**DECEMBER** 

# GLCFI RETREAT



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#### What is a Retreat?

A retreat is exactly what it sounds like - the chance to step aside from life for a while, to rest and just 'be' in a welcoming, peaceful place.

#### Who should do the retreat?

Retreats are for all members of the prayerline or church and people you choose to join with you. There are no expectations on anyone doing the retreat and you don't need to be a churchgoer.

#### Is a retreat right for me?

Do you:

- Wish for some quiet time with God?
- Want a weekend to Plan for your new year?
- Do you Long to know more about prayer?
- Need some time for reflection away from work or family?
- Want to deepen your spiritual life?

Then a retreat might be just for you.

#### What is an individual retreat

An individual retreat is a time when you can step aside from the busyness of life to be alone with God. There is no set programme, but Princess Glory can meet with you for up to an hour a day to listen to you and to God on your behalf and help you to make the most of your time.

# Pay attention to entry into and leaving your retreat.

Allow yourself enough time to transition into the retreat. Maybe use the car ride to turn down the noise by driving without music or by silencing your phone. Sometimes my best conversations with Jesus are in the car, so I benefit from driving to a retreat location in the quiet.

Then, as you leave and head into whatever a regular routine looks like for you, make sure you close out your time well. It might not be a good idea to end a retreat on a Sunday night and head into work the next morning. However, you know what will be best with your routine and how you function.

#### Come expectant.

Regardless of your location, plan, and even transitions to and from retreat, be expectant. You'd better believe the Lord is excited to be with you.

"Therefore the Lord waits to be gracious to you, and therefore he exalts himself to show mercy to you. For the Lord is a God of justice; blessed are all those who wait for him (Isaiah 30:18).

#### Do I need to go to a retreat centre?

No- you can do it in your house, you can do it at night in your house, You can do it in your house. If you have the money to go away you can do so.

#### Do I need to fast during the retreat?

No – you need to spend time with God- no cooking or cleaning during the hours of the retreat. If you want to FAST feel free to do so. Make sure you have planned the food you will eat during the break.

#### Do I switch off my phone?

No – if you are using it for bible reading, for watching messages and watching the recommended films.

You must not talk to people during your retreat hours. You can do the chatting during your break or after 7 pm

#### Where the retreat is held matters.

One thing you can definitely expect from any Christian retreat is an opportunity to experience the stillness and solitude found in silence most often near nature. Retreats in quiet areas near woods, mountains and lakes help us reconnect with our creator. Going to a retreat in a beautiful place makes it easier to leave your stress behind and unplug.

#### What do you mean by residential retreats?

During residential retreats (doing retreat at home or special retreat centre), one is immersed in a full days of prayer and meditation, away from the outside world. They are a time for prayer, reflection, and renewal of life. It is a time to move from the daily routines of everyday life and journey in meditation of the Word of God to deepen one's relationship with God.

#### What I should wear?

Please dress modestly, as an expression of respect for God – as you when you go to a church. Wear Comfortable, loose clothes are best for sitting meditation. You'll need indoor shoes or slippers. DRESS LIKE YOU HAVE AN APPOINTMENT WITH A KING

#### What should I bring with me?

- 1. BIBLE = book bible
- 2. NOTE BOOK
- 3. HIGHLIGHTER
- 4. VIDEOS TO WATCH
- 5. LIST OF PRAISE SONGS TO SING (PLAYLIST OF YOUTUBE VIDEOS)
- 6. BANK STATEMENT
- 7. LIST OF 100 THINGS YOU ARE THANKING GOD FOR
- 8. LIST OF ALL THE MONEY YOU OWE
- 9. LIST OF PEOPLE YOU ARE PRAYING FOR
- 10. LIST OF MONEY YOU LOST TICKETS, PARKING TICKETS, FINES, STOLE FROM YOU, MONEY YOU BORROWED AND NOT PAID BACK
- 11. PRAYER REQUEST FOR NEW YEAR
- 12. PRAYER REQUEST FOR CURRENT YEAR
- 13. PRAYER BOOK I MUST WIN THIS BATTLE
- 14. COMMUNION
- 15. ANONITING OIL
- 16. COMMUNION PRAYER
- 17. CURRENT YEAR- REVIEW BEFORE 31 DAYS FAST BOOK- ALL AREAS REVIEWED AND NEW YEAR REVIEW WRITTEN

Typically we start the day early with hot water and lemon to hydrate and cleanse the body

### How long is the retreat? Minimum is 2 days

As we near the second coming of Christ, I find that God calls me to increase my retreats with Him. Let this annual 24-hour retreat whet your appetite for mini retreats of several hours, a half day, or an eight-hour day. Explore multiple day retreats as well. You may find that the Holy Spirit may impress you to spend this retreat in other ways than you have planned.

#### How many Hours is the retreat?

- 12 hours a day e.g 7am 7pm= you take a 1 hour break for lunch (day1)
- Total hours for retreat is 24 hours
- You can break you into few hours if you can't do the 2 full days E.G 4hrs every day for 6 days

# HOW CAN YOU MAKE THIS RETREAT MEANINGFUL?

**1. Be.** Take time to just be. Slow down from your busy pace. This may take an hour or two. Let go of business and pressures. Make yourself available to God. Be still and know that He is God (Ps. 46:10)

- 2. Thank. Sometimes the last to receive our thanksgiving is God. Vocalize the unspoken lists of things that He has done for you lately. Celebrate what He's presently doing in your life. Note the times over the past year that God has provided for you, blessed you, and encouraged you. You will find that in thanking Him, He will gently lift your thoughts to Him higher and still higher.
- **3. Praise.** Spend time praising God for who He is. Tell Him what you love about His character. Voice to Him what makes you in awe of Him as your God and King.
- **4. Confess.** Make things right with God. Surrender your attitude, desires, and heart to Him. You may need to make a call to someone you have wronged. Go into the rest of the retreat feeling at peace and restful in spirit.

Ask God to break open your heart to Him. Tell God your cynicism, criticism, lust, pride, and fears. Ask Him to give you a new heart by His Spirit.

**5. Feed your mind.** After confession, ask your heavenly Father to send the Holy Spirit to bring powerfully the Written Word of God to your heart. Spend time with the Bible. This is God's Word to you personally. Read His promises to you. Reflect on stories of Bible characters of great faith. Here are a few suggestions for promises and stories to study and reflect on in God's Word:

- <u>Ephesians 3:20</u>; <u>Philippians 4:13</u>, <u>19</u>; <u>James 1:5</u>; <u>2 Corinthians 9:6–11</u>;
- Noah—fearless antediluvian prophet who took God at His word;
- Joseph—fierce loyalty to God in the midst of darkness and injustice;
- Job—faith during adversity and loss;
- Ruth—devotion, invested in relationships, love story;
- Nehemiah—building what others said could not be built;
- Esther—one who seized the day for God;
- Daniel—integrity, strategic influence for God's purposes;
- Elijah—faced a showdown with God's strength;
- Paul—bold pioneer for the good news of Christ;
- Philip—followed the Holy Spirit to "barren" places.
- **6. Dialogue**. List your life roles (for example, a disciple of Christ, spouse, parent, son, daughter, grandparent, neighbour, friend, pastor, administrator, leader, coach, etc.). Concentrate on your top four to eight roles.
- Review your roles with God and what is happening in these roles right now.
- Ask God what you can celebrate in what you are currently doing in each role.
- Write down the good things that God helped you to accomplish in each role over the past year.
- Ask God what He thinks needs to change in each of your roles.
- Ask God which one or two things you need to do in each role to be faithful to what He has entrusted to you. God has vision for the roles He has entrusted to you, so ask Him.

- 7. Listen, plan, and reflect. Take breaks to reflect, listen, and pray. Jot down reflections on what God brings to your mind. Sleep on them. Spread out your reflections and convictions before God. Ask God, "This is what I am seeing—am I understanding what You want me to see?" Review and add to what you have. Let God's wisdom on your life roles impact the way you accept or reject the opportunities before you. Will your life decisions help you be more or less faithful to the roles He has entrusted to you? Always test the insights you receive with the Written Word of God.
- 8. Claim God's promises to accomplish His will.
- 9. Debrief. Find one of the prayer partners who prayed for you while you were on your retreat. Share how God blessed you. Share what God is asking of you in your life roles for the coming year. Invite honest feedback. Ask him or her to pray that you will follow through with God's leading in your life.

If you are in doubt about any of the impressions you received during the retreat, invite your prayer partner to join you in testing your impressions with the Written Word of God.

#### WHAT TO DO DURING THE RETREAT

#### 1. Spend Time in Prayer

One of the best ways that we can communicate with God is through our spoken prayers. We should always put God first in our day, it will impact the way we face each day. The earlier we wake up, the better. Time spend with God alone is well worth the time spend.

Always start off your prayer by thanking Him for being your heavenly Father and for everything that He has done in your life. Then, pray for your needs and for those of others that you know. Find the time and your secret place and meet with God daily. (Matthew 6:6) says "go to your secret place, pray and God will reward you". God loves hearing from you.

He said in (Jeremiah 33:3) call upon me and I shall answer you. Your prayer doesn't have to be long and complicated. It's really just you talking to God just like you would to your earthly father. Learn how to listen to God which is just as important. Record what God has spoken to you in your prayer journal.

It is a must that you start a prayer journal. In it, don't just write your prayers. Write bible verses that speak to your heart, write prayer requests for others, write a praise poem, or whatever else you feel will connect you to God in worship. Use Philippians 4:8 to inspire your writing: "Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things."

