Seminar-Finace

by Gbile Akanni

Gbile Akanni emphasizes the importance of managing finances in marriage by serving God rather than money, practicing faithful stewardship, and using resources to build the kingdom of God.

Duration: 1:05:25
Scripture: Matthew 6:24, Matthew 4:4, Deuteronomy 8:2, 1 Timothy 6:8, Ecclesiastes 10:19, 1 Corinthians 4:1-2
Topics: "Christian Stewardship", "Spiritual Priorities"

Description

In this teaching seminar, Gbile Akanni explores the critical role of financial management within Christian marriage. He highlights the spiritual dangers of allowing money to become a master over the home and encourages couples to practice faithful stewardship, transparency, and accountability. Drawing on biblical principles, the sermon guides believers to use their finances to build God's kingdom and strengthen their matrimonial bond.

Transcript

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Telephone numbers 0703 03636 59, 0703 76811 98. Email address lsmediaatlivingseed.org or visit our website at www.livingseed.org. Let us sit back and listen as the servant of God brings forth the Word of Life. We will go straight into the seminar, the seminar number two.

We are going to be looking at managing finance for effectiveness in your matrimony. And for that, God has prepared his servants, our brother and our sister Moses and Anne Ogiayon from Revival Labor in Lagos and Ogon State. They will be speaking to us, instructing us on how to go, trusting God that money will not rule our home henceforth.

Welcome brother Moses and sister Anne. Over to you sir. We want to thank God for this opportunity.

I hope you can hear me now. Yes, go ahead sir. All right.

Thank you very much. We are very, very grateful to God for this opportunity that is giving us to learn more about our homes so that our homes can fulfill the purpose for which God has allowed it to function in the first place. Like you have been told, my name is Moses Ogiayon and my wife is right beside me, sister

Anne, and we are going to be looking at the seminar together, trusting God that this will add another layer to what God has already been giving to us since we started.

Before we start, let me ask my wife to pray for us again. All right, shall we pray? Our Father and our God, we want to appreciate you for this time. We thank you for the privilege of being couples, couples that will execute your divine purpose and divine mandate and divine agenda.

We ask Lord that you grant us your help. As we look into the issue of finance, we ask that your grace will attend to every one of us, release understanding to us, grant us help. We ask that the Holy Spirit will help us, that every nitty-gritty that we are needing to bring us into correct understanding and oneness even in this area also, Lord, we ask that you help us.

Thank you, Heavenly Father. Please have your way in our midst and in every life of every couple that is represented here, may your mercy attend to every one of us. There shall be no confusion as touching our finances.

In Jesus' name we have prayed, amen. Amen. All right, like we have heard, the seminar topic is managing finance for effectiveness in your matrimony.

When we talk about finance, we are talking about money. So in this seminar, we'll be using the two words interchangeably, finance, money, they mean the same thing. In this seminar, we have divided it into four areas.

The first area we'll just quickly mention is the relevance of money in marriage. What is the usefulness of money in marriage? Then section two, we try to look at what to know. Some of the things you already know and some things that we feel we should know about money.

Then section three deals with the stewardship and management of money in a home. That is the area we are going to dwell on much. Then the last segment, we'll be looking at some helpful principles and guidelines that we may be needing in the daily management of our finances.

The seminar paper has been prepared and I think by now it should be in the hands or the phone of every participant in this seminar. That means that you may not bother much about writing or maybe you will listen to some of the explanation we'll be giving and then pay attention. Then also, the areas we may not have time to cover, they are all already written down in the paper.

We want to trust God that he will help us. Amen. Now, money is generally regarded as one of the pillars that plays a critical role in every home.

Like the three seminars that we are listening to during these couples retreats, communication, money, and then the one of tomorrow. They are part of the pillars that is generally regarded as very key in running every marriage or home. If anything should go wrong with those pillars, it usually affects the marriage.

That's why I really want to thank God that he is covering those areas for us during this particular retreat. Now, money, as we all know, is generally accepted as an instrument of exchange of goods and services all over the world. We were told, as we read in economics before, that the past world, they were not trading with money, they were trading by barter.

But for many, many years now, many centuries now, money has been introduced and accepted as the medium of exchange of goods and services. Be that as it may, what is relevant to us here is the fact that as useful as money is, it has been observed that many times it causes some misunderstanding between couples, whether Christians or non-Christians. But for us as Christians, with what God has been talking to us since we started this retreat, we know that marriage is so important, so critical to the agenda of God, that we cannot afford to fail.

