

PARTNERSHIPS, LOANS AND INSURANCE



INVOLVING GOD IN WEALTH CREATION



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Definitions:

Partnership- This involves working together by two or more parties for the mutual benefit of all of them according to their respective shares.

There are various types of partnerships including but not limited to:

Equal share partnerships- the capital is contributed on a 50/50 basis and the profit are shared on a 50/50 basis as well.

In equal share partnerships- the capital is contributed on unequal but on agreed terms and conditions. The profit as well is shared according to the shares contributed to capital. For two partners, it can include but is not limited to 70/30, 20/80, 10/90 basis of contribution and profit sharing, etc

- ❖ **Which partnership would you prefer?**
- ❖ **In the second type, which ratio would you prefer if allowed to partner with the president?**

Loans involve money given by a lender to be invested in business or assets and paid back in full with specified interest after a certain period agreed by both parties. They normally require either enough savings depending on the amount one is applying for, or satisfactory account activity of depositing and withdrawing. Without these two requirements, banks do not give loans to anybody! They also require more than one guarantor who is also with an active account for one to be given a loan. The borrower is vested with the responsibility of looking for these guarantors. In addition, the borrower needs to list and commit valued-asset as securities to the satisfaction of the lender before receiving the money

Insurance involves making securities for wealth, businesses or assets to safeguard against losses in case of any calamity. This can as well be taken for long-term projects like children's education and health e.g NHIF, in Kenya. In motor vehicles, it's a requirement to take several insurances before stepping on the roads with the new vehicles. These insurances are good because you can be compensated in case of any loss or accident. Houses can be insured against fires, theft etc. even the death of a spouse is gathered for in insurance policies.

Learning from Ants as in **Proverbs 6:6**, believers, in one way or the other, need these three in their life on earth. If not a partnership, it is a loan and if not these two then it is insurance because human beings are always yearning for financial stability and good life for themselves and their children. Hence, the need for all these in life on earth. We belong to heaven but we are in the world. Christ passionately prayed for us not to be taken out of the world but to be sanctified therein (**John 17:15**). Sadly, in **Luke 16:8**, he commented that sons of the world are

wiser in their generations than the sons of the kingdom-those who belong to heaven! I'm worried about this comment! They understand and practice the above very well for their growth! Worried indeed! What can I learn from them?

Partnerships

“Two are better than one; because they have a good reward for their labour. For if they fall the one will lift his fellow; but woe to him that is alone when he falleth; for he hath not another to help him up.... And if one prevails against him, two shall withstand him, and a threefold cord is not quickly broken” -The wise man’s wisdom

(Ecclesiastes 4:9-12)

Partnering with God and Christ

While in this world, you can partner with other people, businesses or companies, in any project for your benefit and the benefit of the other partner too. Sons of the world, and us too, know partnerships greatly assist in growing financially and in many other aspects of life. It is said, “If you want to go fast, walk alone, but if you want to go far, walk with people” hence the success that is normally realized in partnerships. However, few of us, the sons of the kingdom belonging to heaven, ever bothered to strike a partnership deal with God and Christ! Most do not see this partnership at all, leave alone understand its importance! No wonder the sad comment was made by Christ! Are we wise in our righteous generations? Why do we walk alone in our businesses and other family projects yet we have a strong partner ready to partner with us? Remember, two are better than one and a threefold cord is not quickly broken. If you are already two in partnership, then seek this third fold!

Paul, while addressing the Corinthian church, underscored this partnership by saying, “*For we are labourers together with God*” (1Corinthians 3:9). This means we should be in partnership with him since it doesn't say we are working for him or either He is working for us or to assist us! We are working together in all our work. I guess this is good for us, for it is said, “Those who work with God, reach their destination.” Christ himself assured us of establishing their headquarters in our homes if we accept to work with him. Listen to him speak in **John 14:23**, “*If a man loves me, he will keep my words and my father will love him, and we will come unto him, and make our abode with him.*” Wow! It is wonderful loving to partner with God! Imagine establishing His headquarters inside your body or at your home! What will be impossible for you to concur when having this headquarters in you?

