

# GOD PROVIDES

WHY DO SOME BELIEVERS SUFFER FROM FINANCIAL PROBLEMS?



7 POWERFUL BIBLICAL PRINCIPLES  
ON HOW TO ATTAIN FINANCIAL ABUNDANCE

*Blessed To Blessing*

## PREFACE

There is a popular phrase saying, “*Life begins at 40*”. But my reality woke me up that “Life begins when I have personally encountered our Lord Jesus Christ.”

January 2009, I tied a knot in marriage to my wife Aimee. In less than a month after, I flew to the Middle East for the quest to earn in a greener pasture. It’s not an easy decision, but I took that hard step hoping to earn a good money abroad. Being an **OFW** (Overseas Foreign Worker), is not easy. I was looking for a job and thanks God – after 3 months I found one. I asked my wife to follow me and I sponsored her. During those times, we were struggling to make both ends meet as we were starting up. Thank God for using people in helping us get through the tough times. After a year, my wife got pregnant, but unfortunately had a miscarriage with our 7-month baby. The world turned upside down. It was the most devastating event in our lives. I was in the midst of giving up thinking that life was really hitting us too hard.

But you know what, **God is really good**. He never gives up on me. Amen! My conversion was not that dramatic nor nerve breaking. I am an ordinary person trying to make a living and trying to fit in pay-check to pay-check. Having a big dream, but somehow my dream remains only a dream. Without realizing the deeper life’s purpose, I am a wandering soul trying to be happy materially with no concrete plan financially. Worst is, spiritually thinking that I am standing still but never knew that I am already knocked down. I don’t wish to highlight what I have done wrong, but I just want to emphasize that those days were really based on unwise decisions, over-confidence, pride, unrepentant heart and slothfulness. It didn’t take me anywhere but headache, self-pity, confusion and disorganized life.

Our Lord rescued me. I was invited by my soul-winner friend into a Christian Church. I remembered how many times I turned her down with my alibis and make-up excuses. I was thinking back then that “It does not matter, anyway I go to church once week, I recited lengthy prayer guides” and I thought and felt proud to say “Oh! I am a good man; never hurt anybody; MYOB “mind your own business”! But God never gives up on me. His amazing grace saved me. He turned our adversaries into abundance.

Oh Yes, it is not an overnight quick fix. It is a continues process of learning with sacrifice. But first, **I surrendered to God**. I submitted to our church leaders, heed on to their guidance. I also attended trainings both personal and professional. In short, **God broke my "old me" and made me new**. He made me realize what I have done wrong and gave me a chance to get up from the hard fall. Raised me up. He raised my feet on a solid ground. Thank you, Lord Jesus! Praise and glory to His name!

God blessed me with a secure and good-paying corporate job in Accounting and Finance. Then after few years, He got me promoted to join the Group Treasury. My wife Aimee got hired also in another good company. We are both earning well. We applied God’s teachings and principles on **how to handle our finances**. We were able to pay all our debts, send money back home to support our parents and relatives, help other brethren, put up our own business, establish our savings and investments. And the most overwhelming is - God blessed us with two lovely and talented kids, Alden James and Annabela Grace (maybe more, if God wills it).

Now, my wife Aimee manages our own business with time freedom and taking care of us as full-time mom and loving wife. If the Lord wills it, and my corporate responsibility is over “very soon”, I will join her doing full time in our business of **HOPE “Helping Other People Everyday”**. All glory to God!

Please read through this life-changing program and apply accordingly. Be amazed how God changes everything and transforms people. This is proven and tested for me and should work for you as well.

**-The Author**

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## PART 1

# God Provides

**“God provides”** - do you agree with this phrase? No matter what your answer is, my hope and my prayer for you is that at the end of this journey, by the power of the Holy Spirit, your eyes will be opened to see our Heavenly Father as the ‘Provider’ that He is.

Time and time again, we are faced with situations that pushes us to the point where we begin to question our belief in the **very existence** of God who governs everything. Sometimes we would wish that one way or the other, God would have ‘pity’ on us and help us; perhaps from a lack that was caused by our errors or that was caused by factors beyond our control.

So many of us Christians although we can easily believe God for our healing, deliverance and salvation, we often find it difficult to believe God for our provisions. Some say, *“prayer won’t put food on our table”*, you have to work and work hard or as they say, *“work smart”*.

Whether working hard or smart, the Bible clearly establishes that the race is not for the swift, nor the battle for the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happened to them all (Ecclesiastes 9:11).

God is the source of everything. He created the whole world by the words of His mouth (Hebrews 11:3). **It is the nature of God to provide.** In order to fully appreciate His nature, we would have to start from the very beginning.

Let us consider Genesis 1:1-25, we see that

<sup>1</sup>*In the beginning God created the heavens and the earth.*

<sup>2</sup>*Now the earth was formless and empty, darkness was over the surface of the deep, and the Spirit of God was hovering over the waters.*

<sup>3</sup>*And God said, “Let there be light,” and there was light.*

<sup>4</sup>*God saw that the light was good, and He separated the light from the darkness.*

<sup>5</sup>*God called the light “day,” and the darkness He called “night.” And there was evening, and there was morning—the first day.*

<sup>6</sup>*And God said, “Let there be a vault between the waters to separate water from water.”*

<sup>7</sup>*So God made the vault and separated the water under the vault from the water above it. And it was so.*

<sup>8</sup>*God called the vault “sky.” And there was evening, and there was morning—the second day.*

<sup>9</sup>*And God said, “Let the water under the sky be gathered to one place, and let dry ground appear.” And it was so.*

<sup>10</sup>*God called the dry ground “land,” and the gathered waters he called “seas.” And God saw that it was good.*

<sup>11</sup> Then God said, “Let the land produce vegetation: seed-bearing plants and trees on the land that bear fruit with seed in it, according to their various kinds.” And it was so.

<sup>12</sup> The land produced vegetation: plants bearing seed according to their kinds and trees bearing fruit with seed in it according to their kinds. And God saw that it was good.

<sup>13</sup> And there was evening, and there was morning—the third day.

<sup>14</sup> And God said, “Let there be lights in the vault of the sky to separate the day from the night, and let them serve as signs to mark sacred times, and days and years, <sup>15</sup> and let them be lights in the vault of the sky to give light on the earth.” And it was so.

<sup>16</sup> God made two great lights—the greater light to govern the day and the lesser light to govern the night. He also made the stars.

<sup>17</sup> God set them in the vault of the sky to give light on the earth,

<sup>18</sup> to govern the day and the night, and to separate light from darkness. And God saw that it was good.

<sup>19</sup> And there was evening, and there was morning—the fourth day.

<sup>20</sup> And God said, “Let the water teem with living creatures, and let birds fly above the earth across the vault of the sky.”

<sup>21</sup> So God created the great creatures of the sea and every living thing with which the water teems and that moves about in it, according to their kinds, and every winged bird according to its kind. And God saw that it was good.

<sup>22</sup> *God blessed them and said, “Be fruitful and increase in number and fill the water in the seas, and let the birds increase on the earth.”*

<sup>23</sup> *And there was evening, and there was morning—the fifth day.*

<sup>24</sup> *And God said, “Let the land produce living creatures according to their kinds: the livestock, the creatures that move along the ground, and the wild animals, each according to its kind.” And it was so.*

<sup>25</sup> *God made the wild animals according to their kinds, the livestock according to their kinds, and all the creatures that move along the ground according to their kinds. And God saw that it was good.*

What a long Bible passage you might say. Yes, it is. But I believe in this passage, the true nature of God is revealed. God in His infinite wisdom created the world and all there in without consultations. He created everything man would need to survive and grow even without consulting the man in question (You and I). He did not only create everything, but the Bible records in verse 25 that He saw that everything was good, and you would agree with me that indeed everything is good.

