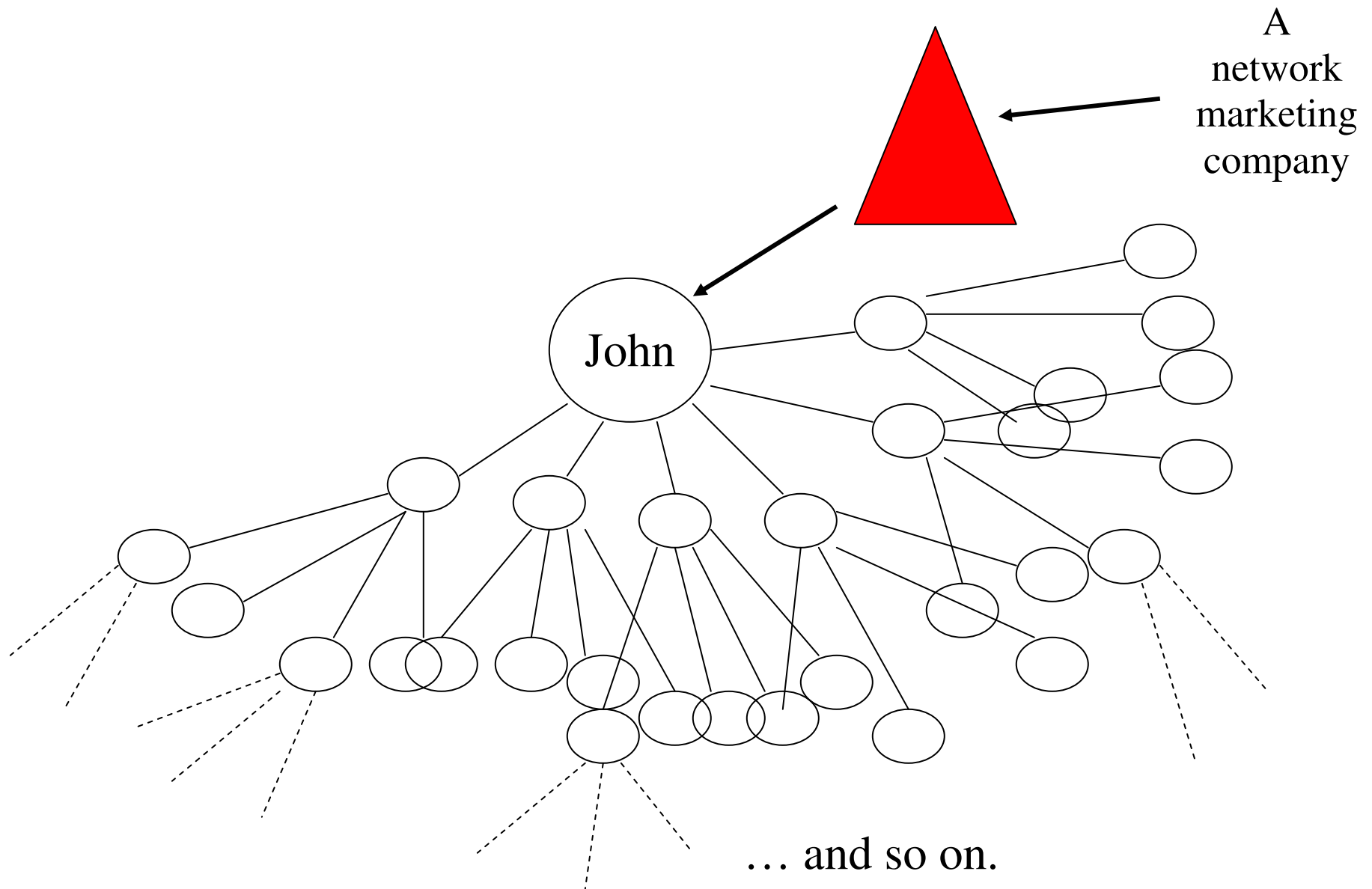
Income Ministry is NEITHER a non-profit NOR a for-profit business.
Income Ministry does NOT charge NOR receive money from members.
It is simply information about "A Biblical Way of Labor".

Income*Ministry*.com
An Inter-Church Mission

The business structure on this page will not produce God's best for our labor.

John is an Independent Networking Sales Person for a Network Marketing company:

- All John's & his group's efforts are funneled back to the company,
- The company owns / controls / is the one source of John's income,
- This business structure requires John's full-time & on-going effort in order to succeed,
- Thus, leaving John with little or no time / mind / energy for God's Kingdom.



Together, we can generate work & income for each other.

