

APRIL 2018 PREACHING RESOURCE MANUAL

APRIL: God's Abundance and Prosperity for all

1. April 1: CONVENTION
2. April 8: No excuse to be poor or be in financial hardship
3. April 15: Divine Keys to Creating Strong Financial Life for couples
4. April 22: Character and attitude essential to becoming financially strong.
5. April 29: How to enjoy supernatural provisions.

NO EXCUSE TO BE POOR OR BE IN FINANCIAL HARDSHIP (APRIL 8, 2018)

Lead Bible References: Deut. 15: 4-6; Psalms 1:3; Psalms 37:21; 2 Corinthians 8:9; 3 John 1:2

Introduction:

God is a good God. He does not want his people to be poor. Before he created man, he created everything that man would need to live a prosperous life. When man was created, God gave him a great among which is the mind to reason.

Your prosperity is important to God and it gives him pleasure. On the other hand, He grieves in their poverty. Your groveling (lying) in the dust, worrying about paying your bills, barely managing to get by, and living from hand to mouth does not give God pleasure. It grieves him.

However, God does not force his blessings and prosperity on anyone. It is by choice (Deut. 30:19, Isaiah 1:19). Therefore, you are as poor as you make yourself to be.

Why You Must Not Be Poor or Be In Financial Hardship

1. God is not poor (Psalms 24:1, Psalms 50:10-12, Haggai 2:8). Nothing about God is small, He is extraordinary and immeasurable.
2. God has provisions for everyone to be well off
3. Jesus died among other things to make you rich – 2 Corinth. 8:9, 3 John 2.
4. Poverty and hardship are part of curses of the law from which Jesus redeemed us (Gal. 3:13-14). He redeemed us to be partakers of the blessings of Abraham, Abraham also was not poor (Gen 24:1, Gal 3:29).
5. God knows and confirms that you need financial resources to get by (Matt. 6:32, Eccl.10:19).
6. Jesus did come for you to endure life, but to enjoy it (John 10:10, Tim. 6:17)
7. God's plan for you is to abound and have sufficiency in all things (2 Corinth. 9:8).
8. God gives power to get wealth to those of His children that are willing and obedient (Deut. 8:18, Job 36:11).

Why People many people of God remain financially weak

1. Apathy/indifference: – Is it necessary? Let those who want it continue to pursue it.
2. Negative mind and philosophy about wealth e.g. wealth can corrupt. God is against acquisition wealth. Riches and wealth does not make people happy. You will leave it all behind anyway.
3. Laziness to think: I often call this passive mind phenomenon. You will hear people with passive mind phenomenon saying something like "I don't worry my head or mind about these things.

4. Procrastination: there is plenty of time.
5. Fears and indecision: Will it really work? Will it work? Will I not lose my money?
6. Small mind syndrome: What we are earning is sufficient. Do I really to bother ourselves. Is it compulsory we build at all? Is an expensive necessary? All we need is just get something to push around.
7. Bad spending habit- Prodigality, as in the case of the prodigal son that was given plenty wealth by his .
8. Curses etc.

Principles of God's Prosperity

1. You must be willing and obedient to prosper in God's ways (Isa. 1:19; Deut. 15:11, 28:1-
2. Be concerned with God's concerns (Haggai 1:3-6, Matt. 6: 33)
3. Be a committed tither like Abraham (Gen. 14:20, Mal. 3:10)
4. Be addicted to giving (Luke 6:38, Prov. 11:24-26)
5. Sow and keep sowing your seeds (Gal. 6:7)
6. Honor the Lord with your substance and the first fruit of your increase (Prov. 3:9-10)
7. Get engaged (Matt. 20:1-7) If no one hires you, then you should hire yourself.
8. Be diligent (Prov. 22:29)
9. Be praiseful (Psalms 67:5-7)

How God Prosper His Obedient Children

1. God releases divine favor (Ex. 12:36, Psalms 45:12, Luke 6:38)
2. He gives divine ideas, insight, and creativity to work on like he did for Jacob (Gen. 34-43), King Uzziah (2 Chron. 26: 5, 15), Peter (Luke 5:1-7).
3. He blesses the works of their hands (Job 1:8-10, Deut. 28:8, Prov. 10:22)

DIVINE KEYS FOR COUPLES TO CREATE STRONG FINANCIAL LIFE (APRIL 15)

Text - Genesis 2:18, 21-25; Deut. 8:18, Amos 3:3

Introduction

Divine suggests God, His wisdom and power. Key is the mean of gaining entry or access. Strong financial life suggests having enough money to meet essentials of life with some surplus for comforts of life.

We are talking about godly ways and wisdom available for couples to become financially strong. We discourage people acquiring money by hook or crook. Proverbs 10:2; 13:11. It has terrible consequences.