Neither can we allow anything under the heavens to impact the marriage or slow us down or prevent us from achieving the purpose of which the marriage was established. That is why in this seminar, we as Christians, as believers, as couples, we want to see how God will help us to learn some principles that will enable us to manage our finances in such a way that rather than impacting the marriage negatively, it will rather help us to build the marriage and strengthen the marriage to the glory of God. Amen.

Now, what is the relevance of money? Like we said, money is relevant because it has been accepted as what is used to value the goods and services that we offer. When people produce goods and they want to sell, or when people provide services, it is only through money that we can know the value or we can value such goods and services. And money also, after the trade by barter, the world has accepted the fact that money is the most convenient commodity or instrument for transacting business between human beings of different tribes and status and location.

It is the most easy and convenient instrument. So that's why it is also relevant. And the language of money is understandable.

There is nobody that doesn't understand. And once you hold money, even if you don't speak the language of the person you are dealing with, he or she knows that, yes, we can relate. And both young and old, they understand the language of money.

Now, be that as it may, so what, as Christians, what do we need to know about money to take note of? Particularly, so that even as we are using this within our homes and also between our homes and the outside world and in the neighbours, there are certain things I think we should know. Number one is that money is an instrument that was created by human beings. It's not an heavenly instrument.

Money is not from God. Money is not from heaven. It is human beings that created money.

And even as necessary as money is, there are other things that human beings cannot create that are very vital for our living. Things like faith, grace, wisdom, understanding, knowledge. These are things that, as Christians, we need to live, to survive on planet Earth.

And here in the world, the world cannot manufacture faith. They cannot manufacture grace. And we also need to know that money is only relevant on planet Earth.

Money is not used in heaven. Heavenly hosts, angels don't use money. And so every Christian must know that as important as money, all the currencies, none of them will leave this planet.

They will all be here. Punks. When we are going.

And the third thing that every Christian should take note of, every Christian couple, is that money, as important as it is and as common as it is, there is a spirit that is behind money. There is a spirit that controls money. And the Bible told us the name of that spirit.

And that is Mammon. Mammon. And that Mammon is not from God.

He is a spirit that is not here to advance the kingdom of God or seek to do the will of God. He is a master of his own that also seeks to occupy the place of God in the hearts of men. Maybe we can quickly read Matthew 6, 24, where Jesus particularly told us something about that in Matthew 6, 24.

Yes. Matthew 6, 24. No one can serve two masters.

For either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and Mammon. Right.

Jesus made a very emphatic statement. Once you choose to serve God, you cannot serve Mammon. And once you choose to serve Mammon, you cannot serve God.

The two of them cannot go together. That you have to know all the time. Then we also say that the life survivor on earth does not completely depend on money.

You know? Jesus also told us that much and all live by bread alone. We read that in Matthew chapter 4 verse 4 and even from Deuteronomy chapter 8 verse 2. If Jesus said that, it means that we can actually survive with or without money. We have never seen many people that have just, somebody just dropped dead.

And then they say, what killed the person? And they say, it's because he didn't have money. It's because money could not be found in him. There is no such thing.

It means that we can survive here with or without money. We also want to say that a couple can actually successfully manage and run their home with minimum amount of money coming in and out of their marriage. In other words, as a Christian couple, you don't need to be a billionaire or a millionaire or have bags of money for your marriage to succeed.

If you understand all that God has been dealing with us in this seminar, I mean, in this couple's retreat and all that we know, you know that you can actually live very well and happily without necessarily having too much money. If you have the time, you can just read 1 Timothy 6-8 and all the other scriptures are put in the seminar paper. Then the other thing we quickly want to mention about money is the fact that there is this popular scripture that we normally refer to in the Bible, Ecclesiastes 10-19.

It says that money has all things. That's King James Version. But if you read it from other versions, it doesn't state it like that.

But even if we take the King James Version, another version that says money has all things, we are saying here that money can only answer all things in quotes that are physical. They can only answer. I don't, I'm not sure money can actually answer all physical.

Let even, let even concede that money can answer all things, but it can only answer physical things. Money can never answer all spiritual things. You cannot answer things of the soul and of the spirits.

Money can never buy a soul. Money can never, there are so many people that are rich, but they are spiritually dead. They are not happy.

That's why you can see people that are rich, they go into depression. If money can solve that kind of problem, then we won't be reading such news in our news television. Then lastly, we said money is only relevant and profitable in the hands of every Christian couple when it is used only for the things of the kingdom of God and for meeting other useful purpose like good works and for the welfare of all those that are in need.