In **John 15:5-6**, Christ, while making an illustration using an olive tree, explained how it is impossible to accomplish anything without being with him. He went ahead in **Luke 5:1-9**, to demonstrate how it is not only impossible but also tiresome to do anything-including our

day-to-day work or businesses- without having him on board. In this context, the disciples had toiled the whole night fishing but could not get any fish! They had worked hard the way we do in our daily hustles. We wake up very early and get to bed late, but our toil can be useless and less beneficial if we don't have this trusted partner! Solomon once mentioned this usefulness saying, "All is evil and vanity of vanities." He exclaimed that the wealth you are struggling for, can all perish in one day or you can leave them yourself without enjoying their benefits! Note what he said in part in **Ecclesiastes 5:12-19**, "...*There is a sore evil which I have seen under the sun, the riches kept for the owners thereof to their hurt, but those riches perish by evil travail... all his days also he eats in darkness and he hath much sorrow and wrath in his sickness...*"

Like the disciples, we need the presence of this partner for great harvest and success in our works, businesses or farming. When this partner came in the midst of them, they got a great harvest! So great that they beckoned their friends in the bank of the sea to come and assist in harvesting! Indeed, we can greatly prosper with this partner being with us! However, the pastor or anybody else can't convince God and Christ to partner with you! It is you alone! It is your personal decision as illustrated in Revelation 3:20. Decide today to open a door and sign a partnership deal with you then even the food you eat will give you good health and satisfaction in your flesh.

Commit thy works unto the Lord

You have very good plans but all fail to materialize! You have very good dreams of prosperity but all fail to come forth. They remain dreams! You have very good thoughts and intentions of uplifting your quality of life and that of your siblings, but all fail to happen despite struggling and praying daily even through fasting! You are doing good business but you don't see progress! Why? You might be alone like the disciples who toiled the whole night! Solomon gave us good advice in **Proverbs 16:3-9** saying, "*Commit thy works unto the LORD and thy thoughts shall be established... a man's heart devises his way; but the LORD directs his steps.*" Hence, it's good to surrender all our plans and thoughts to Him, He shall make them happen. We shall not succeed in them all if we rely on our thoughts alone. Include him in your plans! In Chapter 3:5-6, he said, "*Trust in the LORD with all your heart; and lean not unto your understanding. In all your ways acknowledge him, and he shall direct your paths.*" Our understanding might not work at all! Let's acknowledge the presence of another partner who is God of everything and knows the end from the beginning. He shall direct your plans to prosperity.

The wise man proceeded in verse 9 (**Proverbs 3:9**), to explain how to acknowledge and commit our works unto the LORD and invite him to join hands in partnership as we struggle to get wealth and riches. He said, "*Honor the LORD with your wealth and with the first fruits of all your increase. So shall your stores be filled with plenty and your presses shall burst with new wine.*" This is good news for all of us who work hard to get some savings and some riches! The formula is easy: honour God with what you have (your wealth). So, prayers alone may not be

enough! Commit to giving something good and substantial to God from your income! Abel gave fat lambs to God and he was accepted more than Cain who gave ‘remains.’ The author of the book of proverbs had a personal life experience on the importance of honouring God with your wealth. Before God visited him and offered to give anything that he would ask, Solomon had first, on his own will sacrificed a thousand animals (burnt offerings) to God, and that night God appeared to him and he was given wisdom and plenty of riches! He became the richest man in the world then! Indeed, Moses had warned the Israelites not to forget this partner (God) in all their endeavours for He is the one that gives anybody the power to get rich. “But you’ll remember the LORD your God for He is the one that gives you the power to get wealth...”(**Deuteronomy 8:18**). We can’t get any wealth without him! the partnership is about wealth. It is about our money, our income, our assets, our lands etc. Give him a portion of your wealth for without him you can’t get any wealth.

Give to God what belongs to God-his profit share

In a discussion with the Pharisees, Christ clearly showed that there is a portion of our income that belongs to God and he should be given his due. Listen to him speak, “*Give to Caesar what belongs to Caesar and give to God what belongs to God*” (**Mark 12:17**). What belongs to Caesar? The government taxes. Then what belongs to God? Does it mean there is a tax also for him? definitely yes! Do you pay Government’s taxes? Then it is the same way with the same spirit you should do for God. So, what is it that belongs to God? Leviticus 27:30 reveals to us what exactly belongs to God in clear and simple terms. It says, “*And all the tithe of the land, whether of the seed of the land or the fruit of the tree, it belongs to the LORD. It is holy unto the LORD.... the tenth shall be holy unto the LORD.*” This 10% is what he needs from us in sharing the profits (our income/increase) from the partnership. This is what he laments through Malachi (**Malachi 3:8**), that we are stealing from him because it belongs to him. It is what Christ said we should give to God because it is His!

