

THE
BIBLICAL
PURPOSE
FOR
WEALTH



BRUCE R. EDWARDS

THE BIBLICAL PURPOSE OF WEALTH

Bruce R. Edwards

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The Biblical Purpose of Wealth

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Foreword

The Biblical Purpose for Wealth

For over four decades, I've had the privilege of walking alongside Christian entrepreneurs and business leaders—teaching, mentoring, and helping them understand that their calling in the marketplace is just as sacred as the calling of a missionary in a far-off land. I've seen firsthand how applying biblical principles to business not only brings success, but significance.

This book, *The Biblical Purpose for Wealth*, is the culmination of those years of experience—drawn from countless conversations, real-life case studies, scriptural insights, and above all, the unchanging Word of God. While you'll find ideas that echo respected Christian authors and financial teachers, the heart and foundation of this book rests solidly on the Bible.

Why should you trust what's written here? Because these aren't just theories—they're tested truths. I've lived them. As both a pastor and a business owner, I've experienced the power and faithfulness of God when we put Him first in our finances. I've seen men and women transformed, not only in their income but in their impact. I've watched small business owners become Kingdom financiers. I've helped executives shift from accumulation to assignment. And I've stood in awe as God has kept His promise to bless those who are committed to being a blessing.

The guiding verse for this book is 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.”

That one verse changes everything. God gives power to get wealth—but not just for comfort, retirement, or reputation. He gives it to establish His covenant, to expand His Kingdom, to reach people with the good news of Jesus Christ. Wealth, in God's economy, is a tool. A trust. A test. And above all, a means to fulfill His eternal purpose.

If you're a business leader, entrepreneur, or simply a believer who wants to understand God's purpose for provision, this book is for you. It's time to rethink wealth—not just as something we pursue, but as something God provides for a purpose far greater than ourselves.

May this book inspire you, challenge you, and equip you to walk in financial purpose. And may you always remember: true wealth is not just about what you can earn, but what you are empowered to give.

Introduction

A few years ago, I sat across from a successful businessman in his mid-40s. He had built a thriving company from the ground up, employed dozens of people, and had reached the kind of financial milestone most entrepreneurs only dream about. But as he sipped his coffee, he looked me in the eye and said, *“I’ve made the money. I’ve built the business. But I can’t shake the feeling that something’s missing. What’s all this wealth really for?”*

That question echoes in the hearts of countless business men and women today—visionaries, innovators, and entrepreneurs who’ve poured everything into building something meaningful, only to wonder if there’s a greater purpose to the prosperity they’ve achieved or are striving for.

If that resonates with you, this book is for you.

In *The Biblical Purpose of Wealth*, I speak directly to those of you called to the marketplace. Whether you’re running a startup, leading a company, or building a brand, this book will help you discover what Scripture truly says about prosperity—and why God desires to bless the work of your hands.

As a pastor and Bible college teacher with over 40 years of experience, I’ve taught these principles to countless leaders and entrepreneurs across the globe. I’ve watched business owners go from burnout and confusion to purpose and clarity—once they understood the biblical foundation for wealth.

This isn’t about prosperity for prosperity’s sake. It’s not about health-and-wealth hype or get-rich-quick gimmicks. It’s about aligning your business, your finances, and your purpose with the heart of God.

In the chapters ahead, I'll share:

- How the Bible clearly establishes that it is God's will to prosper you.
- Why many Christians misunderstand wealth—and the damage those misconceptions can cause.
- The true, kingdom-centered purpose of wealth: *to establish the Kingdom of God on earth.*

You'll learn how to steward your resources with clarity, how to build with eternal impact in mind, and how to embrace the role of a Kingdom-minded entrepreneur. You will understand your money has a mission and your prosperity has a purpose.

You were never meant to just chase success. You were meant to *build something that lasts*—something that reflects the character, wisdom, and generosity of God.

Let's explore together how wealth, in the hands of those who understand its purpose, can become one of the most powerful tools for transformation this world has ever seen.

Let the journey begin.

Section One

Principles of Biblical Wealth

Chapter 1

God's Will is for You to Prosper

One of the greatest truths often overlooked or misunderstood in the body of Christ is that **God genuinely desires the well-being and prosperity of His people**. He is not glorified when His children live in perpetual lack or struggle. Instead, He rejoices when His people prosper and walk in the fullness of life He has provided.

It is amazing to me how many well meaning Christians don't believe God wants them to prosper. Listen, it is either God's will to prosper His people or it is not! There is not any in between.

If you believe it's NOT God's will to prosper you, why are you working so hard to prosper? I ask people that question all the time when they try to convince me God does not want all His people to prosper.

If that's what you believe, why would you want to go against the will of God? If you really believe that, sell your car, your house, and any other modern day convenience. If I really believed God did not want me to prosper, I would do everything I could to get as poor as I could.

When I ask people why they believe that, they always talk about all the people in the world who are in poverty and struggling. They say, If it was God's will to prosper His people why are so many living in poverty?

My response is, you are establishing what you believe on peoples experience and not the Word of God. Anytime you base your faith and what you believe on your or anyone else's experience you are going to be mislead most of the time. Just because someone does not experience the will of God for their life does NOT change the will of God. It is God's will for everyone

to be saved, but not everyone is saved, that does not change God's will.

The Word of God is crystal clear; His will is for His people to prosper! Scripture after scripture tells us so.

Psalms 35:27 says, *"He takes pleasure in the prosperity of His servant"* It God did not want you to prosper He certainly would NOT take pleasure in it.

Deuteronomy 8:18 tells us, *"you shall remember the Lord your God, for it is He who gives you power to get wealth,..."* Again, if God did not want you to prosper and have wealth why would He give us power to get wealth?

3 John 2 clearly expresses God's desire for your prosperity - *"Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth."*

Notice the phrase *"above all things"*—this highlights the priority God places on the well-being of your entire being: spiritually, physically, and materially.

This desire is not the invention of modern prosperity preachers, nor is it a byproduct of Western capitalism. It is **God's idea**. As Pastor Bill Winston once said, *"Prosperity is not a man-made doctrine—it is a covenant promise."*

Gross Misconceptions About Wealth

Unfortunately, the Church has long suffered from **misunderstandings and distortions** regarding wealth. These misconceptions have hindered believers from embracing God's promises in this area and have allowed the enemy to keep many in bondage to lack.

Let's explore some of the most common misconceptions and what Scripture really says.

1. “Money is the root of all evil”

This is one of the most frequently misquoted verses in the Bible. The actual text in **1 Timothy 6:10** says:

*“For the **love of money** is the root of all evil...”*

It is not **money**, but the **obsessive love of money**—greed, idolatry, covetousness—that leads to evil. Money is morally neutral. It simply reflects the heart of the one who possesses it. As Pastor John Piper notes, *“Money is a tool—use it for God’s purposes, or it will become your god.”*

The wealth of the earth actually **belongs to God**:

“The silver is mine, and the gold is mine, saith the Lord of hosts.”
— **Haggai 2:8**

To call wealth evil is to misunderstand its source and its purpose in the Kingdom.

2. “Wealth corrupts holiness”

Critics often cite **Luke 18:24-25**, where Jesus says:

“How hard is it for those who have riches to enter the kingdom of God!”

However, context matters. Jesus was addressing those who **trust in riches**, not all who possess them.

If wealth were inherently evil, **Abraham**—who was *very rich in livestock, silver, and gold* (Genesis 13:2)—would not be celebrated in Scripture. Yet Jesus refers to *“Abraham’s bosom”* as a place of rest and reward in **Luke 16**.

Likewise, **Job**, **David**, and **Solomon** were all wealthy men who walked with God. And most importantly, **God Himself is the wealthiest being in existence**, and yet He is “holy, holy, holy” (Isaiah 6:3).

Wealth, when stewarded righteously, does not corrupt; it enables. It allows believers to **build churches, fund missions, care for the needy, and extend the Kingdom.**

3. “Wealth is worldly”

This idea is rooted in a false dichotomy between the spiritual and the material. In truth, **heaven itself is full of material wealth:**

“The street of the city was pure gold, as it were transparent glass.” — Revelation 21:21

If gold is good enough for the streets of heaven, why would it be evil on earth?

Worldliness, as defined in **1 John 2:16**, is not about possessions but about **heart attitudes:**

“For all that is in the world—the lust of the flesh, the lust of the eyes, and the pride of life—is not of the Father...”

Pride and greed can manifest in both the rich and the poor. In fact, some of the **most prideful people have nothing, yet exalt themselves based on their own self-righteousness.**

Wealth is not the problem—it’s how you handle it.

4. “Preaching prosperity is materialistic”

Some critics accuse the message of prosperity as being materialistic or self-centered. But biblical prosperity is never about hoarding wealth. It’s about **stewardship and kingdom advancement.**

“As long as he sought the Lord, God made him to prosper.” — 2 Chronicles 26:5

True covenant wealth flows **through relationship with God**, not apart from it. It serves a purpose: to establish His covenant on the earth (Deuteronomy 8:18).

Pastor Creflo Dollar said it well: *“Prosperity isn’t about money. It’s about having what you need to do the will of God.”*

Covenant Wealth vs. Worldly Riches

There is a difference between the **world’s riches** and **God’s covenant wealth**:

Worldly Riches

Brings pride

Temporary

Source of sorrow

Leads to insecurity

Often self-centered

Covenant Wealth

Cultivates humility

Eternal and
durable

Sorrow-free
(Proverbs 10:22)

Rooted in God’s
promises

Always purpose-
driven

Chapter 2

Two Sources of Wealth

*Understanding the Difference Between
Eternal Blessing and Fleeting Riches*

Introduction:

Let's begin with an essential truth: **it is entirely possible to be wealthy outside the Kingdom of God.** Scripture and history are full of examples of individuals who amassed great wealth but lived far from the purposes and presence of God.

Jesus alluded to this reality in the parable of the rich man and Lazarus (Luke 16:19–31). The rich man lived in splendor while Lazarus begged at his gate, but their destinies were eternally different. The rich man, despite his earthly success, ended up in torment.

Worldly riches can be gained by human effort, wisdom, or even unethical means—such as gambling, fraud, manipulation, or oppression. However, such wealth, while dazzling, often comes at a high spiritual cost.

As Pastor A.W. Tozer once said, *"It is possible to have wealth and still be utterly bankrupt in the eyes of heaven."*

In this chapter, we will explore the **distinct differences** between worldly riches and covenant wealth—the kind of blessing that comes from God and carries His approval.

Characteristics of Wealth Outside the Kingdom

Wealth outside the Kingdom may appear attractive, but its fruit reveals its root. Let's look at its core characteristics:

1. Pride

Worldly wealth often leads to pride because people attribute their success solely to their own efforts.

In Acts 12:21–23, King Herod gave a public address. The people shouted, “This is the voice of a god, not a man!” Because he did not give glory to God, Herod was struck down, and he died eaten by worms. A tragic reminder that pride attracts divine judgment.

Similarly, Nebuchadnezzar, in Daniel 4, boasted about the majesty of Babylon as the work of his own hands. God humbled him by removing his sanity and causing him to live like an animal for seven years.

Jesus told a parable of a rich fool who said to himself, “*You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry*” (Luke 12:19). That very night, his life was demanded of him.

Pride is a silent killer. It exalts self and pushes God out of the picture. It creates an illusion of self-sufficiency while eroding spiritual health.

*“Pride must die in you, or nothing of heaven can live in you.” –
Andrew Murray*

2. Insecurity

Wealth without God breeds anxiety and fear. Why? Because the burden of protection rests entirely on the owner.

In Luke 18:18–23, a rich young ruler walked away from Jesus “very sorrowful” when told to give up his possessions. His wealth had become his identity, and the thought of losing it shook him to the core.

When you earn wealth by your own hand, **you feel you must guard it by your own strength.** Alarm systems, armed guards,

and hidden accounts cannot protect against the spiritual insecurity that accompanies riches without righteousness.

“It is not what a man has, but what has the man that makes the difference.” – Dr. Tony Evans

3. Temporariness

Worldly wealth is temporary and unreliable. Proverbs 13:11 warns, *“Wealth gained hastily will dwindle.”*

Psalms 73:18–20 paints a vivid picture of the instability of the wicked: *“Surely you place them on slippery ground; you cast them down to ruin.”*

Ask those who once topped the Forbes list but fell into scandal or financial ruin—riches built on worldly systems are like sandcastles before the tide.

Without a covenant with God, riches offer no lasting security.

4. Sorrow

Paul wrote in 1 Timothy 6:10, *“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”*

The pursuit of money, when it becomes a god, leaves people emotionally bankrupt. Sleepless nights, fractured families, and constant stress are the byproducts.

A man can have a mansion but no rest, a luxury bed but no peace, gourmet meals but no appetite. Sorrow haunts wealth outside the covenant.

Characteristics of Covenant Wealth

Now let us consider **Covenant Wealth**—blessings obtained through partnership with God, grounded in obedience, trust, and stewardship.

1. Humility

Covenant wealth recognizes God as the source. It produces **gratitude, not arrogance**.

Deuteronomy 8:18 says,

“But remember the Lord your God, for it is he who gives you the ability to produce wealth...”

When you understand that every good thing comes from God, you walk humbly. You give freely. You serve generously.

“When God blesses you financially, don’t raise your standard of living. Raise your standard of giving.” – Mark Batterson

2. Sorrow-Free

Proverbs 10:22 says,

“The blessing of the LORD, it maketh rich, and He addeth no sorrow with it.”

God’s blessings are not a burden. They come with peace, joy, and contentment. True covenant wealth lets you sleep well and wake up refreshed.

Proverbs 17:22 says, *“A cheerful heart is good medicine.”*

Covenant wealth often includes emotional and physical wellness.

“The richest man is not the one who has the most, but the one who needs the least.” – Unknown

3. Durability

Ecclesiastes 3:14 declares,

“I know that everything God does will endure forever...”

When God prospers you, it is built on an eternal foundation. Unlike worldly riches, it does not vanish with the next market crash.

Romans 11:29 reminds us,

“For the gifts and the calling of God are irrevocable.”

If God gave it, He sustains it. If God called you, He will equip you. His blessings are not seasonal—they are **sustained by His covenant faithfulness**.

4. Increases Over Time

Proverbs 4:18 says,

“The path of the righteous is like the morning sun, shining ever brighter till the full light of day.”

Covenant wealth grows. It multiplies. It doesn't peak and decline—it **blossoms in every season**, because it is connected to the eternal Vine.

Pastor Robert Morris once said:

“God is not trying to get something from you; He’s trying to give something to you. But He needs your heart first.”

When you follow God's principles—tithing, generosity, stewardship—your life becomes a testimony of increasing blessing.

The Reason for Poverty Among Saints

If God has made covenant wealth available, why then do many believers struggle with poverty?

There two main reasons;

1. Lack of Knowledge

Hosea 4:6 says, “My people are destroyed for lack of knowledge:...” This is talking about the knowledge of God’s Word. Many people have never heard that God wants to bless and prosper them. Then there are those who have heard, but reject what God has said. This is disbelief. The result is the same, they miss out on what God wants for their life.

2. Disobedience.

Malachi 3:8–10 highlights a powerful principle:

“Will a man rob God? Yet you have robbed Me... in tithes and offerings... Bring all the tithes into the storehouse... and see if I will not open the windows of heaven and pour out a blessing...”

Poverty among God’s people is often **self-inflicted**, resulting from ignoring God’s financial instructions. When we withhold from God, we hinder His provision.

Obedience unlocks abundance. Disobedience invites lack.

As Dr. Bill Winston teaches,

“Poverty is not the absence of money—it’s the absence of understanding God’s covenant for prosperity.”

God is bound to His Word. He is not swayed by our emotions but responds to our **faith and obedience**. He longs to bless His people, but He will not violate His principles to do it.

Choose the Covenant Path

There are two types of wealth: one built on **self**, and one built on **the Savior**. The first offers temporary pleasure but eternal emptiness. The second offers eternal security and joyful stewardship.

Covenant wealth humbles, satisfies, endures, and multiplies.

The choice is clear. Return to God's ways. Let Him be Lord over your finances. Obey His voice, honor Him with your resources, and walk in the path of everlasting increase.

God's promise stands:

"If you are willing and obedient, you shall eat the good of the land." – Isaiah 1:19

Key Takeaways:

- Wealth outside the kingdom leads to pride, insecurity, sorrow, and impermanence.
- Covenant wealth brings humility, joy, durability, and increase.
- Poverty is often the result of disobedience to God's financial principles.
- God's blessings are sorrow-free and rooted in eternal purpose.

Chapter 3

The Purpose of Wealth

Many believers today have a distorted view of wealth, often associating it with greed, worldliness, or spiritual compromise. Sadly, much of this confusion stems from ignorance—misunderstanding God’s Word and God’s heart. As Pastor John Piper once remarked, *“The issue is not whether Christians should make a lot of money. The issue is what we do with it.”*

This chapter aims to answer the vital question: **Why does God want His people to prosper financially?** We will explore, through the lens of Scripture, God’s divine purpose for wealth in the life of the believer and the Church.

1. Wealth as Part of Redemption

"For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich."

—2 Corinthians 8:9 (NIV)

Jesus’ redemptive work wasn’t limited to forgiveness of sin. He came to restore **everything** that sin had stolen—including our dignity, peace, and provision. Poverty, which entered the world through the fall, is not a blessing. When Adam sinned, his eyes were opened, and he realized he was *naked*—symbolic of the loss of covering, dignity, and provision.

Author and preacher Derek Prince once said, *“Poverty is not a virtue, and Jesus didn’t come to make us beggars. He came to redeem us from the curse—including poverty.”*

Just as sin brought separation and shame, redemption brings restoration and abundance. Jesus became poor so that we could experience not only spiritual riches but also material sufficiency to fulfill His purpose.

The prodigal son is a perfect example. He returned home clothed in rags, but his father put the best robe on him, a ring on his finger, and shoes on his feet (Luke 15:22). He wasn't just forgiven—he was **restored**.

2. Wealth Establishes God's Covenant

“But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant, which He swore to your ancestors, as it is today.”