In other words, if you have money and the money is not spent for the things of the kingdom, directly or indirectly, such money is useless. If you do not spend your, if you have, if you as a couple, whether you are rich or you are poor, but the money that enter into your hands is only used for things of this world and it is never used for things of the, of the spirit of the kingdom of God, you would, you would have wasted the money. You will remember the, quickly remember the story of the rich ruler that met Jesus.

You remember that when Jesus asked him, when he asked Jesus, what must he do to, then the dialogue was, you know, between them, he said, when Jesus told him that, you know, one thing you lack and that one thing has two legs. Number one, Jesus told him, he said, go and sell all that you have and distribute it to the poor so that you can have treasure in heaven. That was very interesting.

Then the other level, of course, he said, then come, take up the cross and follow me. In that statement, that first statement, it then means that even though the Bible said that the man was very rich, was very rich, maybe he has houses, he has equipments and so on, but in heaven, he was very poor. There was no treasure.

He didn't spend his money here, he didn't lay his treasure in heaven. So every couple must know that money that you did not spend on the things of the kingdom is a waste. Right? Want to say anything on that? Okay.

Yeah. I want us to pay attention to that Matthew chapter 6 verse 24. And as we read it, I was asking myself a question, which I want every couple to also ask themselves.

Who do you serve? Who is the master over your home? Is it the Lord Jesus Christ? Or is it money? It's a very critical question that every couple must answer. Because the Bible told us when we read that no one can serve two masters. Either you are loyal to one or you despise the other.

So in order as we are looking at it through this seminar, every couple, you must decide and make up your mind. Ask yourself, who should be the master over your home? Is it money? Or is it the Lord Jesus Christ? So I want to encourage you that this question is very critical and crucial. I want us to pay close attention and decide as a couple, make up your mind on who you must be loyal and not money.

And we have said that money is also my money. Thank you. Now we want to look at section C, which I said we want to spend a little bit of time.

And this is where we are talking about stewardship and management of money in a home. Now we are talking about how, how should a Christian couple handle money? What should be a Christian couple's attitude towards money in such a manner that it does not create problems as it normally does in many homes? Number one, it is that we are stewards of all the monies that comes to us. That's the first thing that every couple must know.

That as a couple, we already know that the Bible says all good and perfect gifts, they come from above. If that is the case, and then we have given our lives to Christ, and our marriage has been dedicated to God, and we are living, you know, with the vision of heaven, it then means that every good thing that is coming to us in the marriage, we are stewards, including money. If that is accepted, it then means that as a couple, when money comes to our hands, we will handle it faithfully.

Because 1 Corinthians chapter 4 verses 1 to 2 said, it is expected of a steward that a man be found faithful. Then it then means that once money is in your hand, and you are spending it, be ready to give an account. You cannot just spend money anyhow, whether as the husband or the head of the home, or the wife who is the mother of the home.

So, it will be required of both of us as individuals, or as a couple, to faithfully handle money between ourselves and before God. In that case, it then means that it will be expected of us to be transparent when it comes to money. We must be honest and be prudent.

Take note of these words. In handling money, every couple must always bear in mind and be willing to be transparent, that is, to be open in the matters of money. To be honest and to be prudent.

You know, we have seen what money has cost in the world. We discovered that when it comes to money, many, many, many people, they will speak with two sides of their mouth. When it comes to money, they may know how to sing, they may know how to quote Bible, they may know how to preach, they may know how to pray.

But when it comes to money, it becomes difficult to choose, and that is where the problem normally starts. So, as a couple, if you don't want money to cause problems in your home, be ready to be transparent with it between the two of you, and before God, be ready to be honest and be ready to be prudent, that is, to manage it well, not to waste it. Then, on that stewardship, you also have to know that stewards are expected to give account.

You need to give account of what you have spent. And in this case, if it is the account, the account that we are talking about, the account of the finances that come and goes into the home, it may require that you will learn to keep some little, little records. You need to write some things down, because one thing about money is that it is easier to spend it than to account for it.

You know, as somebody who read accountancy, you know, one thing that I got to know later is that accountants are never liked in many organizations. Why? Because when people come to the accounts department, they can collect money to go for touring advance to spend, but when you now ask them to come and account, to come and give an account of what they have spent, it becomes a problem. And for that reason, the people don't like account.

And that kind of a thing, we see it also in the home. Sometimes, husband give money to the wife. It could be huge amount of money.

It could be small amount of money. And when she comes back to ask, how did you spend the money? The wife fled up and said, did I spend the money on myself? Because she's not ready to give an account. So, but as a steward, we must learn from today.

If you have not learned it, that part of our stewardship is to give an account. And if you are going to give an account, then you must be ready to write down some things. I would like to make a comment here.

