

# **BCEGaLoPS**

*Equipping God's People for Works of Service (Ephesians 4:12)*

First Edition

By

KEVIN A. O. ORUO

## **ACKNOWLEDGEMENTS**

My deepest gratitude goes to God, our Father in heaven, for the miracle of being, the vision to draft this manifesto-book, and the Divine favor to bring it to fulfillment.

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## **DEDICATION**

To the citizens of all nations, I dedicate this publication to you- even as we audaciously quest and drift towards the fulfillment of political, social and economic emancipation and development for all. As we strive towards spiritual enlightenment, fostering intelligent discourse, securing a future that serves all nations, and ultimately cosmic unity- an eternity with God, may we learn to boldly question our own wisdom and commit to overhauling defective systems that hinder us from reaching our highest aspirations.

While every effort has been made to present meaningful and accurate content, I acknowledge that this work is not without its imperfections. I welcome your constructive feedback with an open heart, as we grow in both thought and expression. Even so, when we know where we are headed, and the wind is in our sails, we can- both individually and collectively- navigate life's voyage with purpose and determination, toward a brighter future, for this generation's sake, and those yet to come.

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## **BEING BROAD-MINDED AND PURPOSEFUL**

B1: British economist John Maynard Keynes (1883- 1944) warned that the pursuit of money as an end in itself represents “the moral problem of our age”. Lacking genuine business pursuits, both men and women had poured all their masculine energy into the peripheral and hollow endeavor of accumulating wealth, precipitating a consumerist culture and a social disease. A generation later, in the mid- 1970s, German born economist and philosopher E. F. Schumacher, a prominent critic of excessive focus on economic growth, industrialization and large-scale centralized systems, wrote iconic books on what constitutes “good work “or “right livelihood” or “wise work”. Schumacher argued that our push for endless growth was doomed to fail and contended that as a species “we are now far too clever to survive without wisdom.” (Ephesians 5:15-16, Proverbs 2:10-22, 4:7, 8:19, 8:35, 9:1-2, 15:16, 16:19, 17:1, 19:1, 29:18, Numbers 11:16-17, Daniel 1:3-4, Acts 6:1-7, 14:23, Deuteronomy 1:13-15, 1 Corinthians 1:19-31, 1:24, 1:30, 2:1-16, 6:12, 10:23-24, Job 28:12-15, 28:28, Job 39:13-18, Psalm 90:12, Exodus 18:21-26, 28:3, Colossians 4:5, Ecclesiastes 7:12)

B2: As the second millennium drew to a close, the collective consciousness had unreservedly embraced capitalism, turning it into a money-making sport- a corporate game of climbing to the top by scheming, manipulating, maneuvering or even buttering the higher-ups. Evidently, the contemporary global outlook is still awed by grandiosity, jet set lifestyle and owning multibillion empires, sky scrapers, magnificent mansions, exclusive resorts and vacation homes, private jets, high-end jewelry and vintage cars amongst other worldly possessions at the expense of human-centered sustainable development, value-based business, participatory governance, human dignity and equity, ethical innovation and technology, health and wellbeing, education and critical thinking, cultural and spiritual development etc. The modern system of progress, like a runaway train, unsettles life’s delicate equilibrium by depleting the earth’s capital rather than sustaining itself on its natural income- its lifeblood being the ever-increasing use of non-renewable resources. Instead of being community-minded, green consumers, earning enough to meet our fundamental needs- material abundance and conspicuous consumption remain key indicators in measuring the standard of living.

B3: More than ever before, our media-saturated society is brainwashing us into believing that wealth is generated when goods and services are sold from one country to another and are paid for in international currencies. This wealth, however, like celebrating beauty that is skin deep, isn’t true wealth but an illusion. Fueled by mouthwatering and incessant advertising campaigns, the quest for money has sunk deeper and preoccupied the heart and mind of the modern man. The modern man, apparently, has lost his principles, authenticity and the noble grip that initially set him up into the pursuit of work and money. We have, albeit unknowingly,

let money govern our lives- and allowed ourselves to be controlled by the emotions of fear and greed.

B4: Materialism, perhaps, is the most dangerous religion known to mankind; an impediment to the soul and an enemy to our faith and self-image. The inordinate desire for wealth, and the unquenchable appetite for more stuff has also been termed as consumerism, capitalism, or even greed (avarice). “Pleonexia”, also known as “pleonexy” is a term derived from Greek, meaning an excessive or insatiable greed for wealth, possessions, or power. The unhealthy obsessive focus on money and the constant urge to seek one’s own advantage creates an irrational fear that leads to covetousness. Blatant capitalism has led to the advancement of the anti-spiritual by diverting our attention from the God of Bible, whose name is *El-Kanna*, meaning ‘Jealous’ (Exodus 34:14, Deuteronomy 4:24, 6:13-15, 11:16-17, 32:15-43, Genesis 3:14-19, 6:1-12), who shares not His glory, and who steadfastly urges men not to be covetous (Deuteronomy 5:19)

B5: It is offensive to Spirit for a man to gain security in material things and worse still to make a god of money. It is wrong for men to increasingly value the creation whilst devaluing the Creator. Those who insist on being friends with the world make themselves the enemies of God. (James 4:4). The Body of Christ must, therefore, separate itself from worldly desires and the love of money-(2 Timothy 3:2) for the Christian community is not of this world. (John 15:19, 1 John 2:15-17)

B6: In his *Economic and Philosophic Manuscripts of 1844*, Karl Marx described ‘the passion of greed’ as an inhuman force that holds sway over everything and as the worst enemy of mankind. Marx wrote, “Money is the jealous god of Israel, in the face of which no other god may exist. Money degrades all the gods of man – and turns them into commodities “. Marx continued, “Money is the universal, self-constituted value of all things. Hence it has robbed the whole world... of its proper value. Money is the alienated essence of man's labor and life, and this alien essence dominates him as he worships it.”

B7: English playwright and poet William Shakespeare, in his play titled, *Timothy of Athens*, written around 1605-1606, evoked a sharp satire on wealth, greed and betrayal. In the play, Shakespeare illuminated gold as being, “yellow, glittering, precious.” He added, “thus much of this will make black white, foul fair, wrong right, base noble, old young, coward valiant.” In the Old Testament, uncontrollable greed is symbolized by the colossal multi-headed sea monster named ‘*Leviathan*’- the fleeing serpent (Psalms 74:14, Isaiah 27:1) and which also describes monstrous quantities of wealth or power invested in one person. Similarly, ‘Mammon’ (Mathew 6:24) was the ancient Syrian and Chaldean god of riches or wealth and was the evil impersonation of worldliness, craving and greed. In Norse mythology, greed was personified by the goddess of the underworld, ‘Hela’.

B8: Vainly, most of us have become idolaters, worshippers of false gods by believing that “money is the answer of all things” (Ecclesiastes 10:19). Many have idolized the pursuit of money and material riches with the kind of devotion only due to the divine. (Philippians 3:19) Tracing its root back to the biblical garden of Eden, (Genesis 2 & 3) the modern man continues to engage in one of man’s oldest exercises in moral philosophy; that is, the search for a superior moral justification for selfishness. To the capitalist, money is the universal power. The out of control greed, inherent in capitalism, has made modern humanity to over invest in the economic culture believing it to be the magic bullet to solving all the world problems. Money has become the cause of greed for money. Money has not just made man mad; the pure breed capitalist has become greed incarnate.

B9: Pleonexia is a divine punishment to sin. God, sometimes, punishes ‘*intemperantia*’ (in Latin) or intemperance by letting sinners experience the ever more destructive consequence of the excessive indulgence against Him. It is written, “...although they knew God, they did not glorify Him as God, nor were thankful, but became futile in their thoughts, and their foolish hearts were darkened....”. “Therefore, God also gave them up to uncleanness, in the lusts of their hearts, to dishonor their bodies among themselves.” (Romans 1:21, 24, Acts 7:42- 43, Ecclesiastes 5:10). In the long run, just like it culminated with the builders of the tower of babel (Genesis 11), excess and lack of self-control neither qualify as ‘being healthy’ nor rewarding.

B10: Living a life of opulence gained from corrupt dealings and stolen loot never last. Riches brought by destructive competition are neither satisfactory nor permanent. Such are destroyed by moth and rust and thieves break in and steal them. (Matthew 6:19-21). They could be yours today, but another’s tomorrow. It is a biblical guarantee that, “He that trusteth in his riches shall fall” (Proverbs 11:28), and that neither silver nor gold shall be able to deliver one from the day of Jehovah’s wrath. (Zephaniah 1:18, Psalm 33:16-19, Psalm 110:5-6, Proverbs 11:4, Isaiah 57:13). A story is told of a rich fool who once said to himself, “I will pull down my barns and build greater, and there I will store all my crops and my goods” (Luke 12:18). Unfortunately, that very night his soul was required of him. For whom, then, were the things he labored for and provided? (Psalm 39:6) King Solomon concluded, “Vanity of vanity all is vanity” (Ecclesiastes 1:2-8, 12:8). Over emphasis on material things destroys more than the bank account (Matthew 6:19-21) - greed causes moral and spiritual ruin as well. Intemperance is irreverent, sacrilegious and preposterous to “the Supreme Judge who can cast both soul and body into hell.” (Matthew 10:28).

B11: Apostle Paul wrote, “Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the

love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. (1 Timothy 6:6-10, Philippians 4:11-13).

B12: The Greek term for "love of money" is "*philarguria*" and refers to the reprehensible acquisitiveness or the insatiable desire for wealth, power or resources. The bible records that, "the love of money is the root of all evil." It is important to note that, it is not wealth that stands in the way to liberation but the attachment to wealth. Sin enters riches when we attach so much value on worldly goods such that the material takes the superior position and we begin to trust in riches. There's nothing inherently wrong with earning money or engaging in consumption. However, focusing one's life solely on money making (Mathew 21:12-13) or consumption shows a poverty of ambition. Money is just a tool, not life or a destination. Money is preordained to be a good servant, but a bad master.

B13: Mahatma Gandhi considered material 'possessorship', covetousness or greed to be incompatible with non-violence (Ahimsa). Gandhi had witnessed an era of economics devoid of morals and had encountered first-hand the transgressions that came with commanding wealth without work and executing commerce without morality. In Gandhi's day, and as is today largely constituted, many were misusing their forces into acquiring wealth unjustly from others. The exploitative violence of greed, arising from overextended minds, and spiraling out of control from undeveloped hearts, is characteristically heartless, cold, calculated, detached and unlimited. One ends up being uncaring, mean, neurotic, desperate and unpalatable. Similarly, the violence that stems from the heart such as lustfulness and impulsive anger, though having limits, can lead to sporadic transgressions without rhyme or reason.

B14: Apostle James questioned, "Where do wars and fights come from amongst you? Do they not come from your desires for pleasure that war in your members? You lust and don't have. You murder and covet and cannot obtain. You fight and war. Yet you do not have because you do not ask." (James 4:1-4). The bible warned, "... where you have envy and selfish ambition, there you find disorder and every evil practice." (James 3:16). Envy, a cardinal sin, described by King Solomon as "rottenness to the bones", (Proverbs 14:30) looks at another and desires what they have. Ever comparing and competing, envy is so destructive such that it causes bitterness of hearts, anger and resentments. Envy, an ulcer to the soul, steals the peace of mind, robs us of joy and in extreme cases when combined with greed and hatred fuels social sabotage, conflicts, betrayals and even wars.

B15: Bound by the philosophy of scarcity and the need for want, materialistic individuals hold the belief that the pie of abundance has only a fixed number of pieces and that there isn't enough resources for everyone. According to the covetous, another person's win, is directly proportionate to their loss. Consequently, out of fear of losing out and whenever opportunity



arises, the covetous don't just take what they need, but they greedily amass and grab whatever resources they can get their hands on. The devoid of rationale seeds of greed, often but not always, sowed in childhood, control the emotions and give life to the fears of lack and loss. Many, raised in poverty, on attending social gatherings and parties were ridiculed and excluded probably because they lacked the proper wear. Many others slept hungry or possibly had lights shut out on them because there was no money to pay the electricity bills. Later in life, still driven by the fear of want, and at the expense of peace and purpose, many persist in the trap of obsessive pursuits despite achieving affluence.

B16: Perceptibly irreversible, the greater the wealth already attained, the stronger the drive and fanaticism for further growth – perceiving oneself as “poor” as long as someone else in the world has more money, better looks, greater charisma etc. Of such, a lamentable story is told of a peasant, named Naboth, whose vineyard was coveted by a King named Ahab, and who was pitifully slain by the scheming of the King's wife, Queen Jezebel, so that the king could secure the coveted vineyard. (1 Kings 21:1-16). In a similar instance, King David coveted and committed adultery with Bathsheba, who was the wife of Uriah, one of King David's loyal soldiers. When Bathsheba became pregnant, King David attempted to cover up his sin by bringing Uriah from battle, hoping he would have conjugal relations with his wife. Uriah, however, refused to go home while his fellow soldiers were still at war. Seeing this, David arranged for Uriah to be placed in the front lines of battle, where he was struck down and killed. (2 Samuel 11:15)

B17: By and large, since the fall of man (Genesis 3), vast societies have always been ‘naked’ (Genesis 3:10-11, Revelation 3:17) “man eat man societies”, with mayhem rife in most quarters. Rooted in delusions (1 Corinthians 13:12), “all have turned away...There is no one who does good. Not even one.” (Psalm 14:2-3, 53:2-3, Romans 3:10-12, Luke 18:18-19, Micah 7:2-7, Ezekiel 8:7-10, Isaiah 3:16, 41:28, Jeremiah 6:13, 6:16, 8:6-10, 17:9) Overtime, corruption has morphed in the hands of men to become a global disaster; bigger, uglier and more rampant and where gullible school children openly engage in examination malpractices as youths in institutions of learning sell themselves into vehemence, bizarre lifestyles, expensive and fatal hobbies, mood altering chemicals and drugs, illicit sex, gambling etc. Therein, gazetted forests have been turned into private abattoirs where dubious characters engage in unlicensed felling of trees as poachers have a field day at exterminating elephants and other wild animals; powerful symbols of natural heritage. In like manner, unscrupulous individuals collude with schools to sell unauthorized textbooks with misleading content, drug barons dealing in narcotics roam free, and marauding gangs and bandits bearing crude weapons and arsenal provoke dread in the country side.

B18: Ironically, there seems to be more dangerous economic saboteurs in posh offices than the well-known ragtag bandits. White collar crimes and loads of predatory interests reign supreme, choking efficient administration with senior government officials amongst other dubious dealings engaging in kickbacks, reckless disposal of public assets at throw away prices, tax evasion, disinformation, fake advertisements, infringement of copyrights, unfair labor practices, ruthless plunder of public coffers and pillaging pristine acreages from the people. The massively looted public funds end up benefitting only a select few who are politically connected as the rest of the funds are stashed away in foreign accounts leading to major capital flight.

B19: Never minding the stepping over others to get ahead in paychecks, pay rises and job security, over aggressive employees ardently compromise on core values- unashamedly committing dishonest acts such as embezzlement, forgery and other fraudulent activities. While corporate professionals exploit their clients, global networks of imposters utilize local banks as conduits of ill-gotten gains. Meanwhile, idolatrous priests and prophets prey upon the flock while profiteering from the word of God (2 Corinthians 2:17, Ezekiel 34:2-5, Isaiah 9:16, 30:1-3, 56:9-12, Matthew 15:14, Jeremiah 2:7-11, 5:31, 7:11, 23:1-2, 23:11-14) election authorities tamper with vote counts, police overstep their mandate by taking up debt collection duties, universities distribute fraudulent degrees, medical practitioners engage in predatory healthcare, as incompetent engineers take corners and proffer inferior services only for apartment blocks to crumble down like a pack of cards. Similarly, unchecked businessmen running illegal enterprises peddle fool's gold while making ungodly profits from unworldly customers.

B20: With the commercialization of nearly everything, close-knit relationships haven't been spared in the pursuit for short-term gains. Married couples have circumstantially breached their marital vows for ephemeral affluence as younger women get pressured into marriages with men they don't love- and in many cases, cannot love. (Joel 3:3, Leviticus 19:29) Whereas heavens envisioned marriage as a union built on mutual love, respect and the desire to honor God, dowry administered wrongly from the selfishness of human hearts has made matrimony to primarily be a transactional relationship where the choice of a spouse depends on one's ability to pay. With haggling and bargaining entering into dowry negotiations, a hard spirit characteristically destructive to the love and respect of a couple and between the two families' sets foot. A partner having been "paid for" not only loses his or her self-respect but also comes to regard themselves as a slave. The degradation of the "purchased" spouse has often contributed to power imbalances, emotional disconnection, abuse, infidelity, domestic violence, open relationships, polygyny, polyandry and divorce (Malachi 2:16). Additionally, the married person's parents or guardians hardly encourage their daughters or sons to resist marital injustice for fear of paying back the bride price or handling the task of hosting the ex-bride or ex-bridegroom.

B21: We mustn't commercialize all life. Whereas money is a necessity of life, often serving as a means to navigate and overcome life's challenges, money doesn't necessarily bring happiness or give life meaning. We ought to distinguish between material wealth and true fulfillment, ensuring that money holds its proper place in our lives without overshadowing what genuinely brings us joy. There is a limitation to material wealth and economic rewards as they can only satisfy our extrinsic needs or lower needs. Money doesn't solve everything- not Abraham Maslow's higher needs. We needn't, therefore, sacrifice the eminent at the altar of the immediate for if our available room isn't filled with some higher motivation it will be filled with something lower; by the small, mean, calculating attitude of life which is rationalized in the economic calculus- dollars, cents, statistics, facts, figures, making us become more self-serving, less compassionate and increasingly indifferent.

B22: There's a lot more to life than endlessly seeking money, winning games or sustaining an illusion. In his 1653 book, *The Compleat Angler*, Izaak Walton chided, "Money is great, and can open a lot of doors in life, but it's not the be all and end all." "True happiness, true wealth, is a little more complex than that," he added. Izaak believed in there being 'far more important blessings' such as health and good conscience and 'that money cannot buy'. Motherhood, for instance, doesn't earn money but it is in fact a very priceless vocation. George Herbert Palmer, an American philosopher and educator emphasized that, "One good mother is worth a hundred school masters." At some point in our social lives, we get to know of children who feeling abandoned and neglected, presented their parents with endless insoluble problems despite their parents working diligently to meet affluent provisions beyond basic family necessities. Whereas some families consume much but live very awfully, others consume little yet live very exuberantly. In summary, a family's eternal needs like having strong family bonds, lasting marriage, disciplined children and the pursuit of holiness (Zechariah 14:20) must be superior enough to override the need to satisfy extravagant ephemeral needs like having high-tech toys and luxurious accessories.

B23: Our needs are ever so real making it vitally necessary to work hard in order to create wealth and to ensure our survival. However, the quest for survival and good living combined with the environment that encourages materialism makes it difficult for us to be satisfied or better still be 'contented' (1 Timothy 6:6) with what we have yet the bible calls upon Christians to avoid all kinds of greed. Indeed, the modern day high technological and capital-intensive society has made life unnecessarily complex. How then do we ensure that we meet our essential needs and are engaged in productive labor while at the same time avoiding the sinful desires (1 Peter 2:11, 2 Timothy 2:22) that war against our soul- the traps of covetousness, greed, materialism and idolatry? (Genesis 2:16-17, 3:1-11, Deuteronomy 31:16-18, Joshua 7:21)

B24: Unraveling the grip of wealth addiction requires both wisdom and genius, for only a keen mind and a discerning spirit can see beyond material allure to true fulfillment. Central to all the great world religions are the themes of redemption, reconciliation, and enlightenment, which seek to return man to his rightful place of personhood. In all societies, sages, saints and agents of divinity, while on their quest to liberate human societies from the gross darkness of ignorance and “refusal of consciousness”, have warned against materialism and pleaded for a more realistic order of priorities- living in the perspective of the soul rather than the body, the transcendental rather than the existential, the setting of the mind on things above- not on things on the earth. (Colossians 3:1-3, 2 Corinthians 4:18).

B25: The gatekeepers of wisdom have always asserted that temporal goods and multiplication of wants have never been a means to the eternal. (2 Corinthians 4:18) King Solomon asked “Have you found honey?” He went on to answer, “Eat only as much as you need lest you be filled with it and vomit” (Proverbs 25:16). The language has differed, the symbols have varied but the essential messages have always been the same; a belief for a calling to civilize others into the light of “true riches” (Luke 16:11, Proverbs 11:30, 14:25) by the purification of character as opposed to the secular and populist theology of affluenza and unchecked pursuit of growth driven by technological advancements.

B26: Once we are self-aware, we must learn to shelve instant gratification and push away from the less noble pathways and the lingering excuses, and single mindedly pursue better ideals, higher vision and higher paths with the most light. We must learn to delegate lower priority things and prioritize higher principles and purposes. By lacking independence of character and principle centeredness, however, we usually find ourselves entangled and unfree, acted upon by externalities and the tyranny of things such as riches, possessions, trends, fashions, fame, competition, pleasures, spouses, families, relationships, churches, friends, enemies, careers etc.

B27: To be real to our liberal and ultimate selves, we need to choose correct values and principles to live by and give ourselves permission to do extraordinary things. (1 Corinthians 10:23-24) We need to give ourselves permission to connect with the highest potentials we have inside us. We ought to ask ourselves on a daily basis, “What is the highest priority action we can do today that can help us fulfill our mission on the planet earth and make the biggest difference to the greatest number of people, with the resources we have today and in the most efficient manner?” Failure to do so, we will lose our self-awareness and become like grovelling animals (Ecclesiastes 3:18) who exist on survival mode and who live primarily for propagation. People who live in that level aren’t living; they are being lived. They only react, unaware of the unique endowments (Ephesians 4:11-12, 1 Corinthians 12:4-31) that lie dormant and undeveloped within themselves.

B28: Voluntary simplicity through renunciation or relinquishing the extraneous is the more demanding intention of living with balance in order to find a non-violent and liberated life, filled with greater purpose, ideals, fulfillment and satisfaction. Being not afraid to live off less, we need to rethink our choice to firmly pursue our inner impulses and inner growth activities. Indeed, ascetics and downshifters can seek industrial advancement and yet be free from the enslavement and logic of materialism.

B29: As Christians, in order not to dishonor God or undermine our Christian witness, an examination of the complexities surrounding money, wealth and business ought to be decently and orderly cushioned into proper balance and efficiency by the biblical safeguard of contentment. (1 Timothy 6:6) Foremost, Christians should conduct business with the highest ethical standards, whether the law of the land explicitly requires it of us or not. Genuine seekers of truth alike should prioritize deeply fulfilling living over mere material excess, choosing contentment (Philippians 4:11-13) over extravagance. Of course, it is entirely possible to attain self-reliance and be highly spiritual at the same time. For the sake of justice, (Proverbs 29:4, 29:14) we can choose to simplify our lives by reducing our earthly possessions, working with fewer people, declining certain facilities on principle, adopting minimalist lifestyles or even boycotting unethical companies.

B30: Jesus' Way was one of nonattachment to the world system. He Himself confessed, "My kingdom isn't of this world." Christ was meek; (Mathew 5:5) wholly detached and free from the love of worldly things, choosing a lowly life and demonstrating little value in accumulating material things. In Luke 9:58, Jesus said, "foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head". Jesus called His followers to a joyous life of carefree concern for possessions. Jesus explained "do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well." (Luke 12:29-31, Ecclesiastes 12:1, 12:6-7). Once asked the secret to attaining eternal life, He said, "go, sell what you have and give to the poor and you will have treasure in heaven" (Mathew 19:21, Mark 10:21) while also assuring His followers, "I will never leave you nor forsake you." (Hebrew 13:5, Deuteronomy 31:6)

B31: Apostle Paul, a staunch adherent and teacher of the gospel of Christ, testifying of his Christ inspired life said, "I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things, I have learned both to be full and to be hungry, both to abound and to suffer need." (Philippians 4:11). Apostle Paul proceeded to persuade the church to "flee from idolatry" (1 Corinthians 10:14, 1 John 5:21, Revelation 2:14, 9:20-21), and reminded fellow Christians to keep their lives free from the love of money and to be content with what they had. He urged the church to remain pure in state

and even warned the congregants “not to keep company with anyone named a brother who is...covetous...an idolater...an extortioner...not even to eat with such a person” (1 Corinthians 5:11). With finality, the Apostle said, “A greedy person must be expelled from the church” (1 Corinthians 5:13, Colossians 3:5, Ephesians 5:5).

B32: Like Apostle Paul, the followers of Christ ought to have a serene mind, devoid of constant worries and anxieties of daily provisions. We can always be at ease; learning to be comfortable and making the most of what is available at every given situation. In the face of a pandemonium as was the kind that Job suffered (Job 1:21), we too in worship can “be still” (Psalm 46:10) and boldly confess, “The Lord gave and the Lord has taken away; Blessed be the name of the LORD”. Indeed, Christians can faithfully “trust in the Lord and do good; dwell in the land and feed on His faithfulness”, (Psalms 37:3, Numbers 23:19) for eventually ‘He fulfills the noble desires of the heart’. (Psalms 37:3-4, Job 42:10-17)

B33: Serenely focused, Christians ought to serve with utmost dedication, neither missing the forest for the trees nor endeavoring to serve two masters. (Mathew 6:24) Like loyal subjects, the followers of Christ ought to wait upon the Lord without distractions. Not wanting to be distracted from the Lord, King Solomon pleaded for the presence of mind and prayed “Give me neither poverty nor riches- Feed me with the food allotted to me; lest I be full and deny You, and say ‘Who is the Lord?’ Or lest I be poor and steal, and profane the name of my God.” (Proverbs 30:8-9). Desiring Martha to stay focused, Jesus said, “Martha, Martha, you are worried and troubled of many things. But one thing is needed and Mary has chosen that good part, which will not be taken from her.” (Luke 10:41-42). Similarly, Apostle Paul affirmed that the “unmarried woman cares about the things of the Lord, that she may be holy both in body and in spirit. But she who is married cares about the things of the world –how she may please her husband.” (1 Corinthians 7:34).

B34: We shouldn’t be aghast or agitated when our neighbor becomes rich; “when the glory of his house is increased” (Psalms 49:16, Ecclesiastes 4:4, Jeremiah 12:1). Neither should we fret because of evil doers, nor be envious of the workers of iniquity, “for they shall soon be cut down like the grass and wither as the green herb.” (Psalms 37:1-2, 37:37-38, 52:1-5, 92:7, James 1:9-11, Proverbs 10:2, 24:1-2, 24:19-20). Besides, if we allow ourselves to become envious, jealous and attempt to copy the rich, we will be tempted to encroach upon their allotment, (Psalm 125:3) be diverted from our service to the Lord and lose sight of our own blessings, experiences and achievements.

B35: Living in abundance means more than having the quantity of things. We should never allow the market to be the principle determinant of the nature of our society. Success isn’t necessarily spelled in shillings and cents. Christ said, “Take heed, and keep yourselves from all covetousness; for a man’s life consisteth not in the abundance of the things which he

possesseth.” (Luke 12:15). There’s more to life than eating, drinking and laying treasure for self. “Life is more than food and the body more than clothing”. (Luke 12:23). To avoid a universal breakdown as a consequence of metaphysical blindness, we need to have a complete metanoic in all departments of life rather than firefighting and engaging in an over extending battle with symptoms. We need to see things wholly; as they are.

B36: There’s, indeed, a ‘middle way’; a balanced path to abundance. We can have a total understanding of the duality of life, woven into the very fabric of life for a reason. Life’s principle of duality teaches us that every aspect of life is created from a balanced interaction of opposite and competing forces. Yet, these are not just opposites; they are complementary. They do not cancel out each other, but like the dual wings of a bird, they are there to balance each other. Indeed, every seemingly useless animal, plant or insect in the world has a significant part to play in the micro ecosystems of the world. There’s no reason, therefore, for us to be overly egocentric, or to be “too wise”. (Ecclesiastes 7:16) We, rather, must develop sensitivity to all life. Every dimension of life should come to our experience. We needn’t miss a thing. We are never lost if we are life sensitive. German-born spiritual teacher Eckhart Tolle concluded and said that, “The most common ego identifications have to do with possessions, the work you do, social status and recognition, knowledge and education, physical appearance, special abilities, relationships, personal and family history, belief systems and often also political, nationalistic, racial, religious, and other collective identifications. None of these is you.”

B37: For paradoxical unity, we need to bear into perspective the total integration of the spiritual and the material, body and soul, sacred and secular, good and evil, value and vice, inner and outer, leftist and rightist, mental and physical, work and play, ideal and real, visionary and practical, higher and lower, renewable and nonrenewable, rational and irrational, activity and relaxation, economical and uneconomical, perishable and imperishable, essential and non-essential and even intensive monoculture farming relative to bio-diverse farming.

B38: Upon realizing that ‘all nature is God’, ‘God is the only mind that rules the universe’ (John 1:3, Deuteronomy 6:4, Colossians 1:16, John 9:3), “the Lord created all things, (Hebrew 1:10, Psalm 33:6) including the unrighteous, for the day of judgment” (Proverbs 16:4) or that “all things work together for good to them that love God, to them who are called according to his purpose” (Romans 8:28), we too can embrace Mahatma Gandhi’s ideal of living without seeing life through binary lenses- oversimplifying, compartmentalizing or dichotomizing life. According to Gandhi, economics together with politics, morality and religion form an indivisible whole.

B39: Gandhi formulized an ideal of balancing politics with principles, wealth with work, pleasure with conscience, knowledge with character, commerce with morality, science with humanity, and worship with sacrifice. (2 Samuel 24:24, James 1:22) Failure to doing so would constitute to the sin of imbalance. Hence, some primary areas of life worth focused goal setting in order to

achieve and maintain wholeness, happiness and more success include; career and professional development, health and fitness, personal integrity, spirituality and inner growth, recreation and leisure, personal development, financial well-being, relationships and social connections, sustainable living practices and environmental goals, community, mission, service, stewardship, discipleship etc. As all are one's personal responsibility to God, one needs to revalue and accommodate each of these noble goals.

B40: British statistician and economist E. F. Schumacher believed that materialism treats all problems as convergent, thus dehumanizing individuals. Indeed, private property ownership has, so far, made us narrow-minded, leading us to believe that an object is truly ours only when we own it- when it exists for us as capital, or when we directly possess, consume, wear, inhabit, or use it. Schumacher noted that, "Economics without spirituality can provide temporary or physical gratification but it can't provide internal fulfillment." Schumacher suggested a return to religious truth that calls for service and compassion to be valued equally with profit and efficiency.

B41: Inspired by Buddhist philosophy, Schumacher maintained that spiritual health and material well-being are not enemies but that they are natural allies just like work and leisure are complementary parts of the same living process that cannot be separated without destroying the joy of work and the bliss of leisure. "Buddhist economics", as highlighted by Schumacher, is renowned for advocating an ideal economic system rooted in the ethical and spiritual principles of a highly developed religion. Schumacher emphasized that whereas the materialist is mainly interested in goods, the Buddhist is mainly interested in emancipation from sole economic ends like the "standards of living" or the "Gross Domestic Product".

B42: Spiritual glory and heritage, (1 Corinthians 12, Galatians 5:22, Proverbs 29:18) are like new wine (John 2:1-11, Luke 5:36-39) – original, substantial, central and noble. (Matthew 13:44-46, Luke 15:4-7, Psalm 84:10, Proverbs 8:11, 8:35, 22:1, 29:14, Haggai 2:7) Our greatest need in life is for spiritual guidance, strength and progress. Indeed, faith in God remains to be the strongest foundation for all of life. It is written, "Man shall not live by bread alone, but on every word that comes from the mouth of God." (Matthew 4:4, Deuteronomy 8:3) The slightest glimpse of the highest truths must be more desirable than the most precise understanding of worldly matters. Wise king Solomon said "Wisdom is a defense as money is a defense but the excellence of knowledge is that wisdom gives life to those who have it. (Ecclesiastes 7:12). King Solomon earnestly called our attention to the pricelessness of wisdom, teaching that its fruit is better than fine gold and its rewards surpass choice silver. (Proverbs 8:18-19)

B43: Great men are they that see the spiritual as stronger than any other material force. Godliness ought to be the central reference of everyone's life. The pursuit of the divine ought to be the "whole duty of man" (Ecclesiastes 12:13) or rather the dominating motive in all our



work as aligning ourselves with the correct principles renews our spiritual dimension and strengthens our personal leadership. Money and outward possessions don't constitute true wealth- rather, the way to true riches and real advancement means knowing God and becoming godlike. The way to true and permanent riches and prosperity is to enrich the soul by the acquisition of virtue and the pursuit of a purposeful inward life. Those who attain the highest virtue command the reverence of the world.

B44: We need to prioritize and seek (Mathew 6:33, Luke 11:5-13) the pursuits of the eternal more than the pursuits of the ephemeral. Truth must never be contaminated by error; and therefore, we must attribute less intelligence to matter, not more. With mind prevailing over matter, our material pursuits must be subordinate and in the infinitude of Mind- substance, matter or personality must be unknown. Indeed, men can never be perfect or happy while apart from the spiritual world for we are part and parcel of the Supreme Spirit. The memorable words of St. Augustine of Hippo are as true today as when he wrote them; "Thou has made us for thyself and our heart is restless until it finds rest in Thee." The spiritually enlightened man is Christ conscious, meditative, virtuous, and has an unalloyed love for God and every one. Avoid hankering, thus, on the superstition of materialism, sense gratification, ulterior motives and sinful activities of this world and be ready to pursue more pious activities. Thou it suffers, you are not your body and reversing the spiritual for the material surely leads to savagery, brutality, vanity,(Ecclesiastes 1:2) disgust, despair, insanity and death.

B45: That the society bursts while the economy is booming is indeed a paradox of progress. One would therefore ask, "If people are not getting happiness, why is our economic strategy still dedicated to delivering more of the same kind of growth?" It makes no sense to continue training in fields that guarantee lifetimes of unhappiness. Frustrated by the meaninglessness of life, and boring, stultifying and nerve-wracking work, many turn to question the real worth of their work. Some of life's biggest question are always, "Why are we here?", "What are we here on earth to do?", "Why now?", "Why me?" Many ask, "Is this all there is to life and work? In many places people are unhappy with their contribution to society. People are asking "What can I actually do?"

B46: A report titled "*State of the Global Workplace*" conducted by Gallup once estimated that 85% of employees are underemployed- either not engaged or are actively disengaged with their work or employer and do not enjoy what they do. Loads of workers are realizing that they are just like a conveyor belt, a beast of burden rather or a mere cog in the wheel. According to a Gallup report, the economic consequences of the global "norm" are an estimated \$7 trillion in lost productivity.

B47: American writer, humorist and social critic Mark Twain said "the two most important days in your life are the day you are born and the day you find out why". There is a reason we are

here. God has made us what we are. It is written, "...we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them." (Ephesians 2:10). Each of us is created by destiny (Jeremiah 1:5), driven by purpose, and endowed with potential to live a fulfilling life. The special contribution we came to make to humanity, animals, plants, or earth constitutes our life's work and of which everyone must give an account. (2 Corinthians 5:10, Romans 14:12)

B48: Everyone is born for a unique task to be carried out with diligence and industry- not to enhance the worker but to bring honor to God. Additionally, no one in all of history and in the future is like another. No two people are the same. Everyone is unique in every way; a unique voice, eye, thumb print, heartbeat and even frequency and no one else is destined to do your work as excellently and as uniquely as you can do it. What you know, your skills, special gifts and abilities, experiences, encounters, dreams, inner messages, passions, convictions, emotions, longings, who you know are uniquely designed for your excellence no matter how difficult and bleak life may seem.

B49: We need to deeply understand that we are not an afterthought or just an experiment or accident- but part of a larger program orchestrated by God. A God led agenda is equally deposited into each and every one of us. It is, however, the sole duty of kings to "search out the matter" (Proverbs 25:2, 2 Timothy 2:19-21). We ought to have absolute clarity about our objectives and our mission on earth, rather than aimlessly drifting through life and go after the occupation we really want the most- that which we can throw ourselves wholeheartedly and that transports us beyond casual interest into the realm of obligation. Consequently, Scottish essayist and historian, Thomas Carlyle wrote, "Blessed is he who has found his work; let him ask no other blessedness". Carlyle added, "He who has found his work has found his temple; he shall henceforth work therein, and shall not be otherwise." English polymath, John Ruskin, (1819-1900) emphasized that, "When men are rightly occupied, their amusement grows out of their work, as the colour petals of a fruitful flower; when they are generally useful and kindly, all their emotions are steady, deep, and perpetual, as the pulse of the heart itself." What then really bugs you? What were you naturally born to do? What are the deepest desires and dreams emanating from your soul? What attracts you? Where do you feel you are called to excel? What hobbies or daily activities bring you joy and aliveness?

B50: Note that our planet does not necessarily need more successful people but more peace makers, healers, restorers, traditional story tellers and lovers of all kinds. True work ought to be where enjoyment and power intersect, offering a sense of belonging and vitality, tranquility and abundance while providing both security and the opportunity for recognition. Good work, rather than drudgery, senseless, irrational, soul destroying work, shapes behavior, fosters

growth and responsibility, and the drive to contribute meaningfully. Otherwise, man is destroyed not by suffering but by suffering without meaning.

B51: If your current job doesn't satisfy you, you may want to transform it or change your attitude to make the job suitable for you rather than leave it. If, however, you have to leave your present job, it is prudent to first build a foundation for your new work that is solid enough to support you after your exit. Occasionally, you may be called upon to be bold enough to embark on your soulful journey without all the needed resources. (Genesis 12:1-4, Jonah 1:1-2) When faced with such circumstances, learn to flow effortlessly, trusting the boundless resilience of nature. With time your higher self will go out to the world and put all the pieces together- bringing you coincidences, resources, money, people, opportunities and usually the job itself that will open your heart, make you grow spiritually, and live a valuable, compassionate and rewarding life.

B52: Christ radically and zealously (John 2:12-17, Psalm 69: 7-12, John 4:31-34, Psalm 119:139) upheld His authentic identity and worth and refused to be made king (Luke 4:5-8, John 6:14-15) or judge or arbitrator (Luke 12:13-15) by conservatives and traditionalists who wished Him earthly possessions and other positions typical of a carnal, desirous, lustful and prisonlike material world. Exodus 32:1-8) In a similar fashion, qualified by Jehovah as "a man after Gods own heart" (1 Samuel 13:14), king David desired boundless wisdom for his son Solomon and pleaded with his God, Jehovah saying; "give my son Solomon a loyal heart to keep Your commandments and Your testimonies and Your statutes, to do all these things, and to build the temple for which I have made provision." (1 Chronicles 29:19)

B53: Just like Haman the Agagite was caught in an obsessive hatred for Mordecai and the Jewish people in the biblical book of Esther, we happen to be hooked in a complex web of quantum entanglement, a dynamic interplay of forces that feels like an unending battle and with each of us potentially becoming our own worst enemy. With the devil hanging on a thin thread and knowing that his time is short, (Revelation 12:12, 13:5, 20:7-8) nations have morphed into a vast market place where worldly largesse have been traded for what the bible refers to as the "souls of men". (Revelation 18:12-13) The ruler of this world (John 12:31) eagerly wants to assign the elect of God (Colossians 3:12) a role (Ephesians 6:11) that once accepted, earthlings become bound to a life driven by desires, seeking fulfillment in fleeting pleasures.

B54: By opting for gross materialism and opulence, we make ourselves unworthy of comprehending or embracing God's love, taking shelter at the devotional and pure feet of Christ (Luke 10:38-42) and are doomed to 'do what we hate' (Romans 7:15). Just like Apostle Peter went back to dragging smelling fishing nets after Christ's crucifixion (John 21:3), we too are tempted to return to mundane tasks, temporal duties and secular professions we once lived

before encountering Christ. Christians, fortunately, have been forewarned that, “Ever since the time of John the Baptist, the kingdom of God suffereth violence and the violent taketh by force” (Mathew 11:12). With fortitude, therefore, we shouldn’t look back, (Luke 9:62, 14:25-35, 18:29-30, 19:1-10, John 4:34, Matthew 10:37-42, 22:1-14, 13:44-45, 25:10, Deuteronomy 6:5, Deuteronomy 12:5, Psalm 137:4-6, 2 Timothy 4:7-8, Revelation 19:7-8, 21:2, 21:9) but honor our worth and make our life’s work a priority, never letting the culture of materialism lure us out of the protective and enduring fortress of real power and Gods “rest”. (Mathew 11:28, 22:1-14)

B55: Men and women who get into their careers and start earning money- forgetting that money is only a means to an end come in for ridicule and contempt; as misers and unsavory characters (Mathew 22:14). Many other people, believing they aren’t deserving or that it’s too late to begin noble work end up staying in their jobs long after their positions stop providing them with growth and aliveness. Many others shelf their life’s work till very late in the day, after accomplishing all the other errands and when they have little or no energy and time left.

B56: What would we do if we had access to sufficient or limitless amounts of money or resources? What would people do if they were left alone? Would we have enlightenment and mastery over money or would we still get carried away by selfish ambitions and false senses of proprietorship, ownership and security? Many people, unfortunately, still fail to question the values of consumerism and materialism- the silky promise of pleasure, possession and prestige. Many still fail to mind their business, wasting their limited life living other people’s lives. Many unconsciously react or conform (Romans 12:2, Song of Solomon 1:6) to what the rest of the world is doing; unholy envy. Many still get caught up in pursuit of materialistic gains and flashy items that impress the Jones’s at the expense of deeper, more important and more meaningful qualities of life.

B57: It must be emphasized that choices have consequences- bearing both benefits and drawbacks that reverberate like a chain reaction throughout our lives. When we deviantly focus our thoughts on purposes other than Christ’s purposes we are of this world (John 15:19) and are likely to touch a chord that will vibrate negatively through eternity. (Revelation 14:9-12) King Solomon’s leadership which began so favorably took an unfortunate turn from perfection (Mathew 5:48) at some point. The King made unparalleled decisions in which pleasure was picked over principle and is often times remembered for the immoral way in which he multiplied his women; 700 wives, princesses, and 300 concubines (1 Kings 11:3). He multiplied gold (1 Kings 10:14), chariots, horses (1 Kings 10:26) in direct contradiction to the leadership principles laid down by Moses (Deuteronomy 17:17). Men are, however, cautioned; “what will it profit a man if he gains the whole world, and loses his own soul?” (Mark 8:36-37, Mark 9:43-47)

B58: Scriptures note that an evil person will not go unpunished (Proverbs 11:21, Colossians 3:25). Those who deliberately engage in sin after knowing the truth can expect a terrifying expectation of judgment. (1 John 5:17, Hebrews 10:26-31, Ezekiel 18:4, 1 Peter 4:17, Matthew 13:24-43) Just like the lukewarm Laodicean church (Revelation 3:14) were rebuked for being neither hot nor cold, we suffer a huge opportunity cost by doing things without intention, faith, hope and love. (1 Corinthians 13) Scriptures record that the angels who didn't keep their positions of authority but abandoned their proper dwelling were kept in darkness, bound with everlasting chains for judgment on the great Day. (2 Peter 2:4, Jude 1:6-7). In his final submission, King Solomon emphatically declared- "Hear the conclusion of the whole matter: Fear God and keep His commandments, for this is man's all." (Ecclesiastes 12:13)

B59: We must all aim to pass life's greatest test; to be in congruence, and to persistently pursue the life (John 14:6) and mission (Matthew 28:18-20, Mark 16: 15, Luke 24:47-49, John 20:21, Acts 1:8) that God has ordained for us. We must overcome being slaves to 'influence', having the courage to develop independence of character and a work ethic that emboldens us to take the long view to becoming our truest selves, our richest philosophy, our clearest blue print. The invaluable power of the mirror, according to the Japanese, uncovers the essence of our true self, leading us to "*ikigai*"- our purpose and joy in life. According to the Japanese four rules of "*ikigai*", meaning 'purpose in life', we must endeavor to do what we love, what we are good at, what the world needs and what we can be paid for.

B60: By working in our areas of divine purity and strength or rather areas of 'comparative advantage' as advocated by Scottish philosopher and economist Adam Smith, (1723-1790) with zest as unto God and not unto the world, (Colossians 3:23) substituting comfort for control, compensation for challenge, conformity for compatibility, competition for creativity, we not only become true patriots, echoing the true voices of our people but also become instruments of tremendous motivation and encouragement. As the descendants and essence of the eternally redeemed, we too can cultivate skills for business that give God an opportunity to open joyful doors for us to meet real human needs and to sustainably transform what was trashed or what glaringly lacked dignity into valuable and satisfying creations.

## **CAPITAL, CAPITALISM AND CREDIT**

C1: Capital, as a factor of production, refers to all artificial or manmade resources used in the production of goods and services. The three other common factors of production include; labor, land and entrepreneurship. Two kinds of capital exist; fixed capital and circulating capital. Fixed capital, also referred to as real capital or physical capital consist of tangible and long-term assets that can be used repeatedly in production processes of a company's goods or services and can include industrial and commercial buildings, plant, factories, machinery, physical tools, fixed equipment, furniture, fixtures, vehicles etc.

C2: Circulating capital, on the other hand, also referred to as working capital, current capital or floating capital, consists of short term assets used in daily business operations and that get used up every time they are applied in production processes unlike fixed capital that remain in use over multiple production processes. The easily convertible to cash circulating capital can include cash in hand, bank balances, short-term investments (stocks and bonds, mutual funds, certificates of deposit), bills receivable, advances to suppliers, trade credit extended by suppliers to businesses, tax refunds expected within the fiscal year, chemicals, fuel, power, raw materials, goods in process (work in progress), accounts receivable, inventories of finished goods, products stored in warehouses or merchandize for sale etc.

C3: Today, we largely operate within a capitalistic society, where our economies are developed through the use of capital. Capitalists, often referred to as the bourgeoisie, are the business owners; proprietors who organize production processes and who own the means of production and are entitled to any or all profits generated from their investments. The capitalists are different from the proletariat who are the working class, providers of labor who are free agents, not having a claim to productive property, finished products they work on, or any of the profits generated from the sales of products or services. The laborers work only in return for wages.

C4: The term "Capitalism" originates from the word 'Capital', which evolved from the Late Latin word "*Capitale*", itself derived from "*Caput*", meaning "head". Similarly, the word '*Capitale*' is linked to the origin of the words "chattel" and "cattle", particularly in the context of movable property, with "cattle" later coming to refer specifically to livestock. The term "capitalism" emerged from the broader discourse on economic thought during the 19<sup>th</sup> century to signify an economic system of exclusive ownership of capital goods or industrial means of production by private individuals rather than by the state or through collective models. The production of goods/ services under capitalism is based on supply and demand in the general market, known as market economy, rather than through central planning, also known as planned economy or command economy. Extensively, the essential feature of capitalism is the transactional motive-making profit out of commodities offered unlike the command economy whose primary motive

is to achieve specific social or economic goals such as eradicating poverty, disease and ignorance through initiatives and programs set by the government.

C5: Capitalism is widely regarded as having evolved out of Europe's previous feudalism and mercantilism systems. In the European Middle ages, the long stretch of time between the 5<sup>th</sup> and 16<sup>th</sup> centuries, following the collapse of the Western Roman Empire, the feudal construct gradually developed where the peasants or serfs worked and fought for powerful nobles (lords/ barons) or lesser nobles (vassals) who in return gave them protection and the use of arable land (fiefs). With the absence of meaningful public authority and a central government, turbulent and forceful kings, emperors and lords expanded the territories subject to them and intensified their control over the people living within their territories. In England, the feudal system developed after the Norman Conquest in 1066, leading to an establishment of a hierarchical structure of land ownership and governance that characterized medieval England. The Renaissance period (1300-1600), the English Civil War (1642-1651) and significant political changes, challenged the feudal structure such that by the time of the Restoration of the Monarchy' (1660), the feudal system had significantly weakened.

C6: Mercantilism, on the other hand, was an economic system that spanned the 16<sup>th</sup> to the 18<sup>th</sup> Century. Mercantilism was based on the principle that the world's wealth; namely gold, silver et cetera were limited. The economic system concurred that gold, precious metals and other commodities represented wealth and power, and their lack meant the downfall of the European nations. Slaves for their Caribbean plantations, ivory, and other trade resources were also attractive to the then ambitious European appetite for state power. As a result, the European nations including Spain, Italy, Belgium, Portugal, England and France audaciously ventured out to explore and establish colonies beyond Europe. The mercantile era oversaw the development of European colonies in Africa, China, Australia, Americas, West Indies, India etc.

