KOINONIA MINISTERS SEMINAR ON FINANCE

Topic: *Kingdom Finance*
Texts: Zech. 1:17 · Eccl. 10:19 · 3 John 1:2 · Job 3:27 · James 4:3 · Deu.30:19 · Deu. 8:18 · Psalm 84:11 · Psalm 66:12

5 Levels of Prosperity

1. **Spiritual Prosperity** – This is the foundation. Without a vibrant relationship with God, wealth will become a trap. *"What shall it profit a man to gain the world and lose his soul?"* (Mark 8:36).
2. **Mental Prosperity** – Renewal of the mind. Until you think prosperity, you cannot walk in prosperity. Poverty is first a mindset before it is a reality.
3. **Relational Prosperity** – Strategic relationships are currency. Who you know and who knows you matters in Kingdom advancement and access to resources.
4. **Financial Prosperity** – The ability to access, manage, and multiply resources.
5. **Bodily Prosperity** – Health is wealth. Without strength, prosperity cannot be enjoyed.

Why Does God Bless His People?

1. **To live a comfortable life** – *3 John 1:2*. God is not glorified in your suffering. He desires that you prosper and be in health, even as your soul prospers.
   - **Levels of Living**:
     i. Survival – Just enough to get by. (not God's design for believers).
     ii. Comfort – No pressure of basic needs.
     iii. Luxury – Beyond needs, with options and variety.
     iv. Extravagance – Wasteful living (not God's design for believers).
2. **For Kingdom Advancement** – Zech 1:17, *"Through prosperity shall my cities spread abroad."* The Kingdom requires financial resources to run.
3. **To reveal the love of Jesus to a dying world** – Wealth positions you to demonstrate God's goodness practically. Acts of generosity open hearts to the gospel.

Foundational Principles for Kingdom Wealth

1. **All wealth comes from God, and He remains Lord over it** – *Job 3:27*. God is the true source; business, jobs, and investments are channels.
2. **Believers are stewards, not owners** – Ownership mentality leads to pride; stewardship fosters humility and accountability.
3. **All blessings come from God, through men, to men** – God uses human channels. Honour relationships because favour often flows through people.

Why Believers Are Poor

1. **Wrong motives and motivation** – *James 4:3*. Wealth pursued only for self-gratification never lasts.
2. **Lack of quality decisions to be wealthy** – *Deuteronomy 30:19*. Wealth is intentional. You must decide, then act.
3. **Lack of understanding of the real formula for abundance** – Ignorance of spiritual and financial laws keeps many in lack.
4. **Failure to recognize God as <u>Creator</u> of all and <u>Saviour</u> of some** – God is the creator of all that's why he has made available some of his principles any of his creation can engaged and be prosperous**. Proverbs 22:***2 "The <u>rich</u> and <u>poor</u> have this in common: The LORD is the **<u>Maker</u>** of them <u>all</u>".* Not the maker of them <u>so</u>. This is why unbelievers succeed engaging natural, in addition to the natural law the believer has greater advantage because he has access to the wisdom of God and the anointing of the Holy Spirit.
5. **Lack of mental transition** – A wealthy destiny requires a wealthy mind.
   - **Stages of Transition:**
     i. Poor mindset → Poor reality.
     ii. Wealthy mindset → Poor reality (knowledge without structure).
     iii. Wealthy mindset → Wealthy reality.
6. **Ignorance and incomplete knowledge** – Half-truths about prosperity keep believers limited.
7. **Absence of value** – Money answers to value. If you're not useful, you're not needed.
8. **Lack of strategic relationships** – *Relationships are currency.* The wrong associations can keep you broke.
9. **Bankruptcy of spiritual empowerment** – *Deuteronomy 8:18*. It is God that gives power to get wealth, not just skill.

Mindsets That Keep People Poor

1. *"Money and abundance is evil and unnecessary"* – 1 Tim. 6:2. Misinterpretation of scripture fuels poverty.
2. *"If God wants me to be rich, I will be rich"* – Psalm 84:11. God supplies, but man must take responsibility.
3. *"Tithe is the only key to wealth"* – Tithing is foundational but not sufficient. Productivity, value, and diligence are also required.
4. *"If I can only get capital, I will be rich"* – Capital without capacity leads to loss.
5. **Entitlement mentality** – Waiting for others to make you wealthy keeps you poor. **Blame-shifting** – Believing someone else is responsible for your life's outcome.

The Graph of Life

- **0 – 25 years:** Morning Stage (learning, discovery, foundations).
- **26 – 50 years:** Afternoon Stage (execution, productivity, building).
- **51 – 75 years:** Evening Stage (legacy, mentorship, preservation).
- **76 – Infinity:** Rest (transition into eternity).

How to Build Kingdom Wealth (From Zero to Financial Freedom)

Psalm 66:12

The Primate of Wealth

1. **Kingdom Financial Crisis** – When lack limits Kingdom advancement.
2. **Financial Instability** – Inconsistent income and unstructured finances.
3. **Financial Stability** – Meeting needs with some predictability.
4. **Financial Independence** – Not relying on others for survival.
5. **Financial Freedom** – Having resources in abundance to live, give, and advance the Kingdom.

Steps to Start Your Journey to Financial Freedom

1. **Ascertain your current location**
    - Ask: How old am I? How much do I have? How poor am I? Do I have financial intelligence?
2. **Determine your destination**
    - Define clear goals: How much do you want to earn daily, monthly, yearly?
3. **Choose your financial vehicle**
    - A financial vehicle is the structure/avenue that manages and multiplies your resources.

4 Levels of Risks (Risk Index)

i. Low Risk – Low Rewards
ii. Low Risk – High Rewards
iii. High Risk – Low Rewards (*anything done in ignorance*)
iv. High Risk – High Rewards (*calculated risks with knowledge*)

Financial Vehicles

1. Job / Salary – A starting point, but not the end.
2. Money Market – Mutual funds, shares, treasury bills, stocks.
3. Entrepreneurship / Business – Creating solutions, building systems.
4. Agriculture – Sustainable wealth sector with high demand.
5. Real Estate – Wealth preservation and long-term increase (*Jackpot*).

The Two Kinds of Pain:

1. **The Pain of Sacrifice** – Discipline, consistency, delayed gratification.
2. **The Pain of Regret** – Wishing you had made the right sacrifices earlier.