(Refer to pages 9, 12, 17, & 19 below for details)

THE 5 STEPS:

- 1.** Monthly, receive a Free \$10-value service (which you need & would do yourself) from a brother/sister (your Sponsor/Inviter),
- 2.** bless a brother/sister \$10/mo via a bank's (i.e Bank of America's) "automatic recurring transfer" free service. (the Recipient of your \$10/mo and your Sponsor may or may not be the same person),
- 3.** go out as a team with your Sponsor and/or other Income Ministry members to find/recruit your 3 team members who need income are willing to pursue these 5 steps, (do not work alone),
- 4.** spend 5 flexible hours per month to serve these 3 people (average 1 hour per person monthly) by providing Free \$10-value services they need, and
- 5.** Every month, show to your Sponsor your bank proof of the "\$10 transfer" from your account to your Recipient's account for the current month.

Income *Ministry*

An Inter-Church Mission

"Why do you call me, 'Lord, Lord,' and do not do what I say?" Luke 6:46

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Income Ministry does NOT charge NOR receive money from members.
It is simply information about **"A Biblical Way of Labor"**.

*** **INCOME MINISTRY MEMBERS GET TO SERVE & GIVE TOGETHER. OUR GROUP ACTIVITIES ARE ABSOLUTELY PERSONAL AND WILLING BETWEEN MEMBERS, AND OF OUR FREE WILL TO FOLLOW THE TEACHING OF JESUS.**

- ◆ Let us not become weary in doing good, ... (Galatians 6:9)
- ◆ ... whatever good anyone does, he will receive the same from the Lord, ... (Ephesians 6:8)
- ◆ ..., do to others **what** you would have them do to you, ... (Matthew 7:12)
- ◆ He who observes the wind [and waits for all conditions to be favorable] will not sow, ... (Ecclesiastes 11:4)
- ◆ God supplies seed to the sower, and multiplies the seed sown (2 Corinthians 9:10)
- ◆ "... A **threefold** cord is not quickly broken." Ecclesiastes 4:9-12 [Amplified]
- ◆ Money can help us achieve more for God's Kingdom (... money answereth all things. - Ecclesiastes 10:19)

Please watch "The Plan" video & study this work plan's outline, especially pages **9, 12, 17 & 19.**

Earning Income through

Traditional Job

160 hours of work per month
(8 hrs/day x 5 days/week x 4 weeks/mo)

Or,

1,920 hours per year spent away
from family, friends, ... just to
make a living

Earning Income through

Income Ministry

Less than 5 flexible hours of work per month.