C7: With the spread of more accessible stock markets, the common European citizenry and the middle class were unable to resist the allures of mercantile profits, previously available only to the wealthy merchants, aristocrats and members of the upper classes. Soon after, they joined in to invest their money and resources in the chartered companies such as the British East India Company in exchange for ownership and limited liability in the royal charters. The common shares also came with voting rights which granted the shareholders slightly more control over their investments. These Initial Public Offers (IPOs) were amongst the first traded corporate stocks. In 1602, for instance, the Dutch East India Company held the distinction as the first company to offer equity shares to the public. Though still existing in some quarters, the highly monopolistic and protectionist mercantilist policies were widely opted out of and replaced by the decentralized, voluntary and competitive free-market economic construct in mid-18<sup>th</sup> century.

C8: The 'free-market system' is often associated with terms like '*laissez faire capitalism*', 'leave alone capitalism' or 'anarcho-capitalism'. Notable champions of the free-market system included Scottish economist and philosopher Adam Smith (1723-1790) of '*The wealth of nations*' and Friedrich Hayek (1899-1992). "People should solve problems themselves", they argued. Anarcho-capitalism, the purest form of capitalism, is where private individuals are unrestrained, operating without government controls, checks and balances or regulation such as taxes, subsidies, tariffs or government granted monopolies. Left alone, the anarcho-capitalists could, by themselves alone, determine where to invest, what to produce or sell and at what prices to exchange the goods and services. In a twist of fate, however, the anarcho-capitalist while insisting that governments were not needed for regulation or supervision of economic activity, insisted on the need for property rights.

C9: Today, most countries practice a mixed capitalist system that includes some degree of government regulation of businesses and government ownership of select industries. The real-world practice of capitalism also typically involves some degree of so called 'crony capitalism' due to manipulation of relationships and peculiar demands by the 'well-connected few' for favorable government interventions and incentives like exclusive contracts, tax breaks, unsupervised regulations that favor them over others, cheap loans, bail outs, ease of obtaining permits, favorable interest rates, tariffs reduction, social programs, issuance of grants and subsidies etc. For individuals or businesses to deploy their capital goods confidently, systems must exist that protect their legal right to own or transfer private property. Capitalist systems, therefore, rely heavily on government backed contracts, fair dealing, tort law etc. to operate facilitate and enforce the very much cherished private property rights and the free-market economy.

C10: The right to own property is as old as mankind. The sanctity of private property is a legitimate concept, considered a natural right in Christianity and recognized as an inalienable human right. Article 17 of the Universal Declaration of Human Rights (1948) affirms this principle, stating: "Everyone has the right to own property alone as well as in association with others. No one shall be arbitrarily deprived of his property." Biblical teachings also reinforce the idea of private property. The woman of valor, it is written, "considers a field and buys it". (Proverbs 31:16) Additionally, Apostle Simon Peter is noted as the owner of the house Jesus frequented. Mark 1:29 states, "As soon as they left the synagogue, they went with James and John to the home of Simon and Andrew." Furthermore, God also forbade stealing or coveting other peoples houses, livestock, servants, lands, or anything that belonged to a neighbor. (Deuteronomy 5:19, Exodus 20:17)

C11: The concept of private property is closely intertwined with the profit motive. In the capitalist system, the person who owns property is entitled to the value generated by that



property. Private property promotes efficiency by giving the owner of a resource an incentive to maximize the value of the given property. The more valuable a resource is the more trading power it provides the owner. Afterward, the owners of capital only enter into a voluntary exchange of private property when they believe that an exchange benefits them in some psychic or material way. By trading in this way, each party receives additional subjective value or profit from a transaction.

C12: When property isn't privately owned but is shared by the public- a common resource pool which all people can access and extract value from, but no one can limit access to, conserve or reinvest in the resource, then an inevitable problem known as the 'tragedy of the commons' must emerge. Privatizing a resource, along with various voluntary and involuntary approaches, can be effective solutions for avoiding the tragedy of the commons.

C13: One of the most modern concepts of private property stems from John Locke's theory of homesteading. Commonly known as "the father of liberalism", English philosopher and physician John Locke (1632-1704) saw the mixing of labor with unclaimed resources, namely land, as the source of ownership via homesteading. Without labor nothing prospers. Once owned, the only legitimate means of transferring property was through voluntary exchange, gifting, inheritance or re-homesteading an abandoned property. In the days ahead, The Homestead Act enacted during the American Civil War in 1862 encouraged westward expansion and provided that any adult citizen, or intended citizen who had never borne arms against the U.S. government, including former slaves, could claim 160 acres of surveyed government land. Claimants were required to live on and "improve" their plots by cultivating the land, which reinforced property rights and emphasized the benefits of individual labor.

C14: The right to own property, however, is never absolute. Property owners should not seek their own profit without regard for the needs of their neighbors and the greater common good. An old Aristotelian Roman Catholic doctrine once suggested that, in order to maintain social harmony, individuals should acquire only as much wealth as necessary to sustain a modest and virtuous life. "You will always have the poor with you" (Mathew 26: 11, Mark 14:7), they quoted scripture.

C15: Christians ought to acknowledge that they are stewards, not absolute owners, and for the need for economic and social justice. Nothing is actually yours; you only keep 'what you owe' safely and for the time being like "unprofitable servants" (Luke 17:10). Indeed, we can draw inspiration from the Jubilee principle of the Old Testament where it is illustrated that God is sovereign over the land and the people. The land of Israel, under the Mosaic law, was not to be sold permanently because Yahweh owned the land (Psalm 24:1-2). Buyers only purchased a specific number of harvests not the land itself. (Leviticus 25:23). Thus, every 50 years, according

to the Jubilee principle, land was to be returned to its original owners without compensation. (Leviticus 25)

C16: Notwithstanding, capitalists ought to be intelligent groups of people who plan ways and means of using capital more efficiently for public good and for profit. Many 'capitalists' have structured democracy, 'freedoms' and the accompanying capitalist power structure, and are so far responsible for its maintenance. Invariably prosperous, the intelligent groups consisting of men and women of highly specialized knowledge in diverse fields of industry and business provide a proportionately greater amount of investment capital and entrepreneurial foresight include- civil society groups, governments, scientists, educators, chemists, inventors, public relations experts, transportation experts, lawyers, doctors etc. These intelligent groups take care of multitudinous detail essential for human progress by supporting colleges, hospitals, schools, building good roads, publishing newspapers, and even in other cases paying for the costs of governance. Apparently, these are the same people whom pork barrel hustlers, moochers, ne'er-do-wells, radicals, racketeers, dishonest political and union leaders occasionally refer to as "predatory interests".

C17: The profit motive or the desire to earn profits from business activity has been a central driving force of capitalism. An organization can't just stay still and tick over. Unless an organization expands and develops its investments, it will wither, collapse and die. Losses that could cripple a business occur when an organizations' expenditure exceeds its income. Every organization thus needs to be operated like an enterprise- a going concern requiring money to be generated lest the venture run out of business. The profit motive also creates a competitive environment, where businesses strive to reduce costs and improve efficiency in order to increase their market share. If it is more profitable to produce a different type of good, then a business is incentivized to switch.

C18: For businesses to succeed in the long run, pricing of products and services must generally be appropriate, not predatory. Prices should account for all operational costs, ensure a sustainable profit margin, and consider the potential impact of future purchases. Do not constantly cut your price below what you feel your services are worth. Very low prices attract more customers but could fail a business if profit margins are not reasonable. Similarly, an exploitative mindset and the pursuit of obscene profits continue to be precursors to widespread collapse. If prices are too high a business will likely lose its customers. Learn, however, to be more loving to yourself by receiving your worth. Charge for your expertise; being not afraid to make profits. Go for a noble profit. Profit in adequate quantities is essential. A pre-tax profit margin in the range of 20-30 percent is generally considered the minimum required for an organization to meet its cost obligations and also to attract capital for future expansion. Each business should evaluate its unique circumstances and determine what profit

level is realistic and sustainable. By earning substantial profits, an organization attracts prospective financiers who can reinvest in the business.

C19: The fruits of capitalism are vast. Though imperfect, free-market capitalism has been an incredibly powerful force for good in the world. In his seminal book, *'The Wealth of Nations'* (1776), legendary Scottish economist and philosopher Adam Smith argued that free trade enables businesses to specialize in producing goods that they can manufacture most efficiently. This principle has led to innovations, higher productivity and significant economic growth. Thanks to liberal democracy and free market economics, the modern world has witnessed the efficient allocation of capital resources, billions lifted out of poverty, an appreciation of the value of labor over time, an unprecedented level of economic mobility, the expansion of industrialization, a higher standard of living, widespread availability of mass market consumer goods, a broader selection of goods at lower consumer prices, increased access to education, longer life expectancy, reduced infant mortality rates etc.

C20: It is equally valid to say that some of today's younger generation appear skeptical or even ashamed of the current economic system their predecessors fought so hard to preserve. Apparently, in the relentless pursuit and clamor for profit, crony driven capitalism has created an inherent divide between capital and labor leading to widening economic disparities and social inequalities. The unequal conditions have, in turn, resulted to exploitation, subjugation, poverty and unemployment for the majority, coupled with negative externalities such as pollution and environmental degradation.

C21: Consequently, numerous academics, economists, movements, organizations, business and political leaders continue to express desire for significant changes and reforms on capitalism and advocate for the need of systems akin to the *'Davos Manifesto'*, a document released in January 2020 by the World Economic Forum (WEF) in Davos-Switzerland, and that vouches for a more sustainable and inclusive approach to capitalism including but not limited to having a competitive level playing field, long-term economic thinking, corporate social responsibility, collaborations and stakeholder capitalism, trust and transparency, faithfully paying ones taxes, ethical leadership, zero tolerance to corruption and upholding civil freedoms and human rights.

C22: German philosopher Karl Heinrich Marx (1818-1883), author of *'Das Kapital'* (1867) was also critical of the capitalist system of production and viewed it as a nefarious engine for creating social ills, massive inequalities and as having self-destructive tendencies. In 1848, Karl Marx together with his longtime friend and social theorist Friedrich Engels published *'The Communist Manifesto'* (1848), which outlined a political and economic critique of capitalism based on the theory of historical materialism. Marx and Engels argued that given time, capitalist business classes would drive one another out of business through fierce competition while at the same time the laboring class would swell and begin to resent and eliminate unfair

class aspirations. Marx's solution was socialism, whereby the means of production would be handed over to the laboring class in an egalitarian fashion. Under his proposed socialism, production would take place via organizations like worker cooperatives with profits equitably shared amongst all the employed.

C23: Marx's theories laid the foundation for modern communist thoughts, emphasizing on the overthrow of capitalism through class struggle and the eventual establishment of a stateless, classless society-what he referred to as communism. The communist states followed the Marx-Lenin ideology that championed the socialist encirclement in opposition to the economic blockade championed by the Western Bloc. The Eastern Bloc, also known as the Communist Bloc, the Socialist Bloc, or the Soviet Bloc, comprised of a coalition of communist states of Central and Eastern Europe, East Asia, South-East Asia, Africa, and Latin America under the power of the Soviet Union (USSR) existed during the Cold War (1947–1991). These states sought state-controlled production under a strict command economy. In socialist economies, the state owns and manages key economic instruments of production unlike the capitalist economies where property and businesses are owned privately by individuals.

C24: Whereas capitalism is inherently individualistic, communism presents itself as a classless system, emphasizing collective welfare over personal gain. In theory, equality is valued above high achievement in socialist economies, and the collective good is valued above personal advancement. One advantage often attributed to socialism is the presence of stronger safety nets, providing support for workers, the unemployed, low income laborers, injured, sick, permanently disabled, elderly etc. As the primary employer in socialist countries the state can intervene during economic hardship and can order hiring so that there is a semblance of "full employment".

C25: In socialism's purest or rawest form all means of production are collective or state owned and would mean the indiscriminate socialism of all private property- including women. An extremely socialized humanity is not only classless- but also stateless, lawless, without family or religion- an unstructured collective of autonomous individuals who live in harmony with themselves, each other, and the natural world around them. Fierce opponents of socialism, argue that the state ownership of the means of production often leads to inefficiency because without the motivation to earn more money, managers, workers and developers are less likely to put forth extra efforts to push forward new found ideas or products. Amongst other misgivings, communism has widely been acknowledged to have failed in achieving its egalitarian orders, leading instead to shortages of essential goods and the rise of oppressive regimes notorious for human rights violations.

C26: Evolutionary socialism notably hinges on the assumption that movement from capitalism to socialism can be made through the ballot and that a revolution isn't necessary since man's

greatest single task is to develop within himself the power of non-violence. Dr. Martin Luther King Jr. proposed that, “man must evolve for all human conflict a method which rejects revenge, aggression, and retaliation. The foundation of such a method is love.” Grounded in Satyagraha, Gandhiji (1869-1948) called such a method of passive resistance “love force” or “soul force” – the opposite of coercion, and a weapon wielded not by the weak, but by the strongest and bravest.

C27: Proponents of communism have tried to draw similarities of the Christian communism also termed as ‘*koinonia*’ and which means common or shared life as was exercised by the Acts of the Apostles’ Antioch Christians. Back then, the Apostles and the early church “sold property and possessions to give to anyone who had need”, (Acts 2:45) and “there were no needy ones among them.” (Acts 4:34) They ‘met together’ (Hebrews 10:25) often for prayer, broke bread together, and lived together. Pundits of the early Christian doctrine, however, argue that the doctrine was not an economic concept but an expression of agape love.

C28: French philosopher Pierre-Joseph Proudhon, also known as the “the father of anarchism”, castigated communism as “oppression and slavery”. Many other opponents of communism have touted communism as authoritarian, overambitious, atheistic or rather as having a hatred of God and coupled with envy and a desire to reduce all people to uniformity-a common level. The general envy, constituting itself as power, was argued to be the disguise in which greed, incompetence, censorship, despotism and totalitarianism get re-established and find satisfaction, albeit in another way.

C29: The “father of anarchism” also argued that private property ownership was a scheme by the strong to exploit the weak and that communism was a scheme by the weak to exploit the strong. Pierre-Joseph Proudhon rejected the idea of state-owned property or of states managing property and believed that states should be overthrown. Interestingly, he gave some credits to communism, maintaining that communism held some seeds of truth within its ideology. The ‘father of anarchism’ proposed “mutualism”, a synthesis between private property ownership and communism. Proudhon also believed that the only law that individuals should follow is the law they themselves choose. Proudhon called it ‘the moral law’, and which acts as the ultimate source of guidance for individuals. Proudhon believed all humans are endowed with moral law and that humans are naturally predisposed to act in a way that is ethical and just.

C30: It can be argued that it is not the role of governments to ensure economic equality among all individuals, and that only through coercion or confiscation could equal outcomes be guaranteed. It can similarly be argued that ‘non-capitalist states’ that assure their citizens proletarian solidarity and egalitarian structures may succeed but possibly at the cost of war, political instability and other structural problems that prevent power from being placed into

the markets and allowing it to efficiently operate. At its heart, democracy seeks to ensure that all individuals have equal access to freedom; free to grow invest and rich, free to succeed, free to fail, free to live a life of humble service, free to learn, free to choose or make their own decisions and then to live with the consequences of their decisions and actions.

C31: Mixed economies lie on a continuum between pure capitalism and pure socialism and are a more multifaceted ideology devoid of the contests of supremacy, and where governments own some, but not all of the means of production. Mixed economies respect property rights but may place limitations on them. Therein, government interests may legally circumvent, replace, limit or otherwise regulate private economic interests. Many Western nations, today, also practice welfare capitalism, a governmental framework that is designed to promote the social welfare of the citizens, more so the disadvantaged groups, and deploy either cash or in kind policies such as state pensions, food stamps, school feeding programs, unemployment compensation, public works, childcare assistance, family allowance benefits, universal healthcare, work injury compensation, collective bargaining and industrial safety codes etc.

C32: The long, painstaking, yet exciting business journey from idea generation to revenue generation need a fuel named capital as a critical factor of production. Financial resources play a critical role in production, and money, a circulating capital, undeniably has been the lifeblood of most businesses. It is often said that it takes money to make money and that one of the primary reasons small businesses fail is their lack of sufficient cash. As businesses strive to meet daily financial obligations and secure resources for their projects, maintaining adequate funds remains a persistent challenge for a majority of businesses. It is achingly common for startups to do their research, make comprehensive business plans only to find themselves unable to progress due to having insufficient funds or facing financial constraints. A significant percentage of businesses, approximately 70%, fail due to insufficient capital at the onset. Similarly, it is extremely risky to allow cash flow to drop to low levels, even when capital is tied up in stock or fixed assets.

C33: There's nothing as depressing as being stuck in the middle of a business project lacking the needed liquidity to cover operational costs like meeting payroll obligations, buying new equipment, adopting new technology, launching new products to the market, expanding product lines, opening new manufacturing locations, setting up franchises, offering a wider range of products to wider audience, acquiring a competitor or complimentary business, paying suppliers, growing beyond current boundaries, fulfilling large orders or projects etc. Cash flow problems may mean a business being unable to purchase products for restocking. This may mean extreme customer dissatisfaction.

C34: Seldom do we accomplish our investment pursuits without seeking funding from financiers. Don't shy away from credit. Never say, "Never to using other people's money." At

times, it becomes vitally necessary to borrow money to make ends meet. One, however, must master the wise use of 'other people's money' to drive forward anticipated initiatives.

C35: In the olden days, the *raison d'être* for borrowing was to finance wars, support settler expansion etc. During wartime, for instance, money was raised through money lending or through war bonds and was needed by nations to purchase weapons and equipment, to pay soldiers or even to buy food for soldiers. In modern times, however, nations borrow mainly for trade and commerce expansion, infrastructure development, defense, public works and for reforms. Under the stewardship of forward thinking leaders and cleaned-up governments freed of looters, debt is an enabler and never a burden. Under the leadership of the autocratic Lee Kuan Yew, for instance, Singapore shone as an example of how pragmatic leaders could chaperone development using debt. Under Kuan's leadership, Singapore achieved rapid and substantial success within twenty-five years, despite being ranked as the fourth most indebted country in the world.

C36: Borrowing ought to be beneficial and feasible. While there are occasions when people use credit wisely, very few are able to do so. Many people are constantly tempted to overspend just because they know credit is available. King Solomon warned, "The borrower is servant to the lender." (Proverbs 22:7). Ask yourself, 'Do I really need the financing?' Maybe your existing capital or cash can take you through if only you carefully planned and managed the available resources effectively. Learn to resist easy credit and always keep unnecessary debt low. People are often not informed about the true implications of borrowing more than is necessary e.g. when taking a home mortgage. Some people, unfortunately, are over housed to their financial ruin. Living in a house beyond your needs could mean mortgaging your future or rather wasting your resourcefulness.

C37: Spendthrifts should abandon the false belief that using other people's money, often in the form of easy, unsecured debt, is a cost effective strategy. When you borrow money lavishly, you are not leveraging other people's money; instead, you are mortgaging your own future income. Whenever possible, avoid consumer debt i.e. using credit for personal or non-business-related expenses e.g. buying groceries, paying for rent, clothing, vacation, or for purchasing personal or household items and other consumable goods like automobile, furniture, fridge, cooker or TV. Consumer debt rarely improves one's standard of living. More often, it has the opposite effect. In the same manner, do not be misled into taking on debt solely to boost your credit score.

C38: There is always a cost of finance. Items will always cost more when using credit than if they were paid for in cash since borrowed funds accrue interest. Finance charge typically include the interest charged on goods or services while they are still being paid for and may include other fees, such as annual fees, transaction fees, late payment penalties etc. It is

important, therefore, to consider the cost of borrowing before choosing a particular lender. If you must use credit, avoid expensive credit and instead shop around for financing options that offer low interest rates and “hidden fees”. Ensure prompt repayment of the extended credit in full compliance with the loan agreement terms such as observing repayment schedules to avoid additional finance charges and a damaged credit score. Taking out a manageable loan and repaying it in the shortest time possible is a smart financial practice that prevents excessive interest charges, debt accumulation, and helps maintain a healthy credit score.

C39: Low-cost microcredit programs, typically run by microfinance institutions (MFIs), serve as market friendly financial tools that enhance access to credit and promote financial inclusion. These programs primarily benefit individuals and groups with limited access to traditional financing, such as informal sector workers, poor peasants, low-income earners, rural-based folks, small business owners or aspiring entrepreneurs. Savings and Credit Cooperative Organizations (SACCOs), unlike banks, do not base their lending rates on Treasury bills. Their non-profit, member driven structure enables them to offer more affordable credit to their saving members. While banks may charge up to 27% interest on loans at flat rate, SACCO’s typically offer interest rates ranging from 10%-15% per annum on reducing balances, making them a more cost effective financing option.

C40: Banks are highly cautious when it comes to lending. Neither are banks are charities, nor bankers trained to operate in the ways of charity. Without accurate and complete personal, employment and financial detail from customers, as per due diligence requirements, banks risk ballooning their non-performing loans whenever they extend credit. As a result, not every entrepreneur will qualify under a bank’s careful scrutiny. Banks, while under regulatory oversight, ensure their portfolios remain sound by maintaining quality financial records and a proactive risk control environment. The risk averse nature of banks leads them to prioritize financing for businesses with proven potential and a track record of growth. This strategy helps to mitigate risk while ensuring support for businesses that can contribute positively to the economy.

C41: Creditworthiness is a lender’s appraisal of a potential borrower’s ability and willingness to repay debts. To gauge the risk of extending credit to borrowers, and as part of their regulatory obligations, particularly under the Know Your Customer (KYC) requirements, banks and financial institutions will carefully use the 5 Cs of credit- namely; Character, Capacity, Capital, Collateral and Condition in predicting a debtor’s ability to pay back debt and to set one’s loan rates and terms. If a borrower scores poorly on the 5 Cs, then the lender may decline to extend credit. Borrowers with favorable 5 Cs are likely to get lower rates and better terms.

C42: Character refers to the customer’s ‘willingness’ to meet credit obligations. Adverse discrepancies in loan repayment can be detrimental to one’s credit history and credit score.



Endeavor, thus, to heighten your credit score by repaying debts reliably rather than having a payment history of defaults or late payments. Blacklisting, by the Credit and Reference Bureau (CRB), has so far excluded millions from formal credit systems and even denied others job opportunities. Both refinancing and debt consolidation can be strategies to avoid defaulting on debt that could possibly have one on the cross hairs of the CRB. Before lending to corporate borrowers, loan officers may also seek to understand the character of the private company or business by assessing its values, integrity and business ethics and by analyzing the reputation and credibility of the management and ownership. Supposing you lack credit history due to a short employment record or limited experience in your industry, lenders may be more reluctant to approve you for loans like mortgages, personal loans, car loans because they view you as more of a risk than someone with a proven track record of prompt debt repayment.

C43: Capacity is an applicant's Debt-to-Income (DTI) ratio i.e. a view of the customers' ability to meet credit obligations out of operating cash flows. Debt to income ratio is derived by dividing your monthly debt payments by your gross monthly income and multiplying by 100. Many banks and lenders prefer an applicant's DTI to be around 36% or less before approving an application for new financing. Lenders are prohibited from issuing loans to consumers with very high DTI. Commercial lenders may also seek to understand a borrower's business competitors as they will impact the borrower's stability and ability to maintain his/ her pricing power, margins, and cash flow. Employment stability is also a significant factor in accessing a borrower's capacity to repay a large or long-term loan.

C44: Capital can be thought of as the borrower's personal investment in a business. Having cash on hand can improve loan eligibility since borrowers are often required to make a deposit or a down payment of say 3%- 20% before the approval of a home loan process. A borrower with significant capital contribution is seen as less risky as it demonstrates commitment. When evaluating a borrowers net worth, lenders consider financial resources and assets, which serve as a backup for debt repayment in case of cash flow issues. For businesses and commercial borrowers, lenders also examine the company's capital structure i.e. what is owed vis-a-vis owners' assets/ equity is looked into. An underleveraged company has an excessively low ratio of debt capital to equity capital. If a company is generally under-leveraged, then a lender is likely to be more willing to extend credit than if that company were already over-leveraged.

C45: Collateral is a pledged asset that serves as security in case of loan default. A personal guarantee of the owner's assets or a corporate guarantee from a related company can be relied on to backstop the proposed exposure and goes a long way in bolstering the lenders confidence. Banking laws and regulations typically require banks to ensure that loans are adequately secured to mitigate credit risk. Commercial banks may require collateral which may

be asset based (real estate, heavy machinery, inventory, intellectual property, marketable securities, equipment, accounts receivable, motor vehicle, cash and cash equivalents) or collateral that may take the form of cash flow financing (revenue-based financing). Collateral backed loans are sometimes referred to as secured loans. Secured loans are often offered with lower interest rates and better repayment terms. The value, condition, and overall desirability of a pledged asset will determine the loan-to-value (LTV) that a lender is willing to extend, and as well determine the structuring terms of a loan.

C46: Finally, Condition refers to the broader factors influencing a loan approval. Operating under favorable conditions can increase a business's chances of securing a loan. The specific purpose of a loan, the amount involved or even the prevailing interest rates influence the lenders desire to finance a borrower. Condition may also include the general economic conditions, industry trends, pending legislative changes, political or technological risks, how the industry is performing, and your future job stability.

C47: Growth in business must never be hinged upon debt. If, for instance, you need funding because of weak cash flow, is it a temporary or a fundamental problem? Too often, entrepreneurs make a god of money by perpetually rushing after credit. Starting your business debt-free can offer significant advantages. You don't necessarily have to borrow to sustain revenues because of a sales lead crisis or due to insufficient sales. Before seeking financing from outside or external financing, an entrepreneur should first explore all means of internal financing i.e. sourcing for finances from within the company rather than from external sources.

C48: The avenues of internal financing can include; increasing sales revenue by optimizing on marketing, prompt debt collection of accounts receivables, lengthening cycle of accounts payable, cost saving by living on less and loving it (fix leaking taps, being energy efficient, reducing travel expenses), leveraging technology for efficiency, outsourcing non-core functions, inventory management to reduce excess stock, realigning non-performing assets i.e. selling/ disposing unused or unproductive items of value (assets), injecting personal savings or investments into the business, making good use of accrued expenses owed to suppliers, maximizing on deferred/ unearned revenues (presales or advance payments), utilizing retained earnings and business profits i.e. reinvesting increase of income/ profits into investment rather than distributing them as dividends to shareholders, leasing or renting out an asset, bartering, income diversification by getting a job or taking on additional work, freelancing or consulting, asking for a raise (bonus), identifying and experimenting with worthwhile intrapreneurship opportunities, participating in contests/ competitions/ entrepreneurial showcases/ lotteries that offer cash prizes etc.

C49: Apart from internal means of raising funds, external sources of financing are another option for financing enterprises. External financing is the raising of money from outside the

organization i.e. from financial institutions, investors and the public. External financing can be sub-grouped into two classes i.e. short-term external financing and long-term external financing. Short-term external financing refers to various sources and methods through which businesses can obtain funds for a short-term duration (typically ranging from a few days to less than one year) from external entities, aimed at addressing temporary cash flow gap and financing day-to-day operations.

C50: Avenues of short-term external financing include; invoice factoring, short term bank loans, invoice discounting, taking out a loan from your pension funds or against your life insurance policy, credit from saving and credit cooperatives (SACCOS), mobile app loans, bank overdrafts, credit card debt, commercial papers, borrowing from friends and family, borrowing from shylocks, crowdfunding (peer-to-peer lending), developing strategic partners with suppliers and distributors offering trade credit, short term notes payable, short-term lease financing, higher purchase agreements, bills of exchange (letters of credit), angels investors etc.

C51: One of the biggest cash flow challenges for MSMEs is waiting on money that is tied up in overdue invoices. Invoice factoring otherwise known as accounts receivable financing, debt factoring or simply factoring is an option in short term external financing that allows business to sell some or all of their unpaid invoices to a third-party company, a factoring company, in exchange for immediate cash. The business owner promptly and without much hassle, receives cash for the invoice amount less any applicable fees. The factoring company then assumes responsibility for collecting payments directly from the business's customers when the invoices become due.

C52: Invoice discounting is where a business can secure a loan against outstanding invoices/ accounts receivable by using invoices as collateral to get a loan from a bank or invoice financing company. Invoice discounting gives immediate value to customer's invoices before their maturity. The invoice discounting facility is available to clients who trade in credit terms.

C53: Short term bank loans, typically ranging from a few months to one year, can be obtained by individuals and SMEs to meet immediate financial needs. These loans usually undergo documentation processes and are based on borrowers' credit history, income, or business cash flow. They are often unsecured i.e. collateral may not be required due to the smaller loan amounts shorter repayment periods are less. They can include personal loans, business lines of credit and payday loans (salary advance/ paycheck loans). The borrowed funds are expected to be repaid via equated monthly installments or in lump sum at maturity, depending on the terms agreed upon with the bank.

C54: An overdraft is a loan-like facility provided by a bank with minimal paper work and that allows customers to withdraw more money than they have in their current account. This

enables them to effectively maintain a negative balance up to a specified limit, helping cover expenses like bills even when their account has insufficient funds. By using an overdraft, customers can avoid fees associated with bounced or returned payments. Interest is charged only on the amount borrowed. Overdraft interests are usually higher than bank loan interest rates and thus are not ideal for fulfilling major business expenses.

C55: Whenever granted, credit card holders can use their cards as a line of credit by borrowing money in form of cash advances that can be accessed through bank tellers, ATMs, or credit card convenient check points. With credit cards, funds can be borrowed, repaid, and borrowed again as long as the borrowing is within the card limit. Credit cards are useful for quick access to money and serve as a source of short-term funding for businesses. Depending on an individual's credit worthiness, income and credit history, each credit card comes with a predetermined credit limit- which is the maximum amount one can borrow on that card.

C56: Credit cards allow for users to pay for goods and services at merchants that accept card payments. The major credit card networks, globally, include; Visa, MasterCard, Discover, American Express. Credit Card holders are expected to repay the borrowed amounts along with any applicable interest and additional agreed-upon charges, Payments can be made either in full by the billing date or over time. As a best practice, and to maintain good credit history, it is advisable to pay off balances before the grace period expires- typically 21 days after the statement date- to avoid accruing interest.

C57: Credit card issuers attract customers by offering incentives such as redeemable points, travel miles, hotel stays and rental car discounts, discounts at specific retail chains, cryptocurrency rewards and even cash back on purchases. To encourage customer loyalty, some retailers issue retail store-specific cards which can only be used for purchases at their outlets. Cardholders may receive perks like special discounts, promotional offers and exclusive sales. However, individuals with poor credit scores may only qualify for secured credit cards which require cash deposits and provide limited credit lines. It is important to be cautious with credit cards, as they often come with high interest rates. Otherwise, their mismanagement can lead to debt accumulation and potential damage to your credit score.

C58: Borrowing against pension funds or against one's life insurance policies are other ways in which individuals and businesses can externally obtain emergency funding for short-term use. Typically, borrower may access up to 50% of the vested benefits in pension funds and up to 90% of a policy's cash surrender value in life insurance. It is crucial to repay these short-term loans promptly to avoid negative impacts on retirement savings or policy benefits. For instance, life insurance companies add interest to the loan balance, and if left unpaid could lead to policy lapse.

C59: Commercial paper (CP) is an unsecured short-term promissory note issued by corporations, large companies, financial institutions (e.g. banks) and occasionally government bodies at a discount to its face value. It is used to raise funds from high net worth individuals, corporations and institutional investors such as hedge funds, pension funds, insurance companies and money market mutual funds. Organizations typically use commercial paper to cover short-term debt obligations, such as payroll, accounts payable and inventory costs. Since it is unsecured i.e. not backed by collateral, only firms with high credit rating are able to issue or sell their commercial paper at reasonable rates. Maturities for most commercial paper range from 30 to 270 days. It is generally 1-2% less expensive than a bank loan, making it a cost effective financing option.

C60: Borrowing from friends and family can serve as a short-term and external means of financing your business. From time to time, the road to success is paved with family wealth, making the generosity of well-meaning relatives and friends a valuable asset. However, what is not appreciated may lose its value. Leverage social capital resources such as financial gifts, occasional support, assistance with bills, event contributions (e.g. charity fundraisers) and personal loans. Employers may also raise funds by compensating workers with a fraction of their market salary in exchange for future rewards. Should borrowed funds from friends, family, colleagues or employees be repaid? To avoid misunderstandings, consider formalizing the loan with a written agreement. This document could include details such as the current date, borrower's and lender's names and addresses, the exact amount lent, interest to be computed (if applicable), repayment schedule, and signatures of both parties.

C61: Crowdfunding, also known as crowdsourcing, peer-to-peer funding, collective funding, fundraising or community funding, leverages the internet (especially social media) to raise funds for projects and businesses. It is a low-risk and hassle-free way to secure financing and raising funds to finance projects such as businesses as was common during the 2008 global financial crisis. Fundraisers pitch their ideas to attract contributions from multiple investors including large audiences and everyday people such as family, friends and relatives. Often used by new business ventures or growing businesses, crowdfunding is usually done in exchange for interest payments, repayment of capital over time, equity or some other reward. Some investors altruistically donate money, not expecting any returns on investments. Platforms like Kick starter, Indiegogo, GoFundMe, Crowdcube have played a significant role in facilitating crowdfunding campaigns.

C62: Trade credit, a 'Buy Now Pay Later' (BNPL) arrangement, is a type of short-term financing agreement that allows businesses or entrepreneurs to purchase goods or services from suppliers with the agreement that payment will be made at a later date. Common in Business-to-Business (B2B) transactions, a sale is made by shipping or delivering goods before payment is

due. Instead of requiring upfront payment, suppliers extend credit terms, allowing buyers to defer payment for a specific period ranging from a few days to a few months (e.g. 30, 60, 90 days). Documents signed as part of a trade credit agreement can include; Purchase orders, Invoices, Credit agreements and Promissory Notes (Notes payable).

C63: Short term notes payable can be used by a business to borrow money from lenders or creditors (e.g. banks and financial institutions, suppliers and vendors, investors or private lenders) to meet short-term working capital needs by signing a promissory note and agreeing to repay the debt within a specified period, usually within a year and with interest. They can be secured by collateral (such as business assets) or unsecured, depending on lenders requirements and creditworthiness of the borrower. Businesses often use notes payable for bridge financing, covering expenses or investments while waiting to secure long-term financing or receive cash from other sources. Additionally, some notes payable can be transferred or sold to other parties, making them negotiable instruments, similar to other forms of short-term financing like commercial paper or bills of exchange.

C64: Short term lease financing is a financing option that involves leasing an asset- such as equipment, property, vehicles for a limited duration, typically less than one year while paying a series of rental fee referred to as lease payments. Lease financing allows a business (lessee) to temporarily access and utilize required assets, without the risks associated with ownership.

C65: Higher Purchase agreements are another form of “Buy Now, Pay Later” credit sale, that allows businesses or individuals to immediately obtain high-value but expensive assets, by making an initial down payment and paying the remaining balance, including interests in installments. However, ownership of the asset is not transferred until all the payments have been completed.

C66: A bill of Exchange is a post-transaction payment instruction; a financial instrument that can be used for short-term financing, in both domestic and international trade and it generally takes place between a buyer and seller to allow the buyer to make a credit purchase. A bill of exchange is issued by the drawer (creditor/ seller/ exporter) instructing the drawee (debtor/ buyer/ importer) to pay a fixed sum of money within a specified time period to a payee (which may be the drawer or a third party) after a trade has taken place. To ensure the payment, the buyer's bank (issuing bank) guarantees to issue a Letter of Credit, as a payment guarantee to the seller for the agreed upon transaction, upon the buyers’ request provided both parties meet the terms and present the necessary documentation and detail such as sellers bank information (advising bank), delivery terms (e.g. shipment details), commercial invoices, bills of lading, identification and inspection certificates, proof of shipment, collateral or cash deposit depending on buyers’ credit history etc. After processing the payment to the seller or the sellers’ bank, the issuing bank provides the documents, including the Bill of Lading from the

seller to the buyer and that enables the buyer to take possession of the goods from the carrier upon arrival and payment.

C67: Business angels are also known as angel investors, private investors or seed investors. Though informal investors, business angels are high-net-worth and experienced individuals, who for a piece of business profits are willing to take on higher risks in 'initial/ early stage' companies or fledgling business in exchange for potential future significant returns. Business angels tend to focus on smaller companies that may not be attractive to institutional investors or large venture capitalist firms. Unlike traditional investors, angel investors don't necessarily take equity stake in the business but may instead offer convertible debt, grants, or other forms of flexible financing. Beyond financial support, business angels provide mentorship, invaluable guidance, networking opportunities and credibility helping startups grow and succeed.

C68: Long-term financing refers to any financial instrument or funding source with maturity period exceeding one year, used to finance long-term assets and major investments. It includes debt financing (Term loans, bonds, debentures), long term lease agreements (Leasing financing), equity financing (Stocks, Shares, venture capital), Government grants and subsidies.

C69: Banks play a fundamental role in long-term debt financing by issuing credit payable, which is commonly referred to as credit lines or loans payable, over a considerable period, somewhere between 3 to 30 years and usually require an entity to provide collateral. A lump-sum of money is usually provided upfront by a financial institution to the borrower in return for pre-determined repayment terms. Examples of bank term loans include mortgages/ home loans, fixed asset and equipment (machinery) loans, commercial real estate loans, car loans, personal loans, business loans, education loans, agricultural loans. Government backed loans such as Small Business Administration loans are often considered a gold standard when it comes to long-term financing for businesses since they offer high borrowing amounts with the better interest rates and favorable repayment terms compared to the standard loans available in the commercial market.

C70: A bond is a certificate of indebtedness sold to raise long-term funds. It is commonly issued by financial institutions, large corporations, municipalities and even government agencies, often backed by collateral or physical assets. In simple terms, a bond is a long-term note from a borrower promising to repay a loan from a lender (bondholder/ debenture holder). If, for instance, a government doesn't see the need to raise taxes to finance its activities, a government can borrow from the public or external overseas creditors by means of selling interest bearing bonds. Bonds are usually purchased by wealthy individuals, commercial banks, insurance companies, pension funds etc. Bonds are issued for specified times and they provide for interest to be paid during the period. Private placement of bonds involves the sale of bonds directly to specific investors rather than through the public market.

C71: Debentures are a type of long-term debt instrument issued by private companies and governments to raise capital. Unlike other forms of debt, they are not backed by collaterals or physical assets rather by the creditworthiness and reputation of the issuer. They represent a loan made by investors to the issuer, who agrees to pay back the principal amount along with interest over a specified period. Debentures can carry either a fixed or floating interest rate, paid to investors regularly until maturity. Convertible debentures are open to being converted into equity shares of the issuing company after a specified period or under specific conditions.

C72: Lease financing is a medium to long term contractual agreement between the owner of an asset (lessor/ finance company/ landlord) who grants the other party (lessee/ customer/ borrower/ tenant) the right to use an asset in return for periodic payments (lease rental). Lease financing allows one to utilize commercial real estate property, aircraft, office equipment, audio systems, generators, light systems, security systems, furniture, merchandise, industry-specific machinery, vehicles etc. without having to commit to a large capital expenditure upfront. At the end of the lease contract, the asset is returned to the lessor or alternatively, an option to purchase or renew the lease agreement is availed.

C73: Equity financing is a method used by companies to raise capital in exchange for partial ownership and future profits. This is achieved through the sale of equity instruments such as common stock, preferred stock, convertible shares, Employee Stock ownership Plans (ESOPs), Exchange -Traded Funds (ETFs), Equity Mutual Funds, Options and Warrants etc. Corporations may decide to offer ownership through private placements or to the general public via a stock exchange. New 'co-owners' may invest into a company by contributing cash, equipment, building or other assets.

C74: Equity investors come from diverse backgrounds and may include; private equity firms, venture capitalists, accredited investors, public and private pension funds, hedge funds, mutual funds, charities, sovereign wealth funds, Real Estate Investment Trusts (REITS), commercial banks, central banks, government linked companies, endowments, investment advisers (stock brokers), credit unions, insurance companies etc.

C75: Venture Capital firms (VC) are investors that form limited partnerships with companies. They typically consist of a small group of wealthy individuals or institutions, including pension funds, insurance companies, sovereign funds, bankers, product developers and other institutional investors. Venture capitalists pool and strategically manage funds for investment into a broad portfolio of companies in exchange for equity stakes. With portfolios in the hundreds of millions, their goal is to find and fund small businesses or startups e.g. scientific innovations that demonstrate exceptional growth potential and in the growth stage or at maturity stage and who 'might go public'. One key advantage of equity financing is that businesses are not required to make monthly loan repayments. However, the main drawback is



that companies must give up a portion of their ownership, which dilute their control over the business.

C76: Grants and subsidies are an invaluable source of funding for individuals, communities and businesses. They include financial assistance programs offered by various entities such as; Government Agencies (Federal, State and Local Governments), International Organizations (United Nations, World Bank), philanthropic and charitable organizations, Community Development Financial Institutions (CDFIs), Trade Associations and Industry Groups, Corporate Sponsorships and Foundations, Educational Institutions (Colleges, Universities, Research Institutions), Non-Profit Organizations. These entities typically provide 'no strings attached', one-time financial disbursements for specific projects or initiatives, without the expectation of repayment.

C77: Accessing grants and subsidies often requires a formal application process, which may include detailed proposals outlining how the funds will be used, expected outcomes and financial projections. State and local governments, research institutes, law enforcement agencies, universities, public authorities and NGOs rely on subsidies and grants as avenues of long-term financing.

C78: A business plan is a written document that entrepreneurs use to outline the key internal and external factors involved in managing a venture. It serves as a strategic tool that helps business owners stay focused on their projects by acting as a roadmap for direction, a metric to gauge progress and a checklist for determining the next steps. By clearly defining what needs to be done and when, a business plan helps focus on objectives, guide decision making, coordinate efforts, and develop performance standards. This reduces uncertainty and saves time, money, and effort, ultimately empowering entrepreneurs with confidence and clarity on their path to success. Similarly, a business plan guides entrepreneurs in confidently and effectively sharing their vision with employees, key team members and business partners, ensuring success and financial stability while minimizing mental and emotional stress.

C79: A well-crafted business plan, similar to a prospectus, demonstrates an individual's or organization's preparedness for financing and is essential when seeking funding from lenders and potential investors, including; private equity firms, strategic partners and suppliers, financial institutions, bankers, angel investors, venture capitalists etc. A business plan may also be read by potential customers and clients, advisors and business consultants, franchisees and franchisors, government agencies and regulators etc.

C79: A business plan is often an integration of functional plans. The key components of a business plan include; Executive Summary, Business (Company) Description, Organization and

Management, Product/ Service Description, Market Analysis, Marketing and Sales Strategies, Financial Analysis and Sales Projection, Raising capital/ funds, Appendix.

C80: Executive Summary, also known as 'management summary', provides the bird's eye view of the contents of the entire document and is the most important component of a business plan. By reading the executive summary, readers should be able to understand your business without necessarily reading the entire document. It should also help them determine whether the business opportunity is worth their investment. A well-crafted executive summary should be intriguing, capturing the reader's interest and encouraging them to read the rest of the plan. However, it is advisable to write the executive summary last, after completing the entire business plan. Before finalizing, proof read the business plan to ensure it is free from grammatical errors, buzzwords, jargon, unsupported claims or repetitive information. Then, in a page or utmost two, clearly and concisely highlight the key points of your business plan.

C81: Business Description, also known as the company description, provides a detailed overview of the business. A well written Business (company) description succinctly outlines the fundamental details of your business, including; the official name of the business as registered by the state, business' physical address/ location i.e. where you are/ will be conducting business (headquarter and branches), when the business was incorporated, when the business started its operations, origin or background of the business/ company etc.

C82: Mention the problem of the target market that inspired you to start the business and how the company aims to provide unique solutions that benefit customers through its products or services. Describe the company's current developmental stage i.e. whether the business is in the seed phase, startup phase, growth phase, expansion phase, maturity phase, decline/ renewal phase or exit stage.

C83: Clarify the ownership structure by identifying the owners of the company and their respective percentage of ownership. The ownership structure is a government-defined classification of enterprises that helps regulate certain aspects of businesses including associated tax obligations and liability implications. The most common business structures include sole proprietorship, partnership (general partnership or limited partnership), Limited Liability Company (LLC), and Corporation (C-Corp or S-Corp), Cooperative, Public Company, Joint venture etc.

C84: The overarching concept of an enterprise is to recognize the societal challenges, and address them, and in the process, generate income. A business that, however, exists merely for profit- without a clear purpose- will not replicate its potency and success over the long-term. A truly successful business must, therefore, be truly committed to a set of values that aim beyond

mere financial gain. Establishing core values provides a business and its members with a sense of purpose and an opportunity to commit to something greater than themselves.

C85: Some common core values, virtues or foundational attitudes worth publishing in employee handbooks, memos, letters to employees,, bulletin boards, work areas, rest rooms include: Authenticity, attentiveness, ambition, accountability, accuracy, adaptability, adventure, creativity, cleanliness, comfort, consistency, cooperation, courage, diversity, dedication, dynamism, efficiency, empathy, endurance, equity, equitableness, excellence, fairness, fear of God, fortitude, goodness, gentleness, growth, generosity, hard work, humility, imaginativeness, innovation, inclusivity, independence, integrity, intelligence, inventiveness, justice, kindness, leadership, loyalty, non-conformity, openness, open-mindedness, orderliness, positivity, patriotism, professionalism, playfulness, quality, respect, responsiveness, shared responsibility, selfless service, service to society, self-discipline, self-reliance, stewardship, speed, tolerance, trustworthiness, trailblazing, transparency, winning, wisdom etc. The values typically manifest in the form of mission and vision statement.

C86: One of the most critical aspects of starting a new business is having a clear and compelling vision for the future. (Proverbs 29:18) In his seminal essay, *"The Servant as Leader"*, Robert K. Greenleaf emphasized that foresight is a crucial aspect of effective leadership. A vision statement describes how you foresee a certain future for the company. Some inspiring vision statements include: "To be earth's most customer-centric company", "To be the most creative organization in the world", "To make people happy", "To provide access to the world's information in one click", "To create a better everyday life for all people", "A world where every believer lives out their calling in Gods mission", "A world transformed through equipped and active believers" etc.

C87: A mission statement, on the other hand, is a concise declaration that outlines a company's goals, core values and purpose. It describes 'what you do, how you do it and why you do it'. While the 'objective' and 'purpose' are sometimes used interchangeably in mission statements, objectives generally refer to tangible and immediate goals, while purpose reflects long-term aspirations. Whereas a company's objective may be to "increase solar panel production by 20% next year", a company's purpose might be to "revolutionize sustainable energy." A well-crafted mission statement will not only define a company's direction but will also sell and explain why your business matters and attract potential customers, the right personnel, and investors.

C88: Some examples of mission statements include: Equipping the Saints for works of service," (Ephesians 4:12) "Improving people's lives through meaningful innovation", "To educate and empower as many people as possible", "To inspire and nurture the human spirit – one person, one cup and one neighborhood at a time.", "To develop drugs to address significant unmet medical needs.", "To utilize the power of Moore's Law to bring smart, connected devices to

every person on earth.”, “To organize the world’s information and make it universally accessible and useful.” Strong vision and mission statements ensure that a company stays focused, motivated, and aligned with its long-term goals.

C89: The ‘Organization and Management’ section of a business plan outlines the structure of a company and the team responsible for its operations. An entrepreneur needn’t task himself with everything. No one can singlehandedly handle all aspects of business development. An organizations operational structure remains to be the backbone of all the operating procedures and workflows of any company. Investors pay close attention to the quality and experience of the management team as it directly influences their confidence in the business’s ability to execute its plans and achieve its objectives. To implement operational strategies and achieve long-term objectives, organizations need to determine each employee’s role, place/ department, their specific obligations/ responsibilities and guiding rules.

C90: Outline the internal management team - key people behind the company including the founder, CEO, CFO, COO, Department Heads, Board of Directors), along with their educational background, work experience and accomplishments. Additionally, list the external management team comprising of Advisory Board members and professional service providers. State how large the company is; the number of employees and their hours of operation. Organization structures may also determine and describe the contracts of the employees e.g. permanent (full-time or part-time), fixed-term, temporary (casual), freelance/ contractor, internship, apprenticeship etc. An increase of staff post establishment or during the growth phase may need to be differentiated from periods of decline. Additionally, an organization may choose to outsource certain functions instead of managing them in-house.

C91: An organizations operation structure determines how information flows and decisions are made. Centralized structures, for example, make decisions from the top, with directives flowing downward. On the other hand, decentralized structures distribute decision-making across various levels of the organization, allowing more flexibility. Sociologist Max Weber’s theory of bureaucracy argued that large organizations function best with a well-defined hierarchical system of rules and regulations, authority lines, and standard operating procedures. He believed the centralized system was efficient and effective, but that it also had the potential to become rigid and inflexible.

C92: Organizations that flatten the hierarchy and chain of command, with little to no levels of management, while giving employees a great deal of autonomy, agility, flexibility and innovation are also known to have a decentralized, horizontal or flatarchy organizational structures as opposed to the pyramid-shaped command structure. Products, projects, or markets that a corporation manages may determine whether a parent organization will have a divisional structure. Corporations can also be structured into departments based on the

specialization of their employees or their areas of expertise, resulting in a functional organizational structure.

