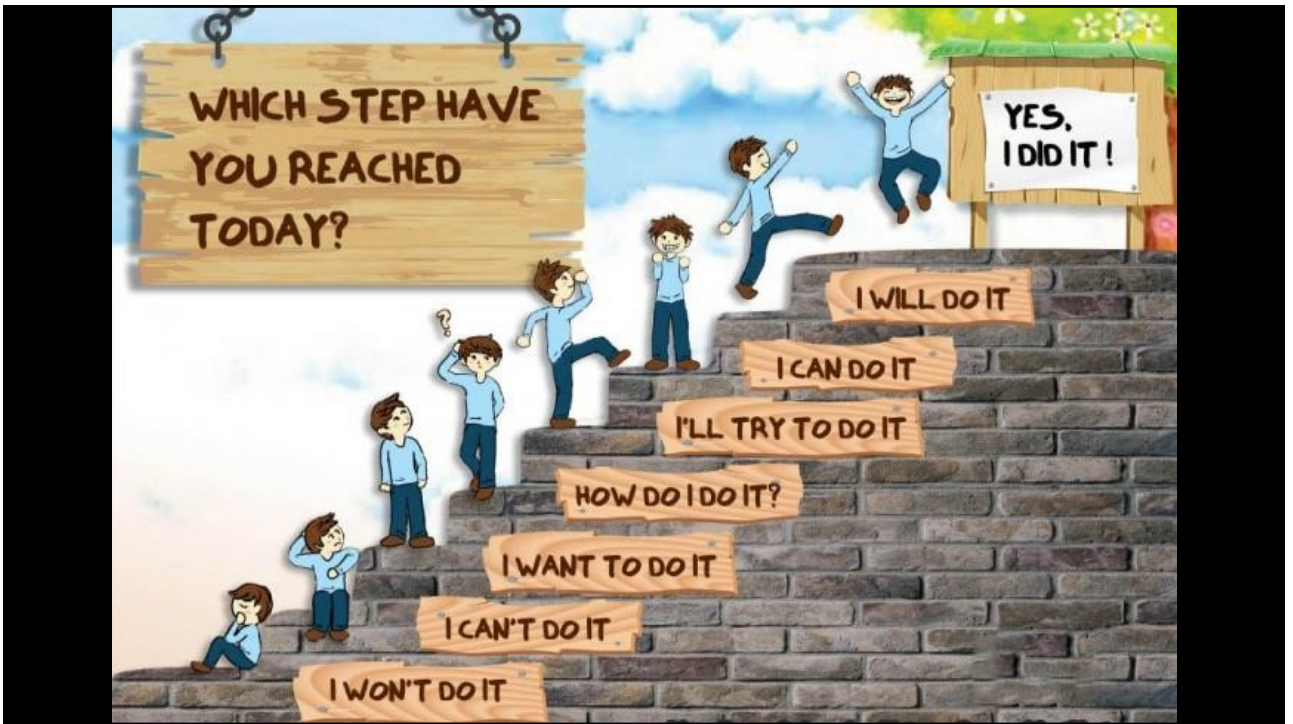




## Review

### Achieving Financial Freedom (Part 1)

- I. Why is there lack in the world?
- II. Why is there lack even amongst believers?
- III. How to overcome the fear of lack and lack itself?



IV. Understand the principle of tithes, offerings and alms.

- 1A. The tithe belongs to the Lord.
- 1B. The Lord only requires the tithe i.e. 10% of all that He has given to us.

**Proverbs 3:9** Honor the LORD with your possessions, and with the firstfruits of all your increase ...

2. The tithe is the first 10% of our income and increase of whatever the Lord has given to us.

### Examples

Commission

Fees

Inheritance

Capital Gains from Sales of Assets

Bonuses

Financial Gains

Etc

3. When we tithe, God will **sanctify** the remaining 90% of what we have received.

e.g. **If your salary is \$1000,  
you tithe \$100 (10%)**

**God will sanctify the remaining 90%  
i.e. \$900 by protecting it from the devourer.**

**Malachi 3:11** “And I will **rebuke the devourer** for your sakes, so that he will **not destroy the fruit of your ground**, **nor** shall the **vine fail to bear fruit** for you in the field,” says the LORD of hosts ...

