



fivetalents

# GROWING FAITH & TALENT

Sunday School Curriculum ages 9 - 13

Five Lessons:

- What Does God Say About the Poor?
- How to Respond to People in Need
- Discovering Your Talents
- How to Use & Manage Resources Wisely
- Create Your Own Business

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# LESSON 1: WHAT DOES GOD SAY ABOUT THE POOR?

## KEY LESSON:

God knows all of our needs. He loves, and cares for the poor and vulnerable.

## SUPPLIES:

- An object that can represent money, such as, coins, sweets, etc.
- Handout A, cut out and displayed
- Handout B, cut out into strips along the lines
- World map
- Pencil and paper
- Bibles

## ACTIVITY: Global Poverty Simulation (15-20 minutes)

1. Before the children arrive, cut out and display the items “for sale” from Handout A.
  2. When the children arrive, provide each child with a paper strip from Handout B. Explain that for today, they have become this person. (Each situation described in Handout B is based on real-life scenarios of members that Five Talents serves.)
  3. Have each child take the number of coins or sweets that corresponds to their income for the week. For example, someone with a £10 income would take 10 coins.
  4. Have each child read their description and find their country of residence on the map.
  5. Explain that the papers displayed from Handout A are the prices for the items they may need this week. Give the children 5-10 minutes to plan and write down on a piece of paper what they want to buy without exceeding their income.
  6. Gather the children together and give each one a few minutes to read their description aloud, “buy” their items, and explain to the class the reasons why they chose the items they did. (If you have a large class, allow a handful of children to volunteer, or if you have enough leaders, break into groups.)
- Ask them some of the following questions as they give their answers:
- a. Why did you decide to buy (x) instead of (y)?
  - b. What made your decision hard?
  - c. What made your decision easy?
  - d. What worries would you have?
  - e. How do you think it must feel to be very poor?
7. Introduce this fact: There are 750 million people around the world who live on less than £2 a day. That is ten times as many people as there are in all of the UK.

**BIBLE STORY:** The Widow's Offering (15-20 minutes)

Read the following lesson aloud:

Today, we are going to hear about one poor woman who gave everything to God.

Luke 21:1-4

"As Jesus looked up, he saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "Truly I tell you," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

The poor woman put only two small coins into the offering box. What can you purchase for two small coins? Not much! In Jesus' time, two copper coins were enough to buy three grapes. The poor woman willingly gave away the small amount she owned. While other people were rich and gave away enormous amounts of money, it was just a fraction of what they had.

**Question:** In verse 3 Jesus said, "this poor widow has put in more than all the others." How could that be true? Allow time for the children to answer.

**Answer:**

- Jesus said it was because she had given all that she had.
- She gave all of her money!
- She gave with a cheerful heart.

**Question:** If the poor woman gave all of her money to the offering; how was she going to buy food, clothes, and/or medicine if she became sick? Allow time for the children to answer.

**Answer:**

- She had faith that God would provide for all of her needs.

Even though the rich people gave a larger sum of money, Jesus' eyes were drawn to the widow who put in her ONLY two coins. Many of the rich donated their money because they wanted to brag about how much money they had. However, Jesus didn't appreciate their nice clothes or expensive jewellery. Instead, it was the poor woman's generous heart and faith that Jesus noticed. He even recognised her as an example to follow for the people at the temple that day. I bet that made her feel pretty special!

**MEMORY VERSE:**

Practise and encourage the children to memorize 1 Samuel 16:7 this week (5 minutes).

1 Samuel 16:7, "The Lord does not look at the things people look at. People look at the outward appearance, but the Lord looks at the heart."

**TAKE HOME LESSON:**

Read the following at the end of class (2 minutes).

I know you all have big hearts too! Think about ways you can give based on what you have. Do you enjoy being outside? You could clean up rubbish around your neighbourhood! Are you a gifted artist? You can make cards for sick children at your local hospital! Is there a family that has just moved into your community? Welcome them to the neighbourhood by inviting them over to play! Or save up your pocket money to give to a family or a cause in need. You don't need a lot to do a lot.

## BONUS LESSON:

Read the story of Consolate, a Five Talents mother to the class (10 minutes).