C93: A product or service description in a business plan is a piece of writing that introduces your offering, highlighting its features and benefits. It can range from basic facts to engaging narratives that make the product or service appealing to potential buyers. A thorough understanding of a product or service- having considered the needs and preferences of the target audience- helps in crafting a compelling description that enhances your business plan and effectively communicates the value of your offering.

C94: A well-crafted product or service description should provide all the relevant details while persuading potential buyers with an emotional punch. Since emotions are magnetic- strongly influencing purchasing behavior, this phase is a perfect place to elicit emotional benefits such as the need for convenience, happiness, status, peace of mind, enhanced lifestyle etc. Beyond educating and persuading potential customers, the best product descriptions help differentiate your brand and offerings from competitors. Clearly explain how your product fills a unique niche no one else is filling and why it stands out. A strong description boosts sales, builds customer confidence, and reduces service queries by proactively addressing common questions.

C95: What is the product? What are the products key features? (Images, info graphics, weight, colors, styles, dimensions), which customer segment does the product target? How is the product used? What are the benefits of the product? What are the pricing details and/ or payment options? Are there any special offers? How was the product made? (i.e. manufactured or handmade), What are the types of material/ ingredients used? Where was the product made? (Or the sourcing in the production chain), Suppose you are in the early development phase; do you have a prototype? Are there care or maintenance instructions? Are there maintenance and support services? What is the mode of delivery? (Physical delivery, digital delivery, subscription-based delivery, self-service delivery, personalized delivery, on demand delivery etc.), Are there customer reviews or testimonials? How does the product compare to similar products in the market? What is your Unique Selling Proposition? (USP) (Is it quality product, generous quantities, attractive prices, special packaging or convenient delivery etc.?) What is the expected delivery time? (When will the final product be ready for launch?) Do you envision future products or services as an extension of the business once the initial product is successfully launched? Are you looking forward to scale the business with additional offerings? Are there complementary products or accessories? Has the product been tested, approved or certified by industry experts?

C96: Don't be tempted to use over-technical industrial jargon. Technical products ought to be presented in layman's terms. Avoid buzzwords and what may appear as condescending

language. Instead, use simple, clear language. Include a Call To Action (CTA) that prompts the audience to take the next course of action e.g. visiting a website, attending an event or contacting you for more information.

C97: The 'Market Analysis' section of a business plan is crucial for providing a comprehensive understanding of the industry, competitive landscape and market dynamics. It helps businesses determine whether the market for a product is extensive, whether the industry is competitive, whether the business as comprised is competitive, whether the business is likely to be profitable and so on. For strategic decision making, the 5 Cs of Market Analysis are used to evaluate a business and the environment or business landscape in which a company operates. These include an analysis of: The Company itself, the Collaborators (partners), the Customers, the Competitors and the Context (business climate).

C98: A PESTEL analysis examines the key macro-environmental factors namely; Political, Economic, Sociological, Technological, Environmental and Legal factors that influence operations of an organization/ company. Following the PESTEL analysis, the first C (Company) in the 5 C's of market analysis can be reviewed last, as it allows the organization to assess internal factors after factoring in all the other external environment factors. A SWOT (Strengths, Weakness, Opportunities, and Threats) analysis is an internal and external focused marketing tool that can be used together or alongside the 5Cs of market analysis and PESTEL analysis in order to complement market analysis efforts and that aid professionals and business managers in strategic decision making.

C99: Competitor analysis is a subset of market analysis that involves identifying and evaluating both direct and indirect competitors within your market. Tools like SWOT analysis are commonly used to assess competitors' strengths, weaknesses, opportunities and threats. What are the chances of a new competitor entering the market and capturing a significant share of your business? How would your business competitors logically react to your future advancements? Competitor analysis helps you to understand what your competitors do well (or not so well), identify potential competitor barriers that may prevent your market entry, and gain insight into their future strategies. Additionally, it enables you to identify opportunities for differentiation, discover ways to gain competitive edge or Unique Selling Proposition (USP), develop strategies to outperform rivals, capture a greater market share etc.

C100: Market research is a key tool for business growth – a powerful tool that can be used in marketing analysis to gather valuable insights into a target market. Just as governments commonly collect information through censuses for policymaking, market research could gather demographic data to analyze the statistical characteristics of a target market or group and can distinguish who the customers are based on factors such as age, gender, income level, occupation, life stage (newlyweds, students, retirees), ethnicity, religion, marital status, family

size and composition, race, tradition, employment status, level of education, geographic location etc. Similarly, psychographic data obtained from market research can provide insights that help define a target audiences' personality traits, cultural and social influences, emotions, fears, motivations and aspirations, opinions and attitudes, buying behavior, values and beliefs, lifestyle preferences, likes/ dislikes, interests and hobbies, desires/ needs etc.

C101: Market research findings can also play a crucial role in defining and testing a company's new product concepts, documenting customer journey to identify touch points for improvements, measuring customer satisfaction to enhance service quality, analyzing a company's success through key performance metrics, identifying emerging trends (e.g. quest for organic or natural ingredients in food stores), identifying and optimizing sales and marketing strategies, prioritizing product features and releases based on consumer demand, measuring the effectiveness of marketing campaigns and tracking results, setting optimal pricing strategies for competitive positioning, recognizing key drivers to success including potential collaborators, identifying and assessing risk exposure to various environmental factors like legal, technological advancements, government impact etc.

C102: The fundamental steps in conducting basic market research include; identifying and defining a research problem (topic), evaluating existing literature/ conducting preliminary research, choosing or locating your investigation point within the research topic, formulating strong and complex research questions connected to a theory or hypothesis, creating a research strategy or design, acquiring relevant market research materials for analysis, conducting field work and collecting data, compiling and analyzing data, testing the hypothesis to validate findings, writing the final research report or proposal for presentation, and finally implementing the data driven strategies based on research insights. A well-structured market research report or proposal ought to follow a specific structure and should be concise, organized/ neat, objective, relevant, accurate, consistent, complete and presented in a timely manner to aid decision-making.

C103: Both primary and secondary sources of data can be utilized for market research. The data can be acquired by observing customer behavior, developing a customer-centric mindset (actively listening and understanding customer pain points), attending conferences, monitoring changing market needs to stay ahead of trends, conducting surveys and interviews to gather first hand insights, post-purchase surveys to assess customer satisfaction and loyalty, engaging with social media and online communities to track discussions and sentiments and analyzing the competition (their social media sites, websites, interviewing their clientele). Similarly data collected by universities (colleges), government agencies/ sources, market research firms/ agencies, syndicated services, chambers of commerce, Artificial Intelligence tools, libraries, credible journalists, trade association reports, newspapers, magazines, journals and periodicals,

previous market research surveys, can also be quite helpful towards making well-informed strategic decisions.

C104: A business's 'Marketing and Sales Strategy' serves as a strategic roadmap for launching and managing marketing and sales campaigns. Businesses accomplish their goals not only by providing beneficial goods and services but also by exhibiting cultural and social values that resonate with, persuade and influence their target audience.

C105: The UK based Chartered Institute of Marketing (CIM) defines Marketing as *"The management process responsible for identifying, anticipating and satisfying customer requirements profitably"* and Sales as *"The part of marketing that involves direct interaction with potential customers, persuading them to purchase products or services by demonstrating how their needs can be met"*. The American Marketing Association (AMA), on the other hand, defines Marketing as *"The process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organizational objectives"* and Selling as *"The personal or impersonal process of assisting or persuading a prospective customer to buy a product or service or to act favorably upon an idea that has commercial significance to the seller."*

C106: Marketing and Sales are powerful business tools that can drive exceptional growth and success. Their primary purpose being to build, enhance and strengthen a brand's presence in the market. It is important, therefore, to proactively outline the marketing and sales tactics and strategies for different product lines or market segments that will market your idea, product, or service that can yield increased sales growth, increased market share, increased revenue, increased conversion rate of leads or prospects into paying customers, increased website traffic, increased customer engagement (email open rate, social media interactions, click-through rates), increased brand visibility/ awareness (measured through surveys, social media mentions, search engine visibility), higher customer satisfaction, stronger relationships, higher quality leads generation etc.

C107: The 5 fundamental elements or tools of marketing and sales, also known as the 5 Ps of marketing or the marketing mix, include Product, Place, Price, Promotion and People. These elements serve as a strategic framework to align business goals with customer needs. By leveraging the 5 Ps, businesses can effectively connect their ideals, products, and services with the right target audience, ensuring maximum reach and profitability within a specific timeframe.

C108: A product refers to a business's offering, and can include goods (such as cookies, software, refrigerators), or services (such as book keeping, martial arts classes, dance classes, and car washing) that are desired or rather are on demand and are likely to fulfill existing



customer needs. To stand out in the market, an offering should be unique and differentiated to attract customers. It must emphasize and guarantee functional quality, have an appealing appearance and aesthetics, be well branded and packaged, and possibly have the finesse of warranty.

C109: Place refers to the 'where' of a business and encompasses all the distribution channels for a product. The phrase "Location, location, location" is one of the most significant mantras in real estate and business, as a business's location can determine its success or failure. When selecting a location, it is important to consider several key factors to ensure efficiency, sustainability and growth. These include proximity to raw materials, access to power and water, market accessibility, good transport network, infrastructure and social amenities, connectivity to branches and stakeholders etc.

C110: Would you prefer a physical store or an e-commerce platform with a website and online deliveries? Do you prefer to operate from home, a garage, basement, or a new office space? Will you sell directly to consumers via sales personnel, or will you rely on intermediaries and third-party agents? Place can also refer to product placement within a store. Conducting a 'location search' is essential to identify the ideal physical, online or offline space that best reaches your target audience. Ensuring that your product or service is assessable and visible to customers is key to success.

C111: Understanding customers' needs, habits and behaviors can go a long way in helping you to select places and distribution channels that align with customer shopping habits. High end customers, for instance, may prefer exclusive distribution options and might be drawn to serene suburban locations with ample parking rather than more visible, high traffic urban areas. Meanwhile, price-conscious consumers may avoid brands with higher costs due to the escalating prices as a result of additional commission fees and distribution expenses associated with upscale areas.

C112: Pricing is a marketing strategy that determines a products real or perceived value and competitive price through market research. Capitalists view the price mechanism as an "invisible hand" that keeps the capitalist system functioning effectively- while operating through the natural forces of demand and supply. By understanding market dynamics, customer needs and the competitive landscape, businesses can effectively implement pricing strategies that attract customers while maintaining profitability. Customers often associate high prices with quality, exclusivity and prestige. Consumer willingness to pay or spend on products or services- such as luxury goods- can prompt sellers to raise prices in order to enhance their perceived value. Strong demand for a product may also prompt a seller to charge a premium price. If, however, the prices are set too high, the business might not generate enough sales to remain profitable. Conversely, if prices are set too low, a business may sell many units but fail

to generate sufficient profit to sustain the business. Very low prices may also result to customers passing up a product as they may be concerned that it might be of inferior quality.

C113: Skimming pricing is a strategy where businesses set high initial prices for a product or service in order to make quick profits from a new product or service that is in demand, and gradually lowering them as competitors enter the market. Dynamic pricing is a flexible pricing approach that adjusts prices based on various factors such as market demand, supply conditions, competitor pricing, customer behavior and time of purchase. Businesses use this strategy to maximize profits, charging higher prices when demand is strong and lower prices when demand weakens. Geographical pricing involves companies setting different prices for different regions or geographic areas. The adjusted prices often reflect shipping costs, local taxes, market competition, and willingness to pay.

C114: In order to penetrate a market, free samples can be given or rather discount pricing can be taken up so as to entice more customers to try or buy a product and gain market share. Bundled pricing is another strategy where multiple products or services are sold together as a single combined package at a reduced price, making it more attractive than purchasing items separately. Consistent 'right pricing' is key to attracting customers, driving higher sales volumes, and securing market share growth while ensuring profitability.

C115: Market determinants that may influence pricing decisions include; cost of production, distribution channels used, market demand, payment arrangements, economic conditions, extended terms of credit, desired trade margins, competitor action and prices, legal and regulatory factors, marketing tactics like psychological pricing, anchoring, seasonal discounts etc.

C116: Promotion is a powerful marketing and sales tool that helps businesses create demand, increase brand visibility and awareness, generate leads, close sales, enhance customer experience, boost engagement, build customer relationships, and foster brand loyalty. During promotion, products and services are differentiated to highlight their unique benefits and qualities. The Promotion mix, also known as the Marketing Communication Mix, is a combination of promotional tools used by marketers to communicate with their target audience. The 5 key elements of the promotion mix include: Advertising, Sales Promotion, Public Relations and Publicity, Direct Sales (Personal Selling) and Digital Marketing.

C117: Advertising is a promotional strategy that aims to call the attention of the public in order to inform, persuade, remind, and engage them of a product or service. The actual promotional messages are called advertisements, or ads/ adverts for short. A Unique Selling Proposition (USP), target audience, budget, brand identity, Ad format and design, timing and seasonality, legal and regulatory compliance, consumer behavior and insights, competitor analysis, platform

selection, campaign goals etc. are essential to crafting effective advertising messages. Hence, a company's logo, colors, photos, animations and effects, graphics and icons, personal endorsements from hosts, promotional codes, QR codes, discount details, typography, interactive elements, case studies, personalized subject lines, concise voice overs, hashtags, links to landing pages, simple texts, targeted keywords, memorable messaging, inspirational background music, trust badges, live chat support, email sign-up forms, brand stories, video content, taglines and slogans, eye-catching images, product banners, pop-ups, customer reviews, Calls To Action (CTA) to any other messaging on websites and other online and offline platforms aid in crafting advertising messages that attract clients, encourage engagement, build customer satisfaction and loyalty and ultimately strengthen your brand.

C118: Print advertising is a form of promotional tactic that involves placing ads in physical publications such as magazines, newspapers, trade journals, posters, stickers, pens, diaries, catalogues, flyers and leaflets, direct mail newsletters, calendars, brochures, business cards, uniforms, vans, T-shirts etc. in order to enhance brand visibility and readership among the target audience. Direct mail advertising involves sending printed materials like newsletters, postcards, catalogues and other promotional material directly to consumers through targeted mailing lists. Email advertising, also known as email marketing, is a sales and marketing strategy that involves sending promotional messages, newsletters and other targeted content directly to emails collected from forms, websites or other Know Your Customer (KYC) sources. E-mail advertising keeps clients updated on a company's latest developments, news, relevant content, industry trends, promotions, sales and discounts while fostering customer retention and strengthening relationships with the customers.

C119: Out-Of-Home (OOH) advertising involves the use of billboards, digital signage, banners, placards, posters, point-of-sale displays, window displays, street furniture (bus shelters), ads on interiors and exteriors of buses, ads at fairs and exhibition etc. Broadcast advertising can be delivered via audio (radio) or video (Television, film/ cinema) or a combination of both through internet streaming services. Text message marketing (SMS Advertising) involves sending promotional messages, alerts or updates directly to customers' mobile phones via short message service (SMS). Corporate sponsorship and promotion is a form of advertising that increases a brand's visibility by associating it with specific events. It often involves experiential marketing, where consumers engage uniquely with a brand.

C120: Word-of-Mouth (WOM) advertising or *viva voce* is a unique, cost-effective and authentic marketing tactic where a brand reaches new audiences and builds positive brand reputation courtesy of consumers who talk about its products or services. This happens via any medium, often in daily conversations with friends, family and other close relations. Marketing buzz or simply 'buzz' is a viral promotional technique that focuses on creating emotionally engaging

content about a product, service, brand or campaign. The goal is to compel viewers to share through word-of-mouth or on social networking sites such as Twitter (X), Facebook, Instagram, TikTok and others.

C121: 'Seeding' in viral marketing involves strategically sharing content or messages with a select group of individuals-such as influencers, opinion leaders, influencers, celebrities, or brand ambassadors- before launching the campaign to a broader audience. This approach helps to generate initial traction and amplifies reach.

C122: Consumer-Generated Advertising (CGA), also known as User-Generated Content (UGC), refers to promotional content created by consumers rather than brands. Such content include social media posts, images, testimonials, videos, reviews, comments etc. which are shared across platforms such as podcasts, blogs, wikis, forums, and individual websites. Brands can encourage CGA by curating or sponsoring consumer content to spark a viral effect and often leverage user-generated content through hashtags, contests, giveaways, or dedicated campaigns to encourage sharing experiences and stories.

C123: Sales promotion is a marketing and sales strategy that involves offering gift items or incentives to clients in order to spark interest, encourage product trials, heighten brand awareness, create demand, encourage repeat purchases, spin and boost sales, clear out inventory, boost customer satisfaction, encourage customer loyalty, reward loyalty etc. During sales promotion, samples and free trials, trade promotions for retailers and distributors, daily discounts, flash sales, limited-time offers, lifestyle discounts (tailored for certain types of customers e.g. teachers, students, veterans, seniors), referral discounts, free shipping and returns, branded gifts or bundles, 'Google Business Profile' offer posts, Buy-One-Get-One (BOGO) free deals, bundling, vouchers and mystery coupons, contests and giveaways, cause-based marketing (e.g. charitable cause promotions), cash back offers, reward and loyalty programs, and any other incentivization program can be orchestrated. Sales promotions campaigns can be jointly executed with complementary businesses to maximize resources, leverage each other's customer base and amplify returns.

C124: Public Relations (PR) is a powerful tool in marketing and communications, serving as a strategic management approach that help organizations and individuals manage their public image and reputation. Organizations or individuals achieve success courtesy of PR by proactively shaping their narratives- what they do, what they say and what others say about them- thereby maintaining a strong and professional brand image.

C125: Public relations departments, whether in-house or outsourced, typically collaborate with marketing teams, communications and social media managers, advertising departments, fund raising managers, brand ambassadors (including influencers) to create effective content,

streamline communication, track engagement, and enhance media outreach. By using facts, reason, logic, emotions etc. to connect with key stakeholders, PR professionals develop and deliver tailored communications that focus on enhancing organizational trust and credibility, aligning with a brand's identity and target audience, engaging audiences effectively, enhancing brand visibility and awareness, integrating products into the market, generating leads, boosting sales and profitability, gaining significant market share, celebrating achievements, recognitions and awards, managing events and Corporate Social Responsibility (CSR) initiatives etc.

C126: The 4 main publics in Public Relations include; Internal publics (Employees, management): External publics (present, former, and potential clients; suppliers, partners, opinion leaders, influencers, trade associations, other businesses within the industry, non-governmental organizations (NGOs), competitors, shareholders, creditors, investors, local and global community): Media (bloggers, media outlets, online platforms, journalists): Government (public officials and regulatory bodies including lobbyists, lawyers, policy makers and compliance officials).

C127: Public Relations can take various forms, including; issuing publications and printed material (annual reports, direct mail, booklets, brochures, articles, magazines); creating and distributing press kits (Press releases, fact sheets, art presentations, videos, photographs in one neat package); speaking engagements (participating in conferences, panel discussions, and public forums); posting, interacting and managing brand presence online; product placement (strategically featuring products in media and entertainment); sponsorships of major events (educational, sports and cultural events); acknowledgements (sending thank you notes/ congratulatory messages); consumer education and other Corporate Social Responsibility (CSR) activities.

C128: Events that can be harnessed to achieve PR goals include; trade exhibitions, industry conferences, product launches or announcements, partnership announcements, charity and fundraising events, community outreach and volunteer programs, news conferences, holidays celebrations and concerts, blood donation drives, seminars, contests, award shows, Exclusive VIP events or previews, corporate milestones and anniversaries, public service activities etc.

C129: Publicity, an aspect of Public Relations, refers to the condition of being open or accessible to the public. As a form of mass communication, publicity aims to provide a forum of engagement with a wider audience or targeted stakeholders, fostering trust and credibility, while gaining immediate favorable public perception of a product, service or brand etc.

C130: With its deliverable being the truth, publicity rarely attempts to sway public opinion in any specific direction as is the case of advertising and public relations. Unlike advertising which is usually paid for, publicity can be free and is usually earned. It arises when something about a

business is deemed factual, informative, newsworthy or attractive to public attention. Businesses can leverage publicity in their marketing campaign to grow their brands without incurring the costs and complexities of advertising or public relations. Publicity primarily seeks to draw public attention to various aspects, such as policies, initiatives, achievements, new products, civic activities, social values, research and development successes, missionary activities and social contributions etc.

C131: Avenues for publicity can include; pitching an idea or story to showcase products, services, company news, or industry trends to the public- possibly through media reporters, columnists, news outlets, bloggers, journalists etc.; collaborating with other companies offering complementary products; creating and maintaining a business profile on social media; giving interviews or giving speeches as an expert at conferences or on podcasts; offering charitable donations; organizing, attending or inaugurating product launches, seminars, trade shows; opening public or corporate spaces and participating in festivals, concerts, sports and charity events etc.; announcing promotions and offering free products or coupons etc.

C132: Direct sales is a promotional methodology that increases brand awareness through direct interaction with random or targeted customers without involving intermediaries or middlemen such as retailers and wholesalers. It often requires immediate recipient or client actions such as making inquiries, purchases, subscriptions etc.

C133: Personal selling is a form of direct sales that involves direct, person-to-person, face-to-face interaction between a salesperson and a potential customer. It typically includes door-to-door sales, one-on-one meetings, and product demonstrations, distinguishing it from other forms of direct sales like telemarketing or online direct selling.

C134: Telemarketing is a form of direct sales where businesses (sales representatives) contact potential customers over the phone to promote products or services, gather information or generate sales. Webinars are an excellent tool for both business-to-business (B2B) and business-to-customer (B2C) interactions. They provide a platform for direct engagement, knowledge sharing and relationship building through live or recorded online sessions on platforms such as Zoom, Google Meet, Microsoft Teams, Google Classroom etc. Webinars enable real-time conversations with participants from anywhere across the globe. They are engaging and make it easier for businesses to generate leads and build relationships that lead to sales- without necessarily deploying aggressive sales tactics.

C135: A direct sales person focuses on the right leads, makes adequate preparations, and utilizes his/ her knowledge, skills and abilities to persuade a customer to purchase a particular product or service or to build a desired relationship. The direct sales business promotion model can either be 'single level', where a sales person earns commissions only on their own sales, or

'multilevel', where a sales person earns commissions on both their own sales and the sales of their recruits. Direct sales agents use various tactics such as cold calling, distributing flyers, brochures, catalogues, postcards, direct mailing of newsletters or mail order catalogues, sending text messages, networking or conducting product promotions at events.

C136: Digital Marketing (Online marketing) is an easy and cost-effective promotional tool compared to traditional marketing methods and that many businesses can marshal towards mounting a formidable marketing campaign. Considering that the average adult today spends about 6.5 hours daily browsing the internet, maintaining a 24/7 online presence allows customers to conveniently find and engage with a brand at any time. To establish a strong media presence, businesses should create relevant social media accounts and cultivate an organically growing audience.

C137: Popular social media platforms such as Facebook, WhatsApp, Pinterest, LinkedIn, Instagram, TikTok, Messenger, X (Twitter), You-Tube are free to use and provide powerful tools for connecting, engaging, and building a community. To strengthen online presence, professionals should position themselves as experts in their field by sharing informative and engaging content while actively responding to their audiences concerns. For a professional and engaging online presence, it is crucial to complete social media bios with key details, including location, profile pictures, cover photos, contact information, and links to websites or other social media profiles. Active social media engagements play a significant role in driving website traffic, improving online visibility, and enhancing Search Engine Optimization efforts.

C138: Ensure that you have a website to support Customer Relationship Management (CRM), providing a platform where your customers and target audience can learn more about your business, products and services. A website or blog serves as an essential tool for addressing common inquiries and building brand credibility. Within your website, consider adding a blog section where you can publish daily or weekly articles. The content of your blogs should be well researched, informative and adding value to your customers. Having a website offers several benefits, including; capturing more leads, gaining insights into shopper behavior, reducing business costs, enhancing trust, credibility and reputation etc.

C139: Content Marketing is a strategic approach that focuses on creating and distributing valuable content to attract and engage a clearly defined audience. A creative agent or a marketing agency can create great content by optimizing the content for search engines. Search Engine Optimized (SEO) messages, involving keyword research, writing engaging content and ensuring the messages are structured for readability, can be used in newsletters, emails, text messages, blogs, websites etc. in order to attract targeted traffic and to enhance a brands online presence.

C140: Leveraging Local Search Engine Optimization (SEO) can significantly boost a business's visibility in search engines like Google, DuckDuckGo, Yahoo, Microsoft Bing, Qwant, Startpage, Searx, Swisscows, Ecosia, Baidu, Yandex, among others. Local Search Engine Optimization (SEO) enables you to market your business to people within your locality. You can, for instance, achieve this by listing your business for free on 'Google Business Profile' (formerly 'Google My Business') and optimizing with local/target keywords such as "near me". Google Business Profile allows a business owner to display the business name, business category, business description, attributes, products (images, descriptions and prices), business address, location description, phone number, services, business hours, website URL, offers, updates and business reviews, event posts, Q&A section etc. Once listed and optimized for local SEO, people can easily find your business through Google Maps and in Google Local Pack Listings. Google Business Profile offers features for businesses to also manage bookings and appointments and access insights and analytics about customer interactions.

C141: In order to succeed in digital marketing, you ought to gauge your target audience and ensure a strong presence on social media platforms where they are most active. Your success will vary across different accounts. If, for instance, you are selling a marketing automation tool targeting marketing professionals, you should set up your social media presence on LinkedIn, as it is ideal for professionals. However, if your target audience includes younger users like Gen Z, then, platforms such as Instagram and Tik-tok would be most suitable. While short texts work best on Twitter, high quality images perform well on Instagram, and short-form video content is ideal for TikTok.

C142: Additionally, publishing informative and engaging content requires an understanding of algorithms and the type of content that resonates with your audience. Using GIFs, memes and videos aligned with your brands values, voice, and tone can enhance engagement. Hashtags are a valuable search function that can be leveraged to boost visibility, encourage User Generated Content (UGC), and expand cross-platform promotion, strengthening a brands image on social media. Integrating audio content like podcasts, music and sound tracks, live audio rooms can be an excellent way to diversify your marketing approach, connect with your audience on a deeper level and enhance your brand presence.

C143: Digital marketing can also take the form of 'paid advertising' whereby organizations pay to promote content such as video ads, social media ads, display ads, search ads, audio ads. The sponsored content, also referred to as sponsored posts, paid posts or sponsored reviews, often includes links that direct the users either to the sponsors homepage or specific product pages on the sponsor's website. Sponsored reviews or paid posts for social media channels including; Instagram reels, Facebook reels, TikTok videos, you-tube shorts, spotlight on snap chat, linked-in sponsored content ads etc. can be strategically linked, shared or cross-promoted across



various platforms, including targeted Social Networking Sites (SNS), weblogs (blogs), wikis, internet forums (online message boards) and individual websites in order to increase brand visibility, capture high-intent customers, improve conversion rates and to manage marketing campaigns.

C144: The 'People' element in the marketing mix emphasizes the importance of human interactions in shaping the customer experience and relationships. Teamwork is synergistic like a "Buy two, get one free" proposition or like several logs that burn together to produce a brighter and longer-lasting fire as opposed to a single log burning on its own. Believe in- and make clear investments in 'people power' because teamwork or collective service is the *sine qua non* (essential condition) of today's dynamic organization. Hiring the right sales representatives and customer service champions remains to be crucial for an organization to deliver on its brand promise. The recruited individuals should align with the company's values, communicate in the brand's tone, and act as advocates for the service or product the organization offers.

C145: Be magnanimous and take very good care of those in your charge. Cynicism, psychopathy, sadism, Machiavellianism and bureaucracy, unfortunately, reign in many places leading to resistance- whether between employees and employers or other relationships. Rather than following through autocratic management practices, and playing to people's fears, doubts, anxieties and insecurities, get to where your people are and take them by the hand. To the degree that you give your people what they want, they will give you what you want. Rather than scheming, manipulating or shuffling people around- scratching people where they itch- gently, patiently, persuasively, empathetically continues to be of prime importance towards leading, motivating, supervising, guiding and influencing others.

C146: Remember and use people's names. Be polite, respectful, gentle, cordial, helpful, tolerant and courteous. Do not limit your respectfulness and good manners only to strangers. Honor costs nothing and people are forever. Strive to make your co-workers, employees, feel respected and valued- for they too are made for honor. Place a premium on human relations and people centered philosophy where people matter more than things and time, as each human being has inherent worth and dignity.

C147: American essayist Ralph Waldo Emerson wrote, "The whole of heraldry and chivalry is in courtesy." Thus, never take for granted the favors and chores that others are always doing for you. If you do, your relationships will wither into dullness and die in complacency. Listen to, understand and recognize people's needs and where appropriate- apologize and make amends. Go beyond the call of duty to make the others' work easier. Aspire towards the 'people's' quest for good pay, opportunities for respect, creative expression, growth and achievement, proper supervision, feelings of security, synergy, diversity, friendly workers, solidarity,

subsidiarity, outdoor work spaces and activity, inner peace, shared destiny, personal power, fulfillment, satisfaction, self-esteem, actualization of uniqueness, amusement, enjoyment, play time, inner joy etc.

C148: Grooming personnel skills, professional appearance and attitudes, along with motivating and measuring the effectiveness of the personnel, are key strategies for ensuring that employees meet both customer and organizational expectations. Personnel can also be empowered, supported or incentivized through shrewd reward schemes like; sustainable and timely salaries/ commissions/ bonuses, profit sharing plans such as stock options, career development opportunities, offering favorable work, performance recognition, gifts, additional time off, field trips and vacations, raffles, tuition reimbursements etc.

C149: The relationship between a customer and a company should go beyond or transcend selling. See your customers as people and not merely as consumers of your product. Relationship marketing is a long-term marketing strategy based on building and growing deeper, stronger and more meaningful relationships with a company's customers, by listening to customer's needs and responses to the latter, and by providing what they want, and more, so as to gain customer satisfaction and customer loyalty. To be successful in growing your business, you must actively listen to what your customers are saying about you offline or online. Customers, for instance, share opinions and will either talk positively or negatively about you on social media, blog posts, news sites, website hyperlinks etc. Investing in analytics tools, customer insight tools, social media listening tools and website performance tools will enable you to gather customer sentiments, brand reputation, customer feedback and insights into industry trends. Ultimately, prioritizing people will lead to increased brand advocacy, increased customer loyalty and overall success in the market place.

C150: The 'Financial Analysis and Sales Projection (Market forecast)' step is essential to any well-structured business plan. Investors consider this section of the business plan as being very crucial. Whether or not you are seeking funding, always include a financial analysis and sales projection, as it serves as a guiding framework for your business strategy. Income statement (profit and loss statement) overview, balance sheet highlights and cash flow statement overview are some of the elements to include in a financial summary.

C151: Whereas a financial analysis is an overview of how a business has so far grown its revenue and market share, a sales projection is an estimate of future sales figures over a given future period. Forward-looking statements give managers and stakeholders a concise idea and image of how projects would perform. The current business position and available historical internal data like income statements, balance sheets, cash flow statements, and even tax returns can be used to derive future constants of a business e.g. revenues/ earnings, expenses,

profits, stability and potential growth. External realities such as economic conditions and market sentiments when factored in give a more accurate market forecast.

C152: Through the scrutiny of an honest and convincing financial analysis (summary), state a 3-5 years projected return on investment and clearly state the logic behind the projections. New and yet to be profitable business ought to be clear and realistic, being wary of inflating sales projections by doing comparative market searches and drawing the performances and norms of similar businesses. For ease of mastery and for a better experience, be sure to use charts and other graphics that demonstrate your financial analysis and sales projection.

C153: The 'Raising Capital/Funds' section of a business plan is crucial for securing financial resources to start, operate and grow a business. A business can be starting up, in a high growth period, stagnant phase or in decline. Consequently, each stage of a business- whether startup, high-growth, stagnation, or decline- has unique cash flow needs and financing requirements.

C154: When seeking financing, be specific about the amount of capital required and how it will help achieve business goals. Explain whether the funding is needed for stability, growth, hiring employees, purchasing inventory, acquiring another company, expanding advertising, or investing in specialized equipment or technology. Demonstrate to the investors why the funding project would be a viable investment. Investors use Key Performance Indicators (KPIs) like revenue growth rate, market share growth rate, operating cash flow, net profit margin, gross profit margin typically outlined in a company's financial analysis (summary) to assess the financial health, market position, growth potential and overall viability of a business before committing to an investment.

C155: As part of risk analysis and mitigation, lenders and investors often look into the personal net worth of a business owner when evaluating a loan application or investment. This is done to assess the borrower's ability or reliability to repay the loan or handle financial responsibilities. You may, thus, be required to demonstrate the value of bankable assets or collateral e.g. real estate, vehicle, inventory, stocks and bonds, equipment etc. that you would be willing to offer as security to guarantee your ability to repay a loan.

C156: Explain how you plan to pay off the debt, or rather what kind of Return on Investment (ROI) you are ready to offer to the potential investor(s) over a given future timeline. For investors wishing to buy company's stakes, you will be required to state the percentage stake in the company you are willing to offer in exchange for the investors' financial backing. Debt repayment with interest, profit sharing, board representation, discount on products and services, convertible securities, royalties on sales, preferred shares, milestone bonuses, advisory roles, recognition and branding opportunities are some other ways to reward financiers and investors.

C157: In the appendix section of the business plan, feel free to include any other valuable supporting documents as key components of your business plan that weren't able to organically fit within your business plan. These can include; incorporation papers, licenses, permits, contracts, financial statements, inventory documentation, technical product/ service illustrations, organizational charts, affiliates such as attorneys and accountants, business credit history, market test results, media and press clippings, intellectual property documentation (patents, copyrights, trademarks). Other useful additions include customer or expert endorsements, tax returns, executive resumes, letters of intent, marketing materials, sales projections, awards, best accomplishments, accreditations, certifications, risk analysis and contingency plans (operational risks, regulatory risks, competition risks, technology risks). Legal documents such as supplier (vendor) contracts, partnership agreements, and lease agreements can also be included.

## **EXPENSES, SAVINGS AND INVESTMENTS**

E1: One notable aspect about expenditure is that it tends to rise as earnings increase. As your earnings grow, you will be tempted to lavish your money on things that could ultimately lead you to financial instability. The power of money comes with the need for real power. Highly likely, there'll arise a need for emblems of status. Highly probable, there'll arise a need to seek flashy items in order to impress friends, associations, influential elite groups or even to challenge the status quo. You will find it hard to resist credit card debts, expensive dinners, luxury cars, elitist club memberships, hobbies and craft shows, "Buy Now and Pay Later" offers, shopping sprees in expensive boutiques, buying expensive household brands and labels, building or refurbishing your house, buying expensive furniture to match new house etc.

E2: Just like a small leak can sink a great ship, no one can afford the luxury of being imprudent with finances. Whenever resources aren't managed wisely and respectfully, success is bound to be short-lived. Indulgence in excess, profligacy, wantonness, extravagance or reckless spending without thoughtfully thinking of the consequences will certainly plunge anyone beyond financial despair. Indeed, much of our being uptight and living on the financial edge remains largely self-inflicted. If you have no surplus or savings and you are accumulating personal debts, you are consuming beyond your production limits and treading on the grounds of extravagance. Handling money poorly, as spendthrifts emotionally and luxuriously do- taking unnecessary risks by spending more than you get, you dip into savings that eventually burn a big financial hole in your pocket. Scarcity, the insufficient availability of resources to satisfy ones' wants becomes an inevitable consequence of handling money poorly. Bankruptcy becomes the unfortunate predicament that befalls a person or business that is unable to pay for his or her financial obligations, often resulting in further losses through auctioning of property, fines or even prison sentence.

E3: To a large extent- poverty consists not in the decrease of ones possessions but arises from an increasing desire for more material possessions. Too often, we spend money we haven't earned on things we don't need to impress people we don't like. There's a lot more to money, however, than getting a lot of it. It is believed that 'If you know how to spend less than you get, then you have the philosophers' stone. American essayist, poet, naturalist and philosopher Henry David Thoreau said, "A man is rich in proportion to the number of the things which he can afford to let alone." Get rid, therefore, of the extravagant 'Riches are for spending' mentality. (Proverbs 21:17, Luke 15:13-14) If employed, have enough smarts to realize that you are lucky to get an income. Waste not, want not. Don't be like Esau who ravenously traded his birthright for a bowl of soup (Genesis 25: 29-34). Always take care of the pennies, and the pounds will always take care of themselves.

E4: Always consider what's worth spending your money on. A Swedish proverb says, "He who buys what he does not need steals from himself." Never compromise what you will really need tomorrow for what you want today- for if you purchase what you don't need now, you will eventually find yourself selling what you do need. Learn to control your urges and align your way of life with your income. Spend nobly. Be frugal and plain. Simply put, don't lose your money. When tempted to shop impulsively, remember that good things come to those who wait. The truly wealthy don't increase their spending when their income increases. Instead, they delay gratification, make savings and increase their investing. They live within their means and continually work on expanding their dreams.

E5: The accumulation of possessions isn't the true standard in evaluating our importance and success. Commerce and advertising, however, deeply understands human ego and frailty and have successively created irrational desires, distorted perceptions and fueled competitive instincts leading to disproportionate discontentment. By appealing to consumers to make vain and emotional purchases of the goods or services they market, and by exploiting life's most fundamental dilemmas, advertisers are increasingly shifting towards manipulation, misleading tactics, and deceit rather than demonstrating how helpful or sturdy products or services are.

E6: In today's materialistic and media-saturated society, consumers should sharpen and raise their intellectual antennae to enable them to sift through the advertising messages communicated by influencers and advertisers. All consumers should be aware of how they are being influenced and be always alert and taking proactive measures to remove themselves from the dangers of being preyed upon. We ought to question the principles of marketeering, rather than blindly conforming to the persuasions of markets and marketeers. Indeed, we inch closer to beating marketers at their own game when we realize the difference between our emotional and actual needs. Largely due to lack of discipline and self-control and coupled with an overwhelming desire to 'keep up with the Joneses' or to outdo their peers, consumers have continually been preyed upon, ending up as victims of their own selfish nature and of the unrelenting market system. Persuaded to rise and measure-up to the lofty standard set by the markets, consumers fall into the most destructive spending behavior called impulse buying.

E7: Our spending habits are often a reflection of our emotions. Therefore, as a mitigative measure against impulsive buying, aim to minimize your exposure to stimuli that create false needs or impulses for discretionary products and services. One effective strategy is to mute TV commercials or avoid home shopping programs altogether. Similarly, reducing exposure to online retail sites, magazine advertisements, and mail-order catalogs can help prevent prodigious spending. Instead of letting advertising dictate your purchases, consider taking up a productive hobby like studying, which can shift your focus away from consumerist influences. Keeping your life simple, uncomplicated in terms of money, expenses, demands, and needs,

frees you from the anxiety of market domination by large corporations. On the other hand, contentedness and financial discipline go hand in hand in cultivating a life of peace and sufficiency relative to impulsive decisions driven by market pressure. Rather than aiming to fulfill the lusts of the flesh, (1 John 2:16, Galatians 5:19-26) prioritize your well-being and work towards finding and fulfilling your unparalleled and highest aspiration on this plane of existence.

E8: Limit your exposure to individuals who are critical of your desire to get out of debt or who exhibit spending behavior that you are trying to avoid. Don't follow or copy the crowd blindly; spending your time challenging the status quo, living other peoples life and buying things for show off. Always know and stay in your lane. "Do not join those who drink too much wine or gorge themselves on meat, for drunkards and gluttons become poor, and drowsiness clothes them in rags". (Proverbs 23:20-21, Habakkuk 2:15, Ecclesiastes 10:16) Toxic work environments breed unhealthy lifestyle competition and often result to negative outlook of self, poor work life balance, low morale and chronic stress.

E9: Contempt, it is said, is a king's privilege. Learn, therefore, to withhold your attention from what holds no value and refuse the lure to keep up with the "feel good", "footless" and illusionary spending habits of the Joneses and those addicted to swagger. Elisabeth Marbury (1856) said, "The richer your friends the more they will cost you". Always remember that all that glitters is not necessarily gold. Beyond the noticeable razzmatazz, you will never know what stresses other people are masking. Learn, otherwise, to question your personal lifestyle rather than your neighbors. Learn to be content and always mind your own business. Otherwise, your poor and more complicated life will not only rob you of your peace but you will end up enriching the lives of others as you impoverish your own.

E10: While in pursuit of financial freedom, learn to always cut your clothe according to your size. Appreciate and embrace the spirit of thrift-more so if you have had firsthand experience with economic downturns. Instead of adhering to capitalist ideologies, choose simplicity over sophistication, and prioritize a fulfilling life over conspicuous consumption. Always remember that 'Small is Beautiful' and that simplicity frequently reflects the highest level of sophistication. Adopt a mindset that values prudence and foresight- practicing frugality without necessarily being stingy or cheap.

E11: Reduce your non-essential expenditures by curbing your appetite for ephemeral goods and luxuries. Changing your consumption patterns and getting used to making smart choices will definitely save you money. Avoid the pressure to keep up with fashion trends (1 Timothy 2:9-10), designer labels and extravagant social events. Drive an energy efficient vehicle that fits your budget and has low maintenance costs and regularly tune your car to prevent excessive fuel consumption and minimize environmental pollution. Whenever possible, opt for cost

friendly transportation methods such as biking or public transit. To maintain financial stability, allocate no more than 25% of your income to housing. Similarly, choose schools for your children that are within your financial means. Monitor your household expenses, including water, power, gas, fuel usage, to keep your utility bills low. Incorporate do-it-yourself (DIY) tasks, such as doing laundry on your off days, to further reduce domestic costs. Be mindful of your entertainment expenses. Instead of committing to expensive gym memberships, explore affordable alternatives like home workouts or outdoor fitness activities.

E12: Try to limit or eliminate habits and lifestyles that may be hazardous to your health. Avoid or scale down on junk food, prepackaged convenience foods, cigarettes, excessive salts, simple sugars, unhealthy fats, caffeine, alcoholic drinks, and engaging in risky activities such as extreme sports or gambling. Fatigue and burnout caused by overwork, worry, stress, or lack of sleep weakens the immune system and disrupts natural rhythms, negatively affecting both health and well-being. Drink plenty of water to stay hydrated and do not overlook the value of adequate exercise, rest and relaxation.

E13: Whenever possible, practice gardening and grow your own foods. Fruits and vegetables are live foods- rich in vitamins, minerals and fiber and are better eaten raw or lightly cooked. For affordability, choose to consume fruits and vegetables that are in season around you. Opt for plant-based protein instead of animal protein as it is both cost-effective and beneficial for overall health. Embrace restoration by repairing and organizing broken or unused items around you. Declutter your space by getting rid of objects that no longer serve a purpose, as this promotes mental clarity and harmony. Stepping back from constant food consumption- through fasting-can act as a natural detox, allowing the body to break down and recycle damaged cells, remove toxins and generate healthier cells.

E14: Can you tell if the prices are right? In most markets, profits are made in buying rather than in selling. Jog around an area and notice slight differences in prices and be good in buying by asking for a bargain. Prioritize shopping where your loyalty reward points can be redeemed for a wide array of rewards such as travel perks, discounts and coupons, special services, exclusive access, shopping vouchers, dining vouchers and free products etc. Utilize the economies of scale to make the most of your budget. In the long run, forming a money-saving cooperative, a network amongst peers or neighbors, to pool resources in order to buy goods in bulk or to share costs will be more affordable.

E15: Credit cards and mobile loans should be used strictly for emergencies, not for buying convenient goods, meeting your wants or purchasing luxurious items. If you must borrow, then use the credit wisely. At best, good debt brings income. If not, be very wary about debt. Mismanagement and overuse of credit cards has led many into financial pits that have proven herculean to come out of. Whenever you are overwhelmed by debt, consider debt swapping by



converting a short-term debt into a long-term debt. Debt restructuring or refinancing can reduce your monthly outgoings by extending the repayments terms of your mortgage. On the flip side, accelerating debt repayment by increasing the amount of each regular payment, normally attracts a discount or a waiver that will enable you to cut down on your loan expenses. Therefore, you can opt to reduce your interest expenses on loans by grabbing percentage discounts offered towards early loan repayment.

E16: A budget is a financial management tool that provides a strategic roadmap for efficiently managing finances to support both personal and institutional objectives. A National Budget typically outlines not only revenue generation, as detailed in a proposed Finance Bill, but also how the consolidated funds will be allocated through an appropriations bill that directs expenditures towards various government programs- both recurrent and developmental- within a specific fiscal year. Globally, governments use the finance bill, often enacted through a legislature's Finance Act to implement changes in taxes and duties in order to finance public treasury proposed annual national budgets. Additionally, governments use budgets as a financing tool since national treasuries often require external debt or domestic debt to bridge national budget deficits.

E17: Former USA President Barrack Obama notably said, "A budget is more than just a series of numbers on a page; it is the embodiment of our values." When we prioritize non-essential or discretionary spending, we often trade long-term stability and fulfillment for short-lived happiness. Zero-based budgeting helps manage costs by eliminating "budgeted corruption"- redundant and unnecessary spending since it seeks to prioritize mindful and beneficial spending from the ground up rather than mindlessly and monotonously using previous years "non-prudent" budget as a base. Otherwise, the primary goal of budgeting is to anticipate financial challenges, plan ahead, and promote disciplined spending. By reducing unnecessary expenditure, we can allocate funds to what truly matters and derive greater satisfaction from our spending.

E18: As a manager of your finances, hardly will anyone dictate to you how to manage or spend your money. How you use your money is entirely your decision. You can, however, mitigate impulse buying by being more intentional about your spending. Avoid shopping out of boredom or as a form of entertainment, as unplanned for and unnecessary purchases can drive anyone into financial trouble. Don't be swayed by the promotional activities of discretionary or non-essential items, which only dispense short term happiness. Instead, shop with purpose. Have a clear plan for how you intend to use your hard-earned money. Set up a personal financial diet- a monthly budget and stick to it. Create a shopping list or a target list and abide by it. If you're tempted to make a purchase just because it seems like a great deal, delay your decision for a

moment, a few days or even some weeks. If the “good” deal disappears, chances are it will come around- possibly with even better terms.

E19: Individuals and businesses should budget with a focus on minimizing both fixed costs (overhead) and variable costs (direct costs) to ensure sustainable growth and maximize profitability. Be mindful of interest charges, dividend payouts, depreciation and maintenance costs as these are amongst the most significant contributors of expenses. Additionally, it is important to keep inventories, work in progress and stock in trade as low as possible as they can significantly contribute to the cost of doing business.

E20: Individuals and businesses should also strive to avoid unnecessary tax penalties and interests imposed by revenue authorities. Common tax offences that attract penalties include; failure to file tax returns, late payment of taxes, failure to register for VAT. Other violations include fraudulent refund claims, non-payment of payroll taxes, and underreporting income, profits, or gains to reduce to reduce tax liability. A “tax cheat”, “tax evader” or “tax dodger” may face monetary fines, lose their Personal Identification Number (PIN), be denied government services requiring a PIN, or even face criminal prosecution, including imprisonment, due to tax offenses.

E21: If you are not counting, then who is? Maintaining clear records of your financial contributions and transactions is crucial. If, for instance, you cannot account for the total amount of debt that you owe, you may be avoiding the problem and may not be able thus to establish a better repayment plan. Receipts are a proof of expense that play a vital role in preparing financial statements, conducting financial audits and even in managing asset divisions. Keep receipts of your everyday expenses, major purchases, financial and legal transactions, and tax related matters in good order for at least 3-7 years. Regularly review your receipts - ideally, once a week or at least monthly- to keep them from piling up. Additionally, consider creating digital back-ups by scanning them and storing secure digital copies. Important documents such as share/ bond certificates, title deeds, log book, home mortgage statements, bank statements, tax returns should be properly filed in a safe deposit box.

E22: To remain financially responsible while becoming their best selves, individuals should aim to be accountable to a trusted group of friends and family regarding their financial decisions. In the case of a joint venture, having a reliable and financially knowledgeable partner is crucial. Additionally, hiring an accomplished Certified Financial Accountant (CFA), the kind that can turn around a loss-making company by carefully cutting down on the expense bill, can help businesses optimize costs and prevent financial mismanagement.

E23: For small businesses, virtual accountants offer significant advantages as they can help maintain tax compliance, financial reporting standards, and other legal obligations without

requiring their physical presence. Also known as flexible or remote accounting, this system allows accountants to work via online platforms, providing 24/7 financial oversight from any location. Business owners only need to grant server access to virtual accountants, enabling seamless financial management. Simple digital accounting solutions such as QuickBooks Online, NetSuite ERP, and Xero also help to streamline book keeping, automate financial processes, and enhance overall financial management. They are cost effective, secure, and facilitate efficient record-keeping while ensuring compliance with financial regulations.