—Deuteronomy 8:18 (NIV)

God gives His people the **power to get wealth** for a specific reason: **to confirm His covenant**. Wealth is not merely for personal comfort—it is covenantal. It is God's way of proving His faithfulness to the promises made to Abraham.

Galatians 3:13-14 tells us that Christ redeemed us so that *“the blessing of Abraham might come upon the Gentiles in Christ Jesus.”* That blessing includes **fruitfulness, favor, and financial provision**.

Pastor Bill Johnson said it this way: *“God’s blessing isn’t just for me—it’s supposed to flow through me. I’m blessed to be a blessing.”*

Wealth in the hands of a covenant-minded believer becomes a **tool for kingdom impact**, a **testimony of God’s goodness**, and a **sign of His promise fulfilled**.

3. Wealth Expands God's Kingdom

“My cities shall again overflow with prosperity, and the Lord will again comfort Zion.”

—Zechariah 1:17 (ESV)

God uses wealth to fund His mission. Money, when sanctified and rightly used, becomes an instrument of expansion—fueling missions, planting churches, publishing Bibles, broadcasting the gospel, and meeting the needs of the poor.

Jesus Himself had a treasurer—Judas. His ministry had financial partners (Luke 8:3), which means money was a necessity even in His divine mission.

Dr. Kenneth Hagin once said, *“It takes money to preach the gospel. God knows it, the devil knows it, and we should know it.”*

No ministry, no matter how anointed, can function without resources. Money is needed for evangelism, discipleship, and compassion. Wealth in the Church isn't a luxury—it's a **requirement for global reach**.

4. Wealth Helps the Saints Abide

“Surely your goodness and love will follow me all the days of my life, and I will dwell in the house of the Lord forever.”

—Psalm 23:6 (NIV)

When God's people experience His **goodness** in practical ways—including financial stability—they are more likely to remain steadfast in their faith and fellowship. Prosperity helps create environments where people thrive spiritually, emotionally, and materially.

Jesus said in John 15:16, *“I appointed you so that you might go and bear fruit—fruit that will last.”* For that fruit to abide, resources are required.

Pastor Matthew Ashimolowo of Kingsway International Christian Centre in London said, *“Poverty drives people away from church. When needs are met, people feel the love of God in action.”*

When the Church reflects the goodness of God—through benevolence, community support, and empowerment—it fosters long-term discipleship and growth.

5. Wealth Cleanses, Not Corrupts (When It's from God)

“Feed me with the food that is needful for me, lest I be full and deny you... or lest I be poor and steal and profane the name of my God.”—Proverbs 30:8-9 (ESV)

The idea that money automatically corrupts is a myth. **Poverty is not a safeguard of righteousness.** In fact, the Bible often associates poverty with temptation to steal or compromise. God's wealth, however, sanctifies and uplifts.

Psalms 112:3 says, *“Wealth and riches are in his house, and his righteousness endures forever.”* Wealth that comes from God leads to **righteousness**, not ruin.

As Pastor Myles Munroe once taught, *“God’s wealth does not replace God’s holiness—it reveals it.”*

God is the holiest Being—and also the wealthiest. Wealth in the hands of a sanctified believer doesn't lead to greed, it leads to greater generosity and impact.

6. Wealth Establishes the Dominion of the Saints

“The poor man's wisdom is despised, and his words are not heard.”—Ecclesiastes 9:16 (KJV)

Money is a **defense**—a form of influence and authority. Ecclesiastes 7:12 echoes it: *“Wisdom is a defense as money is a defense.”*

Without financial means, many saints are **voiceless**, unable to influence the culture or defend their rights. This is why the devil often attacks the Church's prosperity: a poor Church is powerless, silent, and oppressed.

Bishop David Oyedepo once noted, *“A poor Church is a burdened Church. A prosperous Church becomes a blessing to nations.”*

From media outreach to legal rights to humanitarian aid, dominion on earth requires resources. God wants His people **to reign**—not just in heaven, but also on earth (Revelation 5:10).

Wealth is not evil. The *love* of money is the root of evil—not money itself (1 Timothy 6:10). In God's plan, wealth is a **means**, not an end. It is a tool, a defense, a testimony, and a covenant proof.

So, why does God prosper His people?

- To **demonstrate redemption**
- To **establish His covenant**
- To **expand His kingdom**
- To **sustain the saints**
- To **cleanse the Church**
- To **equip believers for dominion**

Ultimately, our financial prosperity is not just about living in comfort—it's about living in **calling**. It's about funding the mission, helping the hurting, and testifying of the goodness of our God.

“You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”

—2 Corinthians 9:11 (NIV)

Let us embrace biblical prosperity—not for selfish gain, but for Kingdom purpose.

Chapter 4

THE COVENANT

What Is a Covenant?

The **Advanced Learner’s Dictionary** defines *covenant* as “a formal agreement that is legally binding.” In biblical terms, however, a covenant goes much deeper than a legal contract—it is a **spiritual agreement initiated by God** that involves unwavering commitment and divine obligation.

A covenant is **not like a promise**. Promises are often conditional and can be influenced by circumstances or feelings. They may or may not be fulfilled depending on the character or ability of the person making them. A covenant, on the other hand, **carries the full weight of divine integrity**. It is **irrevocable, binding, and eternal** once entered into.

“A promise is something you make; a covenant is something you become.”

— *Dr. Tony Evans*

God’s covenant is a solemn, unbreakable agreement with His people. He does not break covenants. His Word is His bond.

“My covenant will I not break, nor alter the thing that is gone out of my lips.” — Psalm 89:34

In short, a covenant is the highest form of commitment found in the Kingdom of God.

God's Covenant and Wealth

Many believers misunderstand prosperity in the kingdom. They believe they can "pray" or "fast" their way into wealth. But God's covenant regarding wealth is not based on pleading—it is based on **obedience to covenant terms**.

“But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant...” — Deuteronomy 8:18

God gives us the power to obtain wealth—not to fulfill a casual promise, but to **establish His covenant**. This covenant includes **spiritual, physical, and material blessings**, but it **requires compliance** with its conditions.

*“You cannot fast your way into a harvest. You must sow.”
— Bishop David Oyedepo*

How Unbreakable Is God's Covenant?

The strength and permanence of God's covenant are astonishing. God Himself illustrates this by tying the endurance of His covenant to the reliability of **day and night**:

“Thus saith the Lord; If ye can break my covenant of the day, and my covenant of the night... then may also my covenant be broken with David my servant...” — Jeremiah 33:20–21

In other words, unless you can stop the sun from rising and setting, **you cannot stop God's covenant from functioning**. As long as you wake up and see the sun, you can be sure that the **covenant of God is still in force**.

“The covenant of God is not affected by the economic climate. It is governed by heaven’s economy.” — *Dr. Creflo Dollar*

And this covenant is not just with King David—it extends to all who belong to Christ. The Apostle John declares in Revelation 5:10 that believers are **kings and priests unto God**, destined to reign on earth. This includes **dominion in finances, influence, and authority**.

The Covenant Is a Partnership

Every covenant involves two parties. In this divine covenant, **God is the covenantor**, and **we are the covenantees**. Let’s examine God’s side of the equation.

- *“I am the Lord, I change not.”* (Malachi 3:6)
- *“...It was impossible for God to lie...”* (Hebrews 6:18)
- *“...God, that cannot lie...”* (Titus 1:2)

These scriptures underscore the **immutability** of God’s nature. He does not lie, change, or fail. That means every failure in a covenant relationship lies on man’s part, **not God’s**.

“Every good gift and every perfect gift is from above... with whom is no variableness, neither shadow of turning.”

— **James 1:17**

God is the **constant**, and we are the **variable**. Therefore, if we want to enjoy the covenant benefits, including prosperity, we must align with His terms.

The Law of Seedtime and Harvest

The core principle of covenant prosperity is found in:

“While the earth remaineth, seedtime and harvest... shall not cease.” — Genesis 8:22

This is a **law**, not a suggestion. No one expects a harvest without planting seed. In the same way, **no believer should expect financial abundance without giving.**

“God has the harvest. You have the seed. Sow your seed, and God will send the rain.” — Pastor Robert Morris

If you do not sow, then even if God sends the rain, there will be **no crop** to harvest. This principle applies across all areas of life—time, talent, treasure.

“You can pray all you want, but if you don’t give, you’ll stay broke.” — Dr. Bill Winston

Giving: The Trigger for Covenant Wealth

God gave His Son, Jesus, as a **seed** to reap a harvest of **many sons and daughters** (see John 3:16). Even God Himself **follows the law of the seed.**

If you are not a **giver**, you cannot become a **receiver**. This is a covenant law. And like all spiritual laws, it cannot be broken—even by God.

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over...” — Luke 6:38

You must give what you have to receive what God has. If you are withholding your seed, you are also withholding your harvest.

Be Patient – Your Harvest Will Come

Many people miss out on their harvest because they **expect instant results**. But every farmer knows there is a time lapse between sowing and reaping.

“Let us not be weary in well doing: for in due season we shall reap, if we faint not.”— Galatians 6:9

“Impatience aborts destiny. Patience preserves the promise.”
— *Bishop T.D. Jakes*

You must wait in **faith and patience**. God is a **covenant-keeping God**, and **He will not fail**.

Obedience Activates the Covenant

God’s covenant is activated by **obedience**. This is repeated throughout Scripture:

“If they obey and serve him, they shall spend their days in prosperity, and their years in pleasures.”— Job 36:11

*“If ye be willing and obedient, ye shall eat the good of the land.”
— Isaiah 1:19*

*“Praise ye the Lord. Blessed is the man that feareth the Lord...
Wealth and riches shall be in his house...”— Psalm 112:1–3*

These verses are **not poetic exaggerations**. They are covenant terms. Obedience to God’s commands—especially in **generosity, stewardship, and faithfulness**—opens the floodgates of blessing.

Giving Is the Only Way In

There is **no shortcut** into covenant wealth. Tears won't open the door. Fasting won't unlock it. Only giving in obedience to God's Word does.

“Acquaint now thyself with him, and be at peace: thereby good shall come unto thee... Then shalt thou lay up gold as dust...”

— **Job 22:21, 24**

The **law of giving and receiving** is not a manipulative tool. It is a **divine pathway** to covenant blessings. Obey it, and God is committed by His own integrity to perform it.

Final Thoughts: Covenant Living

When God wanted to bless Abraham, He began by issuing a command:

“Get thee out...” — **Genesis 12:1**

And Abraham obeyed:

“So Abram departed...” — **Genesis 12:4**

Obedience is the proof of covenant faith. Prosperity in the Kingdom is not random. It is the **direct result of covenant compliance**. When you understand the covenant and walk in its demands, you cannot remain the same.

“When you live by the covenant, you don't chase blessings. Blessings chase you.”

— *Dr. Mike Murdock*

The covenant is **unshakable, unmovable, and eternally established**. Align yourself with it, and your life will reflect its rewards.

Chapter 5

The Windows of Heaven

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”— Malachi 3:10 (KJV)

Understanding the 'Windows of Heaven'

What are the “windows of heaven”? To grasp their meaning, we must first look at the first time the Bible mentions them:

“...the same day were all the fountains of the great deep broken up, and the windows of heaven were opened.”— Genesis 7:11

In this verse, the “windows of heaven” refer to a divine opening in the heavens through which **rain** poured down during the flood of Noah. These were not literal windows with glass panes, nor did they drop material possessions like cars or houses. Rather, they were **spiritual outlets**, through which God poured out **rain from heaven**—a symbol of His divine provision and activity.

So when God says, *“I will open the windows of heaven and pour you out a blessing,”* He is not promising random physical objects, but rather a **spiritual outpouring** that produces supernatural results. Often, that “rain” takes the form of wisdom, ideas, favor, direction, and divine empowerment.

Pastor Robert Morris, in his book *The Blessed Life*, writes:

“God doesn’t bless us to raise our standard of living; He blesses us to raise our standard of giving. The windows of heaven open over a generous life.”

The Significance of Rain

Throughout Scripture, **rain** represents both natural provision and the **outpouring of God’s Spirit**:

“Ask ye of the Lord rain in the time of the latter rain; so the Lord shall make bright clouds, and give them showers of rain...”

— **Zechariah 10:1**

“...He will cause to come down for you the rain, the former rain, and the latter rain... the floors shall be full of wheat... and ye shall eat in plenty and be satisfied...”

— **Joel 2:23–26**

This prophetic “rain” is a picture of **abundant life, revival, and restoration**. In Acts 2, we see the “former rain” when the Holy Spirit was poured out on the day of Pentecost—ushered in by a **mighty rushing wind**. That was no ordinary weather pattern—it was a spiritual flood from heaven!

Just as rain nourishes the earth and brings harvest, so the **Spirit of God nourishes the human soul**, empowering us for wisdom, prosperity, creativity, and strength.

The Spirit of Wisdom and Power

Isaiah 11:1-2 gives us a rich picture of what is released when the Spirit of the Lord is poured out:

“And the Spirit of the Lord shall rest upon him, the spirit of wisdom and understanding, the spirit of counsel and might, the spirit of knowledge and of the fear of the Lord.”

These are not vague spiritual concepts—they are **practical tools** that shape a believer’s life and future:

- **Wisdom:** Discernment to make right decisions.
- **Understanding:** Clarity of thought and purpose.
- **Counsel:** The ability to advise and plan effectively.
- **Might:** Power to act on divine instruction.
- **Knowledge:** Insight into truth.
- **Fear of the Lord:** Reverence that brings direction.

As **Proverbs 9:10** tells us:

“The fear of the Lord is the beginning of wisdom...”

When you honor God—especially through faithful giving—you gain access to His wisdom, and wisdom always brings increase.

Giving: The Key to Divine Ideas

“I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go.”

— **Isaiah 48:17**

Giving is not just a financial transaction—it is a **faith action** that invites God to teach, guide, and inspire. When you tithe or give offerings, you’re not just releasing money—you are **activating heaven’s flow of divine insight**.

Dr. Bill Winston once said:

“God is not trying to get something from you. He’s trying to get something to you—an idea, a strategy, a breakthrough that only comes by faith.”

Every flourishing business and every great invention began with an idea. These are not coincidences—they are often the fruit of divine inspiration.

Biblical Examples of Divine Provision Through Wisdom

Abraham

Abraham obeyed God's call without knowing where it would lead (Genesis 12:1–3). His **obedience** and **integrity** set him apart, and in time, he became “very rich in cattle, in silver, and in gold” (Genesis 13:2). How? Through **divinely inspired strategies** given as he walked with God.

Jacob

Jacob’s wages were being manipulated by Laban, but God gave him **creative insight** (Genesis 30). By using peeled rods during mating season, he altered the genetic outcome of the flocks—a seemingly bizarre idea that produced supernatural results.

Joseph

Joseph rose from prison to the palace in a single day because God gave him **wisdom** to interpret Pharaoh’s dream. Pharaoh said:

“There is none so discreet and wise as thou art: Thou shalt be over my house...”— **Genesis 41:39–40**

Joseph’s elevation wasn’t luck—it was wisdom birthed in the fear of the Lord.

New Testament Confirmation: Cornelius the Giver

In Acts 10, a Roman centurion named Cornelius was generous with both **prayers and alms**. God responded:

“Thy prayers and thine alms are come up for a memorial before God...” — Acts 10:4

Cornelius didn't even fully know the Gospel yet, but his giving brought **direction** (send for Peter) and **power** (the Holy Spirit fell on his household). Giving opened the window of heaven over his life.

Pastor John Hagee comments:

“When you give to the Lord, He gives you something money can't buy—supernatural direction and favor.”

How to Give Acceptably

Malachi 3 doesn't just talk about tithes—it also mentions **offerings**. You can rob God in both ways:

1. **Tithing:** A tithe is 10%—not 8%, not 5%. It belongs to God. Anything less is incomplete obedience.
2. **Offerings:** Offerings should reflect God's blessings in your life. When we give **below our level**, we give dishonorably.

Paul teaches in **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.”

Give with joy. Give in proportion to your blessing. And give **expecting a return—not necessarily in cash, but in divine empowerment and wisdom.**

The Covenant Path to Increase

*“Isaac sowed in that land, and received in the same year an hundredfold: and the Lord blessed him.” — **Genesis 26:12***

Isaac planted during a **famine**, and reaped a supernatural harvest. The difference was not in the soil—it was in the covenant. God's rain fell on his seed because he honored God with his giving.

Similarly, the widow at Zarephath gave her last meal to the prophet Elijah (1 Kings 17), and her oil never ran out. The moment she **sowed**, heaven responded with **supernatural supply**.

Closing Challenge: Open the Window

Giving is not about funding the church. It's about **establishing your future**. Every time you give, you release a divine transaction that opens the heavens over your life.

Let me repeat what Malachi 3:10 says:

“Prove Me now,” says the Lord...

God invites you to test this promise. If you will give faithfully, expectantly, and cheerfully, **He will open the windows of heaven** and rain down the **spirit of wisdom and power** in your life. That's how supernatural success begins.

As Pastor Charles Stanley said:

“Obey God and leave all the consequences to Him.”

When you tithe, you’re not just managing money—you’re planting seeds of destiny. And heaven never forgets a seed.

Reflection Questions:

1. What kind of “rain” are you expecting from God?
2. Are you honoring God fully in both tithes and offerings?
3. What divine ideas might be waiting on the other side of your obedience?

Action Step: Starting today, test God’s promise in Malachi 3:10. Bring your full tithe to God—and do it with faith. Watch what He rains down on your life.

Chapter 6

Prosperity God's Way

Imagine a door with a rusty lock. The key is right—it fits perfectly—but no matter how much you twist and turn, the door won't budge. What's the solution? Lubricate it. A little oil makes the mechanism work smoothly. That's exactly how divine prosperity works. The **key of giving** only works when it is used under the **right conditions**—and that's what this chapter is about.

We have already established that **giving is the key to receiving** in God's Kingdom. Yet **not every giver prospers**. Why? Because God is not a vending machine. You cannot insert a coin of tithing or an offering and expect guaranteed abundance. God looks at the heart behind the giving.