3. When we tithe, God will **sanctify** the remaining 90% of what we have received.

**Matthew 6:20** but lay up for yourselves treasures in heaven, where **neither moth nor rust destroys** and where **thieves do not break in and steal**.

3. When we tithe, God will **sanctify** the remaining 90% of what we have received.

### Haggai 1:5-6

5 Now therefore, thus says the LORD of hosts: "Consider your ways! 6 "You have sown much, and **bring in little**; you eat, but do **not have enough**; you drink, but you are **not filled with drink**; you clothe yourselves, but **no one is warm**; and he who earns wages, earns wages to put into a **bag with holes**."

3. When we tithe, God will **sanctify** the remaining 90% of what we have received.

### Haggai 1:9-11

9 "You looked for much, but indeed it **came to little** ...  
10 Therefore the heavens above you **withhold the dew**, and the **earth withholds its fruit**. 11 For I called for a **drought on the land** and the mountains, on the **grain** and the **new wine** and the **oil**, on **whatever** the ground brings forth, on men and livestock, and on **all the labor of your hands**."

3. When we tithe, God will **sanctify** the remaining 90% of what we have received.

**Proverbs 3:9-10**

**9** Honor the LORD with your possessions, and with the firstfruits of all your increase; **10** So your **barns** will be **filled** with plenty, and your **vats** will **overflow** with new wine.

4. We are to **bring ALL** the tithe to the storehouse where we are fed the Word. This is usually the **local** church i.e. BBTC.

**A.** We are to **bring** our tithe because it belongs to the Lord.

**Malachi 3:10** **Bring** all the tithes into the storehouse, that there may be food in My house, and try 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 such blessing that there will not be room enough to receive it.

B. We are to bring **all** into the storehouse  
i.e. we are not to split the tithe.

**Malachi 3:10** Bring **all** the tithes into the storehouse, that there may be food in My house, and try 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 such blessing that there will not be room enough to receive it.

Anything above the tithe is our **OFFERING**.

5. Tithe, offerings and alms.

- A. **Tithes** are usually made to the local church where you are fed the Word of God i.e. BBTC and where you are personally plugged in the body-life.
- B. **Offerings** are made to the Lord for the work of God in general and this can be channelled to mission agencies, para-church, missionaries, etc.

5. Tithe, offerings and alms.

C. Look for opportunities to give alms to the poor and the needy.

**Galatians 2:10** They desired only that we should remember the poor, the very thing which I also was eager to do.

C. Look for opportunities to give alms to the poor and the needy.

**Acts 10:2, 4, 31**

**2** a devout man and one who feared God with all his household, who gave alms generously to the people, and prayed to God always. **4** And when he observed him, he was afraid, and said, "What is it, lord?" So he said to him, "Your prayers and your alms have come up for a memorial before God. **31** and said, 'Cornelius, your prayer has been heard, and your alms are remembered in the sight of God.



6. Question : Isn't tithing a part of the law?  
 Answer : NO! Tithing is not under the law.

Tithing was instituted way **Before** the law [Moses]

**Genesis 14:18-20**

18Then Melchizedek king of Salem brought out bread and wine; he was the priest of God Most High. 19And he blessed him and said: "Blessed be Abram of God Most High, Possessor of heaven and earth; 20And blessed be God Most High, Who has delivered your enemies into your hand." And he [Abram] gave him [Melchizedek] a tithe of all.

6. Question : Isn't tithing a part of the law?  
 Answer : NO! The Lord Jesus affirmed it.

**Matthew 23:23** Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith.

**These [the tithe] you ought to have done, without leaving the others [justice, mercy] undone.**

6. Question : Isn't tithing a part of the law?

Answer : NO!