E24: Can all your worries add a single moment to your life? (Mathew 6:27) Peter Drucker, the father of management thinking once said, “The best way to predict the future is to create it.” Therefore, stop worrying about tomorrow, for tomorrow will worry about itself. (Mathew 6: 34) Stop being depressed about having meager retirement savings or getting fired from employment unduly. Stop tolerating the thoughts of working your fingers to the bone, ‘*ad infinitum*’, post retirement age, for rest is good for the body and the soul alike and because God gives rest to those He loves. (Exodus 16:22, Psalm 127:2). Stop brooding over that elusive ancestral or family inheritance. Stop worrying about getting sick while on the job. Rather, shift your focus toward freeing yourself from financial worries by taking deliberate steps to design and build a financial foundation that will empower your path to financial freedom.

E25: Never jeopardize your financial future by failing to have a plan. Always remember the saying “Failing to plan is planning to fail”. (Proverbs 29:18) Setting solid financial goals helps catalyze efforts toward achieving stability and long-term success. Forthrightly, “as long as it is called ‘today’ (Hebrew 3:13), you need to start committing to a financial plan by establishing clear personal or business financial goals. The goals should follow the SMART criteria: Specific, Measurable, Attainable, Realistic and Time Bound.

E26: A comprehensive financial plan involves an evaluation of your current financial position, setting achievable goals, and guiding your day-to-day decisions and actions to help you reach the set financial goals. Financial goals setting will help you to set into perspective and to accomplish your most important short-term and long-term financial goals. Examples of financial goals include; preparing for financial emergencies (such as accidents, illnesses, or market shocks), providing quality education for yourself and children, finding a new job or starting a new business, ensuring a steady income after retirement without needing to work, expanding an existing business, buying a home or remodeling a current one, purchasing a car, saving for a vacation, improving your credit score, paying off debt (student loan debt, car loan, credit card) or even sustaining your family’s lifestyle in case of job loss due to redundancy, retrenchment, illness, or accident.

E27: People earn wages and salaries from employment, net profits from businesses, dividend payments and interest from financial assets, rental income from real estate investments etc.

These income streams result from productive activities and credit one's account. People also get caught up in consumption habits and expense-filled activities that debit their accounts. The continuous cycle of earnings (incomes) and consumption (expenses) are evident in one's transactional accounts.

E28: Transactional accounts, otherwise known as checking accounts or on-demand accounts are held at financial institutions and allow for both withdrawals and deposits. Transactional accounts are used for everyday business banking including; receiving payments, paying suppliers, processing salaries, paying for national insurance and other unavoidable expenses. Common tax payments include quarterly VAT, income tax, corporate income tax, property tax, rental income tax, capital gains tax, petroleum revenue tax, sales tax, payroll tax etc. Transactional accounts, unlike a savings account, typically have no restrictions or penalties on withdrawals. They can be very liquid and can be accessed through checks, online banking, bank branches, electronic funds transfers (EFT), digital payment services, mobile banking Apps, debit cards, automated teller machines (ATMs), among other methods ensuring credit and debit access at all times.

E29: Disposable income refers to money remaining from one's income after deducting income tax (PAYE), medicare/ medicaid contributions, national insurance contributions (pensions), alimony and any other mandatory payments to the government. This income is available for spending or 'saving' as one wishes. However, it's crucial not to jeopardize your financial future by recklessly spending your disposable income. While it is important to enjoy today's pleasures and opportunities, planning ahead ensures a more secure and prosperous tomorrow.

E30: Discretionary income refers to money that is available for non-essential spending such as on vacations, entertainment, and luxury goods after covering necessary expenses. In affluent societies, unlike economically disadvantaged societies, individuals often have more discretionary income after covering their most basic needs or essential expenses including food, taxes, water, utilities, rent/ mortgage, healthcare, clothing etc. Individuals, families, groups, communities, organizations, and even nations should strive to maintain 'surplus savings' not only by deemphasizing unnecessary consumption, but also by increasing their production.

E31: Savings refer to the portion of disposable income not spent immediately on current expenditures or consumption but set aside for future use. To achieve financial independence and security, it is essential to cultivate a robust savings culture- a financial cushion that stems from disciplined saving. By practicing financial-discipline, we can avoid depleting our savings- striving instead to be self-sufficient, as is common amongst affluent societies. Savings serve as reliable building blocks for achieving financial stability for individuals, families, groups and institutions alike. While many societies struggle with poor savings habits, others incentivize their people to engage in large-scale production for both domestic and international markets

while encouraging a reduction in the consumption of non-essential goods and services. Typically, affluent societies with sufficient discretionary incomes, available as surplus savings, enjoy enhanced public amenities such as well-maintained roads, efficient rail transport systems, modern hospitals, quality schools etc.

E32: Develop the culture of saving, or having a reservoir system (Genesis 41:36, Malachi 3: 10), before engaging in any spending. Your income should be viewed as capital for building assets, rather than merely a means to cover expenses. Be wise like the squirrels that prepare for the colder months by gathering and storing extra nuts during spring and summer. If you have stored money, you are less likely to be influenced by the ebb in the normal ebb and flow cycle.

E33: Investments guru, Warren Buffet once said, “Do not save what is left after spending, but spend what is left after saving.” More practically, former U.S Senator Elizabeth Warren co-authored a personal finance book titled ‘*All Your Worth: The Ultimate Lifetime Money Plan*’ where she *popularized* one of the most common percentage-based budgets; the 50-30-20 rule. The 50-30-20 rule suggests dividing your income into three categories; spending 50% on needs, spending 30% on wants, and setting aside 20% for yourself as savings.

E34: Giving to ‘yourself’ is crucial as it maintains the flow of abundance. Failure to give to yourself, will block the flow of abundance and you will eventually feel it. Make it a priority, thus, to “pay yourself first” by allocating a portion of your earnings to a savings and investment account before focusing on discretionary or non-essential spending. Learn and take action- for everything is possible. Keeping it simple will help you develop the habit of saving money every day. No amount is too small to save; every cent counts. Start saving money early to better realize the power of compounding interest as a wealth building tool.

E35: Neither is a transactional account fit enough for use as a savings account, nor is it feasible to save money in your physical wallet. A savings account, rather, is specifically designed to hold money you don’t plan to spend immediately and is meant for your future needs and goals. Banks and credit unions often limit the number of withdrawals or debits one can make from a savings account to encourage saving.

E36: You can deposit money into a savings account through various methods such as direct deposits from your employer, in-person deposit, wire transfers, automated transfers, ATM deposit, cheque deposit. Electronic options like mobile banking or internet banking make money saving more convenient. To maximize your savings, consider depositing your money into a high interest-bearing savings account and avoid withdrawing it unnecessarily. These accounts often provide the benefit of a consistent rate of return on your money, allowing you to grow your savings without additional effort. The Annual Percentage Yield (APY) represents the

interest earned on your savings when compounding interest is factored in. APY rates vary depending on the bank and the type of account.

E37: SACCO movements are perhaps the most inclusive vehicles for investments and are perhaps the best placed to drive the savings culture. For any nation to develop economically, its SACCO's must be well empowered. With SACCOs, members get to enjoy attractive dividends every year from their savings. Sacco's not only encourage savings but also allow members to borrow up to three or four times the amount they have saved. Moreover, the interest rates charged on SACCO loans are usually much lower than those offered by banks, with loans often charged on a reducing balance basis. SACCO loans are usually guaranteed by fellow members unless the borrowed amount is secured against one's own savings or on a different security/collateral.

E38: To maintain a SACCO's liquidity and financial stability, only partial withdrawals may be permitted. It is crucial, therefore, to review the by-laws and terms for withdrawing funds from SACCO's before signing up for membership. Typically, up to 25% of savings per annum may be immediately accessible, meaning bulk cash withdrawals might not be readily available during emergencies. In most cases, you may need to provide a written notice of sixty days for bulk cash withdrawals. A fee of up to 5% may, otherwise, be charged for bulk cash promptly needed.

E39: Financial wealth is typically measured in terms of net worth, which is the total value of all assets held by an individual less any liabilities or debts. The key to financial well-being is to focus on acquiring money generating assets, rather than simply acquiring more income or growing your bank savings account. The foundation of financial success lies in investing in assets that have the potential to yield future benefits. Assets, either tangible or intangible, are anything of value - owned or leased by an individual or entity (business) that hold economic value and can provide future economic benefits. Examples of assets include; cash and cash equivalents, notes receivable, accounts receivable, inventory, livestock/ slaves (chattel), intellectual property royalties, land, real estate, infrastructure, rental buildings, commercial vehicles, equipment and machinery, precious metals, natural resources (oil and gas, timber), works of art, copyrights, patents, trademarks, retirement accounts, bonds, goodwill, commodities, stocks or even personal development for deeper self-knowledge.

E40: On the flip side of assets are liabilities, or the debts that an individual or organization owes to creditors and other external parties. Liabilities arise during the course of business operations and result in a company sacrificing economic benefits to other entities. Bank loans, bonds payable, deferred tax liabilities, pension obligations, lease liabilities, mortgages, unpaid bills, accounts payable, notes payable, unearned revenue (payments received for goods/ services not yet delivered), accrued expenses (e.g. wages and taxes), law suits, warranties, or any other sum of money owed to someone could constitute a firm's liabilities. Individuals, organizations, and

even nations, need to cushion against indebtedness in order to manage risk and maintain wealth stability.

E41: Have you ever wondered why some people, despite appearing to have modest incomes, can afford so much? Simply put, they got money wise. Just like it is evident in the game of monopoly, the financially shrewd (Luke 16:1-13) think outside the box and take their financial discipline to the next level of asset acquisition. With an exception such as having an emergency fund, money in a bank's savings account isn't a very productive use of funds. Be prudent like the banks whose cash handling business is considered a liability rather than an asset. Banks use cash deposits to create means for assets generation through the issuing of loans, foreign exchange services, investment in securities etc. that earn them interest fees and other incomes. Likewise, be both discerning and shrewd, rather than naive and commit to asset generating properties as soon as you have the flex. Your yet to be leveraged resources eagerly await the opportunity to bring you more good.

E42: Wealthy individuals understand that money should work for them, not the other way around. By prioritizing self-sufficiency and cultivating a strong entrepreneurial mindset, they leverage their resources to multiply opportunities. Once capital is allocated to assets, it becomes a factor of production and works to generate further wealth. The financially shrewd promptly convert money they have worked for i.e. earned income into money that works for them i.e. passive income (portfolio income). Strive, therefore, to direct earnings towards assets, using the returns to cover expenses and generate additional income.

E43: To achieve greater financial abundance, learn to view your savings as a "wealth creating account" rather than a mere safeguard against unforeseen events such as "for calamity or disaster". The money you save acts as a magnet to attract a larger flow of money and the energy it represents- the abundance you seek. The larger the savings, the stronger the magnet. Just like a tall building requires a deep and solid foundation, it must be emphasized that investments are a function of savings. Without a disciplined savings culture, participation in meaningful and sustainable investments becomes almost impossible.

E44: There are six common guidelines to consider when selecting investments. They include; Total Return, Liquidity, Safety, Diversification, Inflation, Tax Minimization. Total return investing is a strategy that focuses on acquiring assets that deliver strong capital growth as well as impressive income yield rather than focusing on only one or the other. Total return investors aim to build portfolios that generate wealth through both dividends and price appreciation. For instance, with cash deposit investments (i.e. savings accounts, certificates of deposits or fixed deposit accounts), interest income are all you get. On the other hand, barring dividend payments, bonds and shares offer opportunities for additional returns through capital gains.

Investors should remain mindful of expenses and fees attributed to an investment as they can significantly reduce the returns on investment.

E45: Champions of liquidity as an investment priority insist on cash being king. Liquidity of an investment refers to the ease with which an asset can be converted into cash when needed. An asset is said to be more liquid if it can be quickly and easily exchanged for cash. Cash is the highest liquid asset because it can be traded instantly without incurring fiscal penalties or affecting its market value. Usually, the more liquid an asset is the lower its return on investment. Real estate, as an example, is an illiquid asset class since it takes time to recover the initial capital investment. In contrast, investments traded on major exchanges such as stocks, shares, equity and bond funds are relatively liquid. In most cases they can be converted into cash at fair market prices with minimal risk of loss.

E46: As an accounting principal, it is always wise to set up an emergency fund- a financial cushion that provides security in times of financial distress. Economies fluctuate, and businesses can be highly volatile. Markets crash and financial positions change for better or for worse. Emergencies such as illnesses, job loss, or even unexpected payment delays may also arise. Therefore, having emergency savings for a rainy day is always prudent. Note that overstocking your business with excess inventory or dead stock can drain cash flow. For sound financial health, ensure you have a well-stocked emergency fund that may be needed in a pinch before investing extra cash. While liquidity is essential, emergency funds typically offer low returns. Investors must, therefore, sacrifice higher returns in exchange for liquidity when considering emergency fund options. American investment guru, Warren Buffet once suggested reserving 10% of capital for liquidity.

E47: While there is no such thing as a completely safe or completely secure investment, you can get fairly close to getting one. Money market investments and certificates of deposits, for instance, are safer investments unlike cryptocurrencies that can prove to be highly volatile. Risk tolerance is the degree to which an investor is willing to take risks to achieve potential returns. Those who opt for very safe investments may miss out on higher gains attributed to opportunity risk. Safe investments offer stable and consistent returns, such as through pre-agreed rate of interest while guaranteeing to preserve capital. Government issued securities in stable economic systems are considered reliable investments. Treasury bills and treasury bonds are particularly safe investments since most governments consistently pay their debts. Only in the event of a government collapse would an investor risk losing their investment. Investors in government securities benefit from a secure financial haven while also having some room to negotiate for higher returns to offset unexpected inflation.

E48: Some companies hardly get broke or go bankrupt. AAA rated corporate bonds issued by large and stable companies are ideal as safe investments. If, however, you buy shares or



corporate bonds in an unstable company with poor credit rating you risk losing everything if the company collapses. While investing, keep in mind that bond market values decline when interest rates rise. Unlike investments whose returns fluctuate with market performance, real estate returns tend to experience minimal variance, gradually increasing in value over time. Another way to invest safely is to invest in projects that align with your values, integrity and philosophy. Investing in organizations with a strong business track record and a solid financial and ethical foundation can provide both peace of mind and long-term stability, allowing you to focus on your life's work with fewer financial worries.

E49: Diversification is a key principle of intelligent investing- a corner stone of investment strategy and a great source of pleasure. Warren Buffet famously described diversification as "protection against ignorance", emphasizing its role in mitigating risk and ensuring financial stability. While some families may survive on a single income source (i.e. the bread winner), the majority find it unsustainable. Suppose a family's sole income earner lost his or her job or even retired, the family may be left without any financial support, leading to hardship and instability. Similarly, individuals who focus all their energies on a single relationship, role, identity, or set of skills become more vulnerable when unexpected challenges arise.

E50: A diversified portfolio is a collection of investments across various asset classes aimed at achieving the highest possible return while minimizing risks such as poor asset performance. Diversification spreads investments across a range of different asset classes (such as stocks, bonds, real estate), industry sectors (such as technology, healthcare) and geographic regions. Example of assets in a diversified portfolio include having investments in the forms of cash and cash equivalents (money market funds, savings accounts), stocks, commodities, bonds, cryptocurrencies, hedge funds, real estate etc. As a diversification strategy the Jewish people have it in their financial philosophy to keep 1/3 of assets in cash, 1/3 in real estate, 1/3 in inventory, ensuring financial stability across different economic conditions.

E51: You should never to put all your eggs in one basket. To minimize overexposure to any single asset type, it is essential to diversify your investments. Wise King Solomon, otherwise known as the Preacher, said, "Cast your bread upon the waters, for you will find it after many days. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the earth." (Ecclesiastes 11:1-2) The 5% rule is an investment philosophy suggesting that an investor should not allocate more than 5% of their total capital to any single asset, security or investment. The idea is that if one investment underperforms or loses money, then the other investments will make up for the losses i.e. should any particular investment blow up, the rest of the portfolio remains stable.

E52: Investors can consider diversifying year-to-year as it's unknown which particular commodity will perform well or best. Diversification can help you to; survive an unpredictable

trading environment or seize new opportunities that can take your business to the next stage of growth. Opponents of diversification, however, argue that diversification can lead not only to increased costs but also to increased complexity and confusion on investment goals and strategies.

E53: Inflation, as a natural economic factor, is the sustained rise in prices over time. The value of paper money, otherwise known as fiat currency is backed by the strength of the government of the day. Usually, money kept in banks often loses its value to inflation, gradually eroding investor's wealth. As a result, hoarding large amounts of money in a bank- at a time when inflation outpaces the interest earned on savings or transactional accounts- can be detrimental. It may, otherwise, be wiser to strategically utilize or invest the money before it depreciates further.

E54: One of the primary objectives of investors, especially long-term institutional investors such as pension funds, insurance companies, endowments, sovereign wealth funds, foundations, mutual funds and assets management funds must be to protect their clientele's wealth against negative effects of inflation. Regardless of whether an organization maintains positive returns year after year, investors must carefully address the impact of inflation on their portfolios. Failing to do so would allow persistent inflation to eat into the returns from their investments and would fundamentally erode their client's purchasing power. Money Market Funds (MMFs) typically provide relatively low returns, making them vulnerable to being outpaced by inflation, which can gradually diminish investment gains over time.

E55: Hard assets i.e. physical or tangible assets such as buildings, production machinery, naturally hedge against inflation because they tend to appreciate at the same rate as inflation. Real estate, in particular, has intrinsic value due to its physical presence and utility and is a natural inflation protector. Additionally, Commodity Exchange Traded Funds (ETFs) or commodity stocks such as wheat, corn, oil, natural gas, and precious metals (gold and silver) etc. can also effectively hedge against inflation. Gold, for instance, has been a store of value for thousands of years. It requires time, effort, and labor to process, making it a tangible and reliable asset. Historically, gold prices tend to correlate with inflation- as inflation rises and fiat currency loses value, investors typically turn to gold as a store of value, driving up its price. By investing in gold, you gain access to one of the ultimate safe-haven hedges against inflation, giving you a better chance of preserving and strengthening your purchasing power.

E56: Taxes are the lifeblood of governments. Governments need taxes to be able to fund and provide critical public services to their citizens including; school, roads, pensions, environmental protection, childcare, unemployment benefits etc. Studies show that high tax rates are often associated with fewer formal businesses and lower levels of private investment. Prudent investors pursue tax-efficient investing to minimize tax liabilities and maximize after-tax

returns. Tax free investments do not have taxes imposed on earnings or withdrawals at any time, making them an attractive option for investors. Meanwhile, tax deferred accounts allow earnings to grow tax free until withdrawals are made, further enhancing long-term financial growth. Additionally, tax incentives in specific geographical localities or sectors can play a significant role in investment decisions, as they help improve an organizations competitiveness and overall financial performance.

E57: Corporation tax, also known as company tax or corporate tax, is a direct tax levied on a company's net profit after deducting all expenses, including operating costs, loan interest and allowable business deductions. The primary purpose of corporate tax is to generate government revenue by taxing corporate profits. However, this taxation reduces stockholders disposable income and can have an adverse effect on an organizations savings and investments. The imposed Corporation taxes could otherwise be reinvested into the businesses to generate more profits, ultimately increasing shareholders value.

E58: A corporate tax holiday, a form of tax incentive, is a partial or full temporary tax break offered to corporations for a defined, limited period. While not a proverbial 'free lunch', tax holidays are often granted by some nations to newly established projects or existing corporations to stimulate particular economic activities, offset market-based price increases on common goods, attract foreign investments, boost wages, consumption and employment in local economies. Sales tax holidays allow governments to temporarily exempt specific items from taxation during designated periods. These may include: back-to-school supplies, severe weather preparedness items, energy efficient home appliances etc. to encourage consumer spending and drive business activity.

E59: Individual tax incentives are a significant form of tax benefits designed to encourage specific behaviors or provide financial relief to individuals. These incentives can include tax credits, tax deductions and VAT exemptions. Tax credits are a 'dollar for dollar' reduction in the amount of tax owed, directly lowering an individual's income tax or corporate tax liability. Tax credits can be offered for capital expenditures on specific investments in certain types of assets such as: heavy earth moving equipment, electric vehicles, light self-propelling vehicles, other machinery, solar panels, computers, telecommunications gadgets. Other specific examples of individual tax incentives include: mortgage relief, capital gains tax incentives, Student Loan Interest Deductions, Tuition and Fees Deductions, Energy -Efficient Home Improvement Credit, Home Mortgage Interest Deduction (HMID), insurance relief, Child Tax Credit, Earned Income Tax Credit (EITC), Lifetime Learning Credit, Hybrid tax credit, individual retirement accounts or other tax-advantaged retirement plans. These incentives aim to reduce financial burdens and encourage investments in key sectors.

E60: Beyond entrepreneurship being one of the greatest forms of personal development, setting up a business remains a formidable path to making solid investments. Evidently, Micro, Small and Medium-sized Enterprises (MSMEs) form the bulk of jobs in many economies, forming up to 90-99% of all enterprises in some regions. Some common Small and Medium-sized Enterprises include; accounting and bookkeeping, coaching, pet sitting, family child care, plant and flower care, desktop publishing, data processing, graphic design, web development, content creation, beauty salons and barbershops, restaurants, furniture making, bed and breakfast inn, laundry and cleaning services, tax preparation, transport and delivery, manufacturing, software development, photography, education and tutoring, legal services, freelance writing, proof reading and editing, travel and tour guiding, secretarial and office support services, reunion planning, errand services, mediation, forex trading, promotional jobs (including digital marketing and affiliate marketing) etc.

E61: Every business, no matter how small, should have some form of differentiating Intellectual Property (IP) or creations of the mind to protect, manage and leverage for competitive advantage. Intellectual Property (IP) is a uniquely valuable asset and serves as the backbone of any modern organization. IP can include: Trademarks (e.g. brand names, logos, symbols, phrases, slogans, product names, design marks, characters, mascots, colors, sounds, product shapes), copyrights (e.g. books, literature, creative content, databases, movies, films, architectural works, software, video games, sculptures, poems, novels, paintings, sound recordings, user manuals, blueprints, photographs, literary or artistic works), patents (e.g. inventions, processes, designs, utility models), trade secrets, Geographical Indications (GI) etc.

E62: Safeguarding Intellectual Property is crucial as it drives the development and distribution of new products and services while preventing competitors from exploiting your ideas for their own ends without your consent. By protecting your intellectual property, you retain the right to build, sell or license your patents, copyrights or other forms of Intellectual Property assets. This protection allows you to gain: lump-sum payments, royalties, partnership opportunities, tax advantages, increased market valuation, licensing agreements, equity in acquiring companies etc. depending on how the sale is structured. While the process of developing and securing Intellectual Property may be expensive and time consuming, the long-term benefits far outweigh the costs, ensuring competitive advantage and fulfilling financial rewards.

E63: Corporations issue stocks or equity to raise funds for their business operations. A stock, also known as equity, is a type of security or ownership certificate that represents a fraction of a corporation's ownership. Each unit of stock is called a share, and anyone holding shares is considered a shareholder. While stocks are not physical assets, they are financial assets that individuals can invest in directly by purchasing shares of specific companies through a

brokerage account or indirectly through professionally managed funds like mutual funds or exchange-traded funds (ETFs).

E64: According to the “100 minus age” rule, you should hold a percentage of stocks that is equal to 100 minus your age. So, if you're 40, you can hold 60% of your savings on equity. Similarly, the Spending- Investing Rule suggests that for every \$10 you spend at a company, you should invest \$2 in its stock.

E65: For conservative investors looking for safe and predictable ways to grow their hard-earned money, investing in Certificates of Deposit (CDs) and Fixed Deposit (FD) accounts are attractive options. These accounts typically issued by financial institutions hold a fixed sum of amount- often in bulk deposits- for a predefined period at a predetermined interest rate. Both Fixed Deposit accounts (FD) and Certificates of Deposit (CDs) should be held until maturity to maximize returns. Premature withdrawals may result in penalties, which can reduce earned interest or even lead to a loss of principal in certain cases.

E66: Investing in bonds is a great choice for investors seeking steady income, lower risk and portfolio diversification. A bond is a certificate of indebtedness issued to raise long-term funds. A bond is a fixed income security that represents a loan made by an investor to a borrower. Thus, a bond could be thought of as an IOU between a lender and borrower. Bonds agreements typically include details such as: the names and signatures of the debtor (issuer) and the lender/ investor (Bondholder), the loan amount extended (Principal), interest rate (Coupon rate), payment schedule, maturity date, default terms etc.

E67: Corporations issue corporate bonds in order to raise capital for business growth, property and equipment purchases, day-to-day operational expenses, debt refinancing, research and development, employee hiring, financing profitable projects etc. Governments and states also issue government bonds, also known as government securities, treasury bonds or sovereign bonds. Municipal bonds are debt securities issued by local or state governments to raise funds for infrastructure projects such as roads, sewer systems, schools and dams, as well as to cover daily operational expenses.

E68: Bonds can be traded publicly on major stock exchanges (exchange-traded bonds), or privately through over-the-counter (OTC) bond trading desks, whereby broker-dealers act on behalf of clients. Investors in bonds include commercial banks, insurance companies, pension funds, MSMEs and individuals. According to a 2023 report in Kenya, commercial banks controlled 40% of all government-issued securities, while pension funds held 32%.

E69: A Mutual Fund is a, regulated open-ended investment scheme run by professional fund managers and that pool resources (money) from many investors and invests the pooled resources in a diverse range of securities such as stocks (equity), bonds, money market

instruments (Treasury Bills, commercial papers, certificates of deposit), commodities, real estate or a combination of these investments.

E70: Investors can buy mutual fund shares either directly from the fund or through a stockbroker. Each share of a mutual fund represents an ownership interest in a portion of the fund's assets and entitles the investor to a share of the income the portfolio generates. The combined holdings of a mutual fund are known as its portfolio. Most mutual funds fall into one of the following asset categories; money market funds, commodity funds, stock funds (equity funds), bond funds (fixed income funds), and balanced funds (Hybrid funds), Real Estate Funds (REITs), Specialty (Alternative funds) etc. Each mutual fund type has unique features, risks, potential rewards and suitability based on investor's goals.

E71: A fund fact sheet provides details about the types of securities an investor should consider for investment. As with any investment, it is essential to review the specific fund terms, fees, and performance history before making an investment decision. Prospective investors should request a mutual fund prospectus (statutory or summary prospectus), which is a disclosure document, before making a crucial investment decision. The prospectus typically includes information such as; company overview, terms of the offering, purchase/ subscription instructions, management and governance details, fund costs, investment objectives, dividends and distributions, risk factors, financial statements etc.

E72: Each month, you can automate your investments by setting up a standing order from your bank to allocate a percentage of your net income to a mutual fund. Fortunately, mutual funds have low levels of initial investment i.e. as low as \$5-10, with investors enjoying broad diversification from a single investment. Mutual fund returns are calculated by computing appreciation in value of an investment over a period of time as compared to initial investments made. Investment returns of mutual funds come in the form of dividend payments and capital gains.

E73: Mutual funds are open-ended funds. Unlike closed-ended funds which have defined time periods for raising, investing, harvesting and distributing capital, open-ended funds can continuously do so as long as the fund is operational. The high liquidity essence of mutual funds allows an investor to sell their shares within 24 hours. One of the disadvantages of investing in mutual funds is that, the investor has less control over the specific investment decisions, such as selecting individual securities or determining fund strategies used by the professional fund manager. Additionally, mutual funds incur management fees regardless of performance. Investors may also be subject to capital gains taxes on profits realized from selling fund units.

E74: A Money market fund is a mutual fund that invests solely in cash and other cash equivalent securities which are also called money market instruments. Fund managers allocate assets to

short-term debt securities including Treasury Bills, Municipal Notes, Certificates of Deposits and Commercial Paper. Treasury bills mature within four weeks to one year. Money Market Funds are relatively low risk compared to other mutual funds and have historically provided reliable but lower returns.

E75: Hedge funds, also known as alternative funds, offer the potential of high returns and diversification but come with significant risks and complexities. Unlike mutual funds which are regulated investment products available to the public for daily trading, hedge funds are typically private and unregistered by financial regulatory authorities. They have traditionally been limited to sophisticated, wealthy and accredited investors. It's not uncommon for a hedge fund to ask for a minimum of \$100,000 or even as much as \$ 1 million to participate.

E76: Hedge funds invest in non-traditional asset classes such as global real estate hedge funds, currency hedge funds, illiquid assets (such as cars, art pieces, antiques, distressed assets/securities), infrastructure investments, commodities, intellectual property, private company interests and private debt. Hedge funds are typically more aggressive than their mutual fund counterparts, chasing big fish investments and employing high-risk strategies such as short selling and taking speculative positions in derivative securities to achieve higher returns for investors.

E77: A Unit Investment Trust (UIT) is a type of Investment scheme that pools money from multiple investors through a one-time public offering to invest in a fixed portfolio of securities. These securities include stocks, cash equivalents, REITs, commodities, mortgages, mortgage-backed securities, bonds, or other assets determined at the time of the trust's creation. Owners or investors in Unit Trusts are referred to as unit-holders, and they hold rights to the trust's assets. Professional fund managers are tasked to run the unit trust while trustees are often assigned to ensure that the fund is run according to its predetermined goals and objectives. The trustees of unit trusts act as fiduciaries, meaning they are legally obligated to prioritize the interests of the trusts beneficiaries. As part of that responsibility- a trustee's job is to safeguard the assets of the trust. A custodian, typically a bank, is approved by financial regulators to ensure the safekeeping of funds and assets under the trust.

E78: UITs are a unique from mutual trusts in that, their design puts a limit on the number of available shares and with a defined end date, after which they are liquidated and unit holders receive their proceeds based on the number of units they own. Mutual funds are open-ended funds, meaning they can issue as many shares as people are willing to buy into and allowing the portfolio managers of mutual funds to flexibly buy and sell securities in the portfolio. UITs, however, unlike mutual funds aren't actively traded unless there's a significant event affecting the underlying investment, such as a corporate merger or bankruptcy. Unlike mutual funds that are open and continuously managed when the underlying stocks, bonds or other assets do not

perform well, UITs operate passively- once assets are purchased, they remain in the trust until liquidation, regardless of market performance.

E79: Exchange Traded Funds, or ETFs are a popular and versatile investment vehicle that offer the diversification benefits of mutual funds within a single investment- hundreds or even thousands- while mimicking the ease with which stocks are traded. ETFs provide investors with easy access to the stock market at a much lower cost than investing in individual stocks.

E80: ETF Investors pool resources and buy and sell shares of an ETF daily. These shares represent a basket of assets and are traded through a brokerage firm on a Stock Exchange, providing an interest reward on the investment pool. ETFs can be easily traded through online brokers making them highly accessible to individual investors through an online brokerage account. ETF share prices fluctuate throughout the day as ETF are bought and sold, unlike mutual funds, which only trade once a day after the market closes.

E81: Real estate as an investment option can be both lucrative and fulfilling. A conducive and affordable environment for living and working is essential for enhanced productivity and sustainable growth. Failure to invest in quality and affordable spaces would otherwise lead to the rise of slums, a crisis that would be detrimental to the flourishing of the human body, mind and soul. Throughout history, real estate has played a vital role in shaping civilizations. Land marks such as statues, historical sites, castles, airports, hospitals, hostels, schools, universities, forts and fortresses, monuments, great walls etc. stand as a testament to the pristine place of real estate.

E82: Owning real estate can, however, become a significant financial liability unless it generates enough revenue to surpass its purchase cost and ongoing expenses. Besides the demanding processes of buying, managing and selling property, additional costs such as property taxes, mortgage payments, maintenance, and insurance can place a heavy financial burden on home owners. If not managed properly, these expenses can turn a home from an asset into a liability.

E83: Real estate investments that generate income can take various forms, including land investments, residential real estate, commercial real estate, mixed use developments etc. Warehouses, shopping centers, hotels, industrial parks, offices spaces and retail stores are examples of commercial real estate investments.

E84: Investing in publicly traded Real Estate Investment Trusts (REITS) and real estate crowdfunding are also viable avenues for generating real estate income. Real estate crowdfunding offers investors an innovative way to earn passive income by pooling their funds with others to finance real estate projects. REITs lease space and collect rent from properties they own, distributing at least 90% of their taxable income to shareholders in the form of dividends.



E85: It is unwise to go even a day without basic insurance. Most people, however, are woefully underinsured and a good number are not insured at all. While some may see insurance as an unnecessary expense, not having coverage can be far costlier. Sudden illness or injury, for instance, can force individuals to sell off critical assets just to afford medical care.

E86: Insurance offers several key benefits, including financial protection and peace of mind. It serves as a risk management tool, allowing individuals and businesses to transfer risks with a potential to damage, injure or cause financial loss to an insurance company that offers to mitigate the risk in exchange for monetary compensation known as “premium”. In the event of loss or injury to ‘the insured’ whether due to falls, machinery accidents, machinery breakdown, fire, drowning, floods, earthquakes, break-ins, stock theft or loss of goods in transit etc., the insured is indemnified, high likely by monetary payments. However, failure to keep up with premium payments can lead to serious consequences, including a lapse in coverage or termination of the policy.

E87: Human life and property have value and should be protected and preserved. Five essential types of insurance that everyone should aim to have include; Home or property insurance (domestic package cover), health insurance, disability insurance, life insurance (term life or whole life/ permanent insurance), and automobile (motor-vehicle) insurance. Additionally, other types of insurance that provide specialized coverage, include; loan protection insurance, business life insurance (key man insurance), livestock and crop insurance, marine and travel insurance, education insurance (education investment plans for children), WIBA (Work Injury Benefits Act Insurance policy), fidelity guarantee insurance (protects your business from financial losses due to dishonest or fraudulent acts committed by employees or third parties) etc. Proactively purchase as much insurance coverage as your budget allows, considering your unique situations, obligations and priorities, being mindful of the risks of being over-insured, as it could negatively impact your financial well-being.

E88: An annuity is a contract issued by financial institutions or insurance companies. It guarantees to pay the owner a lump sum or a stream of income in the future, often after retirement. An immediate payment annuity (IPA), also known as Immediate Payment Annuity (IPA), involves an individual (the annuitant) making a single, lump sum payment to an insurance company. In return, the annuitant receives regular, guaranteed income payments that begin almost immediately. Where an individual, or annuitant, makes a one-time lump-sum payment to an insurance company in exchange for regular, guaranteed income payments starting almost immediately. These payments can continue for a set period e.g. ten or twenty years.

E89: A deferred annuity, on the other hand, is a type of annuity contract that guarantees to pay the owner a regular income, or a lump sum, at some future date. You can put in as much “premium”, either lump sum or periodic payments, as you want each year into an annuity as

your money grows without taxation. Only a portion of each periodic payment from an annuity are considered taxable i.e. earnings or accrued interest. The original contributions are, however, not taxed.

E90: A Durable Power of Attorney, refers to a legal document that authorizes someone (an agent), such as a relative, lawyer or a friend to act on your behalf in the event that you aren't able to act for yourself in legal, medical, or financial decisions. A healthcare power of attorney, for instance, designates an individual named by you as authorized to make medical decisions for you when you are incapable of doing so. The durable power of attorney can grant various powers to the chosen agent, including; paying bills, filing tax forms, handling investments and managing financial affairs. Its durability must be explicitly stated, meaning it remains valid even if the principal becomes incapacitated. This helps to avoid guardianship by default. Typically, a durable power of Attorney remains in effect until the principal's death or until it is revoked. On the other hand, a Non-Durable Power of Attorney- one without a durability provision- becomes invalid if the principal becomes incapacitated. A durable power of attorney can be granted to a trustee, allowing the same individual to handle both trust and non-trust assets.

E91: Across the world, failed succession planning has often led to undesirable and dramatic outcomes. The bible indicates that "A good man leaves an inheritance to his children but the wealth of the sinner is stored up for the righteous" (Proverbs 13:22). Overtime, vast sums of wealth have been lost due to poor estate planning, as is evidenced by the audit findings from escheat authorities, which oversee unclaimed assets that revert to the state when there are no legal heirs. How would you like your estate or property to be distributed among your children or dependants? Would you prefer an equal division, or should other factors be considered? Careful planning can ensure your wealth benefits your intended beneficiaries rather than being lost due to legal complexities. (Numbers 27:1-23)

E92: A trust is a fiduciary arrangement in which a trustee, a third party, manages assets on behalf of the trust's beneficiaries. Parents of minor children may consider establishing a trust to ensure their children's financial security in the event that both parents pass away simultaneously. Children and young adults may require guidance, as they are often unprepared to handle a sudden financial windfall. Therefore, it is essential to find a well-structured trust that distributes funds in stages to the rightful beneficiaries at appropriate times, rather than a spendthrift trust that allows for unrestricted spending.

E93: There are two types of trust; a living trust and a testamentary trust. A living trust, sometimes called an inter vivos trust, is created by the grantor and takes effect during his or her lifetime. In this arrangement, the grantor transfers assets into the trust, which are managed by a trustee- often the grantor themselves while they are still alive and capable. The Living trust can either be revocable or irrevocable, depending on the level of control the grantor

wishes to retain over the assets. Upon the grantor's death, the trust assets are distributed to the beneficiaries according to the grantor's instructions, bypassing the probate process.

E94: A Testamentary trust is a legal arrangement created through a person's last will and testament, taking effect upon their death to manage and distribute assets according to their wishes. 'Testate' refers to when a person dies with a valid will. Conversely, dying without a will is referred to as dying 'intestate' meaning that your assets will be passed onto whomever the judge consents should have them.

E95: It is essential that everyone of legal age to have a will. A will is a written legal document that outlines how you would wish your assets and property to be distributed amongst your loved ones after your death. It can also specify an appointed guardian for minor children, designate an executor to ensure your wishes are carried out. A written will is revocable and can be amended at any time during your lifetime. This can be done by creating a new will or by physically destroying the existing one.

E96: The smooth transition of power or resources from one generation to the next should never be taken for granted. (Genesis 24:1-9, 27:1-4, 50:5-13, Exodus 13:19) It is, however, estimated that up to two-thirds of Americans, for instance, neither have a power of attorney, nor a will. Research also reveals that many people avoid discussing finances or succession matters with their parents or children. In some cultures, creating a will or testamentary trust is perceived as inviting ill fortune, probably precipitating death. Many others procrastinate, thinking they have limited assets or that they are too impoverished to write a will.

E97: Wills, trust documents, durable powers of attorney and other important legal documents should be securely stored, preferably in a safe deposit box. Copies should be provided to trusted family members, while the original documents can be kept by a lawyer or physician. There are certain "do's and don'ts", however, that should be observed when writing a will. A separate document, such as a letter of instruction, can be used for elaborating some personal wishes and desires. Make sure to consult with an attorney before penning a will to streamline the processes and to avoid legal issues. Some common details that shouldn't be included in a will include; non-probate assets (such as life insurance policies, retirement accounts, assets already in a trust, assets in a Limited Liability Company), negative statements, funeral arrangements (cremation etc.), organ donation plans, life support machine decisions etc.

E98: National Health Insurance is a primary health insurance plan covering all members and their declared dependents (e.g. spouses, children, step children etc.) as outlined in the Health Insurance Fund Act. It includes health education, wellness programs, counseling, screenings, diagnostics and disease treatment, helping to mitigate the high financial burden of healthcare. Members, typically, are required to make mandatory contributions, such as 2.75% of their gross

salary, toward health cover. Employers are also expected to match employee contributions up to a specified limit. In special instances, such as under a Single-Payer System, the government serves as the sole insurer, covering health insurance costs for those unable to afford.

E99: Social Security Fund contributions are typically funded through mandatory deductions from both employers and employees. Employees of large corporations and government departments generally benefit from more structured and assured retirement plans. However, in the largely informal employment sector, many employers fail to allocate funds toward workers' pension schemes. As a result, millions of individuals are left without any form of retirement or social security savings, making them vulnerable when the unexpected happens or after they retire and which expounds the risk of old-age poverty. Social Security contributions may be capped, for instance, at 12% of an employee's monthly pensionable income, with both employer and employee contributing approximately 6% each. Typically, pension funds pool together large sums of money and invest in capital markets- such as stocks and bonds- to generate profit/ returns/ gains. The accumulated capital is later disbursed as pensions to ex-employees upon disability, temporary unemployment, retirement or death (as survivor benefits for dependents.)

E100: Whereas Social Security benefits are a state-managed initiative, a 401(k) is a voluntary, employer-sponsored retirement savings plan. Designed to help individuals save for retirement rather than guarantee broad social benefits, a 401(k) allows employees to contribute a portion of their wages before taxes are deducted, reducing their taxable income. While employers sponsor these plans, tax incentives and regulations are set by the government.

E101: Qualified profit-sharing plan contributions are deducted directly from a worker's paycheck, untaxed, and are often matched by the employer. The most common matching rate is 3%, meaning that if an employee contributes 3% of their salary, the employer will match that contribution into their 401(k). A typical 401(k) plan allows employees to control how their contributions are invested, selecting from a range of options such as mutual funds, bond funds, company stocks and target-date funds designed for retirement.

E102: The Keogh plan, named after New York Congressman Eugene James Keogh, was established under the Self-Employed Individuals Tax Retirement Act of 1962. It is now recognized as a qualified retirement plan. Also referred to as HR10 or a self-employed retirement plan, a Keogh plan is a tax deferred retirement plan designed for self-employed individuals or those who own unincorporated small businesses, such as sole proprietorships, partnerships, freelancers and independent contractors. Typically, business owners who establish a Keogh Plan are required to include their employees in the plan under the same terms offered to themselves.

E103: The key advantage of Keogh plans is that they have higher contribution limits, making them a popular option for high-income self-employed individuals and small business owners who want robust retirement savings options. Keogh plans are also tax advantaged such that they have the benefit of tax-deferred growth and tax-deductible contributions. Keogh plans, however, have greater administrative burdens and higher upkeep costs compared to Simplified Employee Pension (SEP) or 401(k) plans.

E104: Investing in the foreign exchange market can be a compelling option for those seeking global financial opportunities. The foreign exchange (forex or FX) market is the world's largest and most liquid market place for exchanging national currencies. Currencies trade against each other as exchange rate pairs. For example, EUR/USD is a currency pair for trading the Euro against the U.S. dollar. Other major currency pairs include; EUR/ USD, GBP/USD, USD/JPY.

E105: The heavily regulated forex trading arena allows traders to buy currencies at lower rates with the possible aim of selling them when the values rise, making it an attractive option for high- net-worth individuals, retail investors, MSMEs, multinational corporations, investment banks, commercial banks, hedge funds etc. The demand for forex trading continues to grow, driven by factors such as international trade, tourism, geopolitical events, portfolio diversification, and risk hedging against currency fluctuations.

E106: While forex trading presents significant profit potential, it is also known for its volatility and risks. Traders must consider market trends, interest rates, inflation, and geopolitical developments when making trading decisions. Risk management strategies, such as stop-loss orders and leveraging insights from technical and fundamental analysis are crucial for success in the forex market.

E107: In an increasingly digital world, assets such as cryptocurrencies are becoming key instruments of trade, replacing traditional banknotes and coins (fiat currency). Cryptocurrencies are digital assets built on peer-to-peer blockchain networks, allowing circulation without the need for a centralized authority, such as a bank or government. Cryptocurrency usage can be compared to an investment. Just as investors turn to gold as a hedge against financial market risks or currency devaluation, cryptocurrency values rise and fall in response to market conditions.

E108: Decentralized cryptocurrencies are gaining popularity as an alternative for online payments, offering resilience against inefficiencies in traditional banking systems, such as transaction delays, high fees, and complex cross-border processes. Other prominent digital assets include; Non-Fungible Tokens (NFTs), Tokenized Assets, Stablecoins, gift cards, loyalty points and Central Bank Digital currencies.

E109: Despite being volatile and speculative, and with crypto scams such as Ponzi schemes, fake investment platforms, phishing attacks and fraudulent Initial Coin Offerings (ICOs), amounting to billions of dollars globally, cryptocurrencies like Bitcoin and Ethereum are past “emerging” and are now a formidable means of trade in digital ecosystems. Cryptocurrencies and tokens are here to stay and are not to be wished away. Upon opting for decentralized financing as a financial alternative, countries such as CAR (April 2022) and El Salvador (September 2021) are amongst the growing list of nations that have experimented with and officially adopted Bitcoin as legal tender.

E110: Creation is meant to be preserved, not ruined, for nothing was made by God for man to destroy. As a result of being out of touch with the earth that sustains us- earth, often called the “blue pearl” of space, faces the devastating consequences of environmental degradation. The despoliation of nature for short-term gains, however, is a battle that if we win, we ultimately suffer collective loss. Consequently, reconciliation with the natural world and becoming friends of the earth is no longer just a desirable goal- it has become a necessity.

E111: Investing in the carbon trading can be worthwhile. Carbon trading, also referred to as carbon market, emissions trading or cap-and-trade, is a market-based approach to controlling greenhouse gas emissions by providing economic incentives. Carbon compounds released during fossil fuel burning are the primary contributor to greenhouse gas (GHG) emissions that trash and put our planet in the fearful jeopardy of global warming, a worldwide problem that is menacingly growing out of hand yet God made us responsible beings in His wonderful (Genesis 1:31) universe. Common greenhouse gases detrimental to our ecosystem include carbon dioxide, ozone, water vapor, methane, nitrous oxide, fluorinated gases, nitrogen oxides etc.

E112: Carbon credits are an offshoot of decarbonization program that allow organizations to emit a specific amount of carbon dioxide or other greenhouse gases, with the goal of reducing harmful emissions over time. Each tradable carbon credit permits the emission of one metric ton of carbon dioxide or its equivalent in other greenhouse gases. Additionally, companies may sell any unused or surplus credits to another company that may require them. In 2023, the cost of carbon credits was \$110 USD per metric ton of carbon dioxide or its equivalent in greenhouse gas emissions.

E113: Established in 2005 in conjunction with the Kyoto Protocol, an international agreement under the United Nations Framework Convention on Climate Change, the European Union Emission Trading System (EU ETS) is the largest multinational greenhouse gas emissions trading scheme. Other key programs include the California Cap-and-Trade Program, the Regional Greenhouse Gas Initiative (RGGI) and the New Zealand Emissions Trading Scheme (NZ ETS), which implement mandatory cap-and-trade systems in various regions globally. Additionally, major corporations and forward thinking businesses have embraced initiatives that incentivize

governments, small holder farmers, community entrepreneurs, NGOs, universities and individuals to support decarbonization efforts and to promote sustainable growth and Sustainable Development Goals (SDGs).

## **GODS PROVISION, HARD WORK AND CREATIVITY**

G1: The all-powerful and infinite God, presides over the apex of the “great chain of being”, pervades all life and is the most profound presence in all of life. The Supreme Lord is the origin and reservoir of everything, the absolute cosmic consciousness, the divine mind, the great parent of the universe, the source of all energy, the cause of all causes, the builder of history, the maker of the ages and more. The Bible explicitly states that God is “the Alpha and the Omega”. (Revelation 1:8, 21:6, 22:13, Isaiah 44:6, 48:12, Psalm 139:7-10) He is the source and sustainer of all life, weaving together all beings and the natural world into a vast, interdependent network. “All things were created through Him and without Him nothing was made that was made. (John 1:1) He created “everything in heaven and on earth, the seen and the unseen things, including spiritual powers, lords, rulers, and authorities.” (Genesis 1:1, Colossians 1:16, Jonah 1:9, Psalm 139:7-10). The “I AM” (Exodus 3:14) is the bread of life (John 6:35), the light of the world (John 8:12), the gate (John 10:7), the door of the sheep (John 10:7), the good shepherd (John 10:10), the resurrection and the life (John 11:25), the fountain of living waters (Jeremiah 2:13), the way, the truth, and the life (John 14:6), the true vine (John 15:1) and many more.