There is nothing that we would need that has not been provided among everything He has created. So now you would understand Matthew 6:32 part B; your Heavenly Father knows that you need them. We see God does not only already knows the things we need; He longs to give these things to us. His desire for us is to receive and continue to enjoy His provisions for us.



Thousands of years after creation, man is still discovering the things we didn't even know we would need. For example, the materials used in the manufacturing of automobiles; iron ore, coltan ore for the manufacturing of mobile phones and so many others were all already provided by God before man was created; and only some few years ago we just discovered that we need these things.

Brothers and sisters, our lives are not left out. **Everything** we would ever need in life; **God has already provided.** The Bible tells us in 2 Peter 1:3, “*His divine power has given us everything we need for a godly life through our knowledge of Him who called us by His own glory and goodness.*” These provisions will not be given to us later, NO! They have already been provided for us before we were made, Hallelujah! These provisions will not be given to us if we do some certain things or if we merit it, they have been freely given to us.

We need to begin to not only know that our God provides, but we must develop a deep conviction concerning this subject. Just like Apostle Paul, we too can say concerning this matter that we are fully persuaded. He paints a picture of the nature of God for us to see by asking us a question in Romans 8:32, “*He who did not spare His own Son, but gave Him up for us all - how will He not also, along with Him, graciously give us all things?*” Paul says here that you are still in doubt or your don't think God cares enough to provide for you. For us Christians, it is too late for God to withhold anything from us, not after He has given up His son for us. In Ephesians 1:3-6 <sup>3</sup> *Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.*

*<sup>4</sup> For He chose us in Him before the creation of the world to be holy and blameless in His sight.*

*<sup>5</sup> In love He predestined us for adoption to sonship through Jesus Christ, in accordance with His pleasure and will—*

*<sup>6</sup> to the praise of His glorious grace, which He has freely given us in the One He loves.*

From this scripture, we see that God had made provision for sacrificing His Son even before He began to create the whole world. So if He made up His mind before the foundation of the earth, then He also has made up His mind concerning every other things we would need.

We must know that with God there is nothing left to change. Everything is in His plan. God did not only provide the material things that we would need, but He actually did more. We see how God created us in Psalm 139:14; *“I praise you because I am fearfully and wonderfully made; your works are wonderful; I know that full well”*. He created us with different specifications to fit our individual purpose. He built in us every talent, gifts, features, skills which are all unique to us. He also built in us unique abilities to acquire other skills and talents through disciplined learning. He provided everything we would need to function in His plan for our lives.

According to Jeremiah 1:5; *“Before I formed you in the womb I knew you, before you were born I set you apart...”* You can see that God knew you before you were born and has set you apart for a great destiny. God is not trying to understand you so that He can then know what to provide and to also see if He should even provide.

He has settled that matter already, and you must not allow the devil, the father of all lies convince you otherwise.

God as our Father, wants you to know and be fully persuaded today that He loves you and just like a loving Father, He has made provisions for you. But unlike the provisions of an earthly father that is limited to either the resources available, knowing the preference of the child or based on time, **the provisions of God are unlimited.**

Our God sees through time as we see in 1 Corinthians 2:7 *“No, we declare God's wisdom, a mystery that has been hidden and that God destined for our glory before time began”*. He is also not limited by resources because everything belongs to Him (Hebrews 2:10); and lastly, God knows us even more than we know ourselves (Romans 8:27). So, we can trust Him for the best.

You “knowing” this is very important because it is the beginning of your breakthrough. You have to know God provides just the same way Apostle John wrote in 1 John 5:13; *“I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life”*.

In Hosea 4:6, God says, *“My people are destroyed from lack of knowledge”* ... and in Psalm 82:5, we also see the effect of ignorance. In fact, the enemy strives in the ignorance of Christians. The Bible calls the devil a thief, and you would agree with me that it is easier to steal from a person who doesn't even know that he or she possesses something.

## Why God Provides

- **Because of His Love for Us**

Our God is not just a God of love but He is Love personified. This means that God is so much interested in providing and giving you the best always and at all times as described in the scripture below. In Psalm 103:11 the Bible describes His love as faithful; *“But from everlasting to everlasting the LORD's love is with those who fear and His righteousness with their children's children.”*

Simply because of God's love for us, He is not holding anything back from us, nothing at all! In John 3:16 the Bible says; *for God so love us that He gave us His only Son that if we believe in His Son*, we would not perish but have abundance of life or rather eternal life (paraphrased). You see we needed saving and the one person or the one sacrifice that would save us was the blood of someone who was pure. The only one who would fit this criterion is Jesus, the only begotten Son of God; and because of His love for us, the Bible says He **“freely”** gave Him up for us (Romans 8:32).

That same verse goes further to conclude that God would also “freely” give us all other things that we might have need of. Paul sums up the whole act of God giving up Jesus as a ‘demonstration’ of His love for us (Romans 5:8). We could replace the word demonstrate with ‘a tip of the iceberg’; which means there is more to come. Brothers and sisters, this **love** was extended to us even when we were yet sinners; when we were far from God and couldn't approach His throne. But now, we can come boldly before Him because of His love for us.

A loving father does not have to wait until his child ask him to provide at least the basic necessities of life, and every loving father would not wait to be asked before providing things that would make his child happy. If an earthly father would go out of his way to ensure that everything his child needs is provided for, then how much more our Heavenly Father who loves us with an eternal love.

The Bible puts it clearly in Luke 11:13; *“If you then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give the Holy Spirit to those who ask Him!”* It is the earnest desire of our Heavenly Father to see us prosper and happy (3 John 1:2); and in John 16:24 he tells us to ‘ask’ so that we would be happy and that our joy may be full.

- **For His Glory**

By now I believe you have settled in your heart that God loves you so much and has provided everything you would ever need in your life. But you might wonder just like I did; what does God stand to gain? Why does He love me this much and why is He this interested in my life to the point of sacrificing His only Son? The answer is simple, among many other reasons, we were created for His Glory.

We must quickly note that we cannot actually add to God, in the sense that we can make Him bigger or more glorious. The reason for this is because He is the King of Glory (Psalm 24:8). And again, we see this in Acts 7:55; *“But Stephen, full of the Holy Spirit, looked up to heaven and saw the glory of God, and Jesus standing at the right*

*hand of God*". Also, the Bible tells us that it is God who reveals His glory (Exodus 24:17). Isaiah 43:7; *everyone who is called by my name, whom I created for my glory, whom I formed and made.*" From the above scriptures, it is clear that we were created for His glory and everything created, reveals His glory. Psalm 19:1; *The heavens declare the glory of God; the skies proclaim the work of His hands.* So, when I say God gets glory, I mean through His perpetual provisions for you, people around you would not only recognize but also acknowledge His glory. Psalm 96:1-9; "... *Declare His glory among the nations, His marvelous deeds among all peoples...*" (see John 14:13).

God wants the multitude to come to Him, recognizing and acknowledge His glory and one of the ways by which that can be achieved is through your life. You are His reflection here on earth. To those that do not yet believe, we claim that our God who is our Father is all powerful, good and loving; and if indeed He is all this, then our lives should show it.

- **It is Our Inheritance**

The death and resurrection of Jesus did not only cleanse us from our iniquities but according to Colossians 1:13, it translated or transferred us from the kingdom of darkness and carried us into the kingdom of the Son He loves. We are not just in His kingdom, but Ephesians 2:19 has this to say, "*Consequently, you are no longer foreigners and strangers, but fellow citizens with God's people and also members of his household.*" As citizens, we are entitled to enjoy certain rights and privileges which would include His divine health, wisdom, provision, and a lot more.

We could say these are our rights. This is awesome right? I believe you are getting excited, but then, this is actually just a tip of the iceberg.