Today I am going to tell you a story about a poor mother who lives in Burundi, Africa (show the children where Burundi is on the map), named Consolate. Consolate was a mother of eight children! She relied on her husband to pay for their food, clothing, school fees, medicine, and much more. Unfortunately, her husband did not make enough money to support their family. Consolate and her children often went hungry.

Have you ever skipped a meal before and felt REALLY hungry? Imagine for a moment that you are one of Consolate's eight children. Her children usually eat once a day, in the evening. During the day, the children do chores because they cannot afford to go to school. In Burundi school uniforms are required to attend school. If a family cannot afford school uniforms for their children, they are forced to stay home. Children like Consolate's are regularly sick due to the hard work they do during the day and lack of food.

Not being able to provide for her family made Consolate feel hopeless. She wanted her children to have a good life. Just like your parents want you to do! Parents from all over the world love their children the same and have a deep desire to provide for their children's needs. Consolate knew something needed to change.

One day, Consolate enrolled in a business skills training class and joined a savings group. A savings group is a gathering of community members that save their money together.

Consolate learned a lot in the savings group, and she started her own business selling bananas! Burundi is one of the world's largest banana producers. That means Burundi has a lot of bananas to sell, YUM! No one else in Consolate's community sold bananas, so this was a very good business decision. Consolate saw a need and filled it for her community members.

Even when Consolate and her family were very poor, God always loved and cared for them. God provided Consolate with an opportunity to help her family. Now, Consolate and her husband can meet all their family's needs like food, education, healthcare, and more!

Ask the children:

- How did the story of Consolate and her children make you feel?
- How did God take care of Consolate and her family in this story?

**Answer:** God provided Consolate the opportunity to join a savings group!

**Prayer:** God, thank you that you love me and care for me. Help me to trust in you and to give to others with a cheerful heart.



# LESSON 2: HOW TO RESPOND TO PEOPLE IN NEED

## KEY LESSON:

God calls us to be compassionate and generous to those in need.

## SUPPLIES:

- Handout C
- Colored pencils, markers, and/or crayons
- Bibles
- Map (bonus lesson)

## ACTIVITY: My Hero Is... (15-20 minutes)

1. Explain to the children that a hero is someone who is admired for having courage. They don't have to be famous or win a lot of awards. A hero can be anyone we look up to with honourable qualities.

2. Ask the children to list off a few honorable qualities. Possible Answers:

- Honesty
- Loyalty
- Compassion
- Forgiveness
- Kindness
- Generosity
- Responsibility
- Courage

3. Provide each child with art supplies and Handout C. Give the children 5-10 minutes to draw a picture of their hero and write a sentence or two on the reasons why they chose the person they did.

4. Gather the children together and give each one a few minutes to show their drawing to the class and explain who their hero is. (If you have a large class, allow a handful of children to volunteer.)

Ask them some of the following questions as they present their drawings:

- a. Why did you choose this person to be your hero?
- b. What honourable qualities do they have?
- c. How have they shown courage in their life?
- d. Do you think God is well pleased with them?

5. Encourage the children to give their drawing to their hero and thank them for being a positive influence in their lives!

## BIBLE STORY: Jesus Forgives and Heals a Paralysed Man (15-20 minutes)

Read the following lesson aloud:

**Question:** Last week we talked about one woman who caught Jesus' eye. Does anyone remember why? Allow time for the children to answer.

**Answer:** The poor widow humbly gave away all her money and trusted that God would provide for her needs.

That's right! Jesus didn't count the amount of money being donated. Instead, it was the widow's generous heart that Jesus noticed. Just like Jesus, we too should take notice and care for people in need. Today, we will hear about four men who used their faith in Jesus to help someone else in need.

**BIBLE STORY:** (continued)

Read Luke 5:17-20

“One day Jesus was teaching, and Pharisees and teachers of the law were sitting there. They had come from every village of Galilee and from Judea and Jerusalem. And the power of the Lord was with Jesus to heal the sick. Some men came carrying a paralysed man on a mat and tried to take him into the house to lay him before Jesus. When they could not find a way to do this because of the crowd, they went up on the roof and lowered him on his mat through the tiles into the middle of the crowd, right in front of Jesus. When Jesus saw their faith, he said, “Friend, your sins are forgiven.”