The issue of keeping accounts is very, very crucial. You know, I think it was just last week I was telling my husband that at the early time that we got married, he is an accountant, I'm not. And when he gives me money, you know, the money for the house, and I will judiciously spend it, the little money that we had that time, and then he will come and ask me, so how did you spend this money? You know, in those days, I did not understand.

I said, what do you mean? This money, did I use it to buy a house? Did I spend it on my house? You know? But gradually, you know, I was telling him that this issue of keeping accounts is a principle that every couple should know how to manage and keep record of their own accounts. Now, he knows things about accounting I don't know. So, I was telling him that if he had told me when he was giving me the money, this money I'm giving you, when you are spending, be writing down, because you will let me know how you spend the money.

You know, it could have been easy for me, but I didn't know the principle. I thought that the money should be spent at my own discretion. And then, since I feel that I'm honest, you know, and then it's for the family expense, that issue of keeping record and all those things, you know.

But later, as he now brought me into that principle, I began to understand that it is actually for my own good. It is for me to also, you know, sometimes when we spend money, we don't know how the money got finished. You wonder, how did this money finish? Did somebody steal my money? So, in that case, the husband, if sometimes some women are also very articulate in keeping record, you cannot be quarreling with your husband that he doesn't know how to keep money or he spends money carelessly.

You that know, bring him to the knowledge, give him the nitty-gritty, teach him. And since my husband taught me, I keep my record now at least. Initially, it was not like that because I did not know.

So, if you want to operate a principle in the home as regarding money, please bring your spouse. Two of you will be on the same page. So, he or she will understand the principle with which you are operating so that it does not cause any quarrel or misunderstanding.

Thank you very much. The next thing I want to quickly mention is that as we said, you should identify and maintain the rule of money in your home. We've already said that, that just know that money is a master or a god.

And that you will not allow, as a couple, you will not allow money to be a god in your home. Money should not be another god. That money should be the servant of the marriage.

Very important. And one of the ways to handle that is that we said couple should therefore not focus their pursuit and be the object of their pursuit or be the object of their desire. So, there is no discussion all the time in the home.

Because you get to some people, when they want to talk, eh, what about, eh, we don't have money. What about that money? Have you spent it? Ah, oh, how will I get money next week? Oh, hmm, you see that, eh, that my colleague in your, in Kilirich now, every time you are talking about money, and then when you want to pray, the first prayer point you want to pray is money, money, money, money. Do you know when you do that? Say that money has a spirit.

You are actually conjuring the spirit of eh, mammon. And if it's not taken, you will become mammonized. So, we say, treat the issue of money very little.

Don't let it be your focus, your objective, your pursuit, and your discussion. There are so many, many, many things to discuss as a couple, like all the things that have been coming to us in this, eh, retreat. Then, the next thing that will help you, help us to build our finances without any problem, is that we said, know and understand your regular source of income.

You know why this is important is that money, we said, is an instrument, and money is, is created by human beings. And because of that, it has to be generated as an income. It does not fall from heaven.

It doesn't. Oh, have you ever seen any money that fall from heaven before? No. Money doesn't fall from heaven.

And you don't also go to sleep. And then when you are finished sleeping for three, four, five, six hours, you then woke up and found that some money has eh, has arrived under your pillow. It doesn't happen like that.

Money need to be generated. And there are various eh, sources of money. Which I am, we are saying here that you need to identify your own source of money.

Broadly speaking, we, we put in the paper, we said, some people, they generate their income through the goods and services they produce for, for their clients. When you produce goods or you serve, eh, eh, eh, eh, serve them, they give you money. If that is your income, you must know that is your income.

And you will also be honest in the generation of that income. Some people, they get their income through regular salary. You know, they are working at the end of the month or at the end of two weeks, they are, they get paid.

If that is your source of income, you then know that yes, I don't get eh, money until the end of the month. Very important. As maybe as a businessman, sometimes you get money every day, sometimes you get money once in a month, sometimes once in a year, sometimes once in six months.

That's why you need to identify your source of regular income, because it will determine your expenditure pattern. And then, even for people like us, who are missionaries, who are preachers, who are in full-time service, we neither buy nor sell or employ, we are not on any payroll, we also get income. Ministers of God, they get income.

Either through stipends, eh, gifts, support, tithes. Some people pay some tithes to ministers. So, and even some, some ministries, they give a little allowance to their ministers.

If that is your income, you must note it. But what is important is that as a couple, you don't fold your hands. And you don't, there is no visible means of income to you as a couple.