In Romans 8:16-17; *The Spirit himself testifies with our spirit that we are God's children. Now if we are children, then we are heirs—heirs of God and co-heirs with Christ, if indeed we share in His sufferings in order that we may also share in His glory.* Now we are not just citizens of His kingdom, members of His household, we are His children having a part in the 'estate' of our Father, Hallelujah! As a Christian, you are just as qualified as Jesus to command the power of our Father and as well as to enjoy all of His resources.

We have already established the fact that God has already made provision for everything we would need, but we see now that we should not be afraid or timid to receive them, why? Because as believers in Christ Jesus, it is our inheritance. Sometimes, the devil may want to lie to us by telling us that we do not merit it, or we have not done enough. Brother and sisters, we don't have to do anything or to behave in any certain way to receive our inheritance. The ONLY thing the Bible calls it the "only work" we must do is to **BELIEVE** - John 6:28-29

<sup>28</sup> *Then they asked him, "What must we do to do the works God requires?"*

<sup>29</sup> *Jesus answered, "The work of God is this: to believe in the one He has sent."*

- **To Lead Men to Repentance**

Another awesome reason why God provides is for the salvation of souls. The Bible says in Romans 2:4 that it is the goodness of God that leads men to repentance. Men are not meant to only see His goodness in our lives, but also through our lives. They should have a taste of the goodness of God.

In 2 Corinthians 2:15, the Bible says; *For we are to God the pleasing aroma of Christ among those who are being saved and those who are perishing.* People ought to smell, feel and experience God through our life as a Christian. For some, we might be the god they will ever see, and because of the act of kindness we have shown, the wall in their hearts break and they are glad to receive Jesus. This is the desire of our Father, that everyone would come to receive His love and provision for them.

In Isaiah 2:2-3 we see the result of God exalting His people;

*<sup>2</sup> In the last days the mountain of the LORD's temple will be established as the highest of the mountains; it will be exalted above the hills, and all nations will stream to it.*

*<sup>3</sup> Many peoples will come and say "Come, let us go up to the mountain of the LORD, to the temple of the God of Jacob. He will teach us His ways, so that we may walk in His paths." The law will go out from Zion, the word of the LORD from Jerusalem.*

The only way we fulfil this call, the only way we can really be effective in leading men to our God is by bearing fruits of righteousness (Philippians 1:11).



God who is inherently good from which our goodness has to come from the source of all good things. He urges us to come to repentance and, as we read in Romans 2:4, He patiently waits for us, *“Or do you show contempt for the riches of his kindness, forbearance and patience, not realizing that God’s kindness is intended to lead you to repentance?”*

Repentance is "to change one's mind". The Bible tells us that when a person repents, his or her actions change. Acts 3:19 says, *"Repent, then, and turn to God, so that your sins may be wiped out, that times of refreshing may come from the Lord."*

Acts 26:20 declares, *“I preached that they should repent and turn to God and prove their repentance by their deeds.”* The change of mind that results in a change of action.

2 Cor. 9:8 shows us a great truth; *"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."* We see from the above verse that God is not only going to provide what we need, in the quantity we need - why? Because He is not interested in having only you receive His love and provision.

Brethren, we are not the ones trying to get by nor managing the little provision, we are the means through which God dispense His goodness to people yet to receive Jesus.

## PART 2

# Reasons Why Do Some Believers Suffer from Financial Problems

So many of us believers are quick to blame others for those things which are not going right in our lives, and one major area where we do this is in our finances. When we don't have sufficient resources, we begin to murmur, grumble and blame the economy, our families, the devil. We may even go as far as to blame God for our current state.

I remember when my wife and I oftentimes argued about money matters. The very question always asked is, "Where did the money go?" As a father of two kids, I responsibly work hard in order to provide our necessities, yet at the end of the month still lacking and often we sorted out securing by debts. We have few investments alongside but never took off.

Praise the Lord! And we thank Him for taking us out of that miserable lifestyle and leading us to the right path which I am about to reveal to you in this book.

The first thing that we must do if we are to change our financial situation is to believe that God provides – in fact, the first part of this book was revealed to ensure that you get this fact clear, with no doubt whatsoever. After this has been settled in our hearts, then we can address the main cause of our financial predicament. Please forgive me to say that you and I are most times the reason we are where we are financially.

Let me show you something shocking in Romans 8:35-39

*<sup>35</sup> Who shall separate us from the love of Christ? Shall trouble or hardship or persecution or famine or nakedness or danger or sword?*

*<sup>36</sup> As it is written: “For your sake we face death all day long; we are considered as sheep to be slaughtered.”*

*<sup>37</sup> No, in all these things we are more than conquerors through Him who loved us.*

*<sup>38</sup> For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers,*

*<sup>39</sup> neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.*

Apostle Paul began to make us see that nothing has the power to separate us from the love of God, (remember we said earlier in part one of this book that the Love of God for us is one of the reasons why He provides for us). But then, among the numerous things he mentioned, there is something missing, and believe me when I say that, that thing can separate us from the love (provision) of God; that factor missing is YOU and I. We have the power to separate ourselves from the provision of God – How? By neglecting principles that are meant to help us prosper and live abundantly.

Now, let us carefully consider some major reasons why we are suffering from financial problems and are not prospering as we should.

- **The Wrong Attitude and Belief About Money**

This reason may well be the foundation upon which all other reasons/problems find their anchor. A lot of us Christians tend to believe the devil's lie over the truth of God's word. We believe that though God is all powerful and supreme, He has the power to do everything but He is not interested in using that power for our benefits. We even go as far as to believe that He is trying to hinder our success and breakthrough. Well, that's definitely not God.

We see in 3 John 1:2 *Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well."*

God is the one who wants us to prosper, and not just to prosper financially, but to prosper in all areas of our lives. This scripture and many more I will be showing you shall help you change your belief system. The truth is that, a man is only as great as his belief system. Proverbs 23:7, for as he thinks in his heart, so he is.

If you are to see the kind of blessing that God has provided for you, then you must begin to align your belief to the truth of God's word, and not the personal opinion of your friends, the economy or social media.

Another very strong area where we get it wrong is in our attitude. Over my years in ministry and life in general, I have come across a lot of Christians with an "I don't need it" kind of attitude about money. They claim that money and financial prosperity is not an important factor to be considered. Some even get angry with ministers who teaches their congregation on this subject.

Now the question I would ask is this – As a CEO of a multi-billion-dollar firm, or as a regular staff of that firm, which position gives you more room and resources to be a blessing to lives around you?

Which of the position affords you the privilege of vacations at times of your choosing such that you can go on three-day retreat just to spend quality time with God in prayer and fasting?

Which of these positions provides the needed finances to sponsor and support the Gospel?

Brothers and sisters, stop saying that financial prosperity is not an important factor to be critically considered, rather start pressing in for greatness and begin to do the great things that God has put in your heart to do.

Be like the Psalmist who said in Psalm 71:21; *“You will increase my honor and comfort me once more.”*

From that scripture we could see that he was already a great man. He was not asking God to make Him great. Rather, he was asking that his greatness be increased. David knew that with more greatness, he could be a better king, do more good works, and positively affect lives around him.

- **Absence of Knowledge and Wisdom**

Proverbs 24:3-4

<sup>3</sup> *By wisdom a house is built, and through understanding it is established;*

<sup>4</sup> *through knowledge its rooms are filled with rare and beautiful treasures.*

As Christians, we cannot prosper and attain financial stability without wisdom, understanding and knowledge; the book of proverbs is a compendium of wisdom, understanding and knowledge. We are told over and over again how vital it is for us to possess them. These phrases such as ‘get, bind, seek’ and some other compelling words are oftentimes associated with them. The reason for this is to show the important role they play in our lives.

In verse 5 of this scripture, we see that it is by knowledge, which comes from the Greek word **Gnosis** meaning "to know spiritual truth" by observation or by experience. It is by carefully observing the system and principles of how things work. That is how you can fill your chambers with precious things – in other words, have abundance enough to use, give and even store.