**Question:** Does anyone know what happened next? Allow time for the children to answer.

**Answer:**

- Jesus healed the paralysed man!
- The man walked out of the house on his own two legs praising God.

Let’s imagine for a second that Jesus is right here speaking to us, when suddenly (look up) we hear a loud noise and debris starts falling onto our heads. (Look around) What is that? Next thing you know, the ceiling opens, the bright sunlight shines into the room, and a man is being lowered down on a mat by ropes. That’s not something you see every day! The four men made a hole in the roof because there was no other way into the crowded house! They were determined to get the paralysed man in front of Jesus because they cared for him that much and wanted to see him healed.

**Question:** Why didn’t Jesus get angry at the men for destroying the roof? Allow time for the children to answer.

**Answer:**

- Jesus saw the faith of the four men.
- The men were helping their friend in need.

Jesus performed the miracle, but it was through the faith and the determination of these friends that the paralysed man was healed. These men demonstrated faith, because they went out of their way to help someone in need. These men also demonstrated determination because they never gave up. The paralysed man was helpless on his own, but collectively they put their trust in the only one who could heal him, Jesus.

Now that’s what I call a hero!

**MEMORY VERSE:**

Practise and encourage the children to memorize Philippians 2:4 this week. (5 minutes)

Philippians 2:4 “Let each of you look not only to his own interests, but also to the interests of others.”

**TAKE HOME LESSON:**

Read the following at the end of class. (2 minutes)

We too should have faith in Jesus! When we put our trust in him, he forgives our sins and makes things right between us and God. Jesus also helps us to use our talents to serve and care for others. We can help others just like the friends who helped the paralysed man.

Think about ways you can put your faith in Jesus and trust him to help you and others. Are you good at maths? You could help tutor another student! Do you enjoy being outside? You could help elderly neighbours by shoveling snow off of their paths or raking leaves! Or you could save up your pocket money to buy items for your local homeless shelter. God is pleased when we trust in him and go out of our way to help others in need.

## BONUS LESSON:

Read the story of Natalana Ahok, a Five Talents hero to the class. (10 minutes)

Today I am going to tell you about a hero named, Natalana Ahok. Natalana is a woman from South Sudan, Africa (show the children where South Sudan is on the map). She is the fifth wife of her husband. That's right, the fifth wife! Men don't have multiple wives in our country, but in South Sudan many men do. Because Natalana was the fifth wife, there was no money left over to pay for her five sons' school fees or for food to eat. Natalana was very sad she couldn't provide for her sons' needs, and the other people in her village judged her for it.

Natalana had a dream to start her own business, but she had no education. She didn't even know how to read or write. One day, Natalana heard about a class to learn business skills and how to manage money - she enrolled immediately!

Natalana was overjoyed with everything she learned. Her dream to start a business was finally coming true when she bought a small refrigerator so that she could sell cold drinks. Cold drinks are very popular in South Sudan because it can get as hot as 41 degrees C in the summer. Wow! I know I would want a cold drink in that heat. How about you?

Natalana's cold drink business was going so well that she started two more businesses – a restaurant and a convenience store! With all of the money she had made from her businesses, Natalana was able to send all five of her sons to school, feed them good food, and buy them medicine when they were sick.

Natalana had to have a lot of faith in God and determination to follow her dream.

Ask the children:

- How did the story of Natalana make you feel?
- In what ways is Natalana a hero?

**Answer:** Natalana used her faith in God and determination to follow her dreams and start her own business. As a result, she now has enough money to provide for her five sons' needs!

**Prayer:** Heavenly Father, give us faith and determination to be heroes by following You. Help us to be compassionate and generous towards those in need.



# LESSON 3: DISCOVERING YOUR TALENT

## KEY LESSON:

God has blessed each of us with special talents and abilities. When we use them for good, He is pleased.

## SUPPLIES:

- Handout D, cut out and display
- Tape
- Bibles
- Map (bonus lesson)

## ACTIVITY: What's My Talent? (15-20 minutes)

1. Before the kids arrive, cut out the cards from Handout D. Place them upside down on a table with a piece of folded tape on the back of each card. The children will later tape one "talent card" to their forehead.