#### 2. Spend Time Reading the Bible

Read the Bible, which is God's Word written Word. Before you start, ask God to speak to you through its pages. Ask God for the revelation and a good understanding of what you are about to read. Memorize key bible verses as much as you can. Consider reading daily devotions for more understanding. Record what you have learned in your prayer journal.

#### 3. Spend Quiet Time with God

Experience God's peace by seating quietly with Him. Ask God to speak to your heart and listen for the still quiet voice. Repeat God's promises to you as reminder that "he is actually not far from you (Acts 17:27).

#### 4. Spend Time in Worship

God created us for worship. There is no right way or wrong way to worship God, as long as it is done to please Him. In John 4:23-24, Jesus said that we are to "worship the Father in spirit and truth." You cannot just go through the motions in worship; nor can you just put on a show to make yourself appear holy. But if your worship is centered in spirit and truth, you are doing it right. You can worship God in many different ways. It is a beautiful thing and a gift from God to be able to find Him in a familiar songs or prayers. I like to listen to the artistry of anointed gospel music. This creates a shift in my atmosphere and immediately threshes my spirit into the inner court with God.

# 5. Spend Time Fasting if you can till 12pm or the time you agreed with God

Fasting isn't merely an act of self-deprivation, but a spiritual discipline for seeking more of God's fullness.

Which means we should have a plan for what positive pursuit to undertake in the time it normally takes to eat. We spend a good portion of our day with food in front of us. One significant part of fasting is the time it creates for prayer and meditation on God's word or some act of love for others.

Before diving headlong into a fast, craft a simple plan. Connect it to your purpose for the fast. Each fast should have a specific spiritual purpose. Identify what that is and design a focus to replace the time you would have spent eating. Without a purpose and plan, it's not Christian fasting; it's just going hungry.

#### What Are the Benefits of Doing on a Retreat?

Organizing, promoting, and putting on a Christian retreat can be hard work (we won't sugar-coat it!). But the retreat benefits far outweigh the costs and will be realized long after the experience ends.

In working in ministry — and in the Christian retreat space, specifically — for decades, we've seen God do amazing work in believers as they engaged in retreats, including:

#### 1. A closer walk with God

When you are immersed in focused Bible teaching, study, and reflection, the Holy Spirit will bring you closer to God. By omitting competition for your time, attention, and energy, pursuing God and His character becomes paramount while on retreat, which inevitably brings you closer to Him.

#### 2. Closer relationships with others

Getting away with friends and family is important for your relationships. While on retreat with very few distractions, you're more available to engage with those you love and bond with them over shared experiences, which leads to greater intimacy and growth.

#### 3. Learning more about yourself

It's easy to get caught up in our routines and the many hats we wear. In "everyday life," we may be Mom, Boss, Husband, Employee — or any number of other roles. While on retreat, we step outside others' expectations of us, and we can put away any definitions we've been clinging to that outline culture's demands. On retreat, we can explore our identity in Christ and our relationship with Him.

#### 4. Greater clarity about God's call

Hearing from God is sometimes not easy in our busy, noisy world. A retreat, surrounded by quiet and intentional Bible study, is more conducive to building your relationship with God (as we say earlier). When you are closer to God, you know more about His character, His will, and you're more apt to desire those things that He desires. You can also hear from Him more clearly.

#### 5. Appreciation for the beauty of God's creation

There's a reason most Christian retreat centers are located in beautiful, natural locales. God's creation is breath-taking, and spending time in nature can often lead one to praise their Creator: "The heavens declare the glory of God; the skies proclaim the work of his hands" (Psalm 19).

#### **RETREAT TIMETABLE**

#### **MORNING**

- a) PRAY Morning prayer -
- b) Pray Psalms 51, 54, 64, 20, 23, 27, 91
- c) Write you thanksgiving list
- d) Read Proverbs
- e) Sing praises to God and dance before him
- f) Pray the House Cleansing prayer
- g) Pray the Blood of Jesus prayer list
- h) Watch the University of tears Film Part 3 & 4
- g) create your budget for 2024
- h) complete your prayer request form
- i) Write down your testimonies

#### **Afternoon**

- a) Plan for your 31 days fast
- b) Pray at 12pm, 3pm, 6pm 9pm
- c) Pray the prayers you highlighted in the i must win the battle book
- d) Read your Bible (Proverbs)
- e) Pray for friends and children
- f) Plan your giving
- g) Pray for church/prayer line
- h) Listen to Messages & watch films recommended
- i) Plan the books you will read every month in the new year
- j) Write the review for 2024 and plan your thanksgiving offering for after after the review
- k) Read Psalms 92 and ask God what he wants you to do

#### **NEW YEAR REVIEW GUIDE**

Areas to review before the retreat before the January 31 days fast. Retreat is for 2 days if you feel you need more time do it in first 12 days in December.

#### **Prayer**

- a) Did you Fast every Monday and on another day of your choice
- b) Did you Pray at 12pm, 3pm, 6pm 9pm everyday
- c) Pray from other prayer books given
- d) Did you read Bible before prayers everyday
- e) Did you Fast in January 31days
- f) Did you Fast in October 10 days
- g) Did you Fast in May 5days
- h) Did you Fast in July 7days

#### **Giving**

- a) Did you give Weekly offering
- b) Did you give monthly Thanksgiving offering or business offering
- c) Did you give Sacrificial offering
- d) Did you give First Fruit offering
- e) Did you Donate money, food, and clothes to charity this year
- f) Did you Give your time in service to church
- f) Did you pray for the prayer line everyday
- g) Did you give tithe and offering on behalf of your business

#### **Hobbies**

- a) Go bowling with family/ friends
- b) Participate in church activities or events
- c) Watch Netflix- weekly for recommended films
- d) Listen to Christian messages
- e) Volunteer to help
- f) Cook good meals
- g) Eat in nice restaurant

#### **Travel**

### Where did you travel to this yearshort /long journey

- a) Did you plan to visit other parts of UK
- b) Plan to visit a country in Europe
- c) Plan to go on a cruise
- d) Plan to visit Africa
- e) Plan to visit America / Caribbean
- f) Plan to attend cultural event
- g) Plan to visit the London aquarium
- h) Plan to do city tour on the London tour bus
- i) Plan a visit to the different shopping centre

#### **Family**

- Go on a walk, bike ride, or picnic together
- Visit a museum, aquarium, or other cultural sights together
- Explore a nearby town or go bird watching together

- Have a family game night, movie night, or slumber party in the living room
- Cook dinner together or have a sundae at home night
- Do gardening work, laundry, or sports training together
- Volunteer in the community or start a family business
- Have weekly family dinners in restaurants
- Create a Family Scrapbook.
- Dress up silly for dinner.
- Dress up posh for dinner.
- Watch a movie in cinema together
- Organize fun games and competitions at home
- Play a card game
- Visit the beach
- Go geocaching
- Go to the library
- · Go on holiday

#### Health

- Get moving regularly to feel healthier, more energized, and in a better mood.
- Eat more whole foods and less processed food to get more nutrients and avoid harmful additives.
- Quit smoking or avoid starting to reduce the risk of many diseases and improve your breathing.
- Make sleep a priority and aim for seven to nine hours of quality sleep per night.

- Stay hydrated by drinking water or other healthy fluids throughout the day.
- Drink alcohol responsibly or not at all to avoid damaging your liver and brain.
- Make preventive care a priority and get regular check-ups, screenings, and vaccinations.
- Know your numbers and monitor your blood pressure, cholesterol, blood sugar, and weight.
- Go to Doctor for check up 2x a year
- Go to Dentist for check up
- Sleep minimum of 6hrs
- Go to the Gym
- Go for Walk prayer walk / exercise, jog, skip, walk, run

#### **Finance**

- Track your spending for a one month to figure out where your money is going and how you might be able to better allocate it.
- Take privacy and online security seriously.
- Save money for your birthday gift
- Save money for Christmas gift
- Plan your offering/ tithe
- Plan your sacrificial offering
- Increase your credit score.
- Have better conversations with spouse about family.
- Think sustainably.
- Switch banks if your bank is charging you a lot of fees or not paying competitive interest rates.

- Use a 0% credit card to lower your interest rates
- Use a cash back credit card:
- Pay your bills on time, always
- Set aside fun money
- Write down your plan to rebalance your investments
- Switch to a pay as you go or sim only deal
- Declutter & Sell your stuff: sell items on eBay
- Set up a budget for everything
- Get a will
- Give to charity
- · Pay off debts
- How much did you save this year
- Invest in real estate
- Get life insurance
- Do not borrow from anyone or let anyone borrow from you
- Save for future
- Use bank and credit card deals
- Check your bank accounts regularly
- Cancel subscription
- Shop for deals before buying things
- Save money for children going to university
- Save money to go holiday with family
- Reduce Monthly Bills
- Increase Retirement Savings
- Read Books About Personal Finance or watch videos
- Stop Using Your Credit Cards
- Start Saving Each Week

- Increase Retirement Savings do you have a private pension
- Find Additional Sources of Income
- Focus on having more money left over at the end of the month.
- Track your spending. The easiest way to get better at spending is to track where your money...
- Count how often you spend each day.
- Start keeping a list of what you want to buy
- Do you have a life insurance / trust insurance / burial insurance
- Do you have phone insurance. Home Content insurance/health insurance
- Buying insurance for your mobile phone

#### Types of insurance to consider

- 1. Household contents insurance
- 2. Buildings insurance
- 3. Income protection insurance
- 4. Travel insurance
- 5. Vehicle insurance
- 6. Illness insurance
- 7. Critical illness insurance

#### Career - For Changing a Job

- 1. Attend more networking events and make new contacts.
- 2. Achieve a promotion to \_\_\_\_\_ position.
- 3. Get a pay rise.