G2: The Lord reigns over all (1 Chronicles 29:12). His dominion is an eternal dominion; His kingdom endures from generation to generation. (Daniel 4:34, 1 Timothy 1:17, Hebrew 1:10-12, Psalm 90:1-2, Matthew 22:32) The Lord Almighty is the absolute owner of all wealth. “Everything under heaven belongs to me” (Job 41:11), “...the silver is mine, and the gold is mine”, declares the Lord Almighty (Haggai 2:8). All wisdom and might are His as well. (Daniel 2:20, James 1:5, 1 Chronicles 29:12) The psalmist in worship and adoration acknowledged, “The earth is the Lord’s, and everything in it, the world and those who dwell therein.” (Psalms 24:1, Psalm 50:10-12, 95:5)

G3: Our heavenly Father and friend (Mathew 6:9, Isaiah 64:8, Psalm 25:14, John 15:13-15) knows that we have need of things (Mathew 6:32) and He is concerned and empathetic about our welfare on earth (Mathew 6:26, 9:36, 20:1-14, Job 7:17-18, Psalm 34:15-18, 139:5-6, 139:14, 139:17, 144:3, Jeremiah 1:5-10, 29:11, 2 Chronicles 16:9, Deuteronomy 9:6, 7:7, 32:9-43, Genesis 50:19-20, Exodus 14:13-31, 16:2-7, Hebrew 4:15). God knows what we need before we even ask him. (Mathew 6:8) The Almighty One longs for us to prosper (Jeremiah 29:11) and to live in joy, to be fruitful and increase in number (Genesis 1:28, Exodus 1:7). His desire for us is to be completely alive- full of passion and bursting with joy. God truly suffers together with us whenever we are oppressed, frustrated, subjugated, defeated, discouraged in life, dirt poor and living like roaches. His desire for us is that we “prosper in all things and be in health, just as our souls prospers” (3 John 1:2), which is unlike “our adversary the devil” who “came to kill, to steal and to destroy” (John 10:10, 8:44, 1 Peter 5:8, Job 1:1-19, 2:7, Luke 22:31, Job 1:6-12, 2:1-



6, Matthew 13:24-43). It's God's desire to give us all things that pertain to life and godliness (2 Peter 1:3, Isaiah 53:5). "It is our Father's good pleasure to give us the kingdom" (Luke 12:32), even "eternal life". (John 5:24, 1 John 5:11-12)

G4: The self-sufficient and self-sustaining God is consistent in remembering and acting on His covenant with His children (Psalms 103:17-18). In Christ, all the promises of God are 'Yes' and 'Amen' (2 Corinthians 1:20). In His infinite abundance, He is able to make all grace abound toward us- so that we, always having all sufficiency in all things, may have abundance for every good work (2 Corinthians 9:8, Philippians 4:19). Christ was rich, yet for our sakes, He became poor that through His poverty we might become rich (2 Corinthians 8:9). God didn't spare His own son, but delivered Him up for us all. Shall He not with Him also freely give us all things? (Romans 8:31-32). Thus far, we have been made "heirs of God and joint heirs with Christ" (Romans 8:17, Psalms 2:7). God has abundantly placed so many resources at our disposal and indeed, so rich are His endowments to all of creation. The psalmist demonstrated God's unfailing love, (1 John 4:8, John 3:16) faithfulness (Deuteronomy 7:9-10) and provision when he declared "I have been young and now old, yet I have never seen the righteous forsaken nor his descendants begging bread". (Psalms 37:25)

G5: Before setting them on a mission, (Matthew 28:19-20) Jesus Christ gave His disciples "power and authority", "to exorcise demons, to heal the sick, to raise the dead" etc. God has gifted men to be Apostles, prophets, teachers, workers of miracles, healers, helps, administrators, speakers in tongues, interpreters etc. (Matthew 10:1, Luke 9:1-2, 10:19-22, 24:49, Mark 6:7, Acts 1:7-8, Isaiah 41:10, 41:14, 1 Corinthians 12:28-31, Ephesians 4:11-12) Through the gift of faith and the deposit of the Holy Spirit, the heroes of faith, according to the "Faith Hall of fame" were able to obtain strength out of weakness, subdue kingdoms, work righteousness, obtain promises, stop the mouth of lions, quench the violence of fires, escape the edge of the sword, turn to flight the armies of the aliens, overcome torture, mocking, scourging, etc. (Hebrews 11:33-35)

G6: Today, God still provides seed to the sower and bread for food and increases the fruits of our righteousness (2 Corinthians 9:10, Hebrew 1:8). He still gives the power to create, or make wealth, (Deuteronomy 8:18, Psalm 144:1, Exodus 31:1-11) to His beloved. (Psalm 127:2) It is He who gives us 'destiny helpers' like "Mary Magdalene, Joanna the wife of Chuzas (Herod's steward), Susanna and many others who provided for Him from their substance" (Luke 8:2). Angels, the agents of God, (Hebrew 1:7) are still sent by God on assignment to reveal God's presence (Genesis 28:12-15), free (Acts 12:7-10), guard (Luke 24:4), feed, (1 Kings 19:5-6), protect, (Daniel 6:22), teach (John 14:26), minister to (Matthew 4:11), strengthen (Luke 22:43), deliver (Isaiah 37:36), and rescue God's children. God still feeds the ravens that neither sow nor reap, and have neither storehouse nor barn (Luke 12:22).

G7: As followers of our heavenly Father, we are invited to follow the Good Shepherd with the same complete trust and dependence that sheep have for their Shepherd (Luke 9:59-62, Psalm 23:1, 91, 121:8, John 10:11) for food, shelter, treatment, protection, guidance etc. We need not worry or be anxious for our lives- what we shall eat or what we shall wear (Mathew 6:31-33). If we are to be “immovable and to abide forever”, (Psalms 125:1) like Mount Zion, then we- both individually and collectively-must fully put our trust in God. By making God our unshakeable foundation, even in seemingly dire financial situations, we can comfortably rise above the challenges of hopelessness, procrastination and despair and embrace new possibilities. Indeed, we can fully entrust ourselves to God- who leads His people into the Promised Land that overflows with “milk and honey” (Exodus 3:17), enables us to “do all things” (Philippians 4:13) and brings to completion the good work He began in us. (Philippians 1:6, 2 Timothy 1:12, Hebrews 12:1-2, Psalm 138:8, Isaiah 66:9)

G8: God has called us, His children, to obey His commands if we are to prosper according to His divine plan. God rewards obedience with natural abundance (2 John 1:6, Exodus 19:5, Hebrew 5:8-9, 11:6, Revelation 22: 12-14, John 5:28-29, Romans 2:6-11, Daniel 9:4, Jeremiah 7:23, Deuteronomy 28:2, 30:1-20, Matthew 22:1-14, 1 Samuel 15:22, Isaiah 1:19-20, Psalm 5:12, 18:25-27, 103:17-18). He is the Supreme Commander in Chief who blesses the righteous with favor. He gives wisdom and knowledge and joy to the man who has clean hands and is good in His sight. (Ecclesiastes 2:26). In the book of Deuteronomy 28:12, Moses by the command of the Lord said “... if you diligently obey the voice of the Lord, your God, to observe carefully all His commandments which I command you today, that the Lord your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you because you obey the voice of the Lord your God”. The Almighty desires that we be intentional about mirroring His ‘image and likeness’ (Genesis 1:27) in all that we do. We ought to seek first His kingdom if all other things are to be added. (Luke 12:30-31). Having ‘inherited’ (John 14:12) the potential to imitate (Ephesians 5:1) and develop His divine qualities, we can embrace His call by striving to reflect His very likeness; holy, truthful, noble, right, pure, lovely, admirable, excellent, virtuous, praise worthy etc. (1 Peter 1:16, Philippians 4:8)

G9a: Though the prevailing attitude of the world devalues spiritual matters and diminishes prayer to insignificance and obscurity, viewing prayer and meditation as non-sense and impractical, leading to prayerlessness and offering subpar prayers (Malachi 3:14), God has called us to draw the attention of heaven using the primary and most potent weapon of prayer, (2 Corinthians 10:4) fasting (Mathew 6:5-18, 17:21, Isaiah 58, Deuteronomy 10:20) and meditation; prayer serving as our uplink to our higher power while meditation acts as the downlink through which we receive illumination, direction and guidance. Meditation, often described as a mystic ladder, is the intense and focused contemplation of an idea or theme with the purpose of gaining complete understanding.

G9b: God once invited His people through His prophet Jeremiah, saying, “Call to me and I will answer you and show you great and mighty things which you don’t know”. (Jeremiah 33:3, Psalm 50:15, 2 Chronicles 7:14-16) Followers of Christ are resolutely prompted to “ask whatsoever” (James 1:6-7, John 14:13, Matthew 18:19, 21:22, Mark 11:24, John 16:24, Psalms 2:8, Isaiah 45:11, Genesis 18:14), for God “is able to do exceedingly, abundantly, above all we ask or think” (Ephesians 3:20). By having prayers in ‘His name’ (John 14:13-14), we are assured that even the treasures of darkness- riches stored in secret places (Isaiah 45:3) shall be availed unto us.

G10: Prayer is a divine invitation to commune with the King of kings (1 Timothy 6:15, Revelation 17:14, Revelation 19:16). It is a royal prerogative, a high privilege, and the greatest blessing we possess while on earth. Ordained by God, prayer remains to be a specific divine appointment, a medium of divine revelation, an established ordinance of heaven that draws us close to God and makes us Godlike, Christ loving and God loving, and puts God, angels, and people to work. Prayer changes things. When we pray - intentionality rise, minds move and energies flow. Prayer eliminates worry and anxiety, keeps us calm, peaceful and confident, brings us in harmony with the science of being, makes us nicer and more reasonable, heals us psychologically, emotionally and spiritually, makes us have better self-control and more forgiving and loving. Prayer maintains our sense of direction, releases and multiplies energies, translates vision into reality, affects physical matter and creates worlds.

G11: Prayer, conventionally, is the language of a person burdened with a sense of need. It can be said to be the voice of a supplicant, conscious of his neediness, asking another the things he needs. Exceptionally, prayer is a profound communication with our heavenly Father, through which we express our deepest feelings and desires. Prayer takes its tone and vigor from the life of the man or woman exercising it. Realize, therefore, the true potential of your prayer field and aim to amplify it by consciously recrafting your environment, character and conduct. Assume an attitude of alertness and skillfulness every moment and go ahead in setting up a field that provides authentic grounding and that brings more synchronicities. Prayer longs for an engagement of all our human faculties including our thoughts, reflections, memories, ideas, desires, wishes, imaginations, utterances, actions, rituals etc. Knowing and visualizing where you want to go, train your mind to focus on the positive path of your life, rather than focusing on discontentment, irritation or some unhappy and fearful expectation.

G12: Jesus, a man of prayer, (Luke 5:16, Mark 1:35, Mark 14:32-42, Luke 6:12, Hebrews 5:7) understood that life’s battles are fought daily in the silent chambers of the soul. Indeed, failing to pray is barring God from taking a more forceful part in our affairs and is tantamount to failing in all of life. No saint, no holy one, no teacher of truth ever lived who did not spend quiet time alone with God- letting Gods illuminating power and infinite love empower, guide, protect, lead

and keep him. Prayer, therefore, should be a distinguishing characteristic of the successors of the apostles; not necessarily wealth, strength, youth or power. “To your knees, O Israel!” (Isaiah 45:23, Philippians 2:10, 1 Timothy 2:8) should be the clarion call of the ministers of this generation.

G13: Upon acknowledging prayer as the main spring of life- the primary business of life, Apostle Paul urged the then Christian fraternity, “be anxious for nothing, but in everything, by prayer and supplication, with thanksgiving, let your requests be made known to God. And the peace of God which surpasses all understanding will guard your hearts and minds through Christ Jesus.” (Philippians 4:6, 1 Thessalonians 5:17). With similar insight, German theologian Martin Luther (1483-1546) placed a high premium on prayer and emphasized salvation by faith rather than through rituals such as the then Catholic Church’s practice of selling indulgences. Luther on acknowledging that the real battles of life are often fought and won behind closed doors, prescribed for himself the practice of prayer. He once declared, “I have so much to do that I shall spend the first three hours in prayer.” In another instant he confessed, “I was short and superficial in prayer this morning.”

G14: “Wrestle” (Genesis 32:22-32), or rather “reason together” (Isaiah 1:18) with God, offering your supplications and presenting your needs before Him, rather than being anxious. (Philippians 4:6) Praise and thank Him for all He has done. (Isaiah 61:3, 1 Thessalonians 5:18, 1 Timothy 2:1-2, Luke 17:11- 19, Psalm 18:31-36, 29:1-2, 34:1-3, 92:1-4, 95:1-3, 146:1-2, 147:1) Get in the habit of gathering together, (Hebrew 10:25, Psalm 133:3, Matthew 18:20) sitting in quietness, giving and making acceptable sacrifices, reading good and edifying literature, developing and practicing spiritual concepts, thinking good and positive thoughts, sharing with congregants etc. Whenever, however, we fail to recognize our need for the sacred and supernatural, and become complacent like the Laodecian Church, (Revelation 3) that had need for nothing and therefore “ask not”, (James 4:2) failing to offer peace prayers, reconciliation prayers, thanksgiving prayers, adoration prayers, petition prayers, intercession prayers, mealtime prayers, morning prayers, bedtime prayers, holiday prayers etc., (Deuteronomy 8:10) we invariably become impoverished, weak, feeble, sick, desolate and barren (Luke 22:40, 46, Luke 22:31, Malachi 2:9, Haggai 1:10, Micah 6:13-15, Deuteronomy 7:14, Haggai 1:10).

G15: Prayer knows no limits or boundaries of width, length, or depth- as it can be offered anywhere, at any time. Being a universal language of the soul- prayer is heard by God in all languages, including that of the heart and the unconscious (Romans 8:26-27, 1 Samuel 1:10, Psalms 19:1-6). Indeed, the Lord has a way of listening and attending to our sincerest and innermost desires, our faintest whispers and slurred speeches, even when we don’t fall on our knees (Romans 8:26), use technical religious words, the “language of Zion” or make elongated supplications. (Mathew 6:7, Matthew 23:14) Whereas some people pray semi-audibly, others

send out energies and vibrations by making loud utterances, singing, chanting, dancing, practicing reflective writing or praying contemplatively in meditative silence. Self-forgetfulness, purity, chastity, affection and habitual struggle are themselves constant prayers. (Genesis 17:1, 1 Timothy 2:9, 4:12, 5:1-2, 6:11, Psalm 24:3-4, 116:18, 119:9-10)

G16: King David, a man after Gods heart (1 Samuel 13:14), psalmist and king of Israel, fully understood that through the power of prayer and meditation one can bring positive change to any situation. Skillful in prayer, King David prayed earnestly (1 Thessalonians 5:17, James 5:16) to his God whom he qualified as “worthy to be praised” (Psalm 18:3). He made broad, unselfish and fervent prayers “in the evening, in the morning and in the noon time “(Psalm 55:17, James 5:16-18). Consequently, King David went forth in battle (Psalm 144:1) against vast enemies and insurmountable machinery and was accorded victory after victory and staggering fortunes by the hand of his God, “who heard his voice from His temple” (Psalm 18:6).

G17: Learn to be still (Psalms 46:10) and climb the heavenly heights, meditating upon His Word, day and night. (Joshua 1:8, Psalm 119:164). Like Abraham who unwaveringly believed *Jehovah Jireh*, for the provision of a sacrifice in the place of his son Isaac and it was provided according to his faith in God, let it be declared that in the mountain of the Lord it shall be provided (Genesis 22:14, 45:5-8, 2 Kings 4:1-7, 4:16-17, 5:10-15, 13:5, 19:35, 22:8, Deuteronomy 8:3, 14:23, 16:5-6, 17:15, 18:15, 18:18, 29:4, 32:9-14, Exodus 16:2-4, Joshua 23:10). Surely, *Jehovah Jireh*, the Shepherd of our finances can today speak tranquility to our seemingly insurmountable financial storms just like He ‘spoke calmness’ to the fierce winds and storms of the sea. (Mark 4:41)

G18: Beyond our comprehension, God plays an unfathomable role in the lives of men. (Psalm 40:5) God works in mysterious ways, His wonders to unfold. The Everlasting One governs and determines all outcomes (Proverbs 16:9). All wealth and blessings flow through Gods divine power and grace. We can only labor and prosper with the Lord. We never get it by our own effort. The psalmist declared, “A persons steps are directed by the Lord.” (Psalms 20:24, 37:24). The Lord reminds men that, it is not by our might nor by our power, but by His Spirit (Zechariah 4:6). He, the Most High, is sovereign over the kingdoms of men and gives them to anyone He wishes (Proverbs 21:1, Daniel 2:21, 4:17, 4:25)

G19: Never ‘lean on your own understanding’ (Proverbs 3:5-6) for apart from God (Psalm 53:1) we are and can do nothing (John 15:5). Always remember that God is not dead, life is never meaningless and death never arbitrary. Otherwise, without God we inevitably worship something else- the self (ego), power, money, fame, reason, pleasure, technology, nature, beauty, ideology etc. and in so doing, we lay the very foundation of relentless masters and evil-passions, divisions, selfishness, envying, hatred, vengeance etc. (Psalm 127:1) Understand that ‘Heaven rules’ (Daniel 4:25-26) over all, and that it is “the anointing that breaks the yoke”

(Isaiah 10:27). Otherwise, those who walk in pride (*superbia*), like the agnostics do- living self-absorbed lives, denying that a Higher Power exists, mistakenly thinking they are supreme and that the power and might of their hands has gained them wealth (Deuteronomy 8:17, Daniel 4:30, Isaiah 10:13), He is able to humble, rebuke and chasten (Matthew 23:11-12, Luke 14:11, 18:14, Daniel 4:37, Revelation 3:19, James 4:6, Isaiah 41:11, Hebrew 3:7-11, Obadiah 1:2-4, Psalm 118:22-23) just like it culminated with the Laodecian church who thinking they had become 'rich and wanting nothing' yet were weighed and found to be "wretched, miserable, poor, blind and naked". (Revelation 3:17)

G20: In man's quest to ensure his survival, self-propagation, improve his quality of life, atone for his iniquities and in the quest towards triumphing his human spirit, man's pursuit for tangible possessions becomes not only inevitable but also an exceptional necessity. As a result, there has been more than sufficient reason to glorify work and hard work as a means of meeting basic needs like food, shelter, and clothing and even as a means of judging character (Proverbs 20:11), motivations and workmanship (Exodus 31:1-6). St. Augustine (354-430 AD), Bishop of Hippo (currently Annaba, Algeria) believed that a man must pray as though everything depended on God but then also work as though everything depended on the man himself- for without God, we cannot and without us, God will not.

G21: As Christians, we ought to follow the footsteps of our Master and uphold the belief of having a balanced perspective and approach towards wealth and possessions. Jesus Christ worked as a carpenter having learned the trade from his father Joseph. (Mark 6:3, Mathew 13:55-56). Apostle Paul, as a tent worker, equally demonstrated exemplary servant leadership and a strong work ethic. Giving a testimony of his own life, Apostle Paul said, "I have coveted no ones silver or gold or apparel....you yourselves know that these hands have provided for my necessities" (Acts 20:33-34). He added "...nor did we eat anyone's bread free of charge, but worked with labor and toil night and day, that we might not be a burden to any of you." (2 Thessalonians 3:8)

G22: Eager to free his fellowship from the spirit of laziness and sloth (*acedia*), Apostle Paul launched a fierce campaign in support for a body of Christ that took up work seriously. In 2nd Thessalonians 3:11, Apostle Paul said, "We hear that there are some of you who walk amongst you in a disorderly manner, not working at all but are busy bodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread". Apostle Paul strongly believed that "Everyone must work"- fervently- (Romans 12:11) and that if any person will not work he/ she should not be allowed to eat. (2 Thessalonians 3:10).

G23: In Christian thought, 'sloth'- one of the seven deadly sins, is more than just laziness- it is spiritual apathy or deep distaste for the things of God. It often manifests as a lack of motivation

for prayer, worship, or fulfilling one's spiritual duties. While it may appear as simple laziness, its root is deeper, often linked to indifference or neglect of one's higher purpose. In a scathing description of sloth (*acedia*), English novelist and playwright Dorothy Sayers said, "...in the world it calls itself tolerance, but in hell it is called despair. It is the accomplice of the other sins and their worst punishment. It is the sin that believes in nothing, cares for nothing, seeks to know nothing, interferes with nothing, enjoys nothing, loves nothing, hates nothing, finds purpose in nothing, lives for nothing, and only remains alive only because there is nothing it would die for."

G24: On the 90th anniversary of the Encyclical *Rerum Novarum*, Pope John Paul II wrote "Man is made to be in the visible universe an image and likeness of God himself, and he is placed in it in order to subdue the earth (Genesis 1:28). From the very beginning therefore, man is called to work." Serving ought to be our natural inclination, despite it often being otherwise. Mankind desperately needs to return to the ideal of work as a habit of the heart, as an opportunity for growth and fulfillment rather than viewing it as a curse (Genesis 3:17-19) upon human kind. Today, every budding leader ought to be conversant with the story of Joseph. In the first seven years of Joseph's reign in Egypt, Joseph didn't stop gathering and storing food (Genesis 41:48). Joseph worked like an ant (Proverbs 6:6) during the seven years of plenty. He gathered very much grain into the storehouse; (Malachi 3:10) as much as the sand of the sea, until he stopped counting for the stock was immeasurable. (Genesis 41:49). Then, there was a famine so severe in all Egypt and beyond, such that all people from all nations came to buy grain from Egypt.

G25: The nexus link between wealth and hard work was universally espoused by John Calvin (1509-1564), a French theologian, pastor and reformer of church and culture. John Calvin had derived his core beliefs from the patriarchs, Christ and the early apostles. Having derived lessons from King Solomon, for instance, John Calvin recorded numerous teachings that were against laziness, sloth (Proverbs 18:9, 6:6) and the culture of relying on the hard work or financial support of others. In the Calvinist work ethic also known as the Protestant work ethic or the Puritan work ethic, there was need for everyone to create wealth, not only for personal sustenance and security, but also in engaging in social responsibility, in ending systemic poverty and in advancing the Kingdom of God. Calvin's teachings amongst other points strongly emphasized on the need for diligence, discipline, efficiency, deferment of gratification and thrift. John Calvin taught that all men, including the rich, were to work in order to earn an honest living for that was the perfect will of God. The theologian argued that work was a calling from God and that "All men were created to busy themselves with labor for the common good."

G26: John Calvin's teachings were contrary to the then pagan philosophy where there was a pervasive belief that a person's prudence, morality and wisdom was directly proportional to the

amount of leisure time that a person had. Probably drawing inspiration from the Golden Age in classical Greek mythology when 'human beings' lived in peace and harmony and without labor or sorrow, the Greeks and Romans took up the belief that manual work- *ponos* from Latin *poena* meaning punishment, was a curse- a crashing burden against society and was to be left to slaves and low-class people. The pagan philosophy held it that 'free citizens' who worked, more so with the hands, when there was 'no need to do so' would run the risk of obliterating the distinction between slave and master. In his work, "*The Republic*", Greek Philosopher Aristotle (384-322 BC), a protégé of Plato, fervently coached that money and wealth accumulation was unproductive in society- potentially leading to corruption and moral decay and that to be out of work or to be unemployed was good fortune- especially for the ruling class (the Guardians) as it freed one up for 'better things'.

G27: "*Ora et labora*" meaning "pray and work" was the motto of the Christian Benedictine Order founded by Saint Benedict of Nursia (480-547 AD). The overly strict St. Benedict believed that nothing was to be put before the work of God. Members of the Benedictine monastic order have since had unequivocal commitment of sacredly reading and holding discussions on theological manuscripts and biblical texts to create informed, all-rounded, logical and practical believers. They have also prioritized worship, singing hymns and learning Greek, Hebrew and Latin. (Colossians 3:16) St. Benedict saw the unique benefit of handing on to his monks a balanced way of life for holistic health to ensure every member optimized his apostolic capacity and avoid overdependence on people. The Benedictine order pushed for prayers to be combined with physical labor and for faith to be combined with reason. St. Benedict believed in idleness being a deadly enemy of the soul and also reasoned that the 'body of Christ' is self-sufficient, providing for its own needs through labor and that they who possess it have 'everything they need' (Psalms 23:1) from within themselves.

G28: "Liberation theology", a term first used in 1973 by a Peruvian priest- Gustavo Gutierrez, is a Christian theological approach emphasizing the liberation of the oppressed and the marginalized in the socio-political-economic analyses. According to "liberation theology", the poor need more than just good preaching. Essentially a Latin America movement, the doctrine was ultimately opposed by the Vatican because of its "radical and overzealous revolutionary leanings" that had more than often led to "tragedy". The Christian movement, a light unto the world (Mathew 5:14), would then, not only identify with the poor, widows, orphans, prisoners etc. but would help to organize the poor from the brink of hopelessness by involving them in political and civic affairs and into a political force and that could amount to a desirable revolutionary change.

G29: All characteristics associated with the work ethic including discipline, integrity, dedication, excellence, thrift, pride etc. have their deepest roots in scripture and have been shaped and



articulated by the church over the centuries. Hardly any institution plays a more vital and fundamental role in moral education and the restoration of the work ethic than the church. Truth should emanate from the altar but should never be stifled there. Public affairs must, otherwise, never be a reserve of princes, politicians, philosophers, and publicists- rather professional educators, along with, coaches, therapists, psychiatrists, psychologists, ecologists, counselors, clergy men and the common man, rightfully stand as sentinels (Ezekiel 3:17, 1 Corinthians 1:20) in the watch towers of the world and must reclaim their heritage as leaders in prayer- uplifting the standards of God's Word and truth. The public must work with them to fulfill its name for our youth and our nations.

G30: All people, apparently, love payday. However, not all people want a fair day's pay for a fair day's work. Many want something for nothing; a culture of handouts that Gandhi philosophized as 'wealth without work'. Many people seek to do the bare minimum yet expect an extravagant reward in return. Notably, riches can unsustainably be accumulated by the mere act of people organizing themselves into groups and demanding a fortune for less service. Money, however, doesn't grow on trees; rather, when paired with hard work, desire leads to accomplishment. What is usually termed as "luck" often proves to be a residue of diligence- an unswerving devotion to work and what is often called genius as merely 1% inspiration but 99% perspiration. There is no substitute for hard work; rather, it is the hand that rocks the cradle that rules the world. The fundamental laws of economics demands that value be given in return for value. Wise King Solomon declared, "In all labor there is profit but mere talk leads only to poverty" (Proverbs 14:23), and ruled that those who are diligent in their work will dine before kings. (Proverbs 22:29, 18:16, 1 Samuel 21:8)

G31: King Solomon referred to the lazy man as a ' sluggard' (Proverbs 6:6) and concluded that, "The desire of the sluggard kills him, for his hands refuse to labor" (Proverbs 21:25). Indeed, many, out of fear, bury their heads in sand like the ostrich, ever believing "there is a lion in the road". (Proverbs 26:13) Whereas the rich man sleeps at midnight and wakes up before dawn, the scoundrel, full of despair, is quick to find his bed and is slow to wake up. Correspondingly, the average person today spends approximately five hours a day on screen time at the expense of more resourceful habits. Refusing to labor, frivolous and slack in hand, many people make endless excuses that lead to deepening despondency and depression. Laziness not only makes one feel helpless and powerless but also irritates one's employers, coworkers, parents, guardians, siblings etc.

G32: The Bible records that after the fall of man, God cursed the first man, Adam. It is written, "Cursed is the ground because of you; through painful toil you will eat from it all the days of your life." (Genesis 3:17). Thus, it can be modestly inferred that men rebel against God's curse on work and are inherently lazy servants (Mathew 25:26). Social psychologist Douglas Mc

Gregor, in his 1960 book, *"The Human Side of Enterprise"*, proposed two theories; theory X and theory Y managers, by which managers perceive and address employee motivation. Mc Gregor stated that theory X managers arrive at the conclusion that work is inherently distasteful, that most people are self-centered, resist change, lack ambition, avoid work whenever possible and that employees are motivated mainly by money and job security. Consequently, theory X managers infamously resolve to use tight controls, micromanagement, implicit threats and coercion in a bid to achieve 'desired results'.

G33: Acquiring wealth unjustly constitutes misusing one's abilities and "living off other people's pockets" (2 Thessalonians 3:11). The prospects of easy money through theft, forced labor, fraud, tax evasion, looting, gambling, lotteries, prostitution, begging, or expecting rewards each time help is offered have been the basis of quick fixes, crime, disappointment, ruin and tragedy. Consequently, our current societies need to strongly advocate against easy-money schemes and re-inculcate the culture of hard work amongst the citizenry. In our school curriculums and institutions of learning, we need to popularize the fundamentals of work ethic that arose from the demanding necessities of pioneer life and that birthed the nobility of hard work. We ought to advocate for high standards in business ethics by emphasizing the virtues of care, mutual responsibility, respect for private and public property, integrity, fairness, trustworthiness, transparency and more. More than ever, we need to reinvigorate anti-corruption champions and campaigns and restore a new normal where pillaging of public wealth is considered strange, barbaric and unfathomable.

G34: Rising from rags to riches is a fairy tale not in the ordinary workers realm of existence. Indeed, some ice-blue-eyed are born great and some other chosen-few have greatness thrust upon them. However, to the ordinary worker who ever hopes to achieve a mark of distinction or an elevation into greatness, these words of scripture must constantly reverberate; "As long as the earth endures, seedtime and harvest, cold and heat, summer and winter, day and night will never cease." (Genesis 8:22). Since times ancient, preparation has always been a sure road to inspiration and transcending ordinary human abilities. Over time, the price of perfection has more or less been the same- trials and tribulations, suffering and sacrifice. On the question of attaining heaven's most prestigious realty, Christ said that whoever shall be the greatest shall be the minister and whoever shall be chief must work diligently with his/ her hands or rather must be servant of all. (Mathew 20:26).

G35: It must dawn on the ordinary worker that there are no shortcuts in life and that true wealth and real greatness must stem from dedicated service rendered to humanity. To the ordinary worker, an abundant harvest or having plenty of money must radiate from a fervent spirit, a diligent hand and sowing by the sweat of the brow, for nothing good comes easy. It behooves the ordinary worker to skip the preliminaries of whining and complaining amidst the

waves of discrimination, depression and self-doubt. Wasting no time, the ordinary worker must persevere against seemingly insurmountable odds, jump to work and expend his or her time and energy, and make useful and unselfish service the object of their life- rendering more and better service than the compensation given.

G36: Achieving success, working perfection in a craft or composing works that stand the test of time takes mental energy, stamina, intense discipline, foregoing many social commitments and maintaining a single-minded drive to being the best. Writing, for instance, is an excruciating endeavor that heavily taxes the mind. It is delicate, lonely, individualistic, labor intensive and full of research. A man will turn over half a library just to write a one book. Similarly, budding entrepreneurs, on the onset, have a bucket full. Before eventually breaking even, making profits and setting up structures that delegate business functions, (Titus 1:5) a budding entrepreneur often runs a one man show. Often, he or she single handedly struggles to manage a new business's production, marketing, financing, accounts, human resources functions et cetera. Broadly speaking, engaging in meaningful and productive labor requires sufficient affection and motivation because the path to greatness is neither a serene walk in a rosy park, nor is it paved with gold. People ought to be autonomous and self-motivated, capable of self-direction and enjoying the challenges of their work just as anticipated by Douglas McGregor's Theory Y managers.

G37: The success of a plan must be dependent not so much upon external circumstances as on internal conviction as we may only have one tenth of one percent of the needed resources to "build a tower" (Luke 14:28). Time and again, depending on one's financial preparedness, good fortunes, material possessions, successes or even appearance- scores of wavering men and women have been guesstimated, discounted and their finer qualities written off. One, however, needn't despair and stagnate by waiting too long for the "financial mercies" of God or upon extrinsic motivation. Be careful not to be swayed into despising your "humble beginnings" (Zechariah 4:10). Instead, be "faithful with very little." (Luke 16:10, 1 Samuel 17:34-35). Many, unfortunately, have miserably waited in vain, for that big break, that fat check that would supposedly give wings to their dreams. Thereafter, believing they 'don't have enough finances', 'don't measure up', 'aren't fair lady enough' or 'aren't the best of them all' to launch a project, many have compromised, relented and disqualified themselves from their dreams, for indeed, "hope deferred makes the heart sick" (Proverbs 13:12).

G38: Do not get caught up in the spree of factoring in every coin or every detail before starting a project- arguing against taking any first steps and insisting that a project shouldn't be launched without first accumulating all the major resources. Realize that "farmers who wait for perfect weather never plant". If you watch every cloud, you never will harvest (Ecclesiastes 11:4). From the bible, we keep learning that God often requires activity to be started without all

the needed resources available (2 Kings 4:1-7, Nehemiah 2:17-20, Judges 7:1-22, Genesis 6:13-22, Joshua 3:14-17). Maintain control of your destiny by allowing God's purposes to interrupt your plans. With a God-led mission, a project should continue even in the midst of financial adversity. By faith, the all-sufficient God who is a provider to the needs of His people "shall lift up a standard" (Isaiah 59:19).

G39: Creativity can be described as letting go of the certain, navigating untried ways or taking a voyage into the unknown. One size never fitted all. American inventor and businessman Thomas Edison affirmed that "the greatest invention in the world is the mind of a child." Agreeably, childhood serves as the cornerstone of human development and the nurturing ground for future champions. Whenever little children (Mark 10:14-15, Matthew 18:3-6) act up or make believe, putting their best foot forward, their imagination grows so powerfully- they automatically engage their emotions and become what they imagine and believe themselves to be. Unlike adults who often think within the constraints of enforced mental conditioning and learned limitations, children sovereignly perceive the world with fresh eyes, fostering curiosity and creative resourcefulness to produce different outcomes. Thus, whenever a 'herculean' task presents itself as a problem to be solved- quit over trying or being too rigid. Realize that easy does it. Loosen up into tension free spaces for easy power and long-term vitality and like a maverick, adopt the ruthless strategy of creative resourcefulness- having the courage to trail blaze your unique path rather than acting like an intellectually abused and hypnotized zombie following directions of some evil genie.

G40: Our challenges – whether financial, personal, social, economic, spiritual or political- should bring out the best in us. The drive towards success must, otherwise, never be reduced to a duel of "the haves and the have-nots" or about the "silver or gold" (Acts 3:6). Indeed, we are very powerful and wise beyond measure- capable of supernatural feats. We are Light beings- divine, indestructible and immortal (Job 38:21, 2 Corinthians 5:1). Beyond our false ego perceptions, we are all from Source and eternal servants of God. We shouldn't let the lack of money or any material resources run or ruin our lives. Limited resources or halted cash flow should never constrain creativity and self-actualization, as they remain boundless and free.

G41: Refuse to live the rest of your life playing a single note, with a single instrument, in a single room for it is only dead fish that swim with the stream. Revolt against endless sameness as is typical of a fed up mind. Scarcity, if anything, gives us the freedom to create. Necessity for struggle has always been one of the ingenious ways through which nature forces individuals to sharpen their wits, develop power of the will, become strong through persistence, build up the spirit of faith, arouse their enthusiasm, gain definiteness of purpose etc. Insulating people from life's struggles is tantamount to fashioning people who are dull, apathetic and unable to stand

on their own. They will lack the ability to create, build and accomplish and will lose the will to live life to the fullest.

G42: Anyone can push beyond their apparent limits, for no human is truly confined. Our lives are never set in stone. Greek philosopher, Heraclitus believed that, "Change is the only constant in life." Though we may have a beggar's body, we can choose to be a variable among our contemporaries rather than just another constant in life's equation. Since everything changes, we can learn from the fluidity and formlessness of water and adapt to each new circumstance. That you are starting out poor or small doesn't mean that your tomorrow will still be the same. Ignore the disapproving noises and loud vexatious naysayers, and put lingering doubts to rest. Do not let people's fears, indifference, criticism or putdowns stop you from pursuing your dreams. Other people's insensitive, baffling but limited perceptions of you and their devaluing you with caustic remarks- calling you dumb, crank, crazy, conceited, egotist should neither shake your faith nor be your core business. There are no limits, limitations or lack anywhere in the universe. Everything is possible if you really want it- the supply is always equal to the demand. The American society is built on the idea that anyone can reach the top- a belief echoed by hypnotherapist and author Dolores Canon, who stated, "There are no limitations, unless you create them yourselves. Anything is possible. You are only limited by your own creative imagination."

G43: Rather than simply resigning yourself to lack, realize that nothing is new to spirit and that whereas logic helps you to figure out how to get from point A to B, imagination reveals the endless places you can reach. Take note of a problem and try to make solutions around it. Have the courage to think beyond the box and to step out of your comfort zone. Let your body relax and let your mind wander freely- connecting to universal consciousness. Remember that being aware of a problem is just the beginning. Define your problem, immerse yourself in it, and gather factual data surrounding it. Seek out clever ideas in your quest for the best solution. Ideas drive the world forward, and those that initially seem silly or ridiculous often become the wheels of progress, without which stagnation takes hold. When you'll finally experience a break through- your *eureka* moment- after reflective marination, you will have leaped beyond the confines of logic and will be richly rewarded.

G44: Unlock the riches of heaven by expanding your natural intuitive abilities, inner spiritual awareness, instincts, pattern recognition, and creative insights. "Think, Think, Think". Think with purpose, passion and power. It is fallacious to do things the same way and expect different outcomes. Fine tune your thinking by practicing big picture thinking, magical thinking, total thinking, tunnel vision thinking, as compared to conventional thinking, rigid thinking, obsessive thinking, linear thinking, reactive thinking, divided thinking or partial thinking. Exercise lateral, creative and synthetic thinking. Find pleasure in the symphony of visual images, sounds, smells,

symbols, colors, metaphors, relationships etc. Play around with “what if” options. Look for things to combine and switch gears. Think cost-effectively, sustainability, availability, durability, simplicity, ethically, holistically etc.

G45: What are you doing or offering in order to achieve desirable outcomes? What steps are you taking to expand your options or to get the money you desire? Determine what you intend to give in return for the outcome you desire. Qualify and believe in your vision, dream, path, idea, design or step as having merit. May the hope and resolution, emanating from your heart, be big; bigger than yourself, bigger than reality. Organize yourself around a purpose and work towards being significant. Adopt changes in such a manner that, if everyone followed your example, the world would reflect God’s paradise. Success will naturally follow if you establish priorities and stay committed to them.

G46: Having reasonable amounts of resources, we can take our first actions and momentary steps, resolving in every step not to be limited by finances or any other constraint. “What is that thou holdest in thy hands?” (Exodus 4:2). Take stock of what you have by counting your blessings. Promote traditional adherence and learn to want what you have. Demonstrate what millions of ordinary people around the world believe, “Small is Beautiful”. Indeed, he who knows he has enough is rich. Never vex yourself about what you can’t help and never vex yourselves about what you can help. Simply take your broom and start sweeping. Dare to make that first step, then another. As in the parable of the talents, be found worthy by remaining faithful with a few things and the Lord will make you ruler over many things and make you to “enter the joy of the Lord” (Mathew 25:23).

G47: Hudson Taylor (1832-1905), the great pioneer British missionary to China once said- “A little thing is a little thing, but faithfulness in a little thing is a great thing.” Small things can work miracles- creating ripple effects with no logical end. Opt to co-create with the Creator in generating crisp wealth. Indeed, innovative sources of revenue can be developed. Just have the courage to start the journey even if you are not so sure of where the road leads. Try things, take risks and learn from mistakes rather than being stuck in a ‘what if’ state. Martin Luther King Jr once said “If you can’t fly then run, if you can’t run then walk, if you can’t walk then crawl, but whatever you do you have to keep moving forward.”

G48: Learn to climb the stairs of life, more so, when there seem to be no elevators to the top. Balanced people playing safe and low aptitude games coupled with mediocrity get nowhere. Bear in mind that your dreams will only remain valid as long as you are still making real sacrifices worth making your dreams come true. John Kenneth Galbraith (1908-2006), Canadian - American iconoclastic economist and author of the book *‘The Affluent society’* believed that all successful revolutions were the result of kicking in of a rotten door. Keep on kicking. Do something worthwhile, because the truest smallest action has the potential to create a

profound ripple effect of change. If you ever want to be satisfied with bread (Proverbs 12:11) then, in the morning sow your seed and in the evening do not withhold your hand. (Ecclesiastes 11:6). Be willing to go two miles for whomever or whatsoever shall compel you to go a mile. (Mathew 5:41). Be willing to make personal sacrifices and even to render more service than you are paid for. Your unwavering focus and steadfast nature, no matter how challenging the path, will eventually yield desirable success and stability.

G49: Many people look at poverty as a gruesome condition in which individuals are denied even the most fundamental human necessities. On the flip side of that harsh reality, however, poverty is a fortunate opportunity for creative resourcefulness. Serendipity, the emergence of happy discoveries by accident, should remind us to appreciate every circumstance. The scarcity of resources that may obviously seem as an obstacle or a curse may as well be a blessing, a wonderful motivation to be creative and that turns into good fortune. Necessity being the mother of invention, one should only take a trip to the rundown shacks and the squalid living conditions of the marginalized neediest to be impressed by their delightful inventiveness. Closer home, our forebears ingeniously made good use of every scrap and tatter. Nothing was rejected. Nothing was discarded. (John 6:12-13) The abject poverty of our forebears didn't stop them from thinking outside the 'basic material' and conceptualizing the magical spirit of making something out of nothing.

G50: Hunger does drive motivation, just like necessity governs the world. We need, therefore, to always stay hungry for growth and excellence- and beware of the easy freebies that could only defeat the mysterious and lucky stroke that is poverty. American author, Michael Hopf is renowned for saying, "Hard times create strong men, strong men create good times, good times create weak men, and weak men create hard times." While in our quest to achieve true and lasting success, we must learn to look beyond material possessions and existential comforts, and follow our inner instincts without fear of living off less. Even though our outward possessions may be petite, we must embrace open-mindedness and wisdom, recognizing that genuine prosperity comes from within.

G51: Rather than mere imitations and quick fixes, true progress demands resilience and ingenuity. '*Jugaad*' (*Jugaar*), a Hindu word loosely translated as non-conventional, creative, makeshift or frugal innovation, refers to resourceful solutions to problems, particularly in situations where resources are scarce. We must recognize that while nature provides abundant raw materials, finished products are rarely handed down from the heavens. Societies must, therefore, cultivate innovation and endeavor to build their own industries through practical, hands on efforts rather than the obsession with imitation and relying on others to develop solutions for their domestic needs and convenience.

G52: Though not having the benefit of pauperism, the rich and powerful can learn to wake up each morning to the daunting task of adopting the pure, imaginative and inventive spirit of their ancient but frugal and faithful forebears who endured and overcame wars, harsh climates, wild animals, world wars, economic hardships, vile injustices and segregation etc. (2 Corinthians 11:23-27, Hebrews 11:32-38) If we are passionate about something, we are likely to succeed in it against all odds. Prepare relentlessly, (2 Peter 1:5-10, Luke 12:35), being ready in season and out of season, (2 Timothy 4:2) for even the Holy Spirit works through disciplined preparation. (1 Peter 5:8-10, 2 Peter 1:19, James 1:4, 1:12, 2 Corinthians 4:16-17, 2 Corinthians 6:1-18, Luke 11:5-13) Indeed, real fortune does favor a prepared mind. Stay cheerful, motivated and upbeat. Enjoy and have fun with in your Spirit-led mission. Before you are halfway through, your cherished dreams and desires, by grace, (2 Corinthians 12:9) will roar to life and soar, transforming makeshift chambers into vibrant and elegant workspaces.



## **LEARNING FINANCIAL LITERACY**

*“Ye do err, not knowing the scriptures, nor the power of God.” (Mathew 22:29, Mark 12:24).*

L1: A financially untrained mind can prove to be quite costly. One only has to look around and see the many attempted investments that either never picked up or did, but only to collapse a short while later to be convinced that ignorance is the greatest impediment to success and for the need of a better financial recourse. Empirical evidence uncovers that up to 65%-90% of people who start businesses fail, with 50% of Micro, Small and Medium Enterprises (MSMEs) collapsing within the first five years. The financially incompetent often have poor credit scores and struggle to generate sufficient revenue, save enough, and access gainful and shock secure assets or property. A host of others suffer bankruptcy, get auctioned and get condemned to the financial abyss- crushing families and societies for generations.

L2: Most of what we know about money and financial matters today can largely be attributed to myopic backgrounds and carnal upbringings. In patriarchal societies, for instance, young men- sometimes to the chagrin of women, were granted privileges and authority by default and cultivated from their earliest years to aspire to be sole providers and bread winners to their families. Similarly, generations and communities have emerged that have that have confined their females to financial exclusivity at the expense of the male counterparts. Considering that financial discussions have long been considered a taboo topic in many cultures, with some belief systems associating financial success as a reward for hard work while others seeing it as a vice or as a sign of greed, it may be inferred that a significant majority of individuals come from backgrounds that at best applied and taught flawed financial standards rather than venerable money skills and time-honored financial wisdom.

L3: It's not uncommon to find seasoned doctors, school principals, engineers, lawyers and other high-ranking professionals who despite graduating magna cum laude or summa cum laude still live hand to mouth- struggling to manage their home expenses, student loans, mortgages, taxes etc. Depending on one's background, therefore, but without the implication of ingratitude or disregard for past contributions, the old molds of learning can be critiqued as flawed and ineffective. They may be said to be filled with half-truths, vague concepts, speculation, bias, wishful thinking, outdated philosophies, and antiquated preconceptions. Additionally, they can be found reflecting defensive thinking, prejudice, fundamentalism, chauvinism, superstition, fear-driven emotions, authoritarianism, entitlement, generalizations, innuendos, and at times, even false narratives or outright lies.

L4: We only grow and move along the path of life as we discerningly see through the cloud of dust, distinguishing the embossed from the engrossed, the bold from the faint, the godly from the ungodly, the true from the false. Minds that move and that are receptive to change

broaden in perspective and are like the fresh cool streams. Minds that never move are like the stagnant waters that given time become ugly and begin to stink. Across the board, we need exposure to things that are current and distinct to challenge us, to stimulate us, to expand our experience and to sharpen our focus. We need to meet new people, experience new things, think new thoughts, dream new dreams, see new visions, recognize new potential, entertain bold ideas, take new risks, tolerate individual differences, comprehend and retain advanced insights in order to demonstrate heightened self-control and mastery.

L5: The eightfold path is an early holistic and interconnected set of practices taught by the Buddha as a way to liberate oneself from suffering and as a path to enlightenment. The eightfold path consisted of eight practices; right view (thought), right understanding (resolve), right speech, right action, right livelihood, right effort, right concentration (awareness) and right contemplation (meditation). As opposed to the bygone era where wealth was largely primed around hunting and gathering, land conquests, subjugation, farm work and factories- modern insights have, in juxtaposition, created greater leverage to the postmodern generations through urban professions, digital economies, virtual spaces etc. Education- often linked to the Latin word “*educere*” (meaning ‘to lead out or draw forth’), thus, remains to be an indispensable pillar and catalyst in the anticipation and quest for socio-economic emancipation and development.

L6: No sovereign nation can afford to have a citizenry that is ignorant, subservient and gullible- as the long-term value of a state depends on the character and quality of its people. Former USA president Thomas Jefferson said, “If a nation expects to be ignorant and free in a state of civilization, it expects what never was and never will be” and resolved that, “an informed citizenry remains to be the only true depository of the public will”. Similarly, former President of South Africa, Nelson Mandela, strongly believing in the power of education as a tool for personal and societal transformation famously stated, “Education is the most powerful weapon which you can use to change the world.” Education shepherds the soul to what is best, brings out the best out of each person and replaces an empty mind with an open one. At the core of it, a solid education empowers an individual to have a clearer purpose, raise intelligent questions, think independently, deeply and broadly, stay focused, generate rich ideas and alternative solutions, discuss issues flawlessly and clearly and solve myriad problems without personalizing issues.

L7: Greek philosopher and polymath Aristotle arrived at the conclusion that “Educated men are as much superior to the uneducated men as the living are to the dead”. Similarly, American author and statesman, Benjamin Franklin (1706-1790) concurred that, “An investment in knowledge pays the best interest.” Thus said, education shouldn’t be a forbidden topic anywhere; neither in the family setup, nor in the clinics, state and municipal governments,

classrooms, discussion groups within the local church, care groups, camps, trade associations, community resource centers, sports clubs, universities, churches or work places. Equipping both men and women with technical financial expertise aids entire households to become well-rounded and fully productive to the benefit of present and future societies. Indeed, communities that develop a strong culture of training their people on how to create and manage wealth become the wealthiest communities, regardless of whether they know God or not.