2. When the children arrive, explain to the children that God gifted us all with special talents and abilities. A talent is a natural skill we possess. God made us all special and unique!

3. Ask the children to list off a few examples of talents. Possible Answers:

- Football
- Reading
- Math
- Cooking
- Art

4. Show the children the cards that are face down on the table. Explain to them that each one of these cards has one talent listed on the front. Without looking at the card, have the children tape one card to their forehead. They won't know what their "talent" is, but everyone else will.

5. Have the children pair off and give each other clues for what their talent is. Note, the children cannot say the actual word, any variation of the word, or use rhyming or sounds like clues.

For example, if the card indicated that their talent is "football" they could say:

- You play a sport with a ball.
- You are trying to get the ball in a net.
- You use your feet while playing this sport.

6. Once everyone's talent is guessed, ask the children if anyone's card describes a real talent they possess. Go around the room and allow each child to share one of the talents God has gifted them with.

## BIBLE STORY: The Parable of the Talents (15-20 minutes)

Read the following lesson aloud:

**Question:** Last week we talked about four heroes from the Bible! Does anyone remember how these four men became heroes? Allow time for the children to answer.

**Answer:** By faith the four men dug a hole in the roof, lowered their friend down, and Jesus healed the paralysed man!

That's right! The four men went above and beyond to help a friend in need get to Jesus. That's what heroes do! They use whatever talents they receive from God to bring Him glory.



**BIBLE STORY:** (continued)

Today we are going to look at a parable from the Bible and talk about how God gives us all unique talents and how we can use our talents to be heroes for Jesus Christ!

Read Matthew 25:14-18

“For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master’s money.”

The master gave each of the three men a different amount of “talents.” A “talent” during this time represented money. Two of the men took their talents and doubled them. The third man took a different approach and hid his master’s talents in the ground.

**Question:** Who do you think used their master’s talents wisely? Why? Allow time for the children to answer.

**Answer:** The two men who doubled their talents! Because they increased their money and brought back more to their master.

That’s right! The master was pleased with both men who doubled their talents. In Matthew 25:21 and 23 the master said to them, “Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.”

It was not about the total amount of money earned but, rather, the faithful responsibility of using one’s talents wisely and for the glory of God.

**Question:** How do you think the master responded to the servant that buried his talent in the ground? Allow time for the children to answer.

**Answer:** The master was angry because the servant didn’t use his talent wisely.

Correct! The master was furious with the servant with one talent because the servant had fear in his heart and hid his talent in the ground. The master said in Matthew 25:28-29, “So take the talent from him and give it to him who has the ten talents. For to everyone who has more will be given, and he will have an abundance. But from the one who has not, even what he has will be taken away.”

Although the servant looked after the talent the master entrusted him with, he did not use the opportunities given to him to grow his talent. Therefore, his talent was taken away and given to someone that would enhance the master’s wealth.

Just like the master, God is generous to us. While the talent in this story represents money, the talents or abilities that God has given us should also be invested. God has blessed each of us with special gifts and talents. He desires that we use our talents wisely and for His glory. This means we should have the courage to take chances to advance the Kingdom of God. We can use our talents as opportunities to tell others about Jesus Christ! When we use our talents to the best of our ability, He is pleased and trusts us with more!

## MEMORY VERSE:

Practice and encourage the children to memorize Ephesians 2:10 this week. (5 minutes)

Ephesians 2:10, "For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."

## TAKE HOME LESSON:

Read the following at the end of class. (2 minutes)

Let's thank God for the gifts He's given us. Our talents are not only meant to bring us joy, but to bring joy to others. Think about ways you can use your talents wisely and for the glory of God this week. Whether you like art, music, sports, or maths you can use your talent to show one another God's love. Are you good at art? You could make a card for a classmate you don't know very well. Are you good at sports? You could invite a classmate to a sporting event or to come over and play. Are you good at reading? You could read to your younger sibling or the elderly. Be brave and tell others about God's love through your talent! When you do, God is pleased.