To me before, I simply believe that after finishing my studies, I will find a good high-paying job, save and wait for retirement. That’s it! I don’t even care to study or even try to enhance my skills. To me, it’s a waste of time and I am busy. That’s my common excuse. Maybe you can also relate with me on this. But God is good all the time as He awaken me under that wrong practice and mentality.

At this point, I realized the question that should be running through our mind would be, "How do I get this knowledge?" Well, the answer is simple; it can be acquired through **DESIRE**. You can't afford to fold your arms and expect your financial situation to turn around. You can't be among those people who say "Que Sera Sera" (whatever will be, will be). Miracles don't just happen to everyone. All through scriptures, those who receive a miracle had to put in an amount of effort.

Remember the story in the Bible about the woman suffering from hemorrhage. The woman with the issue of blood in Mark 5:25-34 had to press through the crowd to touch Jesus. How about the blind man named Bartimaeus in Mark 10:46-52 had to increase his voice despite of being told to be quiet, yet persists. There's a lot more and so many other testimonies even in our present time.

God expects that we play our own role. He is even ready to give wisdom and knowledge in an abundant measure to all those who seek Him sincerely and trust Him faithfully. "May the Lord give you wisdom and understanding" (1Chronicles 22:12) in every issue you are dealing with. We must desire to know what and where the Word of God stands with regards to our financial prosperity and what we need to do in order to make it become our everyday reality.

In the third part of this book, we will carefully look at some very vital principles and systems from the scriptures that would give you wisdom, knowledge and understanding.



- **Slothfulness**

Proverbs 24:30-34

*“<sup>30</sup> I went past the field of a sluggard, past the vineyard of someone who has no sense; <sup>31</sup> thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. <sup>32</sup> I applied my heart to what I observed and learned a lesson from what I saw: <sup>33</sup> A little sleep, a little slumber, a little folding of the hands to rest— <sup>34</sup> and poverty will come on you like a thief and scarcity like an armed man.”*

The Devil has been able to hinder a lot of Christians from moving forward into all of God’s abundance and provision by this tool “slothfulness” or we can refer to it as **laziness**.

From proverbs, we see that a man that is slothful is as good as the one that is void of understanding (v.30). Such a man knows what needs to be done, but is too lazy and nonchalant to do them. So many times, it may not be that we don’t actually know the things that we need to do in order to see the changes in our lives, but the ‘**doing**’ becomes a problem.

In James 1:25; *“But whoever looks intently into the perfect law that gives freedom, and continues in it—not forgetting what they have heard, but doing it—they will be blessed in what they do.”*

From the scripture, we see that it’s the **doer of the work that is blessed**, not the knower nor the listener. Doing takes discipline, you must be willing to keep at it even in the face of obstacles.

There is a popular saying that “Winners don’t quit and quitters don’t win” – this proves true even in the scripture Hebrews 12:2; *“fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God.”*

Enduring, and despising was what our Lord Jesus had to do to get the result that He wanted. So the big question is, are you ready to start doing the things you already know that you should do? Would you be committed to the process that leads to abundance even in the face of obstacles? If your answer is “Yes”, then I can say, "Congratulations!" No one can stop you now.

- **Pride and Stubbornness**

Though we have been saved by grace through our faith in Jesus Christ, a lot of Christians are overly proud and stubborn. We are yet to allow Christ take a hold of that area of our lives, and thus we are not experiencing the fullness of God’s provision because according to James 4:6; *“But He gives us more grace. That is why Scripture says: ‘God opposes the proud but shows favor to the humble.’ ”*

Pride keeps us far from God and His ways. We become high-minded and can no longer submit to the ways of God and advice from others. Pride does not only make you adamant to God’s ways but also counsel and instructions from others. You begin to have the “**I know it all**” attitude as the Bible warns about in Isaiah 5:21; *“Woe to those who are wise in their own eyes and clever in their own sight!”* The word “woe” from the English dictionary means “great sadness, calamity, trouble”. This is the state of the one who seems to know it all and refuses the wisdom of God and of men.

- **Poor Money Management**

As Christians, we often neglect sound financial principles and money management. We feel that as long as we pray and worship God, then our money would be managed for us automatically, but that is not the case. There are principles that must be applied if our money is to be managed. We cannot leave it to chance, lest we would be financially bankrupt after a period of time. Let us consider some very important money management principles.

- **Budgeting:** This is a very vital and intentional act. It requires discipline in order to operate. As humans, we tend to spend beyond what we can afford and then incur debts. This is not the best way to live; you cannot attain financial freedom if you continue to live beyond your income. Budgeting is an intentional act because you would have to consciously plan and write down your expected income and your proposed expenditure. Now you may ask, "Why is this important?" The reason is because this would help you see how your money would be spent, where the excesses are, and what needs to be cut off.

In short, budgeting is important because it helps you control your spending, track your expenses, and save more money. Furthermore, budgeting can help you make better financial decisions, prepare for emergencies, get out of debt, and stay focused on your long-term financial goals. Budgeting helps you see and predict the future and avoid errors that may end up entangling you.

Jesus speaking in Luke 14:28-29 <sup>28</sup> *“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it? <sup>29</sup> For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you”*. So, you can see clearly that Jesus expects us to count the cost (budget) of what we are about to engage in before we begin.

- **Savings:** There are a lot of controversies out there on whether it’s good to save or not, and also what is the right percentage to save and all of that, but then, the first thing you should know today is that **it is good to save**. Why? It helps you prepare for the future and seize opportunities when they come. What is savings by the way? Savings is the portion of income not spent on current expenditures. Because a person does not know what will happen in the future, money should be saved to pay for unexpected events or emergencies. Therefore, savings helps an individual or family become financially secure.

Let me give you an example also in this angle:

*How do you feel when a colleague is willing to sell a property for less than 50% of the actual price, but you couldn’t purchase it because you don’t have the money? You feel bad right? Well, if you have savings, then you could have taken such rare opportunity and perhaps make a fortune out of it. Note: it wasn’t the devil that made you miss out that deal, it was a lack of financial principle.*

- **Overnight turnaround mentality**

As Christians, living a life of Faith is what we are called to live. But, a lot of us do not know the difference between living by Faith and being irresponsible. We often think that God would work a magic for us, and overnight, our financial fortune would turn around. Whereas, we know that God can do all things, but then He doesn't support slothfulness or irresponsibility. Such that, He blesses us with \$100 today, you spend every penny lavishly with a mentality that tomorrow He would bless you with another \$100 or even with a \$1000 that you need to pay up your rent.

God expects that we reserve a part of that \$100 and then He can bless and multiply that little you have, just as He did with the 5 loaves of bread and 2 fishes in the miracle of the feeding of the five thousand (Matt 14:13-21).

Something else we can see from God's character is that, He enjoys to work through processes. In the first few chapters of Genesis, we see the account of the creation story (Creation process). God didn't just create the whole universe overnight, though He could do that if He wanted to, but He showed us that He works through due process.

So if you are on the hope that you would overnight become wealthy, I am sorry to disappoint you, but God doesn't work like that, most especially if you can't give an account or make good use of the provision He made for you in the past. The Bible says in Luke 16:10; *“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.”*

So don't expect that you would be more diligent and responsible when God gives you \$1,000 than you were when He gave you \$100.

- **Discontentment and Ingratitude**

From the last scripture in Luke 16:10 above, we can also agree that if we are grateful for the little we have, then we would also be grateful for much when we receive it. Discontentment and ingratitude can limit the flow of God's gracious provision into your life.

Let's look at this principle from the angle of a farmer. A farmer plants a seed, and waters it each day. Then after a while, he begins to see the blade of that seed. Now at this point, a wise and grateful farmer would begin to rejoice not because he has seen or even tasted the whole corn, but because he has seen a sign indicating that there is something big coming on its way.