- 4. Plan and take a vacation this year.
- 5. Agree to take on new responsibilities.
- 6. Develop meaningful relationships with your coworkers and clients.
- 7. Ask for feedback on a regular basis.
- 8. Learn how to say, "No," when you are asked to take on too much.
- 9. Delegate tasks that you no longer need to be responsible for.
- 10. Strive to be in a leadership role in \_\_number of years.

#### For Switching Career Path

- 1. Pick up and learn a new skill.
- 2. Find a mentor.
- 3. Become a volunteer in the field that interests you.
- 4. Commit to getting training or going back to school.
- 5. Read the most recent books related to your field.
- 6. Decide whether you are happy with your work-life balance and make changes if necessary. [1]
- 7. Plan what steps you need to take to change careers.[2]
- 8. Compile a list of people who could be character references or submit recommendations.
- 9. Commit to making \_\_number of new contacts in the field this year.
- 10. Create a financial plan.

#### For Getting a Promotion

1. Reduce business expenses by a certain percentage.

- 2. Stop micromanaging your team members.
- 3. Become a mentor.
- 4. Brainstorm ways that you could improve your productivity and efficiency at work.
- 5. Seek a new training opportunity to address a weakness
- 6. Find a way to organize your work space
- 7. Seek feedback from a boss or trusted coworker every week/month/ quarter.
- 8. Become a better communicator.
- 9. Find new ways to be a team player.
- 10. Learn how to reduce work hours without compromising productivity.

#### For Acing a Job Interview

- 1. Identify personal boundaries at work and know what you should do to make your day more productive and manageable.
- 2. Identify steps to create a professional image for yourself.
- 3. Go after the career of your dreams to find work that does not feel like a job.
- 4. Look for a place to pursue your interest and apply your knowledge and skills.
- 5. Find a new way to collaborate with experts in your field.
- 6. Identify opportunities to observe others working in the career you want.
- 7. Become more creative and break out of your comfort zone.
- 8. Ask to be trained more relevant skills for your work.

- 9. Ask for opportunities to explore the field and widen your horizon.
- 10. Set your eye on a specific award at work and go for it.

#### **Training Goals**

- Learn new skills or improve your skills
- Complete online course
- Do a master's qualification.
- At least 5 CPD training for the year

#### **Business**

- Do you have website for your business
- Do you have social media for your business
- Do you promote your business regularly? (Create video)
- Have you trademark your business name
- Do you have a business banner
- · Do you have a business card
- Do you have business flyers or poster
- Do you have a shop
- Do you go to the market every Saturday to display goods
- · Have you got an accountant
- Is your business registered
- Do you know the profit you made this year
- Do you have a business mentor
- Do you pray for your business, customers and suppliers
- Do you pray for employee

- Do you promote your business daily
- Do you know how much you made in the month
- · Do you know how much you made in the week
- Do you know how much you plan to make in the year
- Do you attend networking event
- Do you promote yourself when you go to event
- Do you follow up with people you meet
- · Do you follow up your customers to remind them of sales
- Do you check up on your customers
- Do you pray for finances daily
- Do you pray for suppliers
- Do you pray on your products
- Do you pray for your services
- Do you thank God for sales daily and weekly
- Do you pay business things on time
- Do you go late to you business/shop
- Do you plan your business activities weekly
- Do you pray for the business
- Do you pay for the staff
- Do you pray before you start the business in your shop/ business

#### **EXTRA INFORMATION FOR HEALTH**

1. Limit sugary drinks- Sugary drinks like sodas, fruit juices, and sweetened teas. Healthier alternatives include: water unsweetened teas (Herbal Teas)

- 2. Eat nuts and seeds ( Not too much because it blocks lungs)
- 3. Avoid ultra-processed foods-Ultra-processed foods (UPFs)e.g snack cakes, fast food, frozen meals, packaged cookies, chips, bread, white rice
- 4. Drink less coffee
- 5. Eat more fatty fish
- 6. Get enough sleep-6-8 hrs sleep
- 7. Feed your gut bacteria eating fermented foods like yogurt and sauerkraut, taking probiotic supplements
- 8. Stay hydrated Drinking water 3-4 litres water
- 9. Don't eat heavily charred meats limit your consumption of red and processed meats like lunch meats and bacon
- 10. Avoid bright lights before sleep
- 11. Take vitamin D, vitamin C & Vitamin B and Multivitamins daily
- 12. Eat plenty of fruits and vegetables
- 13. Eat adequate protein
- 14. Get moving Doing aerobic exercise, or cardio, is one of the best things you can do for your mental and physical health.
- 5. Don't smoke or use drugs, and only drink in moderation. Smoking, harmful use of drugs, and alcohol abuse can all seriously negatively affect your health.
- 16. Use extra virgin olive oil- anoint yourself daily
- 17. Minimize your sugar intake
- 18. Limit refined carbs
- 19. Lift weights Daily- Do exercise

- 20. Avoid artificial trans fats
- 21. Use plenty of herbs and spices
- 22. Care for your mental health
- 23. Occasionally track your food intake- Portion control.
- 24. Get rid of excess belly fat
- 25. Avoid restrictive diets
- 26. Meditate

#### HOW TO ANOINT YOUR HOME

Read Psalms 91

Through the blood of Jesus and *Psalm 91*, you are promised protection from every danger—sickness, disease, assault, crime, tornadoes, fire and any other threat to your safety and well-being. But God's protection is not automatic. There are things you have to do in order for God to be your refuge.

And the yoke will be destroyed because of the anointing oil." – Isaiah 10:27, NKJV

Exodus 40:9 New International Reader's Version (NIRV)

"Get the anointing oil. Anoint the holy tent and everything in it. Set apart the holy tent and everything that belongs to it. Then it will be holy."

Exodus 40:9 Common English Bible (CEB)

"Then take the anointing oil and anoint the dwelling and everything in it. Make holy the dwelling and all its equipment, and it will be holy."

Luke 10:19 "Behold, I have given you authority over all the power of the enemy and to tread upon serpents and scorpions, and nothing shall injure you."

Ephesians 6:12 "For our struggle is not against flesh and blood, but against the rulers, against the powers, against the world forces of this darkness, against the spiritual forces of wickedness in the heavenly places."

One way to appropriate your faith for supernatural protection is to anoint your home with oil. Oil represents the power of the Holy Spirit and is a symbol of faith in God's ability to cleanse and make holy. It is an act of consecrating your home to Him.

All you need is some oil (olive, sesame, canola, etc). When you pray over or consecrate the oil, it is set apart and becomes anointing oil. Pray that God make that oil Holy and consecrate it as anointing oil.

# After you have prayed over the oil, follow these steps:

#### 1. Remove anything with evil roots from your home.

This can be books, movies, clothing with certain pictures or symbols, or objects that have a connection to wrong spirits.

#### 2. Set the atmosphere to invite the Holy Spirit.

Play Worship music. Start to worship God. Pray aloud in every room. Invite the Holy Spirit to fill every inch of your home.

Pray that only His will be done and that everything that is said and done in your home will be pleasing to Him. Plead the blood of Jesus over each room and your family. There is great power in the blood of the Lamb!

- 3. Get the family involved if possible.
- 4. Open up the main doors of your home.
- 5. As you do these things, place oil on the frame of every door and windows in your home.

Do this by faith, believing and receiving God's supernatural protection over your home and family, but do not anoint the main door yet.

#### Pray this prayer:

"Jesus, by faith I anoint this home, windows and doorways and declare them all holy unto you and ask that You would cleanse this home of every unclean spirit and human spirit that does not belong here. I rebuke the power of darkness and any attempt of the enemy against my home and my family. In the name of Jesus, Satan, I bind you, I bind you hindering spirits, I bind you spirits of the prince of the air, I bind you evil forces, I command you to take your hands off of our spirits, souls, bodies, hearts, minds, emotions, and material things, off of my children, the cats, the dogs and this home. I bind your mouth and your power and command you, in the Name of Jesus, that every evil spirit in this house leave through this unanointed door, FOREVER, and EVER, AMEN!

## 6. Anoint the frame of the last door and close it, then Pray this prayer:

LORD we sanctify and seal our home and invite Your presence to dwell in our home FOREVER, and EVER, AMEN!

#### 7. Lastly, anoint your spouse and children.

#### Pray this prayer:

"Jesus, by faith I anoint me, my spouse, and my children. Jesus, I pray for the anointing of your blood, the surrounding and a hedge of protection of Your mighty warrior angels and the overshadowing power and protection of Your Holy Spirit over me, my spouse, the children, and ask that You would protect us from any attack of the enemy whether in spiritual or physical form, in Your name, Jesus, amen."

If you feel the need to re-anoint your home occassionally, you will only need to open the main door, command the evil spirits to leave, anoint the door again and ask the LORD to seal your home, inviting His presence back in your home.

#### Prayer for the retreat

#### **Prayer Points For Favor.**

Favor is divine preference, it is when you are preferred, promoted and considered above others.

In Christ, God has graciously favoured you, preferring you above all else even above angels and all heavenly beings.

That is also true on earth; God's favour still puts some persons above others, giving them the advantage.

Yes, in your work, office, school, business, you need the favour of God to give you preference above your colleagues, mates, associates and competitors.

You need the hand of God, mercy and favour to distinguish you and give you the advantage. Yes God's favour gives you the advantage.