You are just idling away or you become a dependent or a beggar. You are going from one brother who is rich to the other, and I say, well, we have this need, and we just want you to pray along with us, so that whatever God lays in your heart, you, if you can support, that we, that apart from the attitude, that attitude, if you don't have regular means of income, it will put pressure on the, on the family, and that will not be good. So, some couples that are like that, money causes problem for them because they don't have regular means of income.

So, we want to tell couples that as a couple, especially Christian couple, you must have your own means of income. Then, the next principle is how to apply and utilize the principle of oneness. We said, in managing your finances, one key principle that God has continuously repeated and repeated in this retreat, I'm sure you will still talk about it, is oneness.

Oneness is a very key principle to Christian hope, like Brother Larry was also teaching us this morning. That principle, any marriage that does not work on it or that is not working on it or that is not developing it, is not planning to succeed. In fact, I don't know whether God can recognize any marriage where he doesn't see oneness.

The Bible said that how good and pleasant it is for brethren to dwell together in unity. And as God gave us the reason, finally said, dear, when you see unity, he commands blessings. So, because of the importance of these principles, we said it is very key in the management of your finances as a couple.

Now, under it, we say in that case, as one person, you will need to open up the couple, the man and the wife. We always and always and always be willing to open up and disclose all information about money. About money.

You must make up your mind. I did that by the grace of God. Even at the time I was getting married, my marriage just clocked 29 years last week.

I didn't know much as I know now. But it already occurred to me that if I get married, number one, I'm not going to be sleeping with a woman. And from what they were telling us, once you get married, they were naked and they were not ashamed.

So, if I am going to be exposing my nakedness to my wife and you will be seeing me every night, is it paper, ordinary paper that I'm going to be hiding? It didn't make any sense to me. So, in matters of money, because you are now one, every information about how money comes in and how it is spent, be ready to disclose it. We said there should be no form of secret income and expenses.

Genesis 2.25 keep telling us and they were naked, the man and his wife. That is even before sin came in. The man and his wife and they were not ashamed.

Then we have already spoken about submitting and giving account to one another, especially in all major transactions. Ephesians 4.21 also says that, says submitting to one another in the fear of God. I think we are all familiar with that scripture.

Why did we now add that especially in all major expenditure? It is because we also know that as a couple, you grow. Like my wife was telling us earlier on that when we first got married, I used to ask her about how she spent money. It's because at that time, the money was small and little, little, little.

But with time, and then we were building trust. With time, when I got to know that she's a woman that doesn't love money, number one, and I thank God for that, she doesn't love money. Number two, she's a woman that is very meticulous.

She keeps money. In fact, for me, sometimes I think that my wife keeps money, it goes to the other extreme. She does not want to give it out.

That's why I don't normally follow her to the market again. No. You know, when we got married, you know, I love her, I used to want to follow her to everywhere.

When I follow her to the market, and she wanted to price meat, and then he asked the meat seller, how much, 500? For me, if they say 500, I'm going to say 300. My wife would say, first of all, turn the meat like this, turn it like this, turn it like this. He said, what of 120? And I would say, what is that? Why did you price it like that? Do you think the man is dashing it out? So, the man would say, no, 400.

And then he would say, 150. He would just be, and then he would leave that, he would go to another table. So, but over time, when I got to know that, you know, when she saved the money, who is the money still coming to? It's me.

So, over time, when we now trust ourselves, I don't want her to even worry me with accounts. She wants to come and tell me, two naira, five naira, please, please, please, go. But major expenditure.

If now she want to, if she spend about maybe 50,000, 20,000, big amount of money, maybe I can listen to her. But spending 500 naira, after 29 years of marriage, spending 500 naira and 300 naira, and he would be telling me, so that's why we put here that you should give account, especially on major, but you start from the beginning. Because if you are not found faithful in that which is little, then you will also be found faithful in that which is not.

We grew from that level. Then, we said also, you need to consider the interest of each other as a partner. Whenever you want to spend money, first of all, consider the effect or the impact that we have on your wife or your husband.

Because Philippians 2,4 said, we should be, we should be concerned about the welfare of the other one. So, always bear that in mind. If I want to spend money, I should find out how will my wife benefit from it, and so on and so forth.

That's what we are trying to say. Then, we say also, in operating this oneness, avoid taking unilateral decision, or what we call impulse buying. First, discuss with spouse, your spouse, before you embark on major spending.

Because I also have benefited so much from my wife concerning that. I would have even assumed that I will budget some money, I will give this, I will do this, I will do this, and for me, it's okay. But when I tell my wife this, my wife says, uh-uh.