L8: Neither does God value ignorance, nor is He the author of disorder, ill-arranged notes, or confusion (1 Corinthians 14:33). The bible frequently warns about the dangers of ignorance, often emphasizing the importance of knowledge, understanding, wisdom and order. (1 Corinthians 14:40). It is written, “My people are destroyed for lack of knowledge.” (Hosea 4:6) The Holy Scriptures equally emphasizes on the dangers of complacency (Zechariah 1:12, Haggai 1:2) and the disregard for wisdom and guidance. King Solomon wrote “The waywardness of the simple will kill them, and the complacency of fools will destroy them.” (Proverbs 1:32). It is prudent, therefore, that every individual, institution or community err only on the side of caution and store up knowledge, (Malachi 2:7, Hosea 6:3, Proverbs 10:14, Deuteronomy 11:18), be willing to be stirred to remembrance, (2 Peter 3:1) and strive to “come to the knowledge of truth”. (2 Timothy 3:7, John 8:32, 4:24, Philippians 3:3)

L9: There being no virtue in ignorance, woolly-mindedness and vagueness needn't be our portion. We ought to be definite rather than nebulous- for clarity and purpose lead to true fulfillment. Neither should we be the only visitors in Jerusalem (Luke 24:13-35), nor be like the legendary Wandering Jew- condemned to wander the world till the second coming. Neither should the East continue to sleep over truths, nor the West continue to live on errors. For our sakes (Daniel 2:30), we can no longer afford to live in denial or in a zombie-like state of unconsciousness. We cannot continue living superstitiously and fearing that the subject of money is unbiblical, is that biblical “tree of the knowledge of good and evil” (Genesis 2:17) that shouldn't be eaten from, or is that mythical “Pandora's box” that ought not to be opened. We cannot be perpetually indoctrinated into the naive belief that “money is the root of all evil” (1 Timothy 6:10). Rather, we ought to learn from the books of law (Joshua 1:8, James 1:25, 2:8, 2:12, 3:2, Psalm 1:1-3, 19:7-8, Proverbs 1:1-6, Ecclesiastes 12:11, Isaiah 28:10, 28:16, 55:8-9, 2 Kings 22:8, 2 Kings 23:21, 1 Samuel 10:25, Revelation 1:3) and from the mistakes of those who went before us if we ever hope to avoid a repeat of the mistakes of our predecessors and harness an advantage in the present life and the life to come. (1 Timothy 4:8, 6:19, Mark 10:29-30)

L10: The pursuit of education should be life-long, persistent and active. Whereas scoffers resist learning, the wise accept and appreciate rebuke and learn from their error (Proverbs 9:8).

Ignorance, otherwise, is a contagious disease but only for those who wish to suffer from it. Regardless of one's profession or calling, the person who stops studying merely because he or she has finished college is forever hopelessly doomed to mediocrity. Many people, unfortunately, close their books when they finish school or college exams and let their minds atrophy only to find it increasingly difficult to find meaningful work and to keep up with the demands of a rapidly changing world. Those who remain teachable, having adopted a learning culture, are continuously informed and will always have an advantage over those with limited knowledge. A well-informed and relentlessly prepared person, certainly, has a better chance of starting and managing a business to great success in this information age that needs critical information to base critical decisions.

L11: The path toward financial success is lined with the persistent pursuit of knowledge. All true leaders are students of life and for life- consummate learners who constantly seek and create opportunities to expand their knowledge. This, however, is not to say that one has to hold a Doctorate in Philosophy (PhD) to be able to handle money or resources in the right way. All that is needed are a few financial tricks to feel in control, the will to continue learning and having the wisdom to apply the acquired knowledge. (Philippians 4:9, James 1:22-24) Impartially, impersonally, and judiciously gather, classify and organize new facts daily. Keep notebooks and write down important points for future reference. Through the principle of selectivity, determine which facts to master and which ones to safely ignore and then seek out more refined formulas for your mastery.

L12: The United Negro College Fund has an iconic slogan that reads, "The mind is a terrible thing to waste, but a wonderful thing to invest in." The mind, the biggest warehouse in the world, is the single most important asset we can bank on as it is the well spring of all potential power, creativity, perception and expression. No force on earth is more powerful in potential than the mind. Neither identical to the brain nor contained within the skull, the mind exists beyond both. Mind, it is often said, is God and God is mind. The Creator (Deuteronomy 6:4) has instilled within our 'minds' and personalities all the potential, powers, and abilities necessary for meaningful growth and learning. Inspiration, for instance, can be said to be the sacred imprint of destiny upon the mind of a person. In like manner, every artistic expression, every profound idea, and every moving piece of literature originates in the mind before taking form in the external world.

L13: The omniscient, all- knowing God (Hebrew 4:13, Hebrew 12:1, Psalm 139:1-14, Ecclesiastes 11:5, Exodus 18:9-11) isn't a withholder of information but a revealer of truth and His majesty, (John 14:26, James 1:5, Mark 4:22, Amos 3:7-8, Daniel 2:20-47, Proverbs 20:12, Ezekiel 20:11-12, Job 33: 14-18, Psalm 19:1-6, 78:2-7, 94:12-14, 1 Kings 19:11-13, 2 Kings 6:17, Isaiah 50:4-5, Deuteronomy 4:33-38, 29:29, 34:10-12, Judges 13:8-14, 1 Samuel 3:1-14, Number 12:6-8,

Genesis 20:1-7, 40:1-23, 41:1-32, Exodus 3:1-10, 20:18, 33:11, Joshua 10:13), transmitting His knowledge, ideas and data through words heard, images seen, dream revelations, circumstances and synchronicities, encounters and visitations, inspiration and creativity, intuition, healings, inner knowing and other means. On the flip side, human beings have the capacity to acknowledge truth, conceive beauty, envision worlds, craft poetry, spark innovation, solve mysteries and articulate thoughts in deeply resonant ways. Impressions from any of the five senses influence the subconscious mind- guiding it to transform them into their physical equivalent. Transmitted impulses evolve into thoughts, ideas, ideologies, beliefs, convictions, philosophies, perceptions, attitudes - ultimately influencing one's action, lifestyle and destiny.

L14: Through the power of the mind rather than physical means, Christ – the most scientific man that ever walked the earth - transcended material limitations to heal the sick, feed multitudes and raise the dead, among many other miraculous acts. We too can be creators or destroyers of our own lives. Indeed, through the development of the mind, we too can vibrate on a plane that enables us to tune in to the still small voices (1 Kings 19:12); the fine and rare thoughts from the great unknown. Therein, the doors to the Temple of Wisdom stand open- revealing mysteries and imparting knowledge (1 Corinthians 2:9, Isaiah 45:3). There, we can see the invisible and manifest the impossible- including raising morals to an angelic realm. The perfect (Mathew 5:48) man, unconstrained by matter, cannot sin, suffer, or disobey the laws of God.

L15: In the quest to develop the mind and unleash the power of personal expression, Christian workers ought to invest in quality books and reliable reference works, endeavoring to make them formidable tools, for books of wisdom are like fertilizer and financial principles like natural laws that can never be broken. Choosing a tutor, preparing in advance a course of study, never missing a class, taking extensive notes and rewriting lecture notes go a long way in making one an 'A' student. Review your quick notes from time to time and test your memory for factual information, dates, events, historical details and even trivia. "Employ the little grey cells" and little by little, by the time your hair is grey your heart will be filled with golden pearls of wisdom.

L16: Going forward, the lingering question, "Why didn't they teach us to manage finances?" shouldn't be an ongoing theme. "Let us pay attention and pursue the knowledge of the Lord." (Hosea 6:1). "Let's us make provision that our sanity may be restored." (Daniel 4:34). It is prudent that all people should discern the times with knowledge (Esther 1:13) just like it was with the sons of Issachar (1 Chronicles 12:32) and like the studious Berean Jews, (Acts 17:11) examine the scriptures to show ourselves approved unto God; workmen who need not to be ashamed, rightly dividing the word of truth. (Romans 1:16, Mark 8:38, 2 Timothy 1:8, 2:15, Philippians 1:9-10, 1:20, Colossians 3:16)

L17: Children should never be like lost sheep without a shepherd, wandering in the darkness of ignorance and hastily falling as easy prey to irrational stimuli and destructive influences such as the lustful images in television and social media. From the onset or early years, it is important to take great interest in the schooling of your children and wisely introduce children to wealth management and stewardship. You needn't be affluent to teach essential financial lessons. Simply embodying the change you hope to inspire in them or placing a book in their hands—even in their idle time proves highly effective.

L18: Schools being at the frontline on matters teaching personal finance, children ought to know the true essence of money: 1% more each day. (Deuteronomy 6:7, 6:20-25, 11:18-21, 31:19, Exodus 18:20-22, Proverbs 22:6) Teaching children to earn an honest living has been amongst the business secrets of the Jewish nation. Old Hebrew rabbis used to say; "He who does not teach his son a trade teaches him to steal", or otherwise, "He who does not teach his son a skill teaches him to become a thief." Having not established a robust foundation for succession, the "successors curse"; a story of doomed and failed leadership, entitlement, impulsiveness and low esteem becomes an inevitable trap for families, businesses and mega corporations alike to fall into. (Proverbs 29:21)

L19: Identifying and developing tolerances, preferences, aptitudes, talents, and skills and passing on leadership roles and attitudes ought to begin at infancy and gradually continue into adulthood through everyday play, interaction and mentorship. We must learn the art of succession planning or rather, the ways of ingeniously preserving and transferring generational wealth and legacies by investing into the next generation into becoming more empowered and hands on in approach. This must not, however, be misconstrued, whether implicitly or explicitly, as a step towards selecting the next blue-eyed chap or the next Chief Executive Officer. Rather, as the wisdom of a Chinese proverb reminds us: "If you are planning for a year, sow rice; if you are planning for a decade, plant trees; if you are planning for a lifetime, educate people." Real success begins when you give your people an enlightened sense of self and your scions or successors are self-motivated to adopt their dreams and business. (Proverbs 22:6, Exodus 18:20-22) Instead of leaving children a fortune, wealth that is measured in shillings and cents, leave them with an abundance of personal values, the gift of knowledge and a great work ethic and there would be no greater mountain too majestic for them to conquer.

L20: Create passionate forums for children to do their own thinking and to openly talk about money. Let them learn to have positive relationships with money; letting them see it as a tool to build families, institutions and communities. Help them to establish connections between efforts and earnings. Let them know how to work for money, how to save and invest, how to spend, how to pay things, how to set up bank accounts etc. Give them pocket money or allowances, but not as a substitute for love. Grant children a free hand to manage their finances

and above all, teach children to trust in the providence of Christ, to be grateful, helpful, truthful and to be rich towards God (Luke 12:16-21), focusing on faith rather than constantly worrying (Mathew 6:25-34) or building bigger barns. (Luke 12:16-21)

L21: According to marriage experts, some common causes of marital discord and breakdown include; extended family feuds, emotional insecurities, deep anxieties, continual arguments, infidelity, libidinal problems, lack of communication, physical and verbal abuse, addictions, step parenting, attitudes towards having and upbringing children, devoting too much time to work etc. Financial distress has, unequivocally, been strongly listed as being amongst the leading causes of many disagreements, rifts, resentments, and tears in marriages. Money spats, however, mustn't set couples apart. When poverty or riches come through the door, a couple's love mustn't fly out of the window. Financial transparency and mutual goal setting are important in establishing understanding and trust in every marital relationship. Thus, it is generally advisable for spouses to ask the hard questions and openly discuss money and financial issues before, during or even after the course of their marriage.

L22: "Can two walk together, except they be agreed?" (Amos 3:3) Together, coupling partners ought to settle the value and place of money in their union. From the onset, it is important that a couple acknowledge their financial weaknesses and strengths. By fostering shared financial goals, financially in sync couples ought to resiliently negotiate compromises that work for both of them- supporting each other's prosperity in mutual agreement and trust. Discussing critical financial matters such as incomes, debts, savings, budget making, gambling habits, financial goals, dreams and aspirations help to prevent misunderstandings and conflicts that might arise later on. Taking part in pre-marriage counseling and possibly setting up business partnership agreements and prenuptial agreements could be an essential part of marriages as they can lend valuable security to the protection of one's assets, more so in an era where marriages are founded upon questionable financial motives.

L23: In order to unlock the financial leadership potential within, the old financial principles must consistently be revisited and reimagined for the present. Scriptures remind us that "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness." (Mathew 6:22-24). Every person must, therefore, strive to break free from the molds and constraints of financial incompetence and must consciously ask himself or herself, "Am I observing the situation correctly or am I merely projecting my unrefined feelings into my current financial situation?"

L24: This generation and forth coming generations must seek to aggressively counter old patterns- retrogressive financial standards inherited from previous generations. This is not to say that we should not appreciate the time-honored systems- good, old and animate ways of doing things. Neither is to say that we should disregard our gut feelings, nor that financial

decisions should be made without the interferences of the emotions. Of course, the old time-tested intuition, often times called the voice of the soul, a voice of God or the sixth sense, is an interior illumination from our inner spiritual sense that is forever to be cherished and upheld. However, emotional intelligence, gut feelings, spiritual or instinctive insight are never foolproof and are truthfully never enough. Scripture cautions us to “test the spirits.” (1 John 4:1, 1 Corinthians 14:29-32)

L25: We should increasingly embrace and adopt broader, fresher and more stimulating modes of financial management that make sense. By being discerning, we are more able to incorporate the sixth sense to the rational thought and we get closer to finding the root of a matter. Tapping into and maximizing one’s business discernment potential means working from one’s area of raw natural strength and realigning it with professional business understanding.

L26: Whenever better results are anticipated, prudence beckons us to take a break and assess what is working and to overcome ignorance by adopting new competencies or new ways of thinking and doing things as opposed to sticking to the traditional *modus operandi* that relies solely upon rationalism or revelation. Generating wealth and ensuring a lasting legacy of prosperity largely entails being able to access and use credible data to base financial investment decisions with pinpoint precision. Fairly successful companies, world over, are known to re-examine their financial processes by mining big data that enable them to predict and reengineer their future business interests. Similarly, emerging and futuristic businesses need to conduct comprehensive economic surveys and analyses before delving into investments so as to guarantee persistent and sustainable development and progress.

L27: Always seek to have a sound understanding into what you are to invest in before making investments as it is imprudent to throw good money after bad. Take a moment to pause, realizing that there are no shortcuts or substitutes for diligence and that going into big business lacking requisite financial skills, information and experience borders foolishness and is tantamount to establishing the depth of a river with both feet. It behooves us to clearly write down the ‘vision’- making it plain before running with it. (Habakkuk 2:2)

L28: Only simpletons fund persons, groups, corporates, governments or projects that are clearly ill-prepared of handling resources. We, indeed, are better off funding investments after we have gained a comprehensive understanding of a venture and its potential. Otherwise, taking a ‘leap of faith’, hoping on luck or making persistent petitions to God alone can hardly lead one to financial freedom. People need to use their minds to cultivate skills for business if they ever expect God to open doors for them. If you learn life’s financial lessons well, you do well. If you care not to learn life’s financial lessons well, life will continue pushing you around as is the case of financially unlettered persons who easily get lured into Ponzi schemes, acts of gambling and many other bondages and values antithetical to the teachings of Christ.



L29: In order to gain from strategic business management, we need to probe the strengths and weaknesses of a business by having an understanding of up-to-date financial statements. Observe and analyze the going-ons of your vision whilst taking concise notes. Get to the ground, detect, dissect, drill the core issues and embark on finding solutions that could improve the product, improve the brand image, increase customer loyalty, increase market share, reduce expenditure, divest income sources etc. Success begets success. Day by day, we become better at what we do. With each passing moment, we become what we experience, study and practice.

L30: A financially trained mind creates enormous wealth; making money in up markets and even in the down markets. It is for this very reason that business and economics education programs are increasingly becoming critical ingredients for economic success everywhere, with excellent business and economics students meritoriously holding and dominating central positions in decision and policy making tables globally. By virtue of their evidence-based education, financially sound scholars capably analyze the situations of their communities and organizations and find ways and means of overcoming prevailing challenges e.g. through proposing and managing income generating operations. Unless one is sufficiently trained to make good use of investment opportunities, earned income will not enable him or her to yield desirable financial outcomes. With the right skill stack, however, one can effortlessly strategize and satisfactorily respond even when the unexpected happen on ongoing operations.

L31: Today's top-tier clientele across various fields are increasingly seeking advanced manpower with the latest professional certifications and skillset. With the world of work rapidly getting competitive and knowledge driven, millions of seasoned professionals are trooping back to classrooms to develop new competencies in order to adapt to their dynamic jobs and ever-changing work spaces. The job market of the future is further expected to be significantly reshaped by the emergence of new roles, the rise of automation and remote work and the growth of project-based work. As the job market continues to evolve, it's important to stay ahead of the game by upgrading your skills and staying up-to-date with the latest trends, innovations and technologies. Investing in yourself will make you a more valuable and marketable asset, thus helping you to advance your career and opening you up to financially advantageous opportunities.

L32: Shift your perspective and start appreciating business news. News updates help you understand macroeconomic factors that may be affecting your industry. Keeping your ears attuned to the local and international news will help you to understand and anticipate your customers changing needs and adequately respond by making or supplying products and services that align with desirable trends. Book reading will broaden your perspective and transform your reality. Enjoy reading business books, business newspapers, financial journals

and magazines. By following and subscribing to relevant Television channels, magazines, newspapers, blogs, podcasts, you-tube channels, moderators or mentors in various platforms, we can actively learn the skills and qualities required to cultivate influential traits similar to those of global industry leaders.

L33: No one rises unassisted. People have to be coached in order for them to tap into and unlock their fullest business and economic potential. As Proverbs 15:22 says, “Where there are no counselors, purposes are disappointed but in the multitude of counselors, they are established.” One of the best ways to grow is by learning from others rather than solely through personal trial and error. Endeavor to be around a group of people who are themselves big circles and where there is plenty of room for many big circles. Be open and ready to learn from the best- first hand. Surround yourself with people who are more likely to understand and share what’s happening around the business arena. Attend interviews, workshops, trade expos, online business forums, conferences and seminars. Be where people showcase their brands and be part of the eye-opening conversations with influential business people, experienced business managers and industry experts and endeavor to maintain their great company.

L34: Develop a business club or prosperity club so as to brainstorm on new ideas and to be up to speed on possible inside trade deals within their networks. Indeed, one conversation with the right person can be more valuable than many years of study. Knowledgeable brokers have their pulse on the markets and are a treasure trove that can be relied upon for great advice. Be keen to team up with business partners who not only have a talent for business, are value driven or have an enterprising personality but are also proficient in business management. Feedback, it is said, is the breakfast for champions. Learn from every meaningful business contact. Every interaction with a customer or client is a valuable business opportunity; a moment of truth that can be harnessed towards financial excellence.

L35: Astronomical rewards await those who hire and organize smart people. Recruitment and staffing are much like coaching; an optimized and supercharged CEO working with a subpar team is bound to come up short. Learn, therefore, the art of strategically putting together a winning team in order to achieve desirable goals. By comprehending people’s strengths and weaknesses, carefully pick out, induct and orient your work force into their rightful niches in order to derive maximum benefit out of their synergized operations. Embrace a true meritocracy by hiring individuals based on talent, qualifications, and a strong work ethic, rather than on ethnic, religious or family back ground. An accountant well-versed with international auditing standards plays a crucial role in designing, implementing and maintaining internal controls essential for preparing financial statements that comply with International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP). A knowledgeable accountant or tax advisor should assist in setting up accounting software to

support recording transactions, bank reconciliations, account management, financial reporting, informed decision-making, audit preparation, tax compliance, and tax liability optimization.

L36: The critical role that higher education plays in developing a country's human resource isn't debatable and neither can it be over stated. Education being a constitutional right for all citizens, it is important for governments to have advanced practical solutions that fulfill their society's information and educational priorities as they aim towards full employment and better living standards for their citizens. Lee Iacocca, a former American automobile executive, best known for the development of the Ford Mustang acknowledged that, "A country's competitiveness starts not in the factory or in the engineering lab. It starts in the classroom". Nevertheless, our next generation of workers and citizens including farmers, artisans, housewives and the disabled deserve reliable guidance on a continuous basis and, therefore, every government ought to bring meaningful and up-to-date education within the reach of every individual if their citizens are to adapt, innovate, meaningfully participate in society and contribute to a nation's overall progress.

L37: Thus far, several national Governments across the world through their Ministries of Education have distinguished education and knowledge acquisition as being of supreme importance to national development and have significantly championed- solid and mandatory academic curriculums with skilled and effective instructional teachers, infrastructural facelifts to ensure learners have proper learning environments, construction of modern libraries, teacher-and learner-friendly course books, international assessment models, affordable or free elementary and secondary education, low-or zero-interest education loans, universal polytechnic education, increased schools funding, expanded scholarships in public universities, establishment of digital infrastructure, extension of internet and electricity connections to the last miles and forming partnerships with a vast array of education related service providers such as financiers, publishers, insurers etc. whose products and services are tailored to promote learning experience and to improve learning outcomes of learners.

L38: In order to fully succeed in the pursued educational ventures as is the case with all successful schemes, it requires a doctrine, a compelling narrative, and a patriotic appeal to both heart and emotion- persuasive enough to inspire cultural change. The educational movement requires joint efforts and collaborations and must have a critical number of role models particularly high up who are willing to lead by example. Consequently, educational stakeholders including students associations, teachers associations, parents associations, education research and policy institutions, teachers training colleges, universities, school administrators, school board members, philanthropic and charitable organizations, business community leaders, media, civil society and the general tax paying public ought to be routinely engaged through collaborative decision-making forums.

L39: Curriculum Support Officers (CSOs) and educational oversight committees, for instance, are duty-bound to intensively embark on educational research and development in order to come up with instructional content and curriculum frameworks that are in tandem with the skill upgrade needs and other special needs of the different demographics and psychographics. Similarly, there's need for more dedicated business and economics tutors who are equipped with indispensable knowledge and skills, who have a sense of duty, who espouse values such as honesty and integrity and who teach with impact to positively influence future leaders' attitudes and behaviors.

L40: To further enhance educational engagements, governments have utilized forums such as the International Day of Education and World Teachers Day to strengthen partnerships with global advocates for learning such as United Nations Educational, Scientific and Cultural Organization (UNESCO), United Nations Children's Education Fund (UNICEF), the World Bank, the Organization for Economic Corporation and Development (OECD) amongst other educational advocacy groups. Additionally, governments have promoted international benchmarking and exchange programs to facilitate research, knowledge transfer and technological advancements. States have also collaborated with media outlets and established expos through their departments of commerce, trade and industry to promote businesses and educate the public on essential business processes such as ethics, licensing, permits and government services that foster both business and learning aspirations.

L41: In full solidarity, multitudes of private learning institutions and educational agencies have emerged to work together with individuals, entrepreneurial groups, corporates and governments to provide quality service towards building thriving enterprises and communities by making financial news accessible and demystifying financial conundrum. Financial empowerment programs have so much helped towards fiscal competence and understanding budgets and investments such that citizens are better able to manage their finances and escape hard servitude. So far, business and economics programs continue to offer specialized courses in: finance, leadership and management, human resource management, supply chain and logistics management, sales and marketing, entrepreneurship, taxation, actuarial work, Investment and portfolio management, investment analysis, investment banking, equity trading, market trade and fund management etc.

L42: Financial studies encompass a comprehensive process of understanding and managing financial systems. It includes tasks such as financial planning, risk management, modeling, sourcing funds, budgeting, forecasting, managing expenditures and savings, investing, lending, accounting, reporting and auditing, all of which are grounded in theoretical frameworks and applied practically to optimize resource use, evaluate risks, and achieve strategic goals. Book keeping and accounting skills are a corner stone and some of the most important tools towards

attaining financial success. Book keeping refers to recording a business's daily financial transactions in recognized accounts. This includes recording sales receipts, invoicing for goods and services sold (invoicing), tracking payments made to suppliers and other payables, reconciling bank accounts, tax filing and ensuring compliance etc. There are four basic journals that can aid in book keeping. They include: purchases journal, sales journal, cash receipts journal, cash payments (disbursements) journal.

L43: There is more to life and education, however, than just what is formally taught in school. We must refuse to accept the notion that all learning takes place within the confines of schools. It must, otherwise, be emphasized that a child educated only in school is an uneducated child, as true learning occurs in diverse forms and settings. One may lack schooling but still be a man of education. Going forward, it is essential not to neglect the study of some life lessons and skills even if you feel they feel tedious and uninteresting.

L44: Be ready to get the truth from anywhere. Art, it is said, is a skill acquired by study, observation, and experience. Ask the right questions, consult references, delve into mysteries, listen aggressively, observe aggressively and explore a wide range of topics, issues, places and activities. Use knowledge as a flashlight to navigate scattered thoughts, unconscious signals, feelings, and experiences. All seekers of truth must explore diverse sources of knowledge, recognizing that mankind's history is scattered across various records- often well preserved in the pages of books and in the annals of history. Be open-minded and objective, ready to be influenced by different philosophers and thinkers and ready to seek out new subjects and to explore them in depth for a deeper understanding.

L45: Beyond the fact that every entrepreneur should always have a good grasp of business numbers, such as price points, selling price, cash flow, net income, profit and loss, cost of revenue, gross margins, total inventory, daily expenses and sales etc., it is important to note that the knowledge-based economies of the future will greatly be hinged on interdisciplinary studies and relying upon learners to equip themselves with relevant information from all sources. The workers of the future will have to be voracious readers approaching life like one grand learning experience; studying beyond the realms of their disciplines and embarking on an all rounded academic journey in order to be able to optimize on data-driven insights, make free choices of occupation and avoid being shackled for life in any one occupation.

L46: Having met the requisite capabilities- such as having a clear vision and mission, strategic customer value propositions, sufficient capital, strong networks etc., the renaissance spirit that demands profound knowledge and proficiency in a wide range of disciplines beckons the delving into business with the understanding and appreciation of cardinal macroeconomic phenomenon that affect businesses and society in general such as patterns of economic growth, demographics, ecological factors, unemployment rates, prevailing levels of prices,

inflation rates, interest rates, foreign exchange rates, consumer incomes, consumers' willingness to spend, political-social-cultural factors, technological advancements etc.

L47: The approach to learning must always be related to producing the complete human being with emphasis geared toward addressing learners' physical needs, spiritual (moral) needs, mental (intellectual /cognitive) needs and emotional (social) needs. In order to take projects through the finish line, there will be the need to develop internationally minded personalities who are reflective, ethical, bold, of proper etiquette, purposeful, inquisitive, dynamic, emotionally intelligent, caring and who are better able to communicate leadership. Financial skills being pivotal, other critical business skills worth developing will include: digital skills, project management skills, quality assurance skills, human resource skills, public relations skills, problem solving and decision making skills, legal and policy framework skills, mentorships and leadership skills, thinking and creativity skills, communication skills, collaboration and teamwork skills, flexibility and multitasking skills, sales and marketing skills, customer service skills, time management and self-management skills, health and wellness skills etc.

L48: Having an interest in knowing a little about a variety of related business and economic disciplines before delving too deep into any major specialization can be both crucial and pivotal. Indeed, the more specialized you become the more trapped and dependent you are bound to get. At the outset, therefore, don't let too much specialization deny you the joy of exploration and learning. Be intellectually adventurous with the capacity to fluidly switch from one specialty to another- being quick to discover and master new formulae. The depth of your interest and the speed at which you learn determine how quickly you master potent skills.

L49: In like manner, when undergoing tutelage, do not quest after hefty payouts or after job security. Instead, derive confidence from your uniqueness and in your capacity to develop virtuoso-level competence where you are naturally and perfectly suited. Realizing that true glory and beauty are found within the mind, be ye a lamp unto yourself and to thy own self be true. In today's ever competitive environment, fun filled creativity emanating from one's true and authentic self is the magic wand that separates the winner from the whiner. Exercise your right to authenticity- freely dreaming big while laying a solid foundation in reality. Pursuing careers founded on paths of natural skill, talent, "least resistance", positive interests and readily available opportunities remain to be a secret weapon in today's- and tomorrow's- knowledge-based economies.

L50: Learning should never be fabricated into a shouting like contest or a competitive struggle. Just like a hippopotamus will surely outrun and outswim any triathlete, except for a bicycle race, textbook instruction with an aim to producing requisite skills for college entrance has proven to being an artificial and ineffective means to learning anything, with students ritualistically receiving too much schooling but not enough education and skillset. Most people,

otherwise, have proven to learn best when they are motivated by the means most suitable to them. An effective means by which the majority of students can be taught is by instilling in them a desire to learn. Consequently, everyone- including musicians, film makers, potters, illustrators, painters, instrumentalists, sculptors, designers, play writes, possess equivalent distinction and deserve to be given a conducive environment to effectively educe (bring forth) and fan into flames the special gifts and mantles that God has equipped them with. (2 Timothy 1:6)

L51: We needn't just ride along the ingrained route of "go to school, get good grades, get a good job, get a bigger salary and climb the corporate ladder" or the rigid exam based systems. Instead of separatist or institutionalized learning, we need to decolonize learning: critically re-examining the state of affairs, embracing revolutionary shifts beyond the norm, and deeply exploring their potential. Rather than being taught to mindlessly memorize or recite facts, learners ought to be encouraged to work more independently- often with guidance and support from their teachers. Individualized attention based on learners specialized needs and capabilities, coupled with equipping learners with fundamental life skills from a young age ought to take precedence in order to foster innovativeness and thinking outside the box. By integrating self-learning, proactivity, creativity, collaboration and real-world application of knowledge, we can cultivate the practical skills and mindset that industries of excellence and pathways to wholeness and wellness desperately need.

L52: Much as schools may be called to uphold reading as a private academic affair; exams must, however, be taught to be a public and a spiritual affair. Charity, it is said, begins at home, and honesty, it is said, is the best policy. Schools, regrettably, are steadily becoming common breeding grounds for corruption, vice and crime as they have not demonstrated the sanctity required of examinations. "God is not to be mocked, for whatever a man sows, this he will also reap." (Galatians 6:7). Left unchecked, the compulsion to succeed in exams and the subsequent exam irregularities and malpractices will continue to tarnish the stature and reputation of businesses and other noble institutions altogether. Certainly, exam cheating breeds incompetent professionals, as incompetent professionals breed professional negligence which in turn leads to loss of lives, resources and property.

L53: We cannot fool our own minds. Psychologically, cheating gets us nowhere, nor does it strengthen or enhance our capabilities as exam cheating denies us the opportunity to make needed improvements. Ancient Greek philosopher Plato (427-347 BC) considered a life unexamined as being unworthy of living. Similarly, the Psalmist pleaded, "Examine me, O Lord, and prove me. Try my mind and my heart." (Psalm 26:2, 139:23-24, 2 Corinthians 13:5, Ecclesiastes 3:18). It is important, therefore, that learners be test-wise; capable of taking exams and assignments with complete confidence. Indeed, tests are one of those certainties that

begin in the cradle and follow us to the grave; a fact of life designed to develop, not destroy, those who are examined. Learners must, therefore, seek to prove their intrinsic worth as being able to comprehend and retain information from reading assignments, and demonstrate mastery in oral form, written forms such as exams, term papers and in other day to day practical tasks and assignments.

L54: Our nurseries of character must be strongly garrisoned with virtue, with our schools, colleges and universities not only being places of liberty and learning but also of moral integrity and enlightenment. Nature, it is said, abhors vacuum. Hence, where character development hasn't been made manifest in societies, there has been snowballing aggression aimed at promoting alien thoughts and behaviors. German priest and theologian Martin Luther (1483-1546) remarked; "I am much afraid that the universities will prove to be the great gates of hell unless they diligently labor in explaining the Holy Scriptures and engraving them in the hearts of youth. I advise no one to place his child where the scriptures do not reign paramount." He continued, "Every institution in which men are not unceasingly occupied with the Word of God must become corrupt." (John 1:1, John 1:14 Ephesians 6:17, 2 Peter 2:1-22, 2 Peter 3:17, Jude 1:4, Jude 1:18-19, Revelation 2:14, 2:20, Luke 12:1-2, Deuteronomy 13:13-14, Colossians 2:8, 1 Timothy 4:1) On a similar note, American minister and activist Martin Luther King Jr. (1929-1968) determined that, "Education without morals is like a ship without a compass, merely wandering nowhere." Indeed, intelligence without character remains useless, and an immoral nation certainly ushers its own ruin. This generation of educationists, therefore, must save the future generations from what George Carlin uttered in his widely circulated essay titled "*The Paradox of Our Time*". An extract from the essay reads like this: "We have taller buildings but shorter tempers; wider freeways but narrower viewpoints." It continues to read, "We have more degrees, but less sense; more knowledge, but less judgment."

L55: Scripture provides divine guidance for nearly every aspect of life and is essential for social, spiritual and intellectual growth. God's Word, surely, is like a mirror, reflecting both flaws and true beauty. (James 1:23-26) The psalmist declared, "Your word is a lamp for my feet, a lamp on my path" (Psalm 119:105). Indeed, true leaders are lifelong learners of God's Word. Apostle Paul charged his young disciple, Timothy, to remain steadfast in the truth of Scripture, especially in the face of challenges and false teachings. He reminded him that, "All Scripture is God-breathed and is useful for teaching, rebuking, correcting, and training in righteousness." (2 Timothy 3:16, Hebrew 4:12, John 17:17, Psalm 18:30, 19:7-8, Proverbs 1:1-6, Isaiah 28:10, 28:16) Thereupon, the current and future schools must scale up to be laboratories for building and advancing safe and longstanding ethical behavior that produces good people in the society. Additionally, like fire that is a good servant but a bad master, let's also beware of the post 21st century; the digital post-expert era, where all perspectives and viewpoints get equal broadcast irrespective of the accuracy, validity or moral concept of the information. Let's us be prudent



and err only on the side of caution by deliberately promoting only edifying content for learning and application. (1 Corinthians 10:23-24, 1 Timothy 1:3-4, 6:20-21, 2 Timothy 2: 19-26, 4:2-4, Titus 3:8-11, 1 Peter 1:13-25, 1 Peter 2:1-5, 1 Peter 4:11, Jude 1:20- 21)

L56: So far, our schools, communities and distinguished institutions, ought to search out and examine their ways-(Lamentations 3:40, Deuteronomy 32:7-8) and not only be remorseful (Matthew 27:3-5, 27:24-25, Psalm 51:17) but also repent (Luke 3:8, Leviticus 20:7-8, 1 Samuel 16:5, Mathew 3:8, 21:32, 27:19, Jonah 3:5, Joel 1:13-14, 2:12, 2:17, Hosea 6:1, Jeremiah 7:3-11, 51:8, 51:45, Deuteronomy 10:16, 1 Peter 4:17, 2 Corinthians 6:17, Isaiah 48:20, Revelation 2:1-7, 18:1-4) for the deterioration in moral authority and capital– the poverty of values, caring and love and that has so far resulted to a retardation of human potentiality. Our schools must take a firm stand and substantially change tact and course to being champions of discipline, respect and good morals- unequivocally condemning exam malpractices and other “ordinary vices” in schools and society such as laziness, intolerance, secularism, sexual misconduct, vulgarity, drug peddling and abuse, reckless experimentation, con artistry, bullying, gas lighting, sadism, rampage, misuse of technology, gambling and vandalism of infrastructure.

L57: Expert power, also known as the authority of knowledge, comes from specialized learning and is rarely achieved overnight (2 Peter 1:5-7). Experts master the art of questioning the total using their most critical faculties so as to make sound judgments and to gain from a multidimensional or three sixty-degree perspective of things. Evidently, gaining disciplined financial intelligence isn’t a chance game. Financial leadership doesn’t simply happen. It takes more than sufficient motivation and good values to manage a business empire. Financial competence is often taught, learned and developed at a distinguished cost- with many falling away along the way. Regardless of the branch of knowledge- true learning to hone one’s proficiencies takes energy, hunger, burning desire, passion, commitment, patience, resilience and persistence.

L58: One of the hardest aspects of managing money and other resources is making the decision to take control of it. The root of this dire phenomenon likely stems from the fact that many people dislike dealing with complex financial tasks such as accounting and, to the same extent- struggle with self-doubt. Rather than leveraging pragmatic intelligence to address critical financial concerns, many often to their detriment hastily bulge and deflect critical matters to guess work and unqualified third parties. Worse still, watered down curriculums, outdated learning models, under trained tutors, commercialization of education with the intent of making money off clueless learners, biased intakes to higher learning, degree-centric culture and nepotism in job appointments has not only compromised and eroded the quality of learning in schools, but has also dampened learner experiences, depressed the passion for advanced learning and led to the proliferation of half-baked graduates.

L59: It must be emphasized that we can no longer afford to neglect the effort required to establish reliable systems that serve our truest needs. Almost everyone possesses the ability to take control of their finances, approach them with responsibility, and manage them successfully. As grown-ups and intergenerational thinkers- having the right to determine our own values, lifestyles, and priorities, we can rise and shake off from our past and present limiting conditions, opting to take individual responsibility of our destinies. We can conduct our own fair share of gathering groundbreaking financial intelligence rather than taking absolute investment edicts from ‘financial intermediaries’. Thoughtfulness beckons us to better engage our good senses especially where the ‘financial physician’ proposes a prescription that they themselves have not demonstrated the capacity to deliver.

L60: With each passing day, the global landscape is undergoing exponential reshaping. With each passing day the world is getting flatter. We are forcefully coalescing toward a unified global village and only forceful men will be able to lay a hand on it. Today, across the globe, at the impulse of a thought or the touch of a button, we come face-to-face with one another and so much more. The marvelous digital bubble is breaking trends and disrupting businesses, industries and entire value chains. The proof is everywhere. Cutting-edge digital technology transformations have proliferated key companies and continue to augment business processes and work spaces everywhere with a wide range of open source software packages, web portals, interlinked databases, maps and other decision support tools being used in manufacturing, retail business, education, banking and finance, music production, database management, graphics and videography, research and data analytics, communications and collaborations, food and agriculture production, public service and governance, health-care, construction, entertainment, transportation, travel and hospitality, energy, sports, cyber security, social enterprises, bio technology, cryptography and even in climate change mitigation.

L61: The Darwinian theory of evolution espouses the elimination of inferior species gradually over time- through a process called natural selection. The theory holds it that, it is not the strongest of species or even the most intelligent but those that are most adaptable- that get a new lease of life. The same phenomenon applies in business. Whereas the dinosaur-like models of the vintage financial world are getting defunct by the day, money is exponentially increasing for those who have onboarded the digital caravan- thanks to cutting edge computerized technologies powered by computational thinking, smartphone applications, high speed internet connectivity, data science (analytics), Artificial Intelligence (AI) and machine learning, automation and robotics, virtual and augmented reality, blockchain technologies, metaverse, cloud computing, quantum computing amongst other emerging technologies.

L62: As long as digital inventions continue to permeate every niche and facet of our society, no nation should play catch up or second fiddle amongst the community of nations. The pre-

existing infrastructure, out of necessity, ought to evolve its practice if it is to enjoy the richest potentials of the post-digital era. The tech-driven economy isn't solely designed for digital natives, limited to first-world economies or reserved for those with exclusive digital licenses. Rather, as we collectively strive toward the democratization of services, it is becoming increasingly evident that the future is gravitating toward cybernetic integration. Smart phone applications, for instance, are no longer a luxury but a necessity and have been harnessed by fintech (financial technology) companies as formidable tools in advancing financial inclusion. If any nation were to fully harness the energies and creativity of its citizenry, then, digital inclusivity ought to be a right and a responsibility for all. So far, technological upgrades and savviness are increasingly being recognized as a precondition by the private sector, civil society organizations, State and local governments, not only to mitigate obsolescence but to also maintain a competitive edge.

L63: Thanks to technological advancements, business and economic programs-once perceived as “difficult” are now simplified, tailored to individual specifications and being taught through user-friendly software, web-based applications, simulations, etc. Innovative digital solutions such as gamification tools, assistive technologies, collaborative platforms, digital storytelling tools, augmented reality etc. are being used to enhance personalized, flexible and interactive learning experiences by keeping learners visually stimulated and actively engaged in learning. In a rapidly changing world, new methods of learning and training are constantly emerging to meet the needs of the 21<sup>st</sup> century. Modern centers of learning are thoughtfully incorporating progressive international methods of teaching and learning such as project-based learning, inquiry-based learning, experiential learning, collaborative learning, among visionary practices in their quest to equip learners with specialized skills and that make learners more valuable and marketable.

L64: Learning being a process that often requires specialized material, modern schools are also being equipped with modern learning and pedagogical tools such as solar panels, printers, computers, laptops, whiteboard wall panels, smart boards (Interactive whiteboards), flannel (felt) boards, smart screen digital televisions, projectors etc. Many other useful learning resources that are useful for disciplined preparation are also being made available in public information centers, schools, creative spaces, lecture halls, day care settings, business meetings, libraries etc. These resources include, encyclopedias, bibles, Qurans, Bhagavad-gitas, Mahabharatas, devotional classics, e-books, concordances, newspapers, magazines, catalogues, classic works of literature, atlases, maps, blueprints, photographs, realia (real-life objects), tape recordings, globes, slides, graphs, user manuals, employee handbooks, operation manuals, film strips, phonograph recordings, specimen charts, business directories, biographies, almanacs, autobiographies, dictionaries, crossword puzzles, archives, trade and business publications,

trade journals, Hansard reports, statistical abstracts, development plans, economic surveys, the internet etc.

L65: Tech-driven learning has substantially eliminated classroom walls as barriers to learning, making education accessible everywhere. Working professionals by embracing online learning (e-learning) have been able to elevate their expertise without ever having to return to lecture halls. Different from the yesteryears, modern schools and institutions of higher learning are fast adopting systems where lesson plans and other step-by-step instructional guides and tutorials are prepared by instructors and are uploaded online. Similarly, live virtual classrooms using video conferencing tools- allowing real-time interactions between instructors and students are also being used to interactively deliver knowledge and to enable borderless learning interventions. Now more than ever, Open Distance Learning (ODL), supported by Massive Open Online Courses (MOOCs), online educational platforms, and various digital tools, are helping to alleviate overcrowded classrooms, high costs of materials, books, tuition, commuting difficulties caused by traffic etc. with learners seamlessly engaging in learning at their convenient time, pace and space.

L66: The digital bubble and the cyber revolution are not only transforming learning and business, but are also proving to be secure tools for mass development. With the contemporary clientele and end-users expeditiously becoming ardent netizens- capable of navigating the stratosphere with ease, the 'internet generation' lives are not only being shaped by the use the internet, but all and sundry are also coming to the realization that cyber space is fast becoming a present day instrument for learning, service and earning. With the growing Internet of Things (IoT) and Intranet of Things (IoTr), practical, beginner friendly and cost-effective "online courses" with no technical entry requirements are increasingly being made available to interested scholars and intellectuals who are eager to unlock their financial potential and achieve financial security and freedom.

## **POVERTY, GIVING AND WELFARE**

P1: Poverty, a subpar quality of life, is a common and visible reality world wide- an almost inevitable condition for most people. Poverty is a complex and integrated phenomenon that is caused by a multiplicity of factors. It is self-sustaining and self-generating with its downward spiral ever increasing, ever creating a scandalous gap between the opulence of the affluent and the utter destitute poor. Relative poverty occurs when people have just enough to keep the body and soul together, but barely enough to enjoy some of life's modest pleasures. In contrast, absolute poverty is the state in which people don't have the minimum level of resources or income necessary for a "dignified existence." Relative poverty has been with us from time immemorial but not misery- not ruin and destitution in times of peace. Absolute poverty actually doesn't humble you, it humiliates you. There is, absolutely, nothing romantic about extreme poverty. There is zero virtue in misery.

P2: With absolute poverty, a trap that holds captive about one-fifth of the world population, humans can't keep body and soul together and the soul suffers deprivation. According to a 2022 World Bank report, 8.5 percent of the world's population i.e. approximately 685 million people, would be extremely poor by the end of 2022. Plagued by extreme poverty, as is evident in the fourth world, the very poorest of the third world countries, multitudes suffer severe deprivation of basic human needs including food and safe drinking water, and lack access to basic sanitation facilities, clean cooking fuel and schooling facilities, as myriad others die each year due to lack of medical facilities and health care services.

P3: Greek philosopher and polymath Aristotle (384 BC-322 BC) once said, "Poverty is the parent of revolution and crime". Dwindling economic resources, wealth inequalities and material deprivation have taken a huge toll on family and societal life and have been the root causes of toxic competition, resentments, vices, divisions, exploitation, conflicts and wars within societies. "To the poor, life is always a tragedy and the poor will always perceive God as being hard on them", so exclaimed American writer and civil rights activist James Arthur Baldwin (1924-1987). Absolute poverty, therefore, must be abolished from the face of the earth, if man is to live to his best version as envisioned by his Creator.

P4: When viewed through the lens of real human needs, the modern economic system appears unbelievably wasteful and lacking in moral foundation. Characterized by gigantism, runaway industrialization, needless urbanization and a fanaticism that insists on the novelties of the chemical, technical and biological, the contemporary order of economic progress is all powerful, yet very truncated in terms of greater public utility and real human needs. Predominantly capitalistic, the economic system is fundamentally flawed, causing vast problems and insecurities. Therein, the affluent lifestyle of the rich is substantially fabricated upon the oppression of the poor- mercilessly devouring the world while leaving a vast majority

of the people in less advantaged and miserable conditions. The modern civilization must be willing to stand for change, for God hasn't predestined His people into a life of destitution but into a life of abundance and prosperity. (Jeremiah 29:11, Deuteronomy 26:9).

P5: God has placed vast resources at our disposal, but we often manage them unmindfully. History is replete with political aristocrats who've perfected the art of enchanting, whipping, zombifying and stupefying the electorate only to waste great opportunities on wrong attitudes and irresponsible living. According to the words of Scripture, "the rulers of the Gentiles lord it over them, and those who are great exercise authority over them." (Mathew 20:25, Mark 10:42-45). Thomas Jefferson, 3rd US president foresaw and critiqued this trend and said, "I predict the future happiness for Americans if they can prevent the government from wasting the labors of the people under the pretense of taking care of them."

P6: Corruption is criminal, immoral and the worst form of betrayal of public trust. Since the dawn of "every occupation matters", enterprise has been criminalized and corruption has become a big impediment to many breakthroughs amongst many nations. Therein, self-glorifying, idolatrous, narcissistic and imperialistic leaders have led their nations into mismanaging their nations resources including; manpower, time, water, energy and public finances. Enamored with self-destructive powers, illegitimate and tyrannical rulers around the world continue to flagrantly violate solemn state charters- usurping power, and subverting their nations' core values and principles rather than painstakingly addressing the challenges of their time.

P7: Assuming that government will always have inexhaustible funds, mismanagers of communal resources engage in runaway government spending, taking extraordinarily unwarranted risks with entrusted funds and using tax payers' money less responsibly than they would use their own. Under their watch, their regimes itch to spend, with tons of funds squandered on extravagant, poorly managed megalithic projects marred by widespread corruption and inefficiency. Every so often, development projects gobbling billions fail to address local needs. Every so often, we are treated into witnessing ghost towns, abandoned industrial parks and a display of costly military hardware despite the countryside being overrun by insurgent groups.

P8: Being on a wastage mission, merchants of voodoo economics and promoters of excess, profligacy and wantonness opt for the most expensive options. A massive drain in public finances becomes the unfortunate culmination despite vast parts of their extended communities facing a polycrisis, including; economic inequalities, underdevelopment, massive unemployment, social violence, violent dogmatism, mass exodus of manpower in search for greener pastures abroad, unsustainable agricultural and industrial patterns, dysfunctional democracies, political division, sickness of the body and mind, pandemics, deforestation, denudation of the countryside, homicide, genocide, terrorism, mass migration and over

population of urban centers, carbon emissions, increased environmental degradation, climate breakdown, energy scarcity, biodiversity loss etc.

P9: On the flip side, we have extraordinary examples of leaders who judiciously utilize available resources of their nations to the benefit of generations. More than ever before, the world urgently needs bold and transformational leaders- men and women of brilliant practicality, who in freedom, and without much of a tax burden, can give their people a chance to earn decent livelihoods. Armed with a moral high ground, and with service as their earnest endeavor, these icons would need to stand for social justice with a mission to eradicate extreme poverty, satisfy their citizenry's most fundamental human needs, uplift the living standards of the natives, ensure genuine economic security and foster prosperity for all. These visionary leaders would need to turn away from and abolish sinful economic structures, cut non-essential spending and help to enforce laws that make evil costly.

P10: In a world of relative scarcity, the economics of the day must differentiate our needs from our wants and ensure that our interests as human beings are harmonious, rather than antagonistic. The woke leaders would need to start healing our lands lest we witness a frantic rush for the left resources and once more fail in the struggle against the common enemies of man; poverty, tyranny, disease and war. For a moment, we need to pause, observe and analyze what the rest of the world is doing, and then focused on our hearts and grounds chart our own indigenous path. Collectively, we would need to harness our resources- both human and environmental, in order to create an egalitarian and non-antagonistic culture beneficial to all creation- "for all creation waits in eager expectation for the children of God to be revealed" (Romans 8:19, Mark 16:15-16).

P11: African Independence hero and Ghana's first president, His Excellency the Right Honorable Osagyefo Kwame Nkrumah asserted that "Political freedom isn't complete without economic freedom". Nkrumah championed for the creation of a well-structured political, social, and economic environment that would ensure the responsible utilization of resources, justice, fairness, and equity for all. Governments must strive for common prosperity as a remedy for the growing wealth gaps by pursuing inclusive development that reach the last individual, or rather, the last mile. In order to guarantee an environment of wealth creation that benefits everyone, governments desperately need to prioritize policy frameworks that strike a balance between individual freedoms and the collective good.