#### **Prayer Points For Favor.**

The following are prayer points for Favor that you can pray right away to permanently secure God's hand of mercy and favour over you, family, church and ministry, giving you the advantage:

1. Pray and ask the Lord to give you favour Like He did Joseph even while in prison, in Jesus name.

But while Joseph was there in the prison, the Lord was with him; he showed him kindness and granted him favour in the eyes of the prison warden. (Genesis 39:20-21, NIV)

2. Pray and ask the Lord to give you favour in your present place of work and service such that you will not leave the place empty with nothing to show for the years and time you spent there, in Jesus name.

And the LORD gave the people favour in the sight of the Egyptians, so that they lent unto them such things as they required. And they spoiled the Egyptians. (Exodus 12:36, KJV)

3. Pray and ask the Lord to give you life through His favour, so your life can be preserved, in Jesus name

Thou hast granted me life and favour, and thy visitation hath preserved my spirit. (Job 10:12, KJV)

4. Pray and ask the Lord to bless, shield and defend you with His hand of mercy and favour in your work and endeavours, before your employers and superiors, in Jesus name.

For thou, LORD, wilt bless the righteous; with favour wilt thou compass him as with a shield. (Psalm 5:12, KJV)

5. Pray and ask the Lord to make you strong and cause all your endeavours to stand and remain strong through favour, in Jesus name.

LORD, by thy favour thou hast made my mountain to stand strong: thou didst hide thy face, and I was troubled. (Psalm 30:7, KJV)

6. Pray and ask the Lord to prosper and look upon you in His mercy and favour, in Jesus name.

For they got not the land in possession by their own sword, neither did their own arm save them: but thy right hand, and thine arm, and the light of thy countenance, because thou hadst a favour unto them. (Psalm 44:3, KJV)

7. Pray and say; Oh God, lift my head by your mercy and favour, in Jesus name.

For thou art the glory of their strength: and in thy favour our horn shall be exalted. (Psalm 89:17, KJV)

8. Pray and ask the Lord to arise and show you mercy in his grace and favour, in Jesus name

Thou shalt arise, and have mercy upon Zion: for the time to favour her, yea, the set time, is come. (Psalm 102:13, KJV)

9. Pray and ask the Lord to remember you in His mercy and favour and visit you with His salvation, in Jesus name

Remember me, O LORD, with the favour that thou bearest unto thy people: O visit me with thy salvation; That I may see the good of thy chosen, that I may rejoice in the gladness of thy nation, that I may glory with thine inheritance. (Psalm 106:4-5, KJV)

10. Pray and ask the Lord with the whole of your heart to grace you with divine favour and don't stop asking until you obtain it, in Jesus name

I intreated thy favour with my whole heart: be merciful unto me according to thy word. (Psalm 119:58, KJV)

11. Pray and ask the Lord to grant you good understanding that makes room for favour, in Jesus name

Good understanding giveth favour: but the way of transgressors is hard. (Proverbs 13:15, KJV)

12. Pray and ask the Lord to have mercy upon you by His favour, in Jesus name.

And the sons of strangers shall build up thy walls, and their kings shall minister unto thee: for in my wrath I smote thee, but in my favour have I had mercy on thee. (Isaiah 60:10, KJV)

- 13. Pray and ask the Lord to bring you into favour and tender love with your boss, superiors, supervisors, teachers, lecturers and your dean of college, in Jesus name.
- Now God had brought Daniel into favour and tender love with the prince of the eunuchs. (Daniel 1:9, KJV)
- 14. Pray and ask the Lord to visit you with the good news of divine favor like He did Mary the mother of Jesus, in Jesus name.
- And the angel said unto her, Fear not, Mary: for thou hast found favour with God. (Luke 1:30, KJV)
- 15. Pray and ask the Lord to give you special favour with Himself and with people everywhere you go, live, work and play, in Jesus name.
- And Jesus increased in wisdom and stature, and in favour with God and man. (Luke 2:52, KJV)
- 16. Pray and ask the Lord to give you divine favour and connection with the high and the mighty in your state and nation, in Jesus name.
- And delivered him out of all his afflictions, and gave him favour and wisdom in the sight of Pharaoh king of Egypt; and he made him governor over Egypt and all his house. (Acts 7:10, KJV)
- 17. Pray and ask the Lord to decorate your life and adorn your neck with favour, such that everywhere you go and everywhere you turn, you will always be greeted with favour from people and with circumstances, in Jesus name.

And Saul sent to Jesse, saying, Let David, I pray thee, stand before me; for he hath found favour in my sight.(1 Samuel 16:22, KJV)

Now, go ahead and thank the Lord for answers to your prayer for divine favour, in Jesus name.

#### **Prayer Points for Grace**

The following are prayer points for grace you can pray right away to activate God's free gift of grace in your life, family, church and ministry:

1. Pray and say; Father, thank you for the free gift of grace you have given me in the beloved, I believe I am graced, empowered and enabled to function with ease in my area of calling, in Jesus name.

But unto every one of us is given grace according to the measure of the gift of Christ. (Ephesians 4:7, KJV)

2. Pray and say; Father, help me find my place of calling, purpose and assignment in the kingdom, where your grace is waiting to fully and freely operate through me, in Jesus name.

For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. (Jeremiah 29:11, NIV)

3. Pray and declare; Father, just like you did Noah and Moses of Old, let me find grace in your sight by Jesus Christ, in Jesus name.

But Noah found grace in the eyes of the LORD. (Genesis 6:8, KJV)

Now therefore, I pray thee, if I have found grace in thy sight, show me now thy way, that I may know thee, that I may find grace in thy sight: and consider that this nation is thy people. Exodus 33:13, KJV

4. Pray and say; Oh Lord my Father, help me to find, accept and receive by faith the abundance of grace you have given me in Christ Jesus, in Jesus name.

For if by one man's offence death reigned by one; much more they which receive abundance of grace and of the gift of righteousness shall reign in life by one, Jesus Christ. (Romans 5:17, KJV)

5. Pray and say; Father, cause your grace to reign in me through righteousness unto eternal life according to your word, in Jesus name.

That as sin hath reigned unto death, even so might grace reign through righteousness unto eternal life by Jesus Christ our Lord. (Romans 5:21, KJV)

6. Pray and say; Oh Lord, your word declares that you give grace and glory, please withhold not your gift of grace from me, in Jesus name.

For the LORD God is a sun and shield: the LORD will give grace and glory: no good thing will he withhold from them that walk uprightly. (Psalm 84:11, KJV)

7. Pray and say; Oh Lord, anoint my lips with grace, let the words that I speak be seasoned with grace to my hearer, in Jesus name.

Thou art fairer than the children of men: grace is poured into thy lips: therefore God hath blessed thee for ever. (Psalm 45:2, KJV)

- 8. Pray and say; Lord, you word declares that you resist the proud but gives grace to the humble, give me more grace Lord, for I am humble, meek, lowly and of a contrite spirit, in Jesus name.
- But he giveth more grace. Wherefore he saith, God resisteth the proud, but giveth grace unto the humble. (James 4:6, KJV)
- 9. Pray and say; Oh Lord, help me to live in holiness and truth that I may not short circuit the flow of your grace in my life through sin, in Jesus name.
- What shall we say then? Shall we continue in sin, that grace may abound? (Romans 6:1, KJV)
- 10. Pray and say; Oh Lord, let your grace make me like it did the Apostle Paul, in Jesus name.
- But by the grace of God I am what I am: and his grace which was bestowed upon me was not in vain; but I laboured more abundantly than they all: yet not I, but the grace of God which was with me. (1 Corinthians 15:10, KJV)
- 11. Pray and affirm that the grace of the Lord Jesus Christ is with your spirit, in Jesus name.
- The grace of our Lord Jesus Christ be with your spirit. Amen. (Philemon 1:25, KJV)
- 12. Pray and declare that you are abounding in grace and in the knowledge of the Lord Jesus Christ, in Jesus name.
- Therefore, my beloved brethren, be ye steadfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord. (1 Corinthians 15:58, KJV)

13. Pray and declare that grace and peace are being multiplied unto you through the knowledge of God and of the Lord Jesus Christ.

Grace and peace be multiplied unto you through the knowledge of God, and of Jesus our Lord. (2 Peter 1:2, KJV)

14. Pray and declare that God is making all grace to abound towards you in all things so much that you are becoming self sufficient in all things, in Jesus name.

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work. (2 Corinthians 9:8, KJV)

15. Pray and declare that God's grace is enough for you, and that His strength is perfected even in your weakness, in Jesus name.

And he said unto me, My grace is sufficient for thee: for my strength is made perfect in weakness. Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me. (2 Corinthians 12:9, KJV)

16. Pray and declare that you are growing in grace by all means, through the knowledge of our Lord and savior Jesus Christ, in Jesus name.