And why I have to listen to her, even when it is concerning our children. The children want to go to school, I want to give this one maybe $1,000 pocket money, I want to give this one another $1,000. My wife says, no, it's too much.

I say, uh-uh. So, I know that when you discuss with your spouse, you will be able to arrive at a better decision. You know, sometimes, you are in the office, and all those market sellers that are coming to the office, they bring bags, they bring shoes, they bring items.

People used to just buy, buy, buy, buy. And at the end of the morning, those days when they were paying salary through pay packet, those people will come on that day, and then before you know it, they have collected all your money. So, we said, don't take such a unilateral decision without, first of all, planning it before you spend money.

Then we said, deliberately build trust in the marriage, like we have been told. Becoming one doesn't happen all of a sudden. Then, but as you are growing, I say you will be building trust through speaking and treating each other in sincerity and honesty of purpose in all matters affecting the marriage.

Now, since we are no more two but one, we are saying that, you know, treat each other with sincerity. Your speech, your actions, your behavior, your reaction. Every day, your spouse know that you have peace or interest at heart, and you know that you are sincere.

When you say, I have 500 Naira, that is what you have. It is not that you have 500 Naira, and in another five minutes, it is you spending more than 500 on other things that are not important. So, you need to build trust over time.

And once you build trust over time, you will discover that the issue of managing finance, it will begin to, if there was any conflict at all, it will begin to go less. I would like to emphasize the issue of this unilateral decision as things that, one of the things that spoil oneness when it comes to the issue of finance. No matter how urgent you think the decision is, thank God for these days there are means of communication, phones and the rest.

If there is any urgent need for any urgent spending, either the wife or the husband should contact the spouse, wherever he or she is, and let him know why you want to make that expenditure, especially when it is a bulk expenditure that will affect the finance of the family. So, no unilateral decision. A man cannot just see a need and quickly dish out, let's say, 50,000, 100,000, a million, and say, okay, I will let my wife know later.

That does not make for oneness, because there may be other urgent needs that the woman thinks that this is more urgent than that one you want to do. So, if it had been discussed, she would have expressed and given you the help that is needed in that area. And vice versa also, the woman, I remember one of those days when we were just married, and I traveled to go and see my father.

And my father was asking me to give him, I think, 20,000, remember? And then, I needed to send that money to my father, and I did not inform my husband to take the decision quickly. I thought that was not correct, and I had to confess to him. You know, I said, no, it's okay.

But to me, no matter the urgency of the need, there must be an agreement between the spouse that this is the expenditure that is needed to be done at this point. So, issue of unilateral decision does not allow oneness when it comes to the issue of finance. So, sisters must take note of this.

Sisters, make your list. Brothers, make your list. Hallelujah.

The next principle is, for the two of them now, we target wise management of your spouse. So, if you have a spouse, you must make your list. If you have a spouse, you must make your list.

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If you have a spouse, you must make your list. All right. So, that's what? what we said there, the country customs policy.

The county trust police policy, the county customs policy says we must make sure that our income doesn't exceed on financial So we want to say that every couple must know the brackets. That's why even in the city, you will see people that are living in government reservation areas, some people are living in medium income area, some people are living in very low income area, and so on. Each couple should be able to understand this is our income brackets at this point in time.

And so we must spend within that limit. And for that reason, we recommend that you may want to consider a little system of budgeting, either budgeting for one year or for one month or six months. The budgeting and planning helps you to restrict yourself from unnecessary spending.

One of the things that is making our nation to have some economic problem is that even though they do budgeting, they keep on overspending above the budget all the time. For us Christians, we cannot do that. So you will budget and say, OK, this is my income bracket.

I know that, by the grace of God, for this number of years, I've looked at my income pattern and the expenditure pattern. I am within the income bracket of in a year, I get, for instance, in Nigeria, you get $1 million. Say, well, I know that God has been supplying us.

We get a minimum of $1 million in a year. And you have seen the pattern for two or three years. Then know that this very year, you are not going to spend beyond that.

You could have more money. If more money now comes, you now get $1.5 million. That would be a plus.

That's the advantage of budgeting. Because if you don't control your spending, you may be tempted to go and borrow. And we know, as Christians, we should not borrow.

And of course, there is the issue of joint accounts. Joint account, which I know that many of us have known, is actually a principle, not necessarily just owning one account. It involves that.

The first thing about joint account is that it harnesses, a couple decide to harness all their income. Maybe they are earning salary, or they are doing different business that bring money to them at different time. They decide that they will always bring their income together.

And before they spend it, they will also sit down to spend the money on what's consigned to them, what is beneficial to the two of them. That is what we call joint account. What comes in and go is the full knowledge of the two of you.