1. Giving Is Only Part of the Equation

“Giving is not God's way of raising money—it's His way of raising people.” —Jack Hayford

God's law clearly states: *“While the earth remains, seedtime and harvest... shall not cease”* (Genesis 8:22). Giving is the **seed** for harvest, but the **soil**—your **heart** and **motives**—must be right for the seed to grow.

Some people give, tithe, or pledge regularly, yet remain in lack. Why? Because giving with selfish motives—giving only to get—is not Kingdom giving. The apostle Paul said it best in 1 Corinthians 13:3: *“If I give all I possess to the poor but do not have love, I gain nothing.”*

The truth is: **The condition of your heart determines the harvest.**

2. Kingdom-First Mentality Brings Prosperity

Jesus revealed the key to abundance in **Matthew 6:33**:

“But seek first the kingdom of God and His righteousness, and all these things shall be added to you.”

This is **not just a memory verse**. It's a **spiritual law**. When you **prioritize God's Kingdom**, God prioritizes your needs.

Many give because they are chasing money, not God. They tithe to get a return, not to expand God's Kingdom. This misalignment of purpose shuts the door to supernatural provision.

“When you make God’s agenda your priority, He will make your provision His priority.”

—Dr. Tony Evans

When you give to support the preaching of the gospel, to build the church, to bless others in need **out of love and obedience**, then your giving becomes **Kingdom giving**, and God responds accordingly.

3. The Right Motive Unlocks Supernatural Blessing

“Whosoever has left houses or brothers... for My sake and for the gospel’s will receive a hundredfold now in this time...” (Mark 10:29–30)

Only giving done **“for My sake and the gospel’s”** produces hundredfold returns. Many give **for their own sake**—to get a raise, to buy a car, to upgrade their lifestyle. Such giving is misplaced.

“God prospers me not to raise my standard of living, but to raise my standard of giving.”
—Randy Alcorn

Solomon understood this. Scripture says in **1 Kings 3:3**, “*And Solomon loved the Lord.*” That love drove him to sacrifice 1,000 burnt offerings. It was not a transaction; it was worship. And because his request was **Kingdom-oriented**, God gave him what he didn't even ask for—**wisdom, wealth, and honor**.

When your giving flows from **love for God**, not a love for gain, God opens the storehouses of heaven over your life.

4. Prosperity is Not Earned by Sweat

“Labour not to be rich: cease from your own wisdom.” (Proverbs 23:4)

The world teaches: work harder, hustle more, stay up late, and you'll be rich. But God's Word says, “**It is He who gives you power to get wealth**” (Deuteronomy 8:18). In other words, wealth in the Kingdom is not by effort, but by alignment.

“It is not wrong to work hard, but working hard without God's direction is futility.”
—Bishop David Oyedepo

“...by strength shall no man prevail.” (1 Samuel 2:9)

“It is not of him who wills, nor of him who runs, but of God who shows mercy.” (Romans 9:16)

Supernatural prosperity is not for the ambitious, but for the **obedient**. When your efforts are directed by Kingdom values, your labor becomes blessed and fruitful.

5. Favoring God's Cause Releases Abundance

“Let them shout for joy... who favor My righteous cause; and let them say continually, ‘Let the Lord be magnified, who has pleasure in the prosperity of His servant.’” (Psalm 35:27)

What is God's righteous cause? **It is the expansion of His Kingdom on earth.** When you give to support missions, feed the hungry, build churches, and care for the hurting—**you are favoring God's righteous cause.**

“When God can get it through you, He will get it to you.”

—Dr. John Hagee

Nehemiah was a prime example. Though a servant in exile, he wept over Jerusalem's broken walls. His heart beat for God's Kingdom, and God elevated him to rebuild the walls and govern the city.

Likewise, when the **Kingdom becomes your obsession**, God will handle your provision. **Put God's house first, and He'll take care of yours.**

6. Giving Is the Evidence of Love

“For God so loved the world that He gave...” (John 3:16)

Love always gives. It doesn't wait for a return—it gives sacrificially. When you truly love God, giving becomes a joy, not a burden.

“You can give without loving, but you cannot love without giving.”

—Amy Carmichael

All giving should be **rooted in love**—not guilt, not manipulation, not greed. That’s the kind of giving God blesses.

Your Purpose Determines Your Portion

If your giving is self-centered, it produces nothing. But if your giving is for **God’s sake, the gospel’s sake, and others’ sake**, then God guarantees **a supernatural return**.

“The gospel is free, but it takes money to deliver it.”

—Reinhard Bonnke

Remember, God doesn't bless every giver—but He blesses those who give **with the Kingdom in mind**. If you want to experience prosperity that overflows—**prosperity with purpose**—then make God's Kingdom your priority, and let your love for Him direct your giving.

Reflection Questions:

1. Why do you give—what's your motive?
2. Is God's Kingdom truly your first priority in how you use your resources?
3. Are you trusting in your strength or in God's favor for your increase?

Let this chapter be a turning point. Don't just **give to get—give because you love**. And when you put God first, you can expect Him to add all things to you.

Section Two

Money with a Mission

Chapter 7

Kingdom Prosperity

In business, wealth is often measured by profits, assets, and growth. But for the Kingdom-minded entrepreneur, wealth has a higher purpose. It's not just about accumulation—it's about assignment. God doesn't bless us merely for comfort or status, but for contribution. As business leaders, we are called to be *stewards* of financial resources with a divine purpose.

"God gives you wealth not for indulgence, but for influence." — Pastor Robert Morris

We're going to explore a higher calling for your finances—how to handle money with *eternal impact*. When you begin to see money as a tool for Kingdom advancement, prosperity follows with purpose.

Understanding Kingdom Prosperity

Redefining Prosperity

God's blessings go far beyond houses, cars, and bank accounts. Real prosperity includes peace, purpose, relationships, and a life aligned with God's will. Philippians 4:19 reminds us, *"My God shall supply all your needs according to His riches in glory by Christ Jesus."*

When we grasp Kingdom financial principles, anxiety over needs dissolves. Faith replaces fear, and we begin to operate in *divine provision* rather than personal striving.

Faith is the Currency of the Kingdom

Before we talk about wealth, we must talk about faith. You don't receive from God through feelings; you receive by faith. Faith accesses the promises of God, including financial ones. Businesspeople must remember:

"You believe with your heart, not your head."

Apply God's Word with faith. Study, meditate, and listen to the Holy Spirit. Faith isn't passive—it requires action.

Money with a Mission: A Higher Calling

What Is "Money with a Mission"?

The phrase "money with a mission" isn't just catchy—it's Kingdom strategy. When your finances serve God's purposes, *you partner with Him in global impact*. Ministry gets funded. Churches get built. Souls get saved.

"If God can get it through you, He'll get it to you."

When you embrace this principle, you will prosper—not for the sake of riches, but for the sake of reaching more people with the Gospel.

Every Christian is a Money Missionary

God has called every believer—including every business leader—to be a *money missionary*. What does that mean? It means:

- Handling finances on God's behalf
- Using resources to advance His Kingdom
- Giving when and where He leads

Money becomes your missionary. It travels where you cannot. It preaches, builds, and rescues. When your *why* is aligned with His *will*, your finances become a force for eternal good.

The Secret to Financial Breakthrough

**"When your money becomes a missionary,
your needs will never be a problem again."**

God prospers those He can trust. When your motive is souls—not status—He will pour out provision. As Jesus said, "Seek

first the Kingdom of God and His righteousness, and all these things will be added unto you." (Matthew 6:33)

When you get serious about stewardship, God gets serious about supply.

Stewardship: The Gateway to Increase

Luke 16:2—Give an Account

God expects us to give an account of our stewardship. That includes:

- How we earn
- How we spend
- How we invest
- How we give

Don't settle into a routine. Giving is not a regimen—it's a revelation. Ask God what He wants you to do with His money. When you obey, breakthrough follows.

**"You can't prosper on someone else's revelation.
Seek your own assignment."**

Traits of a Wise Steward

- **Protects resources:** Doesn't invest in foolish endeavors
- **Plans ahead:** Thinks long-term and Kingdom-focused
- **Prioritizes the Gospel:** Sees money as a soul-winning tool

Remember: God owns it all. We're just stewards.

Prosperity with Purpose

As your finances grow, don't let material things grow on you. Enjoy the blessings, but stay mission-focused. A true money missionary wakes up asking:

"Lord, who can I bless today? Where do You want this money to go?"

You become addicted to giving. Joy increases. Fear decreases. Your identity is no longer tied to what you have but to *who you help*.

The World Is Not Our Home

You're not here to build a monument to self. You're here to finish the assignment of Christ—to reconcile mankind to God. This mission takes messengers and money.

"We fund what we value. Do we value souls?"

Money missionaries don't chase wealth—they channel it. They don't hoard—they invest in eternity.

You Can Start Today

You may be thinking, *"But I don't have much right now."* That's okay. It's not about *how much* you have; it's about *how yielded* you are. Yield what you have, and God will increase it.

"Your seed may leave your hand, but it will never leave your life."

Let this revelation sink deep into your spirit. Once you understand and embrace your role as a money missionary, everything changes—your mindset, your business, your bank account.

Call to Action: Answer the Mission

Will you answer the call to be a money missionary? Will you steward wealth with purpose? As a business leader, God wants to fund His Kingdom through you.

Declare: "I am a money missionary! I use my resources to advance the Gospel. I prosper with purpose!"

Step into the joy of radical generosity. Be a conduit, not a container. And watch what God will do.

Key Quotes for Reflection:

"When your motives are right, God's provision will be abundant."

"Stewardship is not about what you have—it's about how you handle what you have."

"Wealth is not the goal. Souls are."

"Prosperity without purpose is pointless."

Chapter 8

Letting Go of Tight Money – Unlocking Kingdom Prosperity for Entrepreneurs and Business Leaders

"You don't own the money in your hand—you're stewarding Kingdom capital for eternal purposes." — Pastor Robert Morris

The Kingdom Principle of Letting Go

There is a powerful liberty that comes when we release our finances into the hands of God. Entrepreneurs, business professionals, and marketplace leaders often struggle with the tension between building wealth and surrendering it to God's purposes. But here's a truth every Kingdom-minded leader must embrace: **clutching money too tightly limits its potential and your spiritual growth.**

When the Holy Spirit prompts us to give or invest in Kingdom work, holding back is a form of disobedience. As Proverbs 11:24 says, *"One person gives freely, yet gains even more; another withholds unduly, but comes to poverty."* The freedom we long for in business and life begins with obedience—especially with our finances.

"Obedience to the Holy Spirit unlocks both financial anointing and personal freedom."

The act of surrendering finances is sacred. It's a transaction between you and God—uncorrupted by public opinion, peer pressure, or personal ambition. It mirrors the boy in John 6 who surrendered a small lunch of five loaves and two fish. In the Master's hands, that small offering fed over 5,000 people—and there were 12 baskets left over!

Business Example:

Imagine a business owner who sacrificially gives into a missions fund, not out of surplus, but obedience. Months later, a new contract unexpectedly opens doors internationally—something they had prayed for but not expected. Coincidence? Or God's multiplication at work? Selah?

Make a Life Resolution

In Luke 16, Jesus tells the story of a steward who was about to lose his job. Rather than panic, he made a life-changing decision:

"I am resolved what to do..." (Luke 16:4)

Every entrepreneur comes to moments where decisions must be made—cut costs or invest, expand or stabilize, give or hoard. The steward resolved to act with purpose. Likewise, we must resolve to:

- Repent for poor financial stewardship.
- Realign our financial behavior with God's principles.
- Remain sensitive to the Holy Spirit's prompting regarding generosity.

"When God blesses you financially, don't raise your standard of living—raise your standard of giving." — Mark Batterson

Your Money Is a Messenger

Luke 16:5–6 shows the steward calling in debtors:

"He called every one of his lord's debtors unto him..."

Your money is a messenger. It is designed to call debtors—not in the financial sense, but in the spiritual. Every soul who has yet to hear the Gospel is indebted to God, and your financial stewardship helps pay their way to freedom.

Money funds missions, builds churches, trains leaders, feeds the poor, and spreads the good news. As business leaders, we must see money not just as a tool, but a **weapon in the fight for souls**.

"Your dollars become Kingdom invitations when they are directed by the Spirit."

Switching Financial Systems

God's economy is not driven by competition, scarcity, or fear. It's based on **seed, time, and harvest**. When you give into God's system, you're switching from the limitations of man-made methods to the limitless supply of Heaven.

Jesus said you cannot serve two masters—you will love one and hate the other (Matthew 6:24). The choice for the entrepreneur is simple: **will you serve the Master and master money—or serve money and lose both?**

When you give as led by God, not only do you impact others—you invite Heaven's provision into your life.

Testimony:

One businesswoman, after aligning her budget to tithe and sow into outreach, reported that not only did her revenue increase, but she gained clarity, peace, and strategic direction she hadn't experienced before. Giving recalibrated her spiritual compass.

"Giving isn't losing. It's sowing. And God always honors the seed." — Bishop T.D. Jakes

God's Financial Covenant for Kingdom Entrepreneurs

Many believers avoid prosperity teaching due to past abuse or misunderstanding. But the truth is: **God desires to prosper His people so they can fund His mission.**

1 Timothy 6:10 is often misquoted. It does not say, "Money is the root of all evil." It says, *"The love of money is the root of all evil."* The issue is not money—it's misplaced trust.

Misconception - Wealth is unholy.

Truth: Wealth with purpose is righteous. Abraham, Job, and Solomon were all wealthy and honored by God.

Jesus' warning to the rich young ruler wasn't about money—it was about **idolatry**. The rich man trusted his wealth more than the One who gave it.

As business professionals, we are called to break away from worldly mindsets that glorify greed and embrace God's financial covenant.

Understanding the Covenant

God's financial covenant is a promise to bless the obedient with **resources to fulfill Kingdom assignments**. It's not about excess for ego—it's about excess for assignment.

Quote: *"The covenant of wealth is not about having more stuff—it's about having more impact."* — Pastor George Pearsons

Living as a Money Missionary

God wants to use business leaders as **money missionaries**—people strategically placed in the marketplace to funnel resources into Kingdom work.

- You are not just a CEO—you're a Kingdom financier.
- You are not just building a brand—you're expanding a Kingdom.
- You are not just growing a bottom line—you're advancing the Gospel.

As a money missionary, your life becomes a **conduit for miracles**, provision, and transformation—both for others and for yourself.

Declaration:

"From this day forward, all the money I have and all the money I receive, I will use in exchange for souls. I receive my call as a money missionary to build the Kingdom of God."

Final Thoughts

God wants you to prosper—but not so you can merely live comfortably. He wants to partner with you to fund the greatest mission in history: the redemption of mankind.

You don't have to beg. You don't have to dig. You are a steward, a covenant partner, and a money missionary.

Position yourself today to flow with Heaven's economy. When you release what's in your hand, God will release what's in His.

Key Scripture: *"Blessed be the Lord, who daily loadeth us with benefits..."* (Psalm 68:19)

Chapter 9

God's Financial Covenant vs. The World's Financial Covenant

Two Competing Financial Systems

In the realm of business and finance, two distinct financial systems compete for our allegiance: the world's system of economics, which is transactional and self-centered, and God's covenant system, which is purpose-driven and eternal. For Christian business leaders and entrepreneurs, discerning the difference between these two systems is critical—not just for personal success, but for eternal impact.

"God's economy isn't based on greed and gain. It's based on giving and growing." — Pastor Robert Morris

The World's Cry — "What Will You Give Me?"

Matthew 26:15 paints a stark picture of the world's financial mentality:

"And [Judas] said unto them [the chief priests], 'What will ye give me, and I will deliver him unto you?' And they covenanted with him for thirty pieces of silver."

This question—"What will you give me?"—is at the heart of the world's financial mindset. It's a "gimme" mentality, one rooted in entitlement, selfish ambition, and transactional relationships. For entrepreneurs, this shows up in contracts, negotiations, and job expectations that begin and end with personal gain.

Even in faith communities, we sometimes mirror this attitude, asking God or others, "What do I get out of this?" But that

question fundamentally misunderstands the purpose of wealth.

The Alabaster Offering — A Kingdom Mindset

Contrast Judas with the woman who anointed Jesus with costly perfume:

"There came unto Him a woman having an alabaster box of very precious ointment, and poured it on His head..." — Matthew 26:7

She wasn't asking for anything. She gave generously, sacrificially, and out of love. In business terms, she wasn't investing for ROI—she was sowing into eternal purpose.

Business Insight: Giving without expecting a direct return might seem foolish in the world's eyes, but in God's economy, it's the foundation of blessing.

As Pastor Bill Winston said, "The anointing on your giving will accomplish far more than what you could achieve through natural means alone."

God's Covenant vs. The World's Contract

In Matthew 26:15, Judas entered a covenant with the world—a contract based on betrayal. When businesspeople operate outside of God's covenant, they inevitably make covenants with the world: deals that compromise integrity, partnerships that prioritize profit over purpose, and investments that ignore eternal outcomes.

God's covenant is different. It's built on:

- **Purpose:** Advancing His Kingdom.
- **Love:** Motivated by God's love, not greed.
- **Faithfulness:** Trusting God's promises of provision.

"When you sow into the Kingdom, you're not losing money—you're launching a mission." — Dr. Myles Munroe

Giving Without the Mission = Giving Without Meaning

Matthew 26:8 records the disciples' indignation: "To what purpose is this waste?" Without a Kingdom mindset, even the most generous giving can seem wasteful.

Many Christian businesspeople struggle with giving because they haven't grasped the *why*. When money has no mission, it becomes a meaningless metric of success.

What is money's mission? According to 1 John 3:8:

"For this purpose the Son of God was manifested, that he might destroy the works of the devil."

Our giving fuels that mission—destroying darkness, funding the Gospel, and setting captives free.

Example: A Christian entrepreneur sponsors media broadcasts of the Gospel in unreached areas. His giving becomes a spiritual offensive against the enemy.