Hebrews 7:8 Here mortal men receive tithes, but there He [the Lord Jesus] receives them, of whom it is witnessed that He [the Lord Jesus] lives.

V. Know the difference between

Bread and Seed.

2 Corinthians 9:10 Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness.

*Note that God supplies 2 things:-*

***Bread for food and Seed to sow***

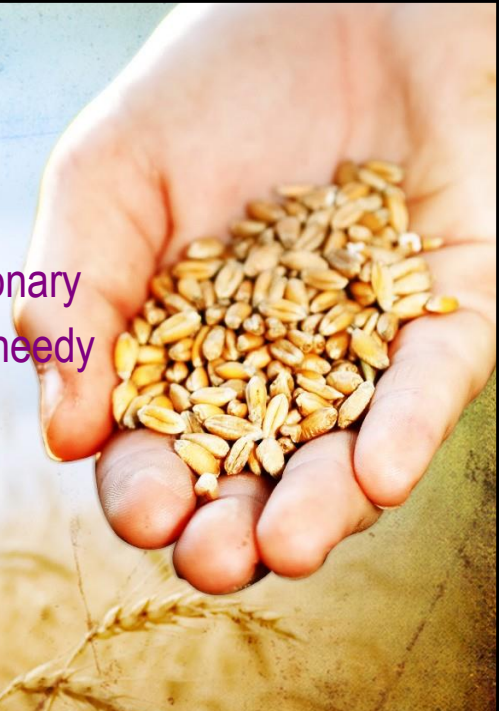
## Example \$1000 income

### Seed to sow =

1. 10% : \$100 tithe to BBTC
2. 4% : \$ 40 offerings as gift to a missionary
3. 1% : \$ 10 alms for the poor and the needy

Total Seed To Sow = **\$150**

4. 5% : **\$ 50** savings



## Example \$1000 income

### Bread for Food =

\$1000 minus \$150 Seed minus \$50 savings =

\$ 800 for meals, transport, hairdo, dentist,  
clothes, movie, etc.



## VI. Principles about our Seed [to sow / to give].

### SeedTime and Harvest

**Genesis 8:22** While the earth remains, seedtime and harvest, cold and heat, winter and summer, and day and night shall not cease.

This is a LIFE principle of  
God's created Natural Order

## Principles about our SEED

### A. Seed requires partnership.

- ✓ The **SEED** by itself is impotent until it comes into a covenant relationship with the soil.
- ✓ An apple seed cannot produce apples until it is sown in the soil.

## Principles about our SEED

B. The quality of the harvest of the Seed is dependent on the quality of the soil.

**Matthew 13:8** But others fell on good ground and yielded a crop: some a hundredfold, some sixty, some thirty.

The seed that is put in wrong soil nullify the harvest e.g. throwing the seed on the road or into the drain.

## Principles about our SEED

C. The Seed requires **sufficient quantity**.

**2 Corinthians 9:6** But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

The farmer sows proportionate seed for the harvest he wants.

## Principles about our SEED

D. Sowing Seed requires **faith** and **obedience**.

Hebrews 11:6 But **without faith it is impossible to please Him**, for he who comes to God **must believe that He is**, and that He is a rewarder of those who **diligently seek Him**.

D. Sowing Seed requires **faith** and **obedience**.

- ✓ God placed the second tree in the garden to give man, the **freedom of choice**.
- ✓ To have faith in God is to have confidence in what God **says** and grow our **relationship** with Him.

Numbers 23:19 **God is not a man, that He should lie**, nor a son of man, that He should repent. Has He said, and will He not do? Or has He spoken, and will He not make it good?

## Principles about our SEED

E. Our Seed requires expectation.

A farmer sows seed in expectation of the harvest.

### Luke 6:38 - Promise

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

## Principles about our SEED

F. Seed requires time to germinate into a harvest.

✓ Wait patiently for your harvest.