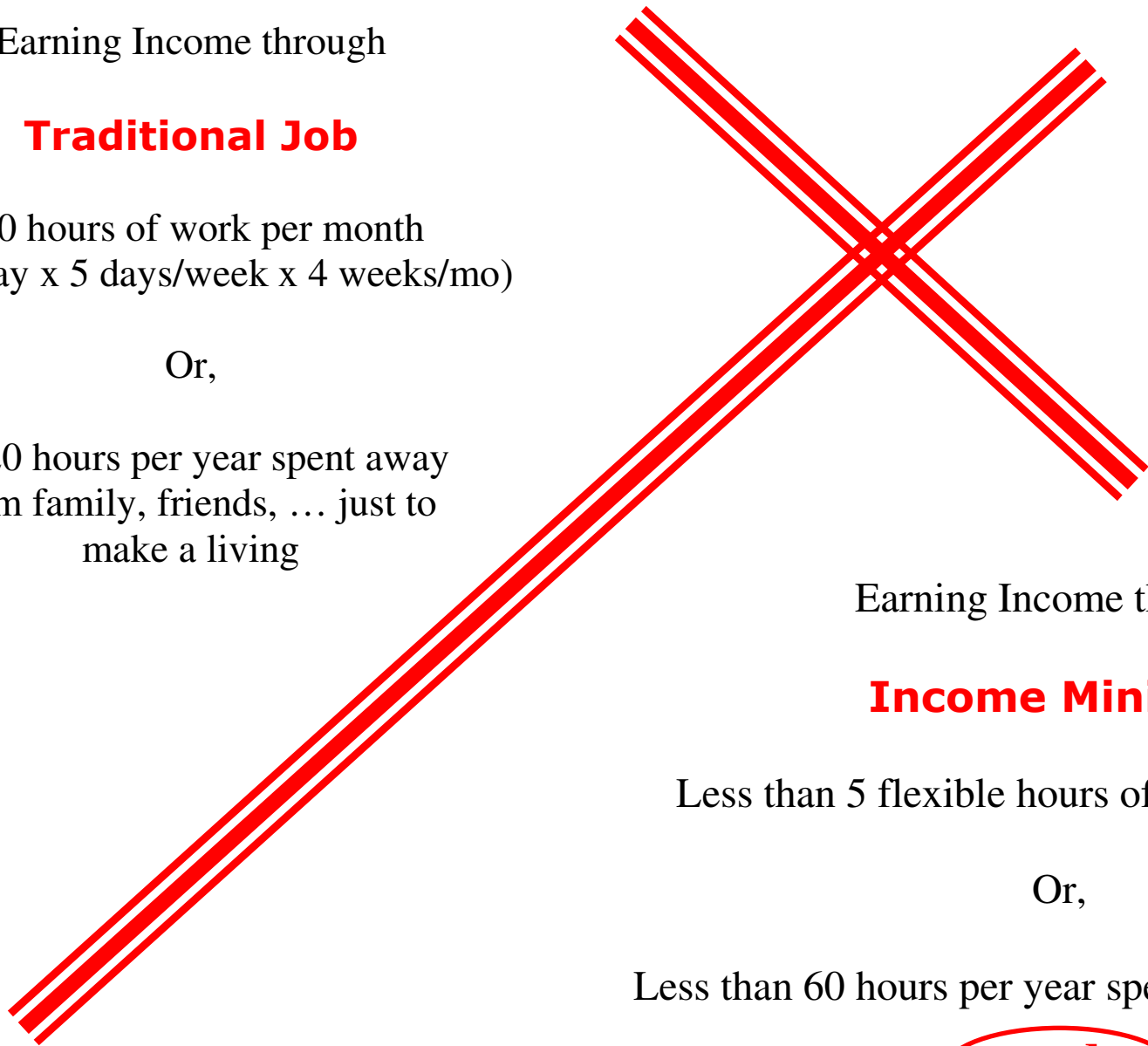
Or,

Less than 60 hours per year spent to make a living.

and

1,860 hours per year spent to make a life
with family & friends praising Jesus, fellowshiping
& doing ministries together.

**Let's NOT just make a living;
Let's also make a Life.**



The Work

THE HUMBLE & HIGHLY-PAID (see page 19) WORK:

Jesus washed his disciples' feet even though the disciples could wash their own feet; are we humble enough to do something for each other? We suggest waterless (no water hose) car wash to help save water but **IT DOES NOT HAVE TO BE CAR CLEANING**. Wash cloths & car liquid cleaners are available at local stores like the 99¢ stores, Walmart, ... Car cleaning can be easy and fun especially when family members & friends, women & men, young & old, do it together. We will not be out of work because God will very likely continue to make dust / dirt available for us to clean.

- * Once a month, Your Sponsor / Inviter serves by cleaning the outside of 1 of your cars at your location; You give \$10/month per the **Instructions (page 19 – Very Important)** below;
- * Once a month, You serve by cleaning the outside of 1 of each of your 3 members' cars at their locations (3 cars total). They each will give their \$10/month per the **Instructions (page 19 – Very Important)** below.

IT DOES NOT HAVE TO BE CAR CLEANING. In cases where car cleaning is not applicable, members work out a monthly creative mutual work plan with each other. It can be just fellowshiping over cooking, bible study/research, ...

- ***** The \$10/month can be viewed as either:
- A payment for a legitimate & needed service; **Or,**
 - A gift; Legally, as of December 2009, the US-IRS allows any person to give to any other persons each up to \$13,000 a year, for details [see page 6 of IRS – Pub 950 \(http://www.irs.gov/pub/irs-pdf/p950.pdf \)](http://www.irs.gov/pub/irs-pdf/p950.pdf).

The monthly activities are the opportunities for members to together serve, give, and fellowship.