According to the book of Malachi, this is what prevents our prosperity in all fields of development from business to farming. This is what makes the difference between riches and poverty! It is what makes the difference between satisfaction and dissatisfaction! Note what he said in Malachi 3:10-11: “*Bring ye all the tithes into the storehouse, that they may be meat in my house, and try me now, says the LORD of hosts, to see if I will not open the windows of heaven and pour you a blessing that there shall be no enough room to receive it.*” What a challenge and assurance we have from the one who keeps us the power to get wealth! He is ready to bless us with material wealth, but then the ball is on our side. If we honour our part of the partnership and give what belongs to him, then he is ready to give us wealth and riches. He mentioned in verse 11 that he will even rebuke those who destroy our groups (our earnings), he will seal the loopholes for our money so that we get something to save, he will prevent us from incurring losses in our businesses and above all he generously gives us good health to pursue our dreams. Imagine such an immense contribution yet he leaves 90% of the profit to you to use in wealth creation and only takes 10% of it! It seems he plays a much greater role in the partnership!

Capital contribution ratio

Having shown the profit-sharing ratios, let's now move further and see the capital contribution ratios as well. In normal partnerships, the ratio of profit sharing must be proportional and equal to the ratio of capital contribution. For instance, if you contributed 30% of the capital in a 30/70 arrangement, then your profit share is not more than 30% and, we all agree. In this partnership with God, therefore, the capital contribution arrangement for the riches we get in any investment is 10/90. Since God only takes 10% of the profit, then he must be contributing the same percentage of capital which is 10% and you 90%. However, critically studying the scriptures on riches and wealth, it seems, the percentages of capital contribution are unnaturally exchanged!

God, the creator of heavens and earth speaks to us through the prophet Haggai. Listen to what he says on this aspect of partnership: *“All the silver is mine, and the Gold is mine too...”* (**Haggai 2:8**). Silver and Gold were used those days as means of commerce and measure of wealth and riches. They are equivalent to what we currently called money! All the dollars, the shillings, the francs the pounds etc. everywhere on earth, belong to God! We don't own anything! That's why we die empty-handed when our time on earth ends, and leave them behind us, why? Because they don't belong to us! we've just been entrusted by God to keep, use and leave them to others also to do the same. Do not let money control you, but control it because you'll leave it behind you. The psalmist, made it clear to us in **Psalms 24:1** that, indeed everything belongs to him including us. We belong to him together with our belongings! he said, *“The earth belongs to the LORD and all therein; the world and all that dwell in it.”* Have you been entrusted with a big land? It wholly belongs to God, since all the earth belongs to Him! Do you have large sums of flocks? They all belong to God, the Almighty, provided they dwell on the face of the earth! Note what God himself said in **Psalms 50:10**: *“For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and all the wild beasts of the earth are mine. If I were angry, I would not tell you, for the world is mine and the fulness thereof.”*

Honestly, what do we own? For the partnership, He contributes almost 100% of the capital! He owns everything! You only provide your time and energy which he also controls, as the capital for wealth creation. This is a minimal contribution! Going by the profit sharing, this can only be the 10% that you need to give back to God, the contributor of the 90% capital! It is an unfair partnership arrangement, where, the major shareholder with 90% stakes, takes home only 10% of dividends leaving 90% to the minor shareholder who contributes only 10% of shares! However, He is happy with the arrangement and keeps his side of the partnership. What about you? Do you keep your side of the partnership, giving the 10%? I urge you to honour him with this, for using it for your personal use is not only dishonouring him but also robbing him in broad daylight. This discourages him from opening heavenly windows to bless you with more and more. Keep the partnership strong by being faithful to the arrangement and agreement

Paying back God's generosity

Having illustrated how the almighty God is so generous that he leaves 90% of the income he provides, to us and takes only 10% of it, it is time for us to ask ourselves if we can be generous to him too. Can we pay back the generosity? Or his legitimate share of 10% is enough to show our generosity and appreciation for his blessings? Let us listen to his son speaks in Luke 17:10: *“So likewise you, when you shall have done all those things which you are commanded, say, ‘we are unprofitable servants: we have done only that which was our duty to do’”* This is sad enough to trigger more research to understand exactly what God would see as profitable from us!

When you have tried all your level best to faithfully pay your tithes, you have done good and you will get God's blessings but then it seems you are unprofitable for you've only done according to the commandment! It is only according to the partnership agreement which is 90/10! Where is your appreciation for what God did to you? Where is your heart's generosity? What can you offer to give to God from your share of 90% that is left as yours? Very important to consider this! It is not a command like the other one but it seems it is also a determinant of how much God can entrust to you, given that it is the measure of your heart's appreciation and generosity to him.