But grow in grace, and in the knowledge of our Lord and Saviour Jesus Christ. To him be glory both now and for ever. Amen. (2 Peter 3:18, KJV)

17. Pray and ask the Lord to help you take full advantage of the grace He has freely given you in Christ, in Jesus name.

Thou therefore, my son, be strong in the grace that is in Christ Jesus. (2 Timothy 2:1, KJV)

#### **Prayer Points For Church Growth And Revival**

The following are prayer points for church growth and revival for you to pray:

- 1. Pray and say; Oh Lord God of heavens and the earth, maker of everything, revive your work on earth through the church, in Jesus name.
- "Lord, I have heard of your fame; I stand in awe of your deeds, Lord. Repeat them in our day, in our time make them known; in wrath remember mercy." (Habakkuk 3:2, NIV)
- 2. Pray and ask for a fresh outpouring of the Spirit of Holiness upon the church.
- "Thy people shall be willing in the day of thy power, in the beauties of holiness from the womb of the morning: thou hast the dew of thy youth." (Psalm 110:3, KJV)
- 3. Pray and ask the Lord to purge His church from all filthiness of the spirit and body, in the name of Jesus Christ.
- "Having therefore these promises, dearly beloved, let us cleanse ourselves from all filthiness of the flesh and spirit, perfecting holiness in the fear of God." (2 Corinthians 7:1, KJV)
- 4. Ask the Lord to purify by fire the hearts of the leaders of the church all over the world in the name of Jesus.
- "And he shall sit as a refiner and purifier of silver: and he shall purify the sons of Levi, and purge them as gold and silver, that they may offer unto the LORD an offering in righteousness." (Malachi 3:3, KJV)

5. Pray and ask the Lord to out pour afresh His Spirit of knowledge, wisdom and understanding that makes for growth management.

"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; And shall make him of quick understanding in the fear of the LORD: and he shall not judge after the sight of his eyes, neither reprove after the hearing of his ears:But with righteousness shall he judge the poor, and reprove with equity for the meek of the earth: and he shall smite the earth with the rod of his mouth, and with the breath of his lips shall he slay the wicked." (Isaiah 11:2-4, KJV)

- 6. Pray and ask the Lord to visit the church with power like as the day of Pentecost, in Jesus name.
- "And, behold, I send the promise of my Father upon you: but tarry ye in the city of Jerusalem, until ye be endued with power from on high." (Luke 24:49, KJV)
- 7. Pray that God will grant His ministers boldness to proclaim the word in all circumstances and at all times, in Jesus name.
- "And now, Lord, behold their threatenings: and grant unto thy servants, that with all boldness they may speak thy word." (Acts 4:29, KJV)
- 8. Pray that the Lord will grant His servants power to heal the sick and cast out devils.
- "By stretching forth thine hand to heal; and that signs and wonders may be done by the name of thy holy child Jesus." (Acts 4:30. KJV)

- 9. Pray and ask the Lord to work again like in the days of the Apostles, in mighty signs, wonders and miracles that will baffle human knowledge and understanding and that will dumbfound the scientific world.
- "Saying, What shall we do to these men? for that indeed a notable miracle hath been done by them is manifest to all them that dwell in Jerusalem; and we cannot deny it." (Acts 4:16, KJV)
- 10. Pray and ask the Lord to give power to His servants to speak and make decrees with undeniable proofs and results.
- "And Elijah the Tishbite, who was of the inhabitants of Gilead, said unto Ahab, As the LORD God of Israel liveth, before whom I stand, there shall not be dew nor rain these years, but according to my word." (1Kings 17:1, KJV)
- 11. Ask the Lord to pour out His Spirit for conviction on the unsaved resulting in massive harvest of souls.
- "And when he is come, he will reprove the world of sin, and of righteousness, and of judgment" (John 16:8, KJV)
- "Now when they heard this, they were pricked in their heart, and said unto Peter and to the rest of the apostles, Men and brethren, what shall we do?" (Acts 2:37, KJV)
- 12. Ask that the Lord will help the leaders of the church with wisdom to put structures in place that stimulate and accommodate church growth.
- "And look that thou make them after their pattern, which was shewed thee in the mount. (Exodus 25:40, KJV)

- 13. Ask the Lord for wisdom for the church and its leaders to birth programs and activities that are catalyst to revival and church growth.
- "And this day shall be unto you for a memorial; and ye shall keep it a feast to the LORD throughout your generations; ye shall keep it a feast by an ordinance for ever." (Exodus 12:14, KJV)
- 14. Pray and ask that the Lord will pour out His Spirit of grace and supplication upon the church that will result in a worldwide response to prayer by the church.
- "And I will pour upon the house of David, and upon the inhabitants of Jerusalem, the spirit of grace and of supplications: and they shall look upon me whom they have pierced, and they shall mourn for him, as one mourneth for his only son, and shall be in bitterness for him, as one that is in bitterness for his firstborn." (Zechariah 12:10, KJV)
- 15. Pray that the Lord will give to His church in a super, deep and new dimension, the spirit of wisdom and revelation in the knowledge of Him.
- "That the God of our Lord Jesus Christ, the Father of glory, may give unto you the spirit of wisdom and revelation in the knowledge of him..." (Ephesians 1:17, KJV)
- 16. Ask and plead with the Lord to allow His Spirit of conviction and power to settle over regions, nations and cities all over the world simultaneously for super harvest of souls.
- "Now when the apostles which were at Jerusalem heard that Samaria had received the word of God,...." (Acts 8:14, KJV)

17. Pray and ask the Lord to visit His church in mercy and grace once again, in Jesus name.

"The LORD will perfect that which concerneth me: thy mercy, O LORD, endureth for ever: forsake not the works of thine own hands." (Psalm 138:8, KJV)

#### **Prayer Points For A New Beginning**

The following are prayer points for a new beginning to help get you started:

- 1. Father, your word declares that your steadfast love never ceases and that your mercies are new every morning, so Lord I pray for a new beginning today, I ask for fresh mercy, fresh grace upon my life, in Jesus name.
- "It is of the LORD'S mercies that we are not consumed, because his compassions fail not. They are new every morning: great is thy faithfulness." (Lamentation 3:22-23)
- 2. Lord, I want to thank you for bringing to pass the former things you have spoken about me, now Lord, I pray and declare a new start for me again, in Jesus name.
- "Behold, the former things are come to pass, and new things do I declare: before they spring forth I tell you of them." (Isaiah 42:9)
- 3. Lord, you said you will do a new thing; that you will even make a way in the wilderness and rivers in the desert, Oh Lord, do it in my life and give me a new beginning, in Jesus name.

"Behold, I will do a new thing; now it shall spring forth; shall ye not know it? I will even make a way in the wilderness, and rivers in the desert." (Isaiah 43:19)

4. Lord, your word declares that you will create new heaven and new earth; in my life now Lord, create for me a new heaven and a new earth even today, in Jesus name.

"For, behold, I create new heavens and a new earth: and the former shall not be remembered, nor come into mind." (Isaiah 65:17)

- 5. Oh Lord, inspire in me new ideas, new thought, new insights that make for accomplishments in Jesus name.
- "I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh. And I will put my Spirit in you and move you to follow my decrees and be careful to keep my laws. (Ezekiel 36:26-27, NIV)
- 6. Father, I ask that you help me begin anew in my marriage, family and ministry by divine wisdom, in Jesus name.
- "Wisdom is good with an inheritance: and by it there is profit to them that see the sun." (Ecclesiastes 7:11)
- 7. Lord as I look forward to my appointment, help me to begin well and also to begin in wisdom and to bring about the necessary changes that my organization requires to get better, in Jesus name.
- "If the iron be blunt, and he do not whet the edge, then must he put to more strength: but wisdom is profitable to direct." (Ecclesiastes 10:10)

8. Father, I thank you for the opportunity for relocation. I pray that as I settle into my new home and community, help me to integrate well. And also bless me with new opportunities there, in Jesus name.

"The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein." (Psalm 24:1)

"And they told him, and said, We came unto the land whither thou sentest us, and surely it floweth with milk and honey; and this is the fruit of it." (Numbers 13:27)

9. Father, I want to thank you for the spirit of revelation and knowledge, I pray that you fill me mind with fresh new revelation and insights into your word, in Jesus name.

"That the God of our Lord Jesus Christ, the Father of glory, may give unto you the spirit of wisdom and revelation in the knowledge of him: The eyes of your understanding being enlightened; that ye may know what is the hope of his calling, and what the riches of the glory of his inheritance in the saints" (Ephesians 1:17-18)

10. Oh Lord, restore my life, restore my health, and restore my finances. Give me a brand new beginning in all areas of my life in Jesus name.

"And I will restore to you the years that the locust hath eaten, the cankerworm, and the caterpiller, and the palmerworm, my great army which I sent among you. And ye shall eat in plenty, and be satisfied, and praise the name of the LORD your God, that hath dealt wondrously with you: and my people shall never be ashamed." (Joel 2:25-26)

11. Lord, I pray and ask for wisdom to navigate my way to success in this my new beginning, in Jesus name. Amen.

"Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches." (Proverbs 24:3-4)

"For the LORD giveth wisdom: out of his mouth cometh knowledge and understanding. He layeth up sound wisdom for the righteous: he is a buckler to them that walk uprightly." (Proverbs 2:6-7)

"If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him." (James 1:5)

#### **Prayer Points For Family**

#### 1. Prayer Point For Family Health

Father, in the name of Jesus Christ of Nazareth, I declare an end to diseases and sicknesses in my family. We live in health because health is ours and it is your will for us to be well. I enforce the blood bought healing and health benefits of redemption in Christ in my home and family now. And no plague shall come near our dwelling, in Jesus name.

"And ye shall serve the LORD your God, and he shall bless thy bread, and thy water; and I will take sickness away from the midst of thee." (Exodus 23:25)

#### 2. Prayer Point For Family Finances

Oh Lord God of Abraham, Isaac and Jacob, the earth is yours and its fullness.

