

ASH KOTECHA

Debt *free*

and Living in the
Supernatural Supply of God



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A S H K O T E C H A



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Living Debt Free

I have been wanting to write on finances for a long time, but I honestly could not as I myself was horribly in debt. How can I convince anyone that God wanted His children to prosper if I was not living that myself? And so I waited and many years went by before I could put pen to paper. So here I am today totally debt free and that includes my mortgage being paid off. All I can say is that God is a good God and He still does miracles. Even though I had made many mistakes and got into debt for being stupid, naive and presumptuous, God had mercy on me and He delivered me. I was literally drowning in debt for years and there was no way out. I re-mortgaged my property twice to clear the debts but they kept piling up again. I would say I lacked wisdom above all.

Perhaps you are in a difficult place financially but there is hope. When all natural hope has gone there is still hope in God. If there is no way, God can make a way. What is not possible for man is possible with God. All we need to do is believe and God will show us a way out of our predicament.

Look to God for He has many ways to solve your financial problems. Of course, we must do our part and not live beyond our means but sometimes the income just does not match up to the expenditure. One of my friends has very low heating bills, almost half of what I am paying. His secret is to wear more cardigans and switch the heating on when it is absolutely necessary! My heating is on most of the time except the Summer months so now I've got a smart meter and can see where my money is going. I'm controlling the heating a bit better now but I'm not there yet.

There is still some waste in my home. We buy clothes we don't really need and food we have to throw away – you have to take care of the pennies as they do add up. When I look at my bank statement I can't imagine where my money is going. It's very easy to spend these days using your credit or debit cards but you would probably spend less if you were using cash. The world is gradually going cashless as the bible predicted, so no doubt there is an agenda behind the movement to get rid of cash – God knows. Good stewardship is important so I am learning to be a good steward so that when I have a real need there is money available. I got rid of all my credit cards for they really can get you into trouble. We are enticed to use them because companies offer us 0% interest but soon you can get trapped unless you have discipline!

Debt is like being on a treadmill. You walk and walk but you get nowhere. So many people are caught in the debt trap. One of the main reasons for debt is a lack of wisdom and discipline in spending. Many of us growing up were not taught about budgeting and other life skills. One of the main weaknesses of modern education is that they don't prepare you enough for life as an adult. People get married with no skills in marriage. We simply have a go and sometimes we make it but many times we fall short. The role of parents is to teach their children life skills so I teach my daughter about saving, working hard and having a good attitude – laziness will definitely get you and keep you in debt. Poverty will come knocking at your door if you are lazy!

Some work hard but still can't make ends meet. I know a friend who had a low paying driving job but he had a large family and so could not afford to buy a car. For years he struggled until one day he found his true calling. He became a very good church pastor and soon the church was able to pay him a good salary and he bought a new car and a nice home. His gift made room for him and caused him to prosper. He was wasting his gift as a driver. We serve a supernatural God and even if you feel that you are not gifted or talented in any way, God can make a way for you to prosper.

There was a single mum in my church and she had one child.

She had very little money out of which she gave tithes and offerings even though it was very difficult. On top of that, one of her hands was somewhat deformed due to a certain drug (which has been banned), given to her mother while she was pregnant. She served the Lord faithfully and gave into the church the little she had. God is faithful and you can never out-give God. He Himself is a giver and He loves a cheerful giver. Rather keep your money than give under compulsion or give grudgingly. Years went by and I lost touch with her after I gave up pastoring and moved into an itinerant ministry, but one day we met up with her. She was living in a nice bungalow in a prosperous area and I asked her how she managed to pay the rent. She told me her story.

One day she was out walking her dog but she was holding the leash with her deformed hand. The dog must have seen a rabbit or something and shot off pulling on her hand. To make a long story short, she had to go to see her doctor for some treatment, and he asked her if she had ever received compensation from the drug company that had supplied her mother. My friend replied that she had never heard of any compensation so the doctor advised her to put in a claim. He told her that even though many years had passed, this year was the last to put in a claim. She filled in the relevant forms and received £300,000 which she used to buy her house for cash and now that house is worth at least £500,000! She is

blessed beyond her wildest dreams to own a lovely property that her daughter can inherit. As we were leaving her place she gave me an envelope with £2,000 cash in it and said she was glad I had taught her to give to God.