While giving the parable of the talents in **Mathew 25:14-30**, Christ made a very critical statement in the aspect of profits. Note that in this parable, everyone was given capital according to his strengths and as we shall see, possibly their hearts. The one who was given 5 talents brought another 5 and likewise to the one with two, he brought another two as profit, but the one with one brought only what he was given with no profit at all! This last servant, like most of us, was extremely faithful in giving what belongs to God! He could not still the tithes-for he knew this portion should not be touched! It is for the master! However, let us again listen to the comments of the master in **verses 26-27**. He said, *“You wicked and slothful servant, you knew that I reap where I did not sow and gather where I have not strawed; you should therefore have put my money to the exchangers and then at my coming, I should have received mine own with a profit.”* Very bad and sad news to all those who faithfully give what rightly belongs to God and forget this very important aspect of profits! This servant, although faithful, has been described as wicked and slothful! I feel for him and I feel for you too, if you are like him in forgetting the profits from your income. God is interested in the profits we give him. The additional offerings, on top of tithes, we give to God, for His work are very important to him for it measures our hearts in appreciating what he does in our lives.

In making a judgement for this unprofitable servant, after taking his talent from him, and before ordering that he be thrown into darkness, the master made a very important message in his conclusion in **verse 29** saying, *“For unto everyone that has, shall be given, and he shall have in abundance: but from him, that doesn't have, shall be taken away even that which he has”* Wow! What a wonderful eye-opener for us! He repeated this same statement in a different context in **Mathew 13:12** and **Luke 8:18**. The profits will determine whether you'll be given more and

more capital and favours from God or not! When you have a profit to give in addition to the tithes, then you can be given more and more. When you only give what belongs to the master-the tithes and fail to give anything else, then no more will be given to you but you risk even losing what you have! No wonder in **Malachi 3:8-11**, God did not only talk about tithes but also offerings, He said we rob him of “**tithes and offerings.**”

Giving for church projects

Do you have something to offer on top of the tithes? You can get more and more. Do you have nothing on top of the tithes? You risk losing the income you’ve been having! It is that serious! How much do you generously give for church projects? Do you complain of difficult financial situations, yet your projects are all ongoing by the power and grace of God? Do you have so many unsettled loans for your projects, that you are not able to contribute to God’s work? You risk failing to service the loans and losing everything! Do you procrastinate giving a good amount till the time you are ‘rich’? According to this parable, faithfulness in giving is measured on your ability, not on the amount you have. Do you have the ability to give one million dollars (like the 5 talents)? Don’t want to be at the same level as the one whose ability is 400 dollars (like the 2 talents)! How much are you worth? You should give this profit according to your worth. According to the story of the poor widow (**Luke 21:1**), The amount that remains with you after giving-**not the amount you give-** is what shows how generous you are to God!

Do not always say you don’t have anything to give! It is dangerous! It can lead to poverty! Honour and seek God’s intervention first with what you already have, then the rest will be added unto you as advised by Christ in **Mathew 6:33**. The wise man, Solomon, weighs in on this aspect of giving, and this is what he has to say: “*One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper...*”(**Proverbs 11:24**) should you want to remain in poverty? Then fail to give the small you have! Do you want your state to shift from poverty to riches? Then freely and unconditionally give to an extent of ‘scattering’ as the king James version puts it! Don’t mind even if it’s remaining with nothing! What you give will come back in full with excesses for your benefits. Hence becoming wealthy and remaining happily rich. The Saviour had this in mind when he said, “*Give, and it will be given to you. A good measure pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you*” (**Luke 6:38**). Therefore, if you give generously, you will be given generously. If you don’t give at all, you will not be given at all! So, your destiny as far as wealth is concerned is full of you. Decide to be happily rich and wealthy today by deciding to give profits to God. Opportunities are many! They are everywhere, like building the house of God or supporting his ministry like evangelism etc. give in excess and you’ll be given in excess! People, during the days of Moses, gave in excess for the building of the altar (**Exodus 35:5, 21-22,29; 36:5-7**)