I pray the fullness of the earth comes to me and my family. I declare that our financial needs are amply supplied. We have enough to eat and to give to others in need. The Lord is our shepherd, we do no lack for money, in Jesus name

"But my God shall supply all your need according to his riches in glory by Christ Jesus." (Philippians 4:19)

#### 3. Prayer Points For Family Protection

Lord, your word declares that no evil shall befall me and neither shall any plague come near my household. This promise Lord is for me and my family. I therefore join my words with your Word in faith, and declare that my family is shielded and protected from every evil, attack, plagues and pestilence. I put the bomb bunker of the blood of Christ over my family and its entire members, in the name of Jesus Christ.

"There shall no evil befall thee, neither shall any plague come nigh thy dwelling." (Psalm 91:10)

#### 4. Prayer Point For Parents And Guardian

Lord, I pray for strength, health and long life for my parents, (dad and mum), I declare that as their days are, so shall their strength be. I receive for them health and wealth. I receive for them wisdom and understanding to always make right choices and decisions that will take the family to greater heights and levels of wealth, influence and impact, in the name of Jesus Christ. The will live to see their children's children, in Jesus name.

"Because he hath set his love upon me, therefore will I deliver him: I will set him on high, because he hath known my name. He shall call upon me, and I will answer him: I will be with him in trouble; I will deliver him, and honour him. With long life will I satisfy him, and shew him my salvation." (Psalm 91:14-16)

#### 5. Prayer Point For Family Breakthrough

Oh Lord, I pray and declare that my family, every member of it is breaking forth this season, in the name of Jesus. I declare fruitfulness, new heights and new ground. I rebuke stagnation, delays and failures. I receive for them wisdom, understanding, favor, relationships and divine connection that make for breakthroughs, in Jesus name.

"And the remnant that is escaped of the house of Judah shall again take root downward, and bear fruit upward:" (Isaiah 37:31)

#### 6. Prayer Point For Family Unity

Lord, I pray for unity in my family. I come against every spirit that is dividing us, causing us to fight one against another; I bind you evil spirit of disunity and cast you out of my family, in Jesus name. I call for peace, I call for righteousness, I call for unity, I call for quietness and rest in my family, in the name of Jesus Christ.

"Two are better than one; because they have a good reward for their labour. For if they fall, the one will lift up his fellow: but woe to him that is alone when he falleth; for he hath not another to help him up. Again, if two lie together, then they have heat: but how can one be warm alone? And if one prevail against him, two shall withstand him; and a threefold cord is not quickly broken." (Ecclesiastes 4:9-12)

#### 7. Prayer Point For Family Restoration

Lord, restore us as you have said. Bring my family back to glory, power and purpose, in Jesus name. Help us to retrace our steps and to get it right at this time. Have mercy upon us Lord and bring us again to opportunities and places of abundance, flourishing, increase and prosperity as in days gone by. Fill us afresh with your Spirit Lord, in Jesus name.

"And I will restore to you the years that the locust hath eaten, the cankerworm, and the caterpillar, and the palmerworm, my great army which I sent among you." (Joel 2:25)

#### 8. Prayer Points For Children

Lord, I declare that all my children shall be taught of you, and great shall be their peace. I declare that they shall all turn out well and right in life, in the name of Jesus Christ. I declare that they are for signs and for wonders in this life. No evil shall before them. They are the seed of the righteous, they shall be mighty on earth. I receive for them long life, health and prosperity. Not any of them shall die young and premature, in Jesus name.

"Behold, I and the children whom the LORD hath given me are for signs and for wonders in Israel from the LORD of hosts, which dwelleth in mount Zion.' ... And all thy children shall be taught of the LORD; and great shall be the peace of thy children. (Isaiah 8:18, 54:13)

#### 9. Prayer Points For Unsaved Family Members

Lord, I pray for the salvation of every unsaved member of my family; I ask that you send somebody their way; someone they will listen to and that will bring them to the knowledge of the truth in Christ Jesus, in Jesus name. I rebuke every blinding demon that is holding their understanding from seeing the light of the gospel, in Jesus name.

"And they said, Believe on the Lord Jesus Christ, and thou shalt be saved, and thy house." (Acts 16:31)

#### 10. Prayer Point For Spiritual Prosperity

Lord, I pray for every member of my family, that they prosper spiritually; that they come to know you more. I pray for increased understanding of the Word for them. I pray for revelation, insights and exact knowledge of the Word for them. I pray that they be constantly filled with the Spirit, walking in His fullness; manifesting the gifts, power and glory of the Spirit, in Jesus name. I ask for increase grace and multiplied peace for every one, in Jesus name

"Blessed be the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly places in Christ:" (Ephesians 1:3)

#### 11. Prayer Point For All Round Blessing

Father, I pray for all round blessing for all my family members. I declare that we prosper in spirit, mind and body, in the name of Jesus. We are fervent in spirit, strong in our bodies and sound in mind, in Jesus name.

"May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ. The one who calls you is faithful, and he will do it. (1 Thessalonians 5:23-24, NIV)

#### **Prayer Points for Restoration**

Whatever your need, pray these prayer points for restoration in faith and wait in patience for the answer to come.

"Therefore I say unto you, What things soever ye desire, when ye pray, believe that ye receive them, and ye shall have them." (Mark 11:24)

And

"And we desire that every one of you do shew the same diligence to the full assurance of hope unto the end: That ye be not slothful, but followers of them who through faith and patience inherit the promises." (Hebrews 6:11-12)

#### 1. Prayer For The Restoration Of Health

Father, you are faithful to your word, I ask that you restore my health and heal all my wounds. Heal me of all weaknesses, sicknesses, pain and diseases, in the name of Jesus Christ.

"For I will restore health unto thee, and I will heal thee of thy wounds, saith the LORD; because they called thee an Outcast, saying, This is Zion, whom no man seeketh after." (Jeremiah 30:17)

#### 2. Prayer For The Restoration Of Marriage

Father, your plan and highest wish for me is a healthy, stable, inseparable marriage. Now, Lord, I pray for restoration of my marriage. I pray for tenderness, forgiveness and tolerance towards each other for me and my spouse, in the name of Jesus. Bring back oh Lord, the fire of love into my marriage again, in Jesus name.

"And said, For this cause shall a man leave father and mother, and shall cleave to his wife: and they twain shall be one flesh? Wherefore they are no more twain, but one flesh. What therefore God hath joined together, let not man put asunder." (Matthew 19:5-6)

#### 3. Prayer For The Restoration Of Wasted Years

Father, my times are in your hand. Yes, I may have wasted so many years not heading the right direction, not getting it right with you and with life, but now Lord, I pray that you restore my years. Give me double for my shame, Lord, in Jesus name.

"And I will restore to you the years that the locust hath eaten, the cankerworm, and the caterpillar, and the palmerworm, my great army which I sent among you." (Joel 2:25)

#### 4. Prayer For The Restoration Of Family

Father, I pray for the restoration of my family. I pray that you knit the hearts of every of my family member together in love and unity. I pray that everyone of us will put forgiveness, tolerance and patience above all else in the family, in Jesus name. I receive grace for forgiveness for every one member of the family, in Jesus name.

"And they said, Believe on the Lord Jesus Christ, and thou shalt be saved, and thy house." (Acts 16:31)

#### 5. Prayer For Financial Restoration

Oh God of all grace, I pray that you cause me to abound in financial grace. Lead me into places and opportunities for financial abundance, blessing and prosperity, in the name of Jesus Christ. Bring me into relationships for financial advancements. Fill me with insights, ideas and concepts for money making, in Jesus name.

"And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work" (2 Corinthians 9:8)

#### 6. Prayer For Ministry Restoration

Lord, I pray that you forgive me of all sins of disobedience and rebellion, I pray that you restore my ministry in your mercy. Let my hair grow again. Let the anointing of your Spirit come back on me again. Give me power and boldness with your word and in prayer again Lord. In Jesus name I pray.

"Then the Philistines seized him, gouged out his eyes and took him down to Gaza. Binding him with bronze shackles, they set him to grinding grain in the prison. But the hair on his head began to grow again after it had been shaved. (Judges 16:21-22, NIV)

#### 7. Prayer For The Restoration Of Soul

Lord Jesus, you are anointed to bind hearts that are broken.

Please Lord, restore and heal my soul of every emotional wound and pain. Remove the darkness, gloominess, heaviness and depression from my heart, Lord. Help me to forgive everyone that has abused me, used me, taken advantage of me and dumped me. Help also to forgive myself and to let go, I pray Lord Jesus.

"The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, To preach the acceptable year of the Lord." (Luke 4:18-19)

#### 8. Prayer For Restoration Of Lost Glory

Father, I pray that you restore my lost glory; revive me again and I shall live. Turn my captivity oh Lord, let my flesh come back, let my bones live again. Cause a fresh breathe of your spirit to enter and set me upon my feet again as in days gone by, in Jesus name. Restore me spirit, soul and body, Lord, in Jesus name.

"And the LORD turned the captivity of Job, when he prayed for his friends: also the LORD gave Job twice as much as he had before." (Job 42:10)

#### 9. Prayer For The Restoration Of Hope

Father, my hopes have been dashed so many times and my heart sick because of broken promises and deferred hope. So Lord, I pray for healing and restoration. Restore all hope to me by your Spirit, in Jesus name. Hope is the anchor of the soul, Lord, restore my anchor, let the light come back Lord, let me find reason to live again, let me have reason to sing again, Lord, in Jesus name.

"Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, through the power of the Holy Ghost."
(Romans 15:13)

#### 10. Prayer For The Restoration Of Broken Relationship

Oh God of restoration, bring back my lost and broken relationship for good, in the name of Jesus Christ. Let me find reason to forgive and accept my wrongs, in the name of Jesus Christ. Heal my relationships and they shall be whole. Restore my marriage and business relationships for good, restore every meaningful relationships that brings glory and honor to your name in my life, Lord, in Jesus name.