In Mark 4:26-29 *"<sup>26</sup> He also said, 'This is what the kingdom of God is like. A man scatters seed on the ground. <sup>27</sup> Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how. <sup>28</sup> All by itself the soil produces grain—first the stalk, then the head, then the full kernel in the head. <sup>29</sup> As soon as the grain is ripe, he puts the sickle to it, because the harvest has come.'*"

In many occasions, our ingratitude would make us not appreciate the blade, and even trample on it saying, "it is not enough to solve my problems", not knowing that it's in appreciating and nurturing that little blade (little provision) that the whole corn would come out and become that big blessing and breakthrough you have always prayed for.

## PART 3

# 7 Powerful Biblical Principles on How to Attain Financial Abundance

From the very first part of this book, we have established that God is our Provider and He is not the one holding anything back from us. But we saw in the next part that although God provides for us, some believers still suffer from financial problems.

God is love and yes, without reasonable doubt He has made provisions for us. It is also the fruit of faith alive in action. Faith reminds us that God is in control, and that we need to rely on Him to see us through even when the path ahead is dark and unsecure.

He knew we would now and again need help to recognize and not only receive His provisions but to perpetually walk in them.

My brethren, it's still fresh in my mind the things that I shouldn't have done. And I realized that everything happens for a reason and those times carved in my heart the many lessons learned. But the most important thing in life that we should consider and to look around is, how we get up from the fall, how quickly we recover from the loss, how we see the dim light of hope despite of the darkness around, how we convert negativity into positive result.

By His words we find the answers to our quest. He also made provisions to help us and I very much believe this is also the reason He has laid this book in my heart to write unto you.

Now, let us consider some of these solutions to our financial problems, and how you can break into abundance by the diligent application of these biblical principles.



## 1. Seeking FIRST God's Kingdom

You might be wondering right now what does seeking the kingdom of God has to do with your financial problem. Brothers and sisters, this is the '**golden ticket**' to walking in the fullness of all God has and has made provision for.

In **Matthew 6:33** we see this clearly; *“But seek first the kingdom of God and His righteousness, and all these things shall be added to you”*. But before we can really appreciate this verse, we must start our reading from verse 25 of the same chapter; 25 *“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes?”*

From verse 25 to 32, the Bible establishes the fact that we have material needs. So as humans living on this earth, we would need some basic things, but He begins by telling us not to be anxious, why? The answer is simple, because He has already made provisions for your every need even before you were created.

In verse 24, He gives us two simple revelations. First, all these needs (which could include food, clothes, shelter, etc.) can only be meant with 'money', at least on this earth. And the second revelation is that, you could have all your needs meant by either serving mammon (money) or by serving God who can provide the money (finances) needed to provide your needs. But you can't serve both! Both can't have control over your life at the same time; in other words, they cannot occupy first place in your life together. So, how do we serve God and then receive His provisions for our needs?

**Seek His Kingdom first!** Make His kingdom your priority. You have a To-Do list. What the Bible is saying here is that God's kingdom ought not just to be on top of your list but always in front of your mind. Then He says if you would do this, He would provide for you financially to meet your needs and more as He said in 2 Cor. 9:8 *"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."*

In Matthew 17:27, we see the mighty power of God to provide financially; <sup>27</sup> *"But so that we may not cause offense, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours."* So now we know that in seeking the Kingdom of God first, **everything** we need is provided for.

The next question in your mind is how then do one seek His kingdom? The word '**seek**' entails going after a thing in an **active** and **conscious** manner. It involves being mentally, physically, emotionally, spiritually, financially searching for ways to not only draw closer to God but to advance and expand His kingdom on the earth.

To fully comprehend this, you need to know that there is an age of long battle between the kingdom of light and the kingdom of darkness, and in this war, there are no neutrals, it is either you are for the kingdom of Light (Kingdom of God), or the kingdom of darkness (Kingdom of Satan), and as Christians, we stand for the kingdom of Light. Just as Apostle Paul said in Ephesians 6:13 *"Therefore put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and after you have done everything, to stand."*

You would agree with me that soldiers are properly taken care of especially those whose roles are essential. As what the psalmist mentioned in Psalm 18:39 “*You have armed me with strength for the battle; you have subdued my enemies under my feet*”. So, one of the ways God can ensure that you do not lack anything is when you actively and consciously **take up a responsibility** of expanding His kingdom, and all the things you need will be at your disposal.

Whereas, others who are not seeking the kingdom of God first would have to literally find out for themselves. In fact, it means they accept and trust themselves and thought that they have a sense of control in their life. Self-confidence is good, but without God – there’s a missing link.

Proverbs 3:5-6” *Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.*

You can trust God with your finances. In fact, He has given you because He’s the real owner of everything under the sun! He is the ultimate source of our security.

1 Timothy 6:17 "*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.*"

## 2. Tithing

This has been a major source of contention among Christians. Whether it is an old testament practice that ended in the old testament era or not. I really do not wish to enter into all of that argument. But for the purpose of this book and your proper understanding, I would by the power of the Holy Spirit open your eyes to some biblical truth.

The very first place tithe was mentioned in the Bible was in Genesis 14:20. The Bible tells us here that Abraham, after Melchizedek blessed him, gave unto him a **tenth of all he had**. Before this time, there was never any record of giving ‘tithe’ which is a tenth of what you receive.

In the most popular tithe scripture, Malachi 3:10; *Bring the whole tithe into the storehouse, that there may be food in my house. **Test me in this**,*” says the Lord Almighty, *“and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it”*. This reference was during the old testament, and this time, it was a command and a test (we will come back to this). When Jesus came, contrary to what some claim, He did not abolish tithing. We see this clearly in Matthew 23:23; *“Woe to you, teachers of the law and hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness.*

*You should have practiced the latter, without neglecting the former.”* From this scripture, would it be right to conclude that Jesus abolished tithing? No, it won’t.

Jesus says here that you ought to pay your tithe, but you must ensure you show mercy, justice and faithfulness which are more important.

Tithing is another way God makes provision for us. As we read in Malachi 3:10, tithing comes with a blessing. God permitted man to put Him to test; ...***test Me on this day***... And what did He say He will do? He assures us of blessing us so much that we would not be able to receive all. He assures us of pouring from the windows of heaven (which means from His resources) His provision for our financial and every other need. Brothers and sisters, one sure way you would see God's provisions for you is by simply obeying Him and bringing your tithe to Him in Faith.

In as much as we are blessed when we tithe, God does something else that I would say is just as important. This is the rebuking of the 'devourers for our sake'. There are devouring spirits on the earth and many Christians have fallen and are still falling prey to them. Have you ever seen or heard of someone who is probably not extravagant in his spending but cannot account for money? Is it a plague, but why?

Each time, there seem to be an increase in your life, then mysteriously it drains away, or a problem arises that would demand a huge part of that money be spent, and may even drive you into debt. Come on now, do not tell me that it is normal. If it was a one-time event, then fine, but if it occurs regularly, then you should know that the devourer is at work in your finances. I am not talking about proper planning; I am talking about circumstances beyond one's control. One need to be able to plan with it and progress from one level to a higher level. One way to ensure this happens is to be free from devourers, and guess what, this is an automatic blessing that follows a tither. Romans 11:16; *If the part of the dough offered as first fruits is holy, then the whole batch is holy; if the root is holy, so are the branches.*

We see that by removing a tenth from whatever you receive and giving it to God implies that the rest 90% is dedicated to Him as well.

In conclusion of this subject, among other things, **tithing** is an act of obedience, an act of gratitude and most importantly an act of faith.

**As an act of obedience:** From the various scriptures that we considered earlier, we understand that God requires us to bring in our tithe into His storehouse so that there can be food in His house, and when we do this, it is considered an act of obedience to His word, and you know that obedience comes with a reward.

**As an act of gratitude:** The Bible says in James 1:17 *“Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”* If we recognize that God is our source, then when we bring our tithe to Him, we are in other words saying, “We are grateful for your provision”; if He had not provided, then we will not have anything to give a tenth of.