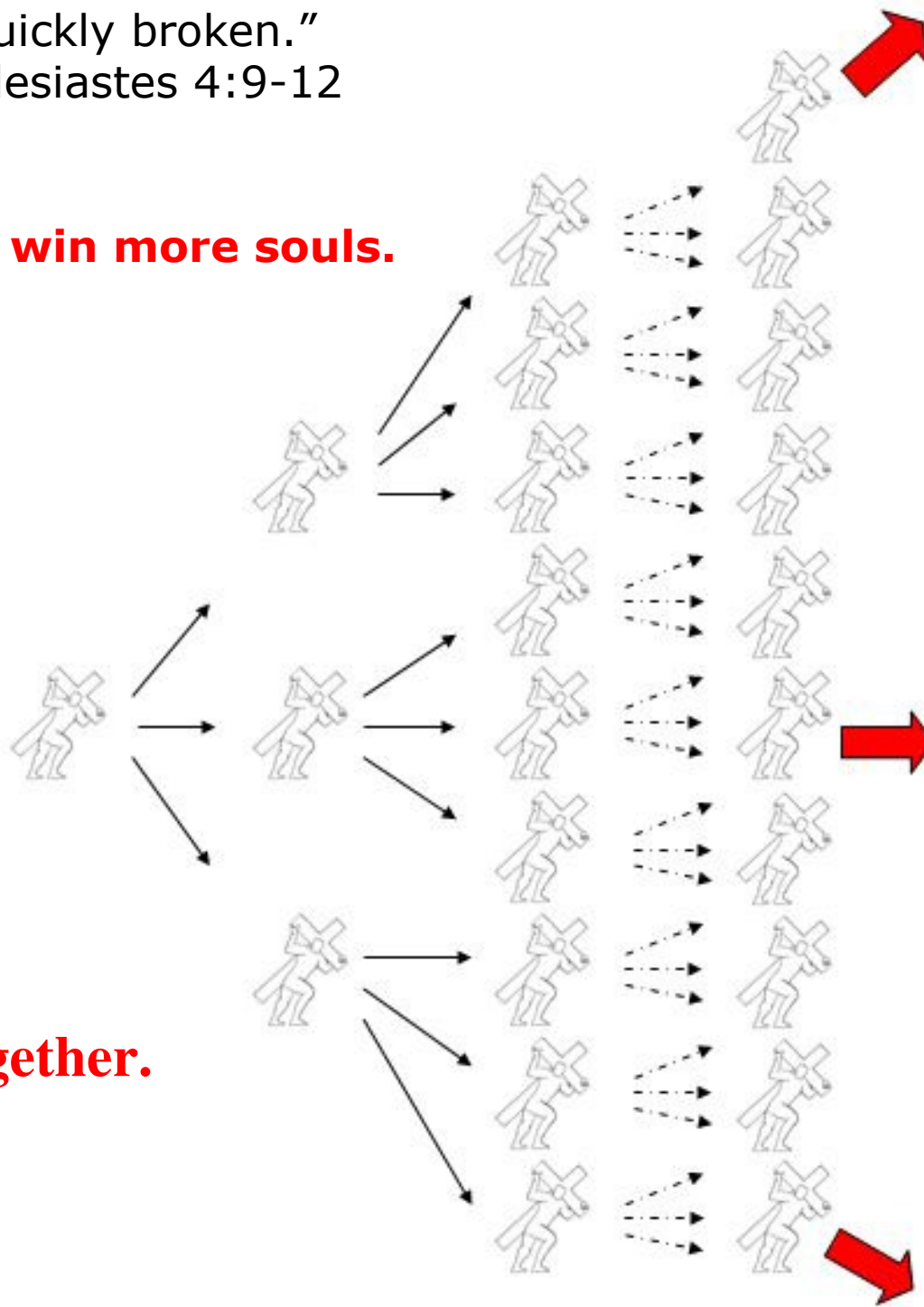
Income Ministry members help expand God's Kingdom through an income approach; It should take each member **30** days or less to find & sign up 3 new members; Members must be humble to serve, and willing to give. An unwilling member will be replaced by a new member who is willing to do the work. Members who left Income Ministry can always re-join later and restart with a new group.

"... A **threefold** cord is not quickly broken."
- Ecclesiastes 4:9-12

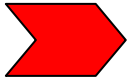
Together, we reach out to win more souls.

Each member is to work together with his/her 3 members to help them find their 3 members.

We get to serve & give together.

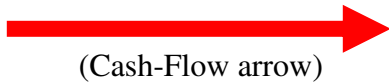


Symbols and Terminology



Important Notes

The arrows on the Work Sheets below are fixed. They link members together & form a big Net to help us effectively & efficiently catch more.



One-Way arrow points from a person to his/her \$10/mo Recipient



Two-Way arrow is the all-work-related-only communication line between a member and his/her Sponsor (or assigned Sponsor)

Sponsor / Inviter

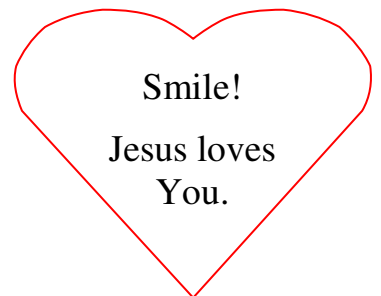
The person who introduces Income Ministry to you. In some cases, your Sponsor may be an assigned Sponsor from your group's overflow.

Recurring Fund Transfer

Bank Of America has this service “Automatic Transfer Service” and it is Free.

Most banks offer this service where they will debit the monthly \$10 from a person's bank account on the 1st of every month, and will electronically deposit the \$10 into his/her Recipient's bank account. Some banks may charge a fee for this service but it is worth all members' safety, convenience, and book keeping.

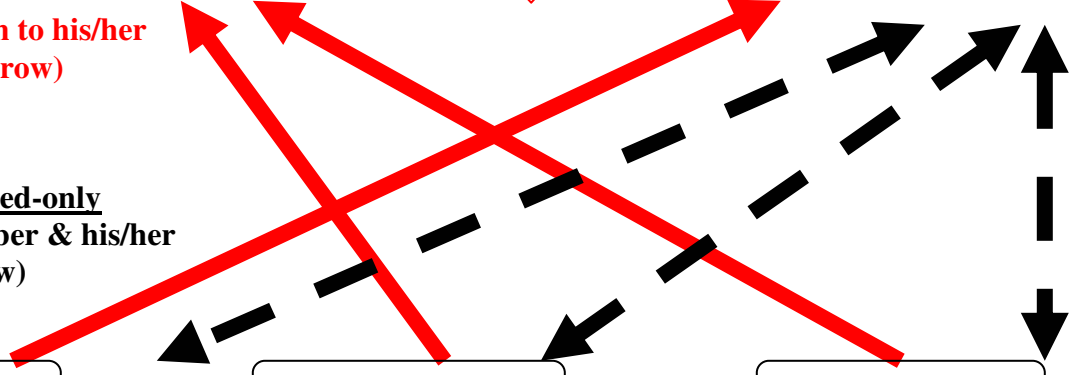
Full Name	Your \$10/mo Recipient	<div style="border: 2px solid red; padding: 5px; display: inline-block;"> Your Own "Work Sheet" </div>	You
Phone & Email			
Bank's info to receive deposits	Bank's Name:		
	Bank's Address:		
	Routing #:		
	Account #:		
Date Join			