**Galatians 6:9** And let us not grow weary while doing good, for in due season we shall reap if we do not lose heart.

**Hebrews 6:12** that you do not become sluggish, but imitate those who through faith and patience inherit the promises.

## Principles about our SEED

G. Water the seed continually with prayer for the grace-harvest you seek.

**Hebrews 4:16** Let us therefore come boldly to the throne of grace, that we may obtain mercy and find grace to help in time of need.

## Principles about our SEED

G. Water the seed continually with prayer for the grace-harvest you seek.

Healing    Marriage Reconciliation

Salvation of Loved Ones    Financial Freedom

Excelling in Studies    Return of prodigal son / daughter

Family Harmony    Promotion    Payment of Debts



VII. Be **generous** Givers-Sowers  
to others as unto **God**.

It is more blessed to give than to receive.  
**Acts 20:35c**

**2 Corinthians 9:8** - The MESSAGE  
We are to be controlled by generosity

1. **Receive** God's grace and **release**  
God's grace at all times.

**Matthew 10:8b**  
Freely you have received, freely give.

**1 Peter 4:10** As each one has received a gift,  
minister it to one another, **as good stewards**  
**of the manifold grace of God**.

1. **Receive** God's grace and **release** God's grace at all times.

**Titus 3:8, 14**

**8** This is a faithful saying, and these things I want you to affirm constantly, that those who have believed in God should **be careful to maintain good works**. These things are good and profitable to men.

**14** And let our people also learn **to maintain good works**, to **meet urgent needs**, that they may **not be unfruitful**.

2. We cannot do our sowing and giving **legalistically**.

- It is **not** my performance that produces provision and wealth.

**Deuteronomy 8:18** And you shall remember the LORD your God, for **it is He who gives you power to get wealth**, that He may establish His covenant which He swore to your fathers, as it is this day.

3. Be free from **legalism** but live on the **Grace** from God when you follow God's Created Natural Laws as well as Kingdom Principles.

They are:

- A. **Sowing** and Reaping [Galatians 6:7]
- B. Receiving and **Giving** [Matthew 10:8b]
- C. Combining Prayer with **Giving** [Acts 10:2, 4:31 - Cornelius]

3. Be free from **legalism** but live on the **Grace** from God

**Psalm 35:27c ... who delights in the prosperity of My servants ...**

**Isaiah 48:17** Thus says the Lord, your Redeemer, the Holy One of Israel: "I am the Lord your God, **Who teaches you to profit**, Who leads you by the way you should go.

**Relationship with God and the Grace of God.**

4. Recognize what is Caesar's and what is God's.

**Matthew 22:19-21**

**19** Show Me the tax money. So they brought Him a denarius. **20** And He said to them, "Whose image and inscription is this?" **21** They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's."

5. In our giving-sowing, it is important to plan as to the amount and where to sow and who to give.

**2 Corinthians 9:7** So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.

**Plan and Set Aside a Pool of  
SEED MONEY**

6. The outcome is abundance for a multiplication of good works.

**2 Corinthians 9:10-11**

10 Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness, 11 while you are enriched in everything for all liberality, which causes thanksgiving through us to God.

6. The outcome is abundance for a multiplication of good works.

- ✓ Our giving must include the poor and unrighteous.

**Luke 6:28, 35**

28 Bless those who curse you, and pray for those who spitefully use you. 35 But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil.

Our giving must include the poor and unrighteous.

**Luke 6:36-38**

**36** Therefore be merciful, just as your Father also is merciful.

**37** Judge not, and you shall not be judged. Condemn not, and you shall not be condemned. Forgive, and you will be forgiven. **38** Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

**World's Economy and God's Economy**

**Blessings from Obedience to the Word of God**

**Curses from Disobedience**

- **The Curse of Cain**
- **The Curse of Malachi**
- **The Curse of Haggai**
- **The Generational Curse of Poverty**
- **The Curse of Ananias and Sapphira**



## CONCLUSION

Proverbs 11:25 The generous soul will be made rich, and he who waters will also be watered himself.

## CONCLUSION

**Ephesians 6:8**  
knowing that whatever good anyone does, he will receive the same from the Lord, whether he is a slave or free.