**As an act of faith:** Hebrew 11:6 *“And without faith it is impossible to please God, because anyone who comes to Him must believe that He exists and that He **rewards** those who earnestly seek Him.”* When we bring our tithe, we must not do it grudgingly or just so we could boast about it to friends or just so we could have a basis for arguments; but rather we must do it by faith. By so doing, we are saying, “Lord we trust You with our finances and thereby commit this part of it to You, knowing You would bless us bountifully just as Your word has said”.

### 3. Giving

This most likely seems contrary to the matter we are discussing; “knowing our God has provided all we need and how to receive these provisions”; and now I am talking to you about giving away.

Let us consider Acts 20:35; *In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’* Paul quoting Jesus here who is the source of everything and our sure provider says something unconventional. He tells us that another sure way of receiving the blessings and provisions of God is by giving.

When we give, we must know we are not just losing our substance but rather, we are sowing seeds of faith, and just like a farmer, sowing a seed that he could probably have eaten does not seem interesting at the moment. But He endures and does it anyways because He knows there will definitely be a time for harvest. Psalm 126:6; *“Those who go out weeping, carrying seed to sow, will return with songs of joy, carrying sheaves with them.”* This scripture paints a very clear picture of how uninteresting it is to sow, but also the joy that comes with the harvest.

Through giving, we enter into the financial provision of God. Let’s consider 2 Corinthians 9:10; *“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.”*

Here, the Bible tells us our God first supplies seeds for sowing and then bread for food. There are two points to draw from this scripture;

First is that since He can provide bread for food, why then He need to provide seeds for sowing? Since by providing the ‘farmer’ with bread, His need has been met. But we see that God’s provisions are not entirely for our immediate consumption. Some are meant to be sown and one of the ways of sowing is by giving.

The second point is that the seed for sowing precede the bread for food. We would think that at least after we have eaten and are satisfied, then we should sow whatever maybe the remainder. But we could infer from this verse that the reverse is the case. After we have sown, then we can eat the remainder. The reason for this I believe is simple; God want us to always have all we need in abundance (2 Cor. 9:8) but the only way we would see this manifesting in our life is through the multiplication power of sowing.

I believe you are familiar with the popular saying, “*givers never lack*”. The reason is that the givers are always multiplying their seeds by sowing them. Now, would you agree with me when I say that 'a sower can never lack'?

Over the years, whenever I teach on giving, I have always been faced with this question so many Christians ask, “Why should I give when I just have little?” The answer is simple. We both know that the little you have cannot sustain you forever, then why not take a little from that ‘little’ and give (sow) to someone that doesn’t even have the privilege of having that little you have. By that way, you would be putting a smile on someone’s face, and by faith “watch” how God would meet your needs supernaturally and put a smile on your face.



The Bible says in Proverbs 11:24 *“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.”*

So, we must cultivate the habit of sowing and sowing rightfully. What do I mean? 2 Corinthians 9:6; *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously”* If we want to be sufficient, we must sow bountifully. It is the degree to which we sow that we are going to reap. The Bible puts it beautifully in Luke 6:38; *“Give, and it will be given to you in measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”*

Our God provides and as usual, He has also made ways for us to continually receive and enjoy His provision, and by giving, we are guaranteed to always have abundance.

Importantly on giving:

2 Corinthians 9:7 *“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver”*.

This is the meaning of true giving. This was and still is one of the famous quotes by Saint Mother Teresa in her address to the National Prayer Breakfast in Washington, D.C. on 3 February 1994. It is an act of giving all that we have, be it finances or services, until the point where we feel the pain of our sacrifice. But take note, if we help others with the right intentions, we will be helped as well, to reap what we sow.

#### 4. Engaging the Power of Constructive Confessions

Proverbs 18:20-21

*“<sup>20</sup> From the fruit of their mouth a person’s stomach is filled; with the harvest of their lips they are satisfied. <sup>21</sup> The tongue has the power of life and death, and those who love it will eat its fruit.”*

From this scripture we see that there is great power in the tongue, so great that the Bible says even death and life are controlled by it. If something as important as that can be influenced by your tongue, then you can agree with me that your finances can also be affected by it – either negatively or positively, depending on how constructive or destructive your confessions are.

By confessions, I simply mean the words that come out of your mouth. So many Christians hinder their very prayers with the words of their mouth. If we are to check the number of times we talk (random speaking) and the number of times we pray (consciously), we would see that we speak randomly more than we pray consciously. I am saying this to imply that humans are social beings and thus, we talk and interact with each other all the time, and because of this fact, we **MUST** watch the things we say to ourselves or to people around us.

You may think that it is only when you mean a thing that it would take effect, but that’s entirely not the case. Jesus speaking in Matthew 12:34-36 “<sup>34</sup> *You brood of vipers, how can you who are evil say anything good? For the mouth speaks what the heart is full of.* <sup>35</sup> *A good man brings good things out of the good stored up in him, and an evil man brings evil things out of the evil stored up in him.*

*<sup>36</sup> But I tell you that everyone will have to give account on the day of judgment for every empty word they have spoken.”*

From this scripture above, we can learn a lot of things from the words of Jesus. First, we see that our words come from the content of our hearts, and remember what Proverbs 23:7 says, that as we think in our hearts so are we.

Therefore, if a Christian begins to say negative things concerning his finances or his life, then his life has no choice than to become what he confesses.

Among Christians, you would often hear negative things such as, “*Oh Sam! I am just so depressed, I think I am going to lose my house, and my family is going to crumble*”, or you would hear, “*I know God loves me, **but** I am so broke, in fact I can never succeed in life*”. Now, you would say he was only trying to express his current state, but then the Bible says in Proverbs 6:2, “*you have been trapped by what you said, ensnared by the words of your mouth.*” So you may ask, how can one express his current state to a colleague without ensnaring himself? Well, I find this method very helpful when trying to express my situation. I can say, “*I am so broke right now, **but** I know God loves me, and so His provision and power is at work in my life*”.

Now you would notice a change in both expressions; the major change is in the placement of the “**but**”. In complaining, the ‘but’ comes after God and His words (His promises); this shows a heart of doubt and fear. In the other case, the ‘but’ comes after the situation/problem, showing a heart of faith and trust in God and His promises to us.

If you are to change the results of your life, no matter how tough the situation may be, you must change the direction of your confessions. It is with your mouth that you create your world.

Your dominion in life is tied to the words you confess in your life.

Jeremiah 1:9-10 *“Then the Lord reached out His hand and touched my mouth and said to me, “I have put my words in your mouth. See, today I appoint you over nations and kingdoms to uproot and tear down, to destroy and overthrow, to build and to plant.”*

The promise of God in our mouth is our spiritual reality and our confession makes it our earthly experience.

John 6:63 *“The Spirit gives life; the flesh counts for nothing. The words I have spoken to you—they are full of the Spirit[a] and life”*

Always speak God’s words over your financial situation (it applies to all areas of your life as well) and watch the creation power of God brings to pass the things you have said.

The Bible says this about God in Romans 4:17 *“..... —the God who gives life to the dead **and calls into being things that were not.**”* God himself operates this principle, and thus He uses His words constructively.

Remember **words are seeds**. When you learn to sow the right ones, they would germinate and bring forth the right fruits.

## 5. Ask by Faith

James 4:1-3

*“What causes fights and quarrels among you? Don’t they come from your desires that battle within you? <sup>2</sup> You desire but do not have, so you kill. You covet but you cannot get what you want, so you quarrel and fight. **You do not have because you do not ask God.** <sup>3</sup> When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.”*

Apostle James dropped a bombshell on us with this verse, and I know a lot of Christians may argue with this, but that doesn’t change the fact that this scripture is true. Among other things he said, one of it strikes me. *“You do not have because you do not ask God.”* Remember Matthew 7:7-8 says, *“<sup>7</sup>Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. <sup>8</sup> For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened.”* And Mark 11:24, *“<sup>24</sup> Therefore I tell you, whatever you ask for in prayer, believe that you have received it, and it will be yours.”* We see that if we truly ask, then we would have what we asked for.