There is more to getting out of debt than just giving into your church or other ministries. Many people I meet in churches have been giving faithfully and yet are still caught up in debt. I too was caught or rather sinking in debt due to bank loans, a large overdraft and several credit cards. There was no way out. My car was nineteen years old and badly needed to be changed. I think it kept going because we prayed over it daily. We didn't know what to do, and I didn't realise my health was also slowly getting a little poor due to stress and worry. I didn't tell anyone my situation but I talked to God. We prayed so much I can't tell you but still our financial situation kept getting worse and worse. We were living beyond our means (though not extravagantly) and also living as an itinerant minister there was no regular salary. If I did not preach in any given month there was no money, so we were always falling behind. There were some generous churches that gave us good offerings and that kept us going, but we were drowning in debt. We were juggling from credit card to credit card and relying on the overdraft and yet I was serving the Lord. I was in the ministry doing what I thought was His will, occasionally sending out begging letters and some dear friends gave us

funds to keep our heads above water.

One day in prayer I said to the Lord, "I don't want to send out begging letters – I am working for you so it is your responsibility to pay me." From that day on things began to get better. Money started coming in, but yet I was still in debt. I would sit at my desk and dream of the day when all my debt would be cleared. To have no mortgage was way beyond my dreams and yet today I have no debt and no mortgage. My house is worth £400,000 and it's all paid for! I drive a nice car and my wife too has a good car. We have more than enough for our needs. How did it happen for me you might ask? Well it's different for everyone but for me I prayed this way, "Lord, perhaps there is a wealthy man in hospital who needs my help. I can pray for him and get him healed and he can help me with my finances." This was a really honest prayer because you can't hide anything from God and I was already thinking this way. A couple of weeks later, a rich man called me from a private hospital in London and told me he was dying of liver cancer and doctors had given him only 5% chance of survival. I realised God had answered my prayer and I knew this man would help us if he could survive his operation and experience the healing power of God. We fasted and prayed fervently for him and his operation was very successful and in a short time healing manifested in his body. Without me saying a word he began to send us money and his first cheque was £10,000. I nearly fell off my chair when I opened the envelope.

Over a period of time all our debt was paid off including our mortgage. I bought a nice car and so did my wife. All praise and glory to Jesus who supplies all our need according to His riches in glory.

This is the way God did it for me, but God has millions of ways up His sleeve to deliver you, but you must pray and seek the Lord. First of all there must be a clear goal of getting out of debt and it's no use just wishing for it, but instead begin to seek the Lord for a strategy that will get you out of debt. God deals with us in different ways as there is no particular step you need to take. Like I said, I prayed much in the spirit and I prayed for years but still things did not improve. It's only when I asked the Lord to use the gift of healing that He'd given me that the breakthrough came. That's all I had, the ability to pray for someone's healing. The connection to this man who helped us was supernatural. You are really only one step away from that connection so start praying and believing. It is God's will for you not only to get out of debt but to prosper so that you have to give to anyone who has a need.

Visualisation

This is the most important step when it comes to receiving from God. I had been renting for many years because I had foolishly sold my property (I still regret it to this day) and the landlord was evicting us one day. Again, a long story cut short – our main supporter had dropped out and we had no money and no savings. We were going to be homeless because we did not have the deposit to rent another property. My wife told me she didn't want to rent any more and suggested we buy a house. She wanted a four bedroom house which would provide space for us and our office – a new build. Under the circumstances this looked ridiculous. But God!! And so we started praying fervently and believing. I cut out a picture of the kind of house we wanted and every day I would look at that picture and imagine owning a property like that. We went to the agents and started looking at houses with absolutely no money.

The agent said we needed to put down only £250 to secure our plot (the houses were in the process of being built). Well,

we took a step of faith and reserved our plot. We then had six months to complete the transaction, however there was one snag. The agent told us we had just thirty days to find a mortgage and put down a 10% deposit. Then the company would build the house and it would be ready within six months. So we had only one month to find the deposit - £15,000. We were totally broke but we had God on our side. We started to pray day and night for this money to come in and we told no-one but only looked to the Lord. He did a miracle for us. A man I didn't know called to see me for prayer which I was happy to do. After prayer he asked me if I had any needs and pulled out his cheque book and wrote me a cheque for £7,500. He was a total stranger but God used him. So we prayed even more fervently because we could see God was moving. The phone rang one day soon after and the pastor of a very large church in London asked me to preach for him on Sunday. I preached at his church three times on that Sunday morning as he had three services and he gave me an extremely generous offering - £5,000! Finally, a friend wrote to me out of the blue saying he had been meaning to send me £2,500 for a long time so he apologised for the delay. He didn't know how perfect the timing was to receive that gift. We had our £15,000 within 30 days and secured our house which we still live in at the time of writing this. God does miracles if you pray and look to Him.