One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)

	Your Member #1	Your Member #2	Your Member #3
Full Name			
Phone & Email			
Bank's info to receive deposits	Bank's Name:		
	Bank's Address:		
	Routing #:		
	Account #:		
Date Join			



Full Name

Fred

John's Sample
"Work Sheet"

John

Phone & Email

Bank's info to
receive deposits

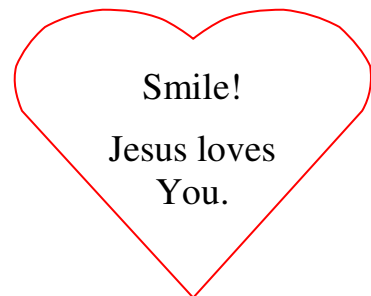
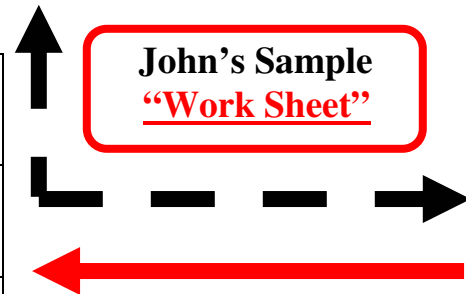
Bank's Name:

Bank's Address:

Routing #:

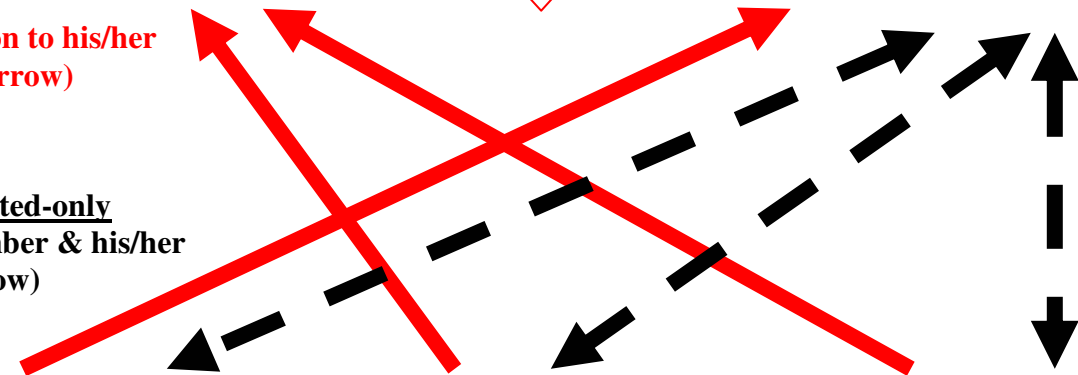
Account #:

Date Join



One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)



Full Name

Rose

Pat

Terry

Phone & Email

Bank's info to
receive deposits

Bank's Name:

Bank's Address:

Routing #:

Account #:

Date Join

John's Sample Work Sheet

Full Name

John

Rose's Sample
"Work Sheet"

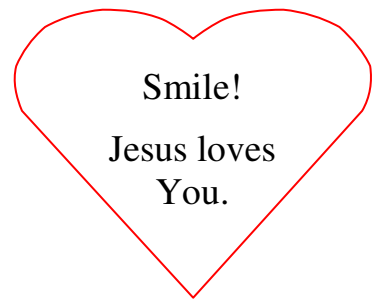
Rose

Phone & Email

Bank's info to
receive deposits

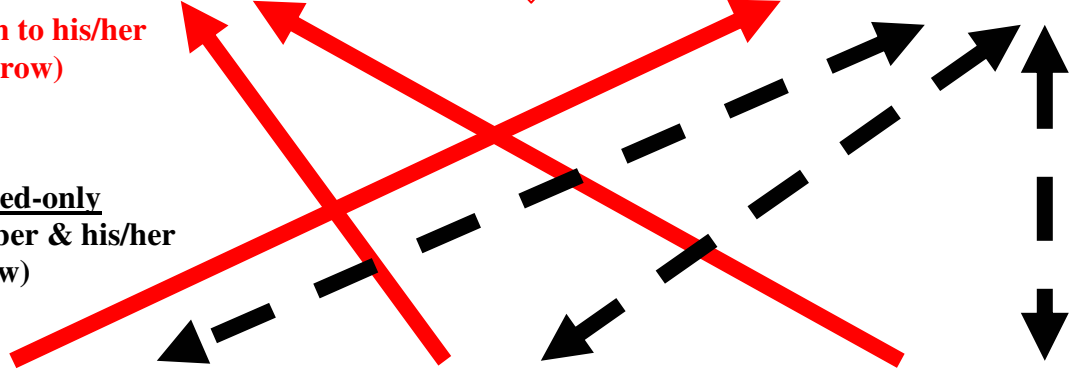
Bank's Name:
Bank's Address:
Routing #:
Account #:

Date Join



One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)



Full Name

Andy

Brian

Carol

Phone & Email

Bank's info to
receive deposits

Bank's Name:
Bank's Address:
Routing #:
Account #:

Date Join

Rose's Sample Work Sheet

Full Name

Fred

Phone & Email

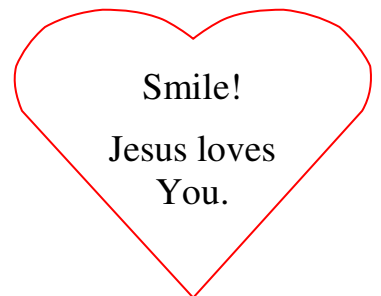
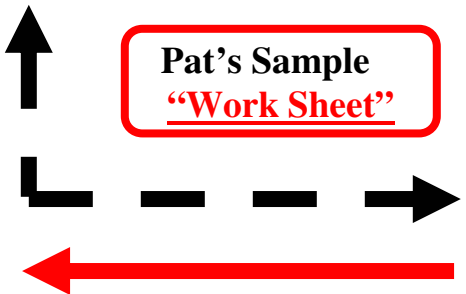
Pat

Bank's info to receive deposits

Bank's Name:
Bank's Address:
Routing #:
Account #:

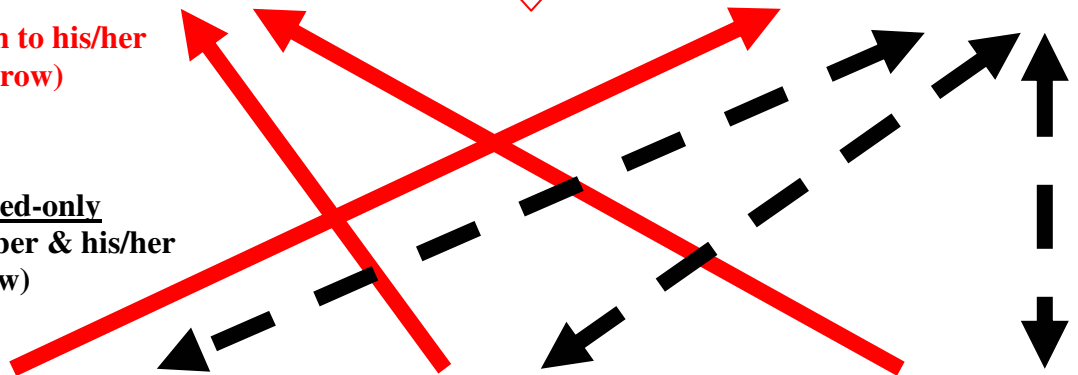
Date Join

Pat's Sample "Work Sheet"



One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)



Full Name

Dave

Jane

Tina

Phone & Email

Bank's info to receive deposits

Bank's Name:
Bank's Address:
Routing #:
Account #:

Date Join

Pat's Sample Work Sheet

Full Name

Fred

Terry's Sample
"Work Sheet"

Terry

Phone & Email

Bank's info to
receive deposits

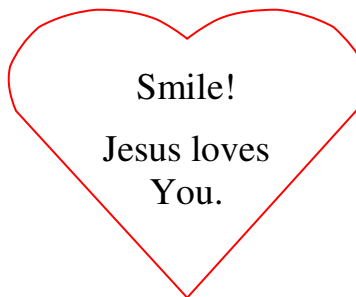
Bank's Name:

Bank's Address:

Routing #:

Account #:

Date Join

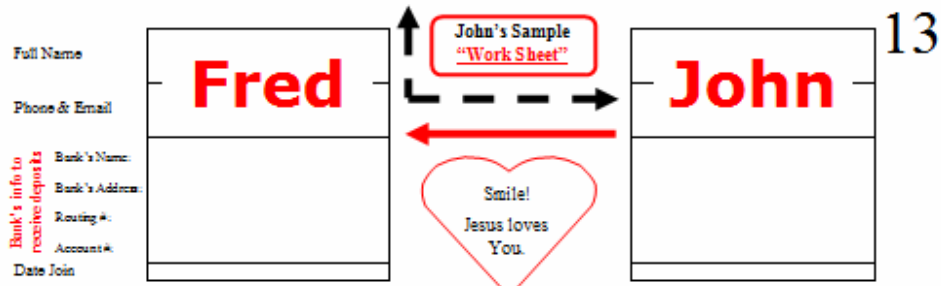


One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)