Unconditionally give to him; all are His

There is a need to give for the building of his house and many other projects related to his house. What he said through prophet Haggai is a shocker to all of us! “...*You have planted many but you reap little! You’ve earned wages only to put into a bag with holes...consider your ways!* (**Haggai 1:4-8**). The same spirit we use in spending money in building our houses is the same spirit we should use in spending and contributing to the work of God. We should give our wealth generously for the work of God without any condition, thinking of what comes next to us or fearing that we are getting to a loss! There is no loss in partnering with him! he owns the whole earth and all therein! When you freely give to God, you freely get more and more from him. remember he is the owner of everything we have, including the energy and knowledge/wisdom we use in making money. David, after giving and encouraging people to give to God and for his work, in **1 Chronicles 29:14** said, “*But who am I, and what is my people, that we should be able to offer so willingly after this sort? For all things come from you, and from your things we have given you.*”

You are all called upon, to partner with God and Jesus in all our endeavours. As seen in **Revelation 3:20**, you are personally obligated to open the door for him to get in. He is knocking! He wants to be with you in your projects, your businesses, agriculture, studies etc. allow him to be your partner and faithfully pay him his dues, the 10% together with the profits from time to time. This will bring prosperity and changes your financial situation immensely. Ponder this as you think about Loans and insurance.

Loans:

In this century, loans are almost becoming a basic need in all our businesses and projects including even education. All these loans either require an active account or enough savings as well as qualified and strong guarantors for one to be given a loan. It is also worth noting that they all have interests which are to the disadvantage of the borrower. In most cases, we fail to service the loan well and we are blacklisted or our assets auctioned to cover the loans and their accrued interests! In some cases, your properties are even auction not for your loan but for the person whom you guaranteed the loan for! This is a tragedy against which Solomon advises in Proverbs 22:26. Does God promise a good way of financing his people? Can he loan us some? Can he be our guarantor to cushion against banks auctioning our assets? Of course, yes! But how?

The Widow with a defaulted loan

Let’s start by looking at what he once did to a certain widow in the days of Elisha in the story recorded in **2 Kings 4:1-7**. The widow was very sad that her children were to be ‘auctioned’ to pay a debt (loan) borrowed by her late husband. He was very terrified and seek assistance from the man of God, Elisha, thinking she will be given something to clear the debt. Led by the holy

spirit, Elisha inquired what the lady had. Do you remember what Christ said regarding having and not having at all? Listen to Elisha talk to the widow: *“What shall I do for you? Tell me, what do you have in the house? And she said, your servant has nothing in the house except a pot of oil...”* The woman had a pot of oil! He was not just empty-handed! He had something with a her-a pot of oil! So, the solution to his loan debt came from what she had already! Elisha directed her to go and borrow as many empty pots as possible and later on pour the oil into the vessels until they are all full. Indeed, the widow did that and the little oil that he had was able to fill all the vessels he borrowed which was enough to pay the debts and remained for their consumption and other projects! What a wonderful intervention from God! I can imagine the joy of this widow! What if he had lazily borrowed a few vessels? Would the debt be cleared?

Friendly loans

Do you have a loan that is stressing you? Are the auctioneers calling you now and then? Turn to God for intervention! He can clear it in one day and one instalment. The wise man in **Proverbs 16:3** says, *“Commit thy works unto the lord and thy thoughts shall be established”* and when all your plans are working and your thinking is rational and sound, servicing the loan won't be a stressful affair! The Messiah is calling saying, *“Come unto me all ye that labour and are heavy laden, and I will give you rest.”* (**Mathew 11:28**). Surrendering all our worries including financial worries to him is the best thing we can do to be happy. While talking to the Jews, he told them to seek first the kingdom of God and all the rest shall be given (**Mathew 6:33**). Considering things for the kingdom first in our businesses even as we service our loans is very important. The God-given loans are very profitable! It gives you riches with no sorrow! King Solomon puts it clearer saying, *“The blessings of the Lord make one rich, and he adds no sorrow with it.”* It is common knowledge that we seek loans to improve our standards of living by becoming rich but sometimes this comes with great sorrows (**Ecclesiastes 5:17**). If you want to be a happy rich person, seek loans from God! His blessings will make you rich with no sorrow at all!