A lot of Christians work with the assumption that *“Since God is aware of what I am going through, if He wants to change it, He will”*, but that is not the case. The Bible says in Matthew 6:8, *“Do not be like them, for your Father knows what you need before you ask Him.”* You see clearly that even though God knows, He expects you to ask. So don’t assume, don’t murmur, don’t wish, just ask! Ask God for His help, ask Him for His provision to be manifested in your life. Keep asking in faith until it becomes your reality.

God said in the book of Jeremiah 33:3 “ *Call to me and I will answer you and tell you great and unsearchable things you do not know.*” God words will never comes back to Him void as He is true to His promises.

Now, you may have been told that when asking God for a thing, you should ask just once, lest it would be considered as ‘vain repetition’. Well, this may come as a shocker to you, but that is not counted as vain repetition as far as God is concerned. Let’s look at the scripture in question in Matthew 6:7, “*And when you pray, do not keep on babbling like pagans, for they think they will be heard because of their many words.*”

We see that in Matthew 6:5, Jesus began to teach His disciples how to pray, and He began to first and foremost let them know what prayer wasn’t, and the issue of vain repetition comes into the discussion in an attempt to correct the wrong notion that the pagans had, which was the fact that they thought that the more they repeat the same words, then they will be heard more. Similar to winning a lottery, the more tickets they have, the more chances of winning.

Looking at it from this angle puts God as a mean Judge, who doesn’t want to answer the requests laid on His table. It rules off the love and goodness of God. It nullifies His willingness and desire to ensure that we as His children have the best of life. There is no way one would paint God in such light and expect Him to be pleased with that act.

Therefore brethren, God is not angry if you come to Him **in faith** concerning your finances. It shows your desire and your relationship with Him as your Father.

**Mark 14:34-41**

<sup>34</sup> *“My soul is overwhelmed with sorrow to the point of death,” he said to them. “Stay here and keep watch.”*

<sup>35</sup> *Going a little further, he fell to the ground and prayed that if possible the hour might pass from him.* <sup>36</sup> *“Abba,[a] Father,” he said, “everything is possible for you. Take this cup from me. Yet not what I will, but what you will.”*

<sup>37</sup> *Then he returned to his disciples and found them sleeping. “Simon,” he said to Peter, “are you asleep? Couldn’t you keep watch for one hour?”*

<sup>38</sup> *Watch and pray so that you will not fall into temptation. The spirit is willing, but the flesh is weak.”*

<sup>39</sup> *Once more he went away and **prayed the same thing**.*

<sup>40</sup> *When he came back, he again found them sleeping, because their eyes were heavy. They did not know what to say to him.*

<sup>41</sup> *Returning **the third time**, he said to them, “Are you still sleeping and resting? Enough! The hour has come. Look, the Son of Man is delivered into the hands of sinners.*

We see in this scripture that Jesus prayed the same prayer three consecutive times, it showed how deep His desire and relationship with God is, and His knowledge of the ways of God. If asking the same thing more than once was vain repetition, then Jesus would not have done it.

## 2 Corinthians 12:8-9

<sup>8</sup> *Three times I pleaded with the Lord to take it away from me.* <sup>9</sup> *But He said to me, “My grace is sufficient for you, for my power is made perfect in weakness.” Therefore, I will boast all the more gladly about my weaknesses, so that Christ’s power may rest on me.*

Again, we see Apostle Paul asking for the same thing three times, and he unashamedly said so by himself. Brothers and sisters, **the error of vain repetition lies in the intent of the heart and not the act itself.**

Remember the word of God said in 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.*”

Over the years, the devil has exploited this misconception and kept Christians away from coming before the throne of grace to obtain mercy and find grace to help in their time of need according to:

Hebrews 4:16

*“Let us then approach God’s throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need.”*

Remember this always;

Matthew 17:20 “...*Truly I tell you, if you have faith as small as a mustard seed, you can say to this mountain, ‘Move from here to there,’ and it will move. Nothing will be impossible for you.*”



## 6. Minding your Association

Proverbs 6:27, “*Can a man scoop fire into his lap without his clothes being burned?*”

We Christians are somehow one funny set of people. We make our lives complicated and hard to experience the goodness of God by our own actions and choices. You may wonder why I say this; let’s look at this story in the old testament.

Deuteronomy 7:1-4

<sup>1</sup> *When the Lord your God brings you into the land you are entering to possess and drives out before you many nations—the Hittites, Girgashites, Amorites, Canaanites, Perizzites, Hivites and Jebusites, seven nations larger and stronger than you—*

<sup>2</sup> *and when the Lord your God has delivered them over to you and you have defeated them, then you must destroy them totally. [a] Make no treaty with them, and show them no mercy. <sup>3</sup> Do not intermarry with them. Do not give your daughters to their sons or take their daughters for your sons, <sup>4</sup> for they will turn your children away from following me to serve other gods, and the Lord’s anger will burn against you and will quickly destroy you.*

From this scripture, we see that God warned the children of Israel about their association, just the same way He warned Solomon in:

1 Kings 11:1-4

<sup>1</sup> *King Solomon, however, loved many foreign women besides Pharaoh’s daughter—Moabites, Ammonites, Edomites, Sidonians and Hittites. <sup>2</sup> They were from nations about which the Lord had told the Israelites, “You must not intermarry with them, because they will surely turn your hearts after their gods.” Nevertheless, Solomon held fast to*

*them in love. <sup>3</sup> He had seven hundred wives of royal birth and three hundred concubines, and his wives led him astray. <sup>4</sup> As Solomon grew old, his wives turned his heart after other gods, and his heart was not fully devoted to the Lord his God, as the heart of David his father had been.”*

All these was also validated by apostle Paul in 2 Corinthians 6:14, “*Do not be yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness?*”

In all of these, God's desire is to make one thing clear, and that is the truth that as Christians, we must be careful about our association. By association, He means the people we hang around with, share our lives with, and have a close regular relationship with can't be unbelievers.

In the stories we considered earlier, he used a union such as marriage to paint a picture of what he was teaching us. So you may ask, “Why can't I have unbelievers as close friends?” The reason is simple, they have the tendency to turn your hearts away from God and His ways. Why is this important to our subject on finances?

Brothers and sisters, the truth is this - if you have a close association with unbelievers, then your faith can be weakened tremendously, therefore causing hindrance to your breakthrough. Take this as an example, remember you just read how your confessions can either make you or break you, right? Then you make an effort to watch what you say about your life and finances. Afterwards, you begin to live your life speaking in faith the words and promises of God, but then that unbelieving buddy of yours who obviously knows your situation overhear you speaking in faith. What do you think his/her response would be? Would he/she say, “My friend I believe God's word just as you do, and it's true, just hold on in faith,

and you will see the results” - We both know, that would not be his/her response; rather, it would be more on the side of disbelief and mockery to say the least.

My question is this, why put your faith in such environment? Why not associate with people of like mind and like faith as the Bible says in Proverbs 27:17, *“As iron sharpens iron, so one person sharpens another.”* Your buddies ought to strengthen and sharpen your faith, and help you hold on till you see the promise of God fulfilled in your finances and other aspects of your life as well.