P12: Rather than engaging in the GDP gimmicks that benefit only the rich, the economics of the day must expand the economy. Rather than interfering with private investments, stifling investment initiatives and undercutting the confidence of domestic workers, governments can borrow a leaf from the French model of '*Laissez-fairer*' meaning "Let it be" and that promotes long run competitiveness of grassroots businesses without necessarily resorting to heavy

regulation or interference from the state. Strong governments demonstrate genuine commitment to diversify their economies by creating ecosystems that are supportive of reallocating infrastructure, deregulating of the downstream sector, spending to support local owned businesses, shaping the risk appetite of banks, defining and implementing responsible lending practices, providing tax relief etc. Governments can adopt smaller systems, use local labor and resources, utilize local accountability and foster an environment where citizens can think freely and explore their innovative and entrepreneurial spirit.

P13: Beyond the quest for national surplus growth and economic development, there is need to strongly advance the course of brands that truly care for community's social development. It's high time, therefore, every going concern reengineered their frame of reference by developing 'community brands' and seek to obtain their licenses from the society and not necessarily from the government. The societal marketing concept, therefore, is of great concern as it not only espouses the satisfaction of individualized customer requirements but is also eager to commit to the long run welfare of the society at large.

P14: A golden thread of community spirit has always woven through all life; from the lowest creature to the highest creature. The golden thread of shared existence, commonly known as *Utu* (Swahili word for humaneness) or *Ubuntu* (in Zulu), is a philosophy of oneness; an understanding of the interconnectedness of all life. The *Utu* philosophy is reminiscent of the idea that a person's well-being is deeply tied to the well-being of others; 'I am because we are', 'We are all connected', 'We are all one'. Practicing philosophies like *Ubuntu* unlock the strength and richness of the African culture, where individuals embody compassion, reciprocity, dignity and humanity while also promoting equality through the redistribution of wealth.

P15: Amongst the earliest human communities, socialization thrived and served as a vital tool for cultural transmission and group survival. Long before the arrival of colonial powers that sought to subjugate and colonize the 'Dark Continent', vast African civilizations were predominantly communal in nature. In the old African communities, for instance, it took a village to raise a child. A child was virtually the property of the whole clan and not just raised by the father and mother. He or she was expected to serve everybody and to receive instrumental, emotional, informational and moral support from everybody. Similarly, pre-colonial African societies often operated on principles of consensus, collective decision making, and interdependence, with governance structures emphasizing community welfare over individual interests. It is upon such blue prints that many African countries upon attaining independence from the shackles of colonial imperialism developed economic policies such as the Sessional paper No. 10 of 1965 titled "*African socialism and its application to planning in Kenya*." Therein, the Kenyan government stipulated its main economic and social development agenda anchored on African socialism. Similarly, other countries like Egypt- having been equally shackled by



colonialism firmly infused secure social protection programs into their governance fabric upon their attaining of independence.

P16: The Levites, a priestly tribe in ancient Israel- and devoted servants of the Lord, played a significant role in fostering communal values that closely align with the African philosophy of oneness. They were responsible for managing tithes, offerings, and other resources given by the Israelite “house of prayer”, (Isaiah 56:7, Mathew 21:13, Acts 10:34-35, Psalm 122:1, Jeremiah 7:11) ensuring their allocation to projects and programs that maximized the collective well-being of the masses. To genuinely attain lasting economic security within the Christian community, it is essential for all Christians to rethink and re-evaluate the role of Levi in ensuring a sense of belonging and shared purpose. At its core, every Christian organization, regardless of its size, ought to be audited by a responsible body of individuals appointed by the authorized Christian community. Verily, the masses ought to entrust their welfare only to authorities who demonstrate a deep understanding of stewardship and the ability to manage resources wisely- just as was expected of the Levites.

P17: Under unethical and fraudulent State leadership, billions of dollars in public funds are ruthlessly plundered and often hidden in foreign accounts leading to major capital flight, only to later benefit a few politically correct individuals. Outright thuggery, often accompanied by politicization of essential services and politically motivated ethnic clashes, result in massive economic hemorrhage, the exodus of investors to other countries, the discouragement of potential foreign investors, ultimately leading nations down the path of economic despair.

P18: When a nations coffer runs dry, due to a nation’s outgoings exceeding its income, the nation eventually goes broke. Unable to continue operating, the ailing nation has no option but to find solace in debt that sooner than later morphs into a cyclical trap of unsustainable borrowing. When a nation’s survival is largely hinged upon predatory foreign borrowing, its quest for further financing comes with severe limitations- very stringent ways of doing things. Backed to the corner, corporations and individual consumers perilously follow the lead- borrowing neck deep just to keep their hemorrhaging and overtaxed businesses and households afloat.

P19: John Adams, Americas second president, believed that “There are two ways to conquer a nation and enslave a nation; first is by the sword, the second is by debt”. Americas 3rd President, Thomas Jefferson also warned, “The end of democracy and the defeat of the American revolution will occur when the government falls into the hands of lending institutions and moneyed corporations.” Jefferson insisted that, “To preserve the independence of the people, we must not let our rulers load us with perpetual debt.” Jefferson was convinced that banking institutions were more dangerous than standing armies. He concluded by saying, “If the American people allow private central banks to control the issue of currency – first by

inflation then by deflation – the banks and the corporations will deprive the people of their property until the children wake up homeless on the continent their fathers conquered.”

P20: The US dollar, a globally acceptable international currency, is celebrated as the king of fiat currencies having been established as the world’s primary reserve currency post the Second World War. Other major foreign reserve currencies that experience strong global use and that rival the US dollar include; Euro, Japanese yen, Swiss franc, British pound, Canadian dollar and the Australian dollar. Across the world, many Central Banks stash the US dollars and other currencies to serve the three basic functions of money; store of value, medium of exchange and unit of account.

P21: Governments need foreign exchange for international trade i.e. to pay for critical imports such as refined petroleum, medical supplies, military equipment etc., to make foreign investments, to stabilize local currency, to repay their foreign/ external debts et cetera. Manufacturers equally need foreign exchange to buy machines, raw materials, finished goods and commodities such as palm oil, fertilizer, petroleum products, wheat, and rice from the global market. Corporations such as the ones listed in the Stock Exchanges also need fiat currencies such as the US dollars to pay dividends- sometimes running into tens of billions to their foreign shareholders. Consumers also need the greenback to buy finished goods such as clothes, cars, furniture, mobile phones and drugs from foreign markets.

P22: Nothing defines a country like the soundness of its money. As currently constituted, a country’s currency can either strengthen or weaken against the US dollar. Due to Kuwait’s strong economy, courtesy of the booming oil industry, the Kuwaiti Dinar has in recent times been the strongest currency against the USD. The Iranian Rial, on the contrary, has been on record as having the world’s weakest currency; depreciating by over 90% against the US dollar since the late 1970s largely due to constant state of wars, economic mismanagement, global politics of isolationism, years of economic sanctions and nationwide protests. A country with an unstable fiat currency stands on the verge of disorder and chaos. No nation can, therefore, afford to let its fiat currency lose value without facing significant consequences, including a sharp decline in its real worth and purchasing power. When a nation’s currency weakens, it faces severe penalties in foreign exchange markets, and its global influence becomes seriously diminished. Depleted foreign exchange reserves- as shown by the cases of Sri Lanka, Greece, Zambia, Argentina, Venezuela, Zimbabwe and Ghana- can cause crucial imports to become unaffordable for a cash-strapped nation.

P23: A combination of under production, reduced inflow of foreign reserve currencies, mismanagement of a nation’s public resources and embezzlement are some of the factors that underpin a nation being cash strapped, suffering currency depreciation and the consequent economic and political turmoil of a country. Natural disasters like earthquakes and diseases

have also catalyzed uncertainty, instability and economic turmoil of nations. In the year 2020, the aftermath of the Covid-19 global pandemic saw investor's pullout up to 20 billion US dollars from Egypt. Similarly, in the wake of the Russia-Ukraine war (2022), an almost similar amount was pulled out in Egypt making Egypt's financial and political landscape synonymous to a shell game or a landlord's game.

P24: When a country exhausts its foreign exchange reserves and becomes unable to repay its external loans, foreign lending nations may seize control of strategic assets of the defaulting country such as airports, maritime ports and harbors, railway networks, highways and bridges, natural resources, energy infrastructure, military bases, government building and facilities etc. To avert a fiscal crisis such as inability to meet its debt obligations, a cash strapped nation could be obligated to auction State assets in order to meet its fiscal obligations. The nation could also opt to highly over tax its citizens, leading to reduced disposable incomes and subsequent reduction in a consumers' purchasing power i.e. a decrease in the volume of goods and/or services that an income can buy. Alternatively, the government may unsustainably mortgage the nation's future by doubling or even tripling its external debt ceiling.

P25: A country's credit rating often dictates the interest rates charged on its external borrowing. Liquidity pressures, severe debt repayment challenges, or loan defaults often result to a nation's credit rating plummeting to a downgraded status- often reflecting very high risk. This classification means that access to external loan facilities often comes with higher interest rates. Moody's Investors Service, Fitch Group and Standard & Poor's (S&P), all based in the US, are some of the largest and most influential credit rating agencies on the planet. Other notable credit rating agencies include Japan Credit Rating Agency, China Chengxin Credit Rating Group and DBRS Morningstar.

P26: A crestfallen nation- a pariah amongst states, may otherwise opt for domestic borrowing as opposed to borrowing from the adamant and harsh external loan markets. Usually, the nation appeals to its internal credit markets by hiking interest rates on loans. However, by opting to borrow money from the local market, through the issuance of treasury bills and bonds, a crowding out effect often kicks in and locks out the common man from the local capital system by making credit access expensive to the common citizenry. High net worth individuals, major companies, commercial banks, institutional investors like pension funds may opt to shift their investments drive towards treasury bills and bonds as they may deem the government as less perilous than the common citizen and capable of providing premium returns for their investments.

P27: Unlike periods of low interest rates where enterprises feel free to borrow more for projects, persistent foreign exchange shortages combined with high interest rates in a country choke private investment and discourage foreign investors from participating in a country's

stock markets. High interest rates on loans result to high costs of production and high prices which in turn discourage consumer demand. Having fears of slow economic activity and recession, investors pull back on investments and cut operation costs.

P28: Hyperinflation could probably be a political leader's worst nightmare as it not only leaves a nation in financial ruin but can potentially destroy its market system entirely. Periods of high inflation are characterized by the near collapse of everything including: government's inability to honor its pending bills; a crumbling banking and financial sector, where banks struggle to manage bad debt due to an inability to liquidate assets in auction markets; individual companies or traders attempting to falsify their financial statements or trading practices to influence stock prices- a practice that is illegal and subject to penalties.

P29: High inflation periods can also be characterized by stock market crash, bond market stress, decline in the housing market and reduced output (sellers only, no buyers), declarations of bankruptcy, governments monetizing debt/ printing money (quantitative easing), governments tampering with interest rates, credit binge (astonishing levels of public and private debt), liberal and loose moral values, environmental destruction, job losses, very dismal corporate dividend payouts per share are issued, shortage of trained professionals as a result of brain drain, rapid decline of the middleclass, empty shops and supermarkets, shortage of fuel, hourly changes of exchange rates, wage pressures and labor market tensions, crimes, pop up of "flea markets", numerous protests and strikes for higher pay due to rising costs of essential commodities and a general sense of insecurity.

P30: High inflation, notably, can enhance the wealth of the rich, while disproportionately burdening the middle class and the poor. Whereas many businesses may lose their securities to banks and other financial institutions due to high inflation, essential goods and services providers, distressed asset investors, private equity and venture capital firms, debt collectors, real estate investors, thrift stores and second-hand markets, debt buyers, short sellers and market speculators, currency traders, pawnshops and payday lenders, bankruptcy lawyers and restructuring firms, cash-rich companies, insurance companies, investors in safe haven-assets, typically flourish in such wobbly times.

P31: When governments collapse or are near collapse they often attempt to undertake focal consolidation measures with the hope to stabilize their foreign currency reserves and to prevent further deterioration. While on the verge of total economic collapse in 2022, for instance, Sri Lanka declared non-payment of external debt, increased taxes, expanded the tax collection bracket, reduced non-priority spending, imposed restrictions on most imports, reduced pay and work hours for government employees, reallocated resources from underperforming funds, cut back on bailouts, significantly reduced the development budget and temporarily closed its schools.

P32: The International Monetary Fund (IMF), an entity-independent organization created during the 1944 Bretton Woods conference, was established as being able to commit to open, equitable, rule based, predictable and non-discriminatory multilateral trading. The IMF in exercising its mandate of stabilizing global currencies and the international monetary system, often results into sometimes very stringent interventions. To avoid triggering a nation's recession, possibly spiraled by a default in debt obligations, the IMF invites governments to overhaul the structure of their economies by adopting support packages like the Structural Adjustment Programs (SAPs). SAPs are often stringent economic reform proposals for a nations key stakeholders to implement and can include; freezing wages, cutting energy and food subsidies, privatizing debt-stricken State-Owned Entities (SOEs), reduction of recurrent expenditure, retrenchment of civil service workers, suspension of development account, increasing revenue through more taxes, increase in prices of basic commodities, introduction of competitive market policies, cost sharing policies, liberalization of trade and foreign exchange etc.

P33: The International Bank for Reconstruction and Development (IBRD), currently known as the World Bank was created alongside the International Monetary Fund during the 1944 Bretton Woods Conference. IBRD aims to reduce poverty among its poorer members, both low- and middle-income countries by lending low-interest loans (concessional loans), providing research and analysis, policy advice, technical assistance, providing interest-free credits in order to reduce poverty, promote sustainable development of individual economies and to improve the standard of living of their people. The International Bank for Reconstruction and Development (IBRD), The International Development Association (IDA), International Finance Corporation (IFC), Multilateral Investment Guarantee Authority (MIGA) and the International Centre for Settlement of Investment Disputes (ICSID) are collaborative institutions to what is termed as the World Bank Group.

P34: Critics of the international monetary system, however, argue that wealthier and more influential nations often work in tandem with the International Monetary fund (IMF) and the World Bank Group to shield their domestic economies from external risks. This collaboration is viewed as enabling these countries to remain relatively unaffected by global economic challenges, with the burden of economic adjustment often left to fall on under-developed and developing nations. By arguing that no nation or group of nations has the God given mandate to exploit other nations, the opponents of the international monetary system have advocated that international law be reconstituted and reinforced everywhere in order to protect everyone from power politics, blackmail, and to preserve the integrity of the global financial system.

P35: The single European currency, the Euro, has helped to encourage trade and investment of all kinds between countries within the European Union. The Eurozone increases the market size

making it easy for businesses to access consumers across borders, eliminates currency conversion costs, eliminates risks associated with fluctuating exchange rates, makes it easy to compare prices, helps individual consumers and businesses to secure the best prices, makes it easier for business-to-business operations and transactions and makes convenient the consumer purchase of goods and services. By the same token, there can never be black power without a black economic structure; and there can never be a black economic structure without black unity. Unfortunately, a myriad of challenges have hindered African unity. Such blueprints make it irredeemably difficult for African businesses to conveniently trade with each other which in turn hamper economic growth of all individual African nations, causing long lasting global ramifications with recessions that last decades.

P36: There are numerous ways to achieve African financial and commercial integration. One promising approach is the establishment of a monetary union with a single multi-state currency. Such a system could enhance economic integration and eliminate foreign exchange shortfalls. This model would significantly impact the 42+ fragmented currencies across Africa, many of which struggle to facilitate meaningful intra-continental transactions and are prone to depreciation against the dollar by an estimated 8%-45% annually. While the implementation of a single multi-state currency in Africa wouldn't be without challenges, such as the loss of monetary sovereignty, the overall benefits to the African economy would likely far outweigh the drawbacks.

P37: The key benefit of a single currency is its increased stability. Evidently, the continents weak currencies are subject to currency devaluation and high inflation that are largely detrimental to the individual 'Sovereign' economies and their people. A monetarily stable African economy would increase investor confidence and encourage more Foreign Direct Investments (FDIs) into the continent. Just like in the Euro currency zone, having a single transnational currency would bolster intra African trade as it would reduce the risk of currency exchange rate fluctuations, making it easier for businesses to plan their investments and for consumers to make purchases and allocate savings for future developments. African nations producing diverse products would, as a result, trade conveniently with fellow African countries rather than looking beyond regional boundaries for their exports.

P38: An Intra-African trade, potentially spearheaded by organizations such as the African Union (AU), East African Community (EAC), Common Market for Eastern and Southern Africa (COMESA), Southern Africa Development Community (SADC), Economic Community of West African States (ECOWAS), Arab Mahgreb Union (AMU), Intergovernmental Authority for Development (IGAD), Economic Community of Central African States (ECCAS) and the African Development Bank (AfDB) Group would then be keen on emphasizing the reduction of tariffs and non-tariff barriers, harmonization of domestic tax policies to fight smuggling, facilitation of

free movement of people and labor, right of establishment and investment across all Africa nations etc.

P39: Whereas corporations owe fiduciary duty to the shareholders of their companies and not to their employees or customers, a nation's cardinal duty is often considered to be towards its most vulnerable citizens- its minors, frail elderly, sick, pregnant, fetuses, disabled, impoverished, disenfranchised etc. In harmony with this idea, for the African dream to take off, the ethos of solidarity and thrift must be at its core. No African society can surely be flourishing and happy when a far greater part of its members are poor and miserable.

P40: Canadian –American economist, Professor John Kenneth Galbraith (1908- 2006) and author of the famous book, *“The Affluent society”* (1958) was worried about the ‘tendency to over invest in things and under invest in people’. He lamented in what he believed was an excess accumulation of private wealth at the expense of public needs and warned that unfettered free market system without regulation would fail to meet basic social demands. Professor Galbraith argued that as society morphs into more affluence, private businesses find the need to create consumer demand through advertising, and while this generates artificial affluence through the production of commercial goods and services, the public sector becomes neglected. He therefore, advocated using more of the nation’s wealth for the public utility and less for private consumption.

P41: True ‘greatness’, it is said, isn’t measured by how much wealth a person or community acquires, but in living with integrity and positively impacting others through charity, altruism, benevolence and philanthropy. This, however, isn’t necessarily advocating for a culture of haphazard handouts or charity assurance. Rather than being ‘spendthrifts’, we need to nurture and champion aggressive redistribution policies by getting into more productive and gainful activities that ensure genuine economic security and social protection for all. It is with such clarity of mind that the legendary Andrew Carnegie, grand steel industrialist and philanthropist, and the author of *“Gospel of wealth”* wrote of the obligations of the wealthy- how they should return their money to the societies where they made it. Carnegie believed that a rich person’s moral duty is to live modestly, provide modestly and administer all surplus wealth in a manner which produces the most beneficial results for the community. Carnegie was fond of saying, “The man who dies rich dies disgraced”. He believed that surplus wealth is put to good use or rather produces the greatest net benefit to society when it is administered responsibly and thoughtfully by the ‘wealthy’ to benefit the greater good.

P42: Apostle Paul in his letter to the Corinthians, said “there should be no schism in the body” (1 Corinthians 12:25) and urged, “...see that you also excel in the grace of giving.” (2 Corinthians 8:7). Apostle Paul judged it especially significant to have the rich commanded into doing good- ‘being ready to give and being willing to share’ (1 Timothy 6:18-19, Luke 3:11). He added, “Our

desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: 'The one who gathered much did not have too much, and the one who gathered little did not have too little.'" (2 Corinthians 8:13-15, Exodus 16:18). 'Today' (Hebrew 3:8, 3:13, 3:15), and more so in an age of hunger, Christians ought to develop self-humility and compassionate economics and rise up to being wise rather than heavy handed in their use of finances- being eager to serve God with their money, for money can either be used for worldly purposes or for Gods eternal purposes.

P43: Transfer Payments are a form of redistributive program in which governments provide cash or in-kind payments directly to individuals to enhance their incomes, without requiring any goods or services in return. Welfare payments can take a variety of forms, such as provision of monetary payments, food stamps/ subsidies, free or reduced-cost school lunches, health insurance (contributory), old age pension (contributory), job search services, public housing, libraries, fuel allowance, sickness benefits, maternity/ paternity insurance (contributory), disability allowance (contributory), work accidents/ injury compensation (contributory), trainings, work sharing, fee waivers, subsidies and vouchers, unemployment insurance (contributory), job seekers benefits, child benefits, supplemental nutrition assistance, family support services, home based care etc.

P44: No one is too poor to give a thing. Consequently, each man must desist from going to the Lord "empty handed". (Deuteronomy 16:16-17) Everyone must make it a norm to worship with sacrifice and to "enter his gates with thanksgiving." (Psalm 100:4) "What is in your hands?" (Exodus 4:2). What is at hand determines what we can give. We all have something in our hand or in our possession that we can give or we can share to positively impact the kingdom of God. David had a sling, (1 Samuel 17:49) Samson a jawbone, (Judges 15:15) Moses and Aaron a rod, (Exodus 4:17, 7:10) Rahab a rope, (Joshua 2:15, 2:18) Mary Magdalene some ointment, (John 12:3) Dorcas a needle and garments. (Acts 9:36, 9:39) God used them all. The three wise men had gold, frankincense and myrrh on the Day of Christmas. (Matthew 2:11) Apostle Paul once said to a beggar, "Silver or gold I do not have, but what I do have I give you". He continued, "In the name of Jesus Christ of Nazareth, rise up and walk" (Acts 3:6). And up stood the beggar, and he began to walk. Indeed, we always have something we can share- friendships, testimonies, affirmations, credit, power, profit, automobiles, rooms, clothes, equipment, books, furniture, smiles, love, goodwill etc. We, surely, can help others to achieve their higher purposes and paths, grow their skill, grow their relationships and even help them to build their social networks of friends, neighborhood, family and community.

P45: Current definitions of wealth and giving, unfortunately, load aspirations towards money and the money market economy, yet having money but little time can lead to stress, poor



health and depleted fulfilling relationships. Time banking, otherwise known as ‘favor economics’, is using the time of our lives as a resource to cultivate a kind of economy in which favors rather than money is exchanged. Evidently, most people around the world, treat time like a most prized possession or like money itself- something to be earned, saved, spent and treasured. Time put to good use can refresh parts of our market economy not designed for money to reach. Time banking could help to fix gaps in public service provision, ensuring the people are cared for even when the state isn’t yet up to the task of fully employing or reaching out to them.

P46: Based on the notion of gratitude and mutual support, the main objective involved in time banking is primarily social or community capacity building and can involve activities such as gardening and yard work, child care and pet sitting, tutoring and education, providing tech support, helping with exercise and wellness, event planning and assistance, home maintenance, meeting or making new friends, offering companionship, offering non-medical services for elderly people and helping them to stay in their own homes and to keep healthy etc. Time banking members can offer their skills and services in exchange for ‘time credits’, which can be viewed as a ‘time-based currency’ whose value is based on units of time rather than being pegged on a precious metal or by a government’s fiat capacity to levy taxes. Time credits can be spent on literally everything, including; asking for personal assistance, earning a voucher or participating in online or local venue activities like classes, lectures, language lessons, childcare etc. all provided by or at the cost of other members.

P47: The application of Community Service Learning (CSL) is a pedagogical technique that when applied to businesses and economic programs enable learners to be “hands on” and to actively participate or labor in communities and programs by applying gained knowledge to resolve practical challenges and consequently improve learners’ practical experiences. Harnessed well, service learning comes close to bragging time banking rights in that it taps into the wealth of goodwill within a community, allowing every capable person to exchange things they’re good at doing for the help they would need.

P48: Care-givers and countless other people whose skills are often undervalued by the market economy stand to gain from time banking activities. In the future, time banks would increasingly be of value for people to ‘pay in’ the time of their youth and to spend it in their hour of need. Widely considered a necessary evil, many youths have always had a strong dislike for fundraising for charity groups or even for political campaigns. Youths, however, in increasing numbers can boldly take a lead in being front-runners in fundraising and onboard a fundraiser-in-chief together with strategic partners for celebratory programs.

P49: A revelation given through Joseph Smith, founder of Mormonism and the latter Day Saint movement, in the Doctrine of Covenants 64:23 emphasized that, “He that is tithed shall not be

burned at his coming.” Correspondingly, the first time we hear about the giving of tithes, in the Bible, was after Lots capture i.e. Abrahams nephew who dwelt in Sodom (Genesis 14: 20). After a fierce pursuit that turned up to be a royal massacre and that eventually rescued Lot. The return of Abraham was occasioned by Melchizedek, king and priest of Salem, who was the priest of the God Most High. (Hebrew 7:1) Melchizedek brought out bread and wine and he blessed Abraham saying, “Blessed be Abraham of God Most High, possessor of heaven and earth. And blessed be God Most High, who has delivered your enemies into your hand. And Abraham gave one-tenth of the spoils of war to Melchizedek, king and priest of Salem”. (Genesis 14:19).

P50: Fast-forward to Abraham’s grandson, Jacob- otherwise known as Israel, the legacy of tithing continued. Jacobs desperation for Gods mercy and deliverance from his bitter brother, Esau, prompted him into bargaining with God. He made a vow saying; “If God will be with me, and keep me in this way that I’m going and give me bread to eat and clothing to put on, so that I come back to my father’s house in peace, then the Lord shall be my God. And this stone which I have set as a pillar shall be Gods house and of all that you give me I will surely give a tenth to you.” (Genesis 28: 20)

P51: Much later, but still in the Old Testament and during the reign of prophet Moses, author of the Torah, a second census (Numbers 26) of the Israelites was done thirty-eight years after the first one, on the plains of Moab by the Jordan across from Jericho. The land of Canaan was to be allotted to the sons of Israel as an inheritance based on their numbers; the larger group was given a larger inheritance. With the Tabernacle and the camp of Levi at the center, the North was occupied by the camp of Dan, the East was occupied by the camp of Judah, the South was occupied by the camp of Reuben and the West was occupied by the camp of Ephraim. By Divine purpose, the Levites were never to receive land and, therefore, were to be supported by their brothers, the other tribes of Israel, with food and other supplies in the form of tithes.

P52: God spoke to the Israelites, saying, “I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle meeting” (Numbers 18:21). God said “you shall not forsake the Levite who is within your gates, for he has no part nor venture with you. At the end of every third year, you shall bring out the tithe of your produce of that year and store it up within your gates so that the Levites and the foreigners, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the Lord your God may bless you in all the work of your hands.” (Deuteronomy 14:27).

P53: Finally, in the dusk of the Old Testament, the descendants of the patriarchs were reminded not to “rob God” (Malachi 3:8) and were instructed to “bring all the tithes into the store house, that there may be food in the Lords house” (Malachi 3:10). Tentatively, the Mosaic

Law required the children of Israel to pay three different tithes; the Levitical tithe or sacred tithe (Leviticus 27:30-32, Numbers 18:21, 24), the annual festival tithe (Deuteronomy 14:22- 27, Deuteronomy 26: 12-15) and the triennial tithe (Deuteronomy 14:28-29, Deuteronomy 26: 12-13). The Levitical tithe was the standard tithe which required all Israelites to give a tenth of everything from the land; whether grain from the soil or fruit from the trees to the Levites. The festival tithe, commonly referred to as tithe of the tithe or the second tithe was to be “paid” annually when the Jews gathered in Jerusalem for one of their national feasts. The triennial tithe was to be paid every three years and was intended to feed others; foreigners, orphans, widows, and Levites not in Jerusalem but in one’s own city.

P54: Does the bible still hold in high regard the ‘mandatory’ law of tithing and ‘look down upon’ those who don’t tithe as it did in the Old Testament? Are Christians bound by the consequences of ‘disobedience’ (Deuteronomy 28:15, 1 Samuel 15:22) should they fail to tithe? Does the law of redemption of tithes (Leviticus 27:30-31) still apply to Christians as it did to the people of the Old Testament? What were Jesus’ and the New Testament’s sentiments on tithing? What did Jesus mean when He said, ‘Do not think that I came to destroy the law or the Prophets. I did not come to destroy but to fulfill. For verily I say unto you, till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled’? (Mathew 5:17-18).

P55: As if to assert that ‘tithing’ isn’t helpful in discussing Christian giving anymore, no part of the New Testament explicitly mentions or requires Christians to tithe in the sense of ten percent or otherwise. Tithing, just like circumcision and dietary laws, has often been viewed as a practice largely integral to the Jewish Law- a practice specific to the Old Covenant and not binding under the New Covenant. Some argue that, with Christ becoming High priest (Psalms 110:4, Hebrews 7:17), He rendered as obsolete the Aaronic priesthood and the accompanying law of tithing. The priesthood changed and the law changed as well (Hebrews 7:11-12, Romans 7:6).

P56: However, none of this is to say that one cannot prescribe tithing as an essential principle towards fostering a generous spirit within the church community. Apostle Paul, in his teachings, regarded giving- including tithing as a foundational step toward experiencing the “grace of God”. (Galatians 2:21) There being no upper limit in giving, Christians can reorient themselves to devote at least 10% of their earnings to the work of God. For starters, Christians can devote 10% of their earnings towards the expansion of the Kingdom of God and in support of others, devote another 10% towards savings (Genesis 41:34) and investments, then feel free to pay their bills or spend as they deem fit the remaining 80% of the earnings.

P57: Jesus, nonetheless, redirected our focus toward the inward attitudes of the heart, (Hosea 6:6, Mathew 9:13, 1 Samuel 15:22) by teaching that how we handle worldly wealth reflects our spiritual integrity and readiness for greater responsibilities, and that faithfulness with “worldly

wealth” is a prerequisite for being entrusted with “true riches” (Luke 16:11). Indeed, Jesus was against the teachers of the law (scribes) and the Pharisees and every other person who gave out of compulsion (2 Corinthians 9:7), going as far as to tithe tiny grains of spice such as mint, dill and cumin (Mathew 23:23), but were yet to reconcile with a brother (Mathew 5:24) or neglected the weightier matters of the law (Matthew 23:23) such as pursuing justice and mercy and faith (Isaiah 58:3-14). Jesus once narrated a parable of two men who went up to the temple to pray; one a Pharisee and the other a tax collector. The Pharisee stood by himself and prayed; “God, I thank you, that I am not like other people – robbers, evildoers, adulterous- or even like this tax collector. I fast twice a week and give a tenth of all I get.” But the tax collector stood at a distance. He would not even look up to heaven, but beat his breast and said, “God, have mercy on me, a sinner.” Jesus then said, “I tell you that this man, rather than the other, went home justified before God. For all who exalt themselves will be humbled, and those who humble themselves will be exalted.” (Luke 18:9-14).

P58: In our commitment to weightier matters, we are reminded that we cannot be resentful towards our fellow humans and claim to love God (1 John 4:20). In serving the Kingdom of God, we give to our fellow humans rather than directly to God. Jesus said, “I was hungry and you gave me food. I was thirsty and you gave me medicine. I was a stranger and you took me in. I was naked and you clothed me. I was sick and you visited me. I was in prison and you came to me” (Mathew 25:36). As much as we do or give to the least of brethren, we do to the Lord. (Mathew 25:40). Apostle Luke wrote, “And He (Jesus) looked up and saw the rich putting their gifts into the treasury, and He saw also a certain poor widow putting in two mites. So, Jesus said, “Truly I say to you that this poor widow has put in more than all; for all these out of their abundance have put in offerings for God, but she out of her poverty put in all the livelihood that she had” (Luke 21:1-4). Like the “virtuous wife” (Proverbs 31:20) who ‘philanthropically’ extended her hands to the poor/ needy, the poor widow was commended by Jesus as she peculiarly embodied what true religion is supposed to be like. Pure and undefiled religion before God and the Father is; “to visit orphans and widows in their trouble, and to keep oneself unspotted from the world” (James 1:27). Through her unwavering act of generosity, the poor widow demonstrated that she indeed, loved God and her ‘neighbor as herself’. (Matthew 22:39).

P59: Out of our own innate shortcomings or probably out of the misrepresentation of scriptures by laity and clergy, we fall into the trap of giving with a worldly mindset- leading to disappointment or worse still doubting and being resentful towards God. We should neither deceive ourselves into thinking that we can ever repay God enough (Acts 7:48-50, Isaiah 40)- whether through paying indulgences or any other means, nor should we allow ‘corporate religion’ to manipulatively exert undue emotional influence or compel us into making an offering. Christians are called to freedom (Galatians 5:13)- not slavery (Galatians 5:1) or

soothing the “indulgence of the flesh” (Galatians 5:13, 5:19-26). We ought to always give with wisdom, restraint, spiritual enlightenment and with the spirit of discernment.

P60: Never should Christians give out of timidity (2 Timothy 1:7) or baseless rationale like “seeking a gift” (Philippians 4:17) or to “be seen by men” (Mathew 6:1). Giving with strings attached, wanting to be thanked and stroked possibly by charities “profit nothing” (1 Corinthians 13:3). Instead, give “anonymously” or rather in secret (Mathew 6:4), the left hand never knowing what the right hand gives and the Father in Heaven who sees what is done in secret will reward you. (Mathew 6:4).

P61: Apostle Paul earnestly beseeched the believers, saying, “Let each one give as he purposes, not grudgingly or out of necessity, for God loves a cheerful giver” (2 Corinthians 9:7). Giving to God what doesn’t bring honor (Malachi 1:6-8; 2 Samuel 24:24) stems from a heart that is unwilling, disobedient, insincere or lacking true devotion. (Matthew 22:1-14) We ought to give out of our reverence to God and for thanksgiving, both for who He is and for the blessings of life He has bestowed upon us. Give willingly (1 Chronicles 29:9, 1 Chronicles 29:17, Philemon 1:14, Deuteronomy 23:21), even as God eagerly gave us a priceless gift, ‘His Only begotten Son’ (John 3:16), for our salvation to make us partakers of the glorious eternal life. (John 5:24, 1 John 5:11-12)

P62: It’s worth pointing out that giving is a privilege rather than an obligation- an opportunity to please God, and that affirms our abundance and fosters a sense of empowerment. It is written, “It is more blessed to give than to receive” (Acts 20:35). It is also written “whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Corinthians 9:6) and whoever gives will be given; “a good measure, pressed down, shaken together and running over” (Luke 6:38). Truly, “the liberal soul shall be made fat; and he that watereth shall be watered also himself” (Proverbs 11:25-26, Mathew 10:41). Considering that much is expected from whoever is given much (Luke 12:48, Mark 10:29-30), we ought to bear in mind that our giving ought to be proportionate to how much the Lord has prospered us (1 Corinthians 16:2) and that, eventually, we shall all be required to give an account for our deeds. (Romans 14:12)

P63: Apostle Paul reminded the believers that a good leader of the people must first “manage his own family well”, (1 Timothy 3:4) for if a man does not know how to rule his own house, how will he take care of the church of God? (1 Timothy 3:5). Apostle Paul also warned that, “...if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8) A ‘man’, therefore, needn’t be too tight on spending money on his family’s needs. Rather than sporadic affection, women, children and other family members need round-the-clock assurance and affection that doesn’t necessarily have to be expressed in the form of money. Unexpected gifts (Proverbs 21:14) at an

unexpected time, words of affirmation, bearing one another's burden, (Galatians 6:2) spending quality time and acts of service are affectionate practices towards managing one's household.

P64: Once "there was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores. A time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried. In Hades, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. So he called to him, 'Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.'" (Luke 6:19-24).

P65: 'Aporophobia' is the moral of the parable of the rich man and Lazarus. A prejudiced attitude or hostility (Proverbs 21:13) to people who are poor and helpless is sinful. 'The destitute' are not to be left out of the equation of charity. Moses reminded the Israelites, "If there's amongst you a poor man of your brethren, within any of the gates in your land which the lord your God is giving you, you should not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs." (Deuteronomy 15:7).

P66: The greatest gift you can ever give your employer and clients is to willingly do your best work, with intention, consciousness and love. Similarly, domestic workers, work employees or even business partners ought to be justly and fairly remunerated and their welfare looked into, lest their cry reach to God and His wrath descend (James 2:6, James 5:4, Matthew 24:48-51, Colossians 4:1, Isaiah 58:3). Agents and brokers ought to be rewarded well for offering time, expert advice and service. Whenever possible, Christians can in appreciation gift or tip delivery drivers, wait staff, hosts/ hostesses, valets, concierges, food runners, busboys/ busgirls, hairstylists, tenants for their good service. As a gesture of good will, mutual friends can consider making equitable contributions or splitting the bill fairly when socializing with fellow friends. This approach fosters a sense of camaraderie and avoids financial misunderstandings.

P67: The New Testament provides guiding principles to believers on how to support the work of God and on how to receive and treat the ministers of God. (Matthew 10:40-42, Matthew 23:39, Psalm 118:26, Nahum 1:15, Isaiah 52:7, 53:1) To the Corinthians Apostle Paul wrote, "The Lord has commanded that those who proclaim the gospel should get their living by the gospel." (1 Corinthians 9:14, Philippians 4:14, Philemon 1:20-22). Apostle Paul wrote to Timothy saying, "The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching. For the scripture says, 'You shall not muzzle the ox while he is threshing,' and 'The laborer is worthy of his wages'." (1 Timothy 5: 17-18, Matthew 10:7-10). Once it was laid out in scriptures that 'in the latter days', "ten men from different nations

and languages of the world will clutch at the sleeve of one Jew- and they will say ‘please let us walk with you, for we have heard that God is with you’.” (Zechariah 8:23). Today, “The harvest truly is plentiful, but the laborers are few” (Mathew 9:35-38). Faith, still, calls us to belief and action (James 2:26). Christians ought not only to pray for but also hasten the coming of the Lords Kingdom (2 Peter 3:12, 1 Samuel 21:8) by “laying something aside” (1 Corinthians 16:2) in support for the work of God. Certainly, if only ten Christians gave one-tenth of their salary or wages, they would fully support one missionary.

P68: How do you feel about the whole tax system? Are you up to date with the changes in tax laws? Ever considered working as a taxman? How do you feel about being audited? Would you be prepared in case an audit happened? Do you know your tax bracket? Do you file your tax returns on time? Do you cheat in your taxes? Do you usually look for loopholes in your taxes? Do you intentionally over withhold to get a refund? Do you usually get a refund? What irritates you about your taxes? Do you feel taxed out?

P69: In our quest to help eradicate absolute poverty and to share the burden of the vulnerable, all of us, as egalitarian citizens, ought to joyfully and cheerfully show solidarity with our welfare estates by paying our fair share of due taxes. All people ought to be tax compliant, nobly giving through the fulfillment of tax obligations- observing to “Render to Caesar the things that are Caesars” (Mark 12:17). Apostle Paul said, “Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God.” (Romans 13:1).

P70: Tax systems ought to be efficient, equitable and reflective of one’s ability to pay. Otherwise, paying taxes shouldn’t be a story as was the case in George Orwell’s Animal Farm where ‘some animals are more equal than others’. (Matthew 17:25-27) There should be no need for systems that allow a privileged few to continue demanding exquisite social amenities whilst offering little to no taxes in return. In recent times, however, tax systems have been burdensomely shifting to being on the shoulders of ordinary workers through increases in Value Added Tax (VAT), personal income taxes, levies, fees, rates, charges, rents etc., as those in power unconstitutionally use their public offices to exempt themselves and a few others from paying their fair share of taxes. So far, unjustified tax exemptions, waivers, and refunds to corporations and individuals have resulted in billions of dollars in lost revenue, contributing to growing wealth disparities and uneven development across nations. Tax evasion remains to be an ungodly and criminal act that undermines societal equity and governance.

P71: Oppressive rule is more cruel than a tiger and thus leadership must strive to liberate people from tyranny and anarchy. St. Augustine (354-430 AD) and later Martin Luther King Jr. (1929-1968), argued that “An unjust law is no law at all.” Authority must always be exercised legitimately and should never be used as a tool of oppression. America’s third president,

Thomas Jefferson (1743-1826) strongly believed that forcing someone to financially support ideas they oppose- especially in matters of religion or belief- is a violation of personal liberty. He said, "To compel a man to furnish contributions of money for the propagation of opinions which he disbelieves and abhors is sinful and tyrannical." Consequently, in the event that a tax regime is repressive, (Luke 3:13-14) citizens mustn't be obligated to uphold tyrannous burdens and should by all means necessary exercise their constitutional prerogatives and Sovereign power not only to disband old orders, but also to restore divine orders of justice, equality and freedom.

P72: For ages, the liberty of the weak and poor has always rested upon the restraint of the strong and rich. Following this thought, a guaranteed method towards ending absolute poverty and restoring egalitarian orders is for those who have got 'surplus' wealth to exercise restraint in individual action and willingly come to the aid (Proverbs 31:20) of those who are in 'want'. By giving to the government or church, 'wealthy' Christians needn't abdicate 'philanthropic works' to be the vestige of the super-rich. The paying of taxes and tithes should never take away our responsibility of feeding, clothing and sheltering the poor (Mathew 25: 36-40, Luke 10:25-37, Galatians 2:10, Hebrews 13:1-2, Luke 9:48, Psalm 41:1, Proverbs 3:27-28, 31:8-9, Ecclesiastes 4:1, Isaiah 58:6-9, Deuteronomy 10:18-19, 15:7-8, 24:12-13, 24:19) as that remains a critical part of our responsibility to God.



### **SHIFTING INTO ABUNDANCE**

*Beloved, I pray that you may prosper in all things and be in good health, even as thy soul prospers.*

*-3 John 1:2-*

S1: Money can be defined as any item, commodity or medium of exchange that is accepted by general consent of the people for the payment of goods and services, as well as for the repayment of loans or settlement of debts such as taxes. Historically, money has always been tailored to speak in a universal “language”- intelligible across all societies, cultures and nations. Thus, down through the centuries, money has taken diverse forms as a medium of exchange such as sea shells, paper, polished stones, cattle, rum, salt, grains, precious metals, tobacco, nails, gold, dried corn, yam, ivory, trinkets, digital assets et cetera. Indeed, the barter system (Ezekiel 27:13, Genesis 47:13-20) of trade was widely understood, but it had its drawbacks and limitations. Today, money has been given a more universal standard through the use of the Fiat money- globally accepted currencies such the U.S. dollar, Euro and Japanese Yen. In recent times, digital assets such as cryptocurrencies have been increasingly adopted as a form of money.

S2: Money plays a crucial role in human life, influencing nearly every aspect of our daily existence. William Somerset Maugham, author of *‘Of Human Bondage’* likened money to a sixth sense without which one cannot make a complete use of the other five senses. Similarly, humorist and author Rita Daven Port emphasized that while money isn’t everything, it ranks right up there with oxygen. From the food we eat to where we live, travel and shop, money shapes our choices and opportunities. As a fundamental medium of exchange, money not only allows us to meet our physiological and security needs, such as food, shelter, and clothing but also grants us the freedom to pursue our goals and indulge in activities we might not otherwise have been able to afford. Money liberates us from limitations, enabling us to do what we love, whenever, wherever, and with whomever. Money amplifies our intentions and brings our dreams closer to reality. Consequently, financial stability arising from the realization of our dreams fosters a sense of accomplishment and enhances our overall wellbeing.

S3: Power, energy and influence aren’t inherently bad, though many may perceive them as such. Similar to neutral elements like copper or iron, money itself has no moral value- it is neither good nor evil. Money, otherwise, is a neutral form of energy that without physical, spiritual or emotional blockages in your life should flow naturally through you as naturally as the ocean waves that have an ebb and flow. It is also the way that money is obtained and used that determines whether or not it bears positive energy that will be of benefit to one and others.

S4: It is crucial, therefore, to approach money with wisdom and thoughtfulness, as it has the potential to either liberate or oppress individuals and communities. In our pursuit of work and progress, surplus money shouldn't be a ticket to living an extravagant and destructive life. Money is to be constructively used to serve God's higher purposes, not for our worldly indulgences. So, whether we are eating, drinking, clothing, sheltering or whatsoever else, we should use money "to the glory of God" (1 Corinthians 10:31). Humans are by nature communistic and thus ought to use money exercising great social care; using it for the greater good. By doing so, we would be using money to love (Matthew 22:37-40, John 15:13, Luke 10:27), do good work (2 Timothy 3:17) and to "make friends" (Luke 16:9).

S5: Mankind's unwillingness to follow the principles of God's Word and the subsequent tendency to put up with sin rather than confront it has rather been the root cause of servitude, scarcity and 'want'. When we let the unconscious mental construct get preoccupied with mediocre self-concepts and negative radio waves and emotions, the mind ends up rehearsing, ruminating and amplifying the mutable and imperfect, temporal and unreal, unpleasant and distasteful, weak and sickly, evil and unjust, impure and untrue and taking counsel of fears, frustrations, bitterness, superstitions, selfish desires, infatuations, competitive instincts, resentments, vindictiveness, limitations, feelings of inadequacy and inferiority, troubles etc. that sap energy, produce ill health, and reduce efficiency. Unless the mind is constructively trained according to the principles of scripture, thinking becomes automatic, impulsive, and erroneous yet we ought to have mastery and dominion over impulses, the quality of our emotions and our thought life and only set goals and execute action when our moods and energy levels are elevated and stable.

S6: Abundance, apparently, speaks its own dialect, conveying messages in unique ways- much like spirituality and mysticism, which often are taught through similitudes, parables, paradoxes, direct encounters and symbolic languages. Not misaligned toward the "right or the left" (Proverbs 4:27, Isaiah 30:21, Joshua 1:7, Matthew 7:13-14), true abundance tends to be introverted, whispery, (1 Kings 19: 11-12), and elusive and longs to be wooed, courted and won by methods not unlike those used by a tenacious romantic in pursuit of a lover's affection. The 'serenading' ought to be mixed with feelings of value, meaning, faith, desire, persistence and through a plan set of action.

S7: As children of God (1 John 3:2, Galatians 3:26-29, 4:6-7), made in the "image and likeness of God" (Genesis 1:26), "beautifully and wonderfully made" (Psalm 139:14), only a "little lower than the angels" (Psalms 8:4-5, Hebrew 2:7), and destined for health, vitality and abundant joy, we ought to get out of lethargy and drowsy indulgence. Through self-discipline, we ought to exude authentic self-esteem rooted in our uniqueness in God- living by healing scriptural words,

filling our minds with truth, worshipping and affirming God and testifying of Gods faithfulness and goodness as opposed to dwelling in and feeding on or off negative emotions.

S8: Routinely and exceptionally, we ought to exercise our God-given mandate and authority and guard our hearts (Proverbs 4:23)- crowding out negative, limiting, joy suppressing thoughts and regulating our mental attitude and self-concept towards divine ideals and the truer self. When the spirit of a person is changed, and there is righteousness in the heart, there will be beauty in the character, harmony within the homes, order in the nation and ultimately peace and love in the world. In our silent hours of meditation (Joshua 1:8, Mathew 5:6), we ought to train our hearts and minds with the right forms of inspiration and incline our understanding towards positive and powerful inward qualities and ideals such as hopefulness, steadfastness, spotless purity, absolute meekness, self-awareness, showing appreciation (gratitude), naturalness, lightheartedness, peacefulness, compassion, prayerfulness, collaboration, empowerment, Gods goodness and above all - love (1 Corinthians 13:13, Matthew 22:39).

S9: In a material culture, however, where self-worth and self-validation are often equated with wealth or with the quantity or quality of consumption, it is incredibly easy to drift to a mindset of deprivation, scarcity, self-pity, worry and fear. Self-pity, for instance, is the excessive, self-absorbed unhappiness over one's own troubles and is claimed to possibly be the most worthless or most destructive of emotions and that pushes away money and reinforces feelings of lack and limitation. D. H. Lawrence in his poem "*Self-Pity*" vetoed; "I never saw a wild thing sorry for itself." Learn to adapt and move on in the face of hardship rather than inclining towards subtle but disintegrating and destructive enemies of human personality such as fear that make the unfortunate tend to attract further misfortune.

S10: There are innumerable causes and forms of fears (phobias) that plague and set back modern humanity from reaching their fullest potential. In a world full of challenges and rapid changes, fear can manifest itself in countless ways- holding people back from taking risks, pursuing dreams, or even embracing new opportunities. Some common fears, strongholds (2 Corinthians 10:4-5) and powers (Ephesians 6:12) in life that contradict faith in God, (Psalm 18:2, 31:3, 46:1, 62:6-7, 2 Samuel 22:2-3) hinder, block or impede human progress include the fear of failure, rejection, judgment, and the unknown. Other fears and strongholds that limit personal growth, relationships, and the pursuit of meaningful goals include: fear of hunger, armies, storms, earthquakes, pain, opposite gender, injury, elevators, heights, falling, deep water, infants, uncleanness, thinkers, loud noises, scowling, solitude, robbers, hooligans, servitude, pleasure, ageing, ill health, medicine, machines, electricity, death, commitment, handling money, public speaking, standing upright, standing out, disorder, defeat, revolutions, accusations, disaster, injections, thorns, technology, imprisonment, rollercoasters, sexual abuse, crowds, insects, embarrassment, divine punishment, closed/ open spaces, sacred

spaces, ghosts, demons, ostracism, ridicule, predators, the devourer, the bogeyman, the devil, the Lord (Proverbs 9:10, Psalm 111:10) etc.