The second part of joint account is that you could decide to have a bank account. And in that bank account, the mandates and the names of that account is bearing the two of you. Like, for instance, we have both.

We have the principle that I have just explained. We harness all our income. We also have joint bank accounts, which is Moses and Anne Ogianyo.

The names of our accounts are there, Mrs. Ogianyo. If you are opening a joint account, don't say Mr. and Mrs. Your surname. Put your first names.

Then, what of the mandate? The mandate can be two types. Either joint, that is to say, when checks, now checks is, we are still using checkbooks. And you say, before any money comes out of that account, the two of us must sign.

That is the mandate. The other mandate could be either of us. Once I sign, and money can come out.

And once you sign, money can come out. It depends on your family decision. Then, we also say that you can also have joint property ownership.

Joint account also involve maybe property ownership, whereby you decide that every property you buy, furniture, land, vehicle, anything that is an asset, your two names are in it. That we want to have a car, Moses and Anne is what is on the receipt. You want to buy land, Moses and Anne is on the receipt.

Now, the advantage of that is that the two of you are indirectly or directly acting as a next of kin. If for any reason, one person dies first, the other person does not need any serious documentation to have access to the property. You automatically devolve on the other one.

Even if you didn't, there was no will. Once the other person is alive, he can have access. Whether it's money in the bank or house, nobody can come and say, this house was built by our brother.

This land was bought by our daughter. If the receipt shows, if all the documents show that it's joint, you have a case against that person. That person has no case against you.

So the other section C, I think I will just jump that, appropriating money on specific obligation. You can read that like we are talking about the common things that of necessity as a couple. When money enter your hand, it must go.

Things like tithing and offering, support for God's servant, offering to support projects and things like that. And then support for your extended family and helping the poor. You know, as Christians, you will always have a reason to give out money for all those kinds of things.

Then we also quickly want to mention something like capital and recurrent expenditure. What we want to say here is that each couple, it will be useful for you to know the difference between what we call capital expenditure and recurrent expenditure as you grow in the family. Now, capital expenditure are those expenditure that takes a very heavy amount of money, like land, you want to buy a car or rent, and then children's school fees.

They take bulk money from time to time. Once you identify them, you'll be able to know how to plan for them so that none of them catch you unaware or putting you on unnecessary pressure. So as a couple, you know that, for instance, if you are going to pay rents, and rents may be like a place like Lagos, they collect minimum of one year.

They don't collect monthly. They collect minimum of one year and then two years. That is always going to take bulk money.

Now, if you look at your income pattern, you know that your one month income, even if you didn't buy anything at all for that month, it cannot pay your rent. So you have to plan that amount of money must be kept between now and six months time when our rent will become due. That's why it is important to know when capital expenditure, when your rent becomes due, you will not come and face your landlord and say, landlord, please give me one more month, two more months.

Many landlords, they will not like to listen to that. So you have to know the difference between capital and recurring expenditure. Like school fees too.

You pay school fees every three months. You must save towards it, you must plan towards it. Otherwise, you will just be spending money because money come and you spend it.

When your children want to go to school, especially private schools, the school authority will normally lock the gate and say, where's your receipt? And then they send your children home. The other thing is recurring expenditure. These are the expenditure that you spend money on on a regular basis.

We normally say they are fixed overhead. They don't even recognize whether you earn money or not. Things like you need soap to bath, you need to eat, you need to buy salt, and then you need clothing, you need toiletries, you need to transport.

If you don't have a car, you cannot trek for too long. You have to enter either a vehicle or something. And if you have a car, you will be buying fuel from time to time.

All this we call recurring expenditure. And we are saying that husband and wife must combine their wisdom together to plan their recurring and capital expenditure. Like in our home, many of the recurring expenditure, my wife takes care of them.

For capital expenditure, we discuss and I take care of them. I don't worry her for that. We know where the money is going.

I will tell her our rent is coming up. We need to be planning for it. School fees of children are coming and then we'll be planning for it.

Once they are coming and I will say, ah, God has provided and we just dispense. But buying Maggie, buying salt, buying bread, buying every day, she takes care of that. Praise the Lord.

Then the last thing we want to say on that is provision for personal needs of the couple. We cannot lose sight of that. No amount of money that comes to your hands, even though what we have said so far, look as if when you have done all that, there's nothing left for you.

But we are saying that you must have a provision for the two of you. And in this case, we said a couple, after you have done all that, we need to check what your partner lacks. Because you are the one that sees everything, you should know when your wife doesn't have good clothes anymore.