Money Fuels the Mission

Romans 10:14–15 shows how the Gospel spreads:

"How shall they hear without a preacher? And how shall they preach, except they be sent?"

It takes financial resources to send preachers, print books, and build ministries. Christian business leaders must see their profits as provision for purpose.

"You don't have to be in the pulpit to preach. Your wallet can speak volumes." — Pastor John Hagee

Cornelius — A Case Study in Covenant Giving

Acts 10 introduces Cornelius, a Roman centurion who "gave much alms" and "prayed to God always." Though he wasn't yet saved, his giving got God's attention:

"Thy prayers and thine alms are come up for a memorial before God." — Acts 10:4

Cornelius didn't buy salvation, but his generosity and reverence for God set the stage for a divine visitation. As businesspeople, our giving can become a memorial that draws heaven's attention.

Business Lesson: Give like Cornelius—consistently, generously, and with reverence—and expect God to open doors you can't.

Divine Withdrawals Require Kingdom Deposits

When we consistently sow into Kingdom purposes, we build a heavenly account. Philippians 4:17 (Paul speaking to the generous Philippians) says:

"Not that I desire your gifts; what I desire is that more be credited to your account."

Kingdom deposits create Kingdom returns. We give by faith, trusting God to provide, promote, and protect us.

Application Tip: Build your business on the principle of sowing—set aside a percentage of profits each month for ministry and missions. Watch God honor your covenant.

Magnifying God Through Our Money

We cannot claim to serve a covenant-keeping God while living in financial lack and fear. Psalm 35:27 declares:

"Let the Lord be magnified, who has pleasure in the prosperity of His servant."

When we use money with purpose—to fund the Gospel, feed the hungry, educate the poor, and reach the lost—we magnify God.

"The purpose of prosperity is not acquisition, it's distribution."
— Pastor Creflo Dollar

Chapter 10

Become a Money Missionary

“But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.”

— **Deuteronomy 8:18 (NIV)**

When Mission Meets Money

In the business world, success is often measured by the bottom line—profit margins, net worth, and growth percentages. But for Christian businessmen and entrepreneurs, there’s a higher metric at play: **kingdom impact**. What if your business wasn’t just a means to accumulate wealth, but a divine instrument for advancing God’s mission on earth? What if your profits had a purpose far beyond your lifetime?

This chapter will challenge you to see your business and financial prosperity through a new lens—a **missionary lens**. We’re calling you to become a **Money Missionary**—a kingdom-minded entrepreneur who uses his God-given power to create wealth not just for personal comfort, but to fund the spread of the gospel, support pastors and missionaries, and establish God’s covenant in the nations.

Wealth is for the Kingdom

Deuteronomy 8:18 is not merely a financial principle—it’s a theological mandate. Notice God starts out by saying “REMEMBER”. It is easy to forget the reason God increases us is so we can be a blessing.

Kingdom Principle: *God gives wealth for mission, not indulgence.*

God told the Israelites that He gives them the power to get wealth “so that He may establish His covenant.” This covenant is a divine agreement between God and humanity, and it’s still in effect today. The new covenant, sealed through the blood of Jesus, brings salvation to all who believe. And yet, this good news requires resources to be proclaimed.

Businessmen are not excluded from this mission—they are essential to it. God raises up prophets to preach and apostles to plant churches, but He also raises up men and women in business to fund the mission.

Jesus and the Businessman

Jesus had wealthy supporters. Luke 8:3 tells us that women like Joanna and Susanna helped fund His ministry from their own means. God’s Son had earthly partners who enabled His ministry to thrive. Could He be asking the same of you?

Business and Mission Partnership

Throughout Scripture, we see a recurring theme—**those with means supported those on mission.**

- **Lydia**, a seller of purple cloth (Acts 16:14-15), used her wealth and home to support the apostle Paul.
- **Barnabas**, a Levite landowner (Acts 4:36-37), sold property and gave the proceeds to the apostles.
- The **Philippians**, a generous church, financially supported Paul’s ministry even in their poverty (Philippians 4:15-17).

I have received full payment and have more than enough. I am amply supplied...” —Paul to the Philippians (Philippians 4:18)

Biblically, wealth was not seen as evil, but as a tool. The issue is never money—it’s **whether money is your servant or your master.**

Your Business is Your Pulpit – it's s Higher Calling:

The modern church often makes a false distinction between “secular” business and “sacred” ministry. But to God, all ground is holy when walked in obedience. Your office can be your pulpit. Your boardroom can be your mission field. But beyond that, **your financial fruit can be seed in someone else's harvest field.**

“God prospers me not to raise my standard of living, but to raise my standard of giving.” — **Randy Alcorn,**

The businessman who surrenders his finances to the mission of God is no less a missionary than one who moves overseas. Your currency is influence. Your weapon is generosity. Your reward is eternal.

Giving That Advances the Gospel

There are millions of ministries, missionaries, church planters, and gospel workers who are called, anointed, and obedient—but hindered by lack of resources. God's vision is never underfunded—but often, His provision is sitting in the accounts of believers waiting to be activated.

Where Can You Give?

Strategic areas where Christian businessmen can invest:

- ✓ Local pastors and churches in under-resourced communities
- ✓ Cross-cultural missionaries and church planters
- ✓ Evangelistic media and technology ministries
- ✓ Bible schools and discipleship programs
- ✓ Humanitarian efforts that preach the gospel while meeting needs

“Every Christian is either a missionary or an impostor.”
— **Charles Spurgeon**

Your giving isn't charity—it's partnership. When you give to a missionary, you travel with them. When you support a pastor, you preach alongside them. Paul said it this way: "Not that I desire your gifts; what I desire is that more be credited to your account." (Philippians 4:17)

Eternal ROI: Return on Investment That Heaven Measures

What businessperson doesn't want a return on investment (ROI)? In the Kingdom of God, ROI is measured in **souls saved, lives transformed, and nations disciplined**. Imagine standing before God, and He reveals that because of your generosity, entire villages heard the gospel, or a pastor in a remote area led hundreds to Christ—all because you gave.

Heaven's ROI is eternal. Earthly wealth is temporary. Invest wisely. — Based on Matthew 6:19-21

Practical Steps to Become a Money Missionary

Checklist Box: Your Missionary Action Plan

- ✓ **Tithe Faithfully** – Start with honoring God with the first fruits (Proverbs 3:9)
- ✓ **Give Strategically** – Support ministries aligned with God's Word and soul-winning
- ✓ **Build Margin** – Live below your means so you can give above them
- ✓ **Ask God** – Pray regularly, "Lord, where do You want me to invest?"
- ✓ **Create a Giving Fund** – Set aside a portion of profits for gospel advancement
- ✓ **Partner Long-Term** – Don't just give once—build ongoing relationships with ministries

Conclusion: A Call to Rise

Let's see money in a new light: not as a measure of success, but as a means for mission. You are called to be a *money missionary*—funding God's purposes with boldness and vision

It's time to shift your perspective. Your wealth is not just a reward—it's a responsibility. Your business is not just a career—it's a calling. As a Christian entrepreneur, you have the unique privilege to finance the mission of God. You are not just a businessman. You are a **Money Missionary**.

Will you ask God to use your wealth to reach the world? Will you fund a soul? Will you support a pastor? Will you become a Money Missionary?

May you steward your success with eternal vision. May your bank statements echo the heartbeat of heaven. And may your life's work not just echo in boardrooms, but resound in eternity.

Let your business build more than a brand—let it build the Kingdom. Let your business not only succeed financially, but shine eternally.

Final Thought: "It's not the money—it's the mission. Give with purpose. Lead with generosity. Prosper with integrity."

Section Three

Blessed to be a Blessing

Chapter 11

A Blessing or a Curse?

Is prosperity a blessing—or a curse?

At first glance, the answer may seem obvious. Yet surprisingly, for many people—even sincere Christians in business—it remains a source of confusion and debate.

Why? Because Satan has worked tirelessly to distort and discredit the truth of God’s Word concerning prosperity. He’s sown lies in the minds of believers, especially those who are driven to create, build, and lead in the marketplace.

Over the centuries, these lies have taken many forms:

- “Money is the root of all evil.”
- “Poverty is holy and noble.”
- “God uses financial lack to keep us humble.”

These ideas have infiltrated churches, seminaries, and even business circles. But none of them reflect the heart of God.

“The devil doesn’t care if you go to heaven—he just doesn’t want you to bring anything or anyone with you.” — **Dr. Bill**

Winston

The Power of Deception

Millions of believers—including entrepreneurs—have been deceived by the enemy into believing that desiring financial success is somehow unspiritual. Yet, God’s Word says something very different.

Let's look at **Deuteronomy 28**, a key passage where God defines what blessings and curses actually are.

“But it shall come to pass, if you do not obey the voice of the Lord your God... all these curses will come upon you and overtake you. Cursed shall you be in the city, and cursed shall you be in the field. Cursed shall be your basket and your kneading bowl.”

— Deuteronomy 28:15–17 (NKJV)

Let's interpret this in modern business terms:

- **“Cursed shall be your basket and kneading bowl”** = Your business cash flow and inventory will be in decline.
- **“Your ox will be slaughtered before your eyes”** = Your vehicle or equipment might break down at the worst time.
- **“You will plant vineyards but not enjoy their fruit”** = You'll work hard but see little to no return.

God isn't vague here. **Poverty is described as a curse.** Not a trial. Not a hidden lesson. A **curse**.

“Poverty is not a blessing in disguise—it's a lie in disguise.” —
Pastor Robert Morris

What Poverty Really Is

Let's be honest. There's nothing holy about a family going without groceries, a single mom facing eviction, or a faithful tither's car being repossessed. These situations are not spiritual stepping stones—they are **destructive forces** that drain hope and limit impact.

Proverbs 10:15 confirms this:

“The ruin of the poor is their poverty.” (NIV)

Poverty is a thief. It robs people of peace, potential, and purpose.

Even in prosperous countries, you’ll find hardworking business owners silently struggling. Maybe they tithe faithfully, yet still feel trapped in a cycle of lack. The problem isn’t their faith—it’s often their **understanding of biblical economics**.

Poverty and the Enemy’s Tactics

Look at **Proverbs 6:10-11 (AMP)**:

“A little sleep, a little slumber... and your poverty will come in like a vagabond, and your need like an armed man.”

Here, poverty is personified as a **robber**—a predator looking for opportunities to steal. Now compare that with **1 Peter 5:8**:

“Be sober, be vigilant; because your adversary the devil walks about like a roaring lion, seeking whom he may devour.” (NKJV)

There’s a clear pattern here: **Satan uses poverty as a tool to devour, delay, and destroy**. That’s why he’s spent generations trying to convince Christians that wealth is evil—because prosperous believers are **dangerous to his kingdom**.

“When good people have money, they do good things.” — Pastor George Pearsons

You've Been Redeemed from the Curse

Here's the turning point. If you are a believer—if you've surrendered your life to Jesus Christ—you are **no longer under the curse of poverty**.

Let that sink in: **You've been redeemed.**

Look at **Galatians 3:13-14, 29 (NKJV)**:

"Christ has redeemed us from the curse of the law, having become a curse for us... that the blessing of Abraham might come upon the Gentiles in Christ Jesus."

"And if you are Christ's, then you are Abraham's seed, and heirs according to the promise."

The blessings God promised Abraham are now yours—in full. That includes **material, relational, and spiritual prosperity**. Your business, your health, your family, your influence—all are **meant to flourish** under the blessing of God.

"We're not blessed just so we can be blessed. We're blessed to be a blessing." — **Kenneth Copeland**

So, What Does the Blessing Look Like?

Let's revisit **Deuteronomy 28:1-12**, this time with a modern lens:

"The Lord will command the blessing on you in your storehouses"

(Think: savings accounts, business capital, investments.)

“And in all to which you set your hand”

(Your projects, your contracts, your product launches, your leadership.)

“You shall lend to many nations, but you shall not borrow”

(You’ll be the source of funding, not the one scrambling for a loan.)

“The Lord will open to you His good treasure... and bless all the work of your hand.”

This is not religious hype. This is covenant truth. God delights in the prosperity of His people—not so we can hoard, but so we can build, give, and transform communities.

“God is not opposed to wealth. He is opposed to selfishness.”

— **Dr. Tony Evans**

Application for Entrepreneurs

Here’s what this means for you as a business owner or professional:

- **You don’t have to feel guilty for wanting to prosper.** God placed that desire in your heart so you can fulfill your assignment.
- **You are not meant to just survive—you’re called to thrive.** Not for personal vanity, but for Kingdom visibility.
- **You must reject the lie that lack is spiritual.** It’s not. It’s a strategy of hell to keep you small.

Final Thought: Shift Your Mindset

Don't spiritualize struggle. Instead, embrace the truth that **prosperity—true, biblical prosperity—is a blessing from God.**

Let this become your mindset as a Kingdom entrepreneur:

- I am blessed to be a blessing.
- My business is a tool in God's hand.
- Wealth is a weapon against darkness.
- Prosperity is part of my covenant.

Jesus didn't just save you from sin—**He redeemed you from the curse**, including the curse of poverty. Now it's time to walk in the fullness of that blessing.

**“The purpose of prosperity is not greed—it's impact.” —
Pastor Rick Warren**

In the next few chapters, we'll explore *how* to walk in this blessing. You'll learn God's principles for increase, the mindset of multiplication, and how to use your business as a platform for Kingdom influence.

Welcome to a new way of thinking.

Welcome to life under the blessing.

Chapter 12

Two Kinds of Prosperity

To truly grasp what prosperity means from a biblical perspective, we must begin with a crucial truth: **there are two kinds of prosperity**. One is born of the Word of God, rooted in righteousness and covenant promise. The other springs from the world, fueled by selfish ambition, greed, and corruption.

Psalms 73:12 draws our attention to this distinction: *"Behold, these are the ungodly, who prosper in the world; they increase in riches."* This kind of prosperity, common in secular culture, is what many of us have been conditioned to accept as normal. We've seen people cheat, lie, manipulate, and steal their way to wealth. We've seen billionaires rise on broken backs and fallen ethics. This worldly wealth is tainted, not necessarily because of the money itself, but because of the **spirit behind its acquisition**.

As Pastor Robert Morris once said, *"Money is not evil. It's a tool. But when it's in the hands of someone who doesn't know God, it can become a weapon against themselves and others."*

God's View of Wealth

Here's where believers have missed it. We've often backed away from wealth, believing the lie that money is inherently evil or that it somehow belongs to the devil. But **God never ceded ownership of wealth to the enemy**.

Haggai 2:8 makes this clear: *"The silver is mine, and the gold is mine, saith the Lord of hosts."* Proverbs 13:22 echoes this: *"The wealth of the sinner is laid up for the just."* In other words, **God**

has always intended that His resources be stewarded by His people.

So why does it seem like the wicked have prospered? Because God's people either didn't believe they could prosper righteously, or they mishandled the prosperity God gave them.

The Dangers of Worldly Prosperity

Psalms 73 goes on to reveal the fate of those who gain wealth apart from God: *"Surely thou didst set them in slippery places: thou castedst them down into destruction... they are utterly consumed with terrors"* (vv. 18-19). That kind of prosperity is deceptive. It looks good on the outside but carries within it **grief, anxiety, moral decay, and spiritual ruin.**

Proverbs 1:28-32 gives a sobering warning:

"Then shall they call upon me, but I will not answer... they hated knowledge, and did not choose the fear of the Lord... Therefore shall they eat of the fruit of their own way... and the prosperity of fools shall destroy them." Let that phrase sink in: **"The prosperity of fools shall destroy them."**

As Pastor John Bevere points out, *"Blessing without character will ultimately become a curse."* That applies even to believers. There have been Christians who discovered God's financial principles, were blessed abundantly, but failed to walk in wisdom. They spent recklessly, borrowed excessively, and neglected generosity. Prosperity came—and then it vanished.

So, does that mean we should shun prosperity? Absolutely not. **We shouldn't avoid prosperity. We should avoid foolishness.**

8 Characteristics That Hinder Prosperity

To avoid the pitfalls of foolishness, the Bible gives us clear guidelines. Below is a list of characteristics God considers foolish. If we allow the Holy Spirit to examine our hearts in these areas, we can be better positioned to receive and steward true prosperity.

1. A Fool Despises Wisdom and Instruction (Proverbs 1:7)

Example: When God revealed the dangers of borrowing to a man of God, he made a commitment to live debt-free. Others mocked him, citing the profitability of low-interest loans. But when interest rates skyrocketed, they were caught in a financial trap.

2. A Fool Is Right in His Own Eyes (Proverbs 12:15)

Instead of evaluating life by personal opinions, wise believers weigh everything against Scripture. Pastor Charles Stanley once said, *"Obey God and leave all the consequences to Him."* Even if God's way doesn't make logical sense, it will always be right.

3. A Fool Mocks Sin (Proverbs 14:9)

Whether it's justifying R-rated entertainment, casual drinking, or gossip, minimizing sin opens doors to destruction. As Galatians 6:7 says, *"Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap."*

4. A Fool Hides Hatred and Slanders Others (Proverbs 10:18)

Criticizing leaders or gossiping about others is foolishness. It blocks spiritual growth and prosperity. Instead, speak life. As Pastor Craig Groeschel says, *"Your words have power. Speak words of life, not death."*

5. A Fool Delights in Mischief (Proverbs 10:23)

Example: As a young man, the author delighted in reckless driving just for fun—until he realized his father was paying for the tires. Prosperity won't last in the hands of someone who misuses it.

6. A Fool Has a Perverted Mouth (Proverbs 19:1)

A perverted mouth isn't just about profanity—it's about speech that contradicts God's Word. Jesus said in Mark 11:23 that we'll have what we say. Words matter.

7. A Fool Trusts in His Own Understanding (Proverbs 28:26)

Don't lean on human reasoning. Trust the Lord, even when it defies logic. God's path is always secure.

8. A Fool Speaks All His Mind (Proverbs 29:11)

There's wisdom in silence. Oversharing, venting emotions, or revealing spiritual insights prematurely can cost you relationships and spiritual opportunities.