## BONUS LESSON:



Read the story of Maria, a woman who found her voice to the class. (10 minutes)

Today, I'm going to tell you about a talented woman named, Maria. Maria is a wife of a priest from Bolivia, South America (show the children where Bolivia is on the map). Maria only attended school until she was in year six! That means Maria was only eleven years old when she started working. That's the same age as many of you! Who here feels ready to drop out of school in year six?

As a result, Maria was shy and often doubted her own abilities because other people in her community had more education than her. When Maria got married, her husband managed the finances at home and in their church because Maria did not feel confident to count, plan for money, or speak in front of others.

God gifted Maria with many talents, just like God has gifted you with many talents! However, she could not see her talents until she joined a business skills training class and a savings group. A savings group is a gathering of community members that save their money collectively for a specific purpose.

Now Maria has confidence in her abilities and has learned about the many talents God has gifted her with. Today, Maria serves alongside her husband and often teaches other women about developing their talents to serve God and their community. This story should encourage us to not doubt our own talents but use them for God's glory. Just like Maria did!

Ask the children:

- How did the story of Maria make you feel?
- What was the most valuable thing Maria learned from her savings group?

**Answer:** Maria learned that God has gifted her with many talents that she can use to serve God in her community!

**Prayer:** God, thank you for the talents and gifts that you have given each of us. Help us to use our talents to serve You and others. In Jesus name.

# LESSON 4: HOW TO USE & MANAGE RESOURCES WISELY

## KEY LESSON:

God calls us to manage and use our resources wisely. This is one way we can worship God and help others.

## SUPPLIES:

- Handout E, cut out multiple copies
- White board or four pieces of white paper
- Pencils
- Tape
- Bibles
- Map (bonus lesson)
- Handout F (If you plan to participate in Market Day, hand out the permission slips).

## ACTIVITY: The Money Game (15-20 minutes)

1. Before the children arrive, print off multiple copies of Handout E and cut out the play money.

2. When the children arrive, split the children into groups of 2-4 people. Hold up the play money and explain to the children that each group is going to receive various amounts of money (you decide how much money each group should receive). With no further guidelines, ask the children to work together as a group and decide what they would do with their money. Each group should write on the back of each bill how they wish to use their money. There are no limits on what they can do with their money! Give the groups 5-10 minutes to discuss and write out how their group decided to use their money.

3. Gather the children together and write out these four categories on the white board (or on four pieces of paper taped on the wall); 'Share it with others', 'Spend it on yourself', 'Save it for later', and 'Give it to God.' These four categories should not be written out beforehand.

4. Ask each group to come up and explain how they are going to use their money. Afterwards, give each group a few minutes to decide where their items (they bought) fit into each of the four categories. Tape the bills under the corresponding category.

For example:

- If the group decides to give some money to the homeless they would tape their bill under the category 'Share it with others.'
- If the group decides to spend their money on a movie they would tape their bill under the category 'Spend it on yourself.'
- If the group decides to put money in the bank they would tape their bill under the category 'Save it for later.'
- If the group decides to tithe a portion of money they would tape their bill under the category 'Give it to God.'

6. Once each group has had a chance to tape their bills on the board, point out which category has the most amount of money.

Ask the groups some of the following questions:

- How did your group decide to spend the money?
- Now that you know about the four categories of spending, would you have spent your money differently?
- If the money was borrowed what would you have done?

**BIBLE STORY:** Treasures of the Heart (15-20 minutes)

Read the following lesson aloud. Last week we discussed the Parable of the Talents (Matthew 25:14-30) and how we are all given special talents and abilities. God desires that we use our talents and abilities wisely and for His glory! In the story, the master gave one servant five talents, to another two, to another one, each according to their ability.

**Question:** Does anyone remember what the “talent” in the story represented?

**Answer:** Money!

That’s right! The master in the story gave the servants his money to hold on to while he was away.

**Question:** What did the men with five and two talents do with their money?

**Answer:** They doubled their earnings!

Correct! They used the money they were given and doubled their earnings! Meanwhile, the servant with one talent hid his money in the ground out of fear. He did not want to disappoint his master so he did nothing with the money he was given. The master was pleased with both men who doubled their earnings, but furious with the servant who buried his money. Just like our talents and abilities, God wants us to use our money wisely and for His glory!