S11: “Peniaphobia”, finding its root from the Greek word *‘penia’* which means “poverty”, is the intense fear of financial hardship, being without money, being poor, losing wealth or being unsuccessful. Hardly anyone desires to suffer from lack or experience failure. People generally strive to achieve their goals and avoid failure. Admit to and face your fears, therefore, for even kings- despite their apparent abundance, are often fearful of scarcity (Genesis 41:38) and driven by need. Nothing, otherwise, in life is to be feared- only to be understood. Peniaphobia may arise from childhood traumas of deprivation, influence by societal peniaphobes, questioning one’s competency at a job, general uncertainty about the future, feelings of unworthiness, lack of deservingness, general brain chemistry, genetic susceptibility etc.

S12: Fear of poverty is like a disease that paralyses the faculty of reasoning, wipes out confidence and charm from one’s life, kills decisiveness and self-reliance and makes self-control an impossibility. It is not uncommon for men and women alike to exhibit compulsive disorders and habits such as; clutching at every dime like it’s their last lifeline, spending needlessly, outspending earnings, hoarding items, working excessively, nervous illnesses, giddiness, palpitations, intemperately abusing alcoholic drinks and other drugs, having emotional distress over economic downturns, avoiding financial risks, acting indifferently, impatiently or overcautiously, procrastinating, feeling crazy, invalidated, depressed, burned out etc.

S13: Peniaphobes usually end up destroying their chances of achievement and invite life’s myriad problems by being sub-optimal about money, lacking ambition, playing too safe, openly rejecting help, wielding low aptitude games of “not wanting a lot of money” or being content with being “just over broke”. By tolerating the sordid belief that wanting more is unspiritual, that money may have a negative effect on them- corrupting the mind and soul, and that having an abundance of money isn’t in accordance with the teachings of God, the prophets or any other mystical being they have a belief in, peniaphobes anticipate poverty instead of foreseeing or expecting abundance. By regarding money as ‘filthy’ or “the root of all evil” (1 Timothy 6.10), caricaturing capitalism and being wealthy as being predatory and monopolist, peniaphobes consciously and unconsciously find themselves at war with capital and capitalism.

S14: Peniaphobes are likely to sever ties with the wealthy, thus rejecting them, gossiping about them, calling them names, ignoring, teasing, judging and even distancing themselves. They may tend to uphold thoughts and beliefs like; “Rich people are dishonest and are the scum of the earth in every country” (G. K Chesterton), “No one can earn a million dollars honestly” (William Jennings Bryan- 1860-1925) or “Behind every great fortune, there’s a crime” (Honore de Balzac 1799-1850). By believing that the playing field isn’t level, that merit is a scam, that they are victims, or that values are subjective- peniaphobes are likely to rationalize free rides and may

find themselves idolizing ruthless charlatans and spin doctors in the same way one would idolize intellectuals or even startup visionaries.

S15: What's your attitude toward the rich? How would you feel if your 'neighbor' struck it rich? Would you be stunned, contentious, jealous or envious of a compatriot's success? (Psalms 49:16, Matthew 20:1-16). He who detests the rich will hardly rise above his own status. Whoever envies or resents others hardly becomes happy- and that's how the poor end up trapped in an unbreakable loop of poverty. You, definitely, don't have to be overly competitive or to obsess over dominance to be or feel successful. Indeed, the success of others doesn't have to amount to a power struggle or mean loss. If anything, everyone's success should mean even more success to you. Envision winning solutions and success, therefore, for everyone. Applaud others successes. Send them love and picture them succeed beyond their wildest dreams. With an abundance mindset, (Mathew 25:20) you should be able to shift your focus from envying other peoples successes and from what's possibly not going well around you, to having a focus on living up to your fullest potential- the unlimited you. (Matthew 5:44)

S16: Abundance is something you become, not something you contentiously wrestle from another. Realize that your truest riches and greatness lie not outside you or ahead of you but are trapped within you. *Tao*, "The Way" of nature, isn't something we chase or possess; it is always around us, flowing around and through everything. Stand and walk, therefore, in your divine identity and 'God power'. Intuition, the ability to know "the truth" first hand, independent of all external sources of information, is a vital tool that can help guide our insights, decisions and actions- enabling us to no longer walk in darkness and speculation but in light and certainty, leading to success and abundance.

S17: The streams of success being unlimited, come to the awakening that abundance is not about having surplus money for oneself but it is about co-ownership. True abundance is about gratitude, being in harmony with the natural flow and with the right kind of energy. It's about self-love and recognizing you are enough and have everything you need to do your life's work and to reach where you want to be. Otherwise, receiving a huge windfall instead of having just the "right amount of money" can throw you off balance, especially if you will have to spend a lot of time 'managing' it.

S18: It is essential to acknowledge that the musings and firm convictions we have about abundance are largely an attribute of imperfect education systems, cultural norms, social influences, learning environments, parental attitudes and upbringing etc. From childhood into adulthood, sponge-like brains have often been imperfectly (Mathew 5:48) conditioned to think lack, deficiency, back breaking, spirit breaking and pocket breaking activity. Many market regulators, for instance, upon recognizing the limitations of capital, have had no recourse but to limit public access to resources. At the same time, the numerous marketing gimmicks in our

media saturated societies- coupled with optical illusions and celebrity driven cultures have also contributed into creating a lot of irrational needs and feelings of discontentment, inadequacy and scarcity. According to psychiatrists, children whose needs and wants were ignored or neglected by caregivers may not even be aware of their own needs- as these were never recognized or validated. Existing literature agree that children who undergo poor potty training or experience childhood trauma due to having feelings such as rejection, are more likely to exhibit antagonism, antisocial attitudes, perfectionism, devoting too much self to work and excessive frugality.

S19: How did your schools, neighborhoods, parents, politicians, religious institutions, siblings, imprint the idea of money or abundance on you? How did they earn a living or support themselves financially? How did they spend money? Did they enjoy their money or were they fearful about spending? Regardless of your upbringing, societal or educational background, however, you can choose (Matthew 22:14) to be amongst those liberated from the fear of want- determining to bolt out of resource constrained programs of yesteryears, and being ready to create new realities and experiences by reprogramming your subconscious mind for a mindset of abundance.

S20: Attitude, it is often said, is everything; more critical than facts, circumstances, failures etc. Why “choose” to remain poor, average, or in the fear of want when there’s so much abundance in life? Why be satisfied with just enough to go around when you can reap and enjoy the riches of your subconscious mind? A man is a product of what he feels, thinks and does all day long. Whatever you dwell upon increasingly becomes prominent in your own mind and shapes your reality. On the flip side, whatever you stop focusing on or divert your attention from gradually fades and disappears from your life. If you have a good attitude- you have a good chance of succeeding. If, however, you have a defeatist attitude, you have got nothing. There is no hope to the person who repels people or good things through negative personality. Dare, therefore, to possess and exhibit a tremendous, positive and persistent mental perspective about success and abundance.

S21: Your thoughts, feelings and frame of mind ideally can be your greatest power. American Singer Dolly Parton once said, “You are only poor if you want to be”. Thus, stop thinking, feeling or acting “small”. Drop the scarcity mentality; including the dogma many religions uphold stating that ‘poverty is predestined; an inevitable condition for most people and therefore is to be an acceptable way of life’. Ditch the scarcity mentality that expresses the view that, “the pie of abundance has only a fixed number of pieces”, that “to win is to beat”, “If he/ she wins, then I lose”, or “there isn’t good stuff enough for everyone”. Aim to always push beyond your perceived limits and limitations rather than settling for the comfortably possible.

S22: Though it may lie latent, everyone possesses abundant potential. Everyone can be big-embracing life with boldness, energy and enthusiasm. Within each of us lies a spark plug that when ignited by flammable thinking, can set off an explosion of potential. A common difference, however, between wealthy people and everyone else is that wealthy people tend to give more good feelings and personal expression about life and money than negative feelings. The differences in mindsets greatly influence perception, decisions, behavior, and ultimately financial outcomes. Favorably attune yourself to success consciousness and desire a mindset of abundance rather than habitually limiting yourself with small dreams- focusing on problems and compromising with poverty.

S23: By being mindful and observant, we can recognize the wealth that surrounds us. Realize that the universe is amazingly filled with abundance, the spiritual as well as the material. The wealth of the universe is immense, as is evident in the endless flow of ideas- much like bees buzzing around, and in the vast oceans and towering mountains of the earth. Nature generously provides for us without hesitation. Without an endless supply of air to breathe, sufficient fresh water to sustain us, and the life-giving energy of the sun, none of us would survive. Moreover, in this age of boundless technology and knowledge, wealth ought to flow even more swiftly, as the resources to sustain us stretch abundantly in every direction.

S24: There is nothing wrong with desiring riches per se. In fact, people who don't desire to live more abundantly are the peculiar ones. Being wealthy is a realization and a choice we can make. "To manifest riches or not to", that is the question. If you desire is to be rich, courageous, free, learned, or good you will be. Be conscious of your intrinsic value and strongly choose to honor your self-worth. Acknowledge and send an effervescent signal that you are and can better become whatever you desire to be; kings and priests (Genesis 17:16, Exodus 19:6, Revelation 1:6, 5:10, 20:6, Hebrew 7:16-17, 8:8-13, Isaiah 61:6), a holy people (Deuteronomy 7:6), a royal priesthood (1 Peter 2:9), the head and not tail (Deuteronomy 28:13), above only, and not be beneath (28:13), the lender and not borrower (Deuteronomy 15:6) etc. Embrace personal freedom and responsibility by consciously choosing to live in liberty rather than servitude and fully commit to achieving your hope and vision without being distracted by fears and conflicting desires.

S25: Christians are called to the belief that they are designed in and destined for a life of abundance and that's more than having the largesse of property and things. St. Paul envisioned for God's children a life of total abundance when he proclaimed "I pray that you may prosper in all things and be in health, just as your soul prospereth" (3 John 2). We are not destined to live in squalid conditions, to wear tattered clothes or to yearn for sustenance while here on earth. Rather, as Gods children (1 John 3:1), heirs of God and co-heirs with Christ (Romans 8:17), we ought to exercise dominion (Genesis 1:26) over the Covenant blessings of the Lord that

“maketh rich and... addeth no sorrow” (Proverbs 10:22). We ought to bask in the blossoming of the body, mind and spirit, as all are equally desirable to God.

S26: According to the Bible, Abraham, the father of faith, was very rich in livestock, silver, and gold (Genesis 13:2-6). The Good Samaritan (Luke 10:25-37) had good intentions, but he was well resourced as well. Job (Job 1:1-5), Isaac (Genesis 26:13-14), King David, (1 Chronicles 29:3-5) King Solomon (1 Chronicles 29:28, 2 Chronicles 1:15, 2 Chronicles 9:22) and numerous other biblical figures equally lived in the realm of divine bounty. We too are royalty (1 Peter 2:9), descendants of Abraham (Galatians 3:7, Genesis 22:17) and children in the faith (1 Timothy 1:2) deserving to be in the company of nobility and having our rightful portion of dignity, happiness, security and prosperity.

S27: Great opportunities and ‘true wealth’ are indeed perceived and claimed through the ‘eye of the mind’. Learn, therefore, the art of meditation and develop the clearest vision board and blueprint for success through imagination and inspiration rather than mere memory. Use the incredible power of mind to visualize, imagine, mirror, polarize, amplify, multiply, magnetize, download, manifest, incarnate, induct, enlarge, script “wealth” into your life, shape your reality through belief, listen to inner guidance etc. Through the power of autosuggestion, you can ‘persuade’ your subconscious mind to believe that you will receive what you seek. Your subconscious mind will act on this belief, returning it to you as faith, followed by clear plans to achieve your goals.

S28: Practice visualization throughout the day- bearing in mind that two of the best times to stay grounded and think calm, peaceful thoughts and to align yourself to the right energy state, the higher mind and the best version of yourself are right before you go to sleep and just after waking up in the early morning. At these times, the subconscious mind has its guard down and is very receptive to suggestive influence, spiritual instruction and meditation.

S29: The concept of wealth consciousness closely aligns with the widely accepted “Law of attraction theory” which is based on the principle that ‘like attracts like’ or that an individual’s definition or philosophy of wealth affects his or her personal financial reality. An assertion from the Hermetic masters reads like this, “The world doesn’t dictate one’s success or failure, but he who grasps the truth of the mental concept of the universe is well advanced on the path to mastery.” Nothing succeeds like success and nothing stagnates like stagnation. Just as the winds steer one ship east and another west, the laws of autosuggestion will either elevate or hinder you, depending on how you set the sails of your thoughts. Log in, therefore, to these universal truths and determine your fate by what you feed your mind and gaze upon. If, however, you neglect to feed and redirect your thought into victory consciousness, then your mind will be starved into fear of want by someone or something external and inappropriate.



S30: It is written “ye are gods” (Psalms 82:6) - a law unto yourself, and that “the kingdom of God is within you” (Luke 17:21). Note that- an opposite belief produces an opposite result. We need only to recognize the already established Buddhahood in each of us and realize that through the infallible law of attraction - what we are seeking is seeking us in equal measure. Hence, in your quest for abundance- you must refuse to accept any circumstance that suggests loss or deprivation. To soar to great heights, we must let go of everything that holds us back such as- doubt, low initiative, indifference, neglecting appearance, fear of failure, past mistakes, procrastination, laziness, over caution, faulting others, tolerating poverty and other people’s negative opinions etc.

S31: With faith and conviction, in relaxed meditative states, believe you are a miracle, a cycle breaker, a light of the world (Mathew 5:14), an eagle (Isaiah 40:31), a golden light in human form brought to earth for a higher purpose, a progenitor of new landscapes, new systems and new ways of living and working. Acknowledge and proclaim scriptural prayers and mantras of abundance, affirmation, faith, generosity, divine provision and prosperity such as; “The Lord is my banner” (Exodus 17:15), “The Lord shall rule over you.” (Judges 8:23) “The Lord is my refuge and strength, a very present help in trouble.” (Psalm 46:1, 18:2, 91:2), “Christ is the power and wisdom of God.” (1 Corinthians 1:24) “Jesus Christ is the same yesterday, and today, and forever.” (Hebrew 13:8, Revelation 1:4, Matthew 22:32) “I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to everyone that believeth; to the Jew first, and also to the Greek.” (Romans 1:16), “I am a mighty man of valour (Judges 6:12-14), “I am a woman of valor- clothed in strength and dignity, walking in wisdom, and trusting in the Lord who empowers me.” (Proverbs 31:10-31), “By His stripes we are healed” (Isaiah 53:5, 1 Peter 2:24), “Vengeance is the Lords. (Romans 12:19, Psalm 94:1, Proverbs 20:22, Hebrew 10:30, Deuteronomy 32:35), “You are the Lord that healeth me/ Jehovah Rapha” (Exodus 15:26, Psalm 103:2-3, Jeremiah 30:17, Matthew 8:16-17), “He wakens my ear to listen like one being instructed” (Isaiah 50:4-5), “You have made Your people Israel Your very own people forever; and You, LORD, have become their God.” (2 Samuel 7:24), “My body is the temple of the Holy Ghost.” (1 Corinthians 6:19-20), “The Spirit of God dwelleth in me.” (1 Corinthians 3:16), “God is with us” (Mathew 1:23), “The LORD is my light and my salvation; whom shall I fear?” (Psalm 27:1), “Although the fig tree shall not blossom...yet I will rejoice in the Lord, I will joy in the God of my salvation.” (Habakkuk 3:17-18), “The Lord is here/ Yahweh Shammah” (Ezekiel 48:35), “I am a new creation. The old is gone, the new is here.” (2 Corinthians 5:17, John 3:3-7, Ezekiel 36:26), “The LORD has made with me an everlasting covenant, ordered in all things and secure.” (2 Samuel 23:5), “I shall know the truth and the truth shall make me free” (John 8:32), “If the Son sets me free, I shall be free indeed.” (John 8:36), “I have the mind of Christ.” (1 Corinthians 2:16), “The Spirit of the Lord GOD is upon Me” (Isaiah 61:1), “God is not man, that He should lie- Nor the son of man, that He should repent” (Numbers 23:19), “There is no sorcery against Jacob, nor any divination against Israel” (Numbers 23:23), No weapon that is

formed against me shall prosper.” (Isaiah 54:17), “Your will be done” (Mathew 6:10), “As for me and my house, we will serve the Lord” (Joshua 24:15), “I shall not labor in vain.” (Isaiah 65:23), “While I live I will praise the LORD. I will sing praises to my God while I have my being.” (Psalm 146:2), “Happy is he who has the God of Jacob for his help, whose hope is in the LORD his God.” (Psalm 146:5), “I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself for me” (Galatians 2:20), “The just shall live by faith” (Hebrew 10:38, Habakkuk 2:4, Romans 1:17, Galatians 3:11), “There is no condemnation for those who belong to Christ Jesus.” (Romans 8:1), “A Star shall come out of Jacob, a Scepter shall arise out of Israel, and batter the brow of Moab, and destroy all the sons of tumult.” (Numbers 24:17), “I have been given the authority to tread on serpents and scorpions, and over all the power of the enemy and nothing shall by any means hurt me” (Luke 10:19), “Greater is He that is in me, than he that is in the world” (1 John 4:4), “I am persuaded that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord” (Romans 8:38-39), “I am beautifully and wonderfully made” (Psalm 139:14), “I am loved...with an everlasting love” (Jeremiah 31:3), “The Lord shall preserve my going out and my coming in from this time forth and even forever.” (Psalm 121:8), “I am strong” (Joel 3:10), “I am rich” (Joel 3:10), I shall “not worry” (Mathew 6:34), I shall “not fear” (Psalm 34:4, 27:1-2, Isaiah 41:10), I am “bold (confident and courageous) as a lion” (Proverbs 28:1, Hebrew 4:16), “The Lord is my shepherd, I shall not want” (Psalm 23:1), “I am delivered/ forgiven” (Psalm 50:15, Mathew 6:14, 1 John 1:9, 2 Chronicles 7:14), I shall “sin no more” (John 8:11), “Our God whom we serve is able to deliver us...But if not, be it known unto thee, O king, that we will not serve thy gods.” (Daniel 3:17-18), “I can do all things through Christ who strengthens me” (Philippians 4:13), “You prepare a table before me in the presence of my enemies. You anoint my head with oil; my cup overflows” (Psalms 23:5), “My God will supply every need of yours according to his riches in glory in Christ Jesus” (Philippians 4:19), “I will trust in the Lord with all my heart and he will make my paths straight” (Proverbs 3:4-6), “The Spirit of God has made me: and the breadth of the Almighty gives me life” (Job 33:4), “You will keep in perfect peace those whose minds are steadfast, because they trust in you” (Isaiah 26:3), “I am blessed and highly favored of the lord” (Luke 1:28), “The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands” (Deuteronomy 28:12), “God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8), “Every good and perfect gift is from above, coming down from the father of the heavenly lights, who does not change like shifting shadows” (James 1:17), “The fruit of the spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control” (Galatians 5:22-23), “The steadfast love of the Lord never ceases; his mercies never come to an end; they are new every morning.” (Lamentations 3:22). “Better is

little with fear of the Lord than great treasure and trouble therewith.” (Proverbs 15:16) “As a deer pants for the water brooks, so pants my soul for You, O God.” (Psalm 42:1) “The LORD of hosts is the God over Israel.” (2 Samuel 7:26), “The Lord bless you and keep you; The Lord make His face shine upon you, and be gracious to you; The Lord lift up His countenance upon you, and give you peace.” (Numbers 6:24-26)

S32: Secular yet spiritual affirmations that can serve as alternatives to religious mantras may include: “I am a creative soul, capable of achieving anything I set my mind to”, “I believe I’m always divinely guided”, “I am worthwhile, powerful, effective, healthy, safe, protected and loved”, “I am willing to receive from new sources”, “I am connected to God who is my source. I, therefore, have unlimited abundance”, “I am perfectly healthy in mind, body and soul. Infinite intelligence governs every function of my body and I am in complete harmony with the universe”, “I believe that money flows to me liberally, plentifully and seamlessly”, “I am part of the flow of money. All the money I spend enriches society and comes back to me multiplied”, “I like money. I always have more coming in than going out. I use money wisely, constructively, judiciously. I release money with joy and it returns a thousand-fold” etc

S33: Magnetize and saturate your mind with a strong desire for abundance until your subconscious mind shifts from problem-centered thinking to solution-centeredness- enabling you to move from dreaming, hoping, wishing, desiring to creating definite plans- all the way to the end to achieve your desired goals. Make it a habit to clearly write down your hope in a strong, steady hand- creating a blueprint for action (Habakkuk 2:2). Otherwise, your exceptional desire would cease to be a contagious dream- a life story that breeds success, and remain a mere forgotten fantasy.

S34: A written vision is a clearer vision and the clearer the vision of what you seek, the closer you are to finding what you want. With definiteness and clarity, determine what you intend to give in return for the outcome you desire. Be as specific as possible. Streamlining a structured guide to achieve your goal by breaking down the set plan into smaller manageable tasks or “to do lists” will help to dispel your fears. Finally, there is power in revisiting, rehearsing and memorizing the written dream and in relentlessly working the steps until your endeavors are wonderfully blessed.

S35: American philosopher, poet and pragmatist, Ralph Waldo Emerson once said, “Nothing great was ever achieved without the flaming sword of enthusiasm.” In order to cultivate a culture on earth that is conscious of our role in spiritual evolution, our energies must consistently stay high. Dare to feel the excitement about living. We, surely, see and attract more beauty when we have a higher level of energy. Feeling passionate about something generates and releases potential energy- enormous energy and stamina, and makes you feel consumed with the mission and see things as if they were real. The more passionately you live

your life the more you exceed the boundaries of casual interest and the more energy, luck and opportunities you generate.

S36: There's no limit to how high you can increase your frequencies. Thought impulses infused with strong emotions are more likely to drive action than those based solely on cold reason. According to Napoleon Hill, the seven positive emotions – burning desire, faith, love, sex, enthusiasm, romance, and hope- can empower and inspire, while the seven negative emotions – fear, jealousy, hatred, revenge, greed, superstition, and anger- can hinder progress and cloud judgment. Brainwave activity and vibrational thought, particularly at the subconscious level, can also be stimulated by music, certain foods, exercise, narcotics and alcohol, caffeine, friendships, mutual suffering, persecution (2 Thessalonians 1:4) etc. Note, however, that using unnatural means, such as use of illicit drugs and casual sex, in stimulating the mind for infinite intelligence can lead to a serious destruction of self-control and self-esteem. (Proverbs 6:32-35, 20:1, 23:20-21, 23:29-35, 31:3-7, Hosea 4:11, Isaiah 28:7, Leviticus 10:8-9, 18:1-30, 1 Corinthians 6:18, 10: 7-11, Hosea 4:11, Daniel 1:8, Ephesians 5:18)

S37: It is written that, "A cheerful heart is good medicine, but a crushed spirit dries up the bones" (Proverbs 17:22). Choose to stay motivated, cheerful, and happy rather than dissatisfied, downcast or demotivated. Scripture urges Christians to "be joyful always" (1 Thessalonians 5:16, Philippians 4:4, Habakkuk 3:17-18); joy being our most natural state- an outward sign of faith in the promises of God and an outward expression of enthusiasm. Keep your "inner ear" attuned at all times, and have nothing to do with self-pity, self-defeating comments or self-limiting behavior- for grief is shallow and anger takes pleasure out of life. Throw away all shrouds and shreds of despair into the consuming fires and slam doors of steel upon every escape into the sorrowful past. By the same token, aim to gain mastery over every facet of your life- endeavoring to restrain yourself from turning back to what is disgraceful, fruitless and useless. In stillness, allow life to gently unfold- bringing serenity, calm, peace and joy.

S38: We all have our weak points. However, rather than belittling your accomplishments, labeling yourself as inadequate and being hard on yourself on whatsoever aspect, be intentional (Psalm 119:164) about holy book keeping (1 Corinthians 13:5) and fixing your mind on gratitude. Gratitude is the cornerstone of unstoppable attitude; an effective antidote to negative emotions. "Give thanks in everything". (1 Thessalonians 5:18) Be thankful and congratulate yourself for how far you have come and for how much you have accomplished. Pat yourself on the back and cultivate positive self-talk to develop inner strength. Foremost, learn to offer the sacrifice of praise (Hebrew 13:15, Psalm 116:17) to God for the miracle that is life, your body, brain, heart, rain, medicine, sunshine, forests, mountains, oceans, beaches, technology entrepreneurs, family, educational experiences and achievements, employer,

relationships, freedom in all forms etc. A grateful soul lives in closer touch with the Source and in living faith is constantly awakened to new wonder and expectation of good things.

S39: Vibrations and frequencies of enthusiasm, joy, gratitude, cheerfulness, contentment, success, optimism, gladness, prosperity, light, self-love, satisfaction and fulfillment are powerful precursors to riches and abundance. Conversely, through transmutation or the realities of the fourth dimension, the feelings of lack, depletion, loss or being indebted lead to the development of negative and destructive thought processes that affect one's finances and overall well-being in ways the person might not even be aware of. The overall effect of being downbeat, despondent or gloomy sabotages the chances of getting more money or worse still, amplifies and multiplies the chances of digging oneself into a deeper financial pit.

S40: Though aware the world to be full of challenges, choose to embrace the vibrations of positivity and hope. Be the resilient optimist- ever shifting your mindset into thinking, feeling, and acting in alignment with abundance. Exude an authentic aura of a light body and project celestial vibe. Laughter and smiles can be quite contagious. Rather than acting bored or weary, add a beautiful spin to life by making your upright stance, fragrance, confident voice, spontaneous handshakes, gestures and social graces your most beautiful attire- your ever-present aura. Cultivate refined poise, a hallmark of a well-shaped character, and go to work with an attitude of joy and harmony- willingly putting in extra hours. Live as though you already are who you aspire to become- for in embodying the ideal, you invite its reality. Be full of radiant energy- radiating love, health, happiness, prosperity and good will to all. Love is the vibration that aligns with abundance and anchors wealth in your life. Across the world, optimistic and self-actualized individuals tend to live longer, earn higher incomes, enjoy more fulfilling and longer marriages, experience fewer strokes, and are less prone to depression.

S41: To the mind that would create a grander fate, or fan anything into raging flame of completion, nothing could be more valuable than faith. Faith is, calling with conviction those things that don't exist as existing and expecting nothing but the best. A well-developed mind can achieve much without faith- but with faith, it can accomplish even greater things. While the average person counts the seeds in an apple, the seasoned dreamer- from a vantage point of victory, envisions with confidence the countless apples within a single seed. The bible expounds faith as, "the substance of things hoped for, the evidence of things not seen." (Hebrews 11:1) This Christian faith develops through listening to and receiving the message about Christ (Romans 10:17). Faith unites us with infinitude and greatness (1 Chronicles 29:11), increases power, awakens everything in us that is superior, brings out the best that is within, releases the best upon the earth, expands possibilities and draws opportunities to us. Dare to have faith and you will find the extraordinary within the ordinary, corporeal life. The undoing of the average populace, however, often lies in self-doubt, timidity and an orgy in nihilism, which prevent

them from recognizing and respecting the precious gifts, spiritual privileges and mysticism they possess within.

S42: Do not conform to the doubtful or fearful patterns of the world (Romans 12:2, Jeremiah 1:6-7, Exodus 4:10, Romans 7:6, James 1:6-8) and think or say that something is “not worth trying” or “impossible” - for nothing is impossible with God (Mathew 19:26, Luke 1:37, Ezekiel 37:3, Mark 9:23). Though we all seem to be in a state of total distraction and diffusion, hardly able to steady our mind- nothing is impossible when aligned with the invisible and invincible force of faith. Rather than spread your mind too thin, learn to conserve your forces and energies by strategically keeping them concentrated where they will have the most powerful impact. The gentlest prayer offered in faith- though the faith be small as a mustard seed- moves mountains (Mathew 17:20, Mark 11:23-24). Strive to make faith your biggest asset upon realizing that without faith it is impossible to truly please God- or praise Him. (Hebrews 11:6, Mathew 21:22, Hebrews 10:38, Galatians 3:11, Romans 1:17, Habakkuk 2:4). Practicing optimistic faith is a powerful weapon in overcoming worry, doubt and fear, and is a practical way to declare deliverance, be filled with the Holy Spirit, embrace a “can do” attitude and turn crises into opportunities and vulnerabilities into a great advantage.

S43: Most things run down as we grow older but “creative imagination”- the closest link to our soul- needn’t be one of them. The bible records, “According to your faith be it unto you” (Mathew 9:29), “Life and death are in the power of the tongue and those who love it will eat its fruit” (Proverbs 18:21), and “By your words you will be justified and by your words you will be condemned.” (Mathew 12:37). Realize that your dominant thoughts, beliefs, words and actions have the power to shape your reality. Whatsoever is sown- useful or useless, manifests itself sooner or later in one’s circumstance. Thus, if you see yourself as defeated or outclassed, you are most likely embody that reality. Negative thoughts and behaviors should, therefore, be corrected before they take root and manifest. Step away from the restrictive boundaries of limited thinking and dare instead to envision what others deem impossible. By adopting a mindset of abundance, you will unlock the ready to flourish seeds of greatness within you, attract limitless opportunities and transcend human limitations. Choose your words wisely- for the words you speak to yourself hold immense power. By responding to the laws of attraction and frequency they can either uplift or diminish you, motivate or deflate you, invite joy or push it away.

S44: At the core of your quest for abundance comes the quality of people you have around you. God being the absolute positive-the sum of all realities, you are bound to take on the convictions, world views, habits, attitudes, beliefs, mannerisms etc. of people you surround yourself with. A mind magnetized and dominated by positive thoughts becomes a favorable abode to the state of mind known as faith. If, however, you dwell amongst those who are

selfish and debased you will eventually become selfish and debased- just like a lie repeated over and over, is eventually accepted as truth.

S45: You are the average of 5 people you spend your life around. If you hang around 5 financially intelligent people you are likely to be the sixth fiscal virtuoso. If, however, you surround yourself with 5 spendthrifts, you are likely to be the sixth spendthrift. (Proverbs 13:20) Leverage, therefore, on group power by exposing yourself to great luminaries and high caliber people. Surround yourself with dreamers and doers, believers and thinkers, wise instructors, brilliant conversationalists, innovators, distinguished alumni communities, business professionals, coaches, entrepreneurs, networking groups, event organizers, industry associations- quality people introducing you to new ways of thinking, new ways of seeing life and helping you to build your mind, build your dream, build your career, or even build your reputation. Scottish- American steel industrialist and philanthropist, Andrew Carnegie, was such a great amplifier and influencer to many- so much so that upon his demise the following words were inscribed upon his tombstone in his memory; “here lies a man who knew how to bring into his service men better than he was himself.”

S46: While eagles are known to fly alone- soaring high above the ordinary, isolated and alienated individuals often accumulate excessive mental and emotional baggage- likely becoming indulgent, superstitious, unhinged and perilous like a tornado. Thus, while on the quest of becoming a big circle, believe in group therapy and endeavor to place a respectable value on personal relationships. Nurture the common touch of informal interpersonal contacts and platonic relationships to remove negative focus from yourself. Rather than building fortresses around you, be permeable and let people know that you are available to being their friend. Never go too long without connecting or meeting (Hebrews 10:25) with trustworthy individuals who value your input. Confidants and encouraging social attachments are a powerful source of support, providing both a boost and a strong defense (Sirach 6:14). Rather than hanging around antagonistic relationships- insecure and domineering friends, friends who constantly flatter and butter: cynics, exaggerators, blamers, feelers, gossipers and nibblers who seek to diminish you and make you doubt your essence, surround yourself with optimists- those who skillfully reshape reality, focus on the bright side of life, and make everything seem effortless.

S47: Insisting on extending friendship or service, despite ongoing antagonism could likely increase your doubts, cut off the flow of your energy and abundance, make you anxious, indignant, outraged, bitter, sorry for yourself and eventually- habitually negative. When, however, around nurturing relationships- free-spirited friends who carry positive mental pictures and speak positivity and sincere compliments into your life, you feel relaxed, comforted and reassured, your fire is rekindled, your fears melt, and your warrior spirit is

revived. Circles of solidarity, friends of encouragement, devotees and destiny helpers fertilize and energize your life, renew your faith in yourself and infuse in you new courage to accomplish things you are working on.

S48: Your network, briefly put, determines your net worth. For this reason, be a social scientist worth his or her salt and heed the call to harness your social networks for positive and meaningful friendships, fellowships and associations that appreciate your uniqueness and are eager to discuss growth and goals. Don't leave this noble responsibility to chance. "Be wise as a serpent" (Mathew 10:16) - always discerning in your choice of social stimuli, and realizing that just as "iron sharpens iron", (Proverbs 20:18, 24:3, 24:6, 27:17, Ecclesiastes 10:10) bad company corrupts good character (1 Corinthians 15:33, Proverbs 12:5, 22:24, Ecclesiastes 10:1). A "faithful friend" (Sirach 6:14, 2 Samuel 1:26) or rather a "suitable Helper" (Genesis 2:18, Proverbs 8:35, 18:22, 31:10-31, Exodus 17:11-13, John 16:7-8, 16:13, 14:16-17, Acts 1:8, 2:1-4) makes you unstoppable and can make you reach the pinnacle of success in no time. Indeed, "two are better than one" (Ecclesiastes 4:9, Matthew 18:20)- and an impactful narrative (Acts 2:41) will definitely unfold when people come together in unity and effort.

S49: Always beware of your entire diet- what you watch, listen to, read, whom you hang out with and every other thing that you subject your mind and soul to. Whatsoever you take in will eventually be conceived and born into your reality. Music, for instance, is a very powerful force and has the power to form character. Instead of pondering over objectionable past lives, the common, poor, squalid etc.- single out the numerous and insightful self-help books, movies, blogs and podcasts that are replete with wisdom and advice on how to free oneself from the consciousness that afflicts the "herd".

S50: Through the law of focus and concentration, we are sure to adopt the familiar or core attitudes of the things, people or situations we encounter. Therefore, always acquire the grace to patch things up whenever the moment calls for it. Forgive yourself, and let God, people, institutions, things, times and places off the hook whenever you look into the past with regret and resentment (Matthew 18:21-22, Ephesians 6:12, Luke 6:27-28, 17:3-4, Matthew 5:23-26, 5:43-44). Learn to extend kindness by raising your soul so high such that no offense can reach it. Opt to clean the slate and have a fresh start upon realizing that buried envy, bitterness or anger are a waste of time and energy and have a devastating effect- an insidious poisoning effect. (Psalm 37:8, Colossians 3:8, 3:21, 2 Timothy 3:1-5, Titus 3:1-2, 2 Corinthians 12:20-21, Mark 7:20-23, Luke 12:58-59, Proverbs 10:12, 11:14, 11:17) Always have the courage to let go of the outgrown beliefs and behaviors of the past years, being bold enough to create new and progressive belief systems, paradigms and ways of living.

S51: While on the quest towards total freedom, don't be paralyzed by risk and never fear to take on purpose driven tasks and challenges that are aligned with your values and goals.



“Worry won’t ever add a single hour or cubit to your life” (Matthew 6:27); rather, with much wallowing in fear, doubt and worry, major stakes are at risk for loss. No one, apparently, honors the passive, fearful, timid and doubtful (2 Timothy 1:7, Mathew 14:31, James 1:6-8) as it is Gods gracious will that we live with strength, boldness and courage (Joshua 1:9). The apprehensive, hesitant and reserved ought, otherwise, to be supported in practical ways (1 Thessalonians 5:14, Hebrew 5:12, Mathew 18:10-20) to get rid of sin, idleness, feelings of humiliation, apathy, worthlessness, faintheartedness and weakness. Needing to be inspired before they expire, the timid ought to be assured and reassured with the law of life, truth and perfect love that casts out all fear and punishment (1 John 4:18-19, James 3:17, Psalm 23, Psalm 91, Psalm 19:7, Psalm 46:1-3). At the core of it, the timid ought to rise in the strength of Spirit and resist all that opposes goodness and harmony- the evil, the unjust, the impure, and the untrue (James 4:7, Ephesians 4:27-29, 1 Peter 2:1, 2:11, 2 Timothy 2:22, Romans 13:14) and to put on the new self which is being renewed in knowledge after the image of the Creator. (Colossians 3:10-14, Galatians 3:23-29, Romans 13:11-14, Isaiah 61:1-10)

S52: Humility (Mathew 5:5, Philippians 2:3-21, 1 Peter 5:5-6, Isaiah 57:15, Genesis 16:9, Exodus 3:5, 19:10-11, Romans 12:1, Joshua 5:15, 3:5, 6:18, 7:13, Proverbs 16:19, 16:32, John 15:13), the total submission to God as Master and secure acceptance by God, is the hall mark of a serene soul - the bloom and beauty of holiness. Humility, the absence of drive for self-determination, false bravado, vanity, arrogance, and haughty pride, frees God to manifest Himself - revealing His power, His love and His gift of self-control (2 Timothy 1:7, 2 Corinthians 12:9). Simply stated, you can foster peace, serenity, strength, resolve, audacity and stability into your life by differentiating and accepting the things that are within your control vis-à-vis those beyond your control. Indeed, humility, compassion and a servant’s mindset are powerful values that dissolve fear, shame and guilt, fostering confident peace and lasting harmony.

S53: None of us is perfect-we’re only human, not saints. Only God is truly pure, and only those who are pure in spirit (Mathew 5:8, John 4:24) can see Him. Hence, rather than prideful self-promotion, being manipulative, (Judges 16: 4-22, 1 Kings 16-21, 2 Kings 9) contentious, (Genesis 26:15-22, Proverbs 21:9, 21:19, 27: 15-16, 1 Corinthians 1:11, 10:9-10) and scornful (2 Samuel 6:16-23)- we, in all honesty, willingness, humility and earnestness, need to engage in end-of-day and occasional self-introspection, fearlessly turning the spotlight inward and reassessing intentions and underlying motives. Scriptures note that a person who lives in denial- concealing his sins will not prosper, but whoever surrenders, confesses and turns away from them will receive mercy. (1 John 1:8, Luke 12:9, Matthew 10:33, Luke 6:41-42, 2 Timothy 2:21, Isaiah 58:1, 59:1-2)

S54: Rather than tiptoeing and suffocating in an unpleasant past, we need to individually and corporately acknowledge that negative emotions, fears and interventions- could emanate

directly or indirectly from our unmet needs, learned responses and conditioning, biological or neurological causes, and which can be powerful motivators of unwarranted behavior such as inaction, aggression, cruelty, vengeance (Romans 12:19, Deuteronomy 32:35, Ezekiel 25:17, Luke 23:34) etc. By acknowledging our past and present acts of fear, dishonesty, indifference and self-centeredness, we can confidently trust in a generous and forgiving universe (Luke 15:4-7, 23:35-43, Jonah 4:2, 4:11, Joel 2:25, 2:32, Hosea 1:10-11, Lamentations 3:31-33, Psalm 25:6-7, 30:5, 34:19, 51:1, 61:2, 80:3, 130:3, Isaiah 42:13-16, 43:25, Jeremiah 2:6, 31:29-30, 2 Chronicles 7:14-16, Colossians 1:21-22, Genesis 9:11-16, 11:1-9, 2 Samuel 14:14, 2 Samuel 22:21-28, 24:14, Ezekiel 36:26)- humbly asking God for pardon and the removal of our character defects and shortcomings. Indeed, we can trust in the Higher Power to substitute our self-will for the perfect knowledge of His will for us. (Joel 2:28, Isaiah 28:16, Jeremiah 8:22, 9:23-24, 10:24, 23:5-6, 31:33-34, 33:15-16, Ezekiel 11:19)

S55: Just like nothing ventured amounts to nothing gained, know too well that people who avoid risks also avoid success. Never miss the wave by being absent minded or choosing safety and comfort over growth. Remember that a day wasted is never recovered, and that an indecisive person is despairingly doomed to misery, since indecision steals opportunities and procrastination robs destinies. With the presence of mind, however, you should be able to discover the joy of building momentum, develop the ability to think on your feet and to make timely and decisive choices in an instant, ensuring every action aligns with long-term goals. Leadership is, in part, developing a forward policy- a bias for order, action and service (1 Samuel 21:8) realizing that risk taking has to be connected with the fact that you may never have the same opportunity of turning your vision into reality.

S56: Taking on meaningful challenges and overcoming them makes life both interesting and fulfilling. Irish playwright and critic George Bernard Shaw is credited for asserting that “a life spent making mistakes is not only more honorable, but more useful than a life spent doing nothing”. Know your God, merge with Him by putting on His full armor (Ephesians 6, Romans 13:12-14) and be ready for exploits (Daniel 11:32). Instead of wasting precious time- dwelling on the past or worrying about the future, dare to fully engage with the present in order to stay ahead of the pack.

S57: As a legendary creed once read- “If it’s meant to be, it is up to me”, have the courage to spread your wings like an eagle in the face of a storm. Dare to be bold, even as a lion, (Proverbs 28:1) and mighty forces will come to your aid. (2 Chronicles 20:17, Deuteronomy 1:30, Joshua 23:10, 2 Kings 6:15-17) Dare to take a leap of faith and your fears and insecurities will soon have no power over you. Indeed, they conquer who believe they can. Being unafraid to take on risk or to fail, realize that every good and practical action holds significance. Take on a measured level of risk and a comfortable increase thereafter. Actively position yourself as a

bold, limitless force – driven by audacity, tenacity, daring and self-confidence until your abundance thunders through, making you the commanding figure you were destined to become.

S58: Just like Rome wasn't built in a day, success neither happens overnight nor comes as a perfect package. Hence, don't be distraught when results don't come as quickly as you'd hoped. Realize, instead, that pursuing a dream is like tussling with a gorilla. It demands time, relentless effort, adaptability, courage, endurance and unwavering focus to make meaningful changes to innately sovereign orientations towards life or create works that stand the test of time. Awaken also to the fact that mistakes and suffering are inevitable parts of life's journey, with setbacks and false starts along the way. Upon realizing that the Lord still chastens (Deuteronomy 8:5, Hebrews 12:5-13), tests (1Thessalonians 2:4) and refines (Malachi 3:3, Hebrews 12:29), give up on the notion of perfection and concentrate instead on process and progress while choosing to view life's setbacks as opportunities for learning, rather than triggers for fight or flight. We, truthfully, are never troubled by things themselves, but by the opinions and reactions we have toward them. Learn, therefore, to look at life squarely- not running away from torments but enduring them- and even discovering gifts and meaning within them. Indeed, hidden good can be found even in difficult and challenging situations.

S59: Realize that haste makes waste and that the moment of victory is often a moment of great peril. In the heat of success- or whenever you find yourself mentally overwhelmed, panicked, or running on autopilot- in a habitual state of unconsciousness, take time to 'rest' as it helps you stay grounded. (Genesis 2:2-3, Exodus 12:16-17, 20: 8-10, Deuteronomy 5:12-15, Mathew 11:28-29, Mark 2:27, Isaiah 58:13-14, Hebrew 4:1-12, Jeremiah 17:21-27, Numbers 28:25). Upon realizing that compulsiveness or addictions of any kind- including workaholism, shopping, cleaning, exercise, gambling, screen time, social media use etc. are a special kind of hell, learn to slow down and to step away from routine tasks in order to transition out of apprehension, anxiety, restlessness, clutter, disturbances and insecurities that sneak in through the physical senses. Be a wise risk-taker with the understanding that victory is often won not in miles- but in inches. Win a little and hold your ground, then win a little more later on.

S60: No calamity overpowers a composed mind. Pursue peace, therefore, and master the quiet art of rest- where stillness becomes your strength. Practice self-care by staying attuned to the moment- fully living each moment with purpose and awareness. Cultivate the ability to think calmly and to choose mature goals and courses of action by seeking out serene spaces and activities that calm your nerves and uplift your spirit, rather than vulnerably being swept away by hyperactivity, the urgency to complete things, hurry-to-catch-up mentality, or Type A tendencies rooted in arrogance and over confidence.

S61: Profound silence is often described as a form of intimacy; an essential space where the two hemispheres of the brain work in synchronicity, fostering clarity and giving birth to great ideas. Tending the garden, taking deep breaths, talking to someone, obtaining medical/psychiatric evaluation, quenching your body's need for water, soaking up in the sun, playing a musical instrument, taking a walk, performing ablutions, getting some sleep, participating in shared prayer and ritual etc.- whatsoever suits your need, also go a long way in restoring health and wellness. Be mindful of your surroundings- the air temperature, lighting, colors, noise levels, air velocity and overall air quality. Savor every moment- embracing the spirit of the times, whilst growing in patience. (1 Corinthians 13:4, James 5:7-11, Song of Solomon 2:7, 3:5) Take up the whole armor of God (Ephesians 6:10-18, Romans 13:12-14)- approaching life with faith and trusting in the "*kairos moment*", the divine time, for there is a defining moment in all things. (Ecclesiastes 3:1-11) The man who seizes the right moment, the glorious hour, is the right man.

S62: Always bear in mind that being derailed isn't the same as being defeated; rather, the close of each chapter appropriately serves as a means to discern what is truly desired. In retrospect, there are invaluable lessons that come along with devastating setbacks. Out of adversity- strength is born, and through endurance- the deepest parts of our souls are called to consciousness and we reach new realizations about what it's going to take to succeed. Surely, life's curve balls, episodes of turmoil and epiphanies are opportunities to guide us toward greater clarity, understanding, patience, vision, wisdom, character, resilience, focus, power and toughness of spirit. (James 1:12) Amid the temporary frustrations, discords, alienations, dark nights, winds of adversity, high obstacles and rugged mountains, keep a strong frame of mind and refuse to give up. Against all odds, endure till the end. Stay battle-hardened- enduring tragic periods while staying on course. Hope is that stubborn thing inside us that insists- despite all the evidence to the contrary, that something better awaits. It's, otherwise, never about how well we start but how well we finish.

S63: American industrialist and business magnate Henry Ford remarkably noted that, "Failure is simply the opportunity to begin again, this time more intelligently." Most people, unfortunately, shun knowledge, correction and forbearance which explain why they never seize the opportunity to transform their weakness to power and come full cycle into excellence. Though the winds may rage, graciously arise (Isaiah 60:1) and persistently press on- toward the mark for the prize (Philippians 3:14). Reaffirm your commitment by showing up every day- cautiously and courteously proceeding over oncoming hurdles and struggles. With better alertness, knowledge and practice, perfection (Mathew 5:48) becomes the prize of resilience.

S64a: The only time weakness, hardship, failure, rejection, persecution, loss, heartbreak, become fatal is when you decide to completely let go of the mandate of dominion (Genesis

1:28, Psalm 8:6-9). For winners, however, failure is ever a precursor to success; a starting line-never the finish line. Winners perceive a 'FAIL' as 'First Attempt In Learning', 'NO' as 'Next Opportunity', and 'END' as 'Effort Never Dies'. Always bear in mind that "Love bears all things, believes all things, hopes all things, endures all things. Love never fails" (1 Corinthians 13:7, Colossians 3:14). Rather than getting lost in the ashes of despair, pain and regret, always have the courage to summon your finishing power and to rise from life's adversities like a phoenix from the flames. As long as you believe in yourself and have faith in God, you will always get back up again and stand out- because a setback is simply a setup to stage an even more powerful comeback.

S64b: With all your might, in all the days of your youth, seek the Lord- the author and finisher of our faith. (Deuteronomy 6:5, Mark 12:30, Matthew 22:37, Luke 10:27, Acts 13:22, 1 Samuel 13:14, Ecclesiastes 12:1, Hebrews 12:2) Seek Him while He may be found- "before the difficult days come... before the silver cord is loosed." (Isaiah 55:6, Ecclesiastes 12:1-7) When your Light breaks forth, get stirred up; then arise and shine like the righteous who overcome every trial and reflect the radiant glory of God. (Matthew 5:14-16, 20:1-16, 22:1-14, 28:19, Habakkuk 2:3, Proverbs 24:16, 1 Peter 2:9, Isaiah 11:2, 40:31, 60:1, 62:1, 64:7, Micah 7:8-9, Genesis 26:22, Philippians 2:14-15, 4:8, Joel 2:28, Acts 2:17-21, 1 John 2:12-14, 1 Corinthians 1:30, 6:1-4, 14:40, 2 Corinthians 3:18, 4:6, 12:9, Galatians 4:19, 5:22-23, Ephesians 5:8-15) Indeed, with wisdom comes perspective and the freedom to make choices and take actions that shape a life overflowing with fulfillment and abundance.

### **THE END**

Thanks for your time and interest!

#### **FOR MORE- CONTACT:**

bcegalops@gmail.com

+254 736 116993

[bcegalops.com](http://bcegalops.com)

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