"Mercy and truth are met together; righteousness and peace have kissed each other. Truth shall spring out of the earth; and righteousness shall look down from heaven. Yea, the LORD shall give that which is good; and our land shall yield her increase." (Psa 85:10-12)

#### 11. Prayer For The Restoration of Business

Father, I pray for your favor and smile upon my business. Your word declares that whatsoever the obedient believer does, he shall prosper. Let your life, light and prosperity beam upon my business in Jesus name. I call for a revamp of my work and all my businesses, in Jesus name.

#### Warfare Prayer Points For Your Spiritual Life

1. Pray and ask the Lord to renew your strength and to keep you on fire for Him, in Jesus name.

That he would grant you, according to the riches of his glory, to be strengthened with might by his Spirit in the inner man. (Ephesians 3:16, KJV)

- 2. Pray and bind evil forces that are inflicting you with weakness and prayerlessness, in Jesus name
- 3. Pray and come against spiritual laziness and complacency, in Jesus name.
- 4. Pray and rebuke spirits of distraction and misplaced priorities, in Jesus name.
- 5. Pray and come against spirits of worldliness and all worldly pleasures, forces that keep you focus on pursuing the cares of this world at the detriment of your spiritual life and of the kingdom, in Jesus name.

And take heed to yourselves, lest at any time your hearts be overcharged with surfeiting, and drunkenness, and cares of this life, and so that day come upon you unawares. (Luke 21:34, KJV)

6. Ask the Lord to give you new vision and fresh revelation of Christ and His kingdom through the Word, in Jesus name.

Then were the disciples glad, when they saw the Lord. (John 20:20b, KJV)

#### **Warfare Prayer Points For Your Marriage and Family**

7. Pray and come against demons of darkness that have been sent to destroy your marriage, render them useless, in Jesus name.

- 8. Pray and bind spirits of argument and quarrel in your family, in Jesus name.
- 9. Pray and bind spirits of disunity, contention and strife in the family, in Jesus name.
- 10. Pray and come against demons of hatred and disunity in the family, in Jesus name.
- For where envying and strife is, there is confusion and every evil work. (James 3:16, KJV)
- 11. Pray and ask the Lord to rekindle the flame of holy love, in your marriage, in Jesus name
- 12. Pray and ask the Lord to invade your family with His peace, love, tolerance, forgiveness and kindness, in Jesus name.

And be ye kind one to another, tenderhearted, forgiving one another, even as God for Christ's sake hath forgiven you. (Ephesians 4:32, KJV)

#### **Warfare Prayer Points For Your Health**

- 13. Pray and bind evil spirits that are seeking to afflict your mind with weaknesses, confusion and failures, in Jesus name.
- 14. Pray and bind spirits that are seeking to afflict your body with cancers, diabetes, and other forms of incurable diseases, in Jesus name.
- 15. Pray and bind spirits that afflict with sicknesses, diseases and torments, in Jesus name.

When the even was come, they brought unto him many that were possessed with devils: and he cast out the spirits with his word, and healed all that were sick. (Matthew 8:16, KJV)

16. Pray and bind spirits of oppression – bodily, mental and psychological, in Jesus name.

And ought not this woman, being a daughter of Abraham, whom Satan hath bound, lo, these eighteen years, be loosed from this bond on the sabbath day? (Luke 13:16, KJV)

17. Pray and bind demons that afflict through dreams when you are asleep, in Jesus name.

But while men slept, his enemy came and sowed tares among the wheat, and went his way. (Matthew 13:25, KJV)

18. Declare that you live in health, stay in health and walk in health daily, in Jesus name

#### **Warfare Prayer Points For Your Finances**

- 19. Pray, rebuke and bind demons that are frustrating you financially, bind evil spirits that frustrate all your efforts at making money, in Jesus name.
- 20. Pray and command their hold to be broken over your finances, in Jesus name.
- 21. Declare that from today, everything you do shall prosper greatly with plenty of money to show for it, in Jesus name.

And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and whatsoever he doeth shall prosper. (Psalm 1:3, KJV)

- 22. Pray and ask the Lord to send His angel call 'money' to visit you with more than enough money in this season of your life, in Jesus name.
- 23. Pray and ask the Lord to inspire you with fresh ideas, insights and concepts that make for financial exploits, in Jesus name.

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 which he sware unto thy fathers, as it is this day. (Deuteronomy 8:18, KJV)

#### **Warfare Prayer Points For Your Children**

24. Pray and declare that your children are the children of the righteous, therefore, they shall be mighty upon the earth, in Jesus name.

His seed shall be mighty upon earth: the generation of the upright shall be blessed. (Psalm 112:2, KJV)

25. Pray and declare that no weapon formed against your children to take them away from God shall prosper, they shall love righteousness and hate iniquity, in Jesus name.

No weapon that is formed against thee shall prosper; and every tongue that shall rise against thee in judgment thou shalt condemn.

This is the heritage of the servants of the LORD, and their righteousness is of me, saith the LORD. (Isaiah 54:17, KJV)

- 26. Pray and ask the Lord to help them not to fall for bad friends and satanic influences, in Jesus name.
- 27. Pray and bind alluring and enticing demons that want to lure them into pornography, drugs and many other destructive habits, in Jesus name.
- 28. Pray and ask the Lord to keep His angels on assignment over their lives to see that they turn out right in life, in Jesus name.

I will instruct thee and teach thee in the way which thou shalt go: I will guide thee with mine eye. (Psalm 32:8, KJV)

#### **Warfare Prayer Points For Your Church**

- 29. Pray and declare that no satanic invasion of your church with demons of lust, fornication and worldliness shall prosper, in Jesus name.
- 30. Pray that the church of Jesus Christ will stand strong and mighty and will tower above all the names and institutions of this world, in Jesus name.
- And it shall come to pass in the last days, that the mountain of the LORD'S house shall be established in the top of the mountains, and shall be exalted above the hills; and all nations shall flow unto it. (Isaiah 2:2, KJV)
- 31. Pray and declare that the name of Jesus shall be honored and glorified in the church for the world to see the mightiness of our Christ, in Jesus name.

And this was known to all the Jews and Greeks also dwelling at Ephesus; and fear fell on them all, and the name of the Lord Jesus was magnified. (Acts 19:17, KJV)

- 32. Pray and bind demons that are sent to derail and distract the church from its primary focus of soul winning and discipleship, in Jesus name.
- 33. Pray and come against demons whose targets and assignment are the leaders of the body, their spouses, marriages and families; declare that they shall not prosper, in Jesus name.

#### Warfare Prayer Points For Your Work And Business

34. Pray and declare that the work of your hand is blessed and is enjoying divine prosperity, in Jesus name.

And let the beauty of the LORD our God be upon us: and establish thou the work of our hands upon us; yea, the work of our hands establish thou it. (Psalm 90:17, KJV)

- 35. Pray and ask the Lord to give His angels assignment over your business and work for increase and immense prosperity, in Jesus name.
- 36. Pray and bind demons that shut the eyes and mind of customers and clients from your business, in Jesus name.
- 37. Declare that henceforth, your business shall become renowned, shall go international and spread abroad, in Jesus name

Thou hast increased the nation, O LORD, thou hast increased the nation: thou art glorified: thou hadst removed it far unto all the ends of the earth. (Isaiah 26:15, KJV)

38. Pray and receive excellence, favor and skill for promotion and real success on your job, in Jesus name.

## Warfare Prayer Points For Your Community, State And Nation

39. Pray and ask the Lord to invade your state and nation with righteousness once again, in Jesus name.

He loveth righteousness and judgment: the earth is full of the goodness of the LORD. (Psalm 33:5, KJV)

- 40. Pray and contend with the spirit of iniquity that is pervading the society, push it back, in Jesus name.
- 41. Pray and bind demons that influence leaders of the state and nation to make laws that constrain the work and service of God in the land, in Jesus name.

But the Spirit of the LORD departed from Saul, and an evil spirit from the LORD troubled him. (1 Samuel 16:14, KJV)

#### **Thanksgiving Prayer Points With Scriptures**

The following are thanksgiving prayer points with Scriptures you can pray right now:

- 1. Pray and thank God declaring that He is good and His mercy endures forever, in Jesus name.
- O give thanks unto the LORD; for he is good; for his mercy endureth for ever. (1 Chronicles 16:34, KJV)
- 2. Pray and Thank God for the abundance of grace, favor and mercy that you and your family have enjoyed all these years, in Jesus name.
- Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth. (3 John 1:2, KJV)
- 3. Pray and thank the Lord for provision, finances, health and the abundance of all things that you have enjoyed by His grace so far, in the name of Jesus.
- Because thou servedst not the LORD thy God with joyfulness, and with gladness of heart, for the abundance of all things. (Deuteronomy 28:47, KJV)
- 4. Pray and thank the Lord for insight, understanding and revelation of His word that you have enjoyed this far, in the name of Jesus.
- The entrance of thy words giveth light; it giveth understanding unto the simple. (Psalm 119:130, KJV)
- 5. Pray and thank the Lord for the abundance of grace and the gift of righteousness that He has freely lavished upon you in Christ, in Jesus name.
- For if by one man's offence death reigned by one; much more they which receive abundance of grace and of the gift of righteousness shall reign in life by one, Jesus Christ. (Romans 5:17, KJV)

6. Pray and thank the Lord for the gift of life, health and sound mind day by day, in the name of Jesus.

For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind. (2 Timothy 1:7, KJV)

- 7. Pray and thank the Lord for security, safety and deliverance He has granted you all this years and even this time too, in the name of Jesus.
- Surely he shall deliver thee from the snare of the fowler, and from the noisome pestilence. (Psalm 91:3, KJV)
- 8. Pray and thank the Lord for the level of success He has allowed you to experience on your job, business, ministry and church, in the name of Jesus name.
- And let the beauty of the LORD our God be upon us: and establish thou the work of our hands upon us; yea, the work of our hands establish thou it. (Psalm 90:17, KJV)
- 9. Pray and thank the Lord for deliverance from death and for healing you of that chronic disease that Satan met to kill you with, in Jesus name.
- For thou hast delivered my soul from death, mine eyes from tears, and my feet from falling. (Psalm 116:8, KJV)
- 10. Pray and thank God for His abundance of mercy, pardon and forgiveness of sins that you have enjoyed all this while, in the name of Jesus
- Bless the LORD, O my soul, and forget not all his benefits: Who forgiveth all thine iniquities; who healeth all thy diseases. (Psalm 103:2-3, KJV)

11. Pray and thank the Lord for His hand of favor in your life; for giving you the advantage over your competitors and foes, in Jesus name.