**Treasures of the Heart**

Read Matthew 6:19-24

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. “The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Think about items that are most valuable to you. Maybe it’s a favorite toy, your television, sports equipment, or your pocket money. Would you be more upset if you couldn’t go to church or spend time with God than if you had to give up a valuable item or your pocket money?

**Question:** All the valuable items we have are gifts from God. So why did Jesus say we should not store up treasures on earth? Allow time for the children to answer.

**Answer:**

- Jesus said we should not store up treasures on earth because they will not last. They will eventually wear out or be stolen or destroyed.
- When we store up our treasures on earth we put our valuables above God.

God wants us to enjoy the gifts He’s given us, but He wants us to treasure Him the most. When we use our money foolishly or bury our money, like the man with the one talent did, we are storing up treasures on earth and not trusting in God. Instead we should live in a way that glorifies God. That includes how we use our money! The men with two and five talents increased their talents so that they could to give more back to their master (God).

**Question:** How can we use our money to bring God glory? Allow time for the children to answer.

**Answer:**

- Tithe to the church.
- Donate to an organisation that helps the poor like Five Talents.
- We should not spend our money foolishly, but save and invest wisely.
- We should give generously and not be selfish with our money.
- We should not worship or love money.

## MEMORY VERSE:

Practice and encourage the children to memorize Matthew 6:21. (5 minutes)

Matthew 6:21, "For where your treasure is, there your heart will be also."

## TAKE HOME LESSON:

Read the following at the end of class. (2 minutes)

Our money and valuables were never ours to begin with. They are all gifts from God. God calls us to manage and use our resources wisely. When we do we are putting our trust in God and giving him the glory. Think about ways you can use your money to give God the glory this week. Maybe it's time to start a piggy bank and save your money. Or give a small portion of your money to the church or an organization that helps people use their talents. These are a few ways we can worship God and help others. But make sure you talk with your parents first!

Market Day Prep – If you plan to participate in Market Day, hand out the permission slips at the end of class (Handout F) for parents to sign and return next week.

## BONUS LESSON:



Read the story of Setiowaty, a Five Talents entrepreneur to the class. (10 minutes)

Today, I'm going to tell you about a woman named, Setiowaty. Setiowaty is forty years old and a mother of two children from Jakarta, Indonesia (show the children where Jakarta is on the map). Over the years Setiowaty has run several small businesses to support her family.

Even though Setiowaty is a very hard working woman she never had enough money to pay for her children's school fees. Setiowaty knew she needed to save her money better so she joined a business skills training class and a savings group. A savings group is a gathering of community members that save their money collectively for a specific purpose.

Since joining a savings group Setiowaty's household income doubled! How awesome is that? Because Setiowaty took a chance, she now has a steady income and is able to take both of her children to school.

Setiowaty had to put her trust in God and was very wise in how she spent her money. As a result, God trusted her with more, and now Setiowaty can purchase her own home. In her new house Setiowaty has set up an extra room on the front of the house as a small shop.

Ask the children:

- How did the story of Setiowaty make you feel?
- How did Setiowaty's life change after she joined a savings group?

**Answer:** Setiowaty's income increased, she was able to pay for her children's school fees, and buy her own house!

# LESSON 5: CREATING YOUR OWN BUSINESS

## KEY LESSON:

Children can be creative and use their talents to honour God and help the poor.

## SUPPLIES:

- Handout G, for each child
- Handout H, for each child
- Handout I, for each child
- Chalkboard or whiteboard
- Posters (or paper) and markers
- £5 loan for each student (this can be donated by the church or parents)

## OVERVIEW:

Market Day is an opportunity for the children to use their God-given talents to serve others. Each child will be given a £5 loan from the church (or their parents) to create a small business (examples below) and will have the opportunity to sell their goods to church members and friends. Please note, if the child's parent cannot afford the amount of the loan a scholarship should be offered so no child is left out of Market Day.

The children will have one Sunday school class to brainstorm and start their small business. The rest of the work to complete their small business should be done at home.

Note: if two or three children want to work together to start a business, they can create their own "savings group" and combine their resources so that they will have a total of £10 or £15 to develop a joint business.