In addition to lack of sorrow, the God-given loans do not have many requirements for you to qualify. It only requires an account, opening, activity and ability to generate more and more as seen in **Mathew 25:26-29**. Note that you must have something in your account for you to be given more and that you're given as much as you can generate the profits for the master. Its interest rate is just 10% and you don't pay back the principal amount! This is wonderful! Note what he said in **Malachi 3:10-11**, *“Bring all the tithes into the storehouse, that they may be food in my house; and prove me now with it... if I will not open you the windows of heaven and pour you a blessing that there shall be no room enough to receive it or not.”* In light of this, it seems these God-given loans have no limits! The only qualification is for your tithe account to be active with 10% of any income you get, and then you'll be given much more than what you need! Are you struggling with minimum limits for loans everywhere? Have you been blacklisted by financial institutions for lack of ability to clear their debts? Seek God's intervention! Faithfully

activate your account in heaven first, by paying the 10% of what you have at the moment, however small it may be! This will unblock all the blocked financial doors and backlisting! This loan is very profitable. Imagine you don't need to pay back the principal amount but only the 10% interest due to him! Try today and prove Him right or wrong.

Savings for the Loans

In some other financial institutions like SACCOs, you need to have a certain amount of savings for you to be given a loan equivalent to two times or three times the savings you have. Again, this is limiting for it calls for a good amount of savings for you to get enough money to invest in a good project that would generate good returns. Ever heard of any institution that gives 100 times your initial deposit or savings? I think all over the world there is even none who can give more than 30 times your savings or even 10 times! Well, there is only one company in the world which can easily give you 100 times your savings! The company is everywhere just next to you! It is not over-sees! It is not in heaven too (Deuteronomy 30:11-14)! It is just right there with you! It is in your heart for you to act upon it and you get 100 times your savings! It doesn't need any securities for this huge loan! Yahshua the Messiah revealed this to us while on earth. He said, *“Verily I say unto you, any man that has left houses, brethren, sisters, father, mother, wife, children or LANDS for my sake and the gospel's sake, but he shall receive 100 times now in these times, houses, brethren, sisters.... AND LANDS... and in the coming world, eternal life.”*

The mention of eternal life is always very important for all of us, for it is the reason why we believe in Jesus, the son of God, who was sent to save us. It seems that eternal life also depends on leaving the above-mentioned, surrendering them for the Lord's sake! But before eternal life, we have a life to leave here in this world, full of challenges. No wonder, we struggle to take loans from time to time. An opportunity for 100 times your savings as a loan to you, is right here on this planet with you! Decide today to deposit the savings! Christ said, even depositing a parcel of land will attract 100 times that parcel of land! It appears awkward? Yes! It may, but try and see! Note that, whoever was giving this offer, is still the chief agent of the father who gives the loans to date. He is faithful and should not be doubted! Do you have a one-acre land? Give it for God's work, like the building of the church, you'll get 100 acres in return! A half an acre can attract 50 acres of the same land! And you know what? The 100 times will also come with everlasting life in the kingdom of God! What a great offer! Someone else might see it hard to surrender such a valuable had-earned resource, like land but remember it is God the Almighty who gave you the power and good health to get that land or any wealth for that case (**Deuteronomy 8:12-18**). The wise man, in his wisdom, observed that indeed it is God who gives you the favour to eat and enjoy your wealth. In his own words, he said, *“Every man also to whom God has given Riches and wealth, and has given him the power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God”* (**Ecclesiastes 5:19**).

This idea of surrendering our belongings, including our assets for the Lord's work like buildings and gospel for us to get 100 times of the same and later eternal life, might have been what informed the decision by the apostles, like Joseph (Barnabas), to sell their lands and wholly took the money to the church for God's work (**Acts 4:36; 5:1-**). In fact, of them, nearly 5000 families did that, except the Anania family who might have thought they are losing all their money to the church and ironically ended up losing their own lives for withholding some money, perhaps for their personal use! Withhold not what you should surrender to God! It might end up not being beneficial to you at all and can cause other great damages and losses! Give wholeheartedly to God and you will get the 100 times as promised! I'm not suggesting that you dispose of your lands, but I'm saying there is no loss in donating to God and his work. You will get back more than what you gave with great blessings of joy and happiness. You may not be able to give land as some may be, but you have something else you can give. You may not be having any assets to give but you have the money you can donate, even the equivalent of land! God is faithful, he honours his side of the bargain, the 100 times in anything you give for the gospel's sake

Whoever has shall be given in excess.