You should know when she doesn't even have undies. You should know when, I say, man, you're the shoes that your wife is wearing, there are no more good. And you're saying, ah, the remaining amount of money, my wife, I think you should do, or you go to the market and get those things for her.

You must care for each other, sacrificially. I don't know whether I want to add something to that. Some men think that it's only their wives that should be taking care of them, and they don't also take care of their wives.

But they are better outside taking other people, maybe their relatives. They take care of their relatives, they spend money, they are very good, and they are good spoken of outside the home. And when it comes to their family and their wives, they seem not to care as much.

But we sisters, we want to be cared for. We want to be taken care of. We want you to check whether the things that we are needing, whether our undies are not okay, and so on and so forth.

And vice versa also. We sisters too, we must take care of our husbands and check all the little things that he will need and take care of him. I'm the one that should take care of my husband, everything that he's needing.

The point I want to make here is that some wives have been complained that their husband, they take care of their relatives outside and all that, even brethren, but they don't care about them. Well, I tell my husband, it's not like that. So brothers, please, we want you to please care, show interest in life luck, and don't just be very good outside.

Everybody's spreading you outside, but in your home, you're not taking care of your wife. Give up from time to time. And why not? You can take her out and let her feel happy also.

It's part of the expenditure in the family. I was wondering, is there any little things I have taken care of that? All right. So we are on the last part of the paper.

I will just rush through because they are familiar principles because our time is running. We call this last section, all the helpful principles and guidelines for handling couple finances. All that, they are useful and they are familiar issues.

We are just saying bring them into your financial management. Number one, resist the temptation to love money and its allurement. The Bible said that in chapter, I mean, first Timothy chapter six verse 10, he said, the love of money is what? Is the root of all evil.

I know you have read that over and over again. So couples do not love money, resist it. Don't love money.

Don't love money. Because if you love money, it's going to bring many, many other trouble to the marriage. You will receive grace to resist that temptation.

Number two, we said pursue godliness with contentment. Godliness, the Bible said godliness with contentment is what? Is great gain. Because we brought nothing into this world, it is certain that we are still as a couple be contented with it.

The third thing we want to say is, learn to trust God for your daily needs. In Luke chapter 11, verse three, in the prayer of our master that he taught us, he said, when we pray, after we say our father who art in heaven, hallowed be thy name. The next line he said, give us the kingdom come that will be done.

Say, give us day by day, our daily bread. When we are learning that principle, that we are a couple, just ask God for your daily needs. We have practiced it over and over again.

Don't worry about next year or next month, because that will cause unnecessary anxiety. Trust God to meet your daily needs. Then we said, never fail to give from the little money you have to meet the needs of others.

Very important because the Bible say, there is a scattered and yet increase what you have, meet the other people's need, because it will come back to you as casting bread upon many waters. After many days you will find it. Avoid competition with other families.

We have said, know your income level. You don't compete with another family. Even if another family is any, you are on the same income bracket, but your needs may not be the same.

So face your own family. And we also said, put to the effort of greed or conventiousness, because the Bible said, greediness and conventiousness is idolatry. So you want to get this, you want to get this, you want to get this.

No, it is not supposed to be part of our Christian character. Love not the world, neither the things that are in the world. You know, many, many dashy things.

New cars, new phones, new this, new this. The Bible said, the things of the world, they can never finish. And yet, they will all pass away with the world, including money.

When the final judgment will come, all the dollars in the world, the euros, the pounds, the naira, the yen, never waste. Be, never waste money or be stingy with money. Don't waste, no, stingy.

You know, whether you have plenty money or you have little money, don't be stingy with it, or don't waste it. As we stop on this, we want to trust God that our recombinational management is in the home. It's a learning process.

We have given you the seminar paper. You can go through it and keep working at it, you and your couple. And we pray that you put the God's armor under our feet, so that we can move ahead and advance the kingdom of God with our.

And then supply all our needs, according to his riches in glory by Christ Jesus. On this note, shall we pray? Our Father, we thank you for this moment that you have helped us to go through this seminar. We pray, oh God, that much more than we have discussed, the Holy Spirit will go beyond that and amplify it in the hearts of all our brothers and sisters that have listened in the mighty name of Jesus.

We pray, oh God, that none of us, none of the couples that are listening, that have listened to this seminar, we have to have negative issues and impact concerning finance in their home anymore in the name of Jesus. We pray you will help us, all of us, to treat money as a servant and put it under us. And money will never become our God, it will never become our master, it will never become our focus, and we will never love money.

We will love Jesus and him crucified. Thank you, Father. In Jesus' mighty name, we have prayed.

Amen. Amen.

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