

FINANCIAL BREAKTHROUGH

Sometimes we are only interested in God doing all the supernatural and hope to rejoice in His divine intervention. The Biblical principle is that we must act on the natural, and then God will confirm our obedience and act of faith with the supernatural signs and wonders.

Jesus spoke to the men at the wedding at Cana to fill the 6 water pots with water. This is the natural part and one of explicit obedience. Then came the supernatural miracle when they drew the excellent wine out from the water pots excellent wine.

The five loaves and two fishes were first given to Jesus and then the miracle began. The widow at Zarephath had to first give Elijah the bread cake in total obedience, then she saw the miraculous supply.

We must start acting in obedience and in faith to release the Spirit of God that will build an enduring house before us in these last days. God will build a house that will last the test of time, wind, rain and floods. When we obey God's word we will experience no trouble because we are protected by the royal command and (Ecc 8:5). We need the spirit of wisdom so that we can activate by doing what God has spoken to us. He will cause all things to work together to produce the results He intended for us.

The divine template for financial breakthrough is God's blueprint for us to become financially free and be blessed to become a channel of resources to His Kingdom. A new generation of wealth creations will rise this season to become the Kingdom Financiers of our time. They are a New Breed without greed, "a radical opposition to corruption, those who will win by righteousness."

Mat 6:33 "But seek first His kingdom and His righteousness, and all these things will be added to you.

We need to understand the governing principles so that we can serve God wholeheartedly without the fear of lack and the worries about the future.

1. Serve and Honor God with our Tithes

- Basic 10% is required by command though we promised Him our whole life – 100%
- 10% belongs to God, so does the other 90%
- We use 10% to acknowledge Him as our source of supply and He will bless us according to His riches of His glory.
- It is like the firstfruits in the season of harvest set aside to acknowledge God as our Primary Source of life and provisions and all.
- The practice of tithes is not confined to the Old Testament. It starts with Abraham the father of faith and the father of many nations. He acknowledges the Priesthood of Melchizedek and its services and its importance for his descendants. We are His descendants and are now covered by the Priesthood of the Lord Jesus Christ (Heb 7:4-10)

Heb 7:4 Now observe how great this man was to whom Abraham, the patriarch, gave a tenth of the choicest spoils.

Heb 7:5 And those indeed of the sons of Levi who receive the priest's office have commandment in the Law to collect a tenth from the people, that is, from their brethren, although these are descended from Abraham.

Heb 7:6 But the one whose genealogy is not traced from them collected a tenth from Abraham and blessed the one who had the promises.

Heb 7:7 But without any dispute the lesser is blessed by the greater.

Heb 7:8 In this case mortal men receive tithes, but in that case one receives them, of whom it is witnessed that he lives on.

Heb 7:9 And, so to speak, through Abraham even Levi, who received tithes, paid tithes,

Heb 7:10 for he was still in the loins of his father when Melchizedek met him.

- Tithing continued through the Old Testament but broaden to become a people tax to support the Aaronic priesthood who became dependant. The poor, needy and widows were supported by this national taxation system (Deut 14:22-29)

Deu 14:22 "You shall surely tithe all the produce from [p]what you sow, which comes out of the field every year.

Deu 14:23 You shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the Lord your God always.

Deu 14:24 If the [q]distance is so great for you that you are not able to[r]bring the tithe, since the place where the Lord your God chooses to set His name is too far away from you when the Lord your God blesses you,

Deu 14:25 then you shall [s]exchange it for money, and bind the money in your hand and go to the place which the Lord your God chooses.

Deu 14:26 You may spend the money for whatever your [t]heart desires: for oxen, or sheep, or wine, or strong drink, or whatever your heart [v]desires; and there you shall eat in the presence of the Lord your God and rejoice, you and your household.

Deu 14:27 Also you shall not neglect the Levite who is in your[w]town, for he has no portion or inheritance among you.

Deu 14:29 "At the end of every third year you shall bring out all the tithe of your produce in that year, and shall deposit it in your town.

Deu 14:29 The Levite, because he has no portion or inheritance among you, and the alien, the [y]orphan and the widow who are in your [z]town, shall come and eat and be satisfied, in order that the Lord your God may bless you in all the work of your hand which you do.

- It was corruption and neglect in the national fiscal policies that brought a curse on society (Mal 3:8, 10-12)

Mal 3:8 "Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings.

Mal 3:10 "Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

Mal 3:11 "Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes," says the LORD of hosts.