Thou hast granted me life and favour, and thy visitation hath preserved my spirit. (Job 10:12, KJV)

12. Pray and thank the Lord for deliverance from all traps that Satan has set before you, causing you to jump and leap over them all of the time without fail, in Jesus name.

For by thee I have run through a troop; and by my God have I leaped over a wall. (Psalm 18:29, KJV)

13. Pray and thank the Lord for causing His word to find fulfillment in your life, that you have practically become a testimony to the truthfulness, goodness and blessedness of His word, in Jesus name

There failed not ought of any good thing which the LORD had spoken unto the house of Israel; all came to pass. (Joshua 21:45, KJV)

14. Pray and thank the Lord for the additions you enjoy in your family, addition by way of marriage, children, property and breakthroughs, in Jesus name.

And he increased his people greatly; and made them stronger than their enemies. (Psalm 105:24, KJV)

15. Pray and thank the Lord for academic excellence and prowess and all the achievements you have had in the mental realm, in Jesus name.

And in all matters of wisdom and understanding, that the king enquired of them, he found them ten times better than all the magicians and astrologers that were in all his realm. (Daniel 1:20, KJV)

16. Pray and thank the Lord for the kindness and favor He had showed your spouse, children and family members, lifting and establishing them in their fields and respective endeavors, in Jesus name.

He brought me up also out of an horrible pit, out of the miry clay, and set my feet upon a rock, and established my goings. (Psalm 40:2, KJV)

17. Pray and thank the Lord for daily provision of food, water, sleep and rest, in Jesus name.

Blessed be the Lord, who daily loadeth us with benefits, even the God of our salvation. (Psalm 68:19, KJV)

18. Pray and thank the Lord for sound mind, health and wealth round the clock, in Jesus name.

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 which he sware unto thy fathers, as it is this day. (Deuteronomy 8:18, KJV)

19. Pray and thank the Lord for the many answer to prayers you have witnessed this year, and thank Him some more for the many more wonders He will yet do in your life this year, in Jesus name.

For this child I prayed; and the LORD hath given me my petition which I asked of him (1 Samuel 1:27, KJV)

20. Pray and thank the Lord for making room for you in hard and arid places, and even now that your calling and assignment are finding free expression, in Jesus name.

And he removed from thence, and digged another well; and for that they strove not: and he called the name of it Rehoboth; and he said, For now the LORD hath made room for us, and we shall be fruitful in the land. (Genesis 26:22, KJV)

21. Pray and thank the Lord for every man and woman He has used you to lead to Christ for the salvation of their souls, and the many He has used you for their healing, deliverance and establishment in the word and in the faith, in Jesus name.

And I thank Christ Jesus our Lord, who hath enabled me, for that he counted me faithful, putting me into the ministry. (1 Timothy 1:12, KJV)

22. Pray and thank the Lord for the lives He used you to touch, impact and transformed and thank His much more for the many more lives He will use you to bless, in Jesus name.

For I will not dare to speak of any of those things which Christ hath not wrought by me, to make the Gentiles obedient, by word and deed, Through mighty signs and wonders, by the power of the Spirit of God; so that from Jerusalem, and round about unto Illyricum, I have fully preached the gospel of Christ. (Rom 15:18-19, KJV)

23. Pray and thank the Lord for keeping you alive in spite of and for giving you strength to pursue all the dreams He has put in your heart, and for causing them to come to pass, in Jesus name.

For he hath delivered me out of all trouble: and mine eye hath seen his desire upon mine enemies. (Psalm 54:7, KJV)

Who delivered us from so great a death, and doth deliver: in whom we trust that he will yet deliver us (2 Corinthians 1:10, KJV)

Now, go ahead in thanksgiving, thanking and praising Him for His goodness and mercy in your life, in Jesus name

#### **BUDGET PLANER**

Your Overview	
	£ Monthly Amount
Total of ALL monthly income	
Total of ALL monthly outgoings	
Amount left over after essential monthly outgoings paid	
Debt admin fee (if applicable)	
Amount leftover for your creditors	
Total payments to <b>priority</b> debts	
Total payments to <b>non- priority</b> debts	

Enter the total amount you pay (including towards arrears you may have)	Payment Amount £	How often? e.g., weekly, monthly	Average per calendar month
Fixed Costs			
HOME AND CONTENTS			
Rent			
Mortgage			
Council tax (rates in Northern Ireland)			
TV licence			
Secured loans			
Help to Buy loan			
Board			
Ground rent and service charges	suship internalia		
Household appliance hire purchase	priol0 against		
Household appliance rental			
Mortgage endowment			

**Outgoings: Your Living Costs** 

Enter the total amount you pay (including towards arrears you may have)	Payment Amount £	How often? e.g., weekly, monthly	Average per calendar month
UTILITIES			
Dual fuel			
Electricity			
Gas			
Water supply			
Water waste	de ellows hip Information		
Other fuel	anonoto and day		
CARE AND HEALTH COSTS			
Prescriptions and medicine			
Dentistry			
Opticians			
Childcare			
Child maintenance or child support			
Adult care			

Enter the total amount you pay (including towards arrears you may have)	Payment Amount £	How often? e.g., weekly, monthly	Average per calendar month
TRANSPORT AND TRAVEL			
Car insurance			
Road tax			
Fuel, parking and toll road charges			
Breakdown cover			
MOT and ongoing vehicle maintenance			
Vehicle hire purchase			
Vehicle lease			
Public transport			
Logbook loan			

PENSIONS AND INSURANCES

Mortgage payment protection

Buildings and contents

insurance

insurance

Life insurance

Health insurance

Pension payment

468 110 20

Enter the total amount you pay (including towards arrears you may have)	Payment Amount £	How often? e.g., weekly, monthly	Average per calendar month
PROFESSIONAL COSTS			
Professional courses			
Professional fees			
Union fees			
SCHOOL COSTS			
School uniform			
After school clubs and school trips			
OTHER ESSENTIAL COSTS	3		
Criminal fine			
Loan from family member or friend			
Legal fees			
	TOT	AL EXPENSES	£0.00

### **FLEXIBLE COSTS**

Enter the total amount you pay (including towards arrears you may have)	Payment Amount £	How often? e.g., weekly, monthly	Average per calendar month
FOOD AND HOUSEKEEPIN	NG		
Groceries			
Meals at work			
Alcohol			
Laundry and dry cleaning			
Household repairs and maintenance			
Nappies and baby items			
School meals			
Smoking products			
Vet bills and pet insurance			

Enter the total amount you pay (including towards arrears you may have)	Payment Amount £	How often? e.g., weekly, monthly	Average per calendar month
COMMUNICATIONS AND	LEISURE	1	
Home phone, internet and TV package			
Mobile phone			
Hobbies, leisure or sport			
Gifts			
Newspapers, magazines, stationery and postage			
Pocket money			
Charitable donation			
Religious contribution			
PERSONAL COSTS			
Clothing and footwear			
Toiletries			
Hairdressing			

# Priority debts: Who do you owe money to? (This could include rent and mortgage arrears, etc.)

Type of debt	Amount owed	Usual payment	How often?	Per calendar month
Overdraft	£1,000.00	£100.00	Monthly	£100.00
3545750 1016				
	debt	debt owed  Overdraft £1,000.00	debt owed payment  Overdraft £1,000.00 £100.00	debt owed payment often?   Overdraft £1,000.00 £100.00 Monthly

# Non-priority debts: Who do you owe money to? (This could credit cards, store cards, etc.)

Name of non- priority creditor	Type of debt	Amount owed	Usual payment	How often?	Per calendar month
42	Soushin Inter				
Т	OTAL DEBT	£0.00		TAL DEBT AYMENTS	£0.00

### **Court payments**

Type of court order	Amount owed	Usual payment	How often?	Per calendar month
Example: County Court judgement (CCJ)	£2,000.00	£17.50	Weekly	£75.83
	ashin a			
an edito				
TOTAL COURT DEBT	£0.00	ТС	TAL COURT PAYMENTS	£0.00

### Assets or savings: What do you own or have saved?

Type of asset or savings	Estimated value
Example: Vehicle	£4,000.00
TOTAL ASSETS	£0.00

**Note:** If you've entered details of any property you own, we may ask for details of your remaining mortgage and equity. It helps to have this ready when you speak to us.