I. Why it is good for you to be financially strong as a couple

1. Being financially strong as a couple will help you to meet your financial obligations without tears.
2. Being financially strong as a couple does not guarantee but it increases the chances that your marriage will be happy.
3. It increases the chances that you will live long. The rich according to researches tend to live 15 years longer in the USA. Many reasons have been adduced to explain this observation.
4. Your children will enjoy more quality education.
5. It does not guarantee but it increases the chances that will enjoy peace of mind.

II. Why you need God in your finances

Marriage partners come from different financial backgrounds, and from different money management backgrounds. You need God's wisdom to strike financial understanding essential to a strong financial life. Whether you're contemplating marriage or have been married for years, there are steps recommended by the word of God which you can take that will help you to be financially strong and happy all your life. This Biblical wisdom will help you to overcome your unhelpful financial background and keep away devourers that cause financial stagnation and hardship.

III. Divine Steps to take

There are 2 major ways of bringing God and His power to bear upon your financial status as a couple-

- A. Involve God in your finances as a couple through prayer. Pray together, fervently and persistently for wisdom, revelations, divine arrangement and connections that will bring financial prosperity.
- B. Apply God's wisdom that is taught in his word to your finances

1. Be united in your finances:

Two are better than one (Eccl 4:9). A house divided against itself cannot stand (Mark 3:24-26).

Honestly, frankly and lovingly discuss your financial strengths and weakness with the few of reaching a mutually agreeable financial operation in your home. Be disciplined and truthful in keeping to your agreement. Although some statistics shows that couples who combine their money generally have more financial success, this is not always the optimum choice for every marriage. All the same once there was a genuine discussion and agreement, there is a joint account.

2. Plan your finances by putting a budget in place.

- Remember that those who fail to plan are planning to fail.
- Keep our recommendation of 10 – 20 – 70 in mind. Base your budget on it.
- Make yearly plan of your money will be spent.
- Have monthly plan too.

You will never regret it.

3. Review your plans and budget monthly.

Test and examine your ways (Lamentations 3:40).

4. Be open and transparent with one another in financial matters.

They were naked (Gen. 2:25). If you are not open to one another it will be possible for the devil does not snatch away from you to impoverish you.

5. Be frugal with your money.

Ostentatious and careless spending impoverishes (Luke 15:13). Remember our 10 – 20 – 70. Never spend beyond 70% of your income.

6. Develop the habit of saving.

Nobody is reach by what he earns but what he saves. Remember our 10 – 20 – 70 and save 20% of your income.

7. Make Some Extra Cash Where and When Possible

Seek more ways to increase your income with what you do during your leisure/free period. Your hobby may earn you money in some cases. Consider backyard gardening and/or small scale foodcrop farming.

8. Get a Solid Retirement Plan in Place

As soon as you start to earn, put a solid retirement plans for the two of you in mind. Use the contributory pension scheme where such exists. Stay-at-home spouses (some call them full time house wife) or self-employed spouses should have retirement plans set up as well. A solid retirement plan for each marriage partner will ensure that both spouses are prepared financially for retirement no matter what life road-blocks may come.

9. Be a giver couple.

- This is the NUMBER ONE.
- Give your tithe to God.
- Give to your parents
- Give to the needy.
- You don't have plenty before you start to give

Conclusion

Compromise is a strong key to successful marital life. Learning to manage money well in marriage does take time and effort; however when a couple chooses to keep working at managing money well together, their chances of financial success and marriage success in general increase rapidly.

CHARACTER AND ATTITUDE ESSENTIAL TO BECOMING FINANCIALLY STRONG (APRIL 22)

Just like any goal, getting your finances strong, stable and becoming financially successful requires the development of good financial habits or character with the right attitude.

1. What promotes Financial weaknesses or Poverty.

- i) Laziness:- Prov.6:6-11; 20:4, 13; 21:25: unwilling to work; doing poor or shoddy job
- ii) Ignorance:- doing the wrong job or embarking on a wrong project:- Engaging in housing project at early stage of work life: Prov. 24:27(Develop your business first before building your house. NLT)
- iii) Living above ones means
- iv) Wasteful living: Prov.23:19-21; Prodigal son, Lk.15:11-14:
- v) Lack of vision of a better way of life
- vi) Stinginess or not willing to spend money or give something. Prov.11:24. It is believed that money is needed to produce money; to be stingy will block the avenue that may attract money to a man.

2. Habits to Develop for Financial Strength and Stability

The following are habits that have made many rich in our world today. If developed, they can make a man become financially strong and stable.