Supernatural Supply

One day when I was a young Christian the pastor asked me to

organise an outreach in another town. My job was to set up the hall and take the team to a particular town. The pastor told me to ask the secretary of the church for £15 to pay for the petrol. Petrol was cheap in those days. So the next Monday I went to the church office to see the secretary about my expenses. She apologised but said that she had not been to the bank yet so I had to come back the following day. The outreach was on Saturday so on Tuesday I went back to the office to collect my petrol money. Again the secretary apologised but there was no cash available for me. After hearing the same thing on Wednesday I was exasperated as she was wasting my time and couldn't do something simple like sorting out the church petty cash. I told her to forget it and I decided I'd use my own money for the outreach.

I was newly married and did not earn very much in those days so £15 was a lot for me but I said "Lord, I will use my own money for your work", and yet inside I was boiling with frustration at the secretary. So on Saturday I gathered the team and we set off. I stopped at Harlesden petrol garage to fill up but I was still grumbling in my heart. I continued filling up my car with petrol when suddenly I noticed a piece of paper caught in the wind and it was spinning around. Petrol pumps were rather slow in those days and I occupied myself by look at this piece of paper dancing in the wind. Suddenly, 'plop' the paper dropped near my feet and as I looked down I saw it was a £10 note. I was shocked! Being an honest Joe I picked

it up and asked around if anyone had lost it. No-one came forward so I said "Lord, thank you for this £10. I continued filling my car when I noticed another piece of paper whirling around in the wind. Again, this second piece of paper landed at my feet. It was a £5 note! God supernaturally supplied me with £15 to pay for the petrol. I must say I didn't realise the enormity of this event but I was a young Christian at the time and expected the Lord to do miracles. It's only nowadays people are surprised when they see the miraculous provision of God.

No Money for Bread

As a young man I'd never had much teaching on finances, being a good steward or applying wisdom. All I knew was to give to God via the church offering and pray in tongues. I prayed in tongues every time I fell into a difficult situation. There was a time when we had no money for even a loaf of bread. We had scraped just enough money together to pay the rent and put petrol in the car. My wife asked me for some money to buy some groceries and I found out I had nothing in my pockets, not even for a loaf of bread. Again we were in trouble! I believe my problem was a complete lack of wisdom and foresight. I had no idea of budgeting or putting some money aside for a rainy day. And rainy days always come but if you are wise you can ride through them. Joseph in the bible was a very wise man and he saved in the first seven years of plenty in Egypt and had enough to see the nation

through the next seven years of famine. Maybe I should have paid more attention to the bible!

And so all I could do was to pray in tongues. I was too ashamed to ask anyone to help me buy some groceries (at this time Sharon was working but her money came in every three months and I was out of work trying to do some mini-cabbing). The details are a bit sketchy but all I remember was that we were desperate. What made things worse was telling a friend about my problems and he went to the pastor for money for my groceries! I felt terribly embarrassed and so I started to pray. Sharon went to work on an empty stomach and I prayed hard also on an empty stomach. I prayed for several hours in tongues and then there was a knock on my door. A rich lady from the church was standing there. I'll never forget what she said - "Ash, you can stop praying now – we can hear you praying three miles away!" How could she hear my prayers? Anyhow she gave me £300 cash that day. My rent was £40 per week so that was a lot of money for me and it carried us through until Sharon's pay checks came in.

Again, we had not learnt anything from this experience. We simply carried on day by day, hoping and praying that somehow we would have enough to get by. At this time I was attending a full gospel church where we heard how God wanted to bless us financially and meet our needs and yet many including the church and the pastor were in debt. The more we heard about

financial prosperity the more people got into debt. They were living beyond their means obviously! Good sound teaching on stewardship is so much needed to keep Christians out of debt. Sad to say, the majority of preachers we hear tell us to just keep giving and everything will be okay. There is more to it than just giving however giving is still an important part of financial stewardship.