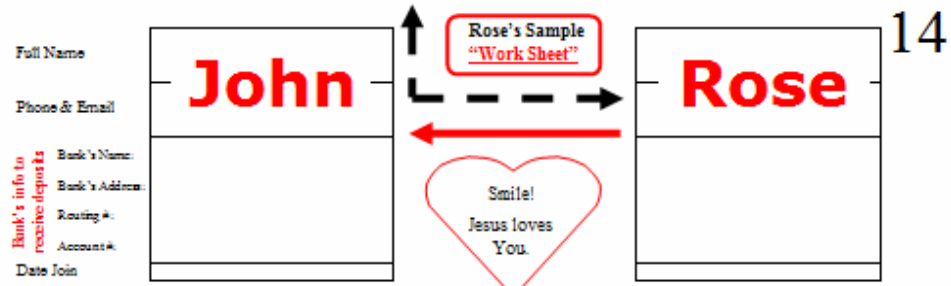
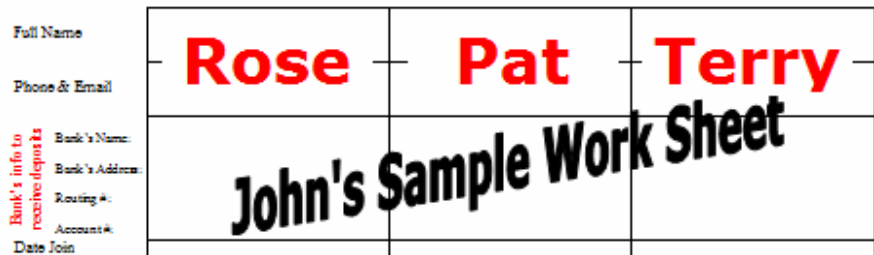
Full Name	Ed	Paul	Peter
Phone & Email			
Bank's info to receive deposits			
Bank's Name:			
Bank's Address:			
Routing #:			
Account #:			
Date Join			

Terry's Sample Work Sheet



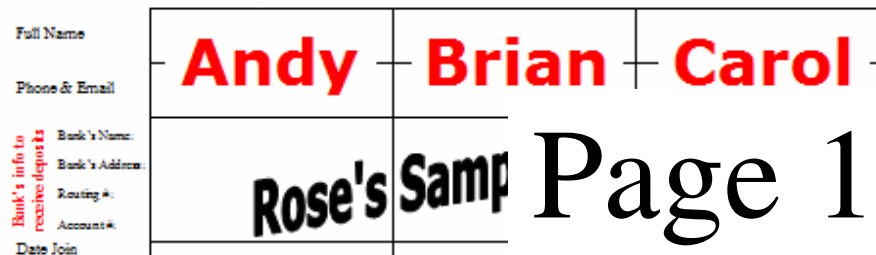
One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)

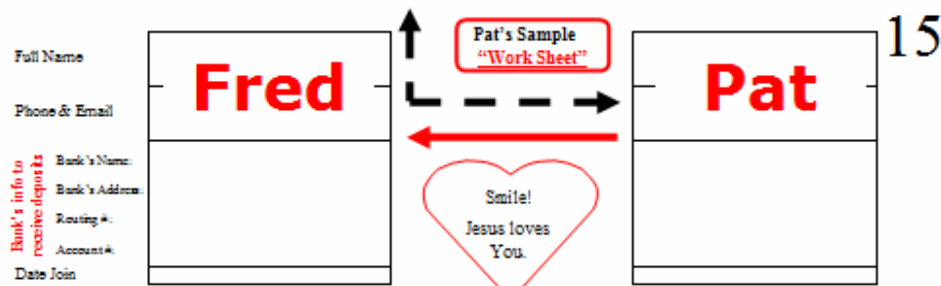


One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)

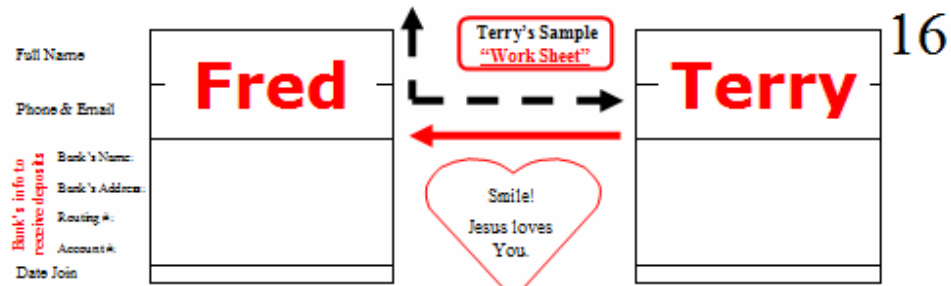
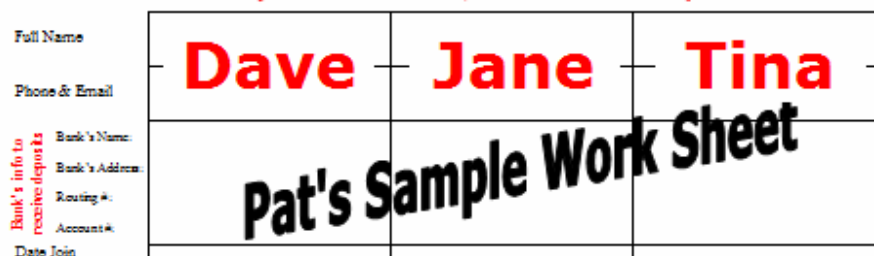