Financial institutions cannot give you any loans if you don't have any savings in the account. Savings, although difficult is the best way to get rich since the institutions use them as a basis to finance even the projects you have. Likewise, God can't grant you any loan to finance any project you have if you don't have savings at all! You must have savings; however small they might be. Note what His chief agent, his son, said on an occasion we also quoted in partnership: *"Take heed therefore how you hear: for whosoever has, to him shall be given, and whosoever has not, from him shall be taken even that which he seems to have!"* (**Luke 8:18**). So, you must have something in your account besides being active with tithes! These savings are from you, not what belongs to God. Hence, it is the free will offerings you give to God for his work in the church. Since the amount of loan, you are given depends on the amount of savings, then it is right to say, the more you give for God's work, the more you get for your projects. Of course, you will get much more than you give. That is one of the principles of getting rich-Give as much as possible! This might have informed the comment made by Christ in **Luke 6:38**, *"Give and it shall be given unto you; good measure, pressed down, and shaken together and running over, shall men give into your bosom. For with the same measure that you met withal, it shall be measured to you again."* So don't hesitate to deposit huge savings by contributing huge sums during church projects fundraising! Don't compare with other brethren and try to be similar! Increase your savings for it measures how you are given the loan! And remember, the loan given in this case is 100 times your savings or more and you don't pay back but the interest of 10%! What an easy way to get rich!

The strong and faithful guarantor

It is also important for us to underscore the importance of a guarantor for the loans we normally take. They play a great role in us being given loans by financial institutions. Some require even up to 20 guarantors including securities! The psalmist, David says, *“The steps of a good man are ordered by the LORD: and he delighted in his way. Though he falls, he shall not be utterly cast down: for the LORD upholds him with his hand.”* (**Psalms 37:23**) It is wonderful that He gives you loan worth 100 times your donations and follows it again to be your guarantor! Tell me, can you fall into business? Can it be challenging to pay even any other loan from financial institutions? Not all! He will stand for you whenever you are down! We also have Jesus Christ as our advocate who intercedes for us whenever we have challenges (1 Timothy 2:5; 1 John 2:1).

My dear friend, strive to get this profitable stress-free loan for you and your family. It will greatly build an empire for you! Also later, it shall give you eternal life. You only need an active account which is constantly activated with the 10% due for God, good personal free-will savings in terms of contributions to God’s work, and finally, a strong guarantor and advocate which is God and Christ respectively, for you to get this loan easily. The loan is 100 times your savings! The one who promised is faithful and for sure, he keeps his side of the bargain very well! Try today and see! Whole-heartedly give for his work and see the outcome!

Insurance:

Having looked at partnerships and loans, it is now time to look at the securities needed for all your investments—the insurance. In most cases in the business world, whenever you invest maybe through partnership or loans, it is prudent and wise to secure the investment with an insurance company. The insurance will chip in against any calamity that can befall your business. The calamities include risks like fire, theft, accidents etc. Also, one can take insurance for children’s future education and life, retirement or death of a sole breadwinner in a family! Even loans are insured! Insurance can cover any other risks that you think of at any given time. It is the security to prevent loss of money, assets, businesses or general loss of wealth. For instance, when you buy a car, business car or personal car, the first thing you must do before getting to the roads, is to take an insurance cover just in case of an accident. Indeed, the sons of the world are wiser! They know that businesses, houses and wealth are always at risk of a loss (**Luke 16:8**). They heavily pay for insurance to cushion them in case. If the sons of the world do this in their generations, what about us, the sons of the heavenly God?

The wise man, Solomon weighs in on the same in Ecclesiastes saying, *“There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt but those riches perish by some misfortunes and if he has a son, there is nothing left for him in his hand. As he came forth of his mother’s womb, naked shall he return to go, and shall take nothing of his labour, which he may carry away in his hand...as he comes so shall he go.... All his days*

he eats in darkness” (**Ecclesiastes 5:13-17**). This is very sad indeed! Imagine the riches you are struggling to get through hard work- sacrificing even your family time, your sleep and even good life for your children only to get lost in one day through bad luck! Indeed, we should insure our wealth at all times! However, the basic insurance of this world though good is expensive and may not cover everything including life! They sometimes look for reasons not to compensate you in case of a loss! Hence, they are still not reliable for our well-being in totality. They don’t give happiness and power to enjoy your riches! Solomon said it is sad and evil that a man to whom God has given riches and honour so that he lacks nothing he desires, is not given the power to enjoy his wealth (**Ecclesiastes 6:1-2**).