Note also that the scriptures say that your friend (buddy) ought to sharpen you; that means he/she shouldn't be neutral (allow you to stand alone) because that would equally not do you any good as the Bible says in Ecclesiastes 4:9-10, *“<sup>9</sup> Two are better than one because they have a good return for their labor:<sup>10</sup> If either of them falls down, one can help the other up. **But pity anyone who falls and has no one to help them up.**”*

If you are to change your financial situation, then you must have fellow Christians as your close associates and avoid any relationship who would truncate your faith. It may seem like a harsh step to take, but believe me when I say it would greatly help you achieve your destiny and be all God has destined you to be. Don't be like those who would say it doesn't matter, or their friends won't be able to influence them. The Bible surely does not support such theory. In Proverbs 6:27, *“Can a man take fire in his bosom and his clothes not be burned?”* Here, we are asked a simple question, and if we are being honest, the answer is NO! A man can't take fire in his bosom, and his clothes remains the same, so it is with unbelieving friends; so watch your association.

## 7. Be Diligent

Proverbs 21:5 *“The plans of the diligent lead to profit as surely as haste leads to poverty.”*

If you are to succeed and attain financial prosperity, then you must make up your mind to be diligent in whatever you do. We see that the end product of a diligent man is profit, there is no other option. You cannot afford to be sloppy at your job or at your endeavors and expect to make profit or succeed. Remember in the second part of this book, we realized that slothfulness or laziness is a major cause of financial lack.

We see a very vital characteristic of a diligent person, and that is the fact that he/she is one who plans. The Bible says that the ‘plans’ of the diligent is what lead to the profit and plenteousness that he/she experiences. If you want to profit, you must carefully draft out plans for your year, plans for your month and plans for every day. Do not live aimlessly with no vision and goal for your life. It is said that if you want to make your life a masterpiece, then you must make each day a masterpiece.

The Bible says in Psalm 90:12, *“Teach us to number our days, that we may gain a heart of wisdom.”* Henceforth, don’t leave anything to chance, especially your finances. Cut off all excuses, make that appointment on time, apply for that job offer, seat for that exam, take that step by faith, be diligent at whatever you find in your hands, and the Lord guarantees that once you live purposefully and diligently, you will surely end up prosperous.

Praise and glory to God! I would like to share to you my diligent and practical application of Four Simple Steps that Make Good People Financially Free. This has been proven and tested effective and I referred it as “The Formula of Abundance” with this mathematical illustration in managing your finances: 100-10-15-75

**The Formula of Abundance = 100-10-15-75**

1. **Make your 100%** : God has given you the ability to create wealth. Earn as much as you can by using God’s resources provided to you. Talent-Time-Treasure.
2. **Magnify the 10%** : By bringing the whole Tithe, you will be overwhelmed how God really works in mysterious ways. Our God is faithful and He will never fails.
3. **Multiply the 15%** : Wealth-building is all about Reproduction. Learn how to save and invest in the future before the present. God’s wisdom will be upon you.
4. **Manage your 75%** : Live within your means. Be contented and always be grateful. Handle your expenses properly by being conscious about your spending, avoiding unnecessary expenses.

Thanks God! The above formula made me successful in my wealth allocation, leading me to a very exciting and fruitful journey in the Affiliate Marketing, Stock Market and Real Estate Investment, Coaching classes amongst others which provide me additional source of income (Passive). As we call it, “**Let money work for you**”, either doing this part-time or full-time.

The truth is, if you really want to grow your wealth, you need to grow your wisdom. And that wisdom comes from the only source, the Lord our God – the Great Provider.

## Conclusion

Brothers and sisters, you have a Father who loves and cares so much about you. He has made sufficient provision for your every need, and He wants you to live it and enjoy it to the fullest.- John 10:10, *“The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.”*

At this time of crisis where the outbreak is tearing down economies, where there is violence and outrage, I believe that God’s plan for Christians such as yourself is to strengthen you and let you stand still in your faith no matter what happens. Please be mindful of what Jeremiah 17:8 says *“They will be like a tree planted by the water that sends out its roots by the stream. It does not fear when heat comes; its leaves are always green. It has no worries in a year of drought and never fails to bear fruit.”*

I also believe that one of the reasons why He wants you to prosper is, so that many others can come to Him through your life. As the psalmist says in:

Psalm 40:1-3

*“<sup>1</sup> I waited patiently for the Lord; He turned to me and heard my cry. <sup>2</sup> He lifted me out of the slimy pit, out of the mud and mire; He set my feet on a rock and gave me a firm place to stand. <sup>3</sup> He put a new song in my mouth, a hymn of praise to our God. **Many will see and fear the Lord and put their trust in Him.**”*

Knowing this, you should begin to **“Walk by Faith”** and apply the principles that you have learned from this book. Knowing that, God is walking by your side and He would ensure you receive and enjoy His blessings.

Do not let any crisis stop you, don't let the news of the reporters make you lose faith in God. Remember, the Bible assures us of this in Ephesians 3:20 *"Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us."*

I see you walking into all of God's promises for your life.

Every barrier is broken now in the mighty name of Jesus.

You are set for a breakthrough and nothing can stop you now. Hallelujah!

### The Hour of Salvation

The blessings and provision of God that you have read about in this book are meant for the children of God, and you too can become a child of God right now.

How? Declare with your mouth, believe in your heart, and you will be saved.

Romans 10:9, *"If you declare with your mouth, "Jesus is Lord," and believe in your heart that God raised him from the dead, you will be saved."*

And most importantly, we should know what is **The Gospel of Christ**.

We must **Believe** in the Gospel and **Obey** the Gospel.

#### The GOSPEL of CHRIST

<b>BELIEVE</b> in the <b>Gospel</b> (1 Corinthians 15:1-4)	and	<b>OBEY</b> the <b>Gospel</b> (Acts 2:38)
<b>CHRIST DIED</b> <i>For our sins</i>	➡	We must <b>REPENT</b>
<b>CHRIST</b> was <b>BURIED</b>	➡	We must be <b>BAPTIZED</b> In <b>JESUS</b> name
<b>CHRIST ROSE AGAIN</b>	➡	We must <b>RECEIVE</b> the <b>HOLY SPIRIT</b>

Brethren, please say this out loud and mean every word you say:

*“Lord Jesus, I acknowledge that I am a sinner, and so I come to you today, I believe that you are the son of God, and you died on the cross for my sins, was buried, and you rose again for my Justification. I ask you to come into my heart and be my Lord and Savior, wash me with your precious blood, make me your child, and fill me with your Holy Spirit. Today, I boldly declare that I am a child of God in Jesus name, Amen!”*

Beloved, if you just said that prayer, I welcome you into the Family of God.

Get ready for a miraculous turnaround in your finances and your life in general. Old things are passed away, behold, all things are now new for you!

Hallelujah!

I would love to hear from you and get to share in the Joy of your success!

I would also love to answer whatever questions you may have.

We are now members of the same Household of Faith.

Please email to [alfred@blessed2blessing.com](mailto:alfred@blessed2blessing.com), and I will respond as soon as I can.

**You are Blessed to be a Blessing!**

**To God be all the glory!**



## ABOUT THE AUTHOR

Alfred Dicdican is a versatile individual, a believer and a doer. Progressing in life through faith, determination, and hard work. From an experienced sidewalk vendor into a successful family man and accomplished professional.

A husband, father, teacher, musician, leader, coach and entrepreneur.

He is an active member of PICPA as Certified Public Accountant (CPA), an active member of Institute of Management Accountant-USA as Certified Management Accounts (CMA), having completed the Certificate in Treasury Fundamentals with Association of Corporate Treasurer (ACT), and Certified with Institute of Occupational Safety and Health (IOSH)-UK for Managing Safely.

His solid background created limitless opportunities to grow, learn and share. He has a passion for excellence, proactive, self-motivated, open-minded and team player. He has gained experience and contributed success in various fields, industries. A believer that everything is achievable by faith based on the Bible verse: Luke 1:37, *“For with God, nothing shall be impossible.”*

The founder of an inspired-mission called **Blessed to Blessing**, through the service of **HOPE** “**H**elping **O**ther **P**eople **E**veryday” whose aim is to **T**each-**T**ransform-**T**riumph, with the foundation of **H**umility-Good **H**arvest-True **H**appiness.

To God be all the Glory!