Page 17



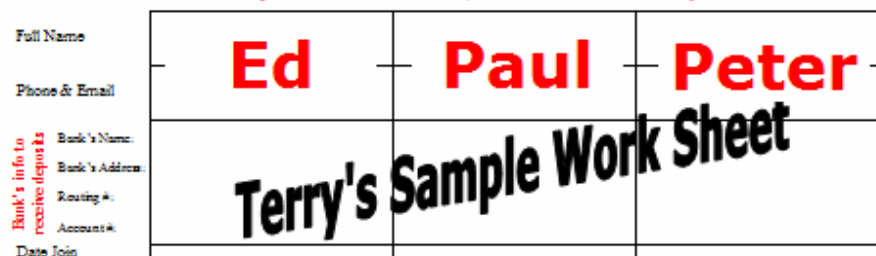
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One-way arrow points from a person to his/her \$10/month Recipient. (Cash-Flow arrow)

Two-way arrow is the all-work-related-only communication line between a member & his/her Sponsor (Inviter). (Work-Flow arrow)



"... A **threefold cord is not quickly broken."**
- Ecclesiastes 4:12

Follow the instructions below to fill out **your own** Work Sheet (page 12).

The sample work sheets (**pages 17**) show:

John sends \$10/mo to Fred,
Pat & Terry each sends \$10/mo to Fred,
Jane, Tina, Paul, Peter each sends \$10/mo to Fred,
... and so on ...

Or,

**1 deposit will yield 2 new ones,
these 2 will yield 4 new ones,
these 4 will yield 8 new ones,
... and so on ... (these deposits recur monthly)**

The same will happen for all members who pursue the 5 steps mentioned above (page 6).

It should take each member less than 30 days to find their 3 members, & less than 5 flexible hours per month to work (page 9) with the 3 members to make a living.

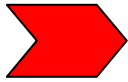
*** The arrows on the work sheets are fixed; they link all members together and form a big Income Net.

Income Potential

Month	#'s of New Deposits	Total #'s of Deposits (Current & New)	Monthly Income (\$10 per Deposit)
1	1	1	\$10
2	2	3	\$30
3	4	7	\$70
4	8	15	\$150
5	16	31	\$310
6	32	63	\$630
7	64	127	\$1,270
8	128	255	\$2,550
9	256	511	\$5,110
10	512	1,023	\$10,230
11	1,024	2,047	\$20,470
12	2,048	4,095	\$40,950
		... and so on ...	

Satisfaction, Security, & Strength

Instructions:

- * Refer to your Sponsor's (Inviter's) completed Work Sheet when filling out **your own** "Work Sheet" (page 12); You are either member #1, #2, or #3 of your Sponsor; The **One-Way** arrow on top of your name points to your \$10/mo recipient; enter this person as your **\$10/mo Recipient** onto **your own** work sheet. Use bank's service to send \$10/mo to this person on the first day of every month.
- * Resolve all, if any, work issues **only** through your Sponsor. Your Sponsor and your \$10/mo Recipient may not be the same person.
- *  **Every month**, show to your Sponsor your bank proof of the "\$10 transfer" from your account to your Recipient's account for the current month.

Every member should focus and work closely with their Sponsor & with their 3 team members; Personally help your 3 team members correctly fill out their work sheets; Go with your 3 members to their banks and make sure they correctly set up Recurring Fund Automatic Transfer with their banks.

Should any of your 3 members decide to quit / be inactive, work together with the rest of your team to find a new member right away and place the new member in the vacant position. **Do not** have more than 3 members; 3 is the maximum allowed; this helps ensure the quality of care provided to them, also the quality of life for you & your family. If you have more than 3 that want to join you, give your **overflow** to your team members and theirs. **This is an excellent opportunity to set a good example.**

Getting Started.

He who observes the wind [and waits for all conditions to be favorable] will not sow, ... (Ecclesiastes 11:4)

- Print out your own blank worksheet (page 12), and a copy of the “Automatic Transfer Service” sample form (page 18).
- Follow the Instruction on page 19 to fill out your own worksheet.
- Open a new free bank account just for Income Ministry.
- Set up “Automatic Transfer” of \$10/mo.
- Continue with the 5 steps mentioned above (page 6).