Conclusion

Godly Prosperity Requires Godly Character

The prosperity God promises is not the same as the wealth flaunted by the ungodly. It is not selfish, corrupt, or short-lived. It is righteous, generous, and eternal. But it requires character.

As Pastor Rick Warren puts it, *"God is more interested in your character than your comfort. He's more interested in making your life holy than making it happy."*

If we want to walk in the fullness of God's prosperity, we must pursue wisdom, embrace discipline, reject worldly thinking, and steward our resources with integrity. True prosperity is not just about how much you have—but about who you become with it.

Chapter 13

Change Your Thinking

Many believers know how to read the Bible, listen to sermons, and even discuss Scripture with others. These practices are good and necessary, but too often, they don't result in lasting transformation. Why? Because while the Word is heard, it is not truly planted deep within the heart.

The root of the problem lies in a missing step—**meditation**.

What is Biblical Meditation?

Biblical meditation is not emptying your mind, as taught in some Eastern or New Age practices. Instead, it is the **intentional focus on the Word of God**—thinking deeply about Scripture, turning it over in your mind, applying it to your life, and praying it into your spirit until it becomes part of your inner being.

As Pastor Charles Stanley once said:

“Meditation is the process by which you internalize the Word of God until it shapes your thinking, transforms your behavior, and deepens your relationship with God.”

Meditation is pondering a verse over and over until it becomes more than words on a page. It is allowing Scripture to **rewrite the stories, images, and beliefs that have been etched into our minds by past experiences, failures, or worldly influence**.

A Case Study: Abram's Transformation Through Meditation

Let's take a biblical example: **Abram and Sarai**. When God promised Abram a son, he was already old—and so was his wife, Sarai. She had been barren her entire life. The mental image they held of themselves was fixed: *old, childless, hopeless*.

So when God spoke His promise in Genesis 15, He did something powerful:

“He brought him outside and said, ‘Look toward heaven, and number the stars, if you are able to number them.’ Then he said to him, ‘So shall your offspring be.’ And he believed the Lord...”
—Genesis 15:5–6 (ESV)

God gave Abram a new image—one that aligned with His promise. Imagine Abram, night after night, gazing at the stars, each one reminding him of future sons and daughters. His imagination, once filled with disappointment, now became **a canvas for God's promise**.

But God didn't stop there. Later, when the promise still hadn't come to pass and doubts crept in, He made the image even clearer:

“No longer will you be called Abram; your name will be Abraham, for I have made you a father of many nations.”
“As for Sarai your wife, you are no longer to call her Sarai; her name will be Sarah.”
—Genesis 17:5, 15 (NIV)

Every time they called each other's names, they were speaking God's promise aloud. *Abraham* literally meant “father

of many,” and *Sarah* meant “mother of nations.” Their new names became daily affirmations, reinforcing a new identity rooted in God’s Word.

Pastor Mark Batterson captures this truth beautifully:

“Before you can step into the promises of God, you have to see them in your spirit. Imagination is the incubator of faith.”

Replace Old Images With God’s Promises

Many of us carry negative internal images—of lack, failure, weakness, or rejection. To move forward, those inner pictures must be **replaced with God’s truth**.

For instance, if you’ve always struggled financially, begin by meditating on **2 Corinthians 9:8**:

“And God is able to make all grace abound toward you; that you, always having all sufficiency in all things, may abound to every good work.”

Visualize it. See yourself giving generously to others. Imagine writing a check to feed hungry children or help a struggling single mom. Start by giving whatever you can now, and continue nurturing that inner image of God’s abundance.

Faith begins to rise when the Word of God becomes your new internal picture.

As Pastor Bill Johnson says:

“Faith doesn’t deny a problem’s existence. It denies it a place of influence.”

Yes, God Gave You an Imagination—Use It!

Your imagination is not something to suppress. It's something to **surrender to God and use to envision His promises**. Just as athletes use visualization to improve performance, you can use it to strengthen your faith.

Kenneth Copeland shares a personal example:

“As a high school football kicker, I’d visualize myself making the perfect kick over and over. That image became so real that my body eventually followed what my mind already believed.”

But there’s a challenge: **Old images die hard**. If you’ve been told you’ll never succeed or never change, those words and experiences have built strongholds in your mind.

Destroying Mental Strongholds

That’s why Scripture calls us to **renew our minds** and **tear down false images**:

“Do not conform to the pattern of this world, but be transformed by the renewing of your mind.” —Romans 12:2
“We demolish arguments and every pretension that sets itself up against the knowledge of God...” —2 Corinthians 10:5

Changing how you think is not easy. Years of negative thinking, reinforced by circumstances, can create mental ruts that are hard to escape. But with prayer, time in the Word, and persistent meditation, those ruts can become highways of truth.

When Kenneth Copeland struggled with his weight, he read book after book. But they all said the same thing: *“See yourself slim.”* And no matter how hard he tried, he couldn’t. Why? The

image in his heart hadn't changed. He had to fast, pray, and meditate on God's truth until that inner picture of defeat gave way to one of victory.

Meditation Is Not New Age—It's God's Idea

Some believers are hesitant about meditation because it's been misused in New Age circles. But don't let Satan's counterfeit rob you of God's original design.

"Meditation is not emptying your mind. It's filling it with truth." — Pastor Rick Warren

Satan has never created anything original. He only distorts what God made good. Meditation originated in the Bible—**not the East**. It was God's instruction to Joshua:

"This Book of the Law shall not depart from your mouth, but you shall meditate on it day and night..." —Joshua 1:8

Real Bible Hope Paints a Picture

When you meditate, you're not just building faith—you're also building **hope**. Hope is the image that faith gives substance to:

"Now faith is the substance of things hoped for, the evidence of things not seen." —Hebrews 11:1

Or as Proverbs 23:7 says:

"As a man thinks in his heart, so is he."

To change what you believe, change what you see on the inside. And to change what you see, you must **change what you think**.

Put It Into Practice

- **Pick one Scripture** that speaks to a current need or promise in your life.
- **Write it down.** Keep it visible.
- **Read it aloud daily.**
- **Visualize it.** See yourself living it.
- **Pray it.** Make it personal.
- **Act on it.** Even in small ways.

Final Thought

Don't underestimate the power of meditation. It's not mystical or strange. It's biblical. It's powerful. And it's one of the greatest tools God has given you to **transform your thinking, reshape your identity, and experience His promises.**

Plant the Word deeply. Protect it. Water it with prayer. And watch the harvest come.

“God’s Word, when planted in a heart of faith, never returns void. It will produce the harvest it promises—if you’ll renew your mind and believe.”—Pastor Tony Evans

Let the Word change your thinking—and your thinking will change your life.

Chapter 14

The Law of Increase

Understanding the Kingdom Principle That Changes Everything

Few principles are more vital to your spiritual growth and success than the one Jesus taught in Mark 4:24-25. This chapter explores what I call "**The Law of Increase**"—a foundational spiritual law that governs every area of life in the Kingdom of God. Until this principle is grasped and applied, true prosperity and spiritual fruitfulness will remain out of reach.

Key Scripture: *"Take heed what ye hear: with what measure ye mete, it shall be measured to you: and unto you that hear shall more be given. For he that hath, to him shall be given: and he that hath not, from him shall be taken even that which he hath"* (Mark 4:24-25).

What Does It Mean to "Hear"?

When Jesus said, "Take heed what you hear," He wasn't simply referring to sound waves hitting your eardrums. He was addressing a much deeper reality. In the Kingdom of God, **we hear with our hearts and minds.**

"Faith does not come by casual listening. It comes by hearing the Word with intention and faith." — **Pastor Charles Stanley**

Think of this: Ten people can hear the same message, yet walk away with ten different interpretations. Why? Because each person mixes what they hear with their personal beliefs, fears, experiences, and expectations.

Key Insight: *"Your response to the Word determines your result from the Word."*

The Divine Measuring Stick

Jesus made it clear: *"With the measure you use, it will be measured back to you."* God uses **your own measure of faith, honor, and expectation** as the standard by which He blesses you.

You could listen to a message on God's desire to prosper His people, but if you filter it through skepticism or doubt, it won't produce fruit in your life. Someone else could hear the same message and say, "Praise God! I believe it!" That person will receive based on their **faith-filled hearing**.

Quote: *"You can't receive the Word in doubt and expect the results of faith."* — Pastor Bill Winston

Example:

- One person hears: *"God delights in the prosperity of His servant"* (Psalm 35:27), believes it, and applies it.
- Another hears the same truth and says: *"I doubt this prosperity stuff. It sounds like hype."*

Who receives increase? The one who heard with faith.

The Principle of Return: 30, 60, 100-Fold

Jesus expanded on this principle earlier in the Parable of the Sower:

"And these are they which are sown on good ground; such as hear the word, and receive it, and bring forth fruit, some thirtyfold, some sixty, and some an hundred" (Mark 4:20).

Why do some receive greater return than others? Because **they measure the Word differently.**

Amplified Bible (Mark 4:24): *"The measure [of thought and study] you give [to the truth you hear] will be the measure [of virtue and knowledge] that comes back to you."*

Giving the Word First Place

Your increase is directly tied to how seriously you take the Word of God.

- Do you meditate on it?
- Do you speak it over your life?
- Do you defend it when tested?

"We must get to the point where the Word is our final authority, not our last resort." — **Dr. Tony Evans**

The deceitfulness of riches, pressure from others, and fear can all attempt to steal the Word from your heart. But your success depends on how firmly you stand on God's promises.

Avoiding Extremes and Staying Scriptural

Yes, some people have taken the prosperity message out of bounds. But don't let others' misapplications cause you to retreat in unbelief.

"If Jesus walked into many churches today, they'd label Him an extremist. He taught faith, healing, abundance, and authority over storms!" — **Kenneth Copeland**

Still, there's a caution here:

You can't claim what God hasn't promised. Faith only operates where God's Word is clear. If you try to believe for something outside of His promises—like owning all the oil in the world—you move into presumption, not faith.

Key Scripture: *"With the heart man believeth..."* (Romans 10:10)

You cannot believe beyond the Word you have stored in your heart. Therefore, study the promises of God thoroughly. Faith must be rooted in the Word.

Final Thoughts: How Will You Measure It?

When you hear the Word, you have a choice. Will you receive it with faith or filter it through fear and doubt? Your answer will determine your fruit.

"Just what the Bible says? Is that all I get?"

If that's your attitude, you'll miss it.

"Everything in this Book is mine? Praise God!"

That attitude will open the floodgates of increase.

So, measure the Word generously. Receive it with joy. Obey it in faith. And watch the Law of Increase go to work in your life.

Chapter 15

Laying Up Treasure —

Four Ways to Bless and Be Blessed

1. Tithing - The Foundation of Kingdom Prosperity

"All the tithe of the land... is the Lord's: it is holy unto the Lord." — Leviticus 27:30

If you want to build a thriving business anchored in the blessings of God, there is one foundational principle you must understand: **tithing is the cornerstone of biblical prosperity.** In both spiritual and financial realms, God's blessings flow through channels of obedience, and tithing is one of the most critical of those channels.

What Is the Tithe?

The word "tithe" means a tenth. According to Leviticus 27:30-32, the first 10% of our increase belongs to the Lord. It is not a donation; it is a divine obligation. This principle is so foundational that God speaks of it in stark terms:

"Will a man rob God? Yet you have robbed Me... In tithes and offerings." — Malachi 3:8

Tithing is not optional in God's economy. It's a **covenant key** that unlocks provision, protection, and peace in the life of a believer and entrepreneur. Failing to tithe is, in essence, cutting yourself off from God's supply chain.

"If you want to operate under Kingdom economics, you can't afford to ignore God's principles. Tithing isn't about legalism; it's about lordship." — Pastor Robert Morris

Misconception About Tithing

"Tithing Is Old Testament Only"

Many argue that tithing was only under the Mosaic Law and therefore not applicable today. But this view misses the broader biblical narrative.

Tithing predates the Law:

- **Genesis 4:** Cain and Abel brought offerings to the Lord.
- **Genesis 14:18-20:** Abraham gave Melchizedek, the priest of God, a tithe of all he had after a great victory—400 years before the Law was given.

Abraham's tithe was voluntary, heartfelt, and faith-driven—and **God honored it.**

The New Testament confirms and elevates tithing. Hebrews 7:8 makes a powerful statement:

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

Tithing is under grace. Jesus, our High Priest, receives our tithes today—just as Melchizedek received Abraham's. The value of the blessing depends on the authority and resources of the blesser. Jesus said:

"All power is given unto Me in heaven and in earth." — Matthew 28:18

When you tithe, you're not giving to a man—you are honoring the King of kings, who has all resources at His disposal.

"You can't outgive God. Tithing isn't about God needing your money; it's about you needing His blessing." — Pastor Tony Evans

Mistakes to Avoid with the Tithe

Even well-meaning believers and entrepreneurs can misuse the tithe. Here are some common errors:

1. Spending It on Yourself

Some say, "I use my tithe to buy faith-building materials." While resources are important, the tithe is **not** to be spent on oneself. The tithe is an act of worship, not self-edification.

2. Not Separating the Tithe

Another mistake is failing to separate the tithe from general income.

"It all belongs to God anyway," people argue.

But Scripture teaches that while God provides 100%, **He reserves the first 10% as His**. The rest is for you to steward wisely and generously.

"Honor the Lord with your wealth, with the firstfruits of all your crops." — Proverbs 3:9

Where Should You Give Your Tithe?

Many Christians and business owners ask, "Should I give my tithe to my church, a television ministry, or an evangelist?"

The biblical answer is: **Your tithe belongs to Jesus**. He alone should direct where it goes.

Spend time in prayer and allow the Holy Spirit to guide you. Generally, your local church is the primary storehouse:

"Bring all the tithes into the storehouse, that there may be food in My house." — Malachi 3:10

The Business Perspective

As an entrepreneur, tithing has practical implications:

- It disciplines your finances and instills stewardship.
- It activates God's protection and provision over your business.
- It aligns your enterprise with Kingdom principles.

"Tithing is not a debt we owe; it is a seed we sow." — Pastor Bill Winston

Many Christian business leaders testify that honoring God first in their finances unlocked supernatural favor, ideas, and clients. It's not about a formula—it's about faith and obedience. As a Christian entrepreneur, **tithing aligns your business with Kingdom economy.**

"When we tithe, we are saying, 'God, I trust You more than I trust the economy, my clients, or my own hustle.'" — Pastor Andy Stanley

For many entrepreneurs and professionals, the idea that tithing could unlock overwhelming abundance sounds, frankly, too good to be true. Skeptics will argue, "But look at the economy—we're in a recession!" Or, "My business is barely staying afloat, and now I'm supposed to give away 10%?"

And yet, Scripture tells a different story. One of unshakable provision, miraculous returns, and divine multiplication. The economy of the Kingdom of God doesn't mirror Wall Street. It's not governed by interest rates or market trends. It's governed by **faith, obedience, and a heavenly covenant.**

You're Not Under the World's System

Let's establish a core truth: when you accepted Christ, you changed jurisdictions.

"[God] hath delivered us from the power of darkness, and hath translated us into the kingdom of his dear Son."

— *Colossians 1:13 (KJV)*

To be "translated" means more than a change of location—it's a change of **systems**. You may live in the U.S., Canada, or Australia—but you now operate under **Kingdom economics**. That means the ups and downs of the world no longer dictate your provision or limit your possibilities.

KEY PRINCIPLE: *Tithing is not about loss. It is about alignment. You're not giving away resources; you're positioning yourself to receive from a higher system.*

2. Offerings – Unlocking Heaven's Resources in Business and Life

The **second way** to lay up heavenly treasure: giving offerings. While the tithe opens the windows of heaven, offerings determine **the measure** by which those blessings are poured out. Stay tuned.

“God is not trying to get something from you; He is trying to get something to you.”

— *Kenneth Copeland*

Tapping Into the Hundredfold Return

The mistake many businesspeople make is limiting their expectation to what this world can offer. But Philippians 4:19 reminds us:

“But my God shall supply all your need according to His riches in glory by Christ Jesus.”

Take that in: not according to your bank account, not according to this quarter’s earnings, but according to **His riches in glory**—which are **limitless**.

I once knew a businessman who came to Christ after surviving the collapse of his company. He had gone from luxury cars and designer suits to sleeping in his office and living on fast food. When he learned about Kingdom principles—especially tithing—he decided to trust God’s Word more than his financial statement. Within 18 months, his new business generated more revenue than the old one ever had, and this time with less stress and greater impact. Why? Because he was plugged into **heaven’s supply chain**.

Once you’ve laid the foundation of **tithing**—returning the first 10% of your income to God—you’re ready to take the next step in your financial walk with God: **offerings**.

An **offering** is anything you give over and above the tithe. Think of it as your investment in the expansion of God’s Kingdom. But it’s more than generosity—**it’s a strategy**.

“The tithe is not a seed. It’s rent. You’re returning what already belongs to God. Only offerings qualify as seed.”
— Pastor Robert Morris

You can’t “give” an offering if you haven’t yet tithed. Why? Because the tithe belongs to God. Once you’ve fulfilled that basic obedience, your offerings become spiritual seeds, and that’s where the exponential, hundredfold return becomes accessible.

The Hundredfold Return: Fact or Fantasy?

Many businesspeople are skeptical when they hear preachers talk about a “hundredfold return.” It sounds like a gimmick or prosperity hype.

But this principle didn’t originate with a modern preacher. It came from **Jesus** Himself:

“Truly I tell you... no one who has left home or brothers or sisters or mother or father or children or fields for Me and the gospel will fail to receive a hundred times as much in this present age...” — *Mark 10:29–30, NIV*

Jesus wasn’t using metaphor. He was laying out a **Kingdom principle of return on investment**.

Let’s break this down for clarity:

- If you gave \$1,000 to a gospel ministry, a **hundredfold return** would equal **\$100,000**.
- Even a **thirty-fold** return would yield **\$30,000**.

Where else can you find a guaranteed return like that? Not on Wall Street. Not in real estate. Not in crypto.