Mal 3:12 "All the nations will call you blessed, for you shall be a delightful land," says the LORD of hosts.

a) Bring the whole tithe

Mal 3:10 "Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

Honor God from the Multiple Streams of Income as we acknowledge He is our Primary Source and Only Source of Supply. Every believer who acknowledges Jesus Headship, Leadership and Priesthood will tithe to honor God with the substance. All sources of income as well as the wife's income as they are partners in life and in destiny.

b) Bring the tithe into the storehouse (Mal 3:10).

Mal 3:10 "Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

Our storehouse is where we receive our supplies when we are low in supply. Our storehouse is where we receive nourishment and food to do God's will on the earth. Our storehouse is the place where we receive impartation and the proceeding word of the season to keep us fresh and renewed to do God's will on the earth. Church members bring it into their "home" church where they belong. However the Senior Pastor will tithe to his spiritual father, who has taken responsibility over his life.

c) There will be food in the house (Mal 3:10).

There will be the needed ingredients for our lives that will empower us to do His will on the earth. God will give us the grace to govern and the power to prevail when we enter into His presence and in His house.

“Surely goodness and mercy will follow me all the days of my life. I will dwell in the House of the Lord forever.” (Ps 23:6)

d) God will rebuke the devourer (Mal 3:11).

Mal 3:11 "Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes," says the LORD of hosts.

Satanic forces in the marketplace will be rebuked so that we are not harassed and oppressed in and through the world system. God will protect us from spiritual forces that will devour or eat our yield in the field and marketplace. Satan will try to steal what is ours. We can operate freely in the marketplace as God builds a hedge around us and protects us from the enemy. God will keep the enemy out of our territory. God will rebuke the enemy and shut out satanic operation in the area we are operating in.

e) God will open the windows of heaven (Mal 3:10-11).

God will open the windows of heaven and pour out for us a blessing until it overflows. This is not a blessing in the House of God but out there in the fields where we are working. God will open the windows of heaven over our working places and pour out a blessing there until it overflows,. When we connect accurately to the Storehouse/House of God, God will bless us in the field/marketplace/working place. All our multiple source of income in the field will be protected. The grapes and the fruits of the ground will both be protected by God. Our vocation and all that we do will yield the full harvest and we will eat our own portions without any plunder from the devil.

f) We receive favor and honor from men (Mal 3:12).

They will call us blessed because they see that the windows of heaven are over us. We are being blessed in the same arena / field which they also have labored in. Without this divine intervention those who do not have His favor will suffer loss. They will recognize that God is over our lives. The Lord's hand and His blessing will be over our lives.

g) God will record our conversation and answer our prayers (Mal 3:16-18).

God will pay attention to our conversation and convictions which we are having with one another. God will be present among us and act upon our desires and the cries of our heart. God will record our spiritual passion and move to fulfill our God given desires. God will make a distinctive

difference between us and the ungodly by answering our heart's cry and expression of hope. God will move over us with great compassion and treat us like He would a son. God is worthy to be served with the honor of our substance.

2. Sow the seeds for our harvest cycle to begin

- a) Sow accurately as directed by the Holy Spirit and His Word
- b) We must not spare our sowing of the seed so that we can have a bountiful harvest.
- c) We sow according to the measure of harvest we want.
- d) We always reap what we sow.
- e) We reap in a different season than when we sow.
- f) We must sow into fertile ground if we are to see a full harvest. A Cursed ground will not yield. There are right places to sow and there are many wrong places too.
- g) We receive the best seed to sow from the Lord of the harvest.
- h) We will need to cut down and cut out expenses to have more to sow.
- i) Giving is sowing seeds and planting for the future.
- j) Giving breaks the curse of poverty and lack through the spirit of selfless sacrifice and generosity.

3. Spend wisely what we have

- a) Spend as planned in the Budget. Plan our spending. In this way we will not be impulsive in our decision to spend.
- b) Spend only on convictions and inner witness.
- c) Spend on appreciative items
- d) Spend on basics not luxury – lavish, luxurious extravagant lifestyle is very hard to maintain.
- e) Spend on priorities and essentials
- f) Spend with restraint and good cash control. Buy over a period so we buy off season for a greater discount.
- g) Spend from good cash flow (Cash is king!). Everyone is looking for cash. We must learn to protect our own resources.
- h) Spending level must be low enough to meet saving goals. The less we spend, the more we save.
- i) Spend from profits
- j) Spending is a spiritual discipline. We are stewards of His Resources.