On Market Day, each child or group should have a stall space, such as a small table and a chair. Their completed advertisement poster, Handout I, cash box, and goods to be sold should be displayed on the table. When the market opens, church members and friends will have the opportunity to walk around the market and purchase goods sold by the children.

The proceeds raised from Market Day will be donated to Five Talents to establish Savings Groups which provide training and a safe place to access financial services to poor entrepreneurs around the world.

Contact Five Talents to let us know when your Market Day is, and if feasible, we'd love to send someone from Five Talents to join you. Email Five Talents at: [info@fivetalents.org.uk](mailto:info@fivetalents.org.uk)

## ACTIVITY: Prepare for Market Day (45-60 minutes)

1. Collect permission slips.
2. Ask the children what kind of small businesses are in their neighborhoods. Have a student volunteer write the list of businesses on the chalkboard or whiteboard.  
Possible Answers: Restaurant, Lemonade Stand, Tutoring Center, Corner Shop
3. Tell the children that they will now make their own business plan and at the end of the class they will receive a £5 loan from the church (or their parents) to create their own small business for Market Day!

The proceeds earned from their small businesses will go to Five Talents, which teaches poor entrepreneurs around the world. These entrepreneurs use their talents to get out of poverty and serve others!

**ACTIVITY:** (Continued)

4. Review the ground rules of the loans:

- Each child will receive a £5 loan to be used for this small business.
- No additional money can be used to buy supplies.
- Everything used for their business must be bought – i.e., if you use a bottle of glue from your house, you'll need to pay your parents for it!
- Children can work alone or in groups of 2 or 3, combining their resources.
- Remind them to be creative and to think about using their unique talents!

(Student businesses in the past have included things like bookmarks, baked goods, dog treats, jewellery, candles, used toys, sundaes, and paintings. Other students have offered services such as nail painting, braiding, face painting, and making balloon animals.)

5. Pass out Handout G (My Business Plan) and Handout H (My Business Ledger).

6. Have the children take turns reading aloud the questions from Handout G. Answer any questions they may have. For example, they may need help thinking about who their competition or clients might be.

7. Refer to Handout H and explain that the “My Business Ledger” will help them keep track of how much money they have spent and what they have spent their money on. This is something real business owners use!

8. Spend the remainder of the time allowing the children to work individually on their business plans and to make a poster advertising their business to be hung in their market stall. Offer assistance when needed.

9. Pass out Handout I (Five Talents Market Day) and instruct the children to bring it with them next week, filled out, to put on their stall for Market Day.

10. Remind the children when Market Day will take place, what time they should arrive, and what to bring with them. Close in prayer and then pass out the £5 loan to each student at parent pick up.

**MARKET DAY**

Select a day for the children's market. In many churches, kids set up tables in the lobby to sell their products before or after church services. In other cases, teachers set up in their classrooms and invite parents to the market when they pick up their kids.

1. Each child or savings group should have a stall space in the market, such as a small table and a chair. Their poster and completed Handout I should go on the table so that their clients can learn a little more about their business and what they've been studying.

2. Give each child a cash box (this could be something as simple as a shoe box) to collect funds. As a facilitator, it may be helpful to have some change on hand. Customers can also write cheques to “Five Talents UK” to make purchases if they prefer.

3. Upon request, Five Talents would also be happy to send materials, photos and more information for you to set up.

4. If a child forgets or is unable to set up their business, you can give them other jobs to help run Market Day, such as being a greeter at the door, handing out Five Talents flyers, or thanking customers as they leave.

5. Before the children leave, congratulate them for all of their hard work, collect all of their cash boxes, and have them clean up their stalls. After Market Day, you can mail the proceeds of your sales to Five Talents. Five Talents will send your class an update to let you know how your Market Day funds were used and which entrepreneurs are being helped to start their own small businesses. Thank you for using Five Talents Growing Faith and Talent curriculum!

# THANK YOU!

Thank you for using our Growing Faith & Talent Curriculum! You can post a cheque from your Market Day proceeds to the following address:

Five Talents UK  
c/o St Bride Foundation  
Bride Lane  
London  
EC4Y 8EQ

Your support will transform lives for marginalised communities around the world! If you have any further questions, comments or suggestions send us an email at: [info@fivetalents.org.uk](mailto:info@fivetalents.org.uk)



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