The Secret Insurance Company

The sons of the heavenly father have a secret insurance company, not known to the sons of the world! It is the most reliable and sustainable insurance to be taken by all. It covers everything at once! It also gives peace, security and happiness as well as the power to enjoy your riches! How wonderful this is! Note what the wise man says, *“Moreover, when God gives any man wealth and riches and enables him to enjoy (eat) them, to accept his lot and be happy (to rejoice) in his work-this is a gift of God. He seldom reflects on the days of his life because God keeps him occupied with gladness of heart”* (**Ecclesiastes 5:19-20**). What a great way to get enjoy our wealth with less stress! Insuring our wealth with God gives us joy and satisfaction. It is sad to do all the successful partnerships and investing with loans and fail to enjoy the wealth created from them. In most cases, this is what normally happens. The owner of the wealth fails to enjoy his wealth and riches but others do. How can we invest in this save insurance?

Christ, while here on earth gave us the procedure of getting this insurance. He said, do not worry about anything for God knows that you need them. The point he made he made as far as insurance is concerned is in **Luke 12:33** which says, *“Sell your possessions and give alms. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.”* Insuring our wealth in heaven is the best thing to do. Christ suggested the most difficult thing for people to believe-selling your possessions so that you give offerings for God’s use either to the poor or in his vineyard! He went to this end to show the importance of this insurance! When you do this, no amount of destruction will prevail upon your riches. Thieves will not still from you either! Therefore, giving, and more so giving to God, is the best insurance we can do! He is going to protect your businesses and your families against losses. David, the psalmist, was very confident in this and this is what he had to say: *“When evil men advance against me to devour my flesh when my enemies and my foes attack me, they will stumble and fall. Though an army besieges me, my heart will not fear; though a war breaks out against me, even then will I be confident.... For in the day of trouble, he will give me safe in his dwelling; he will hide me in the shelter of his tabernacle and set me high upon a rock...”* (**Psalms 27:2-5**). Can you be confident like David? To surrender to the almighty for protection and security?

Importance of Heavenly Insurance

Through prophet Malachi, God announced the importance of this insurance policy saying, *“I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruits.”* (**Malachi 3:11**). He is very sure of this. For sure he ensures even your farm produce where no other insurance insures! He makes your harvest great and safe from all predators! He even insures your farms against diseases and hailstones! All your businesses won't have such losses that make them collapse. Your investments will not be threatened by thieves and robbers but everything will be secured by the almighty. He connected this insurance to giving tithes and offerings to him (**verse 8-11**) which is the only policy for this insurance. It is just simple! Be generous in giving! Paul, in quoting the words of Christ said, *“It is more blessed to give than to receive.”* Solomon on his part said, *“Honor the Lord with your wealth and the first fruits of thy increase and thy burns shall be filled...”*. Therefore, honouring God with your wealth makes your investments sustainable, profitable and permanent. Try today and see!

Even our houses need to be insured against accidents like collapsing and fires! **Psalms 127** says, *“Unless the Lord builds the house, its builders labour in vain. Unless the lord watches over the city, the watchmen stand guard in vain.”* Hence, the Lord is a great insurer of our houses! He keeps watching over them day and night! You won't fear anything when your house is insured with God the Almighty! He is a strong tower, to which the righteous run for safety (**Proverbs 18:10**)! Let us all run to him for the protection of our wealth. The small one you have needs protection and insurance for it to grow steadily and give you happiness in life. Giving offerings to God will provide happiness to you, your children and the children of your children as well as many other generations that follow. Taste the goodness of this insurance from heaven and see. I invite you, dear reader, for this insurance with the words of David in **Psalms 34:8**, thus,

“Taste and see that the LORD is good; blessed is the man who takes refuge in him.”

Conclusion

In conclusion, partnering with God is the most healthy and successful partnership one can enter into! You will only contribute 10% of the total investment but enjoy 90% of the profit! Be faithful to give to God his 10% for he leaves the whole 90% to you for your personal use. You can also honour him with any amount in your 90% for it shows how great you love him. The most profitable loan for believers to invest with is that which is given by God. He guarantees you and gives you 100 times your savings! No other bank or Sacco gives loans with this high percentage! The savings are the offerings you give to him from time to time. He also guarantees the loans you take from financial institutions and provides peace in servicing them. Insurance for wealth and businesses is becoming common nowadays. However, people forget to make insurance of their wealth and live with their creator, the heavenly God who gives comprehensive insurance to all our assets, businesses and even lives. With this insurance from heaven, we are

safe and happily enjoying the fruits of our labour. All these three: Partnerships, loans and insurance involve investing in God by giving our riches-money and assets to him to be used in his household. By doing this, we won't lack anything. This article closes with the words of king David, "*Fear the LORD, you, his saints, for those who fear him lack nothing.*"

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