(Primary Expenditures include Housing, Transportation, Food, Clothing, Health Care, Entertainment and Miscellaneous)

4. Save as much as possible

- a) Keep saving levels high enough to meet tomorrow's needs.
- b) Save for unexpected emergencies or eventualities, calamities.
- c) Save for unexpected opportunities available.
- d) Save for short term financial goals (below 5 years) and for long term financial goals (5 years and beyond)

- e) Savings Account is a safe interest bearing account that we can have ready access to in the future
- f) Save quickly on controllable items (like electricity, phone bills, good food, entertainments, clothing, etc)
- g) Save during our peak earning years (25-45 years old – people tend to load up on too much credit card debts or mortgage debts. We must accumulate assets and start a family and build the nest because savings will slow down after our best performance years.
- h) Save by assigning a role for every dollar earned.
- i) Do due diligence. Search out and cut expenditure.
- j) Buy only healthy and life food – to save on medical bills and pills
- k) Choose the right bank or safe investment to keep our money in.
- l) Be a generous giver not a careless one. Don't give until we are confident about the ground we are sowing into.

3 purpose to every dollar

- Deficit dollar – money used to pay installment debts.
- Budget dollar – money used to pay regular monthly expenses.
- Prosperity dollar – money saved or spent for future needs.

Deficit dollar pays for yesterday's bills.

Budget dollar pays for today's bills.

Prosperity dollar pays for tomorrow's bills.

We must reduce deficit dollars in our budget and increase the number of prosperity dollars.

5. Set financial goals

Keep focus level high for peak performance and disciplined ... pursuit of goals.

Have short (less than 5 years) and long term (beyond 5 years) goals. If we don't "spend from the hips" we can increase our savings and plan to reach our financial goals.

Short Term Objectives

- a) Giving to God in tithes and offerings
- b) Paying our taxes
- c) Pay off our debts – debt repayment
- d) Meeting living expenses – sustain lifestyle
- e) Increase cash flow margin
- f) Control cash flow – financial management
- g) Adjust time to reach our goals so that it's achievable

Long Term Objectives

- a) Children's Education plan
- b) Pay off remaining debt
- c) Giving as a lifestyle not event or activity
- d) Own the house we are staying in
- e) Start our own business or buy a business
- f) Fulfill lifestyle desires – renovate the kitchen, buy an investment home, go for a world tour, etc.
- g) independence – money is working for us

6. Settle all debts quickly

Financial greed will:

Entice us – allow us to buy when we really do not have the money.

Entangle us – cause us to pay more than the original price borrowed.

Strangle us – cause us to pay even a longer period using more tomorrow's resources.

Lender is Master to the Borrower. Borrower is slave to the Lender.

Pay our debts honorably and on time. Defer our indulgence and wants until we can afford what we need.

- a) Keep debt level low enough to maintain spending flexibility.
- b) Know the difference between bad debts and good debts. Remove as priority loans with highest interest rates.
- c) Determine how much debt we can afford or comfortably assume. Contribute more deposits so that we borrow less.
- d) We must determine ground rules about what we will and will not use debt for. (Borrowing to go on a holiday is silly!) Borrow only on appreciated items.
- e) We must have an emergency debt repayment plan in case something unforeseen happens to us. We must possess the power to liquidate assets quickly for cash. We can be caught and trapped in the downturn.
- f) We must know what kind of mortgage we should get. We must evaluate if fixed rate or adjustable rates are better for our mortgages. Should we go for long term or short term?

Advantages

Fixed Rate: Our monthly payment will be predictable remaining constant over the life of our loan.

Adjustable Rate: Our monthly payment will usually be lower at least in the first few years of our mortgage.

Disadvantages

Fixed Rate: If the interest rates fall dramatically after we have purchased our home, we are stuck paying a higher rate unless we decide to refinance our mortgage.

Adjustable Rate: If the interest rates rise too much we could lose our home if we can't service the loan.

g) We should know when we need to refinance our loans.

h) When properly used borrowing, can actually allow us to create wealth.

Intelligent Borrowing will allow us to live in a house before it is fully paid. Auto loans allow us to drive a car before the full final payment is made.

7. Search for investment opportunity

- a. No savings no investments – manage and multiply so we can invest – we will need a fair bit of money if we want to invest.
- b. Invest only from disposable cash or profit that if we lose it we will not lose anything else.
- c. Investment must be capital guaranteed – lowest risk
- d. Investments have different risk measure – high, medium and low risk.
- e. Investments must be diversified. Not different types of apples in one basket. They are still all apples. 4 baskets of all apples are still apples.
- f. Investments with interest guaranteed are rare but are lucrative – sometimes high risk.
- g. Investments must be fool proof – not run by fools – credibility of owners.
- h. Fact proof – all information given – no need for them to hide and no need to ask.
- i. File proof – accurate with legality to operate.
- j. Feud proof – split company from old – but new company.
- k. Forewarn proof – don't violate any signals of the Holy Spirit.
- l. Foresight proof – can see a tangible future - not impossible – doable – attainable.