Renting our first apartment

We had been living in a converted garage the first eighteen months of our marriage. I didn't realise it was a garage until a friend pointed it out to me. From that day I was determined to get a nice apartment in the area of Finchley, London. Again, this looked like an impossible dream because rented property was very scarce in those days and also we would need one month's deposit and one month's rent up front. I calculated I needed at least £750 to achieve this goal. I was barely able to pay the £40 a week on my garage flat, so again I prayed fervently. There was no answer from God. I prayed even harder until I was so tired I lay on the floor and cried. I said, "Lord, I am only asking You for a one bedroom apartment so I can get out of this garage. Lord, I am am Your child and I have prayed so much, but You are not answering!" I cried like a baby feeling very sorry for myself. Then I heard the voice of God coming from the ceiling. It was a voice and yet it was not, but clearly the Lord said, "you have not received it yet", (meaning the money for the flat). I replied "but Lord, I have

been praying so much” and again He repeated, “you have not received it”. So I stood up, dried my tears and said to the Lord, “I am not going to pray any more – I believe I receive this money for an apartment in Finchley today”. From then on I went about my business.

At that time Sharon was involved in selling cosmetics and that week she made a big sale and made £300 profit. Wow! Half of our money just came in. I got very excited for I knew God was at work. I went to church (by now the church had employed me on a salary of £70 per week) and the pastor that particular day was also excited. He came to me and showed me a cheque for £5,000 which someone had just given him. He was overjoyed as this was a personal gift to him and not to the church. Jokingly I said to him, “I receive the tithe on this cheque”, and I couldn’t believe my eyes when the pastor immediately wrote me a cheque for £500. Wow! I had the money for my apartment though there was still the issue of finding a place that we could afford. Because of the shortage of properties, each time we would go to look at a place there would be twenty other people also looking to rent it so it looked hopeless! But God!

By now I knew that God would provide since the money had come in . A strange thing happened. I had left a message on a certain advertisement for a flat in North Finchley but had received no reply. I simply forgot about it but one day a

lady called and said to me “You left a message on my phone but I was away in Australia – the flat is still available if you’d like to come round.” We drove to that place hastily and it turned out to be a beautiful Georgian first floor apartment in a very peaceful, tree-lined neighbourhood. “We’ll take it!” we exclaimed. God had given us a miracle flat where we lived for some time and by this time my faith was getting stronger in trusting the Lord. One day the Lord spoke to me and said, “Why don’t you trust me to buy your own apartment?” “My own apartment!” This again was an impossible dream because we would need a deposit and solicitor’s fees. The only thing we knew how to do was to believe God.

Our First Apartment in Edgware

When God speaks to you then there is a way made for you but you still have to walk by faith. Soon after I had accepted the fact that God desired me to buy my own flat, a way was made for me. One of my friends was selling his flat and suddenly I heard myself tell him that we’d like to see it. We liked it immediately and though we had no finances we told him that we would buy it. I didn’t tell him we had no money but that’s how it is when you have heard from God. It is very important that you hear from Him before you step out in faith otherwise you can get into big trouble.

My friend instructed his solicitors and I too hired a solicitor. As the weeks went by there was a hold-up on his end. His deeds

were not being released over some dispute he had and so I said to my friend, "Since that flat is empty and I am buying it, why don't I move in while you sort out your paperwork?" He agreed and we moved into the apartment. Weeks turned into months and still his dispute continued and so we were living there free of rent. In the process we saved up all our rent money and had enough for the solicitor's fees and stamp duty. My friend eventually got his paperwork sorted and we were able to secure a mortgage with a small deposit which my friend paid for us. We now owned our own property praise the Lord! The monthly mortgage payment was the same as the rental we were previously paying. God is good and He is faithful, and if we listen to His voice, obey and step out we will see His miraculous provision.

Our Wedding

People spend a lot of money on their weddings and it's fine if you have the finances but we couldn't afford much so we went by faith. We prayed a lot and Sharon was able to borrow her friend's wedding dress. My mini-cab boss provided a Mercedes and drove Sharon and her father to the church. People in the church jumped in to help. One lady made an amazing three tiered wedding cake and another lady provided all the flowers. Many church members brought food and drink for the reception and other friends donated their time and talents for the music. I obtained a smart but cheap suit and managed to buy two wedding rings – it all worked out with

very little cost to us. We received lots of presents especially a set of saucepans we used for years and the only downside was that it rained buckets after the reception. Another dear friend gave us her cottage in Devon to use for our honeymoon and so the Lord provided everything for us!

Obedience in Giving

God loves a cheerful giver but it's not always easy to give cheerfully. I'll never forget one Saturday we had just bought our weekly groceries and filled our fridge with food when the Lord spoke to me "Take all your groceries and give it all to your friends." It was a little tough but we obeyed. They were missionaries from the U.S. and we had no idea that their support from America had been delayed and they didn't even have milk for their baby until we turned up. A few years later this couple came into a large inheritance and so they called us to treat us to a nice dinner in an Indian restaurant. After dinner they gave us an envelope containing £3,000! That was a lot of money for us as our income was quite low. God is faithful and when you obey Him in your giving He will see that you receive back much much more than what you gave. God is no man's debtor!