“God is not trying to get something from you. He’s trying to get something to you.”

— Pastor Jesse Duplantis

Faith Unlocks the Return

So why don’t all Christians see this kind of return?

Because **every promise of God is activated by faith**. Faith is the currency of the Kingdom. Without it, even the most generous offering may not yield visible results.

“God responds to faith, not need.”

— Pastor Bill Johnson

You don’t just give—you **give in faith**, expecting a harvest.

When I first began tithing and giving in the 1960s, I didn’t see the hundredfold return right away. But over time, as I studied the Word and grew in my understanding of faith, my capacity to receive increased. Today, I’m walking in blessings I could have never imagined back then.

Small Faith Still Works

You might be thinking, *“I’m new to this. My faith isn’t that strong yet.”*

Don’t worry! **Jesus’ spoke of thirtyfold, sixtyfold, and hundredfold returns** (Mark 4:20). Even if you’re only at a “thirtyfold level” of faith right now, that’s still **supernatural multiplication**!

“When you release what’s in your hand, God releases what’s in His.” — Dr. Bill Winston

3. Giving to the Poor – Expanding the Kingdom Through Compassion

The **third way** to lay up heavenly treasure is giving to the poor – alms giving.

“He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again.”

— *Proverbs 19:17*

God’s economy includes a heart for the poor. Not just as a moral obligation—but as a **strategy for supernatural increase**. Giving to meet the needs of the poor and less fortunate is the heart God. This is compassion in action and reflects the heart of God, who promises to repay those who give to the poor (Proverbs 19:17).

Consider the rich young ruler in Mark 10. He had followed the commandments. He had amassed great wealth. But when Jesus invited him into a partnership—to sell his goods, give to the poor, and follow Him—he walked away grieved.

Why?

Because although he *knew* the Word, he didn’t *believe* the promise.

“Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me.” — Mark 10:21

Don’t Miss Your Opportunity

This man knew the promises of Deuteronomy 28. He had meditated on them. He was rich because of them. But in that

moment, he couldn't grasp that **Jesus was inviting him into a higher realm of prosperity.**

Had he believed Proverbs 19:17, he would have shouted with joy: "I'm about to make a deposit into God's economy—and He promises to repay me!"

"Generosity is not subtracting from your life; it's planting into your future."

— *Robert Morris*

Jesus wasn't asking him to become poor. He was inviting him to make a **Kingdom connection**—to shift from wealth accumulation to **wealth multiplication through generosity.**

What If He Had Said Yes?

If that rich young ruler had obeyed, he might have become Judas's replacement. He had wealth, influence, and administrative skill. He could have overseen finances in the early Church. Instead of being grieved, he could have become **great.**

Jesus wasn't trying to take from him. He was trying to **enlist him** in the mission to change the world.

"If God can get it through you, He'll get it to you."

— *Jerry Savelle*

4. Investing In The Gospel –

The **fourth way** to lay up heavenly treasure is to invest in the Gospel. Using your resources strategically to advance the Kingdom of God. This includes supporting media outreach,

missionary work, Bible translation, and other initiatives that bring people to Christ.

One of the most powerful places to sow is into **ministries that preach and teach the Word.**

Paul said it this way: **“Let the one who is taught the word share all good things with the one who teaches.”**

— *Galatians 6:6, ESV*

This isn't about emotional appeals or guilt trips. You don't give because someone begged—you give because God has already commanded you to support His Kingdom and those who serve it.

“Generosity flows best when it's based on revelation, not manipulation.” — Pastor Andy Stanley

Give where you are fed. Give where the Word of God is transforming lives. As a businessperson, think of it this way: **don't just donate—invest.**

“The generous will prosper; those who refresh others will themselves be refreshed.” — *Proverbs 11:25, NLT*

Final Thought

God Wants You to Prosper—So You Can Give More

When you prosper, it's not just so you can drive nicer cars or build bigger homes. Those things are fine—but the **purpose of Kingdom prosperity is participation in Kingdom expansion.**

“Prosperity isn't about money. It's about having enough to fulfill every assignment God gives you.” — Pastor Mark Batterson

You're not just a businessperson—you're a **Kingdom financier**. You've been called to fund churches, support missions, rescue the broken, and preach the gospel to the world.

Tap in to the hundredfold return. Believe it. Sow in faith. And watch God multiply what you give Each of these forms of giving not only blesses others but also positions you to receive God's supernatural provision and blessing in return.

You are no longer under the dominion of the world's economic systems. As a Kingdom business leader or entrepreneur, you've been given access to supernatural abundance.

When you tithe, you are not losing—you are **planting**. When you give to the poor, you are not subtracting—you are **investing**. And when you obey God's voice, you are not risking—you are **partnering** with heaven.

“You can't outgive God. If He asks you to give something, it's because He has something greater to give you in return.”

— *John Hagee*

Now is the time to live not by the numbers in your ledger, but by the promises of the Lord.

You were *blessed to be a blessing*.

Chapter 16

THE BLESSING Distributors

Beyond Receiving— Becoming a Distributor of Blessings

As a business leader or entrepreneur, understanding prosperity purely as personal gain limits your potential. When you apply biblical principles on wealth and provision, your mindset shifts from just tapping into resources to becoming a continual **distributor** of blessings—leveraging heavenly abundance to impact others.

God's design for prosperity is not merely about **accumulating wealth** but about **living in and releasing a system of blessing** that influences communities, markets, and economies.

"God blesses us not only to enrich our lives but to equip us to be a blessing to others."— *Charles Stanley*

God's Economic System vs. Man's System

God's Dream for Prosperity

In Deuteronomy 8:18, God reminds us, **"It is He who gives you the ability to produce wealth."** This wealth is not an end but a means—a tool to fulfill His covenant promises and empower generosity (Ephesians 4:28).

Jesus taught us not to live in worry about material needs (Matthew 6:25-33). Instead, He calls us to operate within a system where **"all sufficiency in all things"** is available, enabling us to "abound in every good work" (2 Corinthians 9:8).

The Eden System: The Original Blueprint

All man-made economic systems crumble because they are built on unstable foundations of fear, greed, and scarcity. In contrast, God's system—the **Eden system**—is rooted in unconditional love, unlimited provision, and covenant promises.

“Every human system that operates apart from God’s design is built on sand and will eventually collapse.”— *Tony Evans*

The Eden system is a framework where **blessing flows freely and continuously**, empowering leaders not only to prosper but to establish lasting influence.

Original Blessing: Authority to Prosper and Multiply

Look back to the first divine words spoken to humanity:

“Be fruitful, multiply, replenish the earth, and subdue it; have dominion...” (Genesis 1:28)

No mention of scarcity, sickness, or failure—only an assignment and authority to steward resources, multiply influence, and bring order. This blessing established humanity as God's partners in flourishing creation.

Example for Entrepreneurs:

A business owner operating under this principle focuses on **creating value that multiplies**—not hoarding resources but investing in growth, innovation, and community impact.

The Unbroken Blessing Despite Human Failure

Though mankind fell into sin, the original blessing and mandate were not revoked. After the flood, God reaffirmed it through Noah (Genesis 9:1), and later, through Abraham's covenant, the blessing was extended to all who believe, including us today (Galatians 3:13-14).

Jesus' sacrifice restored this Eden blessing, breaking the curse of lack and enabling believers to access heavenly resources by faith.

“The blessing of Abraham is not just a spiritual concept; it’s the foundation for practical prosperity and kingdom impact.”

— *Rick Warren*

God's Dream Remains Unchanged

Isaiah 51:2-3 assures us that God's vision is for restoration: turning deserts and wastelands into fruitful gardens—metaphors for hopelessness transformed into opportunity.

This is not just a spiritual promise but a blueprint for sustainable success in business and leadership.

“God's vision for your prosperity will outlast every economic downturn and challenge.”— *Bill Hybels*

The Eden System in Practice: Speaking and Believing

Jesus said in Mark 11:23-24:

“Whoever says to this mountain, ‘Be removed and cast into the sea,’ and does not doubt in their heart... will have whatever they say.”

This is the power of faith aligned with God’s system. Entrepreneurs who speak and believe in God’s promises unlock divine provision that sustains and multiplies their ventures.

The World’s System: The Babylonian Alternative

Many Christians unknowingly operate under the **Babylonian system**—a human, worldly framework built on competition, fear, control, and confusion, first revealed in the tower of Babel story (Genesis 11:1-9).

Here, people seek to control resources and create their own success apart from God’s covenant. It may seem effective temporarily, but it ultimately leads to fragmentation and failure.

Two Systems: Eden vs. Babylon

God’s covenant line through Shem preserved the Eden blessing, which came alive in Abraham and through Jesus Christ to us—offering a system of abundance grounded in faith and divine partnership.

Meanwhile, the descendants of Ham and Japheth represent worldly systems based on confusion, lack, and division.

“Choose to operate in God’s system of blessing—not man’s system of scarcity and fear.”

— *T.D. Jakes*

The Business Leader's Commission: Bless and Multiply

You are called to **live by the Eden system**:

- **Be fruitful:** Grow your business and influence with integrity.
- **Multiply:** Reinvest your profits to expand impact.
- **Replenish the earth:** Use your resources to bless others, build communities, and create jobs.
- **Have dominion:** Lead with wisdom, authority, and responsibility.

Practical Example:

A socially responsible business owner who hires marginalized workers, donates profits to charity, and mentors young entrepreneurs is embodying the Eden system in real life—distributing blessings and building a legacy.

Walking in the Blessing as a Business Leader

God's blessing is not a one-time event but a continuous flow. As business men and women, entrepreneurs, and leaders, your role is not just to receive but to distribute God's blessings—restoring Eden's original mandate in today's marketplace.

You are a distributor of blessings. Build your business on the rock of God's covenant promises and watch as your enterprise becomes a channel of God's provision to the world.

Key Quotes

“God blesses us not only to enrich our lives but to equip us to be a blessing to others.”

— Charles Stanley

“Every human system that operates apart from God’s design is built on sand and will eventually collapse.”

— Tony Evans

“The blessing of Abraham is not just a spiritual concept; it’s the foundation for practical prosperity and kingdom impact.”

— Rick Warren

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“Choose to operate in God’s system of blessing—not man’s system of scarcity and fear.”

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Section Four

7 Biblical Principles of Wealth Creation

Chapter 17

7 Biblical Principles of Wealth Creation

Introduction

What if the secret to lasting wealth wasn't hidden in a stock market trend, a bestselling business book, or a bold new venture—but was instead found in the ancient wisdom of Scripture?

If you're a businessperson or entrepreneur, you already understand risk, vision, and reward. But let me ask you a question that's both simple and profound: **Do you know what God says about wealth?**

Our world is flooded with formulas for financial success, yet many who chase wealth end up stressed, enslaved by debt, or empty in their soul. Why? Because they've missed the most important truth of all: **God owns it all.** And He's looking for stewards—not just achievers, but faithful managers who understand that the resources in their hands were never meant to serve them alone, but to fulfill His purpose.

This chapter is not just about making money. It's about **creating wealth God's way**—through principles that don't change with inflation, elections, or market crashes. These seven timeless truths have been proven over generations and are rooted in God's Word. They will not only transform your finances—they'll

renew your mindset, anchor your values, and draw you into a life of purpose and peace.

You'll discover:

- Why **ownership belongs to God**, but management is your responsibility.
- How **hard work** is more than ambition—it's a divine assignment.
- Why **contentment and gratitude** aren't weaknesses but spiritual power tools.
- How **sacrifice and self-control** unlock long-term gain.
- Why **saving and investing wisely** is biblical, not optional.
- And why **living on a budget** is an act of worship, not restriction.

These principles aren't theory—they're truth. And those who live by them will experience the blessing that comes from honoring God with what He's entrusted to them.

If you're ready to take your business, your finances, and your life to the next level—not just in success, but in **significance**—then turn the page. Let's walk together through the seven biblical principles of wealth creation. It's time to become the steward God created you to be.

Principle 1 - God Owns It All

“The earth is the Lord's, and everything in it.”

— *Psalms 24:1*

As business leaders and entrepreneurs, understanding the foundational truth that **God owns everything** is critical to how we manage our money, resources, and influence. This principle shapes not only our finances but the entire way we approach leadership and enterprise.

God Is the Ultimate Owner of All Resources

Recognize this: every asset, dollar, opportunity, and connection you possess is ultimately **entrusted to you by Almighty God**. You are not the owner but a **steward**—a manager accountable to Him for how you use what He has given.

To live and lead with this mindset, regularly engage in **thanksgiving, praise, worship, and prayer**. These spiritual disciplines open your heart to discern God's will for your resources. Write down a clear vision for your life and business that aligns with what you understand to be His purpose for you. This vision becomes a guiding compass.

“A vision without a vision is just a dream. Write your vision and make it plain.” — Proverbs 29:18 (paraphrased)

When you regularly declare God's will for your life and business—based on Scripture and the leading of the Holy Spirit—you cultivate **vision casting**. This inspires and motivates you to pursue your career and entrepreneurial goals as part of God's design, not merely for personal gain.

Stewardship: A Sacred Responsibility

Understanding that God owns everything means accepting that He has the right to determine how your money and resources are used. Wise stewardship means your actions should honor

God by using your assets to serve others, support your family, and advance His kingdom.

For example, a Christian entrepreneur might decide to donate a percentage of profits to community development or support ethical business practices that uplift workers rather than exploit them. Such choices reflect godly stewardship, making your assets truly valuable.

“It is required of stewards that they be found faithful.” — 1 Corinthians 4:2

Jesus said, *“Whoever can be trusted with very little can also be trusted with much...”* (Luke 16:10). This teaches that faithful management of what you have—no matter how small—opens the door for greater responsibilities and blessings.

Pursue God’s Purpose, Not Just Profit

In business, it is tempting to chase money, fame, or power. Yet God calls you to pursue your **passion to serve Him** through the gifts and skills He has given you. True success is rooted in contentment and being led by the Holy Spirit, not by worldly measures alone.

Pastor John Piper once said, *“God is most glorified in us when we are most satisfied in Him.”*

When you trust God, stay humble, and work diligently, He can supernaturally promote you to roles and ventures that fulfill your life’s purpose. Your faithfulness over little leads to faithfulness over much—and God loves to reward such stewards.

Beware the Pitfalls of Worldly Success

The world's approach to success often encourages greed, materialism, and a self-centered mindset. These temptations can lead you away from God's will and leave you spiritually empty.

For example, some business people may overspend or take unethical shortcuts to achieve wealth, only to find deeper dissatisfaction. Others may struggle with poverty mentality, doubting their ability to succeed or feeling unworthy of God's blessings.

"I can do all things through Christ who strengthens me." — Philippians 4:13

This powerful truth counters the lies of insecurity and limitation. Satan tries to blind us to this reality because freedom and success through Christ threaten his influence.

Overcoming Insecurity and Embracing Your Calling

Many feel inadequate to manage finances or lead successfully. Some say, "I'm just a secretary," or "My opinion doesn't matter," reflecting a defeatist mindset that stifles growth and leadership. These are spiritual attacks that must be challenged with the truth of God's Word.

Pastor Charles Stanley encourages:

"God doesn't call the qualified; He qualifies the called."

You are wonderfully made with the power to fulfill God's commands when you allow the Holy Spirit to lead you.

Aligning Wealth with Kingdom Purpose

There is nothing wrong with having a significant income or title—if these blessings are used to honor God, build faith in others, and expand His kingdom. Every believer, regardless of position, can engage in ministry and stewardship.

True stewardship involves:

- Daily prayer and Bible study,
- Faithful tithing and giving,
- Using your talents to serve inside and outside your church,
- Caring for your family responsibly.

Jesus said, *“Do not store up for yourselves treasures on earth... but store up for yourselves treasures in heaven.”*
(Matthew 6:19-20)

Earthly wealth has value only when it supports eternal purposes like spreading the gospel and helping others.

Financial Balance: Avoiding Extremes

Many Christians struggle by falling into two extremes:

1. **Stinginess:** Failing to support gospel work and ministries through tithes and offerings.
2. **Materialism:** Overspending on luxury and neglecting wise saving or giving.

Both attitudes reveal a lack of trust in God’s provision and grace. They lead to stress and missed opportunities for God’s blessings.

As pastor Rick Warren teaches:

“God’s economy isn’t about having more; it’s about giving more.”

Wise stewardship means preparing for emergencies while generously supporting God’s work.

Stewardship as a Witness

Your faithful management of resources is a powerful testimony. Many people feel trapped by financial struggles and long to see real change. When you share how God has transformed your approach to money and success, you open doors for them to find freedom in Christ.

This includes honestly addressing:

- The eternal consequences of rejecting Christ,
- The damage of ignoring biblical financial principles,
- The power of God’s faithfulness to overcome challenges.

Final Encouragement: Answer Your Calling with Confidence

In humility and grace, boldly tell others the truth in love. Your stewardship is not just about money—it impacts your influence, ministry, and the eternal lives of those around you.

Remember, **God owns it all**, and He has called you to be a faithful manager of His resources. Your success as a business leader or entrepreneur depends on embracing this truth, walking in obedience, and trusting the Holy Spirit to guide your steps.

Principle 2 - It Takes Work

Key Scriptures: Genesis 2:15, Ephesians 4:27-28, 2 Thessalonians 3:6-11

From the very beginning, God modeled the principle of work. In Genesis 2:15, God placed Adam in the Garden of Eden “to work it and keep it.” This divine assignment demonstrates that work is not a curse but a vital part of human purpose. Even before the fall, God’s creative activity was purposeful labor, and He ordained mankind to participate in this ongoing act of creation and stewardship.

God commanded Adam and Eve to cultivate the earth, care for animals, and engage in both physical and intellectual labor. Work was originally designed to be enjoyable, fulfilling, and an integral form of worship. Pastor John MacArthur wisely notes, “Work is a divine mandate, not a necessary evil; it is part of God’s design for human flourishing.”