- 1) Habit of hard work: Develop the habit of hard work: Prov.10:4; 22:29: Delivers you from poverty. It is the secret of success in life, foundation of wealth and prosperity that delivers from hunger:Prov28:19
- 2) Habit of Saving: Make savings automatic. Make an automatic or compulsory savings direct from your salary into a cooperative or investment account. For a none-salaried individual, such payment should be into a Contributory system, a form of Cooperative Society
- 3) Habit of planned spending: Control your impulse spending. Beware of spending money on impulse. Unplanned purchases must be avoided. Sales representatives coming to offices to promote their trade should not be allowed to lure you into buying goods not planned for even if the cost price is low.
- 4) Habit of living below your means
 - Evaluate your expenses,
 - Be frugal or prudent
 - Avoid debt

Decide if each expense is absolutely necessary, then eliminate the unnecessary. (No matter how much or how little you're paid, you'll never get ahead if you spend more than you earn. Often it's easier to spend less than it is to earn more, and a little cost-cutting effort in a number of areas can result in big savings.)

5) Habit of regular review and assessment of your financial state.

6) Habit of investing

Invest in your future by contributing to a retirement plan. Start investing in preparation for your retirement. Young people don't usually think about retirement even though it is important. It is better to plan for it now rather than leaving it to a later time.

7) Keep your family secure. It is important to save for an emergency fund, so that if anything happens,

you've got the money. It is a saving for the rainy day. A form of life insurance is necessary for a family. It can be a type of home mortgage saving or similar ventures.

8) Pay bills immediately, or automatically. One good habit is to pay bills as soon as they come in.

Also, as much as possible, try to get your bills to be paid through automatic deduction from salaries or Bank standing order

9) Read about personal finances. The more you educate yourself, the better your finances will be. Attend conferences and seminars for higher financial intelligence.

3. Keys to increase your Financial Strength

I. Prayerfulness with a closer walk with God:- Deut.8:18

II. Get employed and think of developing a multiple streams of income:- be employed or be an employee to earn money. Consider legitimate businesses that can fetch money. Consider diversifying your investment. Add to the work you do; consider other things to do to get money.

III. Plan gaining money rather than losing it. Increase your assets (what you do or have that puts money into your pocket) and spend less on liabilities(that which does not increase the money you have).

IV. Be financially intelligent:- think, analyze, ask for advice, go for conferences, and find out how things are done to earn money.

V. Delay your gratification (enjoyment or pleasure):- the time for a pleasurable car may be delayed for lower class car. More money will then be available for investment.

HOW TO ENJOY DIVINE PROVISIONS (APRIL 29)

Introduction

1. God has made provisions for the benefit of His children. The Scripture contains several references to God's provisions for our good in virtually every area of life: finances, health, marriage, etc. God cares not just for our souls but even our physical being. 3 John 2. Thus, when a believer is not doing well, it is not a good advertisement for our faith.
2. God's promises are for all those who belong to Him and believe in Him. Acts 2:39 says, "For the promise is to you and to your children, and to all who are afar off, as many as the Lord our God will call." When God sends His word, it is up to the individual to key into it and take advantage to get blessed.
3. Enjoying kingdom provisions require understanding and application of kingdom principles

Biblical Examples of those who enjoyed divine provisions

1. Abraham, Isaac, Jacob – prosperity
2. Naaman the Leper, blind Bartimaeus, the woman with the issue of blood, etc. – for health and healing;
3. David – victory in the battles of life
4. Hannah – marital fruitfulness
5. Jabez – divine, supernatural turnaround
6. Others...

Conditions for Enjoying Divine Provisions

1. Have a personal relationship with the Divine Provider: give your life to Jesus Christ. Mark 7:27 – God's provisions are meant for His children.
2. Be familiar with the provisions of God for every desire, need and situations of life: master the Scripture/be immersed in the word of God. God's provisions are contained in His word.
3. Believe: Believe God and His promises as declared by the man of God. 2 Chronicles 20:20
4. Desire/willingness: Desire it, don't despise it. Is. 1:19. Willingness to be blessed is a condition for enjoying divine provisions. You must make the efforts, you must have a desire, you must show interest in enjoying the provisions of God.
5. Obedience: You must learn and display obedience to every expressed and implied directive of God. Match your willingness with obedience to every commandment of God.
 - Is. 1:19: If you are willing but not obedient, you cannot eat the good of the land.
 - Deut. 28:42:
6. Know your source: God is the source of all divine provisions. It's the blessing of God that makes rich and adds no sorrow.

Deut. 8:18 – it is God who gives power to get wealth
Haggai 2:8, Psalm 50:10, Prov. 10:22
7. Trust in the Lord: If you want to divine provisions, you must learn to trust in the Lord.

Jere. 17: 7 – 8, Psalm 37: 3 – 5

8. Walk uprightly

Psalm 84:11, "... no good thing will he withhold from them that walk uprightly."

Hindrances to enjoying Divine Provision:

1. Lack of relationship with the Divine Provider
2. Sin/Compromise – living a life of compromise
3. Unbelief
4. Fear
5. Living in self-will/pride.