There are many more stories I could tell you – suffice to say God always took care of us. When we wanted to buy our church building in central London we were able to claim £16,000 in

backdated VAT payments. We had a very good accountant who made it possible. When the church fell into debt because of a church split the Lord again delivered us and we walked away debt free. Time and time again we saw the Lord deliver us. Of course we always lacked wisdom so we got into trouble. We lacked not only wisdom but we got into presumption and yet our hearts were for the Lord's work and He kept the wolf at bay. When the church was in debt the landlord told us he would strip us of all our assets (our homes and our trustees' homes). We prayed anxiously and one day the Lord spoke to me and said that the landlord was bluffing and I should call his bluff which I did. He quickly backed down and let us walk away from the church lease owing some £30,000. God is faithful but we must pray with fasting when we get into difficulty.

There was a time when I had been a guarantor for another ministry and when he got into trouble I was landed with a bill of £11,000. The lawyers threatened me that they would possess my house if I didn't pay. In view of this threat I prayed and fasted for nine days. The lawyers reduced the bill to £5,000 which I paid using my credit card, however friends of our ministry began to send in donations and in the end £12,000 came in and we had a surplus of £7,000. Through our lack of wisdom (the bible says don't become a guarantor for anyone) we made many foolish decisions and that's why we got into difficulty but the Lord was always there to provide for us.

Money from a drug dealer

When I was doing mini-cab work in my early married life I had a very old car. It had a great engine and never broke down but when it rained the water would come in as it was very rusty. I used to take a customer called Bill every now and then to his bank in the city. He always asked for me to drive him and I told him I was a Christian and shared the gospel with him. One day he asked me why I didn't get a better car as mine was so old and decrepit and I told him I had no money to buy a better one. In those days I dreamt of owning a Volvo but that seemed like a fantasy. Bill asked me how much money I needed and I told him £3,000 would get me a nice second-hand Volvo. He was sitting in the front with me and had his briefcase on his lap. Then he opened his briefcase and told me he had £100,000 in cash which he was taking to the bank. He gave me £3,000 and said I could pay him whenever I wanted. I didn't know then he was dealing in drugs! Sometimes God uses strange people to meet your needs.

Another time I wanted a loan from the bank and the Lord told me to go to a particular bank near me. I didn't even have an account in that bank but I made an appointment with the manager. In those days we used to have bank managers who made all the decisions. He asked me for collateral on the loan and I said, "Jesus is my guarantor". On this statement he gave me the loan.

Debt Free

Today I am debt free! I think I have a little more wisdom and foresight now and I'm not foolishly spending in presumption. Does a leopard change its spots? I believe I have learnt some vital lessons. You too can learn from my mistakes although you are going to make your own bad decisions, but the Lord is always there. When Peter and his friends had fished all night and caught nothing, Jesus who was on the shore said to them, "Launch out into the deep and let down your nets for a catch." Peter replied, "Lord, we have toiled all night and caught nothing, nevertheless at Your word I will let down the net." Then they threw down the net and caught a multitude of fish.

The will of God

3 John 2 says, "I wish above all things that you prosper and be in health even as your soul prospers." God is a good Father and like any earthly father He wants the best for His children. Matthew 7:11 says, "If you then, being evil, know how to give good gifts to your children, how much more shall your heavenly Father give good things to those that ask him?" Some of us have been brought up with a wrong image of God. He gives us good things to enjoy. It's His will that we succeed in life, live a healthy life and serve Him with purpose. And so we have to renew our mind and not be condemned if we desire nice things. The most important thing is that material possessions should never control us. We live for God and not for material things. Some people are busy accumulating things

which never satisfy. It is more blessed to give than to receive. If God has prospered you be willing to share your blessings to those in need. (1 Timothy 6:17-19)

Conclusion

The bible declares that we are blessed in Galatians 3:13-14 and redeemed from the curse which includes sickness and poverty. However although these things are legally ours we still have to fight for them. And that is why it's so very important not only to give but to pray. We have an adversary and without much prayer the devil will steal from you and block your income. Constant, daily prayer for your finances will keep them flowing to you. Many Christians are lazy in prayer and that's why they struggle because we are in a spiritual war and prayer is a mighty weapon. Most churches have small prayer meetings and then we wonder why there is no revival in our country. If you are in financial trouble start praying and break the curse of poverty and lack over your life. Once you break through in the spirit realm money will begin to flow towards you and soon you will be out of debt and have more than enough. All things are possible with God but you must do your part with prayer and sometimes fasting. Amen.

Steps to get out of debt

Evaluate where your money is going

This is a very important first step in your goal to get out of debt and start prospering. Where is your money going? Look at your bank statements and see what areas you can reduce your outlay. Reducing unnecessary spending is vital in getting out of debt. You can cut down your food bill by eating more simply at home and avoiding takeaways. Reducing your heating bill can also be done by turning down the thermostat a few degrees and wearing warmer clothes. Also, don't buy things just to impress others or keep up with your friends and relatives. You can waste a lot of money doing that. When you want to purchase a big item don't be tempted to buy it on credit. If it's not urgent, exercise patience and save up for it. It's amazing how much you can save each month by taking very simple steps. Basically, don't live beyond your means and apply wisdom.

Fasting and prayer

There is plenty of money in the world but only by prayer

and fasting can money come to you supernaturally. God's angels will work when we pray and include fasting to remove all blockages. Prayer gets money flowing towards you. God works when we pray so start praying 'in' the money you need to pay off your debts. If you do not pray the devil will steal what is due to you (John 10:10). He is a thief and he will cause havoc in your finances. Things will break down, people will take what belongs to you and you'll wonder why things are going from bad to worse. Prayer is absolutely critical to protect your finances though of course prayer without using wisdom is not effective. Always pray according to the level of your faith. If you live in a studio flat it's probably too big a leap of faith for you to believe God for a four bedroomed house right now but your faith will grow step by step. As you pray God will move on your behalf and He will give you contacts and connect you to people who will help you. It's amazing what prayer can do! I would never have survived if I didn't pray. So many times God has intervened on our behalf so we always pray no matter what. So don't worry if your situation looks hopeless for with God all things are possible!

See yourself prospering

This is extremely important. You must see yourself as God sees you. God is a good God and He wants His children to be blessed beyond measure (Matthew 7:11). When my car was old, I would sit on my chair and imagine a new car in the driveway. When I had so many credit cards and loans I

would imagine going into the bank and paying them all off. In the natural realm it was pure fantasy and people would have thought I was deluded but God works through visions and dreams. If you can see it in your heart you can have it. As he thinks in his heart so is he (Proverbs 23:7) and Psalm 34 says that God gives you the desire of your heart if you delight in Him.

See yourself out of debt. See yourself prospering and pray without ceasing. Many people want to get out of debt but they can't see how they can do it. Close your eyes and imagine! God works through our visions and dreams. When I owned no property I cut out a picture of the kind of house I wanted and I stuck it on my wall. I would look at it and imagine owning my own house and God made it happen. Our God is supernatural and He has a million ways to bless you but you must see yourself succeeding. If you do not have a positive mental image you can never move forward. When Abraham had no children when he was seventy-five years old God told him to look at the stars and count them. God said to him that they were like his children, so numerous that he couldn't count them. God told him to visualise! Faith is of the heart. If you do not change the inner picture in your heart it will block your faith. With the heart we believe and with the mouth confession is made unto salvation (Romans 10:9).

Finally, be positive. Death and life are in the power of the

tongue. Do not speak poverty or lack. Let the poor say I am rich. Words are creative. God created the universe with His words – you can have what you say! God calls those things which be not as though they were (Romans 4:17). So see yourself prosper and it will come to pass.

A generous spirit

God loves a cheerful giver. It's no use giving grudgingly or in a legalistic manner as this seed will not reproduce! Some people are naturally generous and some are not. I am personally not a great giver but my wife has a very generous spirit when it comes to giving in offerings. We are all different, however every farmer will tell you that if there is no seed in the ground there can be no harvest. Secondly farmers will plant in good soil for a good crop so see where you are giving your offerings. If that ministry is not building God's Kingdom it's not good ground. Also God wants us to give to the poor, orphans and widows. He that gives to the poor shall never lack! And so cultivate a big heart and give generously as you are able and God will bless and multiply your seed sown. Give as you are led by the Holy Spirit and don't give if some preacher is manipulating the word of God. Don't give to get but give to bless someone and of course God will multiply your seed if you give with the right attitude. In conclusion, prosperity is not just about tithing and giving into your church but it's a mindset first of all. God wants to see His children have more than enough so they have extra to give into the Kingdom.