However, after sin entered the world, the nature of work changed. The ground became cursed, and labor became more difficult and often burdensome (Genesis 3:17-19). Yet, even in a fallen world, work remains essential and valuable. It is not just about earning income; it is about fulfilling your God-given purpose.

The Reality of Work Today

As entrepreneurs, business owners, and professionals, you know the demands of work all too well. The pressure, deadlines, competition, and sometimes discouraging environments can make work seem like a heavy burden. But the biblical principle

remains firm: God intends for you to work diligently and with integrity.

Ephesians 4:28 exhorts us, “Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.”

This passage reveals two vital points for business leaders and workers alike:

1. Honest work is the foundation for integrity and financial blessing.
2. Your labor is not just for your own gain but to bless others and fulfill a greater purpose.

Paul’s instructions in 2 Thessalonians 3:6-11 reinforce this principle by warning against idleness and encouraging believers to “work quietly and earn their own living.” Laziness, procrastination, and irresponsibility not only harm your personal finances but also your witness and testimony in the marketplace.

Work as Worship

The late Pastor Adrian Rogers famously said, “Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.” This is a powerful mindset shift for business men and women. When you approach your work—whether running a business, leading a team, or performing your daily tasks—as an act of worship, your work gains eternal significance.

No matter your current role or how small your paycheck feels, commit your efforts to the Lord. Express gratitude for the job or

business you have, as it is provision from God. This attitude unlocks favor, joy, and spiritual fruitfulness even in difficult circumstances.

Changing Your Work Attitude

A necessary step to improving your financial and spiritual situation is changing your attitude toward your work. Whether you are self-employed or employed by others, gratitude and diligence open doors for growth. Instead of complaining about your current position or income, start thanking God for the opportunities you have.

Recognize your current job or business as a stepping stone toward greater roles where you can exercise your gifts and fulfill your calling. Every experience—good or bad—is part of God’s plan to prepare you for the next level of responsibility and blessing.

Practical Steps for Success

- **Work diligently:** Give your best effort in every task, no matter how small. Excellence leads to recognition, promotions, and expanded opportunities.
- **Maintain integrity:** Avoid shortcuts or unethical practices; they lead to long-term harm.
- **Seek continuous improvement:** Learn new skills, network with godly mentors, and stay open to God’s guidance for career or business changes.
- **Pray for wisdom:** Ask the Holy Spirit to help you navigate challenges and find godly solutions to problems.

Dealing with Disappointments

Sometimes, despite your hard work, recognition or promotions don't come as expected. Pastor Charles Stanley advises, "Patience and humility are the marks of a mature believer." Use these moments to demonstrate faith in God's timing rather than frustration or bitterness. Trust that God is preparing you for the right opportunities when you are spiritually, mentally, and emotionally ready.

Retirement and Continued Service

While some may retire from formal employment, the Bible teaches that every believer should continue to serve God and others throughout life. Retirement should not mean cessation from purposeful work, ministry, or contribution to society. Like the Levites in the Old Testament who retired from temple duties at fifty but continued to assist in lesser roles, Christians are called to serve in various capacities until their last breath (Romans 12:11).

Financial Stewardship and Work

Work is not only about earning; it's about stewardship. Use your income wisely by budgeting, avoiding unnecessary debt, saving, investing, and giving generously. Pastor Rick Warren says, "God doesn't want your money; He wants your heart. But if your heart is right, your money will follow."

A strong financial foundation enables you to weather challenges and maximize your ability to support ministry, family, and community. Building an investment portfolio and planning for retirement are vital steps for entrepreneurs and business professionals to secure long-term financial stability.

Conclusion

God's design is that we work as unto Him, with integrity, diligence, and gratitude. Work is a gift and a calling—an opportunity to glorify God, bless others, and fulfill your unique purpose. When you commit your work to the Lord and trust Him to guide your steps, He will provide, promote, and prosper you.

Remember the words of Colossians 3:23–24: *“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.”*

Principle 3 - Be Content and Grateful

“Be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”

— Hebrews 13:5 (paraphrased)

In the fast-paced world of business and entrepreneurship, the pursuit of more—more money, bigger offices, flashier cars—is relentless. Yet, true success is deeply rooted in an often overlooked virtue: **contentment**. Contentment is not about settling for less or lacking ambition; rather, it is about appreciating the present blessings God has placed in your life while wisely stewarding your resources toward long-term goals.

“I have learned to be content whatever the circumstances.”

— Philippians 4:11

This mindset is vital for spiritual growth and financial discipline. It helps entrepreneurs avoid the common trap of instant

gratification—buying that bigger house, more expensive car, or latest gadget—before securing their financial foundation.

The Biblical Foundation of Contentment in Business

Contentment begins with the recognition that **God places us in our current financial situation for a purpose**. This doesn't mean you shouldn't aim to grow your business or increase your income; it means you should first be thankful for what you have and trust God's timing for your advancement.

Consider Luke 3:14, where John the Baptist tells soldiers, “Do not extort money and do not accuse people falsely—be content with your pay.” This principle extends to all who earn income, urging honest work paired with contentment.

The Apostle Paul echoes this in 1 Timothy 6:8: *“But if we have food and clothing, we will be content with that.”* This verse emphasizes the importance of gratitude for basic needs as a foundation for wise financial management.

Practical Steps for Business Leaders and Entrepreneurs

Here are key principles every business person should apply to cultivate contentment and financial wisdom:

1. Prioritize Tithing and Giving

Begin or continue the faithful practice of **tithing to your local church or a ministry** you believe in every time you receive income. This act of obedience is a spiritual discipline that reminds you that God owns everything, and you are a steward of His blessings.

Pastor John MacArthur wisely said, *“Tithing is not just an act of obedience; it is an act of worship that cultivates a heart of contentment and trust in God’s provision.”*

2. Practice Delayed Gratification

As an entrepreneur, it’s tempting to reinvest profits immediately into new assets or luxury items. However, discipline yourself to **defer major purchases until you are financially secure**—particularly until you are debt-free and have established consistent tithing.

For example, instead of rushing to buy a luxury car or a bigger office, focus on clearing debts and increasing your savings. The right investments will be available when your financial foundation is stronger.

Budgeting and Financial Management

Wise financial stewardship requires **regular budgeting** to ensure expenses never exceed disposable income—the money left after taxes and mandatory deductions. A budget helps you stay on track, avoid unnecessary debt, and plan for the future.

Pastor Dave Ramsey, a leader in financial stewardship, reminds us:

“You must tell your money where to go instead of wondering where it went.”

Here’s a recommended financial discipline plan for entrepreneurs:

- **Work diligently and seek additional income if needed.** This might mean taking on extra projects or part-time jobs to accelerate debt repayment.

- **Create and stick to a monthly budget**, ensuring expenses remain less than income.
- **Build an emergency fund** starting with at least \$1,000 to cover unexpected costs.
- **Avoid new debt** and focus on paying off existing debt aggressively.
- Once debt-free, **increase your emergency fund to \$10,000** to protect against business or personal financial shocks.
- Finally, **invest surplus income** wisely in low-cost index funds or other prudent investment vehicles.

Contentment Leads to True Prosperity

When you “delight yourself in the LORD” (Psalm 37:4), your desires align with His will. This alignment transforms your heart, guiding your business decisions beyond mere profit toward a higher purpose—serving others, honoring God, and stewarding resources wisely.

Pastor Charles Stanley puts it beautifully: *“Contentment is the fertile soil for faith to grow. It teaches us to trust God’s provision rather than our own schemes.”*

This spiritual contentment also provides clarity, helping you **avoid the pitfalls of greed and pride**—two major causes of business failure and personal distress. Instead of chasing after fleeting symbols of success, you focus on **building lasting wealth and impact through integrity and faithfulness**.

Examples in Practice

- **Delayed Gratification:** Consider an entrepreneur who wants to expand her business. Instead of immediately leasing a costly office space, she commits to paying off all credit card debts, builds her emergency fund, and steadily increases her tithing. This patient strategy positions her for sustainable growth without financial strain.
- **Contentment in Uncertainty:** A startup founder experiences months of irregular income. Rather than panic, he prioritizes his budget, seeks God's guidance daily, and volunteers his time to ministry during downtime. His faith and contentment sustain him, and eventually, his business stabilizes and grows.

Conclusion: Stewardship, Not Ownership

Remember, **you do not own your business or wealth; you are a steward managing God's resources.** Contentment enables you to manage these resources faithfully, honoring God in both times of plenty and scarcity.

Pastor T.D. Jakes reminds us:
"God's provision is not about how much you get; it's about how well you manage what you have."

In summary, contentment is a powerful foundation for spiritual growth, financial health, and successful leadership in business. By cultivating a heart of gratitude and practicing biblical financial principles, you prepare yourself for greater opportunities, increased influence, and the fulfillment of your God-given purpose.

Principle 4 - It Takes Sacrifice

"Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship." —

Romans 12:1

"I have received full payment and even more. I am well supplied, having received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God." — *Philippians 4:18*

"By faith Abel brought God a better sacrifice than Cain did."

— Hebrews 11:4

The Principle of Sacrifice: Delayed Gratification for Long-Term Prosperity

In the world of business and entrepreneurship, sacrifice is often misunderstood or undervalued. Yet, the Bible clearly teaches that true success—both spiritual and financial—requires the discipline of delayed gratification. This means sacrificing short-term pleasures for long-term financial soundness and spiritual health.

For example, instead of immediately indulging in luxury purchases or expanding overhead costs, a wise businessperson chooses to reinvest profits, save for future opportunities, and avoid unnecessary debt. This discipline aligns with biblical stewardship principles and often leads to far greater rewards over time.

Pastor John Maxwell aptly said, *"Leadership is not about titles, positions, or flowcharts. It is about one life influencing another. Sacrifice is the currency leaders pay for influence."* The same

applies in business: those willing to sacrifice now position themselves for lasting impact and success.

Sacrifice Rooted in Spiritual Foundation

Sacrifice begins with a firm spiritual foundation. Romans 12:1 calls believers to present their bodies as a “living sacrifice.” For business leaders, this means committing your entire life and work to God’s purpose—not just your Sunday mornings, but your Monday through Friday too.

At the core of this foundation is a wholehearted belief that God loves people so much He sent His Son, Jesus Christ, to pay the price for our sins. This truth gives us confidence to live sacrificially, knowing that our efforts are not in vain but aligned with eternal significance.

As Pastor Charles Stanley reminds us, *“Sacrifice is the language of love and obedience.”* In your business and financial decisions, sacrifice your personal desires when necessary to honor God and advance His kingdom through stewardship of the resources He entrusts to you.

Practical Sacrifice in Financial Stewardship

Sacrifice is not merely spiritual—it is practical. As an entrepreneur or business leader, you must intentionally manage your finances with God’s principles as your guide. This means:

- **Tracking income and expenses carefully**
- **Cutting unnecessary spending**
- **Prioritizing tithes and offerings to support ministry and community needs**

- **Saving and investing wisely to prepare for future opportunities and challenges**

These habits may require sacrificing immediate gratification, such as postponing vacations or limiting lifestyle upgrades, but they create a financial platform that sustains growth and generosity.

Consider the example of Dave Ramsey, a respected Christian financial teacher, who says, *“You must gain control over your money or the lack of it will forever control you.”* Sacrificial financial discipline empowers you to break free from debt and build a legacy.

Sacrifice as a Lifestyle, Not a One-Time Event

Sacrifice in business is not a single act but a lifestyle. The Holy Spirit, living within those who follow Christ, continuously guides and empowers believers to forsake worldly desires and adopt habits that reflect Christlikeness. This ongoing sanctification process is vital to enduring the hardships of entrepreneurship and leadership.

A business leader who sacrifices personal comfort for the sake of integrity, ethical practices, fair wages, and community impact will find greater peace and blessing. For example, paying employees fair wages—even in lean times—is a sacrifice that reflects the biblical command to “love your neighbor as yourself” and ultimately brings favor and fruitfulness.

Pastor Tony Evans encourages this mindset: *“Sacrifice positions you to receive God’s blessing. Without sacrifice, there can be no blessing.”* When you align your business practices with God’s

principles, your leadership becomes a testimony that honors Him and influences others positively.

Trusting God in Financial Decisions

Sacrifice often requires trusting God to provide when you choose not to live beyond your means. This might mean delaying the purchase of a needed asset until you have saved enough, rather than relying on credit or loans. It's a demonstration of faith that God will meet your needs in His timing.

Many entrepreneurs experience God's provision in unexpected ways when they commit to this path. Unexpected contracts, timely partnerships, or financial breakthroughs often come as blessings when they honor God through sacrificial stewardship.

Pastor Rick Warren puts it succinctly: *"God's provision usually comes just after you make the sacrifice."* Trusting God in financial management not only protects you from debt but also opens doors for greater influence and generosity.

The Reward of Sacrificial Faithfulness

The journey of sacrifice is not easy. It requires discipline, humility, and sometimes giving up what feels comfortable. However, the Bible assures us that those who are faithful in small things will be entrusted with greater responsibilities (Luke 16:10).

Moreover, sacrificial faithfulness in business and finances results in blessings that extend beyond personal gain. It positions you to bless your church, community, employees, and

even missions around the world. Your resources become tools for kingdom expansion and eternal impact.

As Pastor Bill Hybels wisely said, *“Sacrifice brings reward; it unlocks blessing.”* By embracing sacrifice today, you secure not only financial stability but also spiritual riches that cannot be taken away.

Action Steps for Business Leaders

1. Develop a Bare-Bones Budget:

Create a spending and saving plan that prioritizes essentials and aligns with your calling and vision. Identify areas where you can cut back temporarily without compromising your mission.

2. Practice Contentment and Self-Control:

Resist the urge to indulge in every desire. Learn to differentiate between needs and wants, and delay gratification to maintain financial health.

3. Give Generously:

Prioritize tithing and offerings as acts of worship and obedience. Remember, generosity unlocks God’s blessings in your business and personal life.

4. Seek God’s Guidance Daily:

Spend time in prayer and scripture reading to keep your heart aligned with God’s will. Fellowship with other believers for encouragement and accountability.

5. Lead by Example:

If you employ others, treat them with fairness and love.

Make sacrifices that protect and uplift your team,
reflecting the servant leadership of Christ.

Conclusion: Sacrifice for Eternal Gain

In closing, remember that sacrifice in business is not about loss but about investing in eternal dividends. The temporary discomforts you endure today—whether financial restraint, ethical challenges, or leadership burdens—will result in lasting fruitfulness for you, your family, and the kingdom of God.

Be willing to “crucify your own will” where it conflicts with God’s purpose for your life and enterprise. As you faithfully sacrifice, God will transform your efforts into abundant blessings and opportunities to be a blessing to many.

“Blessed are the pure in heart, for they shall see God.”
(Matthew 5:8) Sacrifice keeps your heart pure and your focus clear on the true source of all prosperity—Jesus Christ.

Principle 5 - It Requires Self-Control

Scripture References: Proverbs 25:28; 1 Corinthians 7:5; 1 Corinthians 9:25; Galatians 5:22–23

Self-control is not just a virtue—it's a necessity. In *Galatians* 5:22–23, the Apostle Paul lists the fruit of the Spirit, and self-control crowns the list. This spiritual fruit is essential for every believer, especially for Christian business men and women who are constantly tempted by worldly measures of success. Without self-control, your business and financial decisions can easily spiral into patterns that not only hinder your spiritual

growth but also lead to burnout, broken relationships, and bondage to debt.

What Is Self-Control?

Proverbs 25:28 paints a vivid picture:

“A person without self-control is like a city with broken-down walls.”

In biblical times, a city without walls was vulnerable to invasion and destruction. Likewise, a life without self-control is open to attacks—temptation, greed, pride, and impulsive decision-making. Self-control is the wall that guards your integrity, vision, and finances.

In business, self-control manifests in daily decisions: the discipline to avoid dishonest gains, the restraint to delay gratification, and the wisdom to budget wisely rather than spend impulsively.

The Enemy’s Strategy: Redefining Success

Satan’s tactics are subtle yet powerful. He bombards you with messages that elevate wealth, fame, and success to the pinnacle of life’s purpose. These messages come not only through social media, advertising, and networking circles, but even through some pulpits preaching a prosperity gospel devoid of repentance and righteousness.

Pastor John Piper once warned:

“The prosperity gospel sells Jesus as a ticket to health, wealth, and success, not as a treasure to be loved.”

This false gospel tells entrepreneurs that God is pleased when they chase success at any cost. But in reality, such pursuits often leave families broken, ethics compromised, and souls empty. It's a counterfeit gospel, promising life but delivering destruction.

Obedience Over Ambition

Paul reminds us in *1 Corinthians 9:25*,

“Every athlete exercises self-control in all things. They do it to receive a perishable wreath, but we an imperishable.”

As Christian business leaders, our goal isn't simply profit—it's purpose. We are called to live in obedience to biblical principles. That means putting kingdom values above corporate gain and being faithful stewards rather than frantic accumulators.

Obedience involves practical disciplines:

- Tithing to support kingdom work
- Creating and living by a budget
- Saying no to debt-fueled spending
- Building reserves for future ministry opportunities
- Investing ethically and giving generously

These practices position you not only for financial success but for eternal rewards.

The True Measure of Wealth

Jesus said in *Matthew 6:21*,

“Where your treasure is, there your heart will be also.”

Wealth is not evil—but the love of it is (1 Timothy 6:10). Self-control ensures that money remains your servant and never becomes your master. A Spirit-led entrepreneur uses wealth to bless others, build God’s kingdom, and fulfill a calling, not to inflate their ego or hoard out of fear.

Pastor Tony Evans explains:

“God is not against you having money. He is against money having you.”

When self-control governs your finances, you will be amazed at how God multiplies your resources. Not for vanity—but for vision.

Discipline Leads to Abundance

Many Christian businesspeople find that once they commit to God’s financial principles—tithing, giving, contentment, stewardship, and debt-free living—supernatural opportunities open. Promotions come. Deals flow. Strategic alliances form.

But it begins with self-control: the discipline to say “no” today for a greater “yes” tomorrow.

Here’s a pattern that brings blessing:

1. **Tithe faithfully**
2. **Budget with a plan to save and give**
3. **Eliminate debt strategically**
4. **Invest and diversify wisely**
5. **Live below your means with contentment**
6. **Be generous, even when it stretches you**

In just five to seven years of faithful practice, many entrepreneurs find themselves out of debt and thriving—spiritually, emotionally, and financially.

Self-Control in Family & Legacy

Self-control is not just about money—it's about modeling values for the next generation. Sadly, many Christian homes prioritize worldly achievement over biblical purpose. Children absorb this and grow up addicted to materialism, often duplicating or even amplifying their parents' mistakes.

What message are you sending your children?

- Is it that success equals a bigger house, flashier car, and longer work hours?
- Or is it that obedience to God brings lasting joy, peace, and purpose?

Every Christian parent should aim to raise children who:

- Know Jesus personally
- Understand godly stewardship
- Prioritize faith and family over fame and fortune

You cannot lead your family where you're not willing to go yourself. Start by practicing what you want them to learn. Your example speaks louder than any lecture.

Redemption and Hope

You may be thinking, *"I've already made mistakes."* The good news is that God offers grace. The Holy Spirit is always ready to lead you back to the truth and empower you to walk in freedom.

Pastor Charles Stanley once said:

“Obey God and leave all the consequences to Him.”

Even if you’ve lived years without discipline or made financial decisions you regret, it’s never too late to change. Repentance plus obedience equals transformation.

How to Get Started

1. **Commit your finances and business to God.**
2. **Set aside time daily to pray and study the Bible.**
3. **Join a community of believers who will encourage you.**
4. **Begin giving—even if it’s small.**
5. **Create a simple financial plan and stick to it.**
6. **Say no to the unnecessary and yes to kingdom impact.**

When you seek first the kingdom of God (*Matthew 6:33*), everything else falls into place—including provision, purpose, and peace.

Closing Thoughts

Self-control is the foundation of sustainable success. It guards your heart, governs your business, and guides your legacy.

When you live Spirit-led—restraining fleshly desires and embracing God’s priorities—you’ll not only build wealth, you’ll build a life that honors the Lord.

Let your business be a testimony.

Let your stewardship reflect His kingdom.

Let your self-control point others to Christ.

Now is the time. Begin living the disciplined, Spirit-led, and purpose-filled life God has designed for you. The fruit of self-

control will bear eternal rewards and leave a legacy that honors heaven and blesses the earth.

Principle 6 - Save and Invest Wisely

Scripture Foundation: Proverbs 13:23; Proverbs 21:20; Matthew 25:14-30; Luke 19:12-27

Wise financial stewardship is not only a practical necessity for businesspeople and entrepreneurs, but it is also a biblical mandate. Scripture offers foundational principles for handling resources with diligence, discipline, and discernment. This chapter explores how to save and invest wisely, emphasizing that wealth, when managed according to God's Word, can serve His purposes and bless others.

"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." – Proverbs 21:20

Saving and Investing: Biblical Principles

Proverbs makes it clear that saving is a mark of wisdom. When you spend everything you earn and rely on credit to sustain your lifestyle, you set yourself up for financial ruin. Entrepreneurs and business leaders often face the temptation to overextend themselves financially. However, the faithful steward is one who budgets wisely, saves intentionally, and avoids unnecessary debt.

Jesus praised the servants who invested the resources given to them and returned with double in Matthew 25 and Luke 19. These parables are not just spiritual metaphors but also practical lessons on productivity, growth, and responsibility.

The servants who increased their master's wealth were commended, while the one who buried his talent was rebuked.

Avoiding the Debt Trap

Many financial experts today promote the idea of "paying yourself first." While this can be helpful, it only works if you consistently live below your means. Saving 10% of your income is fruitless if you spend 110% of it using credit cards and loans. Without self-discipline and a clear understanding of your net income, you'll find yourself accumulating debt rather than wealth.

"Debt is like any other trap, easy enough to get into, but hard enough to get out of." – Henry Wheeler Shaw

Even affluent individuals can fall into the trap of outspending their income. The Bible encourages us to write the vision and make it plain (Habakkuk 2:2). This includes financial goals and planning. Scripture illustrates wealth accumulation through godly means—honest work, wise investments, and divine blessings. Examples include Abraham, Boaz, Lydia, and Joseph of Arimathea.

Wealth with a Purpose

God does not condemn wealth. Instead, He warns against making it an idol. The key is to seek intimacy with Christ rather than material things. When you pursue God first, He provides all you need to fulfill your calling (Matthew 6:33).

As Pastor Robert Morris said, "When God blesses you financially, don't raise your standard of living. Raise your standard of giving."

Wealth should be accumulated and managed for righteous purposes: providing for your family, funding the gospel, helping the poor, and leaving a legacy.

Godly Balance in Finances

There are two financial extremes that derail many Christians:

- **Stinginess:** Withholding tithes and offerings, failing to support gospel work.
- **Materialism:** Overspending to satisfy the flesh and impress others, with no savings or investments.

Both mindsets show a lack of trust in God's provision. Instead, we are called to balance—giving, saving, and spending wisely.

Emergency Preparedness and Future Planning

Business owners and entrepreneurs must prepare for the unexpected. A solid emergency fund is essential. Start by reducing frivolous spending and building a reserve. Once non-mortgage debt is eliminated, redirect disposable income toward diversified investments such as stock and bond mutual funds and fixed-income accounts.

"The wise store up choice food and olive oil, but fools gulp theirs down." – Proverbs 21:20

Ecclesiastes 11:2 advises diversifying your investments: "Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land." Diversification protects your assets during downturns in any single market.

Stewardship over Speculation

Be wary of get-rich-quick schemes. Many entrepreneurs fall prey to promises of high returns with little risk. Scripture teaches diligence and patience, not haste and greed.

"Dishonest money dwindles away, but whoever gathers money little by little makes it grow." – Proverbs 13:11

Avoid putting all your eggs in one basket, especially in unfamiliar industries. Understand what you invest in. As Pastor Andy Stanley wisely stated, "Direction, not intention, determines destination."

Trusting the Source, Not the Resource

Your savings and investments are not your source—God is. These are tools He allows you to manage for kingdom purposes. Trust in His provision, not in the balance of your accounts. Be a good steward, and He will guide you through every financial season.

Action Steps for Financial Stewardship

1. **Tithe faithfully** to support your local church and global missions.
2. **Live below your means** by budgeting and spending wisely.
3. **Eliminate debt** aggressively and avoid future debt.
4. **Build an emergency fund** of 3–6 months' expenses.
5. **Save and invest** at least 10% of your gross income.
6. **Diversify** your investments to mitigate risk.
7. **Avoid speculation** and seek counsel before investing.
8. **Plan for the future** while trusting God daily.

Conclusion

Economic downturns are inevitable. History proves it. Yet the wise steward who saves and invests according to biblical principles will withstand financial storms and thrive.

We must honor God with our wealth and manage it with eternal purpose. By applying these principles, you will not only experience personal financial stability but also become a conduit of God's blessings to others.

"The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller." – Proverbs 11:24 (MSG)

Principle 7 - Live on a Budget

Building Wealth by Living Below Your Means

Key Scriptures:

"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever..." — Proverbs 27:23–24

"Write the vision and make it plain on tablets, that he may run who reads it." — Habakkuk 2:2

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost..." — Luke 14:28

Introduction: A Kingdom Mindset for Financial Stewardship

Budgeting isn't just a financial tactic—it's a spiritual discipline. It's the intentional, prayerful act of managing the resources God has entrusted to you. Whether you're a CEO, a startup founder, or a Christian managing a household, budgeting is about aligning your finances with God's purpose for your life.

Pastor Dave Ramsey puts it this way:

“A budget is telling your money where to go instead of wondering where it went.”

A budget doesn't restrict your freedom—it empowers your purpose. It becomes your financial compass, guiding you to live generously, eliminate debt, and build enduring wealth.

Why Budgeting is Crucial for Entrepreneurs and Business Leaders

As a businessperson, you would never run a company without knowing your numbers. So why treat your personal finances differently? Imagine operating a company that had no idea how much revenue it brought in or how much it spent each month. It would collapse—and so will your household finances without a plan.

Too many leaders and believers commit financial self-sabotage by ignoring the basics. Here are common signs of financial danger:

- Spending more than you earn
- Living paycheck to paycheck without emergency savings
- Applying for loans to afford things you should delay or avoid
- Failing to track expenses or reconcile bank statements monthly

As one pastor wisely said:

“If your outgo exceeds your income, then your upkeep will be your downfall.”

Budgeting: A Tool for Visionary Living

Scripture encourages us to “*know the state of our flocks.*” In today’s terms, that means knowing the condition of your accounts, assets, and liabilities. Habakkuk 2:2 reminds us to write the vision down and make it plain—this applies directly to financial vision and discipline.

A well-structured budget includes three main categories:

1. **Giving** – Honor God first with your tithe and offerings.
2. **Saving** – Prepare for the future, emergencies, and investment opportunities.
3. **Spending** – Cover essential needs and allow room for reasonable pleasures.

“The best way to achieve your financial vision is to create a budget that reflects your values and destiny.” – *Bishop T.D. Jakes*

How to Create a Kingdom Budget: A Practical Walkthrough

Start simple and scale as you grow. Here's a step-by-step approach to developing your personal or business-aligned budget:

1. Calculate Your Net Income

This is the total amount you bring home after taxes and deductions. Include income from all sources: salaries, dividends, freelance gigs, or side businesses.

2. Prioritize Giving

Tithing should come first. Proverbs 3:9 tells us to “*Honor the Lord with your wealth, with the firstfruits of all your crops.*” Giving anchors your financial life in gratitude and obedience.

3. List Essential Expenses

This includes housing, utilities, groceries, transportation, and insurance. These are your non-negotiables.

4. Account for Minimum Debt Payments

List credit cards, loans, car notes, and any recurring debt obligations.

5. Use the Debt Snowball Strategy

Apply all extra cash to the smallest outstanding debt first. Once paid, roll that payment into the next smallest debt. This creates momentum and builds discipline.

“Debt is the enemy of destiny. Break its grip and walk in the freedom Christ promised.” – *Dr. Tony Evans*

6. Set Savings Goals

Create an emergency fund of at least \$1,000 to start. Eventually, aim for 3–6 months’ worth of living expenses. Save toward investments, retirement, or business expansion.

7. Track and Adjust

Review your budget monthly. Reconcile your bank account and adjust spending categories based on actual needs and changes in income.

Vision, Discipline, and Growth: The Entrepreneur’s Edge

If your current income doesn't allow for the lifestyle or generosity you desire, don't curse your income—expand your vision. A budget will expose opportunities to:

- Eliminate unnecessary expenses
- Redirect spending toward business growth or passive income
- Launch a side hustle or entrepreneurial project to boost income

Remember: *"The budget doesn't restrict you; it reveals your reality and empowers your future."*

Every business owner should have both a **personal budget** and a **business budget**. When your personal life is in order, it strengthens your leadership. You become an example of stewardship and vision alignment.

Avoiding the Borrowing Trap

Many believers fall into debt because they attempt to fund lifestyles instead of visions. Credit cards and loans, when misused, become tools of bondage rather than blessing. Scripture warns us that *"the borrower is slave to the lender"* (Proverbs 22:7).

Worldly wisdom often says, "Pay yourself first." But unless that's backed by a solid budget, it becomes empty advice. Without restraint, you'll end up borrowing back what you paid yourself.

Keep Your Vision in Front of You

Where do you see yourself in 1 year, 5 years, 10 years? What has God shown you?

- Write it down.
- Align your giving, saving, and spending plan to move toward that vision.
- Eliminate all distractions—especially debt—that slow your progress.

“When you steward money according to God’s principles, you don’t just fund your future—you fund His Kingdom.” – *Pastor Robert Morris*

Consult your vision and your budget before every major financial decision. This eliminates impulse purchases and ensures you’re sowing into your destiny—not sacrificing it.

Conclusion: God Honors Diligence

Budgeting is not a punishment—it’s a pathway to peace. As you live below your means, eliminate debt, and build wealth, God will entrust you with more. Why? Because He knows you’ll use it for His glory.

“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.” — Proverbs 21:5

Discipline, consistency, and wisdom will transform your finances. As you write your vision and follow your plan, expect God’s favor, guidance, and abundance to follow.

Action Step:

Set aside one evening this week to write your six-month giving-saving-spending plan. Then, pray over it and commit to consulting it before any major expense. Ask the Holy Spirit for wisdom and trust Him to multiply your faithfulness.

Build Wealth - Fulfill the Mission - Advance the Kingdom.

You've now walked through the seven biblical principles of wealth creation. They are not theories. They are not suggestions. They are the proven, God-ordained strategies for stewarding the resources entrusted to you. These principles—honoring God as the Owner, working diligently, cultivating contentment, embracing sacrifice, practicing self-control, investing wisely, and living within your means—lay the foundation for biblical success.

But here's the truth that ties it all together:

Your money has a mission. Your prosperity has a purpose.

And that purpose is far greater than comfort, status, or security. **The ultimate purpose of wealth is to help establish God's covenant on the earth.** Scripture says it plainly:

“But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant...”
—Deuteronomy 8:18

Wealth is not just for accumulation—it's for activation. **God blesses you so you can be a blessing.** Your business is not just a means to profit; it's a platform for purpose. Your increase is not for self-glory, but for God's glory.

Every dollar you earn and every asset you manage is a tool to **advance the Gospel, to bring people to Christ, and to build the Kingdom of God.** That's why stewardship matters. That's why principles matter. Because when you align your wealth with

God's will, you unlock influence not just in the marketplace, but in eternity.

So, what will you do?

Will you settle for worldly success, or will you step into Kingdom significance?

Will you use your prosperity to fuel personal ambitions, or will you leverage it to fulfill the mission of God?

The choice is yours. You've been given the blueprint. Now walk it out.

Be a builder of wealth with eternal impact.

Lead with purpose. Live with generosity. Leave a legacy that glorifies God and brings people to Christ.

This is true wealth.

This is real success.

This is stewardship that changes the world.

Final Chapter

Live for the Legacy That Matters

You've journeyed through this book, and by now, one truth should be crystal clear: **wealth is not just a reward—it's a responsibility.** God blesses Christian business leaders not simply to increase their standard of living, but to expand their standard of *giving*. You are not just called to run a profitable company—you are called to build the Kingdom of God.

Let me remind you of our foundation:

“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...” (Deuteronomy 8:18)

That verse is more than a divine promise—it is a Kingdom mandate. If God has given you the power to create wealth, it's because He has trusted you with a divine assignment. Every resource you earn carries eternal weight. **Every penny is a person. Every nickel is a name. Every dime and dollar is someone's destiny.**

The Marketplace Is Your Mission Field

We often think of missionaries as those who go overseas. But the truth is, if you're a Christian business owner, **your business is a platform for ministry.** Your boardroom can become a sanctuary. Your balance sheet can become a tool for transformation. Your payroll can reflect God's provision. Your profit can fund purpose. You are not just managing an enterprise—you are stewarding a move of God.

Your company's success is not just about what you drive or where you live. It's about who you reach, who you feed, who you help, and what part you play in seeing God's Kingdom advance on earth as it is in heaven.

Step into the Overflow

In this book, we've studied Kingdom principles of financial prosperity. We've explored how to be blessed to be a blessing. We've looked at what it means to have money with a mission. Now, it's time to take what you've learned and put it into action. **It's time to shift from theory to testimony. From information to impact. From success to significance.**

What would your business look like if the Holy Spirit was your CFO?

What would your strategy meetings sound like if you started them _____ with _____ intercession?

What would your legacy be if you saw wealth not as a finish line—but as fuel for the gospel?

Make the Shift

God is looking for *faithful stewards*—men and women who understand that **He owns it all**, and we are managers of His resources. If God can get it *through* you, He'll get it *to* you.

So, I challenge you to make the shift:

- From accumulation to assignment.
- From comfort to calling.
- From ownership to stewardship.
- From success to significance.

Leave a Legacy That Will Outlive You

One day, every dollar you've ever made will be left behind. But what you do with it today can echo into eternity. What if your generosity sent missionaries across borders? What if your business profits built schools, funded orphanages, helped churches, or fed entire villages? What if your wealth rescued the broken, reached the lost, and restored the forgotten?

That's what happens when you embrace the biblical purpose for wealth.

Final Charge

Don't just close this book. **Open your heart.**

Ask God: *"Lord, what do You want to do through me?"*
Then listen. And obey.

Don't let fear hold you back. Don't let greed take root. Don't waste the power God has placed in your hands. **Let your business become a beacon of blessing, your finances a force for the gospel, and your legacy a living testimony of Kingdom impact.**

Because in the end, it's not about the wealth you build—it's about the lives you change.

The world is waiting. The Kingdom is advancing. And God is calling.

Answer Him with your life, your leadership, and your legacy.

Now go—and **build wealth for the glory of God.**
Let every penny, nickel, dime, and dollar fulfill its divine destiny.

Amen.

ABOUT THE AUTHOR

Bruce Edwards is a pastor, teacher, and author with over 40 years of leadership experience in business and ministry. He has been married to his wife, Trudy, for over 50 years. They have two children and 6 grandchildren.

He has a master's degree in business management and a degree in pastoral ministry. He served over 28 years at Victory Christian Center in Tulsa, Oklahoma, as Senior Associate Pastor. He has written over 30 books and helps pastors grow their churches.

As a pastor, he has a passion for helping people experience the abundant life provided through Jesus and is committed to teaching and communicating the principles of God's Word with clarity, simplicity, and boldness.



Pastor Bruce R. Edwards

MONEY WITH A MISSION

For the entrepreneur or business leader looking to grow and utilize wealth according to God's plan--this book offers an essential exploration of the biblical purpose for financial success. Within its pages you'll discover how prosperity is designed not merely for personal gain, but to impact lives and advance the Kingdom of God. Grounded in spiritual principles and practical wisdom, this resource will inspire you to recognize the higher calling of your financial endeavors and to steward your wealth for a meaningful